The ETA may be for you.

You can open an ETA if you receive a Federal payment—Social Security, Supplemental Security Income (SSI), Railroad or Military Retirement, Veterans or Black Lung Benefits, or Civil Service Salary or Retirement.

This low-cost account is available at many banks, credit unions and savings banks even if you have been unable to qualify for a checking account in the past.

Most ETAs require no minimum balance, and all are federally insured. For $3 a month or less, you can:

- Have your check deposited directly into your ETA account.
- Withdraw your money at least four times a month.
- Get money from your account in various ways.
- Receive a monthly account statement.
- Know that your money is safe and secure.

To find the banking institution closest to you offering an ETA, call (toll-free) 1-800-333-1795 or visit the ETA web site at www.eta-find.gov.

ETA
Electronic Transfer Account

ETA℠—A DIRECT DEPOSIT ACCOUNT—IS DIRECT TO YOU

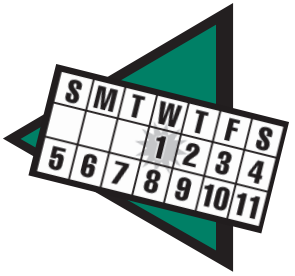
Produced by the Federal Reserve Bank of Dallas

No bank account? Receive a Federal payment? If so, ETA—Electronic Transfer Account—may be for you.

Check it out.

ETA uses direct deposit to electronically transfer Federal benefit or payroll payments straight into your ETA account. With ETA, you have instant access to your money.

On time, every time.



ETA is reliable. The money reaches your account on the day you're paid. You no longer have to wait to receive your check in the mail or disrupt your day to cash your check. ETA is safe. You don't have to worry about your check being lost or stolen.

It's easy.

ETA is simple. You can withdraw your money and check your balance in several ways. For example, you may stop by your local banking institution, use an ATM or use a debit card at a grocery store.

ETA is for you.

If you receive a regular Federal payment, you can open an ETA. Even if you have been unable to qualify for a checking account in the past, you still qualify for an ETA. Ready to enroll? Call 1-800-333-1795. **Want more details?** ▶▶▶