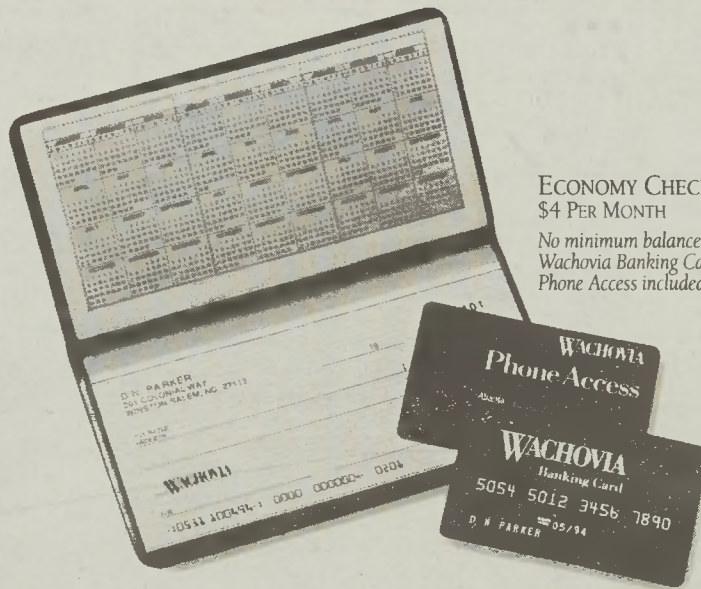


Opening your bank statement shouldn't feel like opening a bill.



ECONOMY CHECKING
\$4 PER MONTH
No minimum balance required.
Wachovia Banking Card and
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There are no surprises with Wachovia's Economy Checking. It's inexpensive. It's convenient. It's simple. It allows you to make up to 12 monthly withdrawals, either by check or automatic teller, for only \$4 per month.* It gives you use of Phone Access.** It also gives you a free Banking Card. So you'll be able to bank 24 hours a day, seven days a week.

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*Fifty cents will be charged for each withdrawal beyond 12 per monthly statement cycle. As with all Wachovia checking accounts, a fee of \$1 per withdrawal and 50 cents per balance inquiry or funds transfer will be charged for all RelaySM PlusSM and HonorSM transactions performed at automated teller machines operated by other participating financial institutions. **Nominal charges apply to transaction services offered through Phone Access.