

The Depository Trust Company
IMPORTANT

B#: 1451
DATE: February 08, 2001
TO: All Participants
CATEGORY: Dividends
FROM: Anthony Capizzi, Domestic Tax Services, Dividend Dept.
ATTENTION: Managing Partner/Officer, Cashier, Dividend Mgr. Tax Mgr.
SUBJECT: Wachovia
CUSIP# Various
2000 Tax Information

The attached correspondence containing tax information was received by the Depository Trust Company. If applicable please consult your tax advisor to assure proper treatment of this event.

Attachment

WACHOVIA

The First National Bank of Atlanta
Post Office Box 12485
Wilmington, Delaware 19850

January 24, 2001

Cassandra Shedd
The Bank of New York
101 Barclay Street
New York, NY 10286

Dear Cassandra:

Pursuant to Section 5.2 (b) of the Amended and Restated Pooling and Servicing Agreement, dated as of June 4, 1999, The First National Bank of Atlanta d/b/a Wachovia Bank Card Services, as Servicer, hereby submits the 2000 Annual Certificateholders' Tax Statement. The statement contains the information required by Section 5.2 (a) set forth in subclauses (i) and (ii) aggregated for the 2000 calendar year.

If you have any questions, please contact me at (404) 842-3216 or Keith Mather at (404) 842-3771.

Respectfully,



Tammy L. Joyce
Vice President

SERIES 1995-1 ANNUAL CERTIFICATEHOLDERS' TAX STATEMENT*
THE FIRST NATIONAL BANK OF ATLANTA
WACHOVIA CREDIT CARD MASTER TRUST

Listed below is the information which is required to be prepared with respect to the performance of the Trust during the related 2000 Annual period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Information Regarding the 2000 Annual Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1.	The amount of the aggregate annual distribution in respect of Class A Monthly Principal	\$1,000.00
2.	The amount of the aggregate annual distribution in respect of Class B Monthly Principal	\$1,000.00
3.	The amount of the aggregate annual distribution in respect of Collateral Monthly Principal	\$1,000.00
4.	The amount of the aggregate annual distribution in respect of Class A Monthly Interest	\$66.32
5.	The amount of the aggregate annual distribution in respect of Class A Deficiency Amounts	\$0.00
6.	The amount of the aggregate annual distribution in respect of Class A Additional Interest	\$0.00
7.	The amount of the aggregate annual distribution in respect of Class B Monthly Interest	\$61.96
8.	The amount of the aggregate annual distribution in respect of Class B Deficiency Amounts	\$0.00
9.	The amount of the aggregate annual distribution in respect of Class B Additional Interest	\$0.00
10.	The amount of the aggregate annual distribution in respect of Collateral Monthly Interest	\$49.46
11.	The amount of the aggregate annual distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00

*Revised as of 1/11/2001

SERIES 1999-1 ANNUAL CERTIFICATEHOLDERS' TAX STATEMENT
THE FIRST NATIONAL BANK OF ATLANTA
WACHOVIA CREDIT CARD MASTER TRUST

Listed below is the information which is required to be prepared with respect to the performance of the Trust during the related 2000 Annual period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Information Regarding the 2000 Annual Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1.	The amount of the aggregate annual distribution in respect of Class A Monthly Principal	\$0.00
2.	The amount of the aggregate annual distribution in respect of Class B Monthly Principal	\$0.00
3.	The amount of the aggregate annual distribution in respect of Collateral Monthly Principal	\$0.00
4.	The amount of the aggregate annual distribution in respect of Class A Monthly Interest	\$66.44
5.	The amount of the aggregate annual distribution in respect of Class A Deficiency Amounts	\$0.00
6.	The amount of the aggregate annual distribution in respect of Class A Additional Interest	\$0.00
7.	The amount of the aggregate annual distribution in respect of Class B Monthly Interest	\$68.98
8.	The amount of the aggregate annual distribution in respect of Class B Deficiency Amounts	\$0.00
9.	The amount of the aggregate annual distribution in respect of Class B Additional Interest	\$0.00
10.	The amount of the aggregate annual distribution in respect of Collateral Monthly Interest	\$75.56
11.	The amount of the aggregate annual distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00

SERIES 1999-2 ANNUAL CERTIFICATEHOLDERS' TAX STATEMENT
THE FIRST NATIONAL BANK OF ATLANTA
WACHOVIA CREDIT CARD MASTER TRUST

Listed below is the information which is required to be prepared with respect to the performance of the Trust during the related 2000 Annual period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooled and Servicing Agreement.

Information Regarding the 2000 Annual Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1. The amount of the aggregate annual distribution in respect of Class A Monthly Principal	\$0.00
2. The amount of the aggregate annual distribution in respect of Class B Monthly Principal	\$0.00
3. The amount of the aggregate annual distribution in respect of Collateral Monthly Principal	\$0.00
4. The amount of the aggregate annual distribution in respect of Class A Monthly Interest	\$66.74
5. The amount of the aggregate annual distribution in respect of Class A Deficiency Amounts	\$0.00
6. The amount of the aggregate annual distribution in respect of Class A Additional Interest	\$0.00
7. The amount of the aggregate annual distribution in respect of Class B Monthly Interest	\$69.18
8. The amount of the aggregate annual distribution in respect of Class B Deficiency Amounts	\$0.00
9. The amount of the aggregate annual distribution in respect of Class B Additional Interest	\$0.00
10. The amount of the aggregate annual distribution in respect of Collateral Monthly Interest	\$71.52
11. The amount of the aggregate annual distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00

SERIES 2000-1 ANNUAL CERTIFICATEHOLDERS' TAX STATEMENT
THE FIRST NATIONAL BANK OF ATLANTA
WACHOVIA CREDIT CARD MASTER TRUST

Listed below is the information which is required to be prepared with respect to the performance of the Trust during the related 2000 Annual period.

