



White House Rural Council

Made in Rural America Fact Sheet

This February, the President directed his Administration, working through the White House Rural Council, to lead a new “Made in Rural America” export and investment initiative. This initiative is charged with bringing together federal resources to help rural businesses and leaders take advantage of new investment opportunities and access new customers and markets abroad.

Specifically, the President has instructed his Rural Council – in coordination with the U.S. Department of Agriculture, the U.S. Department of Commerce, the Small Business Administration, the Export-Import Bank, the Office of the United States Trade Representative, and other agencies – to commit to connecting more rural businesses of all types to export information and assistance through a comprehensive strategy including the following specific commitments, to be provided over the next nine months:

- **Host five “Made in Rural America” regional forums dedicated to promoting rural exports by providing rural leaders and businesses with information about federal and other resources available to help expand exports.** Working with local partners including the National Association of Counties (NACo), the Delta Regional Authority, and the Appalachian Regional Commission, these export-focused regional forums will help rural businesses take advantage of new market opportunities by providing training from experienced exporters and federal officials on the basics of exporting, accessing federal support, and participating in major trade events and trade shows across the country, as well as overseas trade missions.
- **Convene an “Investing in Rural America” conference later this year to connect major investors with rural business leaders, high-level government officials, economic development experts, and other partners.** This conference, hosted by the White House Rural Council in coordination with the Department of Agriculture and other partners, will promote opportunities to invest in Rural America by highlighting successful projects in energy; biofuels and bioproducts; infrastructure, from transportation to water systems to telecommunications; healthcare; manufacturing; and local and regional food systems.
- **Host training sessions to equip local USDA Rural Development staff in all 50 states plus territories with the tools they need to counsel businesses on export opportunities and resources.** The Department of Commerce, through the Trade Promotion Coordinating Committee, will cross-train USDA Rural Development staff so they can better deliver support or refer rural businesses to federal services.
- **Provide enhanced export counseling for rural businesses to connect with foreign buyers** through the Department of Commerce’s U.S. Export Assistance Center trade specialists in over 100 domestic locations and in collaboration with the U.S. Department of Agriculture’s field staff.
- **Coordinate across the Administration to promote rural-produced goods and services** at trade events including trade missions, buyer programs, trade shows, and other promotion programs.
- **Educate local leaders across the country** on the importance of rural exports in partnership with NACo and through the Trade Promotion Coordinating Committee in order to connect these leaders with federal resources and information to better support rural businesses to develop their potential for exporting.
- **Use the BusinessUSA online platform to better connect rural businesses with export and investment resources and coordinate support from across the federal government.** BusinessUSA was launched by the President last year to serve as a “one-stop-shop” that matches businesses and entrepreneurs to the full range of services and resources available to them at every stage of development.

For more information visit: <http://business.usa.gov/rural-exporting>



Why Export?

PROFIT

Don't get left behind.

U.S. firms exported a record \$2.3 trillion in 2013.

You don't have to be big to be global.

Of all U.S. exporters, 98 percent are smaller. A record 298,000 small and medium U.S. firms are now exporting. In fact, being a smaller firm can increase your ability to act decisively and move nimbly in markets.

Competitive advantage.

U.S. exports are in high demand due to America's excellent reputation for innovation, quality, customer service, and integrity.

Diversified markets.

U.S. firms that export are more likely to weather changes in the economy, stay in business, hire more workers, and pay wages 18 percent higher than the national average.

OPPORTUNITY

Expanding middle class.

95 percent of consumers live outside of the United States. Millions of people enter the middle class each year with increased purchasing power to buy your products and services.

A boom in online sales.

E-Commerce growth is exploding. If you have a Web site, global business opportunities are at the click of a mouse.

Friendlier business environments.

Spurred by technology and government reform, more and more countries are becoming business friendly.

RESOURCES

- 1 Counseling.** At every step, the federal government has services to cut complexity and manage risk, including help in building an export plan.
- 2 Connecting.** We have the expertise to help you select the best markets and find reliable buyers, as well as to spot and seize opportunities worldwide.
- 3 Capital.** Federal export financing programs can help you expand production, offer buyers competitive terms, and protect you from risk.

NATIONAL EXPORT INITIATIVE
NEXT

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14 ways to promote exports & investment in your region

GET STARTED

1 CONVENE: Bring together regional and metropolitan economic leaders and assets – such as key corporations, service providers, workforce, and transportation infrastructure – to specifically identify your area’s advantages and competencies for export and investment promotion. Connect with businesses and develop strategies to better understand their needs.

2 THINK LOCAL: There is no one-size-fits-all approach to promoting exports and investment, and each community has unique market advantages. Identify your assets and develop a brand. Gather local market insight and assess your industry strengths. When considering an investment attraction strategy, include operating costs, supply chain management, access to natural resources, transportation infrastructure, workforce development, access to technology, and quality of life in your assessment.

3 FOSTER REGIONAL COLLABORATION: By creating regional identities and fostering collaboration, communities can successfully market their area globally and create effective export and investment plans.

4 KNOW YOUR TOOLS AND RESOURCES: Learn about numerous federal, state, and local resources available to you and area companies using Export.gov or through the International Trade Administration’s “Basic Guide to Exporting” and “Trade Finance Guide.” Consult your state trade office. When considering investment, connect with SelectUSA, a U.S. government initiative housed in the U.S. Department of Commerce’s International Trade Administration. SelectUSA provides assistance to companies as well as U.S. cities, regions, and states to facilitate business investment into the United States. Learn more about programs and services available at SelectUSA.gov.

TAP INTO GLOBAL MARKETS TO CREATE AND SUPPORT JOBS

95 percent of the world’s consumers live beyond U.S. borders.

Effective local and regional leaders recognize that their competition may no longer be with each other, but with regions around the world.

Encourage your community to consider international customers and investors to support local job creation and economic development.

GOING FORWARD

5 DEVELOP A PLAN: With a regional identity and key players around the table, develop an actionable plan to promote exports and investment. The Metropolitan Export Initiative aims to help leaders create an export plan within a six to nine-month period. The Brookings Institution has published “10 Steps to Delivering a Successful Metropolitan Export Plan,” for metropolitan areas everywhere to take advantage of best practices and start planning. When undertaking the planning process, consider local policy implications that could discourage or encourage growth.

6 EDUCATE: Ensure that companies in your area know whether they have an exportable product or service and know about available resources at the federal and state level to help grow their business. Broaden the definition of exports to include activities like services exports, international visitors, and services to foreign students. For example, facilitate a briefing or seminar series to educate businesses about federal and state investment and export assistance resources and financing. Engage local staff of the International Trade Administration’s U.S. Commercial Service at one of more than 100 U.S. Export Assistance Centers (USEACs) across the country. Many USEACs also house experts from the Export-Import Bank, the Small Business Administration, and other federal entities with regional networks. Consider partnering with federal resources in novel ways, such as training for community banks and lenders.

7 IMPROVE ACCESS TO INFORMATION: One way to share up-to-date resources is to make sure that the city or regional website dedicated to business assistance provides information on opportunities and events related to exporting. Consider linking to local, state and federal trade resources.

8 SUPPORT YOUR AREA’S EXPORT PIPELINE: Help identify export-ready companies and refer them to regional, state and federal assistance providers, such as your Small Business Development Center or local U.S. Export Assistance Center (U.S. Commercial Service). Make sure businesses interested in exporting are connected to available trainings, missions, and assistance.

“Showcase how trade and investment efforts support the community’s overall economic well-being.”

9 LEVERAGE EXISTING GLOBAL CONNECTIVITY: When evaluating local assets, look at the make-up of your metropolitan area and consider how to enhance existing global connections. For example, consider partnering with diaspora or immigrant communities and businesses. When selecting a city or region to visit, find a community that complements the industries, clusters and assets your area seeks to grow. For investment promotion, work with SelectUSA to devise a data-driven approach for market segmentation. Look to your state government, local businesses, or universities to identify foreign countries and cities that may already have a relationship with your city.

