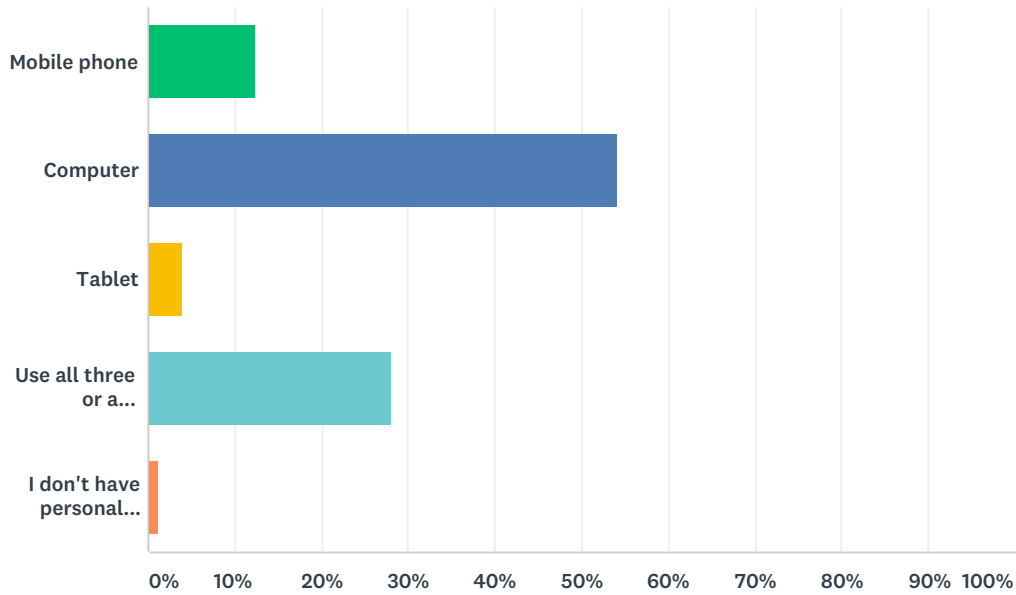


Q1 Do you access the internet primarily by:

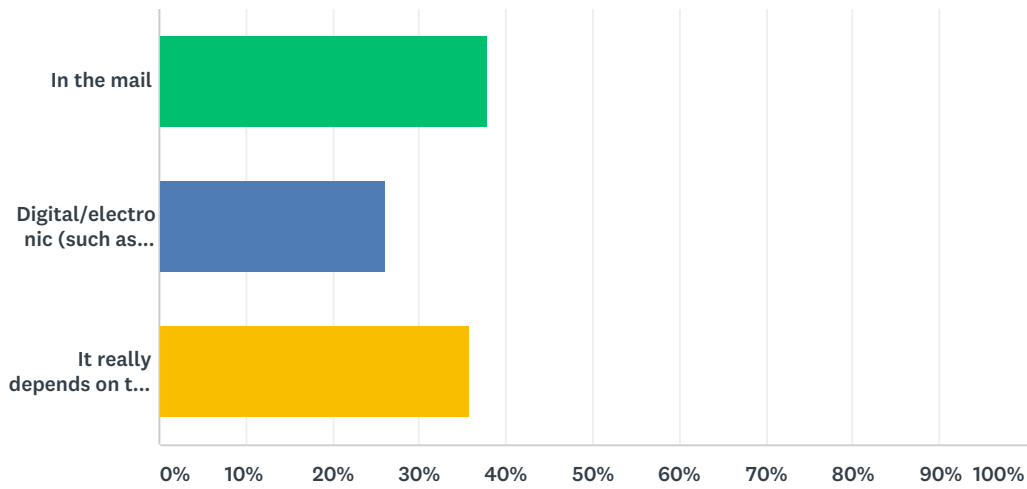
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Mobile phone	12.43%	324
Computer	54.24%	1,414
Tablet	3.95%	103
Use all three or a combination	28.08%	732
I don't have personal internet access, just at work	1.30%	34
TOTAL		2,607

Q2 Do you prefer to receive important communications from your service providers in the mail or electronically?

