

? Why green ?

- Reduces Paper Waste
- Reduces Greenhouse Gas Production
- Reduces Fuel Consumption
- It is Safe, Secure, Convenient, and Easy

**Embrace Technology & Ensure a Greener, Brighter, Cleaner
Future for Everyone!**



Some green facts & suggestions

According to Javelin Strategy & Research, if every American household paid their bills online, it would cut solid waste by 1.6 billion pounds and save 2.3 million tons of woods, equivalent to 16.5 million trees.

Here are a few other simple tips to help keep our planet green:

- Inflate your tires. Increase your vehicles fuel efficiency by ensuring that all your tires are properly inflated.
- Turn off the lights. When you leave a room, turn off lights and other energy consuming appliances.
- Change your bulbs. Switch to energy efficient fluorescent bulbs that can last up to 10 times longer and use 66% less energy than regular light bulbs.
- Monitor your thermostat. Turning it up 3 degrees in the summer and down 3 degrees in the winter could prevent the emission of nearly 1,100 pounds of carbon dioxide each year.
- Send e-Cards. Online greeting cards are a fun and environmentally friendly alternative to paper cards.
- For more information on things we can all do to help, visit the US Department of Energy's consumer website at www.doe.gov/generalinformation.

Alva State Bank goes **GREEN**

Alva State Bank & Trust Company is constantly looking for new ideas to help impact our environment in a positive way. We now offer several different electronic banking options that can allow you to help the environment by reducing paper waste, green house gas production and fuel consumption. Together we can strive to utilize this technology in order to help ensure a greener, healthier, happier tomorrow!

ONLINE BANKING

With Online Banking, there is no need to get in your car to handle your basic banking needs. Eliminate one more errand and save your fuel consumption for the trips you really want to take. With this online banking tool, access to your account(s) is only a click away!

Through our TeleWeb online banking service, your financial information will be completely protected by a secure password and log in picture that only you will know and recognize. Just by logging in you can view your accounts, check on deposits and even view, print, or save your monthly bank statements! The beauty of Online Banking is that you can live down the street or across the nation and still have a completely secure, completely safe, banking experience without ever leaving your home or office.

ONLINE BILL PAY

iPay, our electronic bill pay is safe, convenient, and better for the environment. It is the ideal alternative to writing paper checks and mailing all of your current, future or recurring payments! Your payments will automatically be deducted each month and mailed to the payee. The transactions will be on your monthly bank statement for you to view at your leisure.

- Stop worrying about delayed mail negatively affecting your credit score!
- Electronic payments save trees by eliminating the need for paper bills and envelopes!
- Reduce your emissions instead of driving to the post office!

Online bank statements

Now it is time to reduce paper waste! Leave those traditional paper statements behind and embrace the new feature available through online banking! You now have the ability to view your statements, print them, or save them to your computer until tax season! This program will even allow you to download your monthly statements into QuickBooks, Quicken, Microsoft Money or Comma delimited. When you have signed up for online bank statements, we will e-mail you a reminder notice that your monthly bank statement is available online. You can then log in and reconcile your statement. This allows you the convenience being an early bird or a night owl, letting you decide the best time for you to look at your statement. The online statements will be available through your online banking account for up to 18 months after they have been created.

By eliminating the need to deliver paper statements and envelopes, you'll help save trees, reduce the amount of greenhouse gases produced, and decrease the amount of paper trash cluttering the landfills.

Special Tax Season Consideration

Alva State Bank now has the ability to burn all of your previous year's bank statements onto a CD or DVD to take to your tax preparer. This will allow your tax person to view the statements without *having* to print them. Saves time and paper!!

Direct Deposit

Why waste fuel driving your deposit to the bank? It is usually possible to have your funds credited automatically and electronically. Direct deposit is safer and more convenient way to have your money deposited into your checking or savings account!

Direct deposit is commonly used to make salary payments. Federal Payments like Social Security, Supplemental Security Income, Veterans Benefits, Civil Service, Railroad Retirement, Military Retirement, and Federal Employees' Salaries and Pensions commonly use direct deposit to pay employees. Direct deposit eliminates the need for transporting paper checks and envelopes and that just better for our environment! Ask your employer or the government agency issuing your check if they offer direct deposit. Sign up if they do! They will give you all of the information to get started!

BANK BY PHONE

TeleBank is our automated phone service that will allow you manage your funds 24 hours a day, 7 days a week, simply by using a touch-tone phone! It allows you to access all of your Alva State Bank accounts and

- Verify your account(s) balance(s)
- Get information on transactions
- Transfer funds between accounts
- Make payments on loans
- Request a faxed copy of your statement

Our bank by phone service is extremely secure and very easy to use. Simply listen to the automated menu, enter your PIN and your main log in account number and you're ready to go! When you utilize this new technology you can enjoy satisfaction of avoiding a resource consuming trip in the car.