

**WACHOVIA**

PO Box 105173  
Atlanta, Georgia 30348

# Finally...

A Financial Tool Your Company Can Really Use  
From A Bank That Really Cares About Your Business!

John A. Sample  
125 Main Street  
Anytown, US 12345-6789

## Wachovia Is Adding Business Services...Not Cutting Them!

John A. Sample  
125 Main Street  
Anytown, US 12345-6789

Dear John A. Sample:

Just when other banks seem to be scaling back services for their business customers, Wachovia is adding new ones. And now we've added a service that will really make your job easier. We've designed a payment tool that helps you run your company more smoothly, efficiently and profitably.

The Wachovia Visa® Business Card is the financial management tool created for companies like yours. Here are just a few of the many benefits you'll enjoy:

- **Save Money**
- **Track And Control Expenses**
- **Streamline Record Keeping**
- **Limit Employee Spending**
- **Re-engineer Your Payment Processing**
- **Reduce The Need For Petty Cash And Checks.**

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### More than just a travel and entertainment card, the Wachovia Visa Business Card offers:

- **Timely Management Reports** that enable you to examine at a glance, plus make itemizing easy at tax time.
- **Flexible Fee and Rate Plans** that give you two ways to save money — No Annual Fee or Low Interest Rate options — choose the one that fits your bottom line best.
- **Customized Cardholder Spending and Usage Limitations** that let you specify spending limits and merchant types for each cardholder.

Plus, you'll enjoy all the benefits you've come to expect from Visa: acceptance by more than 12 million businesses worldwide, business products and services discounts, hotel discounts, emergency services, auto rental insurance, travel accident insurance, VISA Phone<sup>SM</sup>, ATM access, Visa Instant Rewards<sup>SM</sup> and more. And you can always reach one of our Wachovia Commercial Card Customer Service Representatives 24 hours a day.

To apply for your Wachovia Visa Business Card fill out the enclosed application and return it in the postage-paid envelope. For more information call toll-free: **1-800-263-0988**.

Wachovia is working to become the one bank that is dedicated to serving the needs of companies like yours. That's why we created the Wachovia Visa Business Card. Apply for yours today!

Sincerely,



Janet H. Solomon

Vice President

*P.S. Running a business is tough enough without having to spend your valuable time on banking. Find out what it's like when a bank is committed to your interests. Apply for the Wachovia Visa Business Card today.*

Please see back for important information.

## **Important Guidelines for Completing the Application**

Company Credit Lines Range from \$2,500 to \$100,000

- **Line Request of \$10,000 and less**

Businesses applying for lines of \$2,500 up to \$10,000 only need to complete and provide the previous application. In addition, your business should have been established for at least 3 years.

- **Line Request greater than \$10,000 up to \$25,000**

Businesses applying for lines in this range need to complete and provide the previous application and include the Business Financial Statements\* for the most recent fiscal year. In addition, your business should have been established for at least 3 years.

- **Line Request greater than \$25,000 up to \$50,000**

Businesses applying for lines in this range need to complete and provide the previous application and include the Business Financial Statements\* for the most recent 3 fiscal years and a current Personal Financial Statement on each owner. In addition, your business should have been established for at least 3 years.

- **Line Request greater than \$50,000 up to \$100,000**

Businesses applying for lines in this highest tier need to complete and provide the previous application and include the most recent 3 fiscal years' Business Financial Statements\* and a current Personal Financial Statement on each owner. In addition, your business should have been established for at least 5 years.

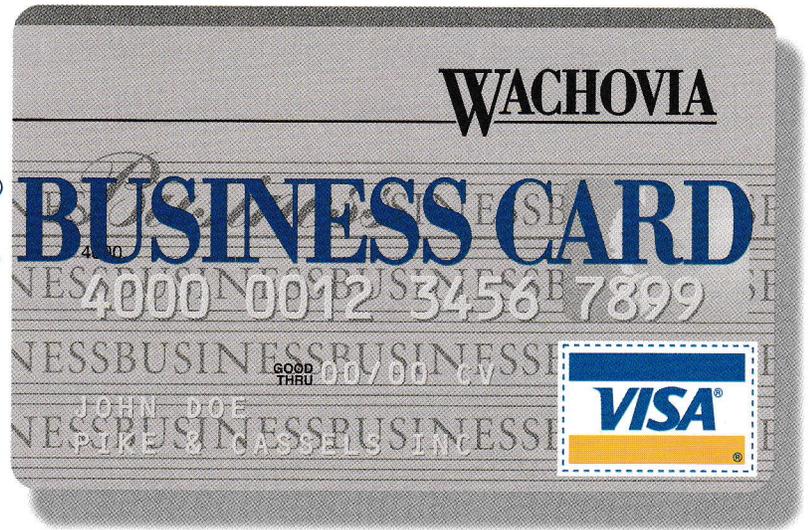
\* **Business Financial Statements** – If available, the preference is CPA Prepared Financial Statements. At a minimum, the company should submit signed Business Tax Return(s).

