



INTERNATIONAL TRADE FINANCE RESOURCE GUIDE FOR CALIFORNIA

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Guide to International Trade Financing Resources

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Introduction

California businesses have public- and private-sector organizations that assist with export financing needs. The California U.S. Export Assistance Centers (USEAC), California Centers for International Trade Development (CITD) and Small Business Development Centers (SBDC) offer counseling services and expertise on export finance options and locally available resources.

Export Trade Financing can be broken down into four major functions or concerns:

1. The first is the method of payment, which includes such options as cash in advance, letters of credit, documentary collections, and open account and may involve foreign currency. International divisions of banks are involved in assisting exporters with these methods and can also provide technical advice to help a firm get paid by overseas buyers.
2. The second is financing the export transaction cycle, or securing the working capital necessary to perform the export transaction. This may include pre-shipment working capital to finance the production cycle (for materials, inventory, and labor) and/or post-shipment working capital (to support open account terms). Several banks that provide such financing are listed in this guide.
3. The third element may involve extending open account credit terms to overseas buyers. This guide includes several credit review agencies that can assist you in evaluating buyer risk, as well as insurance companies that insure overseas accounts receivable. A lender will usually advance funds against overseas accounts receivable if (and frequently, only if) they are insured against commercial and political risks.
4. The fourth element in trade finance, especially for capital goods or larger transactions, is buyer financing. The Export-Import Bank of the United States (Ex-Im Bank) has a number of finance programs that can assist buyers of U.S. products and services.

In addition to trade, businesses may desire to invest internationally. The Overseas Private Investment Corporation (OPIC) provides both financial and insurance support for U.S. investment in developing countries.

U.S. Export Assistance Centers

The California U.S. Export Assistance Centers are committed to assisting local firms in realizing their export potential by providing expert counseling and advice, information on markets abroad, international contacts and marketing assistance, and advocacy services. These offices are part of an international network consisting of over 100 Commerce Department offices across the country and 165 offices in 82 countries. These domestic and international offices include industry specialists and are directly linked through a worldwide communications and information network which offers a unique and valuable service to U.S. exporters. Around the world the 1,800 men and women of the Commercial Service promote and protect U.S. business interests abroad.

Services relating to finance offered by these centers include:

- Helping exporters formulate an export finance strategy leveraging loan programs provided by the Export-Import Bank of America, the Small Business Administration, and other trade finance organizations to reduce risk and enable companies to offer competitive terms of sale.
- Providing guidance on pricing products and services to ensure competitiveness in target markets while maximizing profits
- Information about Ex-Im Bank's export credit insurance policies, which enable U.S. exporters to both finance their export activities and mitigate the risk of non-payment.

In addition, U.S. Export Assistance Centers offer assistance in international sales and marketing, partner matching, trade shows, missions and events, logistics, licenses & regulations, trade data and analysis, and help with trade problems such as barriers and unfair trade practices. For a more detailed list of services, see <http://export.gov/solutions/index.asp> or contact your local office.

Central Valley

5245 N. Backer Avenue M/S PB5
Fresno, CA 93740
Tel: 559-348-985
Fax: 559 278-6964
glen.roberts@trade.gov
Bakersfield:
www.export.gov/california/kern
Fresno:
www.export.gov/california/fresno

Inland Empire

3110 East Guasti Road, Suite 465
Ontario, CA 91764
Tel: 909-466-4134
Fax: 909-466-4140
fred.latuperissa@trade.gov
www.export.gov/inlandempire

Irvine

U.S. Export Assistance Center
Irvine, California
2302 Martin Court, Suite 315
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Los Angeles (Downtown)

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www.export.gov/losangelesdowntown

Los Angeles (West)

11150 West Olympic Boulevard, Suite 975
Los Angeles, CA 90064
Tel: 310-235-7206
Fax: 310-235-7220
JulieAnne.Hennessy@trade.gov
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Oakland (Contra Costa and Alameda counties)

1301 Clay Street, Suite 630 N
Oakland Federal Building - North Tower
Oakland, California 94612-5200
Tel: (510) 273-7350
www.export.gov/california/oakland/

Sacramento

U.S Commercial Service Sacramento
1410 Ethan Way
Sacramento, CA 95825, USA
Tel: 916-566-7170
Fax: 916-566-7123
george.tastard@trade.gov
www.export.gov/california/sacramento/

San Diego

9449 Balboa Ave.
San Diego, CA 92123
Tel: (858) 467-7043
matt.andersen@trade.gov
www.export.gov/sandiego

San Jose (Silicon Valley)

