



Highlighting Consumer Preferences For Paper Bills and Statements

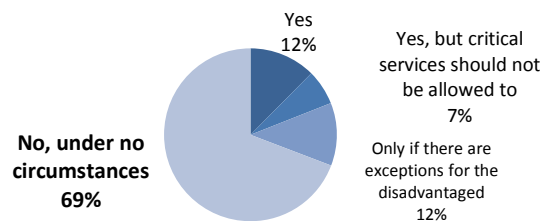
Key Findings

- The majority of adult Americans receive at least some of their bills and statements in paper format, and this is their preference.
 - 88% believe that paper format should continue to be provided to those who want it.
 - 65% of adult Americans prefer paper delivery for at least some of their bills and statements.
 - The key reasons are: “I am more likely to see it / less likely to miss it or forget to pay it.” Other reasons cited are that they prefer to store these documents in paper format, and that in the case of a dispute, the paper format is more compelling.

Against Forced Change

- Americans do not want to be forced to shift from paper format to electronic / digital format.

Do you believe that private-sector companies should be allowed to force people to change from paper to electronic for receiving documents that require action?



Charging a Fee for the Right to Choose is Wrong

- 90.4% of respondents believe that companies that send bills, statements, and informational documents such as proxies or privacy statements should be required, if necessary, to allow customers to continue receiving these documents in paper format at no extra charge, no loss of discount, or other penalty.
- Additionally, 78% of survey respondents say that “A paper check should always be accepted [for payment of bills] without any fee or other penalty, even if other forms of payment are available.”

Digital Shifts Do Not Benefit the Consumer

- 87% of adult Americans agree that “The main reason companies want to shift customers to electronic delivery formats is to save money, not to be environmentally responsible.”

On-Line Only Policies Disadvantage Some Consumer Groups

- 25.8%, or 30.8 million households, have NO regular Internet access. African Americans, Hispanics, the less educated, the unemployed, elderly and low-income households are all disproportionately represented in this group.
- 89% of adult Americans who believe that “Shifting customers / clients to online-only documents disadvantages some groups, such as the elderly, disabled, low income, and poorly educated.”

Background Information

- The Envelope Manufacturers Association (EMA) Foundation recently funded a large nationwide survey of over 3,000 adults studying the preferences of adult Americans regarding paper-format bills, statements and related documents.
- InfoTrends, a market research firm founded in 1992 and specializing in topics related to paper, paper communications, and printing, was chosen to oversee the survey and analyze the results.
- At the standard 95% confidence level, the results of the survey are accurate to within +/- 1.8% for questions answered by all respondents, and +/- 4.0% for questions answered by the smallest number of respondents.



Highlighting Consumer Preferences For Paper Government Documents

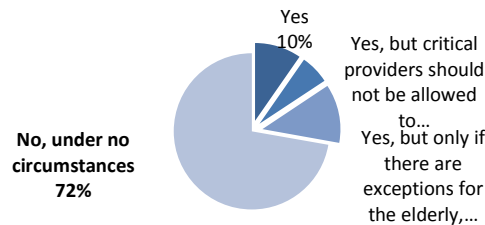
Key Findings

- An overwhelming majority of American adults across all demographic groups believe that consumers should not be forced to receive information in an electronic format. Specifically, 73% of respondents say it is wrong to expect anyone to go online to interact with government agencies.
- Americans with Internet access of all ages and ethnicities believe the government should take action to prevent shifts to electronic formats from hurting the disadvantaged. 85% say that decisions to remove paper-based options for government information should be subject to congressional oversight.

Against Forced Change

- 72% believe that under no circumstances should government agencies be allowed to force people to change from paper to electronic format for receiving documents that require action.

Do you believe that government agencies should be allowed to force people to change from paper to electronic for receiving documents that require action?



- 69% say that government agencies should not be allowed to force people to change from paper to electronic for receiving documents that do not require action.

Charging a Fee for the Right to Choose is Wrong

- 78% say that government agencies should not be allowed to charge for information in paper format.