Capitalized terms used in this Statement have their respective meanings set forth in the Pooling and Servicing Agreement.

Information Regarding the 2000 Annual Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount)

1.	The amount of the aggregate annual distribution in respect of Class A Monthly Principal	\$0.00
2.	The amount of the aggregate annual distribution in respect of Class B Monthly Principal	\$0.00
3.	The amount of the aggregate annual distribution in respect of Collateral Monthly Principal	\$0.00
4.	The amount of the aggregate annual distribution in respect of Class A Monthly Interest	\$25.58
5.	The amount of the aggregate annual distribution in respect of Class A Deficiency Amounts	\$0.00
6.	The amount of the aggregate annual distribution in respect of Class A Additional Interest	\$0.00
7.	The amount of the aggregate annual distribution in respect of Class B Monthly Interest	\$26.44
8.	The amount of the aggregate annual distribution in respect of Class B Deficiency Amounts	\$0.00
9.	The amount of the aggregate annual distribution in respect of Class B Additional Interest	\$0.00
10.	The amount of the aggregate annual distribution in respect of Collateral Monthly Interest	\$28.03
11.	The amount of the aggregate annual distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.00

WACHOVIA

3 Piedmont Center 5th Floor
3565 Piedmont Road
Atlanta, Georgia 30305

TO: Recipients of Monthly Servicing Reports
FROM: Tammy L. Joyce *TJ*
SUBJECT: **Partners First Credit Card Master Trust**
DATE: January 29, 2001

Pursuant to Section 5.2(b) of the Amended and Restated Pooling and Servicing Agreement, dated as of January 31, 2000, The First National Bank of Atlanta d/b/a Wachovia Bank Card Services, as Servicer, hereby submits the 2000 Annual Statement.

If you have any questions, please call me at (404) 842-3216 or Scott Sabik at (404) 842-3771.

PARTNERS FIRST CREDIT CARD MASTER TRUST
ANNUAL STATEMENT
SERIES 1998-2
FOR THE PERIOD ENDING DECEMBER 31, 2000

Pursuant to the Amended and Restated Pooling and Servicing Agreement dated as of January 31, 2000 (hereinafter as such agreement may have been or may be from time to time, amended or otherwise modified, the "Pooling and Servicing Agreement"), among The First National Bank of Atlanta d/b/a Wachovia Bank Card Services ("FNBA") as Servicer and Transferor, and The Bank of New York, as trustee (the "Trustee"), as supplemented by the Series 1998-2 Supplement dated as of June 26, 1998 (the "Supplement") among FNBA and the Trustee, the Servicer is required to prepare certain information each month regarding current distributions to the Series 1998-2 Securityholders and the performance of Partners First Credit Card Master Trust (the "Trust") during the year. The information which is required to be prepared with respect to the performance of the Trust during the period of 01/01/00 - 12/31/00 is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Series 1998-2 Security (a "Security"). Certain other information is presented based on the aggregate amounts for the Trust as a whole. Capitalized terms used in this Annual Statement have their respective meaning set forth in the Pooling and Servicing Agreement and the Supplement.

A) Information regarding distributions in the respect of the Class A Securities per \$1,000 original security principal amount:

(1) The total amount of the distribution in respect of Class A Securities, per \$1,000 original security principal amount 65.793819

(2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class A Securities per \$1,000 original security principal amount 65.793819

(3) The amount of the distribution set forth in paragraph 1 above in respect of principal of the Class A Securities per \$1,000 original security principal amount 0.00

B) Class A Investor Charge Offs and Reimbursement of Charge Offs

(1) The amount of Class A Investor Charge Offs \$0.00

(2) The amount of Class A Investor Charge Offs set forth in paragraph 1 above, per \$1,000 original security principal amount 0.00

(3) The total amount reimbursed in respect of Class A Investor Charge Offs \$0.00

(4) The amount set forth in paragraph 3 above, per \$1,000 original security principal amount 0.00

(5) The amount, if any, by which the outstanding principal balance of the Class A Securities exceeds the Class A Invested Amount after giving effect to all transactions on such Distribution Date \$0.00

C) Information regarding distributions in the respect of the Class B Securities per \$1,000 original security principal amount:

(1) The total amount of the distribution in respect of Class B Securities, per \$1,000 original security principal amount 67.917153

(2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class B Securities, per \$1,000 original security principal amount 67.917153

(3) The amount of the distribution set forth in paragraph 4 above in respect of principal of the Class B Securities, per \$1,000 original security principal amount 0.00

D) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount:

(1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B Invested Amount \$0.00

(2) The amount of the reductions in Class B Invested Amount set forth in paragraph 1 above, per \$1,000 original security principal amount 0.00

(3) The amount reimbursed in respect of such reductions in Class B Invested Amount \$0.00

(4) The amount set forth in paragraph 3 above, per \$1,000 original security principal amount 0.00