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San Jose, CA 95113
Tel: 408-535-2757
Fax: 408-535-2758
joanne.vliet@trade.gov

San Francisco

50 Fremont Street, Suite 2450
San Francisco, CA 94105
Phone: 415-705-2300
Fax: 415-705-2299
stephan.crawford@trade.gov
www.export.gov/california/sanfrancisco

North Bay

North Bay U.S. Export Assistance Center
Dominican University of California
50 Acacia Avenue
San Rafael, CA 94901
Phone: 415-485-6200
Fax: 415-485-6219
elizabeth.krauth@trade.gov
North.Bay.Office.Box@trade.gov

Ventura County

333 Ponomo St.
Port Hueneme, CA 93041
Phone: 805-488-4844
Fax: 805-488-7801
gerald.vaughn@trade.gov
www.export.gov/california/ventura

California Centers for International Trade Development

The Centers for International Trade Development (CITD) are funded through the California Community Colleges, Economic and Workforce Development Program (EWD), the premier provider of economic and workforce programs in California. Each CITD is hosted at a local community college and provides a variety of free or low-cost programs and services to assist local companies in doing business abroad. These include one-on-one export-import consulting, how-to seminars, market research, export market plans, trade leads and international market promotion and matchmaking.

California CITD Statewide Director

Jeffrey Williamson
Phone: (951) 571-6458
Email: jwilliamson@cccwcd.net
Web: www.citd.org

San Francisco Bay Area CITD

Richard Soyombo, Director
3300 College Dr., Bldg. 5, Rm. 5130
San Bruno, CA 94066
Phone: (650) 738-7098
Fax: (650) 738-7090
Email: soyombo@smccd.edu
Web: <http://bayareacitd.com>

Fresno CITD

Candy Hansen Gage, Director
390 West Fir Avenue, Bldg. B, Suite 303
Clovis, CA 93611
Phone: (559) 324-6401
Fax: (559) 324-6492
Email: candy.hansen@sccd.edu
Web: <http://www.fresnocitd.org>

Merced CITD

Jeanette Benson, Director
630 West 19th Street, Suite 1
Merced, CA 95340
Phone: (209) 384-5892
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Los Angeles/Orange County/Inland Empire CITD

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Los Angeles Metro/South Bay CITD

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Phone: (310) 973-3173
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Email: mkogon@elcamino.edu
Web: <http://www.elcaminocitd.org>

Los Angeles Metro/Long Beach CITD

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Phone: (562) 938-5018
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Email: citd@lbcc.edu
Web: <http://longbeach.citd.org>

Northern California Regional CITD

Brooks Ohlson, Director
1410 Ethan Way
Sacramento, CA 95825
Phone: (916) 563-3200
Fax: (916) 563-3264
Email: info@sacramentocitd.org
Web: <http://www.sacramentocitd.org>

Ventura CITD

Steve Tannehill, Director
David LaChina, Project Coordinator
26455 Rockwell Canyon Road.
Santa Clarita, CA 91355
Phone: (661) 362-5900
Fax: (661) 362-5596
Email: citd@canyons.edu

San Diego CITD

Victor Castillo, Director
880 National City Blvd.
National City, CA 91950
Phone: (619) 482-6391
Fax: (619) 216-6703
Email: vcastillo@swccd.edu
Web: <http://www.sandiegocitd.org>

International Banking Services

Whether you are importing, exporting or financing a project overseas, you will need the services of an international bank. Core services of international banks include:

- opening, confirming and processing Letters of Credit , including standby L/Cs
- facilitating international bank guarantees
- performing documentary collections
- performing wire transfers
- administering Export-Import Bank and SBA Working Capital Guarantee programs
- administering Export-Import Bank buyer financing programs
- managing foreign exchange risk through hedging, buying and selling of foreign currency, and other techniques to reduce exposure

In addition, they may also be able to help with supply chain financing, provide foreign currency accounts, or assist in setting up a local bank account in your country of interest. Your international banker is also a good source of information about the financial environment and payment regulations in specific countries.

As an exporter, you should contact one of these banks before you even start negotiating method of payment terms and certainly before your buyer opens a letter of credit, in order to specify the exact language and terms that you would like in the Letter of Credit.

Different Types of Banks

When choosing an international bank, be aware of the various types of banks:

Local or community banks These banks tend to be very relationship –oriented, and due to a strong or long-standing relationship, may be able to offer some flexibility in lending. However, they typically lack the expertise and services of larger banks with branches in multiple countries.

