











## Wealth Management 101 Going Green Saves Green

Regardless of where you stand on climate change one thing is certain, “going green” can save you money. According to the U.S. Department of Energy, the typical U.S. family spends about \$1,900 a year on home utility bills. Did you know that appliances account for about 17% of this household consumption with refrigerators, washers, and dryers at the top of the list? The following is a list of easy low-cost and no-cost ways to save energy:

-  Install a programmable thermostat to keep your house comfortably warm in the winter and comfortably cool in the summer.
-  Use compact fluorescent light bulbs with the ENERGY STAR® label.
-  Air dry dishes instead of using your dishwasher’s drying cycle.
-  Turn off your computer and monitor when not in use.
-  Lower the thermostat on your hot water heater to 120°F.
-  Take short showers instead of baths.
-  Wash only full loads of dishes and clothes.
-  Look for the ENERGY STAR® label on home appliances and products.

Since your Credit Union is member-owned we are constantly looking for ways to save money, and going green is high on our list. Topping our going green list is to increase the number of e-Statement subscribers. The national average of e-Statement subscribers for a financial institution is about 10%. Main Street Financial is doing quite well with over 30% of our members receiving e-Statements. The increasing cost of postage and paper has raised the average cost of printing and mailing your free paper statement to almost \$4 each. (The cost of producing an e-Statement is around 35 cents!)

However, given the current economy we may be forced to impose a paper statement fee of \$1 per account unless we can increase the number of members that receive e-Statements to 50%. We are asking for your help to reach this number because we prefer not to have to add a fee to your already stretched budgets. Think of it this way, if you switch to e-Statements **today** you will be: possibly saving yourself a minimum of \$1 a month per account (assuming we would have to invoke a fee for paper statements), helping the credit union save approximately \$35,000 annually, and your decision to go paperless will save some trees, helping to preserve the environment.

If you are already receiving e-Statements, thank you. If you have not signed up yet please do so **today** by visiting your local branch (go to [msfinancialfcu.org](http://msfinancialfcu.org) for locations and hours of operation), calling one of our Financial Solution Specialists at 800.436.8328, or emailing us at [memberservices@msfinancialfcu.org](mailto:memberservices@msfinancialfcu.org) so we can reach our 50% enrollment goal.

Thank you for your help in reaching our 50% e-Statement enrollment goal and remember; going green can also save you money. Look for more of our going green tips that will help you save money in future communication pieces.