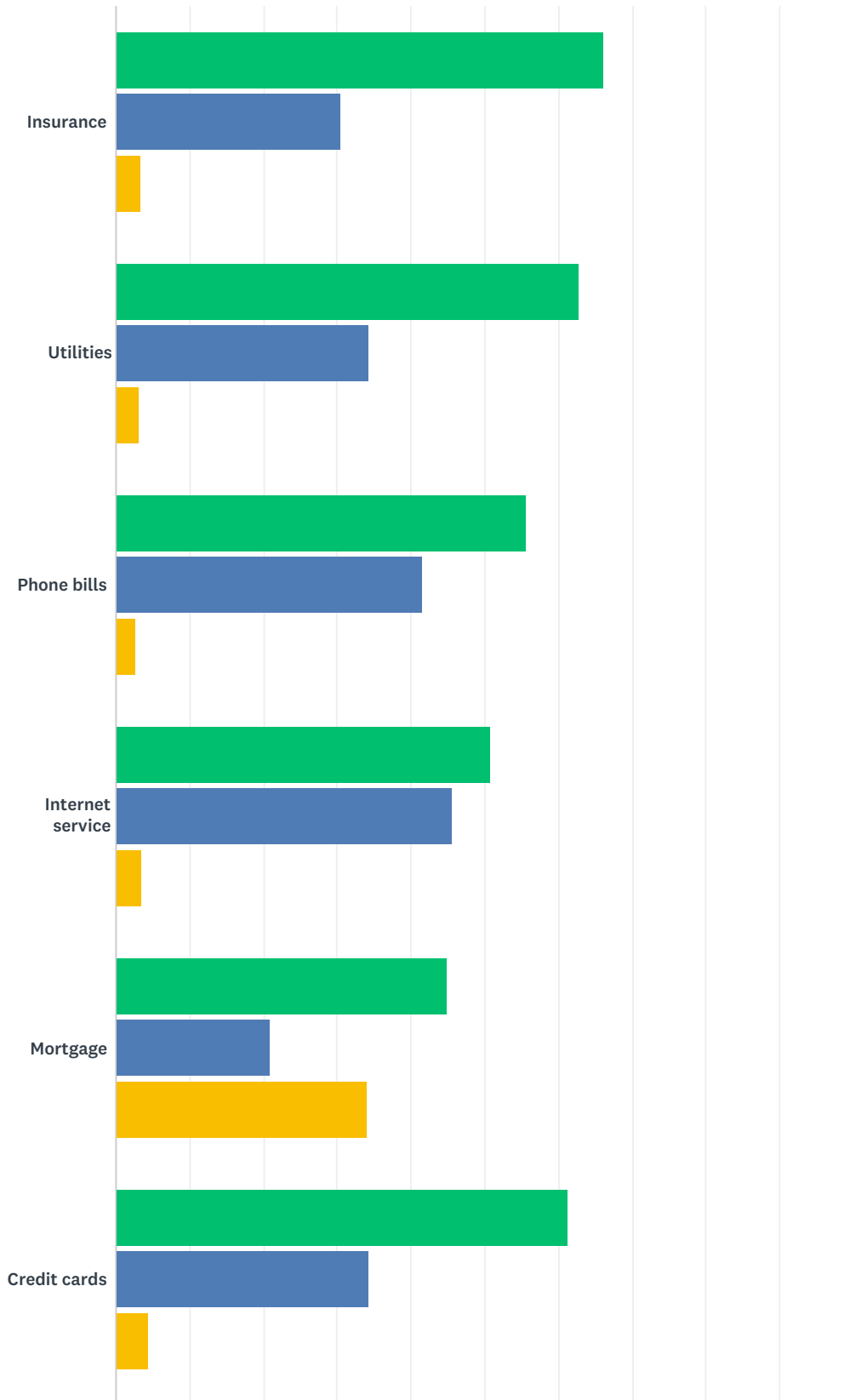
Answered: 2,607 Skipped: 0

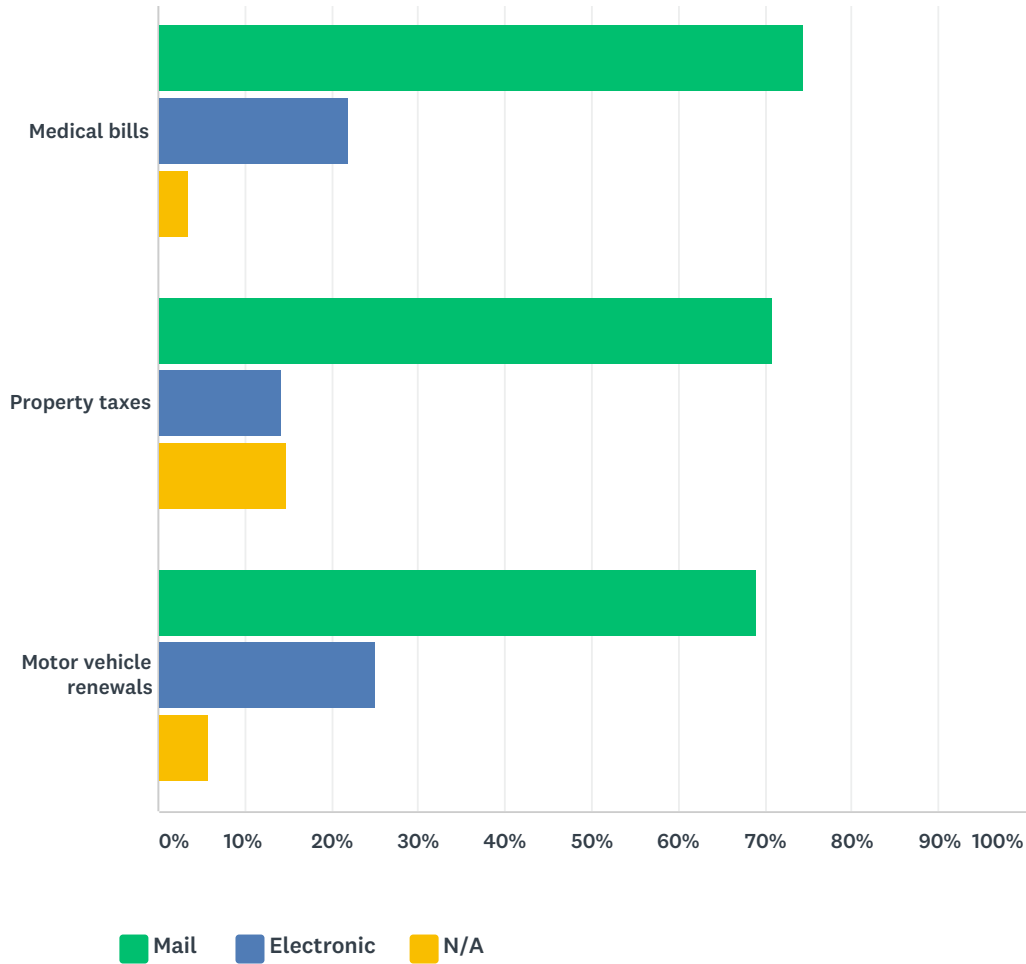


ANSWER CHOICES	RESPONSES	
In the mail	37.94%	989
Digital/electronic (such as email or online)	26.20%	683
It really depends on the specific kind of communication	35.86%	935
TOTAL		2,607

Q3 BILLS and INVOICES: Do you prefer to receive by mail or electronically?

