



Wachovia At Work[®]

Working Here Comes with the Benefit of Working with Us.

For more information contact:
WACHOVIA Financial Center

BERKHEIMER BUSINESS SERVICES ID:037897

Your employer has teamed up with Wachovia At Work[®] to offer you an exclusive package of money-saving benefits. You'll enjoy discounts and special rates on a variety of valuable financial products and services. Plus, we'll provide you with complimentary planning tools to help you build a solid financial future.

Checking Benefits: Make Money Management Easier

- **At Work Regular Checking.** No monthly service fee, minimum balance or direct deposit requirement. Free first order of checks and discounts on future orders. Free standard-size safe deposit box for the first year.¹
- **At Work Crown AccessSM.** Interest-earning checking account with a special low minimum balance requirement for Wachovia At Work customers.² No monthly service fee when you maintain the required balance and free Crown checks. Free standard-size safe deposit box for the first year.¹
- **Crown BankingSM and Crown Classic Banking[®].** Includes a preferred interest rate, free Crown checks, two withdrawals each month at other banks' ATMs with no Wachovia fee³ and free standard-size safe deposit box.¹ Plus, get a savings or money market account with no monthly service fee. Crown Classic Banking for those 50 and over, with a lower minimum balance requirement.
- **You're Covered Card.** Use this card for a one-time refund of an insufficient funds fee, overdraft fee or overdraft transfer fee.⁴

Savings Benefits: Tools for a Solid Financial Future

- **Premium Savings and High Performance Money Market accounts.** No monthly service fee or minimum balance requirement for the first 18 months.
- **IRAs.** \$50 annual fee waived for the first year when you open a new Wachovia Securities Brokerage IRA.

Loan Benefits: Loans to Fit Any Situation and Budget

- **Conventional Mortgages.** No up-front application fee and up to \$250 credit toward origination.⁵
- **Home Equity Loan.** 0.80 percent rate reduction for the life of the loan with a Wachovia deposit account and automatic draft payments.⁶ Interest rate discounts also available on non-real estate secured loans.
- **Prime Equity Line.** 0.80 percent rate reduction for the life of the line with a Wachovia deposit account and automatic draft payments.⁷

See reverse for more savings and offers.

Additional Products and Account Services



WACHOVIA

See reverse for footnotes, terms and conditions.

Are You with Wachovia? To take advantage of your Wachovia At Work benefits, visit your nearest financial center, call our dedicated line at 1-888-353-7375 or visit wachovia.com/wachoviaatwork.

As a Wachovia At Work customer, you'll enjoy many other benefits, such as:

- **Wachovia Credit Card⁸** with **Wachovia Possibilities Rewards[®]** offers no annual fee, a competitive annual percentage rate and when you make a qualifying purchase⁹ within the first 90 days, you'll receive 10,000 bonus points to redeem for great rewards such as travel, restaurant and retail gift cards, electronics and other exciting merchandise.
- **Free Online Banking with BillPay, Balance Alerts and Online Statements.** Use Wachovia MobileSM to access online banking and transfer funds between eligible accounts through your wireless device.
- **Free Check Card with Wachovia Possibilities Rewards[®].** Add banking convenience and purchasing power to your financial life. Plus you can earn rewards points on each qualifying purchase.⁹ Points can also be combined with your Wachovia Credit Card to earn more points and redeem them for merchandise more quickly.
- **Up to a 10 percent discount¹⁰** on all broker-assisted trades through Wachovia Securities Direct at 800-326-4434.¹¹
- **Free Retirement Consultation.** Lifetime Retirement Planning with Wachovia includes a Free Retirement Consultation and personalized report with suggestions for daily money management and planning for the future.



All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Loans originated by Wachovia Mortgage, FSB, Wachovia Bank, N.A. or Wachovia Bank of Delaware, N.A. Products not available in all states and are subject to change without notice. You cannot combine these offers with other Wachovia offers.

- ¹ Safe deposit boxes are subject to availability by financial center.
- ² If qualifier requirements are not met in any statement period, a \$15 monthly service fee will apply.
- ³ When making financial transactions or balance inquiries at any ATM not owned by Wachovia, you may be charged a fee by the ATM owner or operator.
- ⁴ The You're Covered Card is only available to new Wachovia At Work customers.
- ⁵ The standard application fee will be charged at closing. You may be required to pay any credit report and appraisal fees before these items are ordered. This offer is valid only when mentioned at the time of application with Wachovia Mortgage, FSB. Amount of credit will be the lesser of \$250 or 1% of your loan amount and will be applied toward your Origination Fee, for loans less than \$25,000, which is typically 1% of your loan amount. Offer is for a limited time and may change without notice. Offer is limited to one credit per loan and cannot be combined with other Wachovia Mortgage offers. Offer is valid only on actual loans closed and no amount will be credited if the loan is denied or withdrawn. Other restrictions may apply. Please contact a Mortgage Consultant for specific guidelines.
- ⁶ Based on your status as a Wachovia At Work customer, you will receive a 0.05% rate reduction on a new loan. If you have a qualifying Wachovia deposit account, you will receive a 0.50% rate reduction. If you have auto draft from a qualifying Wachovia deposit account, on the new loan, you will receive a .25% rate reduction. This discount will terminate if auto draft is cancelled.
- ⁷ The Annual Percentage Rate (APR) is based on the Prime Rate as published in The Wall Street Journal, Eastern Edition, plus or minus a margin. As of April 30, 2008, the Prime Rate was 5.00%. The margin is determined by your credit score, line options, line amount, property state location and available equity. The APR contained in your Prime Equity Line Agreement ("your APR") will be based on your individual circumstances and changes to the Prime Rate as of the date of loan origination. Based on your status as a Wachovia At Work customer, on a new line, you will receive a 0.05% reduction to the margin. If you have a qualifying Wachovia deposit account, on a new line, you will receive a 0.50% reduction to the margin. If you have auto draft on the new line, you will receive a .25% reduction to the margin. This discount will terminate if auto draft is cancelled. Your APR may increase or decrease after consummation, based on changes to the Prime Rate, in accordance with the terms of the Prime Equity Agreement. Your APR will not exceed 18%. You may have to pay closing costs which may range from \$142 to \$1785. Because taxes vary by state, your costs could be higher. Adequate homeowner's insurance is required and flood hazard insurance may be required.
- ⁸ Credit cards subject to Wachovia Bank, N.A. approval and issued through Wachovia Bank, N.A., an Equal Credit Opportunity Lender.
- ⁹ A "Qualifying Purchase" is any signature-based purchase, Internet purchase, phone or mail-order purchase, small dollar purchase for which you are not required to sign or bill payment made using an enrolled Wachovia Credit Card or Check Card. A "Qualifying Purchase" does not include a purchase made using a Personal Identification Number. Additional restrictions apply.

SECURITIES AND INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY THE BANK OR ANY BANK AFFILIATE
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- ¹⁰ The 10% discount is granted after the minimum commission is met.
- ¹¹ Wachovia Securities is the trade name used by two separate, registered broker-dealer and nonbank affiliates of Wachovia Corporation providing certain retail securities brokerage services: Wachovia Securities, LLC, member NYSE/SIPC, and Wachovia Securities Financial Network, LLC, member NASD/SIPC. 04/07

