


Green isn't just a color: It's a Way of Life

ICBA Bancard's exclusive credit card rewards program, ScoreCard™, is turning green! Among the awards the environmentally-conscious consumer can attain are six packs of Phillips Energy Efficient Light Bulbs for 6,900 points to a Black & Decker Cordless Rechargeable Mulching Mower for 68,500 points.

Consumer and business credit card customers can reduce their carbon footprints with merchandise like the Greenline 6x8 Greenhouse for 122,400 points. There are also goods that were manufactured from recycled materials such as the Tailwind Furniture Andirondack Chair. The weather-resistant chair was made from recycled milk cartons and will never need to be painted or stained (38,100 points).

With its green rewards, ScoreCard™ has joined a growing number of credit cards that offer consumers the chance to support environmentally-friendly manufacturers with their credit card purchases. ■



To view the ScoreCard™
catalog visit
www.scorecardrewards.com.

Save Money &

Going green is all the rage. Companies from all walks of life are becoming more environmentally conscious, from Starbucks to Staples to Google; virtually no industry has been untouched by the efforts to raise corporate responsibility. Whether looking to improve carbon emissions or reduce waste, more companies are committing to creating long-term sustainability plans. And it really comes as no surprise that green initiatives have become a focus of the financial industry, whether pressured by consumers, shareholder activists or internal forces. But this pressure isn't the only driving factor, as institutions are also looking to get ahead of any new regulations that may be on the horizon from bank examiners.

Some of the largest banks in the country are dedicating resources, including time and money, to green initiatives. According to the EPA, Wells Fargo is the largest purchaser of sustainable energy, buying 550,000 megawatt-hours of wind power each year. That's the equivalent to removing 75,000 cars from the road. And Bank of America has earmarked approximately \$1.4 billion to ensure that all of its new banking centers meet Leadership in Energy and Environmental Design (LEED) certification standards.

There are several initiatives that community banks can enact to reduce paper and fuel needed to transport paper items, thereby supporting green initiatives. Remote deposit and branch capture are two such examples, as both allow for the truncation of checks at the initial point of presentment. By eliminating the paper trail and creating an electronic flow, community banks can dramatically reduce what was previously an extremely paper intensive process. Additionally, this enables banks to significantly cut back on courier and transportation costs, which also reduces fuel and pollution emissions. The need to transport paper checks for processing and clearing in a short time is replaced and accelerated by electronic processes, resulting



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The Environment

in fewer courier runs between branches, processing centers, clearing banks and the Federal Reserve.

Community banks can also recycle the paper that is used after it is shredded. In addition, geography might play a role in the adoption of green initiatives, as some territories in the U.S. tend to foster an eco-friendly environment. Banks with employees that support green initiatives at home may blend well with the bank's corporate initiatives.

But it's not just the banks themselves that are working on corporate responsibility – it's also many of the vendors who are creating products and services to assist banks in creating long-term sustainability plans. Check 21 has presented a significant opportunity for banks to leverage eco-friendly practices. Implementing branch and teller capture may seem like a small step, but when you add up the cumulative amount of paper and fuel being used, each bank can have a tremendous effect on the health of our environment.

In addition to making the capture process electronic, vendors are also taking aim to make data centers and processing centers more energy efficient, whether through the purchase of sustainable energy or energy saving tools.

As going green becomes less a fad and more a reality, it's no surprise that community banks are looking for ways to do their part. The collective efforts of the industry can have a huge impact on the reduction of paper and fuel, as well as the opportunity to create more energy efficient operations. Any reduction is a success, and banks are helping pave the way for the financial industry to make its mark by going green. ■



Atlanta-based Goldleaf Financial Solutions, Inc. (NASDAQ: GFSI) is a provider of integrated technology-based solutions designed to help financial institutions maximize operational efficiency, improve profitability and comply with regulatory requirements. The company is an industry leader in converging payments, enabling Goldleaf customers to reduce cost and improve quality in payment processing through the use of advanced image processing, patent-pending data matching and versatile workflows.

Goldleaf Financial Solutions has evolved into a complete technology provider through a series of strategic acquisitions and continues to expand its market presence and customer base while creating a multitude of cross-selling opportunities. As a result of its acquisitions, Goldleaf offers a complete spectrum of financial technologies and services and continues to solidify its position as a single source provider for financial institutions.