



COMMUNITY BANKERS

B A N K

Resourceful. Responsive. Reliable.

CB Solutions

January 2012

Issue 1

SWIFT Code

Q: What is it?

A: Community Bankers' Bank ("CBB") is a member of the Society for Worldwide Interbank Financial Telecommunications ("SWIFT"). SWIFT is the global provider of secure financial messaging services to over 9,700 financial institutions and corporate customers in more than 209 countries. Our membership with SWIFT allows us to send and receive secure messages throughout the world. CBB is being asked more often for our SWIFT code as your customers are seeking ways to settle their international transactions using SWIFT instructions. When using CBB's SWIFT code, incoming foreign wire instructions become less complicated.

As well as the capabilities with SWIFT, CBB offers a complete array of foreign funds transfer and currency services to you and your customers. Using CBLink, CBB's proprietary online communication system, CBB provides our client banks a safe and efficient means for their customers to send funds globally and to complete various international transactions. Client banks are able to initiate international wires, order international bank drafts, and order or sell foreign currency. As your partner, CBB enables your bank to maintain and expand customer relationships instead of directing customers to larger institutions for international services.

Working through CBB, your bank can solve that unique foreign payment or collection issue that your customer may have. Our alliance with the world's largest foreign exchange specialist, Travelex, puts a dedicated team at your disposal with your local CBB team members here in the states as well as international teams on 4 continents.

Services and Benefits

- Foreign currency orders and shipments
- Foreign currency delivered overnight to your office
- International wires available in over 120 currencies
- International Bank Drafts available in over 120 currencies
- Competitive rates on international transactions
- Access to international services through CBLink
- Swift messaging
- International cash letters and check collections
- Fixed and Open Forward Contracts
- "Desktop Drafts"
- "My Travel Wallet"
- **CBB does not charge a fee for Foreign Denominated Currency wires**

If you need more information regarding CBB International services, please contact:

Kathleen Mojica at kmojica@cbonline.com or 804-794-5885, ext 126 or
Shannon Hairfield at shairfield@cbonline.com or 804-794-5885, ext 131