Domestic regional banks and national banks with local branches These banks tend to have branches throughout the United States, but limited international presence. While they offer a full range of domestic banking services, they may lack the expertise or be unwilling to deal with foreign risk.

International banks An international bank has branches in many countries throughout the world. Because they have local branches in various markets, they have expertise in local regulations and can offer a full range of international banking services, including foreign currency accounts.

Foreign banks operating in the United States Some foreign banks operate branches in the United States. If this is the bank of your foreign partner or buyer, you may wish to establish a relationship with the local branch, especially if you are looking for streamlined or discounted services.

What to Look For When Choosing an International Bank

- Make sure to work with a trade finance specialist when working with a bank.
- Does the bank participate in the Ex-Im and SBA export programs?
- What are the bank's correspondent bank relationships? Does this bank have a relationship with your overseas partners' bank?
- What is the bank's level of foreign expertise?
- Does this bank have experience with your particular industry? Do they understand the typical fluctuations in your industry and the business cycle?
- Evaluate their country and market knowledge. Does this bank have offices in the countries you wish to target?
- Can you open accounts overseas through local branches? Can you open multi-currency accounts? Can you hold foreign currency in foreign countries?

The following list of international banks is provided by the Export-Import (ExIm) Bank of the United States. The ExIm Bank makes no warranties or representations regarding the accuracy of the information provided herein, and does not constitute an endorsement of any particular lender. Changes should be submitted to joseph.butler@exim.gov.

*This contact is a Delegated Authority Lender and may be listed for various banks which have merged. Please use the telephone number listed which is for his/her home office.

†This financial institution has indicated a willingness to consider financing using Ex-Im Bank insured foreign receivables as collateral.

Banks in California Providing International Services

Bank of East Asia Ltd (USA)

388 E Valley Blvd
Alhambra, CA 91801
Mr. Tommy Leung, Sr Vice President
626-457-2245
leungt@hkbea-us.com

Far East National Bank

105 E Valley Blvd 2nd Fl
Alhambra, CA 91801
Mr. Joseph Chou, Executive Vice President
626-293-3102
joseph.chou@fenb-us-com

Grand National Bank

1138 S Garfield Ave
Alhambra, CA 91801-3517
Ms. Tess Sy-Cootauco, Vice President
626-457-2235
tesscootauco@sbcglobal.net

Legacy Bank

125 E Campbell Ave
Campbell, CA 95008
Mr. Jack Degroat., Senior Vice President
408-341-3795
jackd@legacybankna.com

Comerica Bank California

13200 Crossroads Pkwy #200
City of Industry, CA 91746-3230
Mr. Thomas M. Hicks, Vice President
562-463-6505
thicks@comerica.com

United Pacific Bank

1630 S Azusa Ave
City of Industry, CA 91748-1626
*Mr. Christopher C. Leu, President & CEO
626-965-6230
cleu@upbnet.com

Cupertino National Bank

20230 Stevens Creek Blvd
Cupertino, CA 95014
Mr. Jon Krogstad
408-996-1444
jkrogstad@gbbk.com

Comerica Bank

2321 Rosecrans Ave
El Segundo, CA 90245
Mr. John H. Nahm, Assistant VP
310-297-2847
john_h_nahm@comerica.com

San Diego National Bank

131 N El Camino
Encinitas, CA 92024
Ms. Donna M. Robinson, VP
619-233-1234
dmrobinson@sdbn.com

Bank Leumi USA

16530 Ventura Blvd
Encino, CA 91436-2731
Mr. Yoav Edelman, Assistant Treasurer
818-379-2705
yoav.edelman@leumiusa.com

Fremont Bank

39150 Fremont Blvd
Fremont, CA 94538-2334
Mr. Dipak Roy, Manager & Senior BDO
510-505-5239
dipak.roy@fremontbank.com

Pacific Republic Capital Corporation

19200 Von Karman Ave Ste 400
Irvine, CA 92612-8512
*Ms. Olivia H. Cheng, Executive Vice President
949-718-9811
olivia@pacificrepublic.com

Bank SinoPac

350 S Grand Ave Ste 1650
Los Angeles, CA 90071
*Ms. Sophie Cheng, Vice President
213-437-4851
sophie.cheng@bspla.com
Mr. Thomas Kao, VP
213-437-4851
thomas.kao@bspla.com