10 PARTNER WITH AREA HIGHER EDUCATION INSTITUTIONS: Higher education ranks among the country’s top 10 service exports. Tuition and living expenses paid by international students and their families brought in nearly \$21 billion to the U.S. economy during the 2010-2011 academic year. As a source of investment, exports, and workforce development, educational institutions should be involved in your export and investment planning discussions. Area institutions can serve as key partners, with a strong knowledge base, research, and potential for successful internship and workforce development programs.

11 ESTABLISH A BUSINESS-TO-BUSINESS MENTORSHIP PROGRAM: Connect established exporters and investors in your area with growing businesses to share expertise and know-how in a particular market or sector. Closely affiliated with the U.S. Commercial Service’s U.S. Export Assistance Centers, the 56 District Export Councils nationwide are organizations composed of established export leaders from their local business community.

12 CONSIDER A FOREIGN TRADE ZONE: A Foreign Trade Zone (FTZ) helps encourage exports and investment by allowing delayed or reduced duty payments on foreign merchandise, as well as other savings. Local governments and organizations, such as ports or economic development organizations, can apply to create an FTZ in their communities.

13 ORGANIZE: Consider organizing trade and investment missions to key global markets to promote your region for economic development. Your local U.S. Export Assistance Center (U.S. Commercial Service) can help. State trade offices often coordinate missions abroad as well. Globally, high-ranking U.S. federal officials, state governors and mayors are viewed favorably as top leaders representing their markets to tout its exports and its winning attributes for investment.

14 BUILD EXPORTS AND INVESTMENT INTO YOUR BROADER ECONOMIC STRATEGY: With an eye to growth and global competitiveness, seek alignment between exports and foreign direct investment; innovation in manufacturing and services; investments in freight and logistics; and the development of a globally fluent workforce. It is critical to promote coordinated messages about trade and investment, and to showcase how trade and investment efforts support the community’s overall economic well-being.

Sources: Brookings Institution; National League of Cities Center for Research & Innovation; U.S. Department of Commerce (U.S. Foreign and Commercial Service)

The International Trade Administration’s mission is to create prosperity by strengthening the competitiveness of U.S. industry, promoting trade and investment, and ensuring fair trade and compliance with trade laws and agreements.



INTERNATIONAL
TRADE
ADMINISTRATION

Offices of the National Export Initiative and SelectUSA
1401 Constitution Avenue, NW
Washington, DC 20230

202.482.5455 (National Export Initiative)
202.482.6800 (SelectUSA)

www.export.gov
www.selectusa.commerce.gov



SUSAN KINTANAR
Regional Director
Eastern Region

EXPORT-IMPORT BANK
OF THE UNITED STATES
75 FIFTH STREET, N.W. SUITE 1060
ATLANTA, GA 30308
(404) 815-1497
CELL: (404) 955-2219
E-MAIL: susan.kintanar@exim.gov



SMALL BUSINESS
GLOBAL ACCESS
your competitive edge

Global Access for Small Business

is a top priority initiative of Ex-Im Bank aimed at increasing the international sales of small businesses through greater availability of export finance and expanded customer focus.

Did you know that Ex-Im Bank

- Supported nearly 1.2 million U.S. jobs since 2009 – 205,000 jobs in FY 2013.
- Generated more than \$1 billion for the U.S. taxpayers in FY 2013.
- Financed more small-business exports in five years than the previous nine years combined.
- Financed more exports from woman- and minority-owned businesses in five years than the previous 16 years combined.
- Recovered more money (\$62.6 million) in FY 2013 than net claims (\$48.8 million).

Customer Focus

To help more businesses increase sales and jobs, the Bank has developed new risk and credit products that meet unique exporter needs. The agency is also simplifying and expediting transaction procedures and conducting forums, webinars and other outreach efforts to increase exports.

Express Insurance: Provides a five-day turnaround with a streamlined application – great for first-time customers.

Global Credit Express: A short-term (6 months to 1 year) line of credit designed for U.S. small business exporters who need up to \$500,000 of working capital to fulfill their export orders.

Small-Business Web Portal: Simplifies the small-business user experience by making it easier to understand how export finance works and how the Bank can assist them. Visit <http://exim.gov/smallbusiness>.



Export-Import Bank of the United States

The Official Export Credit Agency of the U.S. Government

Ex-Im Bank is an independent, self-sustaining federal agency with the mission of financing U.S. exports to create and maintain jobs in the United States. It assumes the credit and country risks the private sector is unable or unwilling to accept.

In FY 2013, the Bank supported approximately 205,000 U.S. jobs in communities across the country.

The Bank helps U.S. exporters compete with export financing provided by foreign governments on behalf of their companies. The agency's financing supports a variety of industries and is available in more than 180 countries.

FY 2013 Highlights

- Over \$27.3 billion in export financing
- Supported \$37.4 billion of export sales
- More than 3,400 (89% of total) small-business transactions – the highest number of small-business transactions ever
- One in five of total authorizations supported woman- and minority-owned businesses – another record
- \$8.5 billion authorized for manufacturing exports

The Bank has achieved these results at
no cost to the American taxpayer.

(over)



U.S. Small Business Administration

Export Working Capital Program

Atlanta U.S. Export Assistance Center

Contact Information:
Sandro Murtas
Regional Manager
GA-AL-TN-KY
Office of Int'l Trade, SBA
75 Fifth St., NW
Suite 1060
Atlanta, GA 30308
Tel: (404) 815-1496
Fax: (202) 481-2966
sandro.murtas@sba.gov

The U.S. Small Business Administration's resources and programs targeting small businesses provide an advantage necessary to help small businesses effectively compete in the marketplace and strengthen the overall U.S. economy.

Working in partnership with the U.S. Commercial Service and the Export-Import Bank of the United States, SBA staff provide potential and existing exporters with a unified, one stop approach to export expansion through 18 U.S. Export Assistance Centers nationwide.

All SBA programs and services are provided on a nondiscriminatory basis

SBA's Role in Export Financing

Most banks in the U.S. do not provide working capital advances on export orders, export receivables or letters of credit. Because of that, some small businesses may lack necessary export working capital to support their export sales. That is where an SBA program can make the difference. SBA provides lenders with up to a 90% guaranty on export loans as a credit enhancement, so that the lenders will make the necessary export working capital available.

The SBA delivers its export loan program through a network of SBA Senior International Credit Officers located in U.S. Export Assistance Centers throughout the country. These specialists understand trade finance and are available to explain SBA's export lending programs, the application process and forms and to guide exporters in selecting appropriate payment methods. They can also link companies to specialists for increasing export sales and managing foreign payment risk.

Exporters can apply for EWCP loans in advance of finalizing an export sale or contract. With an approved EWCP loan in place, exporters have greater flexibility in negotiating export payment terms—secure in the assurance that adequate financing will be in place when the export order is won.

Benefits of the EWCP

- Financing for suppliers, inventory or production of export goods
- Export working capital during long payment cycles
- Financing for stand-by letters of credit used as bid or performance bonds or down payment guarantees
- Reserves domestic working capital for the company's sales within the US
- Permits increased global competitiveness by allowing the exporter to extend more liberal sales terms
- Increases sales prospects in under-developed markets which have high capital costs for importers
- Contributes to the growth of export sales
- Low fees and quick processing times

Program Features

- Guaranty Coverage
 - Maximum loan amount is \$5,000,000
 - 90% of principal and accrued interest up to 120 days
 - Low guaranty fee of ¼% of the guaranteed portion for loans with maturities of 12 months or less
 - Loan maturities are generally for 12 months or less
- Use of Proceeds
 - To pay for the manufacturing costs of goods for export
 - To purchase goods or services for export
 - To support Standby Letters of Credit to act as bid or performance bonds
 - To finance foreign accounts receivable
- Advance Rates
 - Up to 90% on Purchase Orders
 - Up to 90% on Documentary Letters of Credit
 - Up to 90% on Foreign Accounts Receivable
 - Up to 75% on eligible foreign inventory located within the US
 - In all cases, not to exceed the exporter's costs.
- Interest Rate
 - The SBA does not establish or subsidize interest rates on loans.
 - The interest rate can be fixed or variable and is negotiated between the borrower and the participant lender.
- Collateral
 - The export-related inventory and the receivable generated by the export sales financed with EWCP funds will be considered adequate collateral.
 - The SBA requires the personal guarantee of owners (20 percent or more ownership).

