

Wachovia At Work: Your Benefits at a Glance

DAILY MONEY MANAGEMENT

- **At Work Regular Checking** account with no minimum balance requirement, no monthly service fee, free Check Card,¹ free Online Banking,² free safe deposit box for one year³ and free first order of checks with payroll Direct Deposit.
- **Crown BankingSM** and **Crown Classic BankingSM** our premier banking packages,⁴ include higher tiered interest and free Online Banking with BillPay.^{2,5}
- **Premium Savings and High Performance Money Market** accounts with monthly maintenance fee waived for 18 months with Direct Deposit.⁶
- **Certificates of Deposit** special rates.⁷

BORROWING NEEDS

- **0.25 percent rate reduction** on a new fixed- or variable-rate installment loan or Home Equity Loan for the life of the loan.⁸
- **0.15 percent rate reduction** on a Prime Equity Line[®] for the life of the line.⁹
- **Up to a \$500 rebate** at closing on any Wachovia Mortgage product, based on a loan amount.*
- **Wachovia Platinum Plus[®] credit card** with a low introductory promotional rate, plus a preferred ongoing interest rate discount.**
- **Educaid**, the student loan division of Wachovia, provides government and alternative loans for both students and parents with fast and friendly service.

PLANNING FOR YOUR FUTURE

- **10 percent discount on all broker-assisted trades** when you contact Wachovia Securities Direct at 800-326-4434.***
- **Individual Retirement Account*****
- **Discounts on Financial Planning Tools.**
- **Free access to Internet Investor Tool Macro*WorldSM with Wachovia Brokerage.*****

Call our dedicated Wachovia At Work line **888-353-7375** or visit any Wachovia Financial Center to take advantage of this offer. For additional information, please visit wachovia.com/wachoviaatwork.





This offer is subject to change at any time without notification.

¹Subject to approval.

²Account-related fees apply. Offer limited to personal accounts. Customers must obtain Internet access.

³Safe deposit boxes are subject to availability by financial center.

⁴If qualifier requirements are not met in any statement period, a \$20 monthly maintenance fee will apply.

⁵There is no monthly service charge for Online BillPay for CrownSM or Crown Classic.SM Otherwise, the first three months are free, then a \$6.95 monthly service fee will be charged for each calendar month and will appear on your regular periodic statement. A Web browser utilizing 128-bit encryption is required for Online Banking.

⁶The minimum balance requirement and monthly maintenance fee will be waived for 18 months with direct deposit from your checking account and for 12 months without direct deposit from your checking account. Federal regulations limit third-party transactions or pre-authorized transactions or pre-authorized transfers (including overdraft transfers) or transfers made by personal computer or telephone to six per month, no more than three of which may be a check, draft or debit card.

⁷CD/IRA bonus rate does not apply to special promotional offers or terms under one year. Interest penalties apply for early CD withdrawal.

⁸All loans and lines of credit subject to credit approval, verification and collateral evaluation. Initial decision may be subject to your meeting specific underwriting criteria and final approval will be contingent upon your satisfying these requirements. Loans originated by Wachovia Bank, N.A. or Wachovia Bank of Delaware, N.A. Products not available in all states.

⁹The Annual Percentage Rate (APR) contained in your Prime Equity Line Agreement may be different than the disclosed APR based on the changes to the Prime Rate as of the date of origination. The advertised variable APR is based on the Prime Rate as published in *The Wall Street Journal*, Eastern Edition, 4.25 percent APR as of June 2, 2003, minus a margin of 0.15 percent. The 0.15 percent rate reduction is only applicable to standard Prime Equity Line pricing and the discounted margin cannot be set below Prime minus 0.255. The APR may increase or decrease after consummation based on changes to the Prime Rate, in accordance with the term of the Prime Equity Line Agreement. The APR will not exceed the greater of 18 percent (16 percent in North Carolina) or the maximum permitted by law. Adequate homeowner's insurance is required, and flood hazard insurance may be required.

¹⁰All loans subject to credit approval, verification and collateral evaluation. Initial decision may be subject to your meeting specific underwriting requirements and final approval will be based upon your satisfying these requirements. Loans originated by Wachovia Mortgage Corporation. Products not available in all states.

¹¹Low introductory promotional rate is 1.7 percent Introductory Annual Percentage Rate (APR) for cash advance checks, direct deposits and balance transfers through your first six statement closing dates or earlier if your payment is late. Subject to approval.

SECURITIES AND INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY THE BANK OR ANY BANK AFFILIATE
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¹²***Brokerage services are offered through Wachovia Securities, LLC, member NYSE/SIPC, a registered broker-dealer and a separate, non-bank affiliate of Wachovia Corporation.



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