On-Line Only Policies Disadvantage

- 25.8%, or 30.8 million households, have NO regular Internet access. African Americans, Hispanics, the less educated, the unemployed, elderly and low-income households are all disproportionately represented in this group.
- 89% of adult Americans who believe that “Shifting customers / clients to online-only documents disadvantages some groups, such as the elderly, disabled, low income, and poorly educated.”
- 83% of those respondents want the government to take action to prevent any shift to electronic formats from disadvantaging vulnerable Americans.
- 77% believe that “It is extremely [57%] or somewhat [20%] wrong to require or even expect these groups to go online in order to receive or pay bills, or interact with government agencies”

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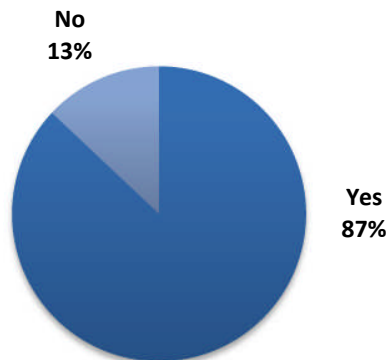


Highlighting Consumer Environmental Beliefs

Key Findings

- When answering the question “Which of the following do you think poses the greater threat to the environment?”
 - 79% - Discarded Computers & Printers
 - 21% - Paper Bills & Statements
- 87% of the respondents believe that the main reason companies want to shift customers to electronic delivery formats is to save them money, NOT to be environmentally responsible.
- 89% of the respondents agree that “*Trees are a crop, just one that takes 15 to 20 seasons to grow instead of a single season.*”
- 96% of the respondents agree that “*Paper is one of the most readily bio-degradable discarded materials.*”
- 91% of the respondents agree that “*Paper manufacturers today plant more than one new tree for every tree that is harvested. Management / stewardship of timberlands is one of the main business activities of large paper manufacturers.*”

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Highlighting the Paper Preference of Seniors – ages 65 and over

Key Findings

- Seniors strongly opposed efforts to shift people from paper to digital formats.
- Seniors strongly believe that paper check payments should be accepted without penalty or fee.
- Seniors are concerned about the exposure of their personal & financial data, and feel that digital documents are more susceptible to being changed than paper.
- Seniors believe that companies are seeking ways to save themselves money when they attempt to shift to electronic formats; these companies claim to be acting environmentally responsible, but this is not the true motive.

Preferences

- Nearly 73% of adults aged 65 and over still prefer paper format / delivery for some or all of their bills and statements.
- 73% of seniors believe it is wrong to make anybody, regardless of situation, to go online in order to receive or pay bills.
- 87% of seniors responded that “a paper check in the mail should always be accepted without any fee or penalty, even if other forms of payment are available.”

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Opinions about Safety, Security and Validity

- 92% of seniors have a concern about their personal & financial data.
 - Further, 59% believe that financial and other important personal data in electronic format are more susceptible to being changed, than paper format documents.
- When asked: “If you are having a dispute with a company regarding a bill, statement, or other matter, do you believe that possessing a paper record / paper format printed and sent from that organization strengthens your case?”
 - 75% of older Americans responded that the paper format would carry more value.

Other Concerns:

- 60% of Americans aged over 65 are concerned that ‘the option of paper delivery through the U.S. Mail will be taken away’ in the future. Over 76% of this population has some degree of concern that this will happen.
- 66% of the respondents over age 65 are concerned “that [they] will be charged in some manner, if [they] insist on continuing to receive paper bills and statements. It should also be noted that of respondents between the ages of 45 and 54 this concern is greater; with 72% of the respondents expressing concern.
- 86% of the respondents over 65 years of age agree that “It would be unfair to shift [anybody, regardless of circumstance] toward having to receive bills and statements digitally / electronically.

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Highlighting the American Millennial Generation's Support for Paper Documents, Statements and Bills

Key Findings

- Younger Americans (between the ages of 18-24) remain opposed to being forced to shift from paper format to electronic / digital formats.
- The American Millennial Generation does not believe that companies are shifting to on-line formats for the sake of the environment.

Preferences

- 62% of young adult Americans still prefer paper format/delivery for some or all of their bills and statements.
- 59% of Americans, ages 18 through 24, believe it is wrong to make anybody, regardless of their situation, go on-line in order to receive or pay bills.
- 64% of Americans, ages 18 through 24, responded that “a paper check in the mail should always be accepted without any fee or penalty, even if other forms of payment are available.”

