

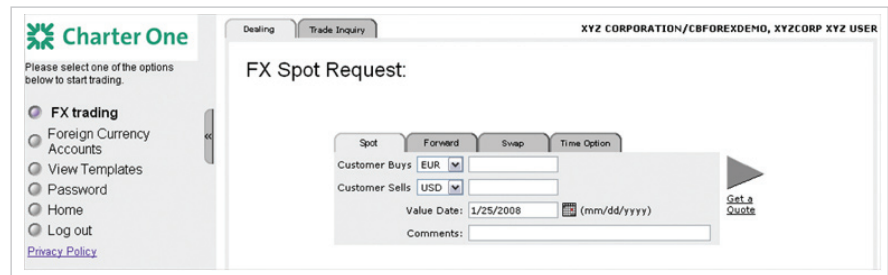
Foreign Exchange & Currency Risk Management

CBForex® is a secure and easy way to increase your business's foreign exchange trading capabilities.

Charter One Foreign Exchange (CBForex®) is a secure, Internet-based foreign exchange trading and transaction reporting system which allows users to initiate, approve and report on all foreign exchange and foreign currency account (FCA) transactions from a single source.

Clients can easily:

- Settle transactions automatically to the user's Charter One account.
- Obtain real-time exchange rates and execute Spot, Forward, and Window (time option) contracts.
- Maintain foreign currency accounts with Charter One and access the account using CBForex with the ability to withdraw money from the account to send foreign payments.



Real-time

- CBForex provides real-time exchange rates for spot, forward, time options including cross-currency trades.
- All transactions can be initiated right from your desk, eliminating the need to phone the bank for wire payments.

Standard Instructions

- CBForex allows users to maintain a database of standard payment instructions.
- Multiple instructions per currency can be maintained and are accessible via a simple drop-down box.

Administration/Security

- CBForex allows companies to specify the access level of each user. Companies can have discretion regarding users' trading limitations.
- Multiple users in several locations can have different authority levels related to initiating, settling, and authorizing FX and FCA transactions.
- CBForex utilizes state of the art security features including 128-bit encryption and secure socket layers.

Contact Information

For information on how Charter One can help you manage your foreign currency risk and execution, please contact **1-888-821-3600**.

Reporting

- Current and historical reporting provide a complete snapshot of your company's foreign activity with Charter One—for payments executed online or verbally with our foreign exchange trading desk.
- Print instant PDF confirmations of your international payments.

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