(5) The amount, if any, by which the outstanding principal balance of the Class B Securities exceeds the Class B Invested Amount after giving effect to all transactions on such Distribution Date \$0.00

E) Information regarding certain distributions to the Collateral Interest Holder:

(1) The amount distributed to the Collateral Interest Holder in respect of interest on the Collateral Invested Amount \$4,933,205.34

(2) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount \$15,740,833.33

F) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount:

(1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount \$0.00

(2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount \$0.00

G) Information regarding certain distributions to the Class D Securityholders:

(1) The amount distributed to Class D Securityholders in respect of interest on the Class D Invested Amount \$0.00

(2) The amount distributed to the Class D Securityholders with respect to principal on the Class D Invested Amount \$0.00

H) Amount of reductions in Class D Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class D Invested Amount:

(1) The amount of reductions in Class D Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class D Invested Amount \$975,781.19

(2) The total amount reimbursed in respect of such reductions in the Class D Invested Amount \$975,781.19

RECEIVABLES --

Beginning of the Period Principal Receivables (01/01/00)	<u>\$1,924,363,671.69</u>
Beginning of the Period Finance Charge Receivables (01/01/00)	<u>\$52,464,313.34</u>
Beginning of the Period Discounted Receivables (01/01/00)	<u>\$0.00</u>
Beginning of the Period Premium Receivables (01/01/00)	<u>\$0.00</u>
Beginning of the Period Total Receivables (01/01/00)	<u>\$1,976,827,985.03</u>
Removed Principal Receivables	<u>\$0.00</u>
Removed Finance Charge Receivables	<u>\$0.00</u>
Removed Total Receivables	<u>\$0.00</u>
Additional Principal Receivables (06/01/00)	<u>\$501,366,889.25</u>
Additional Finance Charge Receivables (06/01/00)	<u>\$6,809,063.73</u>
Additional Total Receivables (06/01/00)	<u>\$508,175,932.98</u>
Discounted Receivables Generated this Period	<u>\$0.00</u>
Premium Receivables Generated this Period	<u>\$0.00</u>
End of the Period Principal Receivables (12/31/00)	<u>\$1,944,710,797.32</u>
End of the Period Finance Charge Receivables (12/31/00)	<u>\$81,083,569.20</u>
End of the Period Discounted Receivables (12/31/00)	<u>\$0.00</u>
End of the Period Premium Receivables (12/31/00)	<u>\$0.00</u>
End of the Period Total Receivables (12/31/00)	<u>\$2,005,774,366.52</u>
Special Funding Account Balance	<u>\$0.00</u>
Aggregate Invested Amount (all Master Trust Series)	<u>\$1,500,000,000.00</u>
End of the Period Transferor Amount (12/31/00)	<u>\$444,710,797.32</u>

DELINQUENCIES AND LOSSES -- RECEIVABLES

End of the Period Delinquencies (12/31/00)	
30-59 Days Delinquent	<u>\$38,038,734.33</u>
60-89 Days Delinquent	<u>\$23,479,186.25</u>
90+ Days Delinquent	<u>\$44,861,499.34</u>
Total 30+ Days Delinquent	<u>\$106,379,419.92</u>
Defaulted Accounts During the Period	<u>\$152,509,065.82</u>

INVESTED AMOUNTS --

Class A Initial Invested Amount	<u>\$628,000,000.00</u>	
Class B Initial Invested Amount	<u>\$113,000,000.00</u>	
Collateral Initial Invested Amount	<u>\$67,000,000.00</u>	
Class D Initial Invested Amount	<u>\$42,000,000.00</u>	
INITIAL INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Invested Amount	<u>\$528,000,000.00</u>	
Class B Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Adjusted Invested Amount	<u>\$528,000,000.00</u>	
Class B Adjusted Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
ADJUSTED INVESTED AMOUNT		<u>\$750,000,000.00</u>

ANNUAL SERVICING FEE		<u>\$14,995,918.95</u>
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SERIES DEFAULT AMOUNT		<u>\$60,176,587.84</u>
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GROUP 1 INFORMATION --

WEIGHTED AVERAGE INTEREST RATE FOR ALL SERIES IN GROUP ONE		<u>8.26%</u>
GROUP 1 FINANCE CHARGE COLLECTIONS		<u>\$282,442,854.43</u>
GROUP 1 ADDITIONAL AMOUNTS		<u>\$0.00</u>
GROUP 1 SERIES DEFAULT AMOUNT		<u>\$120,365,365.77</u>
GROUP 1 ANNUAL FEES		<u>\$29,994,959.51</u>
GROUP 1 ANNUAL INTEREST		<u>\$84,978,992.74</u>

SERIES 1998-2 INFORMATION --

AVERAGE SERIES 1998-2 ALLOCATION PERCENTAGE		<u>49.99%</u>
SERIES 1998-2 ALLOCABLE FINANCE CHARGE COLLECTIONS		<u>\$181,321,319.32</u>
SERIES 1998-2 ADDITIONAL AMOUNTS		<u>\$0.00</u>
SERIES 1998-2 ALLOCABLE DEFAULTED AMOUNT		<u>\$76,246,183.74</u>

