**Joe Flaim**

Letter of Credit Officer

Fulton Bank

Joe Flaim has 26 years of Letter of Credit experience, in various capacities.  Since 2005, Joe has served as a Letter of Credit Officer and Trade Finance Specialist at Fulton Bank, N.A.  Joe is responsible for issuing, negotiating, and processing Commercial Letters of Credit, Standby Letters of Credit, and Documentary Collections.  Joe also assists in administering Fulton’s Trade Finance Lines of Credit and SBA or Ex-Im Bank credit accommodations; Trade functions include examining documents, customer and sales support, balancing the portfolio, plus assisting Fulton’s lenders and loan operations.  Joe also has working knowledge of UCP 600 Regulations for Documentary Letters of Credit, Draft Collections, INCOTERMS 2010, URR 725 Procedures for Bank to Bank Transfers, Bankers Security Act, and Compliance.

Prior to joining Fulton, Joe worked for 15 years as an Ocean Export Manager for two Philadelphia-area Freight Forwarders.  In addition to handling cargo movements, Joe prepared and presented documents to banks for payment under Letters of Credit and Documentary Collections.