California Bank & Trust

550 S Hope St #300
Los Angeles, CA 90071
Ms. Valerie Tracy *, VP
213-593-2122
tracyv@calbt.com

Cathay Bank

777 N Broadway
Los Angeles, CA 90012-2819
Mr. James P. Lin, R. VP/Manager
213-625-4713
james_lin@cathaybank.com

Cathay Bank

800 W 6th St 14th Fl
Los Angeles, CA 90017
*Ms. Emily Hou, Sr. VP
213-972-4272
emily_hou@cathaybank.com

Cedars Bank

515 S Figueroa St
Los Angeles, CA 90071
Mr. John F. Ashkar, VP
213-330-2059
john@cedarsbank.com

Center Bank

2222 W. Olympic Blvd
Los Angeles, CA 90006-2637
Mr. Yi Yong, SVP/Manager
213-637-9550
clarac@centerbank.com

Center Bank

3435 Wilshire Blvd
Los Angeles, CA 90010
Mr. David Chang, Loan Officer
213-637-9535
davidc@centerbank.com

CIT Group Inc

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Los Angeles, CA 90071
Ms. Sydnee Breuer, VP
213-613-2424
sydnee.breuer@cit.com

City National Bank

606 S Olive St Ste 300
Los Angeles, CA 90014
Mr. Thomas Burr, SVP & Manager
213-347-2295
thomas.burr@cnb.com
Ms. Eileen Sanchez, VP
213-347-2488
eileen.sanchez@cnb.com

DBS Bank Ltd

445 S Figueroa St Ste 3550
Los Angeles, CA 90071
Mr. Jeff Kwong, Sr Relationship Manager
213-627-0222
miyuki@dbs.com
Ms. Dorcas C. So, Sr. Officer
213-627-0222
miyuki@dbs.com

Far East National Bank

350 S Grand Ave
Los Angeles, CA 90071
Mr. Robert B. Oehler, Vice Chairman
213-687-1216
roboehler@fenb-us.com

First PMF Bancorp

9701 W Pico Blvd 1st Fl
Los Angeles, CA 90035-3324
*Mr. Stephen M. Perl, VP
310-858-6696
sperl@pmfactors.com

Manufacturers Bank

515 S Figueroa St
Los Angeles, CA 90071
Ms. Jenny Wu, Sr. VP
213-489-6301
jwu@manubank.com
Ms. Shirley Hsu, Assistant VP
213-489-6097
shsu@manubank.com

Meridian Finance Group

12304 Santa Monica Blvd Ste 214
Los Angeles, CA 90025
Mr. Gary Mendell
310-442-3600
gmendell@meridianfinance.com

Mizuho Corporate Bank Ltd

350 S Grand Ave Ste 1500
Los Angeles, CA 90071
Mr. Tetsuya Onoue, VP
213-243-4612
tetsuya.onoue@mizuhocbus.com

†Paul Hastings Janofsky & Walker

555 S Flower St
Los Angeles, CA 90071
Ms. Jill S. Frieze, VP
213-345-1117
jill.frieze@bankofamerica.com

Preferred Bank

601 S Figueroa St Ste 2000
Los Angeles, CA 90017
*Mr. Eddie Lam, Sr VP & Manager
213-891-1188
elam@preferredbank.com
Mr. Harry Chandra, Commercial Banking
Officer
213-891-1188
hchandra@preferredbank.com

***† Premier Business Bank**

700 S Flower St
Los Angeles, CA 90017
Mr. Pellson Lau, Sr. VP
213-443-4805
pellson.lau@pbbla.com
Mr. Stephen Rolfe, Chief Credit Officer
213-327-0757
stephen.rolfe@pbbla.com
Saehan Bank
550 S Western Ave
Los Angeles, CA 90020
Mr. Jean Kim, VP & Deputy Manager
213-637-4972
jean.kim@saehanbank.com

State Bank of India

707 Wilshire Blvd Ste 1995
Los Angeles, CA 90017
Mr. A. Parida, VP
213-623-7250
sbical@aol.com
Mr. R. Rangaraj, VP & Manager
213-623-7250
sbical@aol.com

Union Bank of California

445 S Figueroa St
Los Angeles, CA 90071
Mr. Mike Marcal, VP
213-236-5024
mike.marcal@uboc.com

US Bank NA

550 S Hope St Ste 1950
Los Angeles, CA 90071
Ms. Vivian Yip, VP
213-615-6638
vivian.yip@usbank.com

Wing Lung Bank Ltd

445 S Figueroa St #2270
Los Angeles, CA 90071
Ms. Irene Kwan, Assistant VP
213-489-4193
winglungla@aol.com

County Bank

550 W Main St
Merced, CA 95341
Mr. Louis DeSieno, VP
209-725-4416
louis.desieno@countybank.com

Bank of the West

1977 Saturn St
Monterey Park, CA 91755-7417
Ms. Sherine Fernando, VP
323-727-3537
sherine.fernando@bankofthewest.com
*†Ms. Hana Hrabec-Snyder, VP
323-727-6393
hhrabec-snyder@bankofthewest.com