INVESTED AMOUNTS --

Class A Initial Invested Amount	<u>\$628,000,000.00</u>	
Class B Initial Invested Amount	<u>\$113,000,000.00</u>	
Collateral Initial Invested Amount	<u>\$67,000,000.00</u>	
Class D Initial Invested Amount	<u>\$42,000,000.00</u>	
INITIAL INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Invested Amount	<u>\$528,000,000.00</u>	
Class B Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Adjusted Invested Amount	<u>\$528,000,000.00</u>	
Class B Adjusted Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
ADJUSTED INVESTED AMOUNT		<u>\$750,000,000.00</u>

ANNUAL SERVICING FEE

\$14,995,918.95

SERIES DEFAULT AMOUNT

\$60,176,587.84

GROUP 1 INFORMATION --

WEIGHTED AVERAGE INTEREST RATE FOR ALL SERIES IN GROUP ONE	<u>8.26%</u>
GROUP 1 FINANCE CHARGE COLLECTIONS	<u>\$282,442,854.43</u>
GROUP 1 ADDITIONAL AMOUNTS	<u>\$0.00</u>
GROUP 1 SERIES DEFAULT AMOUNT	<u>\$120,365,365.77</u>
GROUP 1 ANNUAL FEES	<u>\$29,994,959.51</u>
GROUP 1 ANNUAL INTEREST	<u>\$84,978,992.74</u>

SERIES 1998-2 INFORMATION --

AVERAGE SERIES 1998-2 ALLOCATION PERCENTAGE	<u>49.99%</u>
SERIES 1998-2 ALLOCABLE FINANCE CHARGE COLLECTIONS	<u>\$181,321,319.32</u>
SERIES 1998-2 ADDITIONAL AMOUNTS	<u>\$0.00</u>
SERIES 1998-2 ALLOCABLE DEFAULTED AMOUNT	<u>\$76,246,183.74</u>

SERIES 1998-2 ANNUAL FEES	<u>\$14,996,918.96</u>
SERIES 1998-2 ALLOCABLE PRINCIPAL COLLECTIONS	<u>\$1,121,672,291.67</u>
SERIES 1998-2 REQUIRED TRANSFEROR AMOUNT	<u>\$52,500,000.00</u>
FLOATING ALLOCATION PERCENTAGE	<u>77.917192%</u>
INVESTOR FINANCE CHARGE COLLECTIONS	<u>\$141,280,480.73</u>
SERIES DEFAULT AMOUNT	<u>\$60,176,587.84</u>
REDIRECTED INVESTOR FINANCE CHARGE	
COLLECTIONS	<u>(\$161,284.18)</u>
PRINCIPAL ALLOCATION PERCENTAGE	<u>78.074727%</u>
AVAILABLE PRINCIPAL COLLECTIONS	<u>\$935,193,500.84</u>

CLASS A AVAILABLE FUNDS --

AVERAGE CLASS A FLOATING PERCENTAGE 70.42%

TOTAL CLASS A AVAILABLE FUNDS \$99,376,237.46

Class A Annual Interest	<u>\$34,739,136.66</u>	
Class A Servicing Fee	<u>\$10,560,000.57</u>	
Class A Default Amount	<u>\$41,869,987.89</u>	
TOTAL CLASS A EXCESS SPREAD		<u>\$12,207,112.33</u>

CLASS B AVAILABLE FUNDS --

AVERAGE CLASS B FLOATING PERCENTAGE 15.07%

TOTAL CLASS B AVAILABLE FUNDS \$21,268,020.52

Class B Annual Interest	<u>\$7,674,638.26</u>	
Class B Servicing Fee	<u>\$2,260,000.12</u>	
TOTAL CLASS B EXCESS SPREAD		<u>\$11,333,382.13</u>

COLLATERAL AVAILABLE FUNDS --

AVERAGE COLLATERAL FLOATING PERCENTAGE 8.94%

TOTAL COLLATERAL AVAILABLE FUNDS \$12,610,242.26

Collateral Servicing Fee	<u>\$1,340,000.07</u>	
TOTAL COLLATERAL EXCESS SPREAD		<u>\$11,270,242.18</u>

CLASS D AVAILABLE FUNDS --

AVERAGE CLASS D FLOATING PERCENTAGE		<u>5.57%</u>
TOTAL CLASS D AVAILABLE FUNDS		<u>\$7,864,696.31</u>
Collateral Servicing Fee	<u>\$835,918.18</u>	
TOTAL CLASS D EXCESS SPREAD		<u>\$7,028,778.13</u>

Excess Spread --

TOTAL EXCESS SPREAD		<u>\$41,839,514.78</u>
a) Excess Spread Applied to Class A Required Amount	<u>\$507,115.92</u>	
b) Excess Spread Applied to Class A Investor Charge Offs	<u>\$0.00</u>	
c) Excess Spread Applied to Class B Required Amount	<u>\$0.00</u>	
d) Excess Spread Applied to Class B Defaults	<u>\$9,069,342.29</u>	
e) Excess Spread Applied to Reductions of Class B Invested Amount pursuant to clauses (c), (d) and (e)	<u>\$0.00</u>	
f) Excess Spread Applied to Monthly Servicing Fee	<u>\$0.00</u>	
g) Excess Spread Applied to Collateral Annual Interest	<u>\$4,933,205.34</u>	
h) Excess Spread Applied to Collateral Default Amount	<u>\$5,129,337.17</u>	
i) Excess Spread Applied to Reductions of Collateral Invested Amount pursuant to Clauses (c), (d) and (e)	<u>\$0.00</u>	
j) Excess Spread Applied to Reserve Account	<u>\$3,198,446.42</u>	
k) Excess Spread Applied to pay Class D Monthly Interest	<u>\$0.00</u>	
l) Excess Spread Applied to Class D Default Amounts	<u>\$2,625,023.38</u>	
m) Excess Spread Applied to Reductions of Class D Invested Amount pursuant to Clauses (c), (d) and (e)	<u>\$975,781.19</u>	
n) Excess Spread Applied to Other Amounts Owed to Collateral Interest Holder	<u>\$9,507,373.47</u>	
TOTAL EXCESS FINANCE CHARGE COLLECTIONS ELIGIBLE FOR OTHER EXCESS ALLOCATION SERIES		<u>\$5,895,889.60</u>