Answered: 2,607 Skipped: 0

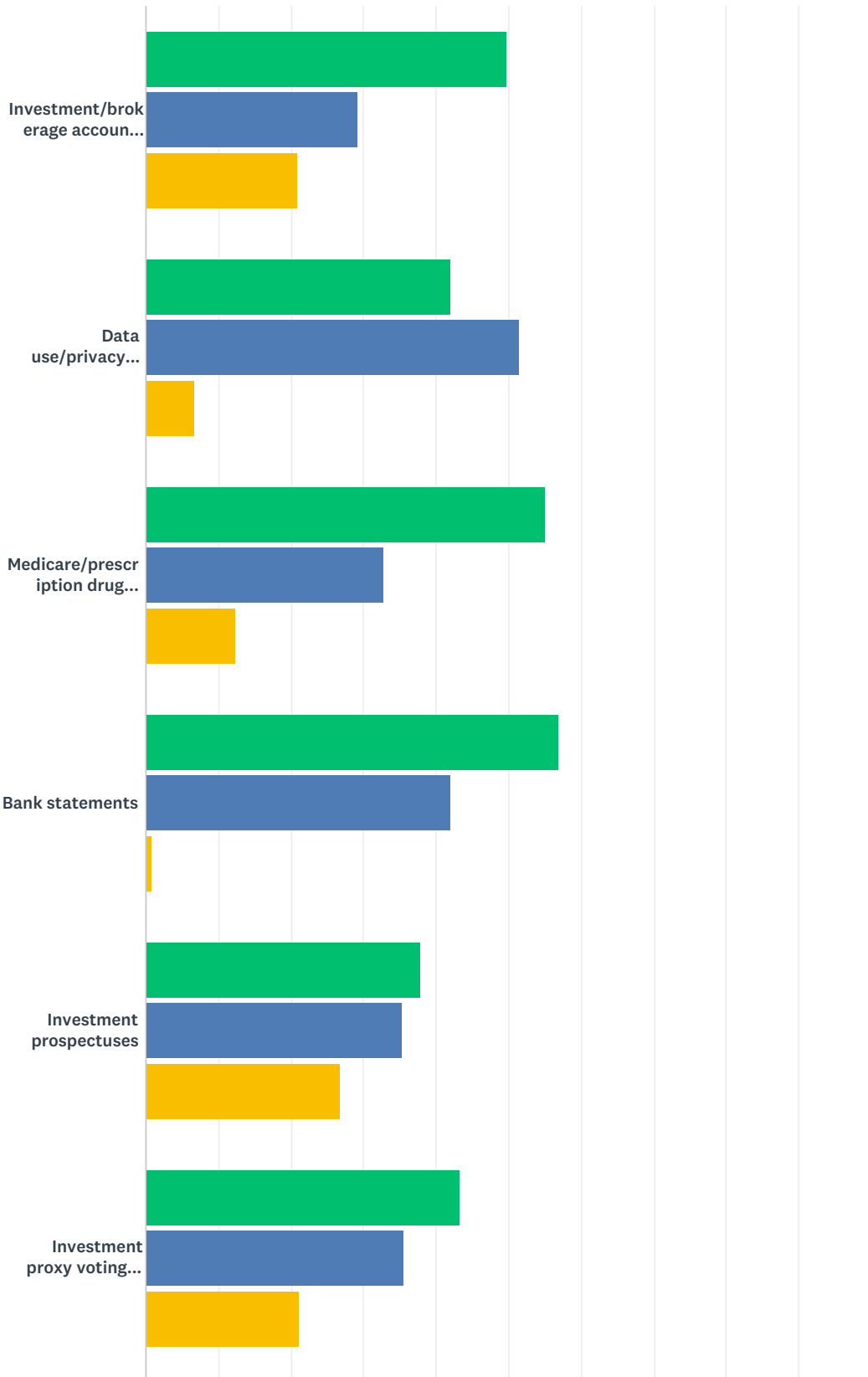


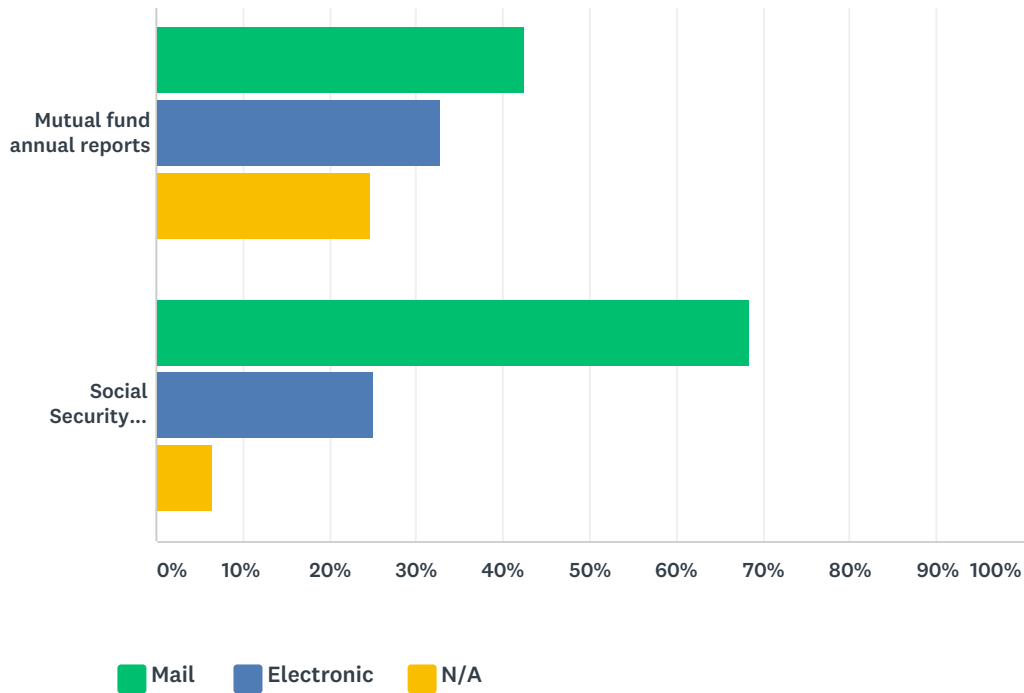


	MAIL	ELECTRONIC	N/A	TOTAL
Insurance	66.09% 1,723	30.65% 799	3.26% 85	2,607
Utilities	62.72% 1,635	34.22% 892	3.07% 80	2,607
Phone bills	55.62% 1,450	41.58% 1,084	2.80% 73	2,607
Internet service	50.86% 1,326	45.65% 1,190	3.49% 91	2,607
Mortgage	44.96% 1,172	20.94% 546	34.10% 889	2,607
Credit cards	61.26% 1,597	34.41% 897	4.33% 113	2,607
Medical bills	74.42% 1,940	22.02% 574	3.57% 93	2,607
Property taxes	71.00% 1,851	14.19% 370	14.81% 386	2,607
Motor vehicle renewals	69.04% 1,800	25.16% 656	5.79% 151	2,607

Q4 STATEMENTS and NOTICES: Do you prefer to receive by mail or electronically?