If your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please write to Wachovia Bank Card Services, P.O. Box 105173, Atlanta, GA 30348, or call 1-800-263-0988 within 60 days from the date you are notified of the decision. We will send you a written statement of the reasons for the denial within 30 days of receiving your request for the statement.

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Comptroller of the Currency, Administration of National Bank, Southeast District, Marquis Tower, Suite 600, 245 Peachtree Center Avenue, NE, Atlanta, GA 30303.

# Introducing the WACHOVIA VISA<sup>®</sup> BUSINESS CARD

**The Payment Tool  
that Saves You  
Time and Money**



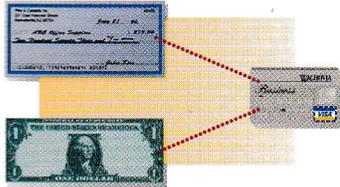
# Finding a Bank That's Committed to Your Success Is Easy... Look to Wachovia and The Wachovia Visa Business Card.

You work hard to keep your business running smoothly and efficiently. You put in the extra hours to make sure it's profitable. And you probably spend some long nights pouring over the books to find ways to keep costs in line. Have you ever wished for a service that would make this job easier?

Now, Wachovia is offering a new service that will help you manage your company's books and more. Look at all these advantages you'll enjoy when you add the Wachovia Visa Business Card as a financial management tool:

## **Separate Business From Personal Expenses**

With the Wachovia Visa Business Card, you and your employees no longer have to use a personal credit card for business. No more keeping track of receipts and turning in lengthy expense reports.



## **Reduce The Need For Petty Cash And Checks**

When you designate the Wachovia Visa Business Card as your method for controlling expenses, you may even be able to eliminate the need to write checks or handle petty cash.

## **Track And Control Expenses**

Along with your monthly statements, you can receive quarterly and annual management reports that allow you to monitor expenses at a glance. The statements are broken down by cardholder and category; you'll know who is spending what, where and how.

## **Streamline Record Keeping**

Paperwork is simplified when we itemize your expenses in as many as eight categories — a real benefit day-to-day and at tax time.



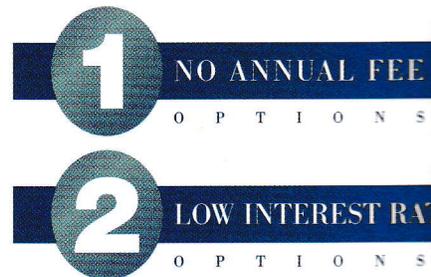


## Limit Employee Spending

You can set limits for usage by amount and by vendor type for each of your cardholders. Plus, with Visa's Waiver of Liability Insurance, you are protected from card misuse by terminated employees for amounts up to \$5,000.\*

## Save Money With Our Flexible Rate and Fee Options

You can choose from two ways to save. Our No Annual Fee option saves you up to \$55 per card (compared to standard travel and entertainment cards). Our Low Interest Rate option with an annual fee of \$50 per card and an interest rate of Prime plus 2.9%, will provide you with significant savings (compared to other business cards).



## Enjoy All These Benefits Too

The Wachovia Visa Business Card gives you access to our Toll-Free Commercial Cardholder Customer Service Center 24 hours a day, seven days a week. You get all the regular benefits you've come to expect from Visa:



acceptance by more than 12 million businesses worldwide, business products and services discounts, hotel discounts, ATM cash access, travel accident insurance, roadside assistance, emergency services, auto rental insurance, Visa Phone<sup>SM</sup> and Visa Instant Rewards<sup>SM</sup>.

## Apply Today

Running a business is tough enough without having to spend your valuable time on banking. Isn't it nice to know that Wachovia is working hard to create tools that will help you run your business more efficiently. Find out what it's like when a bank is committed to your interests, apply for the Wachovia Visa Business Card today. Simply fill out and return the enclosed application. For more information, call toll-free **1-800-263-0988**.



\* Certain restrictions apply. See program description for details.

# Compare the Savings and Service of the Wachovia Visa Business Card

- Save Money**
- \*
- Track And Control Expenses**
- \*
- Streamline Record Keeping**
- \*
- Limit Employee Spending**
- \*
- Re-engineer Your Payment Processing**
- \*
- Reduce The Need For Petty Cash And Checks**

Comparison to Typical T & E Card		
	Wachovia No Annual Fee Option	Typical T & E Card
Annual Fee Per Card	None	\$55
Annual Percentage Charge On Purchases	None if balance paid in full; Prime + 6.9% on unpaid balances	None if balance paid in full; 18% to 21% on unpaid balances

Comparison to Typical Business Card		
	Wachovia Low Interest Rate Option	Typical Business Card
Annual Fee Per Card	\$50	\$15-\$55, depending on number of cards
Annual Percentage Charge On Purchases	Prime + 2.9% on unpaid balances; None if balance paid in full	17.15% to 19.65%