Guaranty Bank of California

168 W Garvey Ave
Monterey Park, CA 91754-2857
*Ms. Annie Pan, Executive VP
626-243-1180
pan3128@aol.com

United Commercial Bank

1000 Corporate Ctr Dr
Monterey Park, CA 91754-2857
Ms. Nancy Meng, VP & Relationship Mgr
323-267-3926
nancy.meng@unitedcb.com

Bank of the West

2127 Broadway
Oakland, CA 94612-1528
Ms. Nelly Espinoza, VP
510-444-7580
nespinoza@bankofthewest.com

Civic Bank

2101 Webster St
Oakland, CA 94612-1528
Ms. Grace Y. Lee, Assistant VP
510-587-1881
grace.lee@civicbank.com

Greater Bay Bancorp

2860 W Bayshore Rd
Palo Alto, CA 94303-4307
Mr. Frank Aiello, VP
650-813-8208
faiello@gbbk.com

Congress Financial Corporation

225 S Lake Ave
Pasadena, CA 91010
*Mr. Norman Pavlak, VP
267-321-6552
norman.pavlak@wachovia.com

East West Bank

135 N Los Robles Ave 2nd Fl
Pasadena, CA 91101
Mr. K. Y. Cheng, Executive VP
626-768-6833
kcheng@eastwestbank.com
Mr. Bennett Chui, Sr. VP
626-768-6828
bchui@eastwestbank.com

Provident Bank

4001 Main St
Riverside, CA 92501
Mr. Christopher D. Maggio, VP
951-682-3172
cmaggio@myprovident.com

United Commercial Bank

8632 E Valley Blvd Ste Q
Rosemead, CA 91770
Mr. Joseph J. Chow, Commercial Banking
Officer
626-307-6822

Bank of the West

601 J St
Sacramento, CA 95814-2508
Mr. Stephen Herrick, VP
916-213-6859
stephen.herrick@bankofthewest.com

Comerica Bank

701 B St Ste 600
San Diego, CA 92101-8101
Ms. Cassandra D. Stiles, First VP
cdstiles@comercia.com

First National Bank of San Diego

401 W A St 2nd Fl
San Diego, CA 92101
Ms. Helen Johnson, VP
619-235-1266
hjohnson@banksandiego.com

Pacific Western Bank

401 West A St
San Diego, CA 92101
Ms. Martha Alcalá, Sr. Vice President
619-744-7238
malcala@pwbonline.com
Ms. Nancy Ferreira, Executive VP
619-233-5588
nferreira@banksandiego.com

US Bank

4180 La Jolla Village Dr Ste 570
San Diego, CA 92037
*Ms. Ana T. Ramirez, VP
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California Bank and Trust

465 California St
San Francisco, CA 94104
Mr. Kevin K. Coonan, Sr. VP
415-875-1402
kcoonan@calbt.com

Comerica Bank California

201 Spear St Ste 200
San Francisco, CA 94105
Ms. Sarah L. Sandercock, VP
310-297-2851

Far East National Bank

500 Montgomery St
San Francisco, CA 94111-2702
Ms. Alice Huang, Senior Vice President
415-986-2300
alice@fareastnationalbank.com

Greater Bay Bancorp

225 Bush St Ste 100
San Francisco, CA 94104
*Mr. Anthony Oriti, Sr VP
415-782-8610
toriti@gbbk.com

Trans Pacific National Bank

46 2nd St, San Francisco, CA 94105-1672
*Mr. John K. Wong, EVP
415-543-3377
jwong@tpnb.com

Union Bank of California

350 California St H-1050
San Francisco, CA 94109
*Mr. Alex J. McCombs , VP
415-705-7588
alex.mccombs@uboc.com
*Mr. Walter R. Trask, VP
415-705-7098
walter.trask@uboc.com

Union Bank of California

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San Francisco, CA 94104-1302
Mr. Philippe Morrow, VP
415-765-3163
ipe.morrow@uboc.com
Mr. James M. Purvis, VP & Senior Counsel
415-765-3679
james.purvis@uboc.com