How to apply

Application is made directly to lenders. Interested businesses are encouraged to contact the SBA staff at a U.S. Export Assistance Centers (USEAC) to discuss whether they are eligible for the EWCP program and whether it is the appropriate tool to meet their export financing needs. The participating lenders review/approve the applications and submit the request to the SBA staff at the USEAC location servicing the exporter's geographical territory.



U.S. Small Business Administration

SBA Export Express

Atlanta U.S. Export Assistance Center

Contact Information:
Sandro Murtas
Regional Manager
GA-AL-TN-KY
Office of Int'l Trade, SBA
75 Fifth St., NW
Suite 1060
Atlanta, GA 30308
Tel: (404) 815-1496
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Fast and Easy Loans for Small Exporters

Small business exporters are taking advantage of the world market and selling billions of dollars of goods and services overseas every year. In fact, 70% of all exporters have fewer than 20 employees. If you are one of these businesses, or would like to join in this growing trend, and you think you are too small to receive government sponsored export financing, think again!

Streamlined financing up to \$500,000

SBA Export Express offers flexibility and ease of use to both borrowers and lenders. It is the simplest export loan product offered by the SBA and allows participating lenders to use their own forms, procedures and analyses. The SBA provides an answer in 36 hours or less.

Who is eligible to receive Export Express financing?

Any business that has been in operation, although not necessarily in exporting, for at least 12 full months and can demonstrate that the loan proceeds will support its export development activity is eligible for Export Express.

What can the loan funds be used for?

Loan proceeds may be used for business purposes that will enhance a company's export development. Export Express can take the form of a term loan or a revolving line of credit. As an example, proceeds can be used to fund participation in a foreign trade show, finance standby letters of credit, translate product literature for use in foreign markets, finance specific export orders, as well as to finance expansions, equipment purchases, and inventory or real estate acquisitions, etc.

How do I apply?

Interested businesses should contact their existing lender to determine if they are an SBA Express lender. Lenders that participate in SBA's Express program are also able to make Export Express Loans. Application is made directly to the lender. The lenders use their own application material in addition to SBA's Borrower Information Form. Lenders approve the request and then submit a limited amount of eligibility information to SBA's National Loan Processing Center.



U.S. Small Business Administration

International Trade Loan

Atlanta U.S. Export Assistance Center

Contact Information:
Sandro Murtas
Regional Manager
GA-AL-TN-KY
Office of Int'l Trade, SBA
75 Fifth St., NW
Suite 1060
Atlanta, GA 30308
Tel: (404) 815-1496
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The U.S. Small Business Administration's newly revised International Trade Loan provides lenders with enhanced export financing options for their customers.

The ITL is designed to help small businesses enter and expand into international markets and, when adversely affected by import competition, make the investments necessary to better compete. The ITL offers a combination of fixed asset, working capital financing and debt refinancing with the SBA's maximum guaranty— 90 percent— on the total loan amount.

Maximum Loan Amount

- \$5,000,000 in total financing.

Guarantee Coverage

- The SBA can guaranty up to 90 percent of an ITL up to a maximum of \$4.5 million, less the amount of the guaranteed portion of other SBA loans outstanding to the borrower. The maximum guaranty for any working capital component of an ITL is \$4 million. Additionally, any other working capital SBA loans the borrower has are counted against the \$4 million guaranty limit.

Loan Term

- Maturities on the working capital portion of the ITL are typically limited to ten years.
- Maturities of up to 10 years on equipment unless the useful life exceeds 10 years. Maturities of up to 25 years are available for real estate.
- Loans with a mixed use of fixed asset and working capital financing will have a blended-average maturity.

Interest Rates

- Lenders may charge between 2.25 to 2.75 percent above the prime rate (as published in the *Wall Street Journal*) depending upon the maturity of the loan. Interest rates on loans of \$50,000 and less can be slightly higher.

Lender Eligibility

- Any SBA 7(a) lender with an approved SBA Form 750, *Loan Guaranty Agreement (Deferred Participation)* is eligible.

Exporter Eligibility

- Applicants must meet the same eligibility requirements as for the SBA's standard 7(a) Loan Program.

- Applicants must also establish that the loan will allow the business to expand or develop an export market **or**, demonstrate that the business has been adversely affected by import competition and that the ITL will allow the business to improve its competitive position.

Buyer Eligibility

- Foreign buyers must be located in those countries wherein the Export-Import Bank of the U.S. is not prohibited from providing financial assistance.

Use of Proceeds

- For the facilities and equipment portion of the loan, proceeds may be used to acquire, construct, renovate, modernize, improve or expand facilities or equipment in the U.S. to produce goods or services involved in international trade.
- Working capital is an allowable use of proceeds under the ITL.
- Proceeds may be used for the refinancing of debt structured with unreasonable terms and conditions, including any debt that qualifies for refinancing under the standard SBA 7(a) Loan Program.

Ineligible Proceeds

- SBA 7(a) Loan Program requirements apply.

Collateral Requirements

- Only collateral located in the U.S. (including its territories and possessions) is acceptable.
- First lien on property or equipment financed by the ITL or on other assets of the business is required. However, an ITL can be secured by a second lien position if the SBA determines there is adequate assurance of loan payment.
- Additional collateral, including personal guaranties and those assets not financed with ITL proceeds, may be required as appropriate.

Application Process

- A small business exporter seeking an ITL must apply to an SBA-participating lender. The lender will submit a completed *Application for Business Loan* (SBA Form 4), including all exhibits, to the SBA.
- An applicant wanting to qualify as adversely impacted from import competition must submit supporting documentation that explains that impact, and a plan with projections that explains how the loan will improve the business' competitive position.
- Lenders should submit applications under the same procedures as standard SBA 7(a) loan applications. SBA-preferred lenders may submit an ITL under the standard preferred-lender process.
- SBA regional managers, located in your local U.S. Export Assistance Center (see reverse side) provide free ITL training and consultation to lenders.

EXPORT TRADE FINANCING

Export Trade Financing features credit facilities to export goods and services by leveraging several institutional programs, including the Export-Import (Ex-Im) Bank of the United States and private insurance products.

Ex-Im Bank Financing

Regions has obtained substantial Delegated Lending Authority from the Ex-Im Bank based on our experience and expertise. Through this special status, Regions can make most credit decisions in-house, ensuring a speedy response time. Two specific programs include:

- Export Working Capital Program – This program provides pre-export financing of working capital to purchase export destined inventory, work-in-process and labor. The primary requirement is that goods being exported must contain at least 50% U.S. content. Benefits include:

1) Deferred payment – The Exporter may defer paying down the line until receipt of payment from the foreign buyer (subject to various restrictions).

2) Advance rates – The advance rate on foreign receivables may be up to 75% of export inventory and as high as 90% of the eligible receivable. Enhanced advance rates provide greater liquidity, allowing the exporter to increase export sales and enter into larger transactions.

- Post Export Working Capital Program – This program provides short-term working capital financing of insured foreign accounts receivables when backed by either an Ex-Im Bank or acceptable private sector insurance policy. Goods insured under an Ex-Im Bank policy must contain at least 50% U.S. content, while private sector insurance has no U.S. content requirement. Various other terms, conditions and restrictions will apply depending on individual policies. Under this program, the exporter has the ability to offer extended and/or more competitive terms. Benefits include:

1) Advance rates – Advance rates may be as high as 95% of total eligible accounts receivable (some restrictions apply).

2) Flexibility – Regions works with both Ex-Im Bank and a number of private sector insurers, thus assuring exporters maximum flexibility in their financing options.



