

## **Do More When You Go Paperless**

Not only is going paperless a green habit that's good for the planet, it also helps you bank more efficiently. Say goodbye to stacks of statements and scraps of receipts. These days you can accomplish almost any financial chore — paying bills, depositing checks and reviewing statements — at home or on the go.

Below are some ways to take advantage of online and mobile banking services, while also getting rid of some of that paper clutter

### **Track your accounts**

Paperless statements are available for many accounts including checking and savings, [credit cards](#) and even auto loans. You can save on the fee many financial institutions charge for paper statements, as well as avoid dealing with snail mail and overflowing file cabinets. You'll be able to view your accounts and look up past transactions easily and securely.

### **Deposit checks with your mobile device**

Forget about bringing deposit slips or envelopes to the branch or ATM. You can send in checks from anywhere, using the camera on your smartphone or tablet. About 51% of mobile banking users deposited a check this way in 2014, according to a [Federal Reserve](#) report.

To use mobile apps with accounts at institutions like San Francisco Federal Credit Union, you'll need to register and download their mobile banking app to your smartphone or tablet from Apple's App Store or Google Play for Android phones.

Once you have the app up and running, select the mobile deposit option from the menu. The app will prompt you to snap a picture of the front and back of your endorsed paper check. Bright lighting and a dark background help ensure a legible photo. The app transmits the image securely and the funds generally show up in your account within two business days. Hold onto the paper check for 30 days or until the deposit appears on your statement; it's okay to destroy it afterwards.

### **Pay bills**

You can pay utility, insurance and mortgage bills online. Virtually any creditor that you would normally pay by check or automatic debit can be paid with Bill Pay, and you'll also be able to keep records of payments online. Often there's no charge from your financial institution for this service.

You may be able to eliminate some of the hassle of getting paper bills. Check if your financial services provider has electronic billing relationships with any of the merchants that you normally use. E-billing lets you sign up to receive electronic versions of your monthly bills and pay them from your online billing account — saving time, paper and postage.

Using fewer paper documents is good for security, too, since identity thieves love to prey on unguarded mail containing sensitive financial information. It's just one more reason that paperless banking makes sense.

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