**Your Needs** | **Our Products** | **Benefits** | **Coverage** | **Costs**
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**PRE-EXPORT**
- Generally one year
  - A loan from a lender (with our guarantee) to purchase raw materials and labor, and fund overhead costs incurred to fulfill an export sales order
  - A loan from a lender (with our guarantee) incurred to produce goods or services that are sold to U.S. companies and are subsequently exported
  - Financing for posting bid and performance bonds
  - Working Capital Guarantee
    - Our guarantee encourages lenders to make these loans
    - Enhances value of your existing collateral base
    - Accepts export-related accounts receivable and inventory as collateral
    - Offers generous advance rates (up to 90% for export-related accounts receivable and up to 75% for export-related inventory including work-in-process)
    - 25% discount on multi-buyer insurance premiums for using both working capital and insurance
    - Supply Chain Guarantee supports suppliers of exporters
    - Our guarantee covers 90% of the bank loan, including principal and interest
    - May be revolving lines of credit or transaction-specific
    - Generally extend to one-year, but may be extended up to three-years
    - Loan must be fully collateralized (only 10% for standby letters of credit)
- SHORT-TERM CREDIT INSURANCE
  - Extending credit safely to your international customers
  - Risk mitigation for your entire export portfolio or a particular buyer
  - Short-term, accounts receivable financing
  - Additional working capital to increase your borrowing base
  - Multibuyer Export Credit Insurance
    - Offer competitive credit terms to your foreign buyers with little risk
    - Flexibility: covers multiple countries, buyers and transactions
    - Arrange attractive financing with a lender by using insured foreign receivables as collateral
    - Discretionary credit limits are available to cover most foreign buyers
    - 95% for nonpayment due to commercial and political risks
    - A one-year policy period (renewable)
    - Generally covers up to 180-day terms
    - 98% coverage and up to 360-day terms for qualifying bulk agricultural products and transactions
    - No minimum premium
    - Pay premiums as you ship, only on what you ship
    - Customized premium rates based on your risk portfolio
    - First-loss deductible
- Small Business Export Credit Insurance
  - No first-loss deductible
  - Simplified fee schedule for all countries
  - Enhanced assignment for qualified exporters gives lenders added protection for receivables financing
  - Discretionary credit limits may be available
  - Export Insurance: provides buyer credit information and credit decisions to exporters within 5 business days
  - 95% for nonpayment due to commercial and political risks
  - A one-year policy period (renewable)
  - Generally covers up to 180-day terms
  - 98% coverage and up to 360-day terms for qualifying bulk agricultural products and transactions
  - No minimum premium
  - Pay premiums as you ship, only on what you ship
  - Simplified premium rate schedule
- Single-Buyer Export Credit Insurance
  - No first-loss deductible
  - Offers competitive credit terms to one foreign buyer, with limited risk
  - Arrange attractive financing with a lender by using insured foreign receivables as collateral
  - Enhanced assignment for qualified exporters gives lenders added protection for receivables financing
  - 90% for nonpayment due to commercial and political risks
  - Up to a one-year policy period (renewable)
  - Generally covers up to 180-day terms
  - 98% coverage and 360-day terms for qualifying bulk agricultural products and transactions
  - A minimum premium is paid upfront to purchase a policy
  - Pay additional premiums as you ship
  - Minimum premium is refundable if equal shipment premiums paid
- MEDIUM-TERM CREDIT INSURANCE
  - Risk mitigation for a transaction with a particular buyer
  - Financing for buyers of U.S. capital goods and related services
  - Usually to emerging markets
  - Medium-Term Export Credit Insurance
    - Provides your buyers of capital goods and related services with extended credit terms for principal and interest
    - Local costs (up to 30%) and ancillary services (e.g., financial, legal or banking fees) may be included
    - Exporter or lender can apply for coverage
    - Documentary policy protection available for lenders
    - 100% for nonpayment due to commercial and political risk
    - Repayment term is generally between 1-5 years, exceptionally seven-years
    - 15% cash down payment from buyer is required
    - Premiums are individually determined using the "fee calculator" located at www.exim.gov
    - Interest rate negotiated between lender and borrower
- MEDIUM- AND LONG-TERM LOAN OR GUARANTEE
  - Risk mitigation for a transaction with a particular buyer
  - Lender financing (with our guarantee) for buyers of U.S. capital goods and related services, or long-term projects
  - Usually to emerging markets
  - Loan Guarantee
    - Our guarantee to the lender is unconditional and transferable
    - Local costs (up to 30%) and ancillary services (e.g., financial, legal or banking fees) can be included
    - Possible co-financing arrangements with other export credit agencies
    - Guarantees in certain foreign currencies are available
    - Available for medium-term and long-term transactions
    - Maximum cash down payment required from the buyer, and the guarantee or loan covers the remaining 85% (depending on U.S. content)
    - Includes principal and accrued interest
    - Shipment by sea must be on a U.S. flagged vessel for long-term guarantee and direct loan (waivers possible)
    - Certain types of financing (e.g., aircraft or locomotives) may involve asset-based and lease structures
    - Longer financing terms for certain renewable and water transactions
    - An exposure fee based on risk (variable)
    - A commitment fee of 0.5% p.a.
    - Fixed interest rate, based on the U.S. Treasury rate
  - Direct Loan
    - Funds come directly from Ex-Im Bank
    - Special terms for transportation equipment (aircraft, ships, etc.)
    - Usually for transactions over $10 million
    - An exposure fee based on risk (variable)
    - A commitment fee of 0.5% p.a.
    - Fixed interest rate, based on the U.S. Treasury rate