

Take a closer look at the Market Access AccountSM you've been waiting for. At First Union.

All the benefits of a money market investment are as close as your nearest First Union office when you open a First Union Market Access Account.

Money Market Rates
All it takes to open your personal Market Access Account is a minimum deposit of \$2,500. And your money will earn money market rates, compounded daily and adjusted continually to current market conditions.*

Easy Accessibility
Your money is always available

whenever you need it. You can make unlimited deposits or withdrawals any time in any amount at any of the 200 First Union offices statewide. You can write up to three checks a month on your account and transfer your money to another First Union account by telephone. You can even have your First Union Discount Brokerage transactions automatically settled through your Market Access Account.

Federally Insured
If other

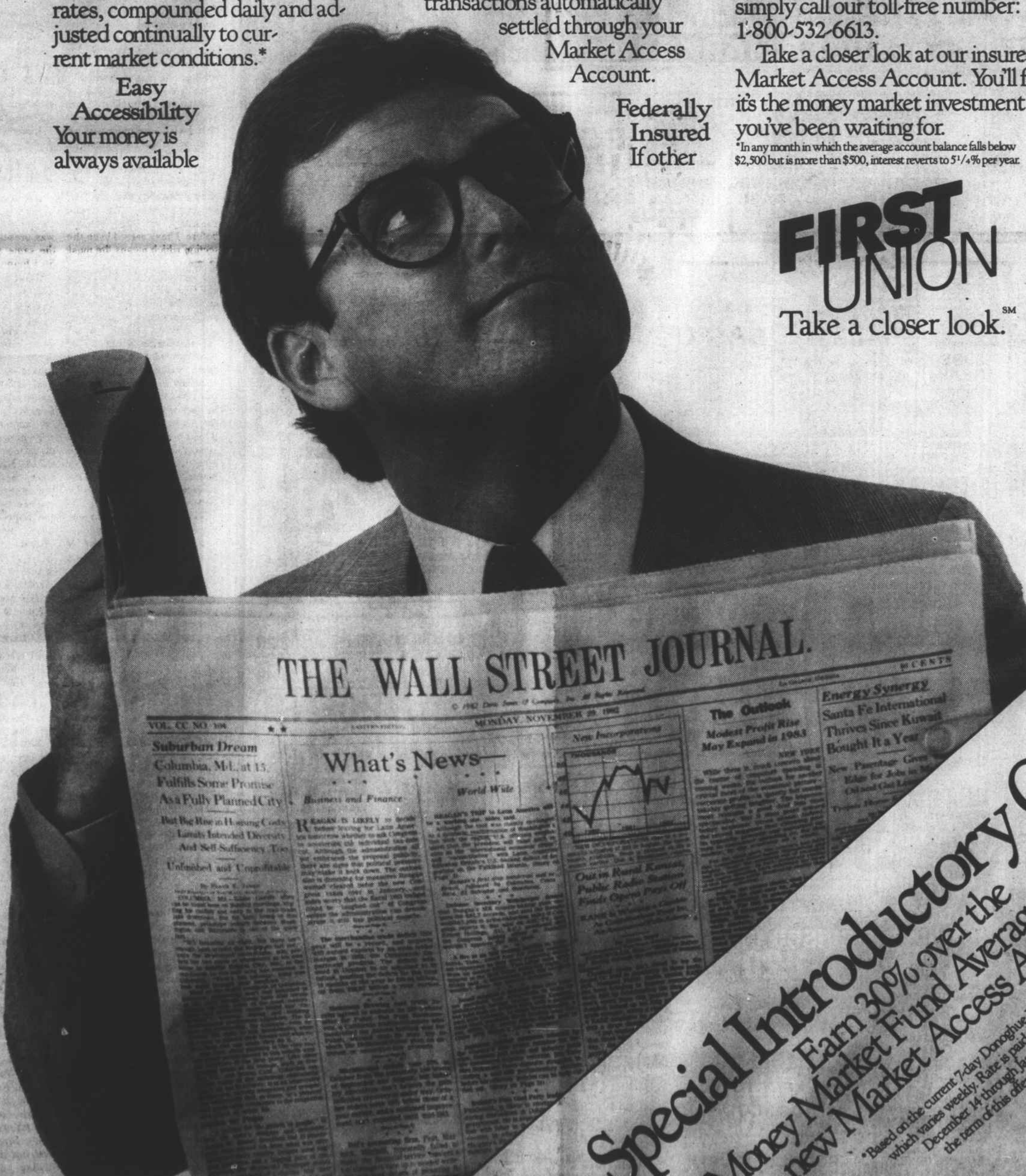
money market funds seem too risky, you can invest in a Market Access Account and feel secure. Because you're insured up to \$100,000 by the Federal Deposit Insurance Corporation.

Convenience At Your Fingertips: 1-800-532-6613
For more information, stop by your nearest First Union office. Or simply call our toll-free number: 1-800-532-6613.

Take a closer look at our insured Market Access Account. You'll find it's the money market investment you've been waiting for.

*In any month in which the average account balance falls below \$2,500 but is more than \$500, interest reverts to 5 1/4% per year.

FIRST UNION
Take a closer look.SM



Special Introductory Offer
Earn 30% over the Money Market Fund Average* on your new Market Access Account.

*Based on the current 7-day Donoghue Money Fund Average which varies weekly. Rate is paid on money on deposit December 14 through January 12 which is the term of this offer. Individuals only.