The Export-Import Bank of the United States (EXIM), the official U.S. export credit agency, is an independent federal government agency. EXIM supports American jobs by facilitating the export of U.S. goods and services.

When businesses in the United States, or their customers, are unable to secure export financing from the private sector, EXIM fills the gap by equipping them with the tools to compete successfully in the global market.

EXIM assists in two ways. First, EXIM provides financial tools such as export credit insurance, access to working capital for U.S. businesses, and lender loan guarantees for international buyers. Second, EXIM levels the playing field for U.S. businesses that face foreign competitors backed by their governments, by matching or countering the financing offered by more than 110 other export credit agencies.

“EXIM enables Mark Andy to offer financing to our international customers in an efficient and timely way and has allowed us to expand our global sales, particularly in Latin America. EXIM helps us to secure these sales and maintain jobs in Chesterfield, MO.” — Hemant Kapadia, Chief Financial Officer

**FINANCIAL SUPPORT TO BE MORE COMPETITIVE AND WIN SALES**

**EXPORT CREDIT INSURANCE** — allows U.S. businesses to extend credit to buyers, protect against nonpayment, and improve cash flow.
- Minimizes political and commercial risks of buyer nonpayment of up to 95 percent
- Allows businesses to extend open account credit terms to customers of up to 360 days
- Increases borrowing capacity by assigning foreign receivables to lenders

**WORKING CAPITAL GUARANTEE** — supports small and medium-sized U.S. businesses by making funds available to fulfill international sales orders.
- Turns business inventory and foreign accounts receivable into eligible collateral for the lender
- Covers standby letters of credit used as performance or bid bonds

**TERM FINANCING** — supports international buyers in purchasing U.S. capital goods and related services.
- Increases competitiveness by encouraging lenders to provide loans backed by EXIM’s 100 percent guarantee which eliminates the risk of foreign buyer nonpayment
- Extends repayment terms at competitive rates
- Covers repayment terms of up to 18 years (depending on the project)

**NEXT STEP:** Contact EXIM’s export finance regional directors to help your company win sales worldwide. They will answer your questions and expedite the application process.

800.565.3946 [EXIM] exim.gov/contact

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