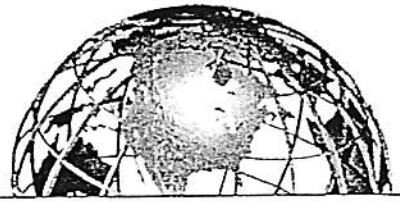


FULTON INTERNATIONAL GROUP

SERVING THE FULTON FINANCIAL FAMILY

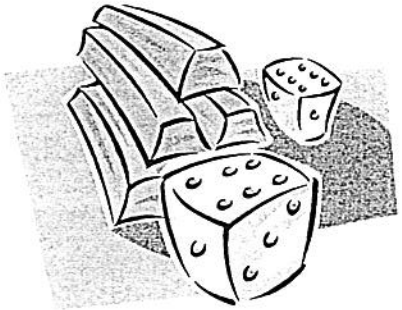
FULTON PARTNERS

# Fulton International Group's Mission

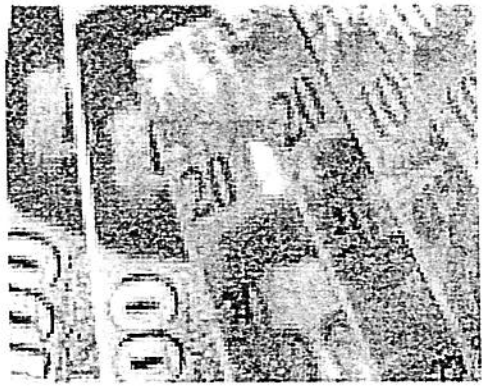
- Facilitate international payments and receipts
- Risk Management Role: Reduce the risk in executing an import or export transaction
- Provide small to mid-sized companies with education and customized financial solutions in building successful overseas business

# Risks In International Trade

- Can I trust my overseas vendor / customer?
- When will I receive payment? Before or after shipment?
- Am I guaranteed to receive what I ordered?
- What currency will I pay / receive in?
- How stable / volatile is the market?



# INTERNATIONAL PRODUCTS



- Corporate FX - hedging
- International Payments
- Foreign Currency Accounts
  - Newly added RMB
- Trade Finance – LC and Doc. Collections
- International Wires (USD and FX)
- Drafts /Foreign Check Collection
- Foreign Banknotes (i.e., currency)

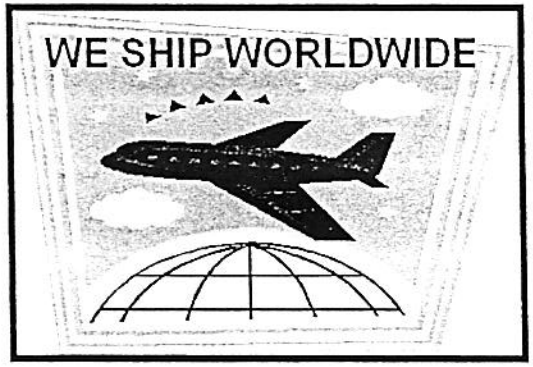
# FFC International Group Highlights

- Full service foreign exchange desk
- Stand out among peer group banks
- Sophisticated product base with customized service
- Access to numerous currencies with competitive rates

# INTERNATIONAL CUSTOMERS

## Who has foreign payables or receivables?

- Manufacturers and Wholesalers
- US Operations of Foreign Manufacturers
- US Corps. with Foreign Subs
- Travel Industries
- Charitable Organizations
- Banks w/o International Capabilities
- Colleges / Universities
- Law Firms
- Brewers; Wine Importers; Specialty Foods



# Six Easy Questions

- Do you import and/or export?
- If you do, how much on an annual basis?
- To/from which countries do you import/export?
- What trade terms do you normally use for importing/exporting?
- Do you deal in U.S. dollars or foreign currencies?
- Are you interested in learning more about our organization's international capabilities?

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