



Business products and services to help you reach your financial goals

Financial solutions for all businesses

Deposit Services

Business Checking
Business Savings
Business Money Market Fund
Investment Accounts
Business Time Deposits

Check Card Services

Business Platinum
Check Cards
Rewards for Business
Check Card Program

Online Services

Business Online Banking
Business Bill Pay
WellsTAX®
Direct Pay
Foreign Exchange Online
Online Invoicing

Business Services

Business Payroll Services
Merchant Services
Wells Fargo Membership®
Banking
Wire Transfers (foreign
currency and USD)

Credit Services

Business Credit Cards
Business Card Rewards
Business Lines of Credit
Credit Protection
Business Term Loans
Business Real Estate Financing
SBA Loan Programs
Equipment or Vehicle Loans

Retirement/Investment Services

IRAs
401(k) Plans
Profit Sharing Plans
Personal Wealth Management

Business Insurance

Business Property
Business Liability
Commercial Auto
Workers' Compensation

Cash Management Services

Collection:
Automated Clearing House
(ACH)
Cash Concentration
Cash Vault
Desktop Deposit
Lockbox
Wire Transfer

Disbursements:

Account Reconciliation Plans
Controlled Disbursements
Direct Deposit
Positive Pay
Sweep Accounts
Tax Payments
Zero Balance Accounts

Information:

Commercial Electronic Office®
(CEO®)
Electronic Data Interchange
(EDI)

Business Financing

Asset-Based Financing
Commercial Real Estate Loans
Construction Loans
Factoring Financial Products
Interest Rate Hedging
Leasing
Letters of Credit
Mergers & Acquisitions
Mezzanine Financing
Venture Capital

International Trade Services

Bankers Acceptance
Foreign Exchange Services
Foreign Collections
Foreign Currency Risk
Management
Funds Transfer
Government Trade Programs
Import/Export Letters of Credit

Ask about the benefits of combining many of the services listed above into a Business Services Package.

To learn more, stop by a Wells Fargo location near you.

Insurance and Investment Products:
• Not FDIC Insured • No Bank Guarantee • May Lose Value

Wells Fargo Insurance, Inc. is a licensed agency that represents — and is compensated by — the insurer based on the amount of the insurance sold.

Not all products listed above are covered under FDIC Insurance. For example, credit, investment and insurance products are not FDIC-insured. For complete details on FDIC Insurance coverage and other fees and information, please contact your local Wells Fargo Banker.

Deposit and loan products offered through Wells Fargo Bank, N.A. Member FDIC. Credit decisions subject to credit qualification.



**Wells Fargo, together with Wachovia,
is the #1 SBA 7(a) lender in dollar volume**

Source: Small Business Administration 2009

Together we'll go far





A wealth of business information—just a click away

Strategies & Solutions For Your Business® Lifecycle Guide

Special edition guide to managing through the business lifecycle, from startup to succession



Ask your banker for a free copy today!

Discover all of Wells Fargo's free online resources designed especially for business owners at wellsfargo.com/biz/education.

Free online educational tools including videos, newsletters and articles—all designed to give your business a competitive edge.

Business Insight Series videos

Over 90 short videos and in-depth panel discussions with information and tips to help grow your business and achieve your goals. Industry specialists and business owners share strategies and best practices on a variety of relevant and timely business topics. Visit wellsfargo.com/biz/insight to learn more.

Financing and Credit

Learn best practices for applying for a loan or line of credit, securing funding, and managing cash flow.

General Management and Marketing

Obtain information and tips on topics such as strategic planning, marketing, and personnel development to improve the overall management of your business.

Retirement and Transition

Position yourself to achieve your goals by choosing the right plan, saving and spending wisely, and preparing your business for a smooth transition.

Security

Find information on protecting your business with insurance and data management systems to help make your business more secure.

Technology

Learn how to use the latest innovations in your industry, how to protect your digital information, and how to capitalize on your technology investments to make your business more competitive.

Taxes and Accounting

Sound tax and accounting strategies are vital to long-term business success. Learn best practices from industry specialists to help you and your advisors proactively manage taxes, balance budgets, and track financial data.

Health Care

Discover cost-saving health care tips, strategies for making smart coverage choices, and ways you can effectively communicate health insurance choices to employees.

Real Estate

Properly managing your commercial and residential property can help grow your business and increase your cash flow. Learn strategies to help you optimize property value while lowering monthly expenses.

Together we'll go far





**WELLS
FARGO**

Wells Fargo International Banking & Trade Solutions

Facts and figures

About us

Wells Fargo International Banking & Trade Solutions, a part of the Wells Fargo International Group, provides companies access to all of Wells Fargo's international financial services and solutions locally and overseas. We are dedicated in being the premier provider of financial services to U.S. companies engaged in international commerce.

Our solutions

- Working capital financing
- Supply chain finance solutions
- Risk management
- Trade services & trade finance
- Foreign exchange services
- Real estate & equipment financing
- Government financing
- International treasury management

Key facts about International Group

- Over 2,700 team members covering the international needs of our clients
- Over 35 offices overseas serving clients in more than 130 countries and a global network of more than 4,000 partner banks
- One of the largest providers of foreign exchange services, trading over \$5 trillion in foreign exchange volume per year
- #1 provider of the Ex-Im Working Capital Guarantee Program through the Export-Import Bank of the U.S.
- Provide ACH to 17 countries and multi-currency accounts in 32 currencies
- Top provider to multi-lateral organizations

Wells Fargo & Company

Wells Fargo & Company is a diversified financial services company with \$1.3 trillion in assets, providing banking, insurance, investments, mortgage and consumer finance through more than 10,000 stores and the internet (wellsfargo.com) across North America and internationally.

- 282,000 team members
- #1 in community banking presence in the U.S.
- #1 small business lender in the U.S.
- #1 in commercial real estate lending in the U.S.
- #1 bank-owned insurance brokerage in the U.S.
- #2 in banking deposits in the U.S.
- First U.S. bank to provide online account access

Our reputation

- Among World's 25 Most Respected Companies by Barron's
- World's 14th Most Admired Company by Fortune
- Among the Environmental Protection Agency's top 20 Green Power Partner Companies
- Ranked among top 50 Companies in all industries for diversity by Diversity Inc
- The only bank to receive an "A+" for excellent Treasury Management Customer Service in the 2008 Phoenix-Hecht Large Corporate Quality Index

Contact our International Banking specialists

To learn more about our solutions, contact your local International Banking representative today.

Together we'll go far



Sales contacts

To learn more

For more information on our comprehensive international solutions, contact your local International Banking representative today or visit www.wellsfargo/inatl

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