United Commercial Bank

555 Montgomery St
San Francisco, CA 94111
Ms. Vanessa Gold, VP
415-315-3140
vanessa.gold@unitedcb.com
Ms. Maria Talavera, VP
415-315-3255
maria.talavera@unitedcb.com

United Commercial Bank

711 Van Ness Ave
San Francisco, CA 94102-3244
*Mr. William T. Goldrick, EVP
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bgoldrick@unitedcb.com
Ms. Sylvia Loh, SVP
415-929-6182
sloh@unitedcb.com

Wells Fargo HSBC Trade Bank

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San Francisco, CA 94111
Mr. Edmund Catolico , VP
415-396-6166
edmund.catolico@wellsfargo.com
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415-396-4887
lewiskj@wellsfargo.com

Bridge Bank

55 Almaden Blvd Ste 200
San Jose, CA 95113
Mr. Michael W. Bondy, SVP
408-556-8306
mike.bondy@bridgebank.com
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408-556-8397
brenda.penrod@bridgebank.com

Silicon Valley Bank

3003 Tasman Dr
Santa Clara, CA 95054
Mr. Li Song, Relationship Manager
408-654-1053
lsong@svb.com

First Federal Bank of CA

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Santa Monica, CA 90401
Mr. Michael Bridge
800-637-5540
mbridge@firstfedca.com
Ms. Jeanette Vandenberg
800-637-5540
jvandenberg@firstfedca.com

Comerica Bank

1331 N California Blvd Ste 400
Walnut Creek, CA 94596
*Mr. Glenn L. Colville, VP
925-941-1931
glenn_l_colville@comerica.com

First Republic Bank

1400 Civic Dr
Walnut Creek, CA 94596-8080
Mr. John Sheets
925-932-5353
jsheets@firstrepublic.com

Banks Providing Pre-Export Working Capital

Often a U.S. exporter will have an overseas order, even with a relatively secure method of payment such as a documentary letter of credit payable upon shipment, but still lack the working capital necessary to complete the transaction. Unfortunately, most banks are reluctant to assume the performance risk involved for an exporter--by meeting the terms and conditions of an overseas letter of credit, for instance--before getting paid. Therefore, in order to reduce the lenders' risk and encourage exports, the U.S. government, through both the U.S. Small Business Administration (SBA) and the Export-Import Bank of the United States, provides a 90% guarantee to banks on export working capital loans.

Loans can be made for a single transaction, a bundle of transactions, or on a revolving line of credit basis. The SBA can provide a 90% guarantee on loans up to \$2 million with an Ex-Im Bank co-guaranty. Ex-Im Bank has no upper limit. Loan maturities generally are for 12 months, with an option for renewal. Qualifying businesses must have been in operation for at least one year, although not necessarily engaged in exporting. Loan proceeds must be used to finance the production cycle (labor, inventory, and materials) and/or to finance foreign accounts receivable.

Banks which have been preapproved for Export-Import Bank working capital loans, or “*Working Capital Guarantee Delegated Authority Lenders*”, are listed below.

Export-Import Bank Working Capital Pre-Approved Lenders

Bank	Address	Contact	Phone/Email
Alta Alliance Bank	200 Pringle Avenue, Suite 550 Walnut Creek, CA 94596	Mr. Michael Farstad, Vice President	(408) 409-6311 mfarstad@altaalliancebank.com
Alta Alliance Bank	1951 Webster Street Oakland, CA 94612	Mr. Glen Lezama, Chief Credit Officer	(510) 889-7541 glezama@altaalliancebank.com
Bank of Alameda	1321 Harbor Bay Parkway, Suite 201 Alameda, CA 94502	Mr. Troy, Executive Vice President	(510) 748-8922 williamst@bankofalameda.com
Bank of America, Merrill Lynch	555 California St. CA5- 705-09-31 San Francisco CA 94104	Mr. Alex McCombs, Director	(415) 913-5393 alex.mccombs@baml.com
Bank of the West	16027 Ventura Blvd, Encino CA 91436	Ms. Hana Hrabec- Snyder, Vice President	(818) 995-8037 hana.hrabec-snyder@bankofthewest.com

