

Municipality/Organization: Town of Hull

EPA NPDES Permit Number: MAR041040

MADEP Transmittal Number: W-046041

**Annual Report Number
& Reporting Period:** No. 1: March 05-March 06

**NPDES PII Small MS4 General Permit
Annual Report**

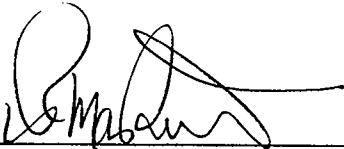
Part I. General Information

Contact Person: Marc Fournier **Title:** Town Manager

Telephone #: 781-925-2000 **Email:** mfournier@town.hull.ma.us

Certification:

I certify under penalty of law that this document and all attachments were prepared under my direction or supervision in accordance with a system designed to assure that qualified personnel properly gather and evaluate the information submitted. Based on my inquiry of the person or persons who manage the system, or those persons directly responsible for gathering the information, the information submitted is, to the best of my knowledge and belief, true, accurate, and complete. I am aware that there are significant penalties for submitting false information, including the possibility of fine and imprisonment for knowing violations.

Signature: 

Printed Name: Marc Fournier

Title: Public Works Director

Date: 11/29/06

Part III. Summary of Minimum Control Measures

1. Public Education and Outreach

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
1.1	Storm Water Flyer to Community Residents	Storm Water Committee, local watershed groups	Flyer distributed to 75% residences	Educational brochures are available at the town hall (for examples see attached). Brochures describing proper household hazardous waste management and disposal were sent to 100% of household in electric bills in Year 2. The related information has also been published in the <u>Hull Times</u> .	In Year 4, storm water related education will be available on the town's webpage and cable channel as well as at the town hall. Additionally, in Year 4, a topic for the educational flyer will be determined. In future years, the flyer will be developed and distributed.
Revised					
1.2	Identify and expand upon storm water, watershed, and water quality education in the school system.	Storm Water Committee, School Department	Current lesson plans identified and reviewed. Lesson plan modified, distributed, number of classes taught.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	In Year 4, the DPW director will work with the School Department to phase in an appropriate environmental curriculum.
Revised	<i>(Combined with 1.8) Identify and expand upon storm water, watershed, and water quality education in the school system. Meet with local school officials annually to identify past activities and upcoming curriculum. Identify organizations that offer storm water education resources.</i>	<i>DPW Director, Storm Water Committee, School Department</i>	<i>Current lesson plans identified and reviewed. Lesson plan modified, distributed, number of classes taught. School Department official contacted, meeting conducted, Each school has designated contact. Organizations identified and contacted</i>		

1. Public Education and Outreach (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
1.4	Identify and coordinate with local media sources to publicize press releases, meetings, and events.	Storm Water Committee	Local media sources identified. Media package developed, distributed to local media.	There are ample media outlets readily available including the Town's cable channel, and <u>Hull Times</u> . In Year 3, town meetings were broadcast (and rebroadcast) on the cable channel and there were many notices and articles regarding town activities including, but not limited to, recycling, neighborhood and beach cleanups.	In Year 4, the town will continue to post notices in the "Hull Times." Additionally, storm water related education and annual reports will be available on the town's webpage as well as at the town hall. The will also employ local cable access as appropriate
Revised					
1.5	Coordinate with local watershed groups on providing a series of lectures to community residents	Storm Water Committee, local watershed groups (i.e., WRWA & SPWA)	Watershed groups contacted. Lecture series developed and scheduled. Record each series. Number of residents that attend.	SPWA held an informational forum in the fall regarding Straights Pond and the water quality impacts on it including storm water. This forum was taped and broadcasted on the town's cable channel multiple times.	In Year 4, the town will confirm that SPWA will again have this public forum. The town will seek similar opportunities with the Weir River Estuary group.
Revised					
1.6	Consider posting signs at publicly accessible storm water outfalls	DPW, Board of Health, local watershed groups	Map outfalls, signs developed, signs installed. Consider using volunteers where possible.	No actions taken in Year 3.	BMP determined to be inappropriate due impracticability of sign maintenance and poor cost-benefit of measure. BMP deleted.
Revised	Delete	Delete	Delete		
1.7	Develop a Storm Water Awareness Package	Storm Water Committee Board of Selectmen, Conservation Commission	Materials to be included in package compiled. Number of packages distributed.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	In Year 4, a topic for the educational flyer will be determined (BMP ID#1.1). In future years, the flyer will be developed and distributed. The town will consider compiling all of the educational materials available into package for distribution. As with item 1.1, delivery may occur via the Hull website, <u>Hull Times</u> and electric bills.
Revised					