Banker's Acceptance

A Banker's Acceptance (BA) is a draft/negotiable instrument drawn on, and accepted by, Regions with a fixed maturity date of up to 180 days for eligible transactions, which may be discounted at a fixed interest rate. Banker's Acceptances can be created under an export Letter of Credit (LC) or on a clean basis. BAs created under an export LC allow the exporter to offer extended terms to increase market share, while still retaining the option to be paid on a sight basis, by discounting the Acceptance. In addition, the account for whom the discount charges apply can be negotiated between the seller and buyer, thus allowing the exporter to maintain the profit margin. Benefits include:

- Short-term financing – Banker's Acceptance financing is used to support short-term (up to 180 days) trade transactions.
- Immediate cash flow – Banker's Acceptances provide immediate cash flow to the exporter while waiting for the overseas buyer to pay.
- Negotiating power – Because Regions enjoys a strong credit rating, the exporter is assured of receiving the most favorable prevailing rates.
- Money market access – This access offers the foreign buyer entry into the U.S. money market at rates that may be more competitive than can be obtained in their own country.

Contact Us Today

For more information on Regions Global Trade Finance, call 1-877-419-0365 or visit regions.com/international.



It's time to expect more.

DOCUMENTARY COLLECTIONS

Documentary Collections allow sellers to obtain payment following the presentment of shipping documents through the buyer's bank.



Better Terms With Less Risk

Documentary Collections represent more attractive terms to buyers than requiring cash in advance or Letters of Credit. Sellers receive a higher degree of payment protection than open account sales. Either way, Documentary Collections are ideal for importers and exporters where the commercial and sovereign risks are acceptable.

Documentary Collection types include:

- Documents against payment (D/P or cash against documents) – Exporters present shipping documents such as invoices, packing lists, insurance documents and transport documents to the overseas buyer's bank via Regions for collection in order to obtain payment. Shipping documents are not released until the buyer pays, thereby providing additional protection to the seller. For even quicker service, many exporters use Regions Express Trade LC. Importers are not required to pay until the shipping documents are presented to Regions by the vendor's bank. This eliminates the need to pay cash in advance, thus conserving working capital.
- Documents against acceptance (D/A) – Shipping documents are released to the buyer in exchange for the buyer's accepting a draft or bill of exchange for payment at a future date. Shipping documents are released prior to payment.

Express Trade LC

Exporters using Documentary Collections on a frequent basis may further improve their efficiency through use of Express Trade LC, Regions' Web-based system. Express Trade LC allows exporters or their freight forwarders to create their own cover letters and send documents directly to the buyer's bank, thus saving time and expense. Documents are received more quickly at the buyer's bank, which may result in payment being effected sooner. In addition to saving time, costs may be reduced due to lower courier fees.

Regions offers follow-up tracers with the buyer's bank in the event that the buyer does not pay in a timely fashion. Upon payment, the buyer's bank remits the proceeds to Regions via wire transfer for credit to the exporter's account.

Clean Collection

A Clean Collection is a check presentment drawn in either foreign currency or U.S. dollars on overseas banks for payment. Once Regions receives payment, the proceeds are credited to the payee's account, providing assurance that the check has cleared.



Contact Us Today

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LETTERS OF CREDIT

A Letter of Credit is a conditional, irrevocable obligation of a bank issued on behalf of a buyer (importer/applicant) to make payment to an overseas seller (exporter/beneficiary) upon presentation of documents in accordance with the terms and conditions stated in the Letter of Credit.

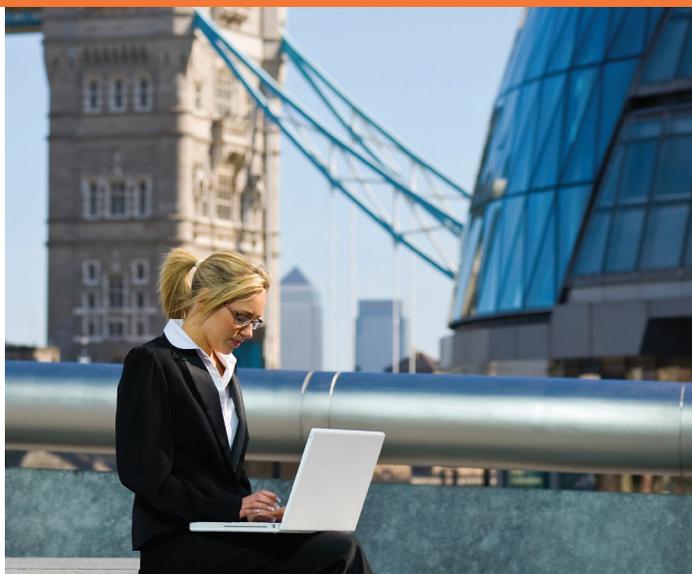
Export Letters of Credit

Export Letters of Credit substitute the commercial risk of the buyer with the commercial risk of the bank issuing the Letter of Credit, thus providing enhanced security to exporters, provided that they comply with the stated terms and conditions of the Letter of Credit.

- Transaction confirmation – For exporters, risk may be further mitigated through a Regions confirmation that substitutes Regions' risk profile for that of the overseas/issuing bank. Confirmation of Letters of Credit by Regions is subject to approval.
- Fast settlement – Regions Confirmed Letter of Credit payments to the exporter/beneficiary may be structured to be disbursed within a few days of receiving conforming documents.
- Presentation to foreign banks – Regions submits exporter documents to the buyer's bank for payment under unconfirmed Letters of Credit. Regions then pays the exporter upon receipt of the funds from the issuing bank.
- Discounting – Time Drafts (Banker's Acceptances) discounting allows the exporter to offer terms of up to 180 days to the buyer while still receiving payment within a few days of presenting conforming documents to the accepting bank. (Certain conditions apply.)

Import Letters of Credit

Under an Import Letter of Credit, Regions undertakes to the supplier that the bank will pay them once they comply fully with the terms and conditions of the Letter of Credit. In this way, the control of the goods – through an ocean Bill of Lading or other transport documents – is transferred to the buyer, while ensuring payment for the relative goods. Importers may also make use of Banker's Acceptances in order to allow sufficient time for their domestic buyer payment to conserve working capital.



Standby Letters of Credit

A Standby Letter of Credit is a conditional, irrevocable obligation of the bank to pay the beneficiary on behalf of the applicant/account party in accordance with the stated terms and conditions of the Letter of Credit. Standby Letters of Credit are used for a number of purposes such as bid and performance bonds under tender offers, payment guarantees and advance payment guarantees. Regions Standby Letters of Credit are accepted worldwide and can be used as an alternative to bid and performance bonds on overseas projects.

Express Trade LC

Express Trade LC is provided for high volume Letter of Credit users. This Web-based system allows clients to complete Letter of Credit applications using templates to reduce time, errors and expense. Downloadable reports assist importers in managing their own internal Letter of Credit processes.



Contact Us Today

For more information on Regions Global Trade Finance, call 1-877-419-0365 or visit regions.com/international.



It's time to expect more.

FOREIGN EXCHANGE SUMMARY

Foreign exchange is the transaction of monetary business between commercial clients of different countries. Negotiable bills are drawn in one country to be paid in another country.

Regions Bank has one of the most experienced foreign exchange trading desks in the Southeastern United States, as well as a full range of foreign exchange products and services to help you deal in a global economy. Regions offers:

Expertise

Regions gives you unparalleled experience. Regions' traders average more than 20 years of experience and can advise you on effective strategies to manage your foreign exchange exposure.

Competitive Rates

Regions gives you value. Regions is a market maker in global currencies. This ensures that you'll get the most current and competitive prices on your transactions.

State-of-the-art Information Systems

Regions gives you better information. Regions' financial information systems continuously monitor world currency markets to keep you informed about current market news and currency movements.

Automated Communications

Regions settles transactions faster. Computerized communications facilitate the fast and efficient transfer of global funds to put your money to work faster.

Market Commentaries

Regions keeps you informed. We offer written commentaries about trends and developments in global currencies to provide valuable perspective as you formulate future plans.