Beach Business Bank	180 East Ocean Boulevard, Suite 100 Long Beach, CA 90802	Mr. Phillip J. Bond, Executive Vice President and CEO	(562) 481-3410 pbond@beachbusinessbank.com
Bridge Bank, N.A.	55 Almaden Boulevard San Jose, CA 95113	Ms. Jeannie Kao, Executive Vice President & Manager	(408) 556-8375 Jeannie.Kao@bridgebank.com
California Bank and Trust	550 S. Hope St. #300 Los Angeles, CA 90071	Ms. Valerie Tracy, Vice President	(213) 593-2122 valerie.tracy@calbt.com
Cathay Bank	800 West 6th Street Los Angeles, CA 90017	Ms. Emily Hou, First Vice President	(213) 972-4272 emily_hou@cathaybank.com
Center Bank	2222 West Olympic Blvd. Los Angeles, CA 90006	Mr. Brian Kim, First Vice President & Manager	(213) 637-9550 briank@centerbank.com
Citizens Business Bank	701 N. Haven Avenue Ontario, CA 91764	Mr. Kenneth B. Coolidge, Senior Vice President/Credit Administrator	(909) 483-7263 kbcoolidge@cbbank.com
City National Bank	555 South Flower Street, 21st Floor Los Angeles, CA 90071	Mr. Stewart Ekelund	(213) 673-0607 Stewart.Ekelund@cnb.com
Comerica Bank	301 E. Ocean Blvd. 18th Floor Long Beach, CA 90802	Ms. Caroline V. Brown, First Vice President	(562) 590-2525 cvbrown@comerica.com
Comerica Bank	2321 Rosencrans Ave 5th Fl MC 4659 El Segundo CA 90245	Mr. Saul Del Real Trade Finance Representative	(310) 297-2871 SDelReal@comerica.com
Comerica Bank	13200 Crossroads N Ste 200 MC 4403 City of Industry, CA 91746	Mr. Brian T. (Tim) Murphy, First Vice President	(562) 463-6530 tim_murphy@comerica.com
Comerica Bank	2 Embarcadero Center Ste 300 MC 4254 San Francisco, CA 94111	Mr. Walter R. Trask, Vice President	(415) 477-3366 mwrtrask@comerica.com
Community Bank of the Bay	1750 Broadway Oakland, CA 94612	Mr. Wilbur E. Hobbs, Jr., SVP, Chief Credit Officer	(510) 433-5428 whobbs@communitybankbay.com
East West Bank	135 N. Los Robles Avenue, RC 308 Pasadena, CA 91101	Mr. K Y Cheng, Executive Vice President and Director	(626) 768-6833 kcheng@eastwestbank.com
Far East National Bank	350 South Grand Avenue Los Angeles, CA 90071	Mr. Kandy Hung, Vice President	(213) 687-1241 Kandy.Hung@fenb-us.com
First Bank	9395 Kenwood Road, Suite 104 Cincinnati, OH 45242	Mr. Gregory Noll, Senior Vice President	(513) 792-3683 greg.noll@fbol.com
GBC International Bank	5670 Wilshire Boulevard, Suite 1780 Los Angeles, CA 90036	Mr. David Eagleson, Executive Vice President	(310) 774-3060 deagleson@gbcib.com

GBC International Bank	168 West Garvey Ave. Monterey Park, CA 91755	Ms. Annie Pan, Executive Vice President	(626) 243-1180 apan@gbcib.com
HSBC Bank USA, N.A.	452 Fifth Avenue New York, NY 10018	Ms. Gayle R. Roenbaugh, Vice President	(312) 357-3922 gayle.r.roenbaugh@us.hsbc.com
JPMorgan Chase Bank, N.A.	333 South Grand Ave, Floor 36, MC: CA2-0333 Los Angeles, CA 90071	Mr. Michael Lomax, Vice President	(213) 621-8075 michael.t.lomax@jpmchase.com
Mechanics Bank, The	1333 N. California Blvd., Suite 600 Walnut Creek, CA 94596	Mr. Louis Andrade, Vice President	(925) 256-3023 louis_andrade@mechbank.com
Merchants Finance Corporation	44 Montgomery Street, Suite 4050 San Francisco, CA 94104	Mr. Joseph Englert, President	(415) 362-7726 jenglert@exportassist.com
Pacific Mercantile Bank	949 East Guasti Rd., Suite 110 Ontario CA 91761	Mr. Peter A. Ramirez Senior V.P./Commercial Loan Officer	(909) 937-7272 Pete.Ramirez@pmbank.com
Pacific Western Bank	401 West "A" Street San Diego, CA 92101	Ms. Martha Alcala, Senior V.P. & Manager Ms. Nancy Ferreira- Shaw, Executive Vice President & Manager	(619) 233-5588 x 7238 malcala@pwbonline.com (619) 233-5588 nferreira@pwbonline.com
Premier Business Bank	700 South Flower Street, Suite 2000 Los Angeles, CA 90017	Mr. Aaron Sayles Vice President & Credit Administrator	(213) 443-4846 aaron.sayles@pbbla.com
Saehan Bank	550 South Western Avenue Los Angeles, CA 90020	Mr. Jean Kim, Vice President & Deputy Manager	(213) 637-4972 jean.kim@saehanbank.com
Silicon Valley Bank	3003 Tasman Drive Santa Clara, CA 95054	Mr. Michael D. Selfridge, Head of Global Products and Services Mr. Li Song, Director	(408) 654-6395 mselfrid@svbank.com (408) 654-1053 lsong@svbank.com
State Bank of India (California)	707 Wilshire Blvd., Suite 1995 Los Angeles, CA 90017	Ms. Damodaran Pillai, Chief Credit Officer	(213) 614-1052 dpillai@sbical.com
Technology Credit Corporation	919 The Alameda San Jose, CA 95126	Mr. James E. Hartigan, Chief Operating Officer	(408) 350-7500
Tri Counties Bank	63 Constitution Drive Chico, CA 95973	Mr. Richard O'Sullivan, Executive Vice President	(800) 922-8742 richardosullivan@tcbk.com
Umpqua Bank	2998 Douglas Boulevard Suite 120 Roseville, CA 95661 50 California Street Suite 800 San Francisco, CA 94111	Mr. Richard Marquez Roseville, Senior V.P. President & Credit Administrator Mr. Tony Oriti Senior V.P. & Managing Director	(916) 667-1168 richardmarquez@umpquabank.com (415) 248-8029 tonyoriti@umpquabank.com