62% of young adult Americans still prefer paper format/delivery for some or all of their bills and statements.



Opinions about Safety, Security and Validity

- 55% of respondents under 25 believe that financial and other important personal data in electronic format are more susceptible to being changed, than paper format documents.
- When asked: “If you are having a dispute with a company regarding a bill, statement, or other matter, do you believe that possessing a paper record / paper format printed and sent from that organization strengthens your case? 69% of young Americans responded that the paper format would carry more value.

What about the Environment?

- When asked if Consumers should be forced to shift from paper-format to electronic-format bills, statements and related documents in order to better protect the environment, 73% of young American adults responded “NO.”
- 81% of the younger Americans agree that “The main reason companies want to shift customers to electronic delivery formats is to save money, NOT to be environmentally responsible.”
- When asked “Do you think it is appropriate for companies to cite environmentalism when it is not their real motive?” - 73% of adults, ages 18-24, say “no.”

Other Concerns

- 62% of Americans, ages 18 through 24, are concerned that “.the option of paper delivery through the U.S. Mail will be taken away ... “ in the future.
- 63% of Americans, ages 18 through 24, are concerned “that [they] will be charged in some manner, if [they] insist on continuing to receive paper bills and statements.
- 72% of Americans, ages 18 through 24, agree that “It would be unfair to shift [anybody, regardless of circumstance] toward having to receive bills and statements digitally / electronically.
- Millennial respondents (59%) agree that “Shifting customers to on-line only documents has important process and cost benefits for the company, but few benefits for the customer.”

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Highlighting the American Households Disadvantaged by On-Line Only Policies

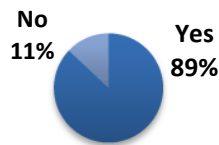
Key Findings

- Forcing a change to on-line/digital format would have negative impacts on more than 1/4th of the Adult American population, as 30.8 million households have NO Internet access.
- The elderly, disabled, low income and poorly educated would be disproportionately impacted should either the government or private sector companies move towards on-line only policies.
- American Adults surveyed believe it is wrong to restrict paper based information and services.

On-Line Only Policies Disadvantage Many Groups of Consumers

- 89% of adult Americans believe that shifting customers/clients to online only documents disadvantages some groups, such as the elderly, disabled, low income, and poorly educated.
- 76% of adult Americans believe that “[the elderly] are much less likely to have or use Internet access.”
- 73% believe that “[the economically disadvantaged] are much less likely to have or use Internet access.”
- 77% believe that “it is wrong to expect or require these groups [the elderly and the economically disadvantaged] to go online in order to receive or pay bills and statements, or to interact with government agencies.”

89% of Americans believe that shifting customers/clients to online only documents disadvantages some groups, such as the elderly, disabled, low income, and poorly educated.



Insights from US Census Bureau on Disparities in Internet Access in American Households

- 25.8%, or 30.8 million households, have NO regular Internet access.
- WOMEN are 7% less likely to have Internet access than men.
- AFRICAN AMERICANS are 18% less likely than the national mean, to have Internet access.
- HISPANICS are 16% less likely than the national mean, to have Internet access.
- Households with INCOMES BELOW the national mean are 18% less likely to have Internet access.
- Those with HIGHER INCOMES are 32% more likely than the national mean, to have Internet access.
- Those without a high school diploma are 48% less likely than the national mean, to have Internet access.
- Those who have not attended college are 16% less likely than the national mean, to have Internet access.
- Those with college degrees (or higher) are 23% more likely than the national mean, to have Internet access.
- Those who are not in the labor force are 25% less likely than the national mean, to have Internet access.
- Those who are 55 and older are 16% less likely than the national mean, to have Internet access.

Against Forced Change

- Americans do not want to be forced to shift from paper format to electronic / digital format.
- 69% believe that under no circumstances should companies be allowed to force people to give up paper format or remove it as an option.
- 73% believe that under no circumstances should companies be allowed to charge people to receive paper format.
- 78% of survey respondents say that “A paper check should always be accepted [for payment of bills] without any fee or other penalty, even if other forms of payment are available.”

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