

No money market fund, bank or savings and loan can beat The Wachovia Cash Investment Account.[™]

Money market rates.
F.D.I.C. insurance.
Immediate access.
And some special
advantages you can
get only at Wachovia.

The Wachovia Cash Investment Account earns like a money market fund, works like a savings account. And your money is F.D.I.C. insured.

The earning power of money market rates. You can open your account with as little as \$2,500. Every dollar you put in earns current money market rates, every single day, as long as you maintain an average balance of \$2,500. Wachovia charges no fees to open your account, and no maintenance or management fees.

The security of F.D.I.C. insurance. The Wachovia Cash Investment Account gives you something money market funds can't

provide: F.D.I.C. insurance up to \$100,000 per depositor. And your money is backed by the financial strength of Wachovia, a bank with an unbroken record of soundness and stability for over 100 years.

Add or take out any amount, anytime. Your money is not tied up in any way. You have immediate access to it anytime you need it, just as with a regular savings account. There are no restrictions on how much you can deposit or withdraw, at any of the 198 Wachovia offices or 110 Teller II[®] locations across the State. You can also write up to three checks a month on your account.

A Personal Banker[™] assigned to you. No money market fund or other North Carolina bank offers you a Personal Banker to help with all your banking, from making investment decisions to arranging credit. Your Personal Banker has full information on the Cash Investment Account and the current rates.

Add up the advantages. When you put together all the advantages of the Wachovia Cash Investment Account, you'll find you can't beat it, anywhere.

Call toll-free 1-800-642-0926. You can open your account at any Wachovia office. Or call the toll-free number above for more information, Monday through Friday from 8 a.m. to 8 p.m.

**Now
You Get It All
At Wachovia.[™]**

Wachovia
Bank & Trust