EXCESS FINANCE CHARGE COLLECTIONS --

TOTAL EXCESS FINANCE CHARGE COLLECTIONS FOR ALL ALLOCATION SERIES \$16,073,412.33

SERIES 1998-2 EXCESS FINANCE CHARGE COLLECTIONS --

EXCESS FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 1998-2 \$4,133,628.91

Excess Finance Charge Collections Applied to Class A Required Amount	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Class A Investor Charge Offs	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Class B Required Amount	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Reductions of Class B Invested Amount Pursant to Clauses (c), (d) and (e)	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Collateral Annual Interest	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Unpaid Annual Servicing Fee	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Collateral Default Amount	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Reductions of Collateral Invested Amount Pursant to Clauses (c), (d) and (e)	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Reserve Account	<u>\$0.00</u>
Excess Finance Charge Collections Applied to pay Class D Annual Interest	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Class D Default Amount	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Reductions of Class D Invested Amount Pursant to Clauses (c), (d) and (e)	<u>\$0.00</u>
Excess Finance Charge Collections Applied to Other Amounts Owed to Collateral Interest Holder	<u>\$4,133,628.91</u>

YIELD AND BASE RATE --

AVERAGE BASE RATE FOR THE PERIOD	<u>8.24%</u>
AVERAGE SERIES ADJUSTED PORTFOLIO YIELD FOR THE PERIOD	<u>10.80%</u>
AVERAGE EXCESS SPREAD RATE FOR THE PERIOD	<u>2.56%</u>

PRINCIPAL COLLECTIONS --

AVERAGE CLASS A PRINCIPAL PERCENTAGE	<u>70.42%</u>
Class A Principal Collections	<u>\$616,187,666.26</u>
AVERAGE CLASS B PRINCIPAL PERCENTAGE	<u>15.07%</u>
Class B Principal Collections	<u>\$131,873,486.76</u>
AVERAGE COLLATERAL PRINCIPAL PERCENTAGE	<u>8.94%</u>
Collateral Principal Collections	<u>\$78,190,480.38</u>
AVERAGE CLASS D PRINCIPAL PERCENTAGE	<u>5.57%</u>
Class D Principal Collections	<u>\$48,765,269.62</u>
Other Amounts Treated as Principal Collections pursuant to Section 4.5 and 4.7	<u>\$60,176,587.84</u>
AVAILABLE PRINCIPAL COLLECTIONS	<u>\$935,193,500.84</u>
REALLOCATED PRINCIPAL COLLECTIONS	<u>\$0.00</u>
SERIES 1998-2 PRINCIPAL SHORTFALL (12/00 monthly period)	<u>\$38,479,367.74</u>
SHARED PRINCIPAL COLLECTIONS ALLOCABLE FROM OTHER PRINCIPAL SHARING SERIES	<u>\$935,395,623.60</u>

ACCUMULATION --

Controlled Accumulation Amount	<u>\$106,833,333.33</u>
Deficit Controlled Accumulation Amount	<u>\$0.00</u>
CONTROLLED DEPOSIT AMOUNT	<u>\$106,833,333.33</u>

PRINCIPAL FUNDING ACCOUNT BALANCE AS OF 12/31/00. \$0.00

SHARED PRINCIPAL COLLECTIONS ELIGIBLE FOR OTHER
PRINCIPAL SHARING SERIES \$866,839,535.25

INVESTOR CHARGE OFFS AND RECOVERIES --

CLASS A INVESTOR CHARGE OFFS \$0.00

REDUCTIONS IN CLASS B INVESTED AMOUNT (OTHER
THAN BY PRINCIPAL PAYMENTS) \$0.00

REDUCTIONS IN COLLATERAL INVESTED AMOUNT
(OTHER THAN BY PRINCIPAL PAYMENTS) \$0.00

REDUCTIONS IN CLASS D INVESTED AMOUNT (OTHER
THAN BY PRINCIPAL PAYMENTS) \$975,781.19

PREVIOUS CLASS A CHARGE OFFS REIMBURSED \$0.00

PREVIOUS CLASS B INVESTED AMOUNT REDUCTIONS
REIMBURSED \$0.00

PREVIOUS COLLATERAL INVESTED AMOUNT
REDUCTIONS REIMBURSED \$0.00

PREVIOUS CLASS D INVESTED AMOUNT REIMBURSED \$975,781.19

THE FIRST NATIONAL BANK OF ATLANTA
d/b/a WACHOVIA BANK CARD SERVICES

by: Michael L. Scheuerman
Name: Michael L. Scheuerman
Title: Senior Vice President