Answered: 2,607 Skipped: 0

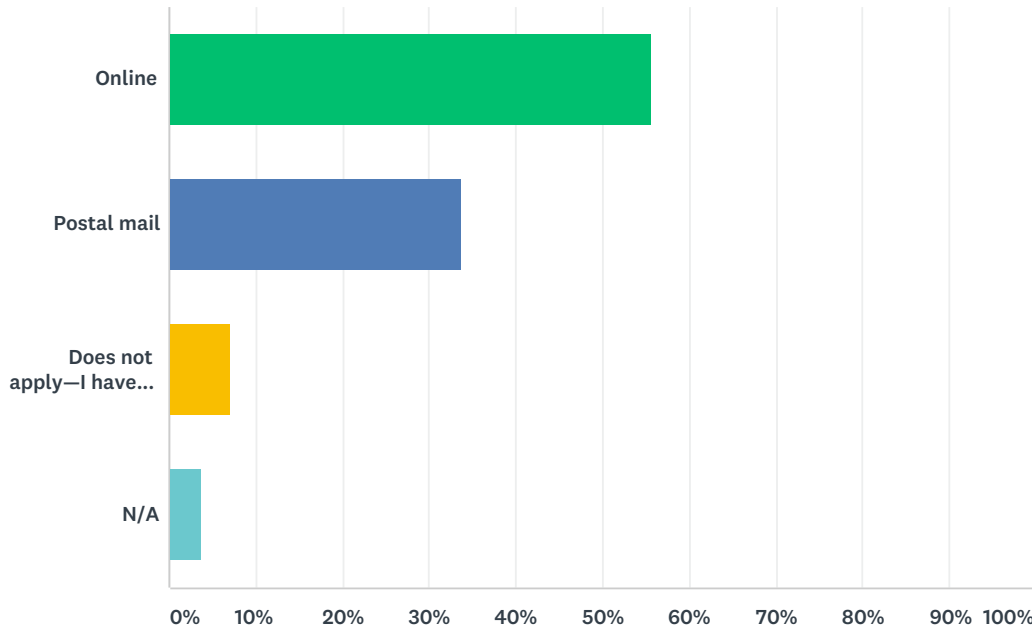




	MAIL	ELECTRONIC	N/A	TOTAL
Investment/brokerage account statements	49.87% 1,300	29.23% 762	20.91% 545	2,607
Data use/privacy notices	41.96% 1,094	51.44% 1,341	6.60% 172	2,607
Medicare/prescription drug summaries	54.97% 1,433	32.76% 854	12.27% 320	2,607
Bank statements	57.00% 1,486	42.12% 1,098	0.88% 23	2,607
Investment prospectuses	37.78% 985	35.44% 924	26.77% 698	2,607
Investment proxy voting materials	43.31% 1,129	35.52% 926	21.17% 552	2,607
Mutual fund annual reports	42.54% 1,109	32.80% 855	24.66% 643	2,607
Social Security statements	68.51% 1,786	25.09% 654	6.41% 167	2,607

Q5 If you receive a bill in the mail, do you prefer to pay it online or by postal mail?

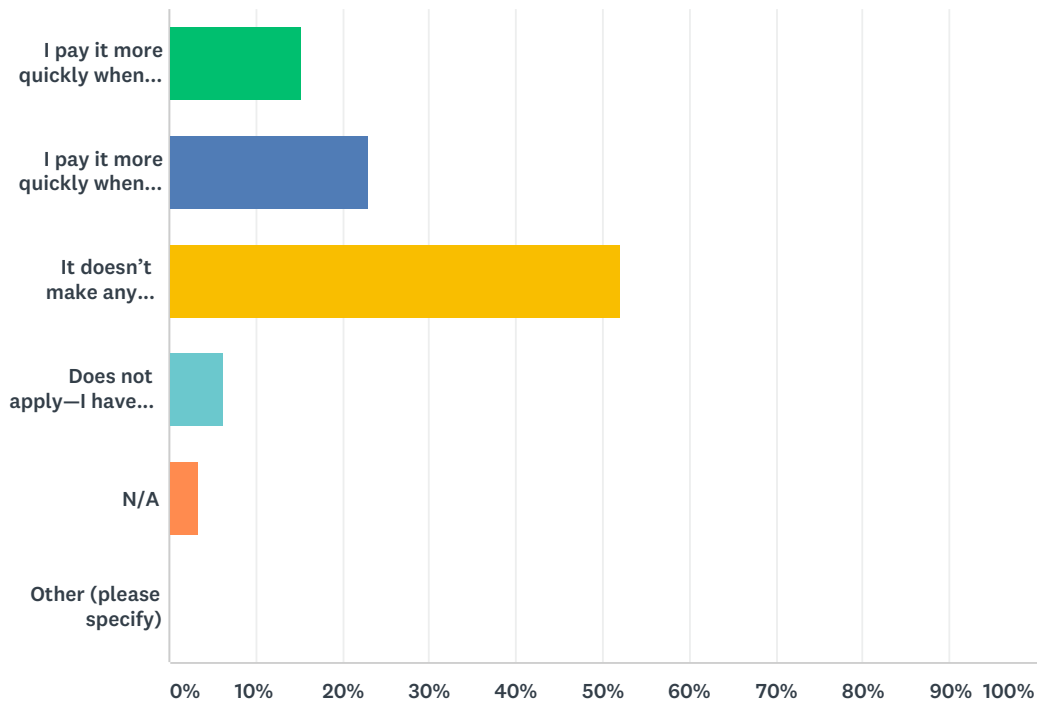
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Online	55.58%	1,449
Postal mail	33.68%	878
Does not apply—I have automatic bill pay for all my bills	7.06%	184
N/A	3.68%	96
TOTAL		2,607

Q6 Does the way you receive your bill (postal mail or electronically) affect how quickly you pay the bill?