Contact Us Today

For more information on Regions Bank Foreign Exchange, call 888-223-8088, email fx@regions.com or visit regions.com/foreignexchange.

Product/Service	Description	Benefits
RegionsFX Online	Internet-based foreign exchange system that enables your company to initiate foreign currency denominated wires and/or drafts directly from your own computer.	Reduces transaction time by allowing users to complete entire transaction online based on real-time exchange rates. Users have access to Foreign Currency Account balances and wire capability. RegionsFX also facilitates record-keeping and transaction history while utilizing repetitive templates to reduce execution time to a few keystrokes.
Spot Contract	Buy or sell foreign currency for immediate use.	Makes purchasing and selling foreign currencies simple and convenient while ensuring competitive pricing on your foreign exchange transactions.
Outright Forward Contract	Buy or sell foreign currency at a fixed price for a specific future date.	Protects future cash flows from negative currency fluctuations and locks in exchange rates so you can plan on a known future cash flow.
Variable Delivery Forward Contract	Buy or sell foreign currency at a fixed price for a period of time in the future rather than a specific date.	Provides more flexible settlement dates by allowing partial delivery of the contract at different intervals during the delivery window. Locks in exchange rates and allows consolidation of small forward requirements into one larger contract.
Foreign Currency Account	Designed for companies that have commonly denominated payables and receivables in foreign currency.	Protects your company from spot price variations, gives you more control over your accounts, increases transaction efficiency and may lower fees.
Foreign Currency Time Deposit	Provides the ability to invest in a foreign currency at the respective country's interest rates for a specific period of time.	Allows you to diversify your existing portfolio and to potentially earn higher interest rates than those available domestically while taking advantage of any favorable exchange rate move.
Foreign Currency Swap	An agreement between two parties to exchange a given amount of one currency for another and, after a period of time, to give back the original amounts swapped.	A swap simultaneously locks in a spot and forward rate, which protects against current and future exchange rate fluctuations. A swap can be used when there is a timing change for a payment or receipt of foreign currency if a forward hedge is already in place.
Foreign Currency Option	Numerous derivative products are available to provide flexibility in meeting individual needs.	Suitable for covering uncertain or contingent exposures because they do not obligate you to exchange currencies. Exchange at the better rate of either the option strike price or the current market rate, eliminating the downside risk in a position while remaining open to upside potential.
Foreign Currency Loan	Provides the ability to obtain financing in a foreign currency based on the respective country's interest rates.	Allows companies to borrow in a foreign currency. This liability can provide a natural hedge against a matched foreign asset. Borrower has the option to pay fixed or floating interest rates. Available for select currencies.
Foreign Check Processing	Deposit foreign checks with Regions for immediate credit or collection processing.	Allows companies to accept payment via check denominated in foreign currency or U.S. dollars. Checks may be handled at any Regions location. Available for select countries.



It's time to expect more.



ABOUT SUSTA The Southern United States Trade Association is a non-profit helping small businesses based in the southern United States export U.S.-made food and agriculture products around the world.

SUSTA'S MARKET ACCESS PROGRAMS
Provided by the USDA'S Foreign Agriculture Service

BRAND PROMOTION

SUSTA reimburses small businesses 50% of eligible marketing expenses, such as costs to exhibit in and travel to international trade shows, advertisements and label translation.

BENEFITS OF PARTICIPATION

- Promote your brand internationally at half the cost
- Get reimbursed up to \$300,000/year

*All eligible expenses are listed on back.

INTERNATIONAL MARKETING PROGRAM

SUSTA connects small business with international buyers at trade shows and trade missions around the world. Events: www.susta.org/events

BENEFITS OF PARTICIPATION

- Exhibition costs often less expensive
- Events managed start to finish so your focus is making sales
- Interpreters and chefs provided as needed
- Foreign industry experts "match make" you with pre-vetted buyers

These two programs can be used separately or together.

DO YOU QUALIFY?

- Is your company small by Small Business Administration (SBA) guidelines?
- Do your product labels contain an origin statement: "Made in the USA" or "Product of (name state)"?
- Do your products contain at least 50% U.S. agriculture content?

EXAMPLES OF PRODUCTS THAT QUALIFY: Fresh Produce, Snack Foods, Seafood, Sauces & Condiments, Seasonings, Horticulture, Consumer-Ready Retail Foods, Beverages, Pet Foods and more!



GET STARTED:

- Sign in at www.susta.org
- Complete pre-qualification/application
- Apply annually



BRAND PROMOTION

*ELIGIBLE EXPENSES FOR 50% REIMBURSEMENT

- 1. Advertising:** Production and placement of advertising, such as billboard, directory listing and/or ad in trade show directory, electronic marketing (e-mail, podcast, text message, and website), grocery circular, magazine, moving ad (bus, car, truck, van), newspaper, radio, television, etc.
- 2. Printed Sales Materials:** Production, distribution, and translations of banners, recipe cards, table tents, shelf talkers, company brochures, and other similar point of sale materials.
- 3. Direct Mail to Foreign Buyers**
- 4. Public Relations:** Production and distribution of press releases, press kits, and other materials and information directed at the foreign media, trade, and consumers.
- 5. Website Development:** Costs for developing, servicing, and updating website content that clearly targets a foreign audience, such as translating web pages.
- 6. Freight:** Shipping marketing materials and product samples to international customers or for in-store demonstrations, trade seminars, pre-approved trade missions and trade shows.
- 7. Packaging/Label Changes to Meet Import Regulations:** Design and production of packaging and labeling changes, or the cost to produce and attach a sticker, if necessary to meet import requirements of a foreign country. Changes must be made to existing packaging.
- 8. In-Store Demonstrations and Food Service Promotions:** Product demonstrations and distribution of product samples outside the U.S. targeting foreign trade and consumers.
- 9. In-Store Displays:** Temporary displays outside the U.S., such as end of aisle gondola, shelf talkers, free standing displays, signage, etc. and rental of space for such displays. Display materials must be temporary, such as cardboard.
- 10. Exhibiting at International Trade Shows:** Expenses associated with retail, trade and consumer shows. Exhibition fees (if not already subsidized), travel for up to two employees, freight charges associated with show, equipment rental at show (i.e., booth furnishings, utilities, badge scanners), setup charges, etc. If USDA has a U.S. Pavilion, company must exhibit within it (Some exceptions made).
- 11. USDA Approved U.S. Trade Shows (Contact SUSTA for list of approved U.S. shows):** Exhibition fees reimbursable ONLY if company has not exhibited at that U.S. trade show within the past three years at their own expense. Freight charges for the show, equipment rental at show (i.e., booth furnishings, utilities, badge scanners), setup charges, etc. Travel expenses NOT eligible. If USDA has U.S. pavilion, company must exhibit within it.
- 12. International Trade Seminars (Conducted overseas and in the U.S.):** Seminars sponsored by company to inform foreign industry representatives about U.S. brand name/private label name products. Seminar room rental, equipment rental, printed materials and demonstrator/chef wages. Catering, consultant fees, and attendance fees are not eligible.
- 13. International Trade Missions:** Fees for participation in and travel expenses to pre-approved trade missions outside of the U.S.
- 14. Travel Expenses to International Trade Shows/Trade Missions:** Airfare, lodging, meal & incidental (M&IE) per diem allowances, passports, visas, and recommended inoculations for up to two employees if exhibiting at the trade show or participating in the pre-approved trade mission outside the U.S. Travel expenses NOT eligible if company is only attending/walking the trade show.
- 15. Part Time Contractors:** Demonstrators, interpreters, and translators that assist with trade shows, in-store and food service promotions, and trade seminars. Employee wages and wages of overseas agent are not eligible.
- 16. Promotional Giveaway Items:** Give-away items such as pens, key rings, etc. are fully reimbursable up to \$2.00 per individual item.

WHAT ARE THE BENEFITS

OF PARTICIPATING?

