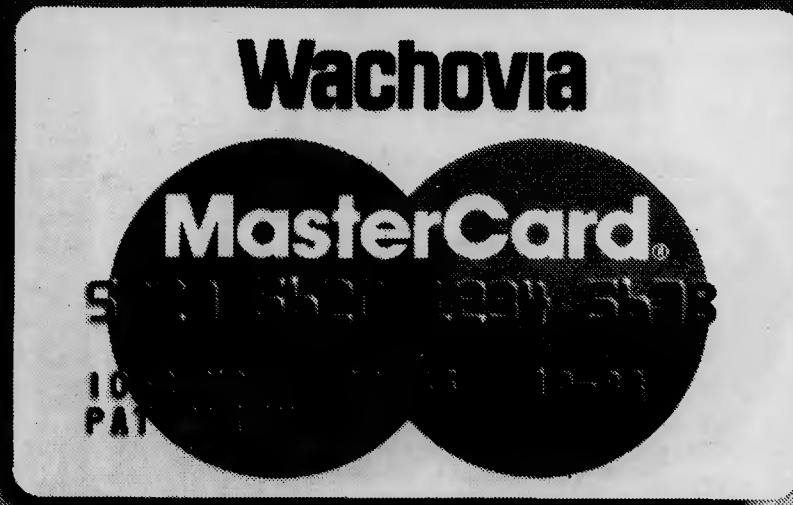


Why pay 18% on theirs...



when ours costs less.



Wachovia You'll pay less interest on your Wachovia Prime-Plus MasterCard® balance than on almost any other card you carry — with no strings attached. Wachovia's Prime-Plus MasterCard® MasterCard rate for the month of December 1983 is 16% Annual Percentage Rate* (APR), compared to 18% APR charged by most other financial institutions and merchants. So if you're carrying a Wachovia MasterCard, use it and save. If you don't have one, see or call a Personal Banker.†

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*Based on Wachovia's prime rate in effect on the next to the last business day of each month plus 5%. The prime rate is set by Wachovia as the basis for interest on many loans and will vary with money market conditions. While automatically providing the benefit of any decline in the prime rate, under current North Carolina law, the Wachovia MasterCard variable rate cannot exceed 18% APR. Like many other bank cards, the Wachovia MasterCard is available for an annual fee of \$18.