

WACHOVIA CORP NEW  
Form FWP  
November 14, 2007

Filed under Rule 433

## Summary of Terms

File No.333-140491

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### Wachovia Capital Trust X

*7.85% Trust Preferred Securities*

*(liquidation amount \$25 per security)*

*fully and unconditionally guaranteed, as described in the prospectus supplement, by*

### Wachovia Corporation

<b>Issuer:</b>	Wachovia Capital Trust X
<b>Guarantor:</b>	Wachovia Corporation
<b>Description:</b>	7.85% Trust Preferred Securities
<b>Ratings:</b>	A1 / A / A+ (s / s /s) A securities rating is not a recommendation to buy, sell or hold securities and may be subject to review, revision, suspension, reduction or withdrawal at any time by the assigning rating agency.
<b>Trade Date:</b>	November 14, 2007
<b>Settlement Date:</b>	November 21, 2007
<b>Amount:</b>	\$750,000,000 aggregate liquidation amount (30,000,000 trust preferred securities)
<b>Overallotment Option:</b>	4,500,000 trust preferred securities
<b>Scheduled Maturity Date:</b>	December 15, 2047
<b>Final Repayment Date:</b>	December 1, 2067, subject to two ten-year extensions as described in the preliminary prospectus supplement dated November 13, 2007
<b>Distribution Payment Dates:</b>	Quarterly on the 15 <sup>th</sup> of March, June, September, and December
<b>First Coupon:</b>	Distributions will accrue from November 21, 2007 and be payable on March 17, 2008
<b>Day Count:</b>	30 / 360
<b>Deferral Provisions:</b>	Distributions may be deferred for up to 40 consecutive quarterly interest periods on the terms set forth in the prospectus supplement
<b>Redemption of the Trust Preferred Securities:</b>	At Wachovia's option, the Trust Preferred Securities may be redeemed (i) at 100% of their liquidation amount on or after December 15, 2012 or after the occurrence of a tax event, capital treatment event or investment company event, as described in the prospectus supplement, or (ii) at a make-whole redemption price after the occurrence of a rating agency event, as described in the prospectus supplement, in each case plus accrued and unpaid distributions through the date of redemption.
<b>Rating Agency Event</b>	If applicable, the greater of par or an amount to be determined at a discount rate equal to the Treasury Yield plus 50 basis points
<b>Make-Whole Premium:</b>	
<b>Replacement Capital</b>	The repayment, redemption or purchase of the LoTS <sup>SM</sup> and the Trust Preferred Securities at any time (i) on or after the earlier of the date 30 years prior to the final repayment date and the scheduled maturity date and (ii) prior to the later of the date 20 years prior to the final repayment date and December 15, 2057 will be subject to a replacement capital covenant.
<b>Covenant:</b>	

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**Issue Price:** \$25.00 per security  
**Gross Proceeds:** \$750,000,000

**Net Proceeds to Wachovia:** \$725,820,000, after expenses and underwriting commissions

**Use of Proceeds:** General Corporate Purposes

**Clearance:** DTC

**Listing:** NYSE

**CUSIP/ISIN:** 92979K208 / US92979K2087

**Sole Structuring Advisor**

**and Sole Bookrunner:** Wachovia Capital Markets, LLC

**Sr. Co-Managers:** Citigroup Global Markets Inc., Merrill Lynch, Pierce, Fenner & Smith Incorporated, Morgan Stanley & Co. Incorporated, UBS Securities LLC

**Jr. Co-Managers:** Banc of America Securities LLC, Barclays Capital Inc., Deutsche Bank Securities Inc., Fifth Third Securities, Inc., Greenwich Capital Markets, Inc., ING Financial Markets LLC, KeyBanc Capital Markets, a division of McDonald Investments Inc., Lehman Brothers Inc., NatCity Investments, Inc., Popular Securities, Inc., RBC Dain Rauscher Inc., Wells Fargo Securities, LLC.

Wachovia Securities is the trade name for the corporate and investment banking services of Wachovia Corporation and its subsidiaries. If this communication relates to an offering of US registered securities (i) a registration statement has been filed with the SEC, (ii) before investing you should read the prospectus and other documents the issuer has filed with the SEC, and (iii) you may obtain these documents from your sales rep, by calling 1-866-289-1262 or by visiting [www.sec.gov](http://www.sec.gov). If this communication relates to an offering of securities exempt from registration in the US, you should contact your sales rep for the complete disclosure package.