		Ms. Maria Talavera, V.P. & Relationship Manager	(415) 248-8027 mariatalavera@umpquabank.com
Union Bank, N.A.	200 Pringle Avenue, Suite 620, Mail Code 1- 714-12 Walnut Creek, CA 94596	Mr. Giancarlo Vestri, Vice President	(925) 947-3066 Giancarlo.Vestri@unionbank.com
Uniti Bank	6301 Beach Blvd., Suite 100 Buena Park, CA 90621	Mr. Kenneth K. Choi, First Vice President	(714) 736-5702 kkchoi@unitybank.com
UPS Capital Business Credit	425 Day Hill Road P.O. Box 400 Windsor, CT 06905	Mr. Samuel Paul, Senior Product Manager	(860) 687-2746 mstpaul@ups.co
US Bank	633 W. Fifth Street, 29th Floor Los Angeles, CA 90071	Ms. Elyse Hookaylo- Rosenblatt, V.P., Global Trade Services	(213) 615-6478 elyse.hookaylorosenblatt@usbank.com
World Trade Finance	3009 W. Magnolia Blvd. Burbank CA 91505	Mr. Bernd Hermann, President	(818) 556-8588 bernd@world-trade-finance.com

SBA Export Working Capital Loan Guarantee Program – Lender Referral List

The SBA “Export Working Capital Loan Program” (EWCP) provides up to \$5,000,000 short term, transaction based financing to assist experienced U.S. exporters to fulfill specific export contracts. Funds may be used to purchase inventory, raw materials, or labor directly related to the specific export sale. Once the goods are shipped, the payment remitted from the foreign buyer is assigned directly back to the lender to retire the loan, with profit returned to the exporter. All goods must be “pre-sold” in order to qualify for financing. That is to say, the exporter must have received an eligible export contract, invoice, purchase order, letter of credit, etc before SBA can authorize disbursement of proceeds under this program. Loan maturities typically range from 30 days to 12 months. Funds may also be used to liquidate eligible accounts receivable due from foreign buyers. Immediately upon shipment, an advance can be drawn against EWCP financing. SBA can then hold an eligible receivable until collection (up to 180 days), freeing up cash flow to the business. Most exporters will find this a cost effective alternative to factoring their receivables.

Certain lenders hold the designation as “Preferred Lender” under the SBA Preferred Lender Program (PLP). The PLP designation is issued to banks, not to specific individual loan officers employed by the bank. A PLP lender is one which has distinguished itself as highly active, experienced, and knowledgeable in SBA guaranty programs, and has successfully undergone special SBA training on matters of loan processing, eligibility, and servicing. A bank holding PLP designation holds a virtual “Rubber Stamp” to approve loans and commit an SBA guaranty. Once their credit committees have internally reviewed and approved an application request, the lender does not have to submit the loan to an SBA loan officer for further credit analysis and underwriting review. Rather, that lender will simply notify SBA via secure website transmission of the terms and conditions of loan approval, and SBA will then instantly issue a guaranty approval and official