

“Can a bank give me all I want in an IRA?”

Fact: Wachovia offers excellent ways to get your IRA started.

All it takes to open your IRA is a few minutes with a Personal BankerSM and any amount you can afford. We can even lend you the money to get started.

The Wachovia IRA Accumulator is an excellent choice for openers. There's no minimum deposit and you can add to it at any time.

Your money will earn at money market rates compounded daily. *And don't forget that your contributions are tax deductible and your interest tax deferred.* There's still time to get a tax deduction for 1985 if you open by April 15.

Fact: Wachovia has a full range of insured deposit options with guaranteed rates and terms.

If you have \$500 or more in your account, you can move into fixed-rate deposits at any time.

We offer a wide range of terms, from 3 months to 10 years. They all pay money market rates, guaranteed for the term of the certificate. And they're F.D.I.C.-insured.

You may want to select short-term options for flexibility combined with long-term options for rate stability. Your Personal Banker can help you decide.

Annual Rate
9.05%
Annual Yield
9.47%
<small>Four year fixed-rate deposit. \$500 minimum</small>
<small>Substantial interest penalties for early withdrawal. Rate effective as of 2/25/86 (subject to change daily).</small>

Fact: Wachovia can help you direct your IRA investment into securities.

With a Wachovia Brokerage IRA you can invest in stocks, corporate bonds, U.S. Treasury securities, Federal agency bonds, zero-coupon bonds, and more.

And you can save up to 60% on the commissions a full-service broker would charge.*

With a Wachovia IRA, you can combine any or all the investment options named in this ad. And you have a Personal BankerSM to make it as simple and easy as possible. Stop by any Wachovia office this week.

*Based on average figures for equity trades compiled in a March 1985 survey of major full-service brokerage firms operating in North Carolina.

Member F.D.I.C.

Wachovia can.