ELECTRONIC TRANSFER ACCOUNT
ACCOUNT DISCLOSURE

Effective: November 1, 1999

Albany Bank & Trust Company, NA is required by the Department of the Treasury to ensure that your ETA℠ meets certain criteria and to provide you with certain disclosures about your ETA℠. These obligations are set forth in an ETA℠ Financial Agency Agreement between Albany Bank & Trust Company, NA and the Department of the Treasury. The text of the ETA℠ Financial Agency Agreement is publicly available and is published in the Federal Register at 64 FR 38510, dated July 16, 1999.

Opening Deposit Requirement

To open this account, you must be: 18 years of age,
Deposit $ 25.00 in cash and
Receive an electronic Federal benefit, wage, salary or retirement payment

This account must be primarily used by the ETA℠ receiptant.

Statements and Monthly Fee Schedule

Statements are cycled on the 15th of each calendar month and mailed to you in a few working days thereafter.
A Monthly Maintenance Fee of **$ 3.00** is deducted from your account balance on the statement cycle date.

Other Account Fees

Early Account Closing (within 3 months of the opening date)	$ 10.00
Account Transaction Printout (per request to a bank employee)	$ 3.00
Telephone Transfer Request (to a bank employee)	$ 3.00
A.T.M. Replacement Card	$ 5.00
Overdraft (per daily occurance)	$ 10.00

Foreign Automated Teller Machine (A.T.M.) Terminal Transactions: *

Balance Inquiry: You may make 4 Balance Inquiries each Monthly Statement period at no fee, each subsequent Balance Inquiry is	$ 1.00
Cash Withdrawals: You may make 4 Cash Withdrawals each Monthly Statement period at no fee, each subsequent Cash Withdrawal is	$ 1.00

* A foreign A.T.M. is any A.T.M. terminal that is not owned or operated by Albany Bank & Trust Co., N.A.

Albany Bank's A.T.M. Terminals are located at:

3400 W. Lawrence Avenue,	Chicago, IL
4100 W. Lawrence Avenue,	Chicago, IL
4400 N. Western Avenue,	Chicago, IL
3225 W. Foster Avenue,	Chicago, IL
800 S. Michigan Avenue,	Chicago, IL
7515 Skokie Boulevard.,	Skokie, IL

Albany Bank is a member of the Star® and Cirrus® ATM networks.
Also, we are a member of AGREE℠. AGREE℠ members do not charge an ATM surcharge to card holders of other AGREE℠ members.

Please refer to our Customer Accommodation Service Fee Schedule for other fees that may apply to your account.

(turn page over for more information)

MEMBER FDIC

Transaction Limitations

Only Electronic Federal Benefit, Wage, Salary or Retirement payments are allowed for this account, other types of deposits are not allowed.
Checks can not be cashed against this account.
There are no check writing privileges for this account.
ATM withdrawals are restricted to on-line limits.
Point of Sale debit transactions are restricted to on-line limits.
A.C.H. debit transactions are not allowed.
Electronic Banking Bill Payment transactions are not allowed.

Attachment Orders

Many Federal benefit payments, including Social Security benefits, Supplemental Security Income benefits, Veteran's benefits and Railroad Retirement benefits, are protected from attachment under Federal law. This means that your creditors do not have the right to have these funds taken out of your ETA℠. There are a few exceptions, however. For example, funds in your ETA℠ can be taken to satisfy child support or alimony obligations you owe.

If we receive an order of attachment, garnishment or levy, we will immediately send you a copy of the order and the name of the creditor and any contact person, if any.

If you have questions about a creditor's right to remove funds from your ETA℠, contact your benefit agency or your local legal services organization.