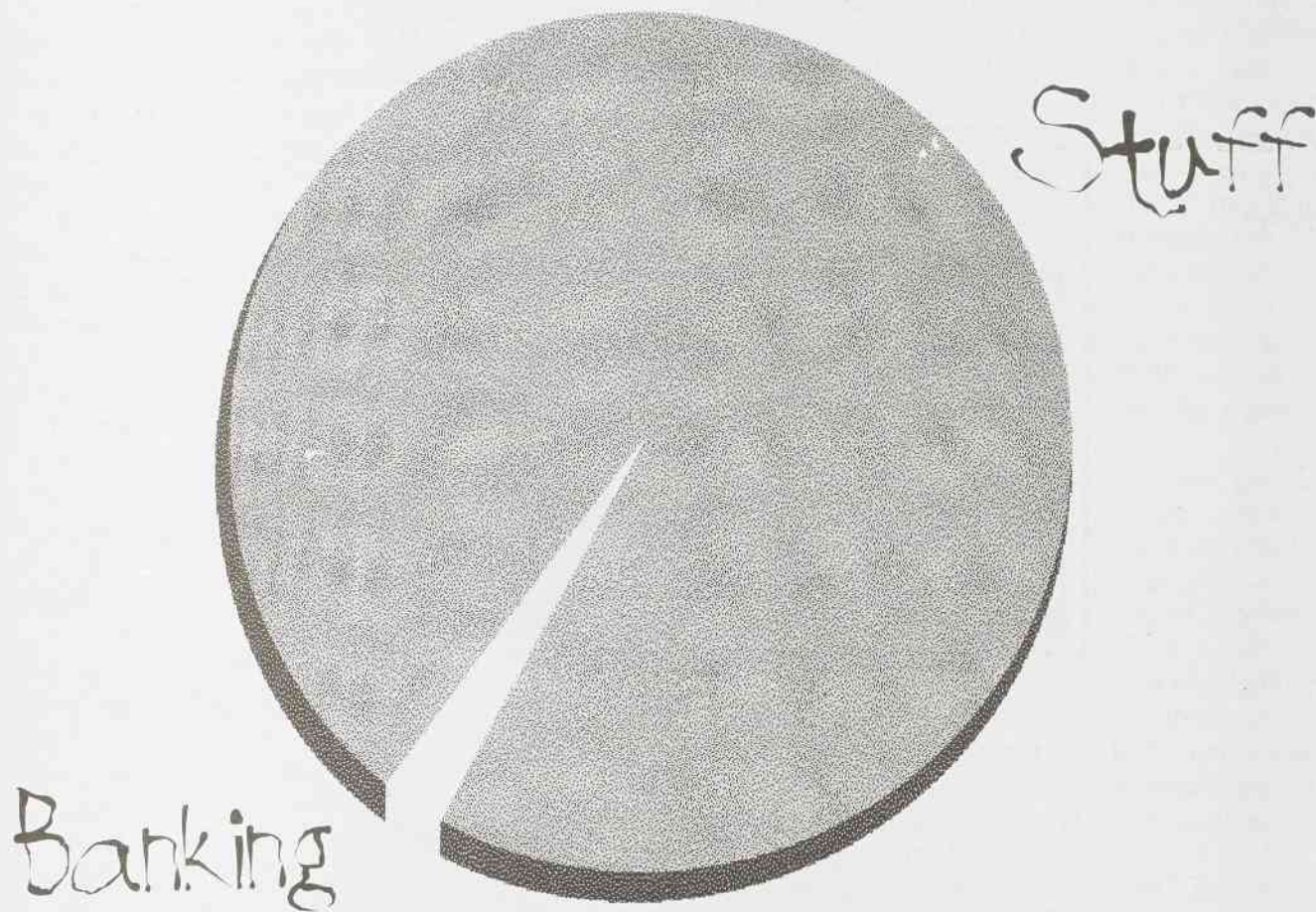


WE BASED THE WACHOVIA COLLEGE
ACCOUNT ON THE COMPLICATED PRINCIPLE
OF STUDENT TIME MANAGEMENT.



NO HASSLES. NO KIDDING. OH YEAH, FREE CHECKING.

We created the Wachovia College Account specifically for the student who has better things to do than worry about banking. Our College Account includes use of Wachovia ATMs at no charge and the Wachovia Banking Card with VisaCheck (it looks like a credit card but works like a check). Other features include your own credit card, a savings account, overdraft protection, and get this, free checking. Stop by your local Wachovia branch to set up a hassle-free College Account. After all, there's more to life than banking.

WACHOVIA