1. Public Education and Outreach (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
1.11	Consider developing a Storm Water Management Web page informing citizens about SWMP waste disposal options, storm water “friendly” practices, volunteering opportunities, and the status of local beaches	DPW, Conservation Commission, Storm Water Committee, Board of Health, Surf Riders Assoc.	Web page developed. Consider links to other websites such as WRWA, MA DEP, and USEPA.	The town currently has many items on its webpage that are storm water related including, but not limited to, proper disposal procedures (recycling, composting, household hazardous wastes), storm water related by-laws (i.e., storm water, dumpster, and junk by-laws), and environmental grant documents.	The information available on the town’s web page may benefit from additional consolidation and organization. In Year 4, the town will compile all environmental web items onto a single “storm water” page within its DPW page. The town will post updates, notices and other information on the web page. The town will also post notices in the <u>Hull Times</u> . Additionally, storm water related education and annual reports will be available on the town’s webpage and cable channel as well as at the town hall.
Revised	<i>Develop a Storm Water Management Web page informing citizens about SWMP waste disposal options, storm water “friendly” practices, volunteering opportunities, and the status of local beaches. Use the web site to post the SWMP and annual report.</i>	<i>No change</i>	<i>No change</i>		

1a. Additions

Abbreviations:

SWMP – Storm Water Management Plan

DPW – Department of Public Works

MA DEP – Massachusetts Department of Environmental Protection

US EPA – United States Environmental Protection Agency

WRWA – Weir River Watershed Association

SPWA – Straights Pond Watershed Association

CZMA – Coastal Zone Management Agency

2. Public Involvement and Participation (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
2.4	Storm Water Traveling Exhibit	Storm Water Committee, School Department, local watershed groups	Consider working with schools and other organizations to develop exhibit. Displayed in several public locations. Prospects identified for future displays.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	See BMP 2.6.
Revised	<i>Combined with 2.6</i>	<i>Combined with 2.6</i>	<i>Combined with 2.6</i>		
2.5	Identify and coordinate with neighboring communities in the watershed who are implementing Storm Water Management Plans.	Town Manager, Board of Selectmen, Storm Water Committee	Communities identified and contacted. Coordination meeting. Multi-town programs planned and implemented.	In Year 3, the Town Manager contacted leaders of neighboring towns regarding their Phase II programs. The neighboring towns indicated that their programs were in formative stages of development.	The town will continue to contact neighboring towns in future years to gauge their interest in collaborating on Phase II tasks.
Revised					
2.6	Coordinate with the School Department to promote storm water awareness projects in the schools and then displaying these projects to the public	Town Manager, Conservation Commission, Storm Water Committee, School Department, DPW Director, local watershed groups	School Dept. contacted and meeting scheduled. Possible projects identified. Projects completed and displayed in public buildings.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	In Year 4, the DPW director will work with the School Department to develop appropriate environmental awareness displays and projects for the school system.

2. Public Involvement and Participation (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
2.7	Develop Storm Drain Stenciling Program	DPW, Storm Water Committee, WRWA, SPWA, Conservation Committee	Program developed, volunteers organized, basins identified and stenciled	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	The town will seek to continue this program in Year 4. Coordinate with BMP 1.9.
Revised					
2.8	Coordinate with WRWA, SPWA, Surf Riders Association, Weir River Estuaries, and others to implement water quality monitoring and review results.	DPW, Storm Water Committee, Conservation Commission, High School, local watershed groups, Board of Health	Meeting conducted, activities scheduled, conducted. Results reviewed, potential actions identified, implemented.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	The town plans to contact these groups and request information as part of broadening involvement in its storm water committee.
Revised	<i>Coordinate with WRWA, SPWA, Surf Riders Association, Weir River Estuaries, and others to implement water quality monitoring and review results. Identify and coordinate with potential volunteers, to include "neighborhood watch" groups, Boy and Girl Scout organizations, school groups/clubs, local and regional environmental advocates.</i>	<i>No change</i>	<i>Meeting conducted, activities scheduled, conducted. Results reviewed, potential actions identified, implemented. Groups identified. Contact established, meetings conducted. Activities scheduled, conducted. Number of volunteers participating.</i>		

