

stay up  
all night  
with  
organic  
chemistry

not banking.

If you've got better things to do at night than wrestle with your checking account, the College Account from Wachovia is for you. We make it easy, with free checking and a Wachovia Check Card, for free transactions at any Wachovia ATM. Your card is also accepted anywhere they take Visa®—so you can pay for everything from pizza to car repairs right from your checking account, but with credit card convenience. And when you need help balancing your checkbook, Wachovia's

toll-free telephone banking lines are just a phone call away. You can get your balance or find out if a check cleared with our automated Phone Access® service. Or call 1-800-WACHOVIA (1-800-922-4684) to reach a real Wachovia banker anytime, 24 hours a day. Plus, you may qualify for special student overdraft protection, credit card and savings accounts. It's easy! (At this point in your life, shouldn't something be?)

**FREE**  
**CHECKING**  
**NO HASSLES**  
**NO KIDDING**  
The College Account

**WACHOVIA**

Wachovia Bank is a member FDIC. Accounts subject to approval. Credit cards are issued by Wachovia Bank Card Services, Delaware.