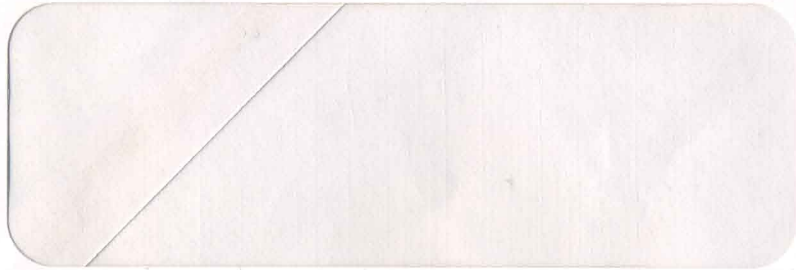




What does *your* average
business day look like?



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- *Worldwide
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Dear Business Customer,

What does *your* average day look like?

If you're like most business owners, you don't have a minute to spare. You've got proposals to write, clients to see, prospects to call, and orders to fill.

On top of that, you've got an office to run. From office supplies to computer equipment, airline tickets to rental cars, there's only one person in charge of the daily purchases—and that's you.

- *Purchase
Protection up
to \$50,000*

Now you can make all your purchases—*quickly and easily*— with the FIRST UNION Business CheckCard.*

- *Quick Cash
Access*

Why write checks when you can simply use your CheckCard? Every transaction gets deducted directly from your company's checking account. No approval delays. No hassles. What could be better?

Stay on top of your expenses.

Plus, the FIRST UNION Business CheckCard helps you track your business expenses and keep them separate from your personal spending. Every month, you'll receive a checking statement that itemizes all your business transactions, *down to the penny!* A great feature for tax purposes.

- *Travel &
Emergency
Assistance*

Worldwide acceptance and services.

What's more, the FIRST UNION Business CheckCard protects your company in ways that checks and cash simply can't. Every time you use your card, your purchases are automatically safeguarded with services such as Purchase Security, Extended Protection, Auto Rental Insurance, Travel and Emergency Services, and much more.**

- *Auto Rental
Insurance
Coverage*

The money you need, when you need it.

Need cash in a hurry? Remember, your FIRST UNION Business CheckCard is accepted at more than 643,000 ATMs in the Visa/PLUS® ATM Network. Get quick access to cash, 24 hours a day, or make unlimited withdrawals or deposits at more than 3,800 First Union ATMs.

Best of all, you get all this and more for just \$1.50 a month.† So, pay with your FIRST UNION Business CheckCard the next time you're buying computer equipment, ordering office supplies, or traveling out of town. Use it anywhere your business takes you, *and everywhere you see the Visa® symbol*—at over 20 million locations worldwide.

Don't wait. To apply for your FIRST UNION Business CheckCard, simply complete and return the attached request by fax or mail.

Sincerely,

Cynthia D. Randolph
Vice President

P.S. Don't wait! Put the FIRST UNION Business CheckCard to work for *your* company. Fax or mail the attached request today.

*The FIRST UNION Business CheckCard is subject to approval. If you are not approved for the FIRST UNION Business CheckCard, we will issue you a new FIRST UNION Business ATM Card.

**Some restrictions apply. See *Visa Business Check Card Benefits Package* for complete details.

†There is no monthly fee for Custom Business Banking and CAP® for Business Customers.