

Six solid reasons why Wachovia is the best choice for your IRA

Your Individual Retirement Account is one of the most important investments you'll ever make. So you'll want to think carefully about where you choose to make that investment. Consider these six advantages of choosing Wachovia.

1. Wachovia pays top money market rates

The interest rates Wachovia pays you are based on current money market rates, assuring you top interest rates for the life of your IRA. Compare them with the rates being paid anywhere.

Example: Current Rate on Wachovia IRA's Invested in the 18-Month Accumulator Variable Rate Fund.

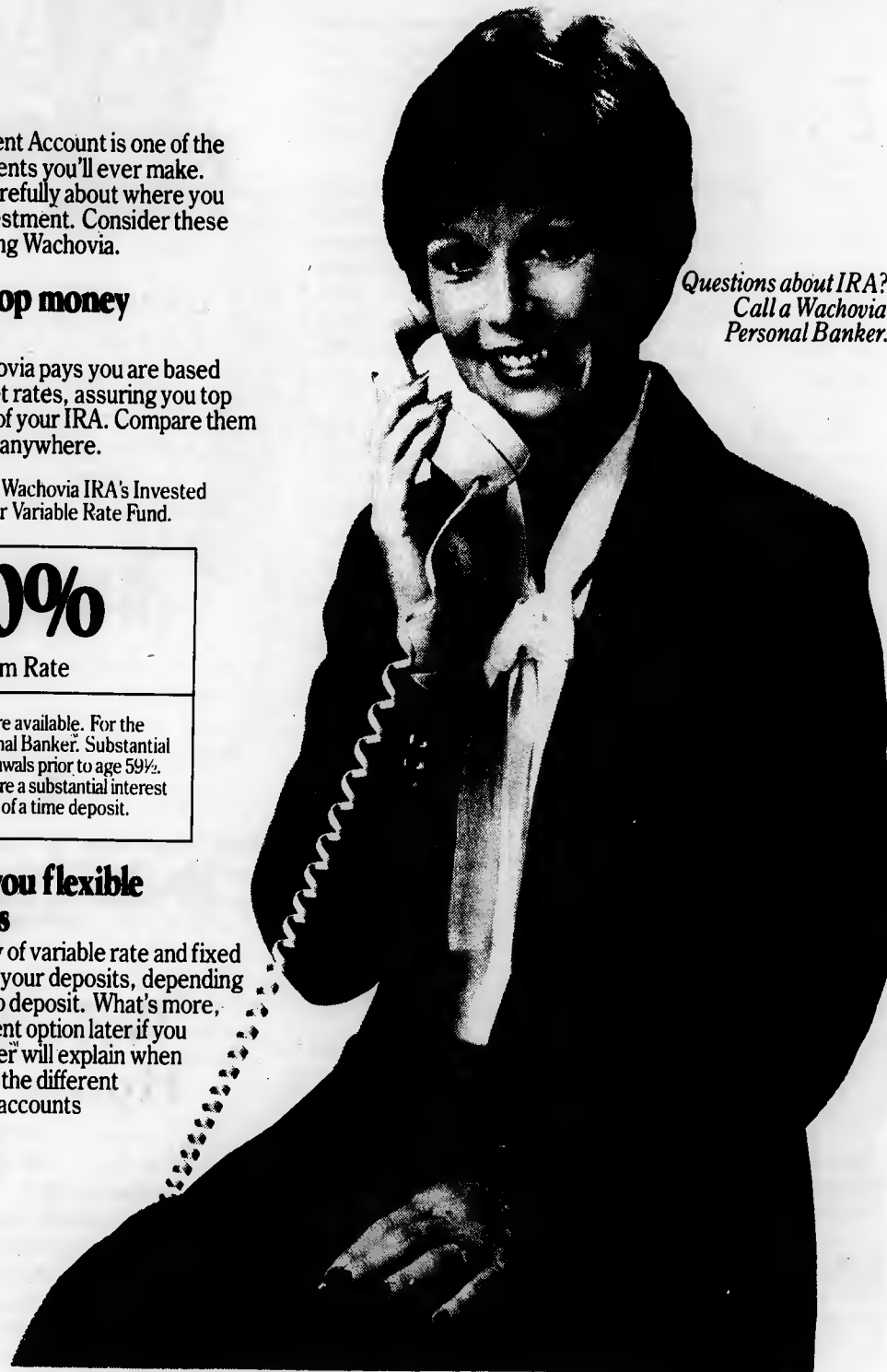
14.80%

Per Annum Rate

Other investment options are available. For the current rate call your Personal Banker. Substantial penalties required for withdrawals prior to age 59½. Federal regulations also require a substantial interest penalty for early withdrawal of a time deposit.

2. Wachovia gives you flexible investment options

You choose from a variety of variable rate and fixed rate options for investing your deposits, depending on the amount you wish to deposit. What's more, you can change to a different option later if you wish. Your Personal Banker will explain when and how, and also explain the different options available for new accounts and rollover accounts.



*Questions about IRA?
Call a Wachovia
Personal Banker.*

3. Wachovia lets you open your IRA with any amount

There's no minimum for opening a Wachovia IRA. And no minimum for additional deposits. There's no fixed schedule for additional deposits, either. If you wish to skip an entire year or more, you can. You add as much as you like, when you like, up to the legal limit of \$2,000 per year in each account. A married couple may have two IRA's, if both work, and invest up to \$4,000. If one spouse is not employed, the limit is \$2,250 for the couple.

4. Wachovia charges no investment fees

Unlike many other companies, Wachovia makes no charge for opening your IRA, and no annual charge for managing it. All your funds are put to work earning interest for your retirement.

5. Wachovia won't retire before you do

Wachovia's record of financial stability goes back more than a century. You know we'll be there managing your IRA properly whether you need us for 10 years, 20 years, or 50. And to add to your peace of mind, each Wachovia depositor's funds are insured up to \$100,000 by the F.D.I.C.

6. You have a Personal Banker at Wachovia

At Wachovia, you don't deal with an institution, you deal with an individual; your own Personal Banker. That way, you know the name and telephone number to call with any question regarding your account. You don't end up talking to everybody at the bank before you get the answers you need.

Think about it. At Wachovia, you get top money market rates, flexibility of investment, no opening minimum, no management fee, security for now and the future and your own Personal Banker. Compare all that with any other source. Then come in and talk with a Personal Banker at Wachovia this week.

Wachovia
Bank & Trust

Member F.D.I.C.