

Think globally.
Act locally.
Get paid promptly.



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FCIB is a wholly owned subsidiary of the
National Association of Credit Management

Wherever you sell, we're there.

Business credit intelligence
for companies active
in global trade

Finance, Credit and
International Business

There's a whole world of business opportunities. But why do business abroad if you can't get paid?

Be competitive. Mitigate risks. Get paid promptly.

More and more, exporters are being asked to take greater risks in extending credit.

While international sales of goods and services are expected soon to reach a staggering USD1 trillion annually, many companies hesitate to reach their full export potential. A prime reason: credit and collection risks.

That's where FCIB can help. FCIB serves companies doing business internationally. We help them get paid—and *get paid* faster—through a unique worldwide network of finance and credit professionals working for companies active in global trade. The network provides business credit insight, advice and intelligence you simply can't get any other way. If your company exports—and plans to stay competitive and expand its international presence—it makes sense to join FCIB.

Join today!

Benefits of belonging

Networking & Referrals

Networking is the heart of FCIB. By joining, you tap into a vast international association of practitioners and experts—export credit and trade finance professionals who've tackled the same tough problems you face every day. Our opportunities to network will increase your capacity to troubleshoot export difficulties, improve your collections effectiveness, reduce your company's risk and boost the bottom line. And by taking advantage of FCIB's referral services, you can find reputable consulting, credit, legal and collection help whenever the need arises. We can get you quality help—where you need it, when you need it. And best of all, at a discount.

FCIB Export Industry Credit Groups

From a credit manager's viewpoint, international business is a *risky business*—more so than most. But FCIB's export industry credit groups will help you manage that risk. FCIB's suite of industry-specific credit groups allows exporters in the same business fields to share information on mutual customers and analyze current trade and collection issues country by country. Credit groups represent an incomparable business tool, letting you easily separate "fact from fiction." And credit groups follow strict guidelines to assure compliance with antitrust laws and regulations. Credit groups are available for:

- Book publishers
- Forest product exporters
- Chemicals, plastics and synthetic fiber exporters
- Metals exporters
- Pharmaceutical manufacturers
- Equipment exporters
- Agrochemical exporters
- and more

Credit Reports

Credit reports help you make better credit decisions. FCIB provides economical "one-stop" credit reporting on businesses in more than 130 countries. You receive fresh information on your customer *plus* histories of currency exchange rates, payment terms and collection experiences based on FCIB's proprietary international surveys. FCIB's freshly investigated, custom credit reports can answer specific credit questions. There are no databases. And, best of all, no minimum purchase is required.

Country Reports

FCIB also provides you the "big picture" on world trade. FCIB, in cooperation with S.J. Rundt & Associates, Inc., reports political and economic conditions country by country through easy-to-read country risk reports. You'll get the download on economic trends, key political developments, regulatory changes, credit insurance issues, prevailing payment terms and cumulative collections experience. FCIB Country Reports also provide a "country risk rating" you can use to guide your export decision making. And you can review weekly country updates online through our web site.

Consultation

As an FCIB member, you can get answers to *any* international credit or collections question through our members-only hotline. The hotline is staffed by skilled credit professionals, backed by a standing committee of fellow volunteer members, each with decades of hands-on experience and in-depth knowledge of the subject.

Benchmarking

Each quarter, FCIB provides you the results of a members-only survey—*FCIB Credit & Collection Survey*—the only survey of its kind—benchmarking payment trends and collection experience in 130 countries. The survey's findings will give you an invaluable glimpse into where international credit practices have been—and where they're heading.

Educational Opportunities & Accreditation

International trade finance and credit professionals deal with vastly complex issues. The best way to equip yourself is by upgrading your professional knowledge. And FCIB provides you a wealth of opportunities.

FCIB Conferences and Workshops attract both experienced trade finance and credit professionals seeking new techniques, and novices in search of practical training and orientation. They offer attendees educational sessions, tackling critical issues in international credit and trade finance, plus formal and informal networking events.

- **Global Business Credit**—FCIB's Annual Global Conference
- **International Credit Executives (ICE) Conference**
- **International Round Table Conference & Workshop**—held throughout Europe
- **Workshops and Seminars**
- **New York Round table Conferences**
- **and many more**—check FCIB Events Calendar for more information (www.fcibglobal.com)

Members may seek professional accreditation through FCIB's *Certified International Credit Executive (CICE)* designation. Certification helps you expand your know-how—and your career opportunities.

FCIB Online Course in International Credit Management

Designed with the busy professional in mind, this 12-week online course offers an invaluable educational opportunity paired with a professional designation—*Certified International Credit Professional (CICP)*—denoting educational competency.

FCIB Online Resource Library

A vast online library offering international news, research materials, publications, and more. Country Insights, Export Credit Resources, a Glossary, Contacts and FAQ (Frequently Asked Questions) at your fingertips—whenever you need it, wherever you need it.

Business Credit® Magazine

FCIB members receive *Business Credit®* magazine 10 times yearly. *Business Credit®* helps you stay informed by delivering news and tips on international credit policy, export trends, payment practices, economic and political trends, financial technology, trade rules, Incoterms and dozens of other topics.

International Bulletins and ENews

FCIB's *International Bulletins and ENews* give you added insight into business conditions around the world by providing an executive digest of relevant information affecting export and credit practices. These electronic publications also include useful news about FCIB programs, products and services.

FCIB, the authority in global business credit for more than 80 years

Founded in 1919, FCIB is an international membership group with more than 800 members in 30 countries.

FCIB enjoys an international reputation as a business educator and premier provider of business credit intelligence to exporting companies of every size—from small and mid-size manufacturers to Fortune 500 multi-nationals.

FCIB is a recipient of the prestigious *E-Star Award*.

In addition to offices in the U.S., FCIB maintains operations in Europe, Mexico and Canada.

Wherever you sell, we're there.

To join FCIB, simply complete and return the enclosed application.

Or call us at +1.410.423.1840.