2. Public Involvement and Participation (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
2.10	Continue to sponsor, support cleanup projects	DPW, Town Manager, Conservation Commission, Storm Water Committee, CZMA, local watershed groups, Board of Health	Groups identified. Contact established, meetings conducted. Activities scheduled, conducted. Number of events sponsored/supported, amount of material collected, number of volunteers participating.	Many cleanup efforts were completed in Year 3 including neighborhood clean ups, beach cleanups, household hazardous waste collection events. The town provides assistance to neighborhood cleanups including gloves, trash bags and tools. During these events the town may also offer a town dumpster to dispose of collected litter or collect the bags of trash picked up. The town then takes on all cost related to the disposal of these items.	In Year 4, the town will continue to support clean up projects.
Revised					
2.11	Identify storm water projects important to Hull citizens (i.e. Straits Pond Flushing and Estuary Park projects) and assist in promoting and coordinating volunteer efforts on these projects	DPW, Conservation Commission, Town Manager and Board of Selectmen, SPWA, Weir River Estuaries	Projects identified, inventoried, and promoted. Local watershed groups are assisted. Number of volunteers assisting in projects.	No progress was made due to vacancy of the DPW Director position and subsequent transition of a new director into the role.	The town will continue to collaborate with local groups and organizations and will work to develop an inventory of these projects.
Revised					

2a. Additions

Revised					
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4. Construction Site Stormwater Runoff Control

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
4.1	Review, revise (if necessary), and implement the existing storm water by-law to require erosion and sediment controls.	Town Planner, DPW, Conservation Commission, Storm Water Committee	Review of model ordinance and existing storm water by-law. Ensure compliance with existing laws and regulations. Review of storm water management plans. Conduct informational meetings. Modify exiting by-law is necessary.	No actions taken in Year 3. However, the Town has adopted storm water by-laws that appear to meet this Phase II requirement.	In Year 4, the town will review the existing by-law and assess the need for improvement.
Revised					
4.2	Ensure that construction site operators disturbing one acre or more implement erosion and sediment controls	Building Officials, Town Planner, DPW, Conservation Commission	Inspection schedule established. Inspections conducted. Deficiencies noted and corrected.	In Year 3, there were 2 development/redevelopment sites that disturbed one acre or more. All inspections were conducted as scheduled.	In Year 4, the town will ensure that any development or redevelopment projects that disturb one acre or more implement erosion and sediment controls. However, all enforcement methods will follow the adopted soil erosion and sediment control by-law.
Revised					
4.3	Ensure construction site operators disturbing one acre or more control construction wastes, and other wastes that may cause adverse impacts to water quality during construction	Building Officials, Town Planner, DPW, Storm Water Committee, Conservation Commission	Ensure storm water by-law includes language to control construction wastes. Inspections conducted. Deficiencies noted and corrected.	In Year 3, there were 2 development/redevelopment sites that disturbed one acre or more. All inspections were conducted as scheduled.	In Year 4, the town will ensure that any development or redevelopment projects that disturb one acre or more control construction wastes. However, all enforcement methods will follow the adopted by-law pertaining to this requirement of the Phase II permit and the MADEP construction and demolition debris waste ban.
Revised					

4. Construction Site Stormwater Runoff Control (continued)

4a. Additions

5. Post-Construction Stormwater Management in New Development and Redevelopment (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
5.2	Adopt by-law to require post-construction runoff controls	Town Planner, DPW, Conservation Commission, Storm Water Committee	Review of model ordinance to ensure compliance with existing laws and regulations. Draft language and legal review. Conduct informational meetings as necessary. Submit to warrant, schedule for vote at Town Meeting. Article voted, accepted.	The town has a storm water by-law on the books that appear to meet this Phase II requirement.	In Year 4, the town will review the existing by-law and determine whether enhancements are needed.
Revised					
5.3	Ensure all new development and redevelopment projects that disturb one acre or more require long term operation and maintenance of post-construction runoff controls	Town Planner, DPW, Conservation Commission, Storm Water Committee	Ensure proposed by-law or regulations, language and enforceable mechanism for long term operation and maintenance of post-construction runoff controls.	In Year 3, there were 2 development/redevelopment sites that disturbed one acre or more.	In Year 4, the town will continue to ensure (via inspections) that any development or redevelopment projects that disturb one acre or more implement long term operation and maintenance of post-construction runoff controls. All enforcement methods will follow the adopted storm water by-law.
Revised					

