Your farm equipment loan is ready.

If you're a farmer, you're probably getting ready to finance this spring's expenses. And at Wachovia, we're ready to help. In fact, we have your money waiting for you.

That's because at Wachovia, we understand your special financing needs. And we can call on over 100 years of agribusiness experience to help you meet those needs. Not just seasonally, but year round.

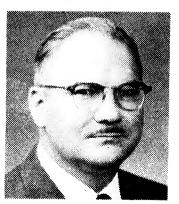
You can make your credit arrangements quickly, easily, at terms most convenient for you. All with

the help of your own Personal Banker, someone who can talk over your banking needs with you and answer any questions you may have.

It all adds up to the kind of ongoing service you won't find elsewhere. And the reason so many farmers in this area choose Wachovia.

So come in and let your Personal Banker help you figure how much you're going to need and the best way to handle it.

We'll be expecting you.



A. F. Whitley (Vanceboro Office)



Marie Whitford (Vanceboro Office)

Stop by and see us this week.

Wachovia