

January 25, 2006

MEMORANDUM

TO: Chapter Presidents

RE: New Member Only Benefit — MetLife Bank[®]

SUMMARY: NTEU announces the newest member only benefit — MetLife Bank[®].

I am very pleased to announce the newest benefit only available to NTEU members. Effective immediately and in conjunction with MetLife, NTEU is offering Preferred Savings PlusSM from MetLife Bank[®]. This new member only benefit offers group rates on high-yield savings products such as money market accounts, savings accounts, and certificates of deposits.

Attached is a flier that can be distributed to NTEU members explaining the new benefit and information on how members can receive additional information or enroll.

For more information on this new benefit, NTEU members should log onto the NTEU website, www.nteu.org, with their username and password then click on Member Benefits/Other Discounts. Members can also contact MetLife Bank directly at 1-800-438-6388 or visit their website at www.metlife.com/mybenefits. NTEU members should enter “NTEU” when prompted for a company name.

If you have any questions, please contact Tamara Schultz, NTEU’s Benefits Coordinator, at 202-572-5500, ext 7047, or via e-mail at Tamara.Schultz@nteu.org. However, specific questions regarding banking options or details should be directed to MetLife at 1-800-438-6388.

Colleen M. Kelley
National President

Attachment

ATTENTION NTEU MEMBERS

NTEU ANNOUNCES A NEW BENEFIT

METLIFE BANK[®]

With MetLife Bank[®], as a member of the National Treasury Employees Union (NTEU), you can reach your savings goals quicker with preferred employee interest rates on a number of savings products.

Because MetLife Bank reserves its best rates for member groups, you can reach your savings goals quicker. You can use High-Yield Savings, Met Money Market Accounts and Met Certificates of Deposit (CDs) to help reach your savings goals, including:

- Building a nest egg;
- Saving for large and unexpected expenses;
- Conserving your cash;
- Covering out-of-pocket medical expenses;
- Diversifying your portfolio;
- Accumulating supplemental retirement income;
- Saving for college;
- And, for financial security.

Watch your money grow even faster with the Automated Savings Program. With your authorization, MetLife Bank can make regular transfers from your account at another financial institution into your High-Yield Savings or Met Money Market Account. With little effort on your part, your money will grow — automatically. Call MetLife Bank for more information.

Plus, deposits at MetLife Bank are FDIC-insured, so you can rest easy knowing your money is safe.

Visit www.metlife.com/mybenefits or call **1 800 GET-MET 8** (1-800-438-6388) today to find out which MetLife Bank products fit into your savings plan.

Although the products and services of MetLife Bank are available to you throughout the year, it makes sense to start today. Because, the sooner you start saving, the sooner you'll reach your goals.

MetLife Bank, N.A., Member FDIC

By using the services of MetLife Bank, N.A., you understand and agree that your employer is not responsible for and does not guarantee the deposits, banking services or obligations of MetLife Bank, N.A. The banking services of MetLife Bank, N.A., are made available to you as a convenience by your employer. MetLife Bank, N.A., is a national bank, chartered, regulated and supervised by the Office of the Comptroller of the Currency. All depositors of MetLife Bank, N.A., are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$100,000 per ownership category.

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For your preferred interest rates,
call

1 800 GET-MET 8

(1-800-438-6388)

or visit

www.metlife.com/mybenefits

When prompted for your company
name, please enter: NTEU.