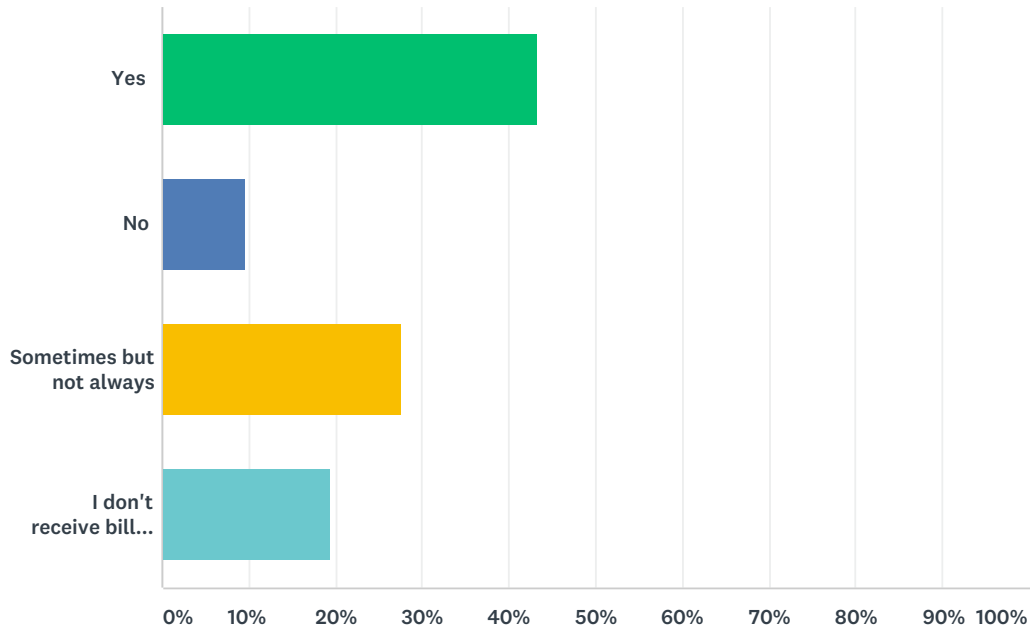
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
I pay it more quickly when it arrives electronically	15.34%	400
I pay it more quickly when it arrives by postal mail	22.98%	599
It doesn't make any difference how I receive the bill	52.09%	1,358
Does not apply—I have automatic bill pay for all my bills	6.29%	164
N/A	3.30%	86
Other (please specify)	0.00%	0
TOTAL		2,607

Q7 When you receive an electronic notice of a bill, do you go online to check the actual bill and review your transactions?

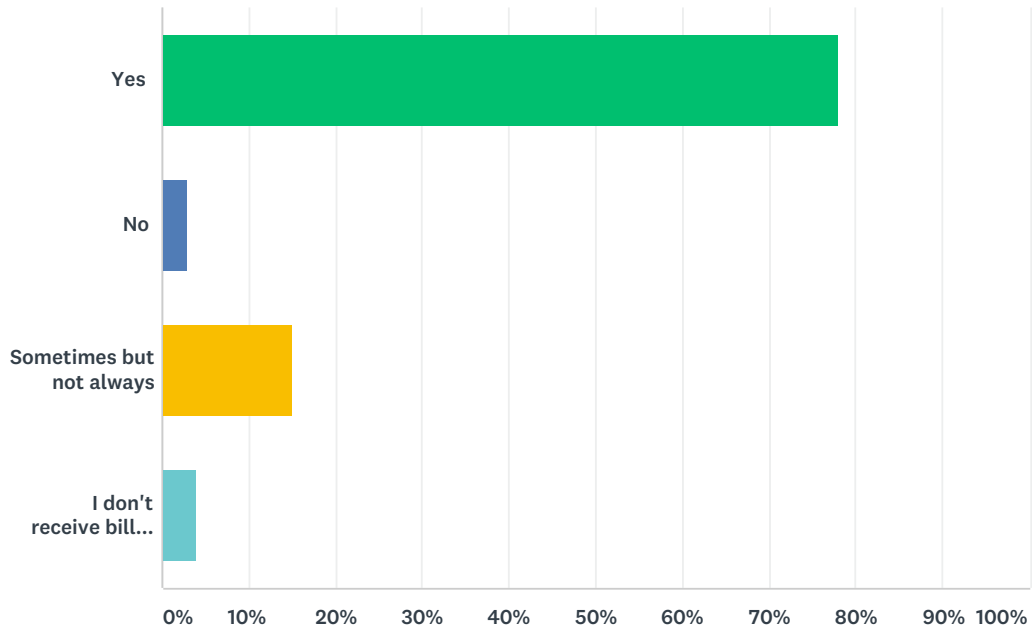
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	43.34%	1,130
No	9.55%	249
Sometimes but not always	27.58%	719
I don't receive bills this way	19.52%	509
TOTAL		2,607

Q8 Do you review the transactions on bills you receive in the mail?

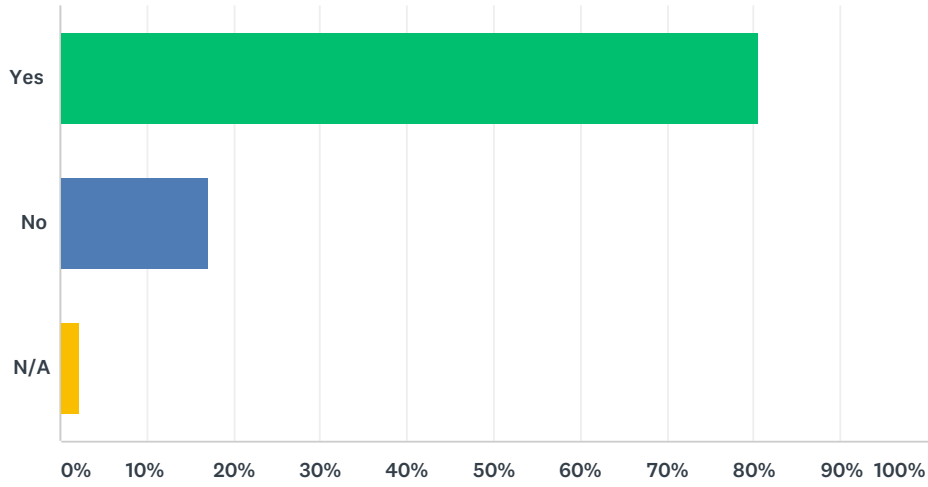
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	78.10%	2,036
No	2.88%	75
Sometimes but not always	15.11%	394
I don't receive bills this way	3.91%	102
TOTAL		2,607

Q9 Do you save (file) paper bills?