PARTNERS FIRST CREDIT CARD MASTER TRUST
ANNUAL STATEMENT
SERIES 1998-3
FOR THE PERIOD ENDING DECEMBER 31, 2000

Pursuant to the Amended and Restated Pooling and Servicing Agreement dated as of January 31, 2000 (hereinafter as such agreement may have been or may be from time to time, amended or otherwise modified (the "Pooling and Servicing Agreement")), among The First National Bank of Atlanta d/b/a Wachovia Bank Card Services ("FNBA"), as Servicer and Transferor, and The Bank of New York, as trustee (the "Trustee"), as supplemented by the Series 1998-3 Supplement dated as of June 26, 1998 (the "Supplement") among FNBA and the Trustee, the Servicer is required to prepare certain information each month regarding current distributions to the Series 1998-3 Securityholders and the performance of Partners First Credit Card Master Trust (the "Trust") during the year. The information which is required to be prepared with respect to the performance of the Trust during the period of 01/01/00 - 12/31/00 is set forth below. Certain of the information is presented on the basis of an original principal amount of \$1,000 per Series 1998-3 Security (a "Security"). Certain other information is presented based on the aggregate amounts for the Trust as a whole. Capitalized terms used in this Annual Statement have their respective meaning set forth in the Pooling and Servicing Agreement and the Supplement.

A) Information regarding distributions in the respect of the Class A Securities per \$1,000 original security principal amount:

(1) The total amount of the distribution in respect of Class A Securities, per \$1,000 original security principal amount	<u>66.097153</u>
(2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class A Securities, per \$1,000 original security principal amount	<u>66.097153</u>
(3) The amount of the distribution set forth in paragraph 1 above in respect of principal of the Class A Securities, per \$1,000 original security principal amount	<u>0.00</u>

B) Class A Investor Charge Offs and Reimbursement of Charge Offs:

(1) The amount of Class A Investor Charge Offs	<u>\$0.00</u>
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(2) The amount of Class A Investor Charge Offs set forth in paragraph 1 above, per \$1,000 original security principal amount 0.00

(3) The total amount reimbursed in respect of Class A Investor Charge Offs \$0.00

(4) The amount set forth in paragraph 3 above per \$1,000 original security principal amount 0.00

(5) The amount, if any, by which the outstanding principal balance of the Class A Securities exceeds the Class A Invested Amount after giving effect to all transactions on such Distribution Date \$0.00

C) information regarding distributions in the respect of the Class B Securities per \$1,000 original security principal amount:

(1) The total amount of the distribution in respect of Class B Securities, per \$1,000 original security principal amount 68.422708

(2) The amount of the distribution set forth in paragraph 1 above in respect of interest on the Class B Securities, per \$1,000 original security principal amount 68.422708

(3) The amount of the distribution set forth in paragraph 1 above in respect of principal of the Class B Securities, per \$1,000 original security principal amount 0.00

D) Amount of reductions in Class B Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Class B Invested Amount:

(1) The amount of reductions in Class B Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class B Invested Amount \$0.00

(2) The amount of the reductions in Class B Invested Amount set forth in paragraph 1 above, per \$1,000 original security principal amount 0.00

(3) The amount reimbursed in respect of such reductions in Class B Invested Amount \$0.00

(4) The amount set forth in paragraph 3 above, per \$1,000 original security principal amount 0.00

(5) The amount, if any, by which the outstanding principal balance of the Class B Securities exceeds the Class B Invested Amount after giving effect to all transactions on such Distribution Date \$0.00

E) Information regarding certain distributions to the Collateral Interest Holder:

(1) The amount distributed to the Collateral Interest Holder in respect of interest on the Collateral Invested Amount \$5,000,849.79

(2) The amount distributed to the Collateral Interest Holder in respect of principal on the Collateral Invested Amount \$0.00

F) Amount of reductions in Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount:

(1) The amount of reductions in the Collateral Invested Amount pursuant to clauses (c), (d), and (e) of the definition of Collateral Invested Amount \$0.00

(2) The total amount reimbursed in respect of such reductions in the Collateral Invested Amount \$0.00

G) Information regarding certain distributions to the Class D Securityholders:

(1) The amount distributed to Class D Securityholders in respect of interest on the Class D Invested Amount \$0.00

(2) The amount distributed to the Class D Securityholders with respect to principal on the Class D Invested Amount \$0.00

H) Amount of reductions in Class D Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class D Invested Amount:

(1) The amount of reductions in Class D Invested Amount pursuant to clauses (c), (d) and (e) of the definition of Class D Invested Amount \$575,664.56

(2) The total amount reimbursed in respect of such reductions in the Class D Invested Amount \$575,664.56