Companies that have gone through the ExporTech™ program report significant impacts to their bottom lines:

- The average participant **increases sales by nearly \$170,000.**
- Many companies **generate export sales within three to six months** of completing the program, and some have negotiated sales before the program's final session.
- The average participant reported **cost savings of \$34,000.**
- The program **saves the average company more than 120 hours of labor time** by navigating it through the international growth process.

EXPORTECH™ CAN DRIVE INTERNATIONAL SALES GROWTH TODAY!

- Provides your company with a systematic process for entering or expanding in global markets
- Connects you with the best international business experts in the region
- Assists you to develop a peer-reviewed export growth plan in 12 weeks
- Generates measurable results for committed C-level participants
- Involves a unique combination of innovative group sessions and individualized coaching

HOW DOES EXPORTECH™ WORK?

The ExporTech™ system has several hallmarks:

1. The process assists companies to develop a **simple, actionable international growth plan** — based on a series of carefully designed tools and templates.
2. We connect participants with a wide range of reputable international business experts who help them navigate the export process.
3. The program involves a unique combination of **group work, individual work, and personal coaching** that allows companies to extract information that is critical to their export success:
4. During group sessions, experts are selected based on the specific needs of the participants, to educate the entire group and provide one-on-one consultations.

WHAT IS REQUIRED?

Companies participate in three one-day group sessions scheduled over a three-month period. In between, each company works on the development and implementation of its international growth plan, with the support of a coach.

Planning exercises and peer discussions are employed to help executives apply knowledge to their own companies.

In the final group session, each **company's plan will be reviewed and vetted** by a panel of experienced international business people, to help avoid costly mistakes and see new opportunities.

Each company is assigned an experienced coach to provide focused, one-on-one support in the development and execution of its plans.

Each three-session program is limited to six to eight companies, to ensure quality, personalized service and attention to each company.

YOUR EXPORTECH™ PARTNERS



East Tennessee

Middle Tennessee

West Tennessee

PERFORMANCE SOLUTIONS

Toyota Kata	Sept 16	Smyrna	\$325
Toyota Kata	Oct 28	Dyersburg	\$325
Toyota Kata	Nov 11	Knoxville	\$325
Lean Certificate Series	Oct 20-23	Nashville	\$1495
ISO 14001 & 9000 Combo Class & Auditor Training	Sept 24-26	Knoxville	\$450
ISO 14001 & 9000 Combo Class & Auditor Training	Dec 10-12	Jackson	\$450
ISO 50001 Energy Management System	Oct 7	Nashville	\$275

SUSTAINABILITY SOLUTIONS

Solar Voltaic Design and Installation	Sept 8 - 12	Knoxville	\$975
Spill Prevention Control & Countermeasures/Stormwater Workshop	Sept 15	Spring Hill	\$275
Spill Prevention Control & Countermeasures/Stormwater Workshop	Sept 16	Jackson	\$275
Spill Prevention Control & Countermeasures/Stormwater Workshop	Sept 17	Chattanooga	\$275
Spill Prevention Control & Countermeasures/Stormwater Workshop	Sept 18	Knoxville	\$275
Spill Prevention Control & Countermeasures/Stormwater Workshop	Sept 19	Nashville	\$275
Energy Saving Fundamentals	Sept 23	Knoxville	\$275
Energy Saving Fundamentals	Oct 15	Memphis	\$275
Energy Saving Fundamentals	Oct 28	Nashville	\$275
Preparing for an Inspection	Sept 4	Nashville	\$250
Preparing for an Inspection	Oct 17	Memphis	\$250
Preparing for an Inspection	Oct 22	Chattanooga	\$250
Preparing for an Inspection	Oct 23	Knoxville	\$250
Greenhouse Gas Management	Oct 14	Nashville	\$275
Hazardous & Special Wastes/Industrial Air Regulations Workshop	Oct 6	Memphis	\$275
Hazardous & Special Wastes/Industrial Air Regulations Workshop	Oct 8	Chattanooga	\$275
Hazardous & Special Wastes/Industrial Air Regulations Workshop	Oct 9	Knoxville	\$275
Hazardous & Special Wastes/Industrial Air Regulations Workshop	Oct 10	Nashville	\$275
Hazardous & Special Wastes/Industrial Air Regulations Workshop	Oct 22	Cookeville	\$275

REGULATORY SOLUTIONS

16-Hour DOT	Sept 11-12	Nashville	\$299
16-Hour DOT	Sept 17 - 18	Memphis	\$299
16-Hour DOT	Oct 21-22	Knoxville	\$299
16-Hour DOT	Nov 3-4	Nashville	\$299
16-Hour DOT	Nov 18-19	Jackson	\$299
8-Hour DOT Refresher	Sept 5	Nashville	\$175
8-Hour DOT Refresher	Oct 23	Knoxville	\$175
8-Hour DOT Refresher	Nov 6	Nashville	\$175
8-Hour Site Worker Refresher	Sept 15	Nashville	\$175
8-Hour Site Worker Refresher	Sept 16	Memphis	\$175
8-Hour Site Worker Refresher	Oct 9	Knoxville	\$175
8-Hour Site Worker Refresher	Nov 20	Jackson	\$175
40 - Hour HAZWOPER, Hazardous Waste Site Worker	Dec 1-5	Memphis	\$750
Emergency Response Guide	Oct 7	Knoxville	Free

REGULATORY SOLUTIONS — OSHA

OSHA 501 Trainer Course in OSHA Standards for General Industry	Sept 16-19	Memphis	\$725
OSHA 501 Trainer Course in OSHA Standards for General Industry	Nov 11-14	Knoxville	\$725
OSHA 500 Trainer Course in OSHA Standards for Construction	Oct 27-30	Knoxville	\$725
OSHA 10-Hour General Industry Course	Sept 9-10	Nashville	\$275
OSHA 10-Hour General Industry Course	Oct 7-8	Knoxville	\$275

GROWTH SOLUTIONS

Innovation Management System Overview	Sept 23	Nashville	\$325
Tennessee Managing Economic Development Organizations Course	Nov 5-6	Chattanooga	\$295

NUCLEAR INDUSTRY SUPPLIER DEVELOPMENT COURSES

Advanced Business Decision Seminar for Entering Nuclear or Energy Industries as a Supplier	Sept 23	Oak Ridge	\$50
Government Contracting Basics and Contract Administration Tools	Sept 23	Oak Ridge	\$115
Project Management for Nuclear Industry Suppliers Seminar	Sept 24	Oak Ridge	\$250
Government Laws and Requirements	Sept 24	Oak Ridge	\$250
Nuclear Quality Systems Introduction	Sept 25	Oak Ridge	\$300

September – December
Course Schedule

For more information or to register for our courses, visit our website at www.cis.tennessee.edu or contact Patty Wells at patty.wells@tennessee.edu or (615) 253-6371.



Whether you're an importer or an exporter – or both – you need a reliable banking partner to fully realize your company's potential in today's global marketplace. First Tennessee is the international bank of choice for a growing number of companies in this region for a few basic reasons: highly professional service, delivered personally, at a reasonable price.

Consultation Services

When structuring your company's international trade transactions, consult First Tennessee's group of international trade professionals. We can help you to identify risks and suggest appropriate control measures, enabling you to feel more comfortable with the unique challenges associated with international trade.

Import Services

Importers need well known banks to issue letters of credit. Once the applicant's credit is approved, we turn most letter of credit applications around in one business day, and our new internet-based letter of credit issuance product is a further service enhancement. Importers who work with long-time vendors find our documentary collection services an effective payment mechanism with attractive payment tracking features.

Export Services

Exporters are active users of our risk management products. We confirm letters of credit for exporters who are concerned about foreign bank risk. When competitive pressures or market opportunities call for extended payment terms, we discount deferred payment drafts under letters of credit, on a non-recourse basis. Export collections offer more credit comfort than straight open-account terms.

Foreign Exchange Services

Insistence on accepting and making quotes only in U.S. dollars can limit your opportunities. Our foreign exchange products give you valuable flexibility for your foreign purchases or sales. When you know what your foreign exchange costs for spots or forwards are going to be, you can negotiate more effectively with your foreign suppliers and buyers over product cost.