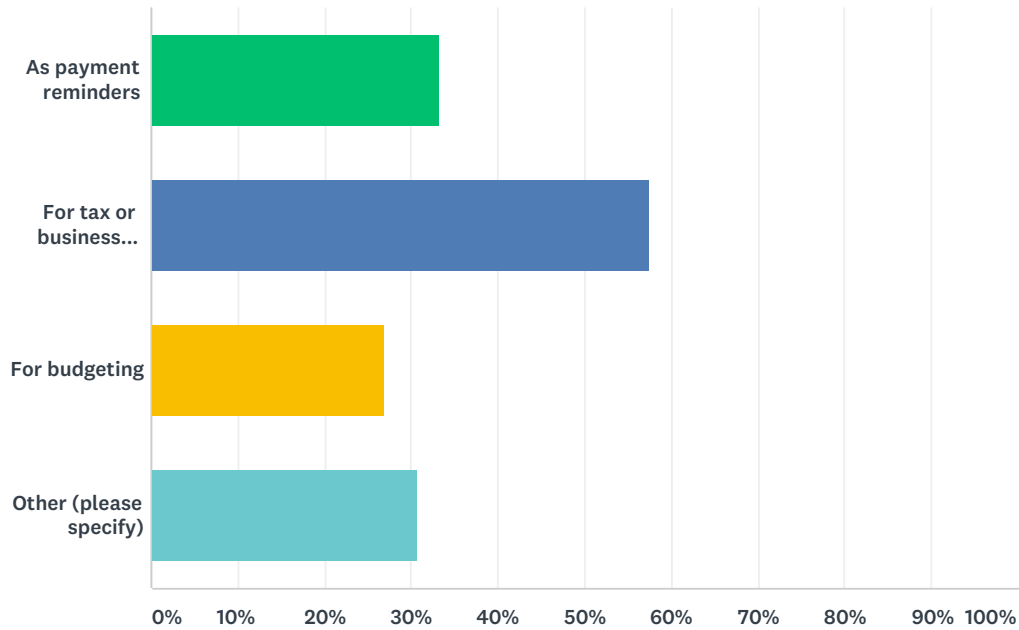
Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	80.59%	2,101
No	17.07%	445
N/A	2.34%	61
TOTAL		2,607

Q10 If you answered Yes to Q9, why do you save paper bills?

