It’s a big world out there. Are you prepared?

www.fcibglobal.com
Since 1919, FCIB has been the premier voice and resource for executives in finance, credit and international business. It continues today to meet the increasing demands of the global community as the leading provider of economic and political risk analysis, professional development and education. FCIB’s powerful network supports and connects more than 1,100 credit professionals worldwide.

As an FCIB member, you'll have access to the business education, intelligence and analysis essential to be competitive, mitigate risks and get paid promptly. Whether your company is just starting to export or plans to remain competitive and expand its international dealings, it makes sense to join FCIB.

As two-time recipient of the United States President’s “E” Award for U.S. Exporters, FCIB has been recognized for supporting the commercial credit and trade finance community.

FCIB received a Certificate of Appreciation for its outstanding contributions to the publication and promotion of the U.S. Department of Commerce’s Trade Finance Guide: A Quick Reference for U.S. Exporters.

**Benefits of Membership**

- Credit Reports (Preferred Pricing)
- Professional Development
- Academy of Global Credit
- *Business Credit* Magazine
- *Week in Review* and eNews
- Online Courses and Webinars
- Credit & Collections Survey
- Credit Learning Center
- Networking Events
- Knowledge Center
- World Trade Press® A to Z Guide
- Discussion Board
- Job Board
- Daily Strategic Intelligence Brief
FCIB Credit Reports —The Perfect Choice

Here’s Why

- Preferred pricing.
- Reliable sources verify all information in every report.
- Government sources corroborate trade licenses and registrations.
- Direct interviews with the subject company.
- Bank and trade references at no additional cost.
- No contracts, minimum orders or large commitments required.
- Includes currency trend analysis—a unique FCIB added value.
- Three delivery speeds to fit your time and budget.
- Two weeks to ask questions about the report.

FCIB’s Worldwide Credit Reports separate fact from fiction, while assessing customers’ creditworthiness, allowing for faster, more accurate credit decisions. FCIB uses the best local suppliers of credit information around the world, based on continual feedback, to provide you with the highest quality on-the-ground credit reports. No contracts required.

Credit Report Pricing and Delivery

International credit report delivery times vary greatly by region. Each delivery time is confirmed as part of the order. In general, after a credit report order is placed, Routine reports will be received in 10-20 business days; Rush orders will be received in 6-10 business days; and Super Rush reports are received in 1-5 business days via email.

“I believe FCIB to be one of the finest international credit management associations in the world. I have been involved with the association for almost 20 years, and the benefits I have enjoyed from a career enhancement perspective and in developing long-standing business and educational relationships with industry professionals are immense.”
Instant Credit Reports: Belgium, France, Ireland, the Netherlands, Spain and the UK
Instant online credit reports provide immediate access to in-date, quality business information to support credit decisions. Whether you’re optimizing a credit limit or reducing the risk of bad debt, instant online credit reports provide data to assess the solvency and liquidity of a potential prospect at the click of a button.

PRS Country Reports
PRS Country Reports help you manage the risk from global market uncertainty by digging beyond the headlines to give you a comprehensive, fact-based view of the economic and political risk of doing business in a particular country. Each report provides 18-month and five-year forecasts for turmoil, investment, transfer and export risk in 100 countries, plus in-depth coverage of relevant political and country risk events, country conditions and independently back-tested methodology sourced by the International Monetary Fund.

Political Risk Newsletter
The “best in class” monthly Political Risk Newsletter (PRL), written by the PRS Group and available to members through FCIB, provides concise, easy-to-digest briefs on up to 10 countries, with additional recaps updating prior month’s reports. Each month’s Political and Economic Forecasts Table covers 100 countries, with 18-month and five-year forecasts for KPIs such as turmoil, financial transfer and export market risk. You’ll also find rating changes, providing an excellent method for tracking ratings and risk, in the countries where you export.

FCIB and NACM members receive a 10% discount on PRS Country Reports and the Political Risk Newsletter.

To learn more, visit www.fcibglobal.com or contact FCIB at fcib_info@fcibglobal.com.
International Credit and Risk Management Online Course™

FCIB’s International Credit and Risk Management (ICRM) online course is a comprehensive, in-depth 14-week course designed to educate professionals and executives about the intricacies of global credit and risk management.

The course offers vital, up-to-date knowledge in a collaborative learning environment accessible around the clock. Peer-to-peer interaction with credit professionals worldwide builds on the information presented in each of the 12 modules.