RECEIVABLES --

Beginning of the Period Principal Receivables (01/01/00)	<u>\$1,924,363,671.69</u>
Beginning of the Period Finance Charge Receivables (01/01/00)	<u>\$52,464,313.34</u>
Beginning of the Period Discounted Receivables (01/01/00)	<u>\$0.00</u>
Beginning of the Period Premium Receivables (01/01/00)	<u>\$0.00</u>
Beginning of the Period Total Receivables (01/01/00)	<u>\$1,976,827,985.03</u>
Removed Principal Receivables	<u>\$0.00</u>
Removed Finance Charge Receivables	<u>\$0.00</u>
Removed Total Receivables	<u>\$0.00</u>
Additional Principal Receivables (06/01/00)	<u>\$501,366,869.25</u>
Additional Finance Charge Receivables (06/01/00)	<u>\$6,809,063.73</u>
Additional Total Receivables (06/01/00)	<u>\$508,175,932.98</u>
Discounted Receivables Generated this Period	<u>\$0.00</u>
Premium Receivables Generated this Period	<u>\$0.00</u>
End of the Period Principal Receivables (12/31/00)	<u>\$1,944,710,797.32</u>
End of the Period Finance Charge Receivables (12/31/00)	<u>\$61,063,569.20</u>
End of the Period Discounted Receivables (12/31/00)	<u>\$0.00</u>
End of the Period Premium Receivables (12/31/00)	<u>\$0.00</u>
End of the Period Total Receivables (12/31/00)	<u>\$2,005,774,366.52</u>
Special Funding Account Balance	<u>\$0.00</u>
Aggregate Invested Amount (all Master Trust Series)	<u>\$1,500,000,000.00</u>
End of the Period Transferor Amount (12/31/00)	<u>\$444,710,797.32</u>

DELINQUENCIES AND LOSSES -- RECEIVABLES

End of the Period Delinquencies (12/31/00)	
30-59 Days Delinquent	<u>\$38,038,734.33</u>
60-89 Days Delinquent	<u>\$23,479,186.25</u>
90+ Days Delinquent	<u>\$44,861,499.34</u>
Total 30+ Days Delinquent	<u>\$106,379,419.92</u>
Defaulted Accounts During the Period	<u>\$152,509,065.82</u>

INVESTED AMOUNTS --

Class A Initial Invested Amount	<u>\$528,000,000.00</u>	
Class B Initial Invested Amount	<u>\$113,000,000.00</u>	
Collateral Initial Invested Amount	<u>\$67,000,000.00</u>	
Class D Initial Invested Amount	<u>\$42,000,000.00</u>	
INITIAL INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Invested Amount	<u>\$528,000,000.00</u>	
Class B Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
INVESTED AMOUNT		<u>\$750,000,000.00</u>

Class A Adjusted Invested Amount	<u>\$528,000,000.00</u>	
Class B Adjusted Invested Amount	<u>\$113,000,000.00</u>	
Collateral Invested Amount	<u>\$67,000,000.00</u>	
Class D Invested Amount	<u>\$42,000,000.00</u>	
ADJUSTED INVESTED AMOUNT		<u>\$750,000,000.00</u>

ANNUAL SERVICING FEE		<u>\$14,999,040.56</u>
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SERIES DEFAULT AMOUNT		<u>\$60,188,777.92</u>
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GROUP I INFORMATION --

WEIGHTED AVERAGE INTEREST RATE FOR ALL SERIES IN GROUP ONE		6.26%
GROUP I FINANCE CHARGE COLLECTIONS	<u>\$282,442,854.43</u>	
GROUP I ADDITIONAL AMOUNTS	<u>\$0.00</u>	
GROUP I SERIES DEFAULT AMOUNT	<u>\$120,365,365.77</u>	
GROUP I ANNUAL FEES	<u>\$29,994,959.51</u>	
GROUP I ANNUAL INTEREST	<u>\$94,978,992.74</u>	

SERIES 1998-3 INFORMATION --

AVERAGE SERIES 1998-3 ALLOCATION PERCENTAGE		50.01%
SERIES 1998-3 ALLOCABLE FINANCE CHARGE COLLECTIONS	<u>\$181,363,657.76</u>	
SERIES 1998-3 ADDITIONAL AMOUNTS	<u>\$0.00</u>	
SERIES 1998-3 ALLOCABLE DEFAULTED AMOUNT	<u>\$76,262,882.08</u>	

CLASS D AVAILABLE FUNDS --

AVERAGE CLASS D FLOATING PERCENTAGE		<u>5.59%</u>
TOTAL CLASS D AVAILABLE FUNDS		<u>\$7,908,129.75</u>
Collateral Servicing Fee	<u>\$839,040.56</u>	
TOTAL CLASS D EXCESS SPREAD		<u>\$7,069,089.20</u>

Excess Spread --

TOTAL EXCESS SPREAD		<u>\$41,871,580.53</u>
a) Excess Spread Applied to Class A Required Amount	<u>\$504,000.33</u>	
b) Excess Spread Applied to Class A Investor Charge Offs	<u>\$0.00</u>	
c) Excess Spread Applied to Class B Required Amount	<u>\$0.00</u>	
d) Excess Spread Applied to Class B Defaults	<u>\$9,069,023.31</u>	
e) Excess Spread Applied to Reductions of Class B Invested Amount pursuant to clauses (c), (d) and (e)	<u>\$0.00</u>	
f) Excess Spread Applied to Monthly Servicing Fee	<u>\$0.00</u>	
g) Excess Spread Applied to Collateral Annual Interest	<u>\$5,000,949.79</u>	
h) Excess Spread Applied to Collateral Default Amount	<u>\$5,129,148.04</u>	
i) Excess Spread Applied to Reductions of Collateral Invested Amount pursuant to Clauses (c), (d) and (e)	<u>\$0.00</u>	
j) Excess Spread Applied to Reserve Account	<u>\$0.00</u>	
k) Excess Spread Applied to pay Class D Monthly Interest	<u>\$0.00</u>	
l) Excess Spread Applied to Class D Default Amounts	<u>\$3,039,328.66</u>	
m) Excess Spread Applied to Reductions of Class D Invested Amount pursuant to Clauses (c), (d) and (e)	<u>\$575,664.56</u>	
n) Excess Spread Applied to Other Amounts Owed to Collateral Interest Holder	<u>\$8,375,943.12</u>	
TOTAL EXCESS FINANCE CHARGE COLLECTIONS ELIGIBLE FOR OTHER EXCESS ALLOCATION SERIES		<u>\$10,177,522.72</u>

