

Wachovia BankLineSM

Now, a prearranged line of credit up to \$25,000, at a preferred rate of interest based on the prime.

Wachovia BankLineSM is a way to increase your personal financial resources by \$2,500 to \$25,000, without making a special trip to the bank when you need money. You just write a BankLine check. And the interest you pay is tied to the Wachovia prime rate.

| If your line of credit is: | Your interest is: |
|----------------------------|-------------------|
| \$10,000 or over | Prime + 1% |
| \$5,000 to \$9,999 | Prime + 1½% |
| \$2,500 to \$4,999 | Prime + 2½% |

Right now BankLine is just about the least expensive loan source you'll find. Your interest rate is determined by the size of your credit line, so you

pay the same low rate no matter how much you borrow.

You can save interest by repaying quickly, or choose from several repayment options.

Since it's all prearranged, you have absolute discretion and control over when and how you use the money. Just write a special BankLine check. And there are no fees, so it costs you nothing unless you use it.

Your Personal BankerSM can help you decide whether BankLine is right for you. Even if you're not a Wachovia customer, ask a Personal Banker about BankLine. It's a better way to borrow money.

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Under present North Carolina law, 17.99% is the maximum that can be charged for loans of this type. If the law should be changed, the 17.99% annual percentage rate ceiling of BankLine loans would be subject to change. There is a minimum annual percentage rate of 8%.