Why Take the ICRM Course?
- Learn how to manage and mitigate credit risks associated with doing business internationally.
- Interact with credit professionals across the globe.
- Gain access to FCIB resources, including an online database covering 100 countries and 27 hours of on-demand educational webinars (see the A to Z Guide and the Academy of Global Credit on page 10).
- Earn the credit industry’s most recognized and prestigious lifetime designation, the Certified International Credit Professional (CICP).

Sessions begin in January, May and September.

<table>
<thead>
<tr>
<th>Registration Fees</th>
<th>FCIB Member</th>
<th>NACM Member</th>
<th>Non-Member</th>
</tr>
</thead>
<tbody>
<tr>
<td>Early Bird rate</td>
<td>$950</td>
<td>$995</td>
<td>$1,690</td>
</tr>
<tr>
<td>Within 30 days of course start date</td>
<td>$1,050</td>
<td>$1,150</td>
<td>$1,800</td>
</tr>
</tbody>
</table>
The 14-Week Course Consists of 12 Modules

<table>
<thead>
<tr>
<th>Module 1</th>
<th>Module 2</th>
<th>Module 3</th>
<th>Module 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction: Concept for Successful International Credit Management</td>
<td>International Trade and the Law</td>
<td>Analyzing International Risk &amp; Setting Credit Lines</td>
<td>International Risk Assessment: Key Considerations</td>
</tr>
<tr>
<td>• Credit to Cash Cycle</td>
<td>• Critical Concerns</td>
<td>• Credit Investigation Ethics and Legal Aspects</td>
<td>• Country and Currency Risks</td>
</tr>
<tr>
<td>• Selling in the Global Market</td>
<td>• Remedies for Legal Conflicts</td>
<td>• Direct vs. Indirect Credit Investigations</td>
<td>• Risk Assessment Processes</td>
</tr>
<tr>
<td>• Global Credit Policies and Procedures</td>
<td>• Collection Agencies and Legal Support</td>
<td>• Financial Statement Analysis</td>
<td>• Tools for Reducing FX Risk</td>
</tr>
<tr>
<td>• Organizing the Global Credit Department</td>
<td>• Export Regulations and Compliance</td>
<td>• Credit Scoring</td>
<td>• Culture and the Negotiating Process</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Module 5</th>
<th>Module 6</th>
<th>Module 7</th>
<th>Module 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Risk Protection &amp; Mitigation</td>
<td>Letters of Credit &amp; Guarantees</td>
<td>Accounts Receivable: Reporting, Monitoring and Forecasting</td>
<td>Structured Trade Finance</td>
</tr>
<tr>
<td>• Mechanics of Trade Finance</td>
<td>• Commercial LCs</td>
<td>• Analyzing AR</td>
<td>• Principal Financing Techniques</td>
</tr>
<tr>
<td>• Methods of Payment</td>
<td>• Standby and Performance LCs</td>
<td>• Understanding DSO</td>
<td>• Factoring and Forfaiting</td>
</tr>
<tr>
<td>• The Sales Contract and Other Documentation</td>
<td>• Guarantees</td>
<td>• Identifying and Reporting Root Causes</td>
<td>• Preventing Countertrade Risks</td>
</tr>
<tr>
<td>• Advantages and Risks of Documentary Collections</td>
<td>• Seller’s, Buyer’s and Bank’s viewpoint</td>
<td>• Forecasting and Variance Analysis</td>
<td>• Export Credit Agencies</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Module 9</th>
<th>Module 10</th>
<th>Module 11</th>
<th>Module 12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monitoring Trade Loans</td>
<td>Cash and Treasury Management: Bank Systems &amp; Controls</td>
<td>Cash &amp; Treasury Management: Financing International Trade</td>
<td>Export Credit Insurance</td>
</tr>
<tr>
<td>• Credit Analysis Process</td>
<td>• Establishing Policies and Setting Exposure Limits</td>
<td>• Buyer’s and Seller’s Need for Financing</td>
<td>• Understanding Trade Credit Insurance</td>
</tr>
<tr>
<td>• Offsetting Funding Gap Risks</td>
<td>• Identifying Risks That Need Limits</td>
<td>• Trade Finance vs. Regular Lending</td>
<td>• Major Categories of Risk</td>
</tr>
<tr>
<td>• Sharing the Risk of Financial Exposures</td>
<td>• Establishing Correspondent Banking Relationships</td>
<td>• Pre-Export vs. Post-Export Financing</td>
<td>• Defining Policy Coverage</td>
</tr>
<tr>
<td>• Collections and Monitoring Strategies</td>
<td>• Collecting and Making Payments</td>
<td>• Financing Tools</td>
<td>• Monitoring Credit Insurance</td>
</tr>
</tbody>
</table>
Professional Development

Certified International Credit ProfessionalSM (CICP®)
Upon completion of the ICRM course, you have the opportunity to take a certification exam and earn the CICP; the industry’s most recognized and prestigious lifetime designation provides a competitive advantage over other professionals without certification.

