



Wachovia At Work[®]

Exclusive Benefits to Save You Money

For more information contact:

Your employer and the *Wachovia At Work* team have joined together to provide you with an exclusive package of money-saving benefits. You may qualify for discounts and special rates on a variety of valuable financial products and services.

Crown Banking[®] and Crown Classic Banking[®] Checking Account

- Includes a preferred interest rate
- No monthly service fee when you maintain a minimum balance¹
- Free *Crown Banking* Checks and standard-size safe deposit box²
- Premium Savings or Money Market account with no monthly service fee

At Work Regular Checking Account

- No monthly service fee or minimum balance
- Free first order of *Wachovia At Work* Checks and discounts on future orders
- Free standard-size safe deposit box for the first year²
- Premium Savings and High Performance Money Market accounts with no monthly service fee or minimum balance requirement for the first 18 months

At Work Crown Access Banking[®] Checking Account

- Interest-earning checking account with no monthly service fee when you maintain a low minimum balance¹
- Free *Crown Banking* Checks
- Free standard-size safe deposit box for the first year²
- Premium Savings and High Performance Money Market accounts with no monthly service fee or minimum balance requirement for the first 18 months

Mortgages, Loans and Lines of Credit

- Choose from a wide range of home financing solutions with mortgage and payment options for almost every life stage and budget. Ask about our exciting thank you gift options.³
- Prime Equity Line of Credit and Home Equity Loan — Rate discount on the line of credit or loan

All of these checking accounts come with:

- Free access to Online Banking with BillPay, Online Statements and Balance Alerts
- Check Card available with enrollment in rewards
- Free enrollment in the Way2Save[®] program



WACHOVIA

A Wells Fargo Company

See reverse for additional information.

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.

IRAs

- \$40 annual fee waived for the first year when you open a new Wells Fargo Advisors IRA

CDs and CD-IRAs

- Increased rate on certain fixed-rate CDs and CD-IRAs⁴

You're Covered Card

- Use this card for a one-time refund of an insufficient funds fee, overdraft fee or overdraft transfer fee⁵

Wells Fargo Advisors

- Up to a 10 percent discount⁶ on all broker-assisted trades through Wells Fargo Advisors Direct at 800-326-4434⁷

All products and offers are subject to change at any time.

Lending and other banking services available through the Banking Services Group of Wells Fargo Advisors are offered by banking and non-banking affiliates of Wells Fargo & Company, including, but not limited to Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A.; Wells Fargo Home Equity Group, a division of Wells Fargo Bank, N.A.; Wachovia Bank N.A.; Wachovia Bank of Delaware N.A. or Wachovia Financial Services, Inc. All loans and lines of credit are subject to credit approval, verification and collateral evaluation. Products are not available in all states. Certain restrictions apply. Contact one of our Financial Advisors for details.

¹ If qualifier requirements are not met in any statement period, *Crown Banking* and *Crown Classic Banking* will receive a \$20 monthly service fee and *At Work Crown Access Banking* will receive a \$15 monthly service fee.

² Safe deposit boxes are subject to availability by financial center.

³ The Gift Choice promotion and other benefits through *The Employee Mortgage Program*[®] cannot be combined with the benefits of *The Relocation Mortgage Program*[®] or any other program or promotion. The Gift Choice promotion is not available for assumption or modification loans, loans originated through brokers, joint ventures or other third parties, home equity loans or home equity lines of credit. The Gift Choice promotion is valid for new purchase or refinance mortgage loan applications taken through *The Employee Mortgage Program*, subject to whether the promotion is still available. Contact your mortgage consultant for additional details, including its current availability, terms and conditions. The Gift Choice promotion is administered by BI, which is not affiliated with Wachovia or Wells Fargo and is subject to change or may be withdrawn at any time without notice. A gift list can be obtained by calling 1-877-533-4521 or by going to www.mygiftchoice.com.

⁴ Applies to interest rate on standard CDs and CD-IRAs. Available for new funds only; not available for renewals or funds transferred from other Wachovia accounts. The increased rate does not apply to promotional rate CD-IRAs.

⁵ The You're Covered Card is only available to new *Wachovia At Work* customers.

⁶ The 10 percent discount is granted after the minimum commission is met.

⁷ Wells Fargo Advisors is the trade name used by two separate registered broker-dealers: Wells Fargo Advisors, LLC and Wells Fargo Advisors Financial Network, LLC, Members SIPC, non-bank affiliates of Wells Fargo & Company.

SECURITIES AND INSURANCE PRODUCTS:

NOT INSURED BY FDIC OR ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE	NOT A DEPOSIT OF OR GUARANTEED BY A BANK OR ANY BANK AFFILIATE
--	-------------------	--

Wachovia Bank N.A. and Wachovia Bank of Delaware N.A. Members FDIC until March 20, 2010. Effective March 20, 2010, Wachovia Bank N.A. and Wachovia Bank of Delaware N.A. will become Wachovia Bank and Wachovia Bank of Delaware, divisions of Wells Fargo Bank, N.A. Member FDIC. Only deposit products are FDIC insured.

© 2009 Wachovia Bank N.A. and Wachovia Bank of Delaware N.A. All rights reserved.
ECG-093763