LETTERS OF CREDIT

Export

- Transfer the credit risk from the foreign buyer to the issuing bank which normally improves the credit profile of the transaction
- Provides exporter some protection as the original shipping documents (including the title documents/bill of lading) are routed through the banking system
- May extend payment terms for a foreign buyer to support their cash flow needs e.g. collecting on receivables before paying their suppliers

Import

- Provides importer some protection against the non-performance of the exporter as it typically requires proof of shipment through the presentation of bills of lading
- May extend payment terms allowing an importer to liquidate the purchased goods before having to pay the supplier

Standby

- A Standby L/C serves as a secondary source of payment which can be drawn upon if the applicant fails to pay the beneficiary or to provide the beneficiary goods or services as contracted
 - Can be a Financial Standby
 - Can be a Performance Standby
- For trade purposes, standby L/Cs can be issued for the maximum amount of exposure projected during a specified time period

DOCUMENTARY COLLECTIONS

- Banks act as third parties to control the flow of payments and documents for the exporter and the importer
- In import/export transactions -
 - Seller may designate that documents cannot be released by the bank until payment is received, providing the seller more leverage than selling on open account
 - Usually contains ocean bills of lading which are title documents



FOREIGN EXCHANGE

- Hedging Consultation
- Spot and Forward Foreign Currency Contracts
- Foreign Currency Drafts

Forward Contracts

- Allows a company which has, or anticipates having, foreign currency receivables or payables to minimize the risk of exchange rate fluctuations
- It is a legally binding obligation of the bank and the customer to buy or sell a given currency at a locked-in rate

Foreign Currency Drafts

- Drafts are like "Cashier's Checks" in foreign currencies or U.S. Dollars drawn on a correspondent bank; therefore, they are negotiable in the foreign country by the bank on which they are drawn.

INTERNATIONAL CORPORATE BANKING

- Specialized Corporate Banking solutions for U.S. companies owned by foreign parents and for U.S. companies with foreign subsidiaries

INTERNATIONAL FUNDS TRANSFER

- Wire transfers can be sent to overseas beneficiaries , or received from overseas remitters
- Remittance may be in U.S. Dollars or a foreign currency
- Customers may place wire requests online or over the phone

CHECK COLLECTIONS AND CASH LETTERS

- First Tennessee processes foreign checks received through financial centers, lockbox arrangements, cash letters, or that are sent directly our International Operations Department
- Checks can be deposited for provisional credit or can be sent on a collection basis

INTERNATIONAL PAYMENT METHODS COMPARISON



Method of Payment	Time of Payment to Seller	Goods Available to Buyer	Risk to Seller	Risk to Buyer
Cash.	Prior to shipment.	On arrival.	None.	Buyer has loss of funds until merchandise arrives. Relies completely on seller to ship goods as ordered.
Sight letter of credit.	Within a few days after shipment.	Upon settlement of letter of credit.	Very little, but depends on LC conditions.	LC requires proof of shipment, but relies on seller to ship goods as described in UC documents.
Time letter of credit.	At maturity of draft, or at discounting of draft.	Upon acceptance of time draft.	Very little, but depends on LC conditions.	Payment is due after receiving goods, but must be made regardless of product quality.
Sight draft for collection of documents against payment.	Upon presentation of collection draft.	After payment ... if all Ocean B/Ls are in collection.	Possible nonpayment of draft.	Has assurance of shipment, but relies on seller to ship goods as described in documents accompanying draft.
Time draft for collection of documents against acceptance.	At maturity of draft.	Upon acceptance of draft.	Possible nonpayment of goods.	Actual payment is due after receiving goods, but must be made regardless of quality.
Open account.	Upon payment of invoice.	Upon delivery.	Completely relies on buyer to pay invoice when due.	No risks.



The World is Open for Your Business

Find the Best International Markets for Your Company

E-commerce, trade agreements, and more trade finance options have dramatically increased access to markets around the world—making it easier and less risky for U.S. firms to export. Every year, the U.S. Commercial Service helps thousands of companies export goods and services worth billions of dollars. Let us help you find the best markets for your business.

Proven Trade Expertise

Our global network of trade professionals is located throughout the United States and in U.S. Embassies and Consulates in nearly 80 countries. Whether you're looking to make your first export sale or expand to additional markets, we offer the expertise you need to connect with lucrative opportunities and increase your bottom line.

Trade Counseling

- Develop effective market entry and sales strategies.
- Understand export documentation requirements and import regulations of foreign markets.
- Navigate U.S. government export controls, compliance, and trade financing options.

Business Matchmaking

- Connect with pre-screened potential partners.
- Promote your product or service to prospective buyers at trade events worldwide.
- Meet with international industry and government decision makers in your target market(s).

Market Intelligence

- Analyze market potential and foreign competitors.
- Obtain useful information on best prospects, financing, laws, and cultural issues.
- Conduct background checks on potential buyers and distributors.

Commercial Diplomacy

- Overcome trade obstacles to successfully enter international markets.
- Benefit from coordinated U.S. government engagement with foreign governments to protect U.S. business interests.
- Access U.S. government trade advocacy for your foreign government procurement bids.

Contact us today to connect with a world of opportunity.

Visit export.gov or call 800-USA-TRADE.

U.S. Commercial Service—Connecting you to global markets.



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Miami
Orlando
Tallahassee

Georgia

Atlanta
Savannah

Hawaii

Honolulu

Idaho

Boise

Illinois

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Libertyville
Peoria
Rockford

Indiana

Indianapolis

Iowa

Des Moines

Kansas

Wichita

Kentucky

Lexington
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Louisiana

New Orleans
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Maine

Portland

Maryland

Baltimore

Massachusetts

Boston

Michigan

Detroit
Grand Rapids
Pontiac
Ypsilanti

Minnesota

Minneapolis

Mississippi

Jackson

Missouri

Kansas City
St. Louis

Montana

Missoula

Nebraska

Omaha

Nevada

Las Vegas
Reno

New Hampshire

Portsmouth

New Jersey

Newark
Trenton

New Mexico

Santa Fe

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Greece

Athens

Guatemala

Guatemala City

Honduras

Tegucigalpa

Hong Kong

Hungary

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Kolkata
Mumbai
New Delhi

Indonesia

Jakarta

Iraq

Baghdad

Ireland

Dublin

Israel

Jerusalem
Tel Aviv

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Osaka-Kobe
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Tokyo

Jordan

Amman

Kazakhstan

Almaty

Kenya

Nairobi

Korea (South)

Seoul

Kuwait

Kuwait City

Lebanon

Beirut

Libya

Tripoli

Malaysia

Kuala Lumpur

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Guadalajara
Mexico City
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Morocco

Casablanca

Netherlands

The Hague

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Wellington

Nigeria

Lagos

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Panama

Panama City

Peru

Lima

Philippines

Manila

Poland

Warsaw

Portugal

Lisbon

Qatar

Doha

Romania

Bucharest

Russia

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St. Petersburg
Vladivostok

Saudi Arabia

Dhahran
Jeddah
Riyadh

Senegal

Dakar

Serbia

Belgrade

Singapore

Slovak Republic
Bratislava

South Africa

Cape Town
Johannesburg

Spain

Madrid

Sweden

Stockholm

Switzerland

Bern

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Kaohsiung
Taipei

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Istanbul
Izmir

Ukraine

Kiev

United Arab Emirates

Abu Dhabi
Dubai

United Kingdom

London

Uruguay

Montevideo

Venezuela

Caracas

Vietnam

Hanoi
Ho Chi Minh City

Find detailed contact information for each of our offices at export.gov.





"I can't thank the U.S. Commercial Service enough... If we had missed this ship, it would have cost us hundreds of thousands of dollars in penalties and heavy equipment fees, not to mention the goodwill with our buyer in the UAE."

