



SAVE MONEY AND TIME BY GOING GREEN

# Banking on the Environment







# Save Money and Time By Going Green

Going “green” often means reducing carbon emissions, consuming less energy, or cleaning our water and air. There are steps you can take with your finances to go “green” that might save you time, money, and possibly reduce your carbon footprint.

## Banking Electronically



### Sign up for electronic statements (eStatements)

You can save a lot of trees by switching from paper copies, especially when inserts and envelopes are included. You can still download a digital copy of your statement to a secure location to have for your immediate access.



### Use electronic bill pay versus paper checks

Set them to pay automatically to take the hassle out of paying bills.



### Direct deposit your paycheck

You may receive your money faster and you will save a trip to the bank.



### Use mobile apps to deposit checks remotely

Ask your bank about mobile apps available.



### Transfer funds online

If you need to transfer funds from one account to another, do it online so you don't have to drive to your bank.



### Set up account alerts

Alerts can be used for low balances to avoid overdrafts, and to keep track of your account activity, debit card usage, direct deposit notifications, password changes, or unusual activity. If you are looking for a specific alert, you may want to ask your bank if it is possible.



### Reconsider the way you bank

Ask your bank about digital banking or visit [fdic.gov/resources/consumers](https://www.fdic.gov/resources/consumers) to learn more about your digital options.

# Safely Recycle

Safely recycle your paperwork whenever possible, but be sure to destroy your financial information properly to maintain your financial privacy. Many communities sponsor secured shredding days. Check your local government's website.

Keep your financial records based on retention requirements. For example, the Internal Revenue Service (IRS) offers suggestions on how long to keep tax returns based on your tax filing situation. Be sure to save your digital records in a safe place.

# Cancel Junk Mail

We often think of high tech ways to steal a person's information, but mail theft is still a concern. Thieves may target mailboxes looking for pre-approved credit cards and insurance offers. According to the Federal Trade Commission (FTC), you can opt out of some junk mail for five years or sometimes permanently. This can save you the inconvenience of dealing with credit card theft, and you may help save a few trees.

# Use Alternative Travel

If you cannot conduct your banking online and your bank is a short distance from you, perhaps you can treat yourself to a walk or a bike ride. If you must drive, combine going to the bank with other errands to avoid making a single trip.

# Buy Less, Save More

Perhaps you can find new ways to reuse items or borrow them, instead of buying new. You can put the money you were going to use to purchase the item in your savings account and help the environment at the same time.

These changes can save time and money, and make the world a little greener, too.



# Interested in learning more?

For additional information please visit [fdic.gov/resources/consumers](https://www.fdic.gov/resources/consumers). You can also visit our Resource Center on [pbofca.com](https://www.pbofca.com) or contact [support@pbofca.com](mailto:support@pbofca.com).

If you have any questions or need assistance regarding online banking or any of our products and services, please give us a call at (949) 732-4000 or (323) 556-6544, or email us at [onlinebanking@pbofca.com](mailto:onlinebanking@pbofca.com).



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