



**Scott Stevens**  
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### General Bank Highlights

Rated #1 in Customer Service (7 years straight) by the American Customer Satisfaction Index \* 4th Largest Bank Holding Company in the US \* 3<sup>rd</sup> Largest Full-Service Brokerage Firm \* 15 Million Households and 900,000 Businesses \* Top 5 SBA Lender Nationally \* One of *Business Week's* Top 10 Corporate Donors **and** ranked 18<sup>th</sup> in their Customer Service Champions (the only bank on the list of 50!)

### Present Strength, Resolve

Wachovia has more than \$49 billion in tier one capital \* Our Tier 1 capital ratio is 8% (6%+ is considered well capitalized) \* Our Balance Sheet is 87% funded by a combination of deposits, long-term debt and equity \* We have approximately \$400 billion in core deposits, with 55 percent of our liabilities represented by core deposits.

#### **Deposits**

24/7 Access to Virtual Bank  
ACH credits/debits  
Dom/Intl. wires  
Same-day deposits 'til 8pm  
Quickbooks Integration  
Imaging Services (7 years)

#### **Cash Management**

3.50% Money Markets  
Various Sweep Options (\$% = good)  
Merchant Services (Visa, M/C, Amex)  
Online Deposits (next day availability)  
Sweep Plus Service  
Minimizes % paid (LOC)  
Maximizes % earned (MM)

#### **Credit**

Owner Occupied Commercial R/E  
Commercial Equity Line of Credit  
Construction Loans  
Permanent Capital Loans  
Secured & Unsecured Lines  
Business Credit Cards  
o% Balance Transfer  
SBA Lending (7a & 504)  
Business Acquisitions  
Dr., Vet, Dentist Programs  
Business Expansion  
Equipment Financing & Leasing  
o% Down  
\$1 Buy-outs  
Fixed Rate Option

Wachovia caters to Small Businesses (and their ownership) with annual revenues between \$500,000 - \$5MM. We take a "2 Banker Approach" to maximize our connection with clients. Our resources and services offered to companies of this size is rarely matched and often the reason why we say "***Welcome to Wachovia!***"