—Charles Sinunu
International Sales Director
Dredging Supply Company

Louisiana-based manufacturer Dredging Supply Company (DSC) shipped its \$3.5 million dredge on schedule thanks to U.S. Commercial Service assistance in getting an emergency permit issued for the shipment, saving DSC \$200,000.

Planning and Strategy

- Create a comprehensive international business plan for entry or expansion into targeted markets.
- Get ideas and cost-effective solutions to help achieve your business goals.

Legal and Regulatory Issues

- Determine export licensing needs for shipping your products.
- Understand and comply with global product standards, certification requirements, electricity regulations, and packaging laws.
- Learn how to avoid intellectual property rights issues and legal disputes.

Documentation and Product Requirements

- Learn about export documents, including Electronic Export Information filing, invoices, packing lists, and certificates of origin.
- Verify the tariff rate for your product, as well as any import fees for a particular market.
- Determine your product's Schedule B and HS numbers.

Trade Problems

- Get assistance with customs-related issues.
- Obtain support if your company's exports or foreign bids are adversely affected by a trade barrier or by market access issues.
- Learn how to limit the risk of non-payment, and receive counseling if problems arise.

Proven Trade Expertise

The U.S. Commercial Service helps U.S. businesses succeed in markets around the world. Whether you're looking to make your first export sale or expand to additional international markets, we offer the trade counseling, market intelligence, business matchmaking, and commercial diplomacy you need to connect with lucrative business opportunities.

Contact us today to connect with a world of opportunity.
Visit export.gov or call 800-USA-TRADE.



U.S. Commercial Service **Trade Counseling**

Get the information and advice you need to succeed.

Selling internationally can be a complicated and confusing endeavor. The U.S. Commercial Service will guide you through the export process from beginning to end, helping you to develop an effective international sales strategy, identify and comply with applicable laws and regulations, fulfill documentation requirements, and overcome trade problems.

With offices across the United States and in nearly 80 countries—as well as a toll-free export hotline—our trade professionals are ready to make exporting easier for you. From meeting with you one-on-one to address your specific needs, to picking up the phone on your behalf to handle a customs issue, you can count on the U.S. Commercial Service's expertise to position your business for success in the global marketplace.



INTERNATIONAL
TRADE
ADMINISTRATION

U.S. Commercial Service
1401 Constitution Ave., NW
Washington, DC 20230

export.gov
800-USA-TRADE



U.S. Commercial Service—Connecting you to global markets.



Working to Insure Regulatory Fairness for America's Small Businesses

If excessive fines, penalties or unfair regulatory enforcement actions by federal agencies are problems for your small business, you have an advocate in the U.S. Small Business Administration's Office of the National Ombudsman.

- The National Ombudsman assists small businesses facing unfair or excessive federal regulatory compliance or enforcement issues such as repetitive audits or investigations, excessive fines, and retaliation.
- The process is a confidential and effective way for small businesses to voice concerns about enforcement of federal regulations, especially those that significantly burden small business.
- As an impartial liaison, the Office of the National Ombudsman directs these concerns to the appropriate agency for high-level fairness review, and works across government to address those concerns, reduce regulatory burdens, and help small businesses succeed.

The National Ombudsman can help:

- If you're a small business or represent one, a small government entity (population 50,000 or less) or a small nonprofit organization and
- If your comment or complaint directly involves a federal agency and federal regulation.

Protecting Small Businesses and Promoting Accountability:

- The National Ombudsman reports to Congress annually on how federal agencies work with the small businesses they regulate. Each agency is graded on the timeliness and quality of its responses to small business concerns about regulatory compliance and enforcement.
- The Ombudsman also coordinates activities of 10 Regional Regulatory Fairness Boards that help connect small businesses with resources available through the National Ombudsman's Office.

To comment on regulations before they are implemented, contact: The Office of Advocacy at www.sba.gov/advocacy

For more information visit www.sba.gov/ombudsman
Or call SBA's answer desk at 800-U ASK SBA (800-827-5722)

SBA programs and services are provided on a nondiscriminatory basis.

To File a Comment or Complaint with the Office of the National Ombudsman:

Complete the short form at
www.sba.gov/ombudsman/comment

Then submit it online or by email, fax,
or mail to: ombudsman@sba.gov
202-481-5719 (fax)

U.S. Small Business Administration
Office of the National Ombudsman
409 3rd Street S.W.
Washington, DC 20416

What to Include:

- 1) Describe the enforcement, inspection, or compliance action taken by the federal agency and the results.
- 2) Briefly state the specific action or outcome you are seeking.
- 3) Provide documentation of the action taken if available, such as correspondence, citations, or notices.

The Office of the National Ombudsman will work with the relevant agency to obtain a high-level review and responsive answer to your concerns.

For help, call the Ombudsman at:
888-734-3247 (888-REG-FAIR)

Regulatory Fairness Helpline
888-REG-FAIR
www.sba.gov/ombudsman



Federal Agency Comment Form

Small Business Administration – Office of the National Ombudsman

Purpose: Small business owners may use this form to submit comments on Federal enforcement/compliance actions that they consider excessive or unfair. The National Ombudsman will use the information when it contacts the applicable Federal agency for a review of the action.

OMB Control #3245-0313

Exp. date 6/30/2016

Case #: _____

Instructions

1. Complete, sign and date this form. (Signature not required if completed at www.sba.gov/ombudsman).
2. Provide a brief written statement on the reverse side regarding the specific enforcement or compliance action taken against your organization by the federal agency.
3. Submit copies of substantiating documentation, such as correspondence, citation, or notice (Note: Can be submitted separately from this form by fax or mail. Make sure to reference your name or company's name with this information).
4. If your comments concern the IRS, you must also submit a completed IRS Tax Information Authorization Form 8821, available at <http://www.irs.gov/forms> (Can be sent by fax or mail).
5. Fax, e-mail or send this form and requested information to: (1) Fax: (202) 481-5719; (2) E-mail: Ombudsman@sba.gov; (3) Address: SBA, Office of the National Ombudsman, 409 Third Street, SW, Washington, DC 20024. Telephone : (202) 205-2417.

Please Print

Organization/Company Name : _____

Address: _____

City: _____ State : _____ Zip: _____

Phone: _____ Fax : _____ E-mail: _____

Contact Name : Mr. Ms. _____ Title: _____

Please indicate your organization type:

- Small Business Not-for-Profit, Representing _____ Members
 Small Government (population of less than 50,000) Association, Representing _____ Members

List the federal agency with which you are having a problem:

Federal Agency Name: _____

Agency Contact person: _____

Agency Office/Division: _____

Did the federal agency listed above inform you of your right to contact the SBA Office of the National Ombudsman?

Yes No

If not, how did you learn about this office?

Confidentiality / Disclosure

The Small Business Regulatory Enforcement Fairness Act (SBREFA), allows you to keep your identity and other information private, and limit its access only to the SBA (See 15 U.S.C. 657 (b) (2) (B)). However, by requesting confidentiality the federal agency may not have sufficient information to investigate your specific problem, possibly delaying or preventing any potential resolution of your situation.

I request that my information be kept confidential. Yes No (If yes, results may be limited.)

Signature: _____ Date : _____

Your signature authorizes the SBA Ombudsman to proceed on your behalf.

Pursue all legal options you believe are in your company's best interest.

This process is not a substitute for legal action.

SBA FORM 1993 (3-13) Previous Editions Obsolete

Please Note: The estimated burden for completing this form is 45 minutes. You are not required to respond to this information collection if a valid OMB approval number is not displayed. If you have any questions or comments concerning this estimate or other aspects of this information collection, please contact the U. S. Small Business Administration, Chief, Administrative Information Branch, Washington, D.C . 20416 and/or Office of Management and Budget, Clearance Officer, Paperwork Reduction Project (3245-0313), Washington, D.C. 20503. PLEASE DO NOT SEND FORMS TO OMB, as this will delay action on your request for assistance.

Please type or print your comments on a separate sheet and return it with this form.



**White House Rural Council
Made in Rural America Forum**

Notes



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