

The U.S. Department of the Treasury Presents a Safe, Sure, Easy Way to Receive Your Federal Check.

Now there's a new, low-cost way to receive your Federal benefit or payment. It's called an ETASM — Electronic Transfer Account. This federally insured account lets you enjoy the safety, security and convenience of automatic payments — even if you don't have a checking or savings account right now. You can open an ETA at a participating bank, savings and loan, or credit union. Then, instead of getting a check in the mail, your payment will be deposited to your ETA — on time, every time.

Although the ETA is not a checking account, anyone who receives Social Security, Supplemental Security Income (SSI), Veterans Benefits, Railroad Retirement, Civil Service Salary or Retirement, or Military Retirement can open an ETA, regardless of prior credit history.

The U.S. Department of the Treasury has decided what basic features an ETA must offer you; however, some ETAs might offer you even more. So before you open an ETA, please review the list on the back of this card.



It's a sure thing.

Basic Features of an ETA

Your ETA will cost you no more than \$3.00 a month. For this service charge, you'll get the following features:

- Your ETA is federally insured.
- You can take money out of your ETA at least four (4) times a month. Your bank, savings and loan, or credit union will tell you whether you can get your money from a teller, an Automated Teller Machine (ATM) or both. If you use ATMs at certain locations, it may cost extra.
- You don't need to keep a minimum balance in your account, unless the law requires it.
- You'll get a monthly statement listing all deposits and withdrawals.

Other services provided may have additional costs, and you will be told about them before you sign up for an ETA. If you have any questions about the ETA, ask a teller or customer service representative at a bank, savings and loan, or credit union where you see the ETA logo displayed. To find out where you can open an ETA, call 888-382-3311 (TDD: 877-326-5833), toll-free, or visit our Web site at www.eta-find.gov. If you have other questions about your Federal payment, contact the Federal agency that pays you.

Social Security:	800-772-1213
Veterans Affairs:	877-838-2778
Office of Personnel Management:	888-767-6738
Railroad Retirement Board:	800-808-0772

(For your local RRB office)