



Wachovia At Work®

## Working Here Comes with the Benefit of Working with Us

For more information contact:

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. We'll provide you with complimentary planning tools to help you build a solid financial future. Plus, as a valued employee of a Wachovia At Work Premier Company, you're entitled to bonus rewards.

### Exclusive Offer to Wachovia At Work Premier Companies

- **Crown Banking<sup>SM</sup> or Crown Classic Banking<sup>®</sup>.** New Wachovia At Work customers receive \$50 for opening a Crown Banking or Crown Classic Banking account.<sup>1</sup> Includes a preferred interest rate, free Crown checks and two withdrawals each month at other banks' ATMs with no Wachovia fee.<sup>2</sup> Plus, get a savings or money market account with no monthly service fee.

### 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.<sup>3</sup>
- **At Work Crown Access<sup>SM</sup>.** Interest-earning checking account with no monthly service fee when you maintain a low minimum balance.<sup>4</sup> Free Crown checks and two withdrawals each month at other banks' ATMs with no Wachovia fee.<sup>2</sup> Free standard-size safe deposit box for the first year.<sup>3</sup>
- **You're Covered Card.** Use this card for a one-time refund of an insufficient funds fee, overdraft fee or overdraft transfer fee.<sup>5</sup>

### 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 brokerage IRA.

### Loan Benefits: Loans to Fit Any Situation and Budget

- **Pick-a-Payment<sup>SM</sup> Mortgage** – Up to \$900 in lender fees waived, adjustable-or fixed-rate terms and your choice of flexible payment options each month.<sup>6</sup>
- **Conventional Mortgages.** No up-front application fee and up to \$250 credit toward origination fee.<sup>7</sup>
- **Home Equity Loan.** 0.30 percent rate reduction for the life of the loan with a Wachovia deposit account and automatic draft payments.<sup>8</sup> Interest rate discounts are also available on non-real estate secured loans.
- **Prime Equity Line.** 0.30 percent rate reduction for the life of the line with a Wachovia deposit account and automatic draft payments.<sup>9</sup>
- **Education Loan.** \$100 credit toward a federal education loan for students, parents and recent graduates.<sup>10</sup>



**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/atworkpremier](http://wachovia.com/atworkpremier).

## Additional Products and Account Services

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

- **Free Online Banking with BillPay, Balance Alerts and Online Statements.** Use Wachovia Mobile<sup>SM</sup> to access online banking and transfer funds between eligible accounts through your wireless device.
- **Free Visa Check Card with Rewards Program.** Add banking convenience and purchasing power to your financial life. And now you can earn rewards, too.
- **Wachovia Visa Platinum® Credit Card** offers no annual fee, a competitive annual percentage rate and the optional, no-fee Wachovia Possibilities Rewards<sup>TM</sup> program.<sup>11</sup>
- **10 percent discount** on all broker-assisted trades through Wachovia Securities Direct at 800-326-4434.<sup>12</sup>
- **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 Corporation, Wachovia Bank, N.A. or Wachovia Bank of Delaware, N.A., or World Savings Bank, FSB, a Wachovia company. Products not available in all states and are subject to change without notice. You cannot combine these offers with other Wachovia offers.

<sup>1</sup>New Wachovia At Work customers will receive a \$50 bonus for opening a Crown Banking or Crown Classic Banking account. \$100 minimum deposit required to open account. The \$50 credit will appear on your account statement within 90 days of account opening. Account must be open and in good standing at the time the \$50 credit is processed. The value of this bonus will be reported to the IRS and the recipient is responsible for federal, state and local taxes on this offer. Offer is for a limited time and may change without notice. Crown Banking is a variable-rate interest account with the following Annual Percentage Yield (APY): so - \$7,499.99 is 0.05%; over \$7,500 is 0.10%. Crown Classic Banking is a variable-rate interest account with the following Annual Percentage Yield (APY): so - \$7,499.99 is 0.05%; \$7,500 - \$49,999.99 is 0.10% and \$50,000 and over is 0.20%. APYs are accurate as of 3/26/07 and are subject to change after account opening. Fees may reduce earnings.

<sup>2</sup>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.

<sup>3</sup>Safe deposit boxes are subject to availability by financial center.

<sup>4</sup>If qualifier requirements are not met in any statement period, a \$15 monthly service fee will apply.

<sup>5</sup>The You're Covered Card is only available to new Wachovia At Work customers.

<sup>6</sup>This offer is valid only when mentioned at the time of application with Wachovia Mortgage Corporation or World Savings Bank. Amount will be credited to your closing costs at closing and will not be paid in the form of cash. 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. Programs, rates, terms and conditions are subject to change without notice.

<sup>7</sup>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 Corporation. Amount of credit will be the lesser of \$250 or 1% of your loan amount and will be applied toward your Origination Fee, 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.

<sup>8</sup>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 0.15% rate reduction. If you have auto draft from a qualifying Wachovia deposit account, on the new loan, you will receive a .10% rate reduction. This discount will terminate if auto draft is cancelled.

<sup>9</sup>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 March 1, 2007, the Prime Rate was 8.25%. 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 0.15% reduction to the margin. If you have auto draft on the new line, you will receive a .10% 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 \$100 to \$1100. Adequate homeowner's insurance is required and flood hazard insurance may be required.

<sup>10</sup>Wachovia Education Finance may modify or discontinue this benefit program at any time without notice. Changes will not affect loans that qualify for the benefit prior to the time of the change. Other terms and conditions apply. Loans are subject to credit approval. Wachovia Education Finance is an Equal Credit Opportunity Lender.

<sup>11</sup>Credit cards subject to Wachovia Bank, N.A. approval and issued through Wachovia Bank, N.A., an Equal Credit Opportunity Lender. If you are approved and accept a Platinum with Rewards Credit Card Account, you will be automatically enrolled in Wachovia Possibilities Rewards program.

### 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
--	-------------------	--

<sup>12</sup>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

Wachovia At Work is a registered trademark of Wachovia Corporation.

Wachovia Bank, N.A. and Wachovia Bank of Delaware, N.A. are Members FDIC.

©2007 Wachovia Corporation 071956

577469 Rev 01 (50/pkg)

Printed on 10% Post-Consumer Recycled Paper

