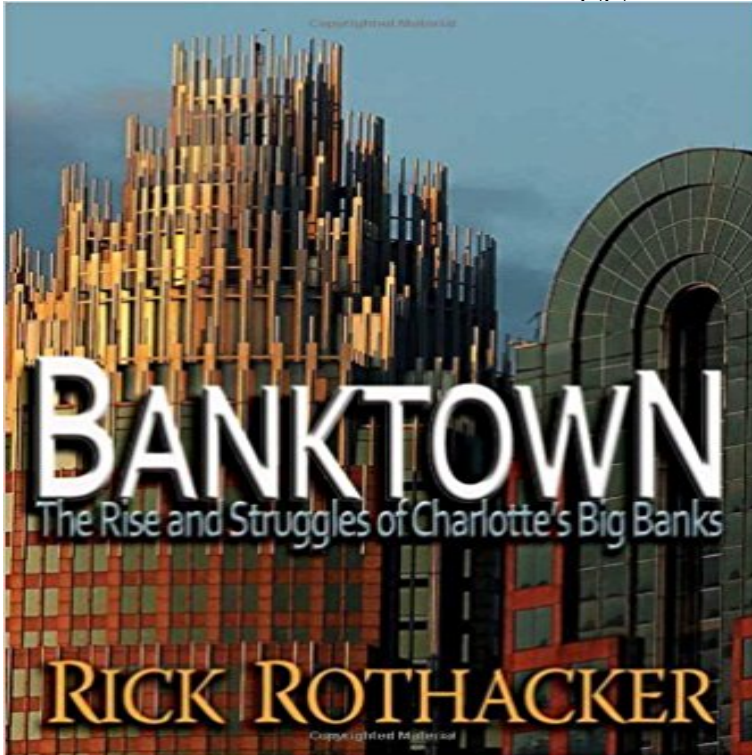


Banktown: The Rise and Struggles of Charlottes Big Banks



On September 15, 2008, Wachovia CEO Bob Steel strode onto the set of Jim Cramers Mad Money and assured his country and shareholders of a great future for one of the nations largest banks. Within weeks, that assertion unraveled, as Steel scrambled to find a buyer for Wachovia and stock value evaporated amid the nations financial meltdown. Employees back in Wachovias headquarters in Charlotte--a banking powerhouse built through decades of deals--would suddenly find themselves for the first time on the wrong end of a major banking takeover. Banktown is a tale of triumph and tragedy, an account of crisis in Charlotte s own Bank of America and Wachovia, told with the ground-zero insights of the Charlotte Observers award-winning business reporter, Rick Rothacker. Vivid details and anecdotes humanize the tale, from sleep-deprived bankers analyzing a \$50 billion deal in less than 24 hours to Wachovia customers realizing that their mystifying adjustable rate mortgages resulted in their owing more after they made their monthly payments than before. With a cast containing ambitious CEOs, brash traders, and powerful government officials, Banktown is poised to become the definitive account of how our national crisis played out in Charlotte, and how its aftermath bruised the economy and the pride of one of the New Souths brightest skylines.

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