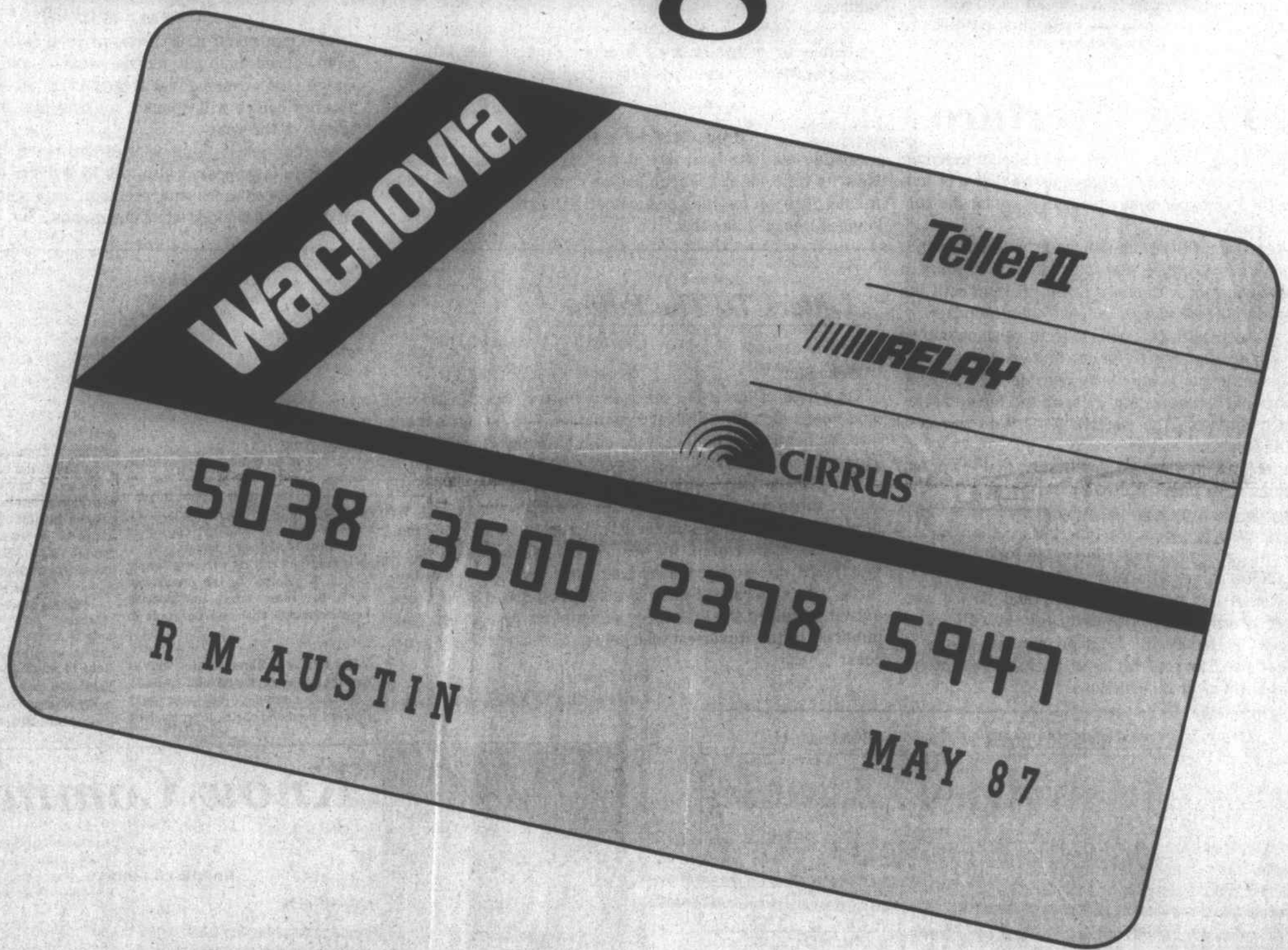


The New Wachovia Banking Card



You can use it in more places than any other North Carolina banking card.

You can use the new Wachovia Banking Card to bank at more than 125 Teller II* locations statewide. You can also get cash and check your balances at hundreds of other automated teller machines located at branches of participating financial institutions throughout North Carolina, South Carolina and Virginia, through the Relay network.* And only Wachovia

also lets you use the CIRRUS* network, with over 4,500 locations at banks across the country.

Every Wachovia checking or Statement Savings account customer gets a Wachovia Banking Card at no extra charge. And it takes only a few minutes for a Personal Banker* to open your account for you.

Now that the card more people carry can be used in more places, why carry any other card? A Personal Banker can tell you more - and why you should make Wachovia your bank.

*Included among North Carolina financial institutions participating in the Relay network are:
Wachovia Bank & Trust Northwestern Bank Southern National Bank Planters National Bank
First Union National Bank First Citizens Bank & Trust United Carolina Bank Peoples Bank & Trust

Wachovia
Bank & Trust