



FOREIGN EXCHANGE PRODUCTS

Toll Free 888-821-3600 or 800-733-4360

PRODUCT	DESCRIPTION/ FEATURES AND BENEFITS
International Wire Transfers (outgoing and incoming)	<ul style="list-style-type: none"> For clients who are paying or receiving funds internationally, wire transfers are available in foreign currency or U.S. Dollars. Payments are sent and received through the Bank's International correspondent banking network. Incoming foreign currency wire transfers will be converted into U.S. Dollars at the prevailing market rates.
Foreign Currency Drafts	<ul style="list-style-type: none"> Drawn on accounts overseas, foreign currency drafts offer an alternative for a client who prefers to send a check in foreign currency. The client's customer can process the draft as a local clearing item. Drafts are issued in foreign currency, assuring the exchange rate is applied and providing for exact payment.
International Check Processing	<ul style="list-style-type: none"> Allows the customer to receive credit for checks drawn on a foreign bank. In certain circumstances, provisional credit may be provided for clients who deposit checks drawn on foreign banks.
Currency Risk Management Products	
Spot Contracts	<ul style="list-style-type: none"> Allows the client to establish a conversion rate for a specific transaction in the currency markets today for maturity in one or two days
Forward Contracts	<ul style="list-style-type: none"> Provides the client with profit protection against currency fluctuation for contracts dated to the forward maturity date with a bank guaranteed conversion rate.
Swap Contracts	<ul style="list-style-type: none"> Allows the client to purchase (or sell) a currency for delivery on one date and simultaneously sell (or purchase) the same currency for a particular date in the future at specified prices. Offers an alternative when the maturity of an existing forward contract needs to be shortened or extended.
Foreign Currency Options and Structured Products	<ul style="list-style-type: none"> Provides the client with a more flexible tool for managing their currency risk. Foreign Currency Options and Structured Products can provide protection from adverse exchange rate moves while maintaining the opportunity to benefit from favorable exchange rate trends.
Foreign Currency Loans	<ul style="list-style-type: none"> Designed for clients that wish to borrow in foreign currency. Foreign Currency Loans can be used as a funding vehicle and also as a natural hedge to a foreign subsidiary's currency exposure.
Foreign Currency Accounts	<ul style="list-style-type: none"> Offers the client a degree of protection from exchange rate risk and enables the use of surplus foreign currency without converting to US Dollars. Foreign Currency Accounts are also an excellent addition to a cash flow management strategy for clients who frequently pay and receive funds in foreign currencies.
CBForex™	<ul style="list-style-type: none"> A Web-based foreign exchange trading for spot, forward, and window contracts.