6. Pollution Prevention and Good Housekeeping in Municipal Operations

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
6.1	Review and expand upon the current public street and parking lot sweeping program. Consider tracking streets and curb miles swept and the quantity of material collected.	DPW, Storm Water Committee	Continue existing program. Consider incorporating routes as a data layer in GIS. Maintain records of curb-miles swept, approximate volume of material collected. Note areas that accumulate more sediment and consider more frequent sweeping or further investigation of pollutant source.	In Year 3, the town swept 100% of town roadways. Many if not all areas receiving sweeping multiple times during the spring, summer, and early fall. The high traffic, beach, and low-lying areas receive the most frequent sweeping, as much as monthly. The DPW also responds to citizen complaints on nearly a daily basis. More than 1,000 yards of street sediment was collected in Year 3.	Sweeping activities will continue to occur at least annually during each year of the permit. More frequent sweeping will occur on an as-needed basis.
Revised					
6.2	Consider including pollution prevention training for equipment operators	DPW, Storm Water Committee	Consider including pollution prevention training for equipment operators. Evaluate the existing level of awareness of equipment operators. Consider incorporating Health and Safety training with storm water awareness training.	There are pollution prevention (spill containment) supplies on all vehicles and in the DPW garage. All DPW employees receive on-the-job training on how to use these items to prevent pollution. Additionally, the Fire Department is trained and available to respond to any hazardous material spills within the municipality. The Coast Guard is also available for any spills in marine areas.	In future years, the town will consider the need for additional pollution prevention training for equipment operators.

6. Pollution Prevention and Good Housekeeping in Municipal Operations (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
6.3	Review and expand upon the current storm sewer system inspection and maintenance program	DPW, Conservation Commission, Storm Water Committee	Continue existing program. Identify the system and all public structures tributary to the system. Conduct a catch basin sediment accumulation pilot program. Establish a routine inspection and maintenance program. Maintain records of inspections conducted, number of basins cleaned, approximate volume of material collected. Note areas that accumulate more sediment and consider more frequent inspection, cleaning or further investigation.	The storm water system is maintained on a daily basis (weather dependent) during the spring, summer, and early fall. In Year 3, the town's approximately 3,000 catch basins were inspected and cleaned as needed. Catch basins near beach areas are cleaned monthly. The DPW also responds to citizen complaints on nearly a daily basis. Over 800 yards of material was removed from town catch basins in Year 3. The DPW maintains records regarding the cleaning and maintenance of the town's catch basins. The town owns and maintains a jet truck which is use to maintain the storm sewer pipes.	Catch basin cleaning and maintaining activities will continue to occur at least annually during each year of the permit.
Revised					
6.4	Identify, as necessary, structural modifications to the storm sewer system in conjunction with future roadway improvements	DPW	Evaluate system improvement needs in conjunction with planned roadway improvements.	In Year 2, the V Street and Park Avenue rehabilitation projects included the construction of a new storm sewer line and catch basins installation and/or repair. Due to the impacts of the salt water that enters many of the catch basins in Hull, catch basins are in need of frequent repair despite backflow valves.	The town plans on making storm water improvements on Main Street during Year 4.
Revised					

6. Pollution Prevention and Good Housekeeping in Municipal Operations (continued)

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 3 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 4
6.8	Develop a program for curb-side pick-up and composting of yard wastes	Town Manager, DPW, Hull Municipal Landfill	Yard waste collected from citizens and composted at the Hull Landfill.	The town has an active Yard Waste Composting Committee that is directing this program. Home composters are also available for subsidized purchase from the town.	The siting and construction of a yard waste composting area will drive all future actions. The town is considering siting this facility at the landfill and working MADEP and a consultant to do this.
Revised	<i>Develop a program for composting of yard wastes</i>	<i>DPW Director, Town Manager, DPW, Hull Municipal Landfill</i>	<i>Yard waste composted at the Hull Landfill.</i>		
6.9	Investigate floor drain connections at maintenance facilities and post “no dumping” signs in the vicinity of these drains	DPW, Police Department, Fire Department	Number of floor drains connections investigated. Floor drains closed or connected to the sanitary sewers with adequate BMPs. Signs posted.	The floor drains have been connected to the town’s sewer system.	Task completed.
Revised					
6.10	Establish a program to discourage and investigate illegal dumping. Enforce penalties.	DPW, Police Department, Storm Water Committee, Neighborhood Groups	Educate citizens on the dangers of illegal dumping. Monitor chronic dumping areas. Enforce penalties and fees.	The Board of Health actively issues citations/orders to those who are caught illegally dumping. The Police Department is also available to enforce penalties against illegal dumpers. The town has a litter and dumpster by-law that provide legal enforcement abilities.	The town will continue to actively cite illegal dumpers.
Revised					

7. BMPs for Meeting Total Maximum Daily Load (TMDL) Waste Load Allocations (WLA) *NOT APPLICABLE*

BMP ID #	BMP Description	Responsible Dept./Person Name	Measurable Goal(s)	Progress on Goal(s) – Permit Year 1 (Reliance on non-municipal partners indicated, if any)	Planned Activities – Permit Year 3
Revised					
Revised					
Revised					
Revised					
Revised					
Revised					
Revised					

