

Wachovia IRA

Wachovia is still your best choice for an Individual Retirement Account.

Here's why. There's one thing nearly all financial experts

agree on: An IRA is one of the best tax-deferred retirement plans you can have. Here are five good reasons to have yours at Wachovia.

1. Money market rates. All Wachovia IRA investments earn top money market rates, compounded daily for higher annual yields. And there are no investment fees to reduce your yield. Compare with the rates being paid anywhere.

Example: Current rate and yield on Wachovia IRA invested in a 4-year, fixed-rate deposit (subject to change daily).

10.50%	Annual Percentage Rate	11.069%	Annual Yield
Other variable-rate and fixed-rate options are available. For the current rate, call a Personal Banker. SM			

2. No minimum deposit. At Wachovia, you can open or add to your IRA in any amount. The maximum, by law, is \$2,000 per year for every wage earner, or \$4,000 for a working couple. But at Wachovia you

don't have to deposit that much to get tax benefits and start saving for your retirement.

3. Multiple investment options. Wachovia offers a wide range of fixed-rate investments with guaranteed rates, at terms from three months to four years. And our variable-rate investment, the Accumulator, has no minimum and no required term. That means you can deposit any amount anytime, and you can automatically transfer funds to fixed-rate investments as often as you like without paying interest penalties. You'll receive a periodic statement showing all activity on your account.

4. Insured safety. Every Wachovia depositor's funds are insured up to \$100,000 by F.D.I.C. And no matter how far away your retirement may be, you know Wachovia will still be here.

5. Your own Personal Banker. Only Wachovia gives you the services of your own Personal Banker, who can explain all the investment options in detail and help you decide which ones are right for you.

Add up the advantages, and you'll see — there's no better place for your IRA than Wachovia. Talk to a Personal Banker right away.

You can save on your 1983 taxes if you deposit before April 15.

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*Federal regulations require substantial interest penalties for early withdrawal from fixed-rate investments. In addition, tax penalties may apply to withdrawals from an IRA before age 59½.