



P.O. Box 4148
Atlanta, GA 30302-4148

Mr. John Sample
1234 Main Street
Anytown, USA 12345



GA NonCustomer



**Start College
With Free Checking.
No Hassles.
No Kidding.**

Mr. John Sample
1234 Main Street
Anytown, USA 12345

Dear Mr. John Sample:

With college just around the corner, you'll want a checking account that's ready to go the minute you hit campus. And that's what you get with this mail-in application for the Wachovia College Account -- FREE Checking (plus a whole bunch of other services you're going to need)!

In addition to FREE checking, the College Account gives you FREE use of Wachovia ATMs, FREE unlimited check writing and a Wachovia Banking Card with FREE Visa® Check. It's the card that looks like a credit card, but works like a check. Whatever you spend is automatically deducted from your checking account and you can use it wherever Visa is accepted or use it to access thousands of ATMs nationwide.

Wachovia gives you even more services. You'll receive 24-hour account balance and other information through automated Phone Access® or call Wachovia On-Call™ to talk to a real banker anytime. And for added protection, you can prevent bounced checks with money from your savings or an overdraft protection account that can transfer instantly into your checking account. For a complete list of benefits you can enjoy, check out the enclosed brochure.

And, after six months of responsibly handling your account (that means no bounced checks), you'll be eligible to apply for a Wachovia Visa or MasterCard® with a \$500 credit limit and no annual fee for the first year. You don't even need a co-signer. It's a great way to start establishing credit in your own name.

To open your Wachovia College Account, take five minutes and fill out the hassle-free application attached to the enclosed brochure. If you have any questions, give us a call at 1-800-WACHOVIA (1-800-922-4684). Start enjoying the convenience and savings of FREE checking; send in your application, today!

Sincerely,

Robert C. Copeland
Senior Vice President/Group Executive

P.S. Apply for your FREE checking now and start enjoying all the benefits of the Wachovia College Account before school starts.

Wachovia Bank is a member FDIC. Accounts subject to credit approval. Normal fees apply for use of non-Wachovia ATMs. The first five Phone Access calls per monthly statement period are free. See enclosed brochure for fee imposed after five calls. Credit cards are issued by Wachovia Bank Card Services, Delaware.

stay up
all night
with quantum
physics...

not banking.

It Doesn't Take A Math Major To Add Up All These Benefits

...1... Free Checking Account: Free until you graduate! <ul style="list-style-type: none">• Unlimited number of FREE checks per month.• FREE Wachovia ATM use.*• 24-Hour telephone banking services with Phone Access® to check account balances, cleared checks and more*, or with Wachovia On-CallSM (1-800-WACHOVIA) to open accounts or apply for loans.• NO monthly maintenance fee means none of the hassles of closing and reopening your account each year.	...2... Visa Check: One card lets you make purchases and withdrawals. <ul style="list-style-type: none">• Looks like a credit card, but works like a check wherever Visa is accepted. Purchases are automatically deducted from your checking account.• Gain access to thousands of ATMs nationwide.• NO Monthly Fee	...3... Statement Savings Account: An extra cushion when you need it. <ul style="list-style-type: none">• Start your account with any deposited amount.• NO monthly maintenance fee.• Automatic transfer from savings to checking in exact amount to cover overdrafts (\$5 transfer fee).	...4... Overdraft Protection: Helps you prevent bounced checks. <ul style="list-style-type: none">• A \$200 line of credit that doesn't require a co-signer.• NO prior credit history is needed to apply.• Cash automatically transfers to your checking account in increments of \$100 if an overdraft occurs.	...5... Visa® & MasterCard®: Gives you extra purchasing power when you want it. <ul style="list-style-type: none">• A \$500 credit limit is available after six months of responsible checking account handling (that means no bounced checks).• NO co-signer required. Start establishing credit in your name.• First Year NO annual fee with a variable APR of 18.15% (Prime Rate** + 9.9%).
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Apply Today. It's Quick and Easy. And Checking is FREE!

Accounts are subject to credit approval. * Normal fees apply for use of non-Wachovia ATMs.

* The first five Phone Access calls per monthly statement period are free. After five, each additional call is \$.30.

** The Annual Percentage Rate may vary monthly in accordance with an index which is based on the Prime Rate as published in The Wall Street Journal. As of April 15, 1996, the APR was 18.15%. Cash advance transaction fee is 4%, \$3 minimum. Credit cards are issued by Wachovia Bank Card Services, Delaware. See separate application for full details.

Wachovia Bank is a member FDIC.

get **FREE**
checking at
Wachovia.

(Details inside)



For FREE Checking Follow These Simple Steps!

...1...

Fill Out The "No-Hassle" Application.

You've got enough to do before school starts next fall, so we've made this no-hassle application quick and easy. Take five minutes to fill it out – that's all it takes!

...2...

Choose Your Banking Card.

Mark the box on your application indicating your choice of a regular Wachovia ATM card or Visa Check, the deluxe ATM card that's also accepted everywhere they take Visa®. You can use it just like a check at stores, restaurants – wherever – and your purchases are automatically deducted from your checking account. You'll receive your card in the mail after we open your account, which means you can start using it right away.

...3...

Sign The Signature Cards.

On the signature cards just write in your Social Security Number and sign your name where it's highlighted in yellow and we'll fill out the rest.

...4...

Enclose A Deposit.

You can open your checking account with as little as \$50. Keep in mind, however, that the more you send in the more you'll have to buy the things you'll need...like a hundred or so textbooks or better yet pizza!

Send a check or money order made out to Wachovia Bank, but **no cash, please!**

...5...

Mail It.

Enclose your deposit, application and signed signature cards in the return envelope and drop it in the nearest mailbox — no stamp needed.

Pretty Easy, Huh?

When we receive your application, we'll open your FREE checking account and send you your Banking Card and account information. Then at your convenience, stop by any Wachovia office to order your personalized checks. While you're there, you can also apply for Ready Reserve® to get overdraft protection and open your savings account, too.

If you prefer, you can also open your account by bringing this application to any Wachovia office or by calling 1-800-WACHOVIA (1-800-922-4684). To find out where the nearest office to your house or college campus is simply give us a call.

Don't wait until you're already at college to find out you need a checking account. Send in your application today, so it's ready when you hit campus!

FREE Checking. No Hassles. No Kidding.

Apply Today For FREE Checking!

Complete, detach and return this application along with the signature cards and your deposit to open your FREE checking account.

☐ **Yes! I want to open my FREE checking account by mail!**

☐ **Yes, I want a Banking Card.** (Choose one.) ☐ **Wachovia ATM Card** ☐ **Visa Check** (deluxe ATM card you can also use everywhere they take Visa®)

Name (as it should appear on the account)

Permanent Home Address

City State Zip

()

Phone Number

Best Time to Call

Social Security Number

Date of Birth

What college are you going to?

City

State

Expected graduation date / / Deposit amount enclosed (\$50 minimum, **do not send cash**) \$

In which state would you like your account opened? ☐ NC ☐ GA ☐ SC

Signature (required)

Date

The Wachovia College Account

WACHOVIA