7a. Additions

7b. WLA Assessment

▪ Post-Development Stormwater Management				
Accompanying Regulation Status (indicate with "X")				
▪ Illicit Discharge Detection & Elimination				
▪ Erosion & Sediment Control				
▪ Post-Development Stormwater Management				

Mapping and Illicit Discharges

Outfall mapping complete	(%)	
Estimated or actual number of outfalls	(#)	
System-Wide mapping complete	(%)	
Mapping method(s)		
▪ Paper/Mylar	(%)	
▪ CADD	(%)	
▪ GIS	(%)	
Outfalls inspected/screened	(# or %)	
Illicit discharges identified	(#)	
Illicit connections removed	(#) (est. gpd)	
% of population on sewer	(%)	100%
% of population on septic systems	(%)	0%

Construction

Number of construction starts (>1-acre)	(#)	0
Estimated percentage of construction starts adequately regulated for erosion and sediment control	(%)	N/A
Site inspections completed	(# or %)	N/A
Tickets/Stop work orders issued	(# or %)	N/A
Fines collected	(# and \$)	N/A
Complaints/concerns received from public	(#)	None related to construction sites >1-acre

Automatic or Zero-velocity spreaders used	(y/n)	
Estimated net reduction in typical year salt application	(lbs. or %)	
Salt pile(s) covered in storage shed(s)	(y/n)	YES
Storage shed(s) in design or under construction	(y/n)	N/A

SSRC REGIONAL HOUSEHOLD HAZARDOUS PRODUCT COLLECTIONS

Materials accepted at all events:

From the workbench:

hobby/artist supplies
photography chemicals
fiberglass resins
adhesives
asbestos – CALL AHEAD

From the garage:

flammable liquids and aerosols
gasoline, motor oil mixtures
tire cleaners, transmission fluid,
degreasers, carburetor cleaner, antifreeze,
brake fluid,
marine and auto paints

From the shed:

pesticides, herbicides, fungicides and
insecticides
fertilizers containing pesticides
pool chemicals
cesspool cleaners
wood preservatives



From the house:

Mercury, including thermometers
and thermostats
drain cleaners
moth balls and crystals
hazardous cleaners and polishes
poisons
acids and bases

Materials accepted at some events:

oil paint
motor oil
fluorescent tubes
NiCd (rechargeable) and button batteries
These materials are collected regularly
at many transfer stations.
CALL AHEAD for details.

Materials *not* accepted include:

industrial waste
radioactive materials (including smoke
detectors)
pathological and medical waste
pressurized gas cylinders
lead acid (automotive) batteries
explosives

Latex paint is *not* hazardous.

(just messy)

***Remove lid, air dry
or absorb with cat litter
or paint hardener, and
dispose with trash.***

Usable paint may also be *donated*



Improper disposal of these materials can ***react, explode or create toxic fumes, contaminate*** soil and groundwater and ***endanger*** the health and safety of people and animals.

Mercury contamination from thermometers, thermostats, fluorescent tubes ***poisons the nervous system***, liver and kidneys. ***Pregnant women*** and ***young children*** are most vulnerable.

For more information, go to www.keepmercuryfromrising.org

Bring chemicals in original or labeled containers.

Call the South Shore Recycling Cooperative at 508-785-8318, or go to ssrc.info for more information.

Ten Ways to Be a "Trash Terminator"



1. Recycle more! Find out about all the items you can recycle at 1-800-CLEANUP or www.earth911.org.

2. Choose products with minimal packaging and buy in bulk. Avoid individually-wrapped items. A jumbo box of cereal uses less packaging than several single serving-sized boxes.



3. Choose durable, reusable products over single-use, disposable items. Use cloth napkins instead of paper ones. Get your coffee in a refillable mug. Use canvas bags for shopping.

4. Reduce junk mail. Find out how to get your name removed from unwanted mailing lists at www.mass.gov/consumer.



5. Reuse bags, containers, packaging materials, and other items. Bags, cardboard boxes, bubble wrap, packing peanuts and padded envelopes can be used many times. Be creative!

6. Compost. Recycle leaves, grass, food scraps and paper towels into great garden soil.



7. Donate unwanted items to charities or have a yard sale.

8. Choose items with a recycled-content label. This saves precious resources and is the key to making recycling work!



9. Keep toxic home and garden products out of the trash. Learn about non-toxic alternatives at www.turi.org/community.

10. Reduce your use of paper. Use e-mail, get bank statements and newsletters on-line, and use the library.