

# THE DEPOSITORY TRUST COMPANY

## IMPORTANT

**#:** B00084-97  
**DATE:** January 14, 1997  
**TO:** All Participants  
**FROM:** The Dividend Department  
**ATTENTION:** Dividend Managers, Cashiers & Reorganization Managers

**SUBJECT:** Rights Offer: Access Anytime Bancorp, Inc.  
(Common Stock CUSIP: 00431F105)  
(Rights Contra CUSIP: 00431F998)

Record Date: 12/20/96

Expiration Date: 1/31/97 (5:00 P.M. New York Time)

Rate: One Subscription Right for each share of Common Stock held

\*\*\*\*\*WARNING TIME CRITICAL\*\*\*\*\*

Access Anytime Bancorp, Inc. (the "Company") is offering to holders of record of its Common Stock (the "Shareholders") at the close of business on December 20, 1996 (the "Record Date") non-transferable Subscription Rights (the "Subscription Rights").

The Depository Trust Company ("DTC") credited Subscription Rights to Participants' accounts on 1/9/97.

**FOR INFORMATION REGARDING THE SUBSCRIPTION PRIVILEGE, PLEASE REFER TO THE DTC REORGANIZATION INQUIRY FOR PARTICIPANTS (RIPS CODE 59) WHICH SHOULD BE AVAILABLE SHORTLY.**

**THE DIVIDEND POSITION AND ALLOCATION HISTORY (DPAL) OPTION, ACCESSED VIA THE PTS DIVIDEND ANNOUNCEMENTS INQUIRY (DIVA) FUNCTION, SHOULD BE USED TO CONFIRM YOUR RECORD DATE POSITION HISTORY AND PAYMENT INFORMATION.**

If Participants have any questions concerning this Important Notice, please contact Mr. John Pastorino or Mr. Raymond Lew of DTC, Dividend Department at (212) 709-1282/1705.

If Participants have any questions or requests for assistance concerning this Offering, they may contact Ms. Kathy Allenberg, Corporate Secretary (the "Information Agent") at (505) 762-4417.

Joseph Raniere  
Supervisor  
Dividend Department