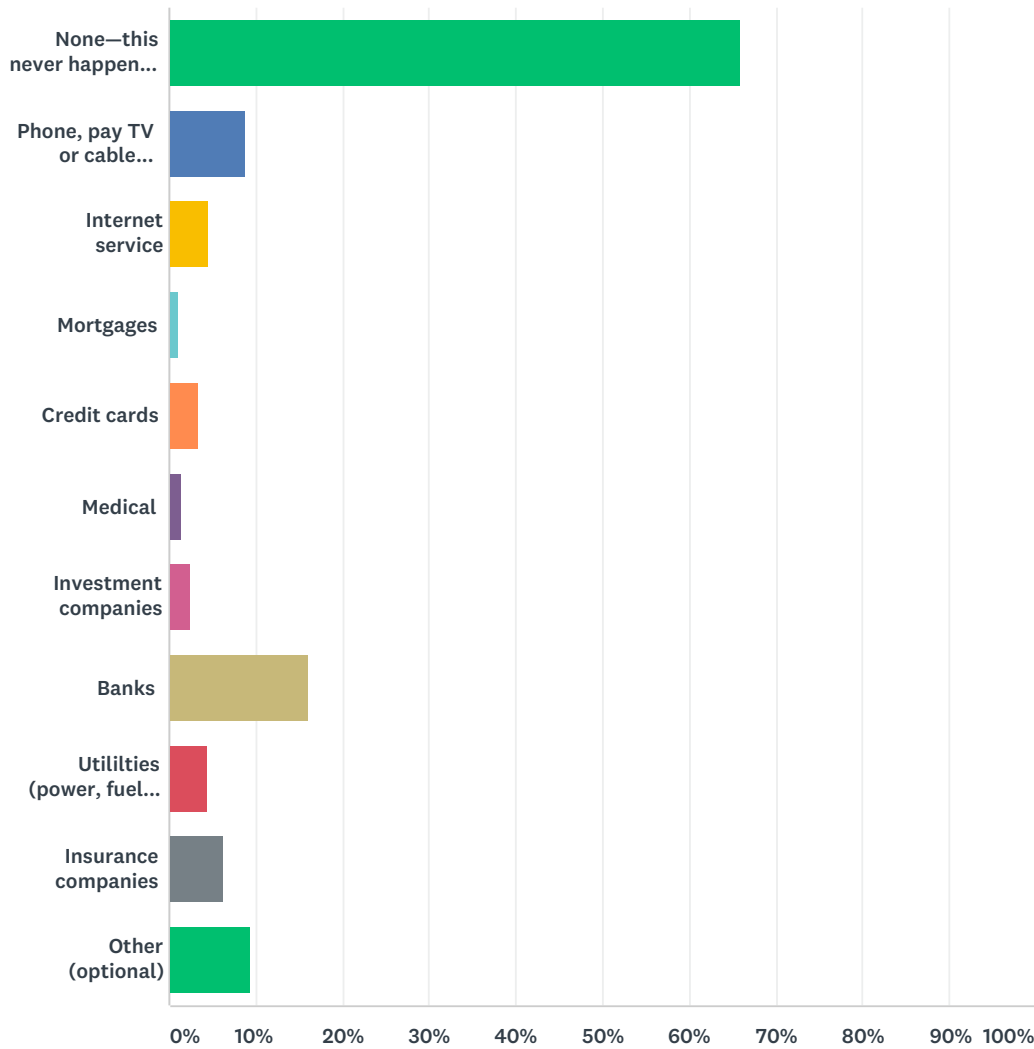
Answered: 2,139 Skipped: 468



ANSWER CHOICES	RESPONSES	
As payment reminders	33.24%	711
For tax or business purposes	57.60%	1,232
For budgeting	26.93%	576
Other (please specify)	30.76%	658
Total Respondents: 2,139		

Q11 Have you encountered companies that charge a fee to send paper bills/statements instead of electronic ones? What kind of company was it?

Answered: 2,607 Skipped: 0

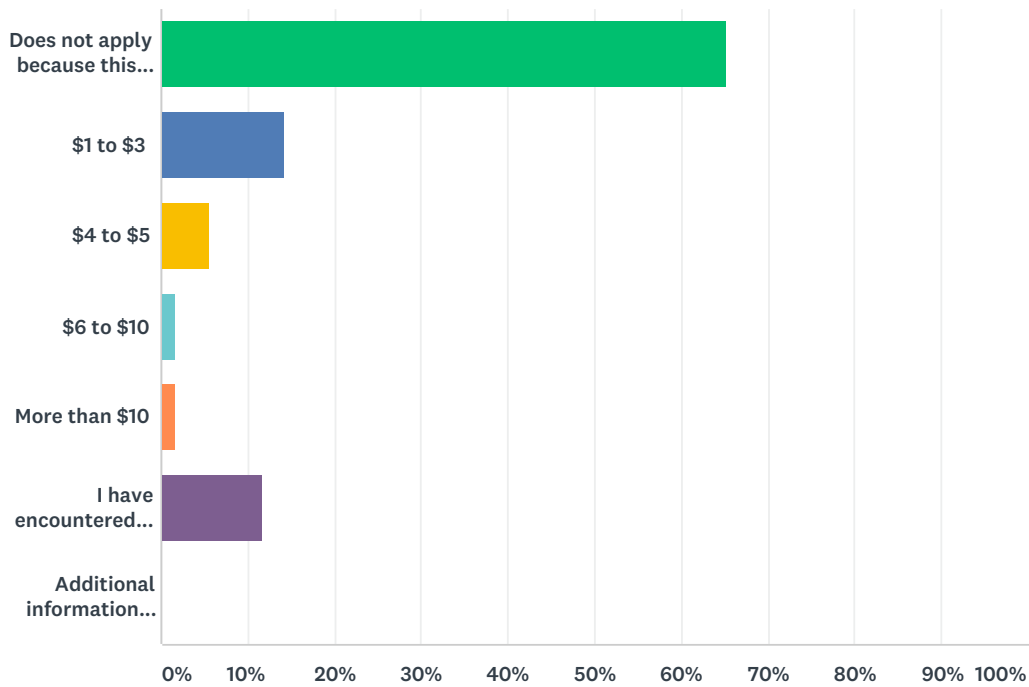


ANSWER CHOICES	RESPONSES	
None—this never happened to me	65.82%	1,716
Phone, pay TV or cable services	8.75%	228
Internet service	4.56%	119
Mortgages	1.07%	28
Credit cards	3.38%	88
Medical	1.38%	36
Investment companies	2.49%	65
Banks	16.07%	419

Utilities (power, fuel, water, sewer, etc.)	4.37%	114
Insurance companies	6.29%	164
Other (optional)	9.40%	245
Total Respondents: 2,607		

Q12 Do you recall, on average, the amount of paper-statement fees you have encountered from any service providers?

Answered: 2,607 Skipped: 0



ANSWER CHOICES	RESPONSES	
Does not apply because this never happened to me	65.25%	1,701
\$1 to \$3	14.19%	370
\$4 to \$5	5.56%	145
\$6 to \$10	1.69%	44
More than \$10	1.65%	43
I have encountered paper-statement fees, but do not recall any specific amounts	11.66%	304
Additional information (please specify)	0.00%	0
TOTAL		2,607