International Certified Credit ExecutiveSM (ICCE®)
The executive-level designation is for international credit and risk analysis executives who are ready to make an impact on the world stage by excelling beyond their CICP designation.

Webinars and Teleconferences
Convenient, affordable and timely, FCIB webinars and teleconferences are highly popular and easily accessible ways to enhance your knowledge on a broad range of specific topics in global credit. Once broadcast, they become available through FCIB’s members-only Knowledge Center.

On Demand Webinars
Top-notch international credit education is available whenever you want it, 24/7; FCIB’s On Demand webinars are a convenient, affordable, high-quality way to enhance competency and skills on the latest developments in global commercial credit challenges. You choose where and when!

Credit Learning Center
The Credit Learning Center is the best and least expensive training available for credit professionals. You choose what learning module you want to take and complete it at your convenience—anytime, anywhere. Courses include Business Credit Principles, Financial Statement Analysis and Commercial Collections.
Networking Events

**Global @ Credit Congress**
The **FCIB Annual Global event** is held in conjunction with NACM’s Credit Congress. Attendees gather to learn and share the latest information in trade finance and international credit risk management; meet with industry service providers about the newest trends; and network with peers.

**Fall International Credit and Risk Management Summit**
The **Fall ICRM Summit**, held in Europe, is an excellent opportunity to discuss hot topics specifically affecting the day-to-day workload of credit and finance professionals. FCIB delivers top-quality speakers in a relaxed atmosphere at some of the best venues around Europe.

**GSCFM International**
The **Graduate School of Credit and Financial Management International (GSCFMI)**, held on the campus of American University, offers high-quality, advanced-level, executive education for the international credit and financial professional.
Knowledge Center

Read breaking news, leverage our free education and be on the cutting edge with recent third-party surveys. FCIB members get exclusive access to expert commentaries, sample forms, a discussion board and the World Trade Press® A to Z Guide.

Visit the Knowledge Center at fcibglobal.com/knowledge-and-resource-center.html

Academy of Global Credit

Streaming, on demand, 24/7 content for staff training and professional development.

A new, added benefit of membership, the FCIB Academy of Credit is the ideal training tool to build a foundation of knowledge and skills for your global credit team. There are over 20 educational videos on basic to advanced topics covering:

- Best Practices for International Risk Mitigation
- Understanding Incoterms: Basics for Global Trade
- Basics of Trade Credit Insurance
- Credit Analysis
- Export Compliance
- Trade Credit Financing
- Legal Obstacles to International Collections

Available to FCIB members only.

World Trade Press® A to Z Guide

The World Trade Press® A to Z Guide is a comprehensive online database containing business guides and providing in-depth coverage on 100 countries, representing 98% of the world’s trade. Members can research by country and find trade tools, plus information on business culture, demographics, exporting and importing, language translations and security.
Publications

**Business Credit Magazine**
*Business Credit magazine* is the leading publication for business credit professionals. Published nine times a year, it presents cutting-edge news, trends, legislative issues and insight, trade finance and asset protection, and benchmarking and scoring issues.

**eNews**
NACM’s *eNews Weekly Update* provides targeted and timely news briefs of interest to the credit and financial community. You’ll receive eNews each Thursday by email as a benefit of membership.

**Week in Review**
Distributed every Monday via email, *FCIB’s Week in Review* provides articles and information of interest from around the globe.

**Daily Strategic Global Intelligence Brief**
FCIB publishes a daily brief covering what’s hot in economic news from around the world and how it relates to credit. Chris Kuehl, Ph.D., NACM chief economist and co-founder of Armada Corporate Intelligence, provides analysis of topics such as the job situation and wages, the Federal Reserve, the economic state and political climate of various countries, trade issues, the GDP and the mood of the consumer, among many others.

**International Credit & Collections Survey**
Each month, the Credit & Collections Survey asks credit professionals how they sell to their international customers. The survey provides valuable insight into payment terms, methods and delays, and provides advice about selling into a region for the first time.

**Job Board**
An industry-specific job board for employers and job seekers alike. FCIB members post jobs for free.