

YOUR **MONEY** YOUR **CHOICE**
YOUR CREDIT UNION™

Recordkeeping

If you're not sold on paperless, you can still print e-statements at home, reconcile by hand, and file the paper just as you do now.

The alternative is to view and store statements electronically. Most statements can be saved as PDFs. Simply create a folder called "Statements" or "Records." Add subfolders, using the names you currently use for your paper system. You might prefer to group statements by provider or by month. If you put both the name of the provider and the date in the file name, you'll be able to search easily for past statements.

Your storage options include your computer hard drive, rewritable CDs, external hard drives, external hard drive, rewritable CDs, external hard drives, external hard drive, or online storage sites. Even your storage needs to have a secure backup option and fireproof box. Store these records away from a fire, flood numbers or your credit history numbers. Use a secure Internet connection and protect against spyware and viruses.

Choose Green



cuna.org

To order: 800-356-8010, ext. 4157

Stock No. 29105-PRO

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It feels good to go green. Plus it can give you a little more green of your own. When you help the credit union reduce expenses, the savings come right back to you in better rates and lower fees.

Benefits of going paperless

When you switch from mailed paper statements to online statements, you're protecting:

■ **Natural resources**—paper statements and envelopes.

■ **Air**—factories that make paper and trucks that deliver mail pollute.

■ **Time**—the seconds you take to mail and deliver statements.

■ **Identity theft**—you may not be able to track down who's the most common source for identity theft. The majority of identity theft occurs through traditional methods, such as stolen mail or dumpster diving.

The advantages are even greater when you elect direct deposit:

■ **Your funds are deposited immediately.**

■ **You skip the traffic and time to visit a branch or seek out an ATM.**

Options for greener finances

It may take you a little time to feel comfortable with

e-statements. Start with one account. As your confidence grows, switch more accounts. Follow these six steps to make the switch to paperless financial transactions and recordkeeping:

1) Enroll in online access—giving you control over your accounts anywhere with Internet access.

2) Request direct deposit—for paychecks, federal and state payments (including income tax refunds) and investment distributions.

3) Switch to e-statements—all your financial accounts and bills.

4) Set up automatic transfers to other accounts—retirement fund, college fund, holiday account, and vacation account.

5) Set up automatic payments—car payments, rent or mortgage, utilities, and phone.

6) Pay bills online—credit card, subscriptions, medical, and taxes.

Monitoring and reconciling

Instead of waiting for statements, you can reconcile your accounts online any time.

One option is to visit each provider's Web site. Or, consider a free online service that pulls all your accounts together, such as *Mint.com* or *QuickenOnline.com*.

These services may even work on your phone and can send you alerts, such as payment reminders. ►