

## Currency Risk Management Solutions

Today's global market requires many companies to conduct international business in foreign currencies in order to maintain a competitive advantage. However, currency volatility can have a significant impact on your cash flow, earnings, and overall performance. We offer a broad array of financial risk management products in more than 100 currencies to help you alleviate the impact of currency volatility on your bottom line. Our risk management professionals will work closely with you to develop cost-effective strategies designed to align your operational and revenue objectives with your organization's risk tolerance.

### Online Foreign Exchange

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Our Online Foreign Exchange is a Web-based trading system that allows you to efficiently conduct international transactions and manage your currency risk according to your schedule and needs. It provides trading access for executing spot, forward, and swap transactions, as well as setting up account transfers, international wire transfers, and third-party payments.

### Spot and Forward Contracts

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Our foreign exchange contracts prevent adverse currency fluctuations from negatively affecting your international transactions. These include:

- Spot contracts – Buy or sell a foreign currency at today's market rate for settlement within two business days (one day in Canada); generally used to meet a current need for currency conversion.
- Forward contracts – Lock in a foreign currency rate today for settlement on a specific future date. Forward contracts are available for three days' delivery to two years, allowing you to hedge the exchange rate of future obligations or receipts.
- Variable delivery date forward contracts – Sell or take delivery of foreign currency at a guaranteed rate on any day within a pre-determined "window" of up to 30 days. This contract is especially suitable for transactions where amounts may vary or closing dates are uncertain.

### Options

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Currency option contracts give the buyer the right, but not the obligation, to buy or sell a currency under specific conditions in exchange for the payment of a premium. Options provide a highly customized vehicle for hedging complex currency risks, allowing you to lock in a favorable exchange

rate. Contracts available include average rate options, participating forwards, combinations, spreads, puts, and calls. Some structured options may obligate you to buy or sell a particular currency.

### Multi-Currency Accounts

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We offer deposit accounts in all major currencies. A multi-currency account can help you manage foreign cash flows by minimizing the need for currency conversions as collection and disbursement of funds occur without converting to U.S. dollars. When income is generated by sales or activities of a foreign subsidiary or agent, collecting the funds in a foreign currency account may present certain advantages, such as more favorable interest rates or tax benefits.

### Multi-Currency Time Deposits

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Take advantage of favorable interest rates abroad. Multi-currency time deposits allow you to invest \$100,000 or more in a foreign currency at the respective country's interest rate for a minimum of one week. Overnight investments are available for amounts greater than \$10 million.

### Multi-Currency Loans

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Multi-currency loans allow you to borrow in a foreign currency at the foreign country's interest rate. Acting as a natural hedge on foreign assets, multi-currency loans may reduce costs by providing lower interest rates and reducing the number of currency transactions.

## Foreign Interest Rate Risk Management

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We can help you manage foreign interest rate risk related to non-dollar debt, allowing you to better match assets and liabilities. Common structures include:

- Cross-Currency Swaps – Swap dollar debt to foreign debt in order to hedge your foreign assets.
- Interest Rate Swaps – Convert floating rate debt to fixed rate debt or vice versa, depending on your view of where the markets are headed during the term of your loan.

## Canadian Lockbox Facility

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Reduce float time when Canadian clients remit U.S. or Canadian dollar payments to your SunTrust Canadian Lockbox facility. Conveniently located at one of our Canadian correspondent banks, the local lockbox allows your Canadian clients to mail or transfer funds intra-country instead of to your U.S.-based office. In addition to accelerating cash flow and providing Canadian customers with the convenience of a local payment option, this solution reduces costs by avoiding fees associated with multiple bank transfers.

## Banknotes and Travelers Cheques

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Whether traveling on business or for pleasure, access to cash in the host country's currency is essential. We can deliver most currencies and travelers cheques to you within one business day.

## Why SunTrust Robinson Humphrey?

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At SunTrust Robinson Humphrey, we build long-term relationships by taking the time to understand your unique needs, developing innovative strategies and solutions to address them, and then delivering efficient execution. Our Currency Risk Management solutions are only a portion of the international services we offer. We invite you to review our entire portfolio of international services and explore how we can help you expand your global presence.

### Contact Us

To learn more, contact your relationship manager, or call our foreign exchange specialists at 800.494.9782.