

# Opening New Markets in the Global Credit Crisis

International Trade Seminar Series

Please join us for an event packed with ready to use information that will provide you with the tools to identify potential export opportunities in these difficult economic times.

**M&T Bank** and the **U.S. Commercial Service** have teamed up to ensure that you have the necessary information and resources to succeed in a global marketplace that is more competitive and challenging than ever. Secure payment mechanisms are increasingly important in the current economic environment, and M&T Bank can guide you through your options.



You should attend if any of the following apply...

- You want to do more export sales because you know they are very profitable
- You sell capital goods and would like to offer term financing to buyers without risk, while getting paid soon after shipment
- Letters of credit are something you have heard about, but really don't understand
- Foreign buyers want to pay you on open account terms, but you are concerned about the risks
- Adequate working capital is always a concern
- Your current bank is not able to support the export side of your business



**DATE:** Wednesday, May 6, 2009  
**TIME:** 8:00 - 10:30 AM  
**LOCATION:** M&T Bank  
101 West Third Street - 6th Floor  
Williamsport, PA 17701-6407



There will be time available at the end of the seminar to speak with U.S. Commercial Service and M&T Bank specialists about your particular business needs.

This event is FREE to all attendees, compliments of M&T Bank and the U.S. Commercial Service. Space is limited, so please RSVP online at:

<http://www.buyusa.gov/philadelphia/mtbankseminars.html>

