

Wachovia Prime-Plus Installment Loans

Prime-based rates, and payment amounts that never change.

Rates based on the prime.

Compare the initial interest rates on Wachovia's Prime-Plus Installment Loans with our current fixed-rate loans. The Prime-Plus rates and payments are probably lower, because they're tied to Wachovia's prime lending rate*.

Lower payments that never go up.

The rate you pay can vary monthly, but the amount of your monthly payment remains the same. Any changes in interest rates will result in adjustments to the number of payments you make, not the amount. If rates fall, your loan will be paid off earlier. Rising rates may require additional payments.

Prime-based with protection.

You have the protection of an interest rate ceiling established at the time you take out your loan. So you'll know in advance both the maximum and minimum interest rates you could be charged.

You have a choice.

Whatever you want to borrow for, and whether you prefer a Prime-Plus loan or a fixed-rate loan, Wachovia is your best loan source. No other lender offers you a greater choice.

Ask a Personal BankerSM.

Stop by this week and talk over your credit needs in the privacy of a Wachovia Personal Banker's office. Your Personal Banker can help you choose the terms and payments that fit your budget. And, because your Personal Banker has the authority to make lending decisions, you'll get a prompt answer. So if you're shopping for a loan, see a Wachovia Personal Banker first.

Wachovia
Bank & Trust

Wachovia is creating better ways to borrow.

*"Wachovia's prime rate" refers to that interest rate set by the Bank from time to time as an interest rate basis for many commercial and consumer borrowings.