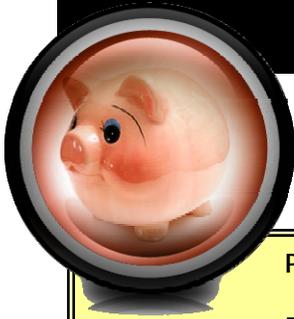


# FULTON COUNTY EMPLOYEE DISCOUNT



## WACHOVIA At Work

<b>Product/Service:</b>	Checking, Savings & Loan Benefits
<b>Discount:</b>	Varies depending on item
<b>Deadline:</b>	Ongoing
<b>How to Obtain:</b>	Contact Wachovia Bank 1-888-353-7375 or online: Wachovia.com/wachoviaatwork and give ID Number 009804

Wachovia At Work<sup>®</sup>

**Working Here Comes  
with the Benefit of  
Working with Us.**

For more information contact:  
WACHOVIA Financial Center

FULTON COUNTY GOVERNMENT ID:009804

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. Plus, we'll provide you with complimentary planning tools to help you build a more 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.<sup>1</sup>
- **At Work Crown Access Banking<sup>®</sup> account.** Interest-earning checking account with no monthly service fee when you maintain a low minimum balance.<sup>2</sup> Free checks and two withdrawals each month at other banks' ATMs with no Wachovia fee.<sup>3</sup> Free standard-size safe deposit box for the first year.<sup>1</sup>
- **Crown Banking<sup>®</sup> and Crown Classic Banking<sup>®</sup>.** Includes a preferred interest rate, free checks, two withdrawals each month at other banks' ATMs with no Wachovia fee<sup>3</sup> and free standard-size safe deposit box.<sup>1</sup> Plus, get a Premium Savings or Money Market account with no monthly service fee. The *Crown Classic Banking* account is 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.<sup>4</sup>

### Savings Benefits: Tools to Help You Build a More Solid Financial Future

- **CDs and CD-IRAs.** 0.15 percent rate bump on certain fixed-rate CDs and CD-IRAs.<sup>5</sup>
- **Premium Savings and High Performance Money Market accounts.** No monthly service fee or minimum balance requirement for the first 18 months.
- **IRAs.** \$40 annual fee waived for the first year when you open a new Wachovia Securities Brokerage IRA.

# FULTON COUNTY EMPLOYEE DISCOUNT



## WACHOVIA At Work - Continued

### Loan Benefits: Loans to Fit Many Situations and Budgets

- **Conventional Mortgages.** Receive a \$250 credit toward your origination fee at closing.<sup>6</sup>
- **Home Equity Loan.** 0.05 percent rate reduction for the life of the loan. You may also qualify for additional discounts based on your relationship with Wachovia and for automatic draft payment.
- **Prime Equity Line of Credit.** 0.05 percent rate reduction for the life of the line of credit. You may also qualify for additional discounts based on your relationship with Wachovia and for automatic draft payment.

*Please note: There are costs for setting up a home equity line of credit that may include some or all of the following: home appraisal, application fees and closing costs. Failure to repay the amounts you've borrowed, plus interest, could lead to the loss of your home.*

### Additional Products and Account Services

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

- **Wachovia Credit Card<sup>7</sup> with the Wachovia Possibilities Rewards<sup>®</sup> program.** Offers a competitive annual percentage rate and the opportunity 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.** View balances and up to 90 days of account activity, transfer funds between eligible accounts, view, print and save your bank statements online, pay bills quickly and securely online and much more.
- **Free Check Card with the Wachovia Possibilities Rewards program.** Add banking convenience and purchasing power to your financial life. Plus you can earn rewards points on each qualifying purchase.<sup>8</sup>
- **Up to a 10 percent discount<sup>9</sup> on all broker-assisted trades through Wachovia Securities Direct at 800-326-4434.<sup>10</sup>**
- **Free Retirement Consultation.** Lifetime Retirement Planning with Wachovia includes a Free Retirement Consultation which comes with a personalized report with ideas for daily money management and helps you plan for your retirement.



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, National Association; Wachovia Bank of Delaware, National Association 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.

<sup>1</sup> Safe deposit boxes are subject to availability by financial center.

<sup>2</sup> If qualifier requirements are not met in any statement period, a \$15 monthly service fee will apply.

<sup>3</sup> When making financial transactions or balance inquiries at any ATM nationwide not owned by Wachovia or Wells Fargo, we may charge you a fee and you may be charged a fee by the ATM owner or operator.

<sup>4</sup> The You're Covered Card is only available to new *Wachovia At Work* customers.

<sup>5</sup> 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.

<sup>6</sup> FHA loans are excluded. Standard application, credit report and appraisal fees will be required. You must mention this offer at the time of your mortgage application with Wells Fargo Home Mortgage. The \$250 credit will be applied toward your origination fee at closing, which is typically 1 percent of your loan amount. Offer may change or expire at any time without notice, is valid only on actual loans closed, and may not be combined with other offers. No amount will be credited if the loan is denied or withdrawn. Other restrictions may apply. Please contact a Mortgage Consultant for details.

<sup>7</sup> Credit cards subject to Wachovia Card Services, N.A. approval and issued through Wachovia Card Services, N.A., an Equal Credit Opportunity Lender.

<sup>8</sup> A "Qualifying Purchase" is any signature-based purchase, Internet purchase, phone or mail-order purchase, bill payment, contactless purchase (purchases made by holding your Visa card or other device up to a secure reader instead of swiping your card), or small dollar purchase for which you are not required to sign, made with an enrolled Wachovia Visa card, which is processed or submitted through the Visa U.S.A. Inc. processing system. A qualifying purchase does not include a purchase made using a Personal Identification Number (PIN) or purchase you initiate through identification technology that substitutes for a PIN. Additional restrictions apply. For more information on qualifying purchases, see program terms and conditions.

<sup>9</sup> The 10 percent discount is granted after the minimum commission is met.

<sup>10</sup> Wachovia Securities (Wachovia Securities, LLC and Wachovia Securities Financial Network, LLC) is now Wells Fargo Advisors. 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
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