



RISK MANAGEMENT

Foreign Exchange & International Banking

As the global marketplace continues to grow and evolve, every international business must prepare for the increasing opportunities and the inherent risks associated with transacting business around the world. Zions Bank is dedicated to offering a wide range of foreign exchange products and services to help meet these challenges and help mitigate the associated risks for our clients.

BENEFITS AND FEATURES

International Wire Transfers are the quickest and most secure method for sending money around the world. Through our innovative ZBfx trading platform or our award-winning Treasury Gateway® module, Zions Bank enables you to send or receive foreign currency payments to and from more than 40 countries worldwide.

Hedging Strategies / Forward Contracts help manage risks and opportunities associated with fluctuating currency values. Forward contracts secure an exchange rate today for settlement at a future date. Open-window forward contracts add flexibility and are used for settlement during a future time period.

Foreign Currency Account is a depository account denominated in a foreign currency. This provides a convenient solution for companies that regularly receive and send wire payments in the same foreign currency.

Foreign Drafts are checks denominated in a foreign currency. They are drawn against a foreign bank and clear in-country. They're a convenient and cost-effective method for making a small payment in a foreign currency.

Foreign Check Collection is both a Cash Letter* and Collection Clearing for checks drawn on foreign banks. A Cash Letter Clearing provides immediate funds credit to the client. Collection Clearing results in a funds crediting delay until Zions Bank is paid for the item. This includes USD checks drawn on foreign bank accounts.

Foreign Currency Banknotes can be purchased or sold at Zions Bank in more than 80 foreign currencies. Contact your local Zions Bank Financial Center for more information on currency availability and current exchange rates.

Trade Financing offers a variety of vehicles to help grow your international business while protecting against the risks inherent in foreign markets.

For more information, call 888-232-0434 or email zionsbanktreasurymanagement@zionsbank.com

*Agreement and restrictions apply. Fees may apply. See a financial representative for details.

ZIONS BANK

WE HAVEN'T FORGOTTEN WHO KEEPS US IN BUSINESS®