

Wachovia is creating better ways to borrow.

Whatever your reason for borrowing, and however you prefer to borrow, Wachovia has new ways to lend you money you won't find anywhere else — ways that can offer you lower interest rates and better terms.

Wachovia BankLine™

Wachovia BankLine is a personal line of credit from \$2,500 to \$25,000 at rates that are determined monthly, based on Wachovia's prime rate*. BankLine is as easy to use as writing a check. Your BankLine account costs you nothing to open, and there are no annual fees.

The rate you pay is based on your credit line, not on the amount you borrow.

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

If the prime rate goes down, so does your interest rate. But no matter how high the prime rate should go, under present North Carolina law the maximum Annual Percentage Rate (APR) you will be charged is 18%. The minimum rate is 8% APR.

Wachovia Prime-Plus Installment Loans

Wachovia Prime-Plus Installment Loans offer initial interest rates lower than our fixed-rate loans. And that means lower payments.

The rate you pay is based on Wachovia's prime lending rate* and can vary monthly, but the amount of your payment remains the same. Any changes in interest rates will result in adjustments to the number of payments you make, not to the monthly payment amount. If rates fall, your loan will be paid off earlier. Rising rates may require additional payments.

You have the protection of an interest rate ceiling established at the time you take out your loan. So you'll know in advance both the maximum and minimum interest rate you could be charged.

Wachovia Brokerage Margin Loans

A Wachovia Brokerage Service margin account is an effective way of using your securities to access

cash you need for other purposes, without selling the securities. You may borrow up to 50% (or more) of the market value of the securities you own, simply by making a phone call.

A Wachovia margin account is easy to open. And you get preferred interest rates based on Wachovia's prime rate*. Under current North Carolina law you are protected by an interest rate ceiling of 15% APR.

If your outstanding margin loan balance is:	Your rate is:
Up to \$24,999	Prime + 1%
\$25,000 to \$49,999	Prime + ½%
\$50,000 or more	Prime

Wachovia Home Equity Loans

Your home is probably worth more than you paid for it. Wachovia offers ways that you can borrow from the equity you've built up, with affordable monthly payments.

A Wachovia Home Equity Loan is an excellent way to borrow at favorable rates for major expenditures, such as home improvements, education, or retirement property.

Your Personal Banker can help you decide on the terms and options that fit your budget best. So when you think of borrowing money, think about putting the money in your home to work, with a Wachovia Home Equity Loan.

You have a choice

Whether you prefer a loan with a prime-based rate or a fixed rate, Wachovia is your best loan source. No other lender offers you a greater choice.

See a Personal Banker

Stop by this week and talk over your credit needs in the privacy of a Personal Banker's office. Your Personal Banker can explain our new lending options and help you decide on the type of loan that suits you best. And your Personal Banker has the authority to make lending decisions, so you'll get a prompt answer.

Before you borrow anywhere, ask a Personal Banker about the better ways, at Wachovia.

Wachovia
Bank & Trust



*Wachovia's prime rate** refers to that interest rate set by the Bank from time to time as an interest rate basis for many commercial and consumer borrowings.