EXCESS FINANCE CHARGE COLLECTIONS --

TOTAL EXCESS FINANCE CHARGE COLLECTIONS FOR ALL ALLOCATION SERIES \$16,073,412.33

SERIES 1998-3 EXCESS FINANCE CHARGE COLLECTIONS --

EXCESS FINANCE CHARGE COLLECTIONS ALLOCATED TO SERIES 1998-3 \$0.00

Excess Finance Charge Collections Applied to Class A Required Amount \$0.00

Excess Finance Charge Collections Applied to Class A Investor Charge Offs \$0.00

Excess Finance Charge Collections Applied to Class B Required Amount \$0.00

Excess Finance Charge Collections Applied to Reductions of Class B Invested Amount Pursant to Clauses (c), (d) and (e) \$0.00

Excess Finance Charge Collections Applied to Collateral Annual Interest \$0.00

Excess Finance Charge Collections Applied to Unpaid Annual Servicing Fee \$0.00

Excess Finance Charge Collections Applied to Collateral Default Amount \$0.00

Excess Finance Charge Collections Applied to Reductions of Collateral Invested Amount Pursant to Clauses (c), (d) and (e) \$0.00

Excess Finance Charge Collections Applied to Reserve Account \$0.00

Excess Finance Charge Collections Applied to pay Class D Annual Interest \$0.00

Excess Finance Charge Collections Applied to Class D Default Amount \$0.00

Excess Finance Charge Collections Applied to Reductions of Class D Invested Amount Pursant to Clauses (c), (d) and (e) \$0.00

Excess Finance Charge Collections Applied to Other Amounts Owed to Collateral Interest Holder \$0.00

YIELD AND BASE RATE --

AVERAGE BASE RATE FOR THE PERIOD	<u>8.27%</u>
AVERAGE SERIES ADJUSTED PORTFOLIO YIELD FOR THE PERIOD	<u>10.83%</u>
AVERAGE EXCESS SPREAD RATE FOR THE PERIOD	<u>2.55%</u>

PRINCIPAL COLLECTIONS --

AVERAGE CLASS A PRINCIPAL PERCENTAGE	<u>70.42%</u>
Class A Principal Collections	<u>\$616,187,666.26</u>
AVERAGE CLASS B PRINCIPAL PERCENTAGE	<u>15.07%</u>
Class B Principal Collections	<u>\$131,873,486.76</u>
AVERAGE COLLATERAL PRINCIPAL PERCENTAGE	<u>8.94%</u>
Collateral Principal Collections	<u>\$78,190,480.38</u>
AVERAGE CLASS D PRINCIPAL PERCENTAGE	<u>6.57%</u>
Class D Principal Collections	<u>\$48,955,202.29</u>
Other Amounts Treated as Principal Collections pursuant to Section 4.6 and 4.7	<u>\$60,188,777.92</u>
AVAILABLE PRINCIPAL COLLECTIONS	<u>\$935,395,623.60</u>
REALLOCATED PRINCIPAL COLLECTIONS	<u>\$38,479,367.74</u>
SERIES 1998-3 PRINCIPAL SHORTFALL	<u>\$0.00</u>
SHARED PRINCIPAL COLLECTIONS ALLOCABLE FROM OTHER PRINCIPAL SHARING SERIES	<u>\$866,839,535.25</u>

ACCUMULATION --

Controlled Accumulation Amount	<u>\$0.00</u>
Deficit Controlled Accumulation Amount	<u>\$0.00</u>
CONTROLLED DEPOSIT AMOUNT	<u>\$0.00</u>

PRINCIPAL FUNDING ACCOUNT BALANCE \$0.00

SHARED PRINCIPAL COLLECTIONS ELIGIBLE FOR OTHER
PRINCIPAL SHARING SERIES \$935,193,500.84

INVESTOR CHARGE OFFS AND RECOVERIES --

CLASS A INVESTOR CHARGE OFFS \$0.00

REDUCTIONS IN CLASS B INVESTED AMOUNT (OTHER
THAN BY PRINCIPAL PAYMENTS) \$0.00

REDUCTIONS IN COLLATERAL INVESTED AMOUNT
(OTHER THAN BY PRINCIPAL PAYMENTS) \$0.00

REDUCTIONS IN CLASS D INVESTED AMOUNT (OTHER
THAN BY PRINCIPAL PAYMENTS) \$575,664.56

PREVIOUS CLASS A CHARGE OFFS REIMBURSED \$0.00

PREVIOUS CLASS B INVESTED AMOUNT REDUCTIONS
REIMBURSED \$0.00

PREVIOUS COLLATERAL INVESTED AMOUNT
REDUCTIONS REIMBURSED \$0.00

PREVIOUS CLASS D INVESTED AMOUNT REIMBURSED \$575,664.56

THE FIRST NATIONAL BANK OF ATLANTA
d/b/a WACHOVIA BANK CARD SERVICES

by: Michael L. Scheuerman
Name: Michael L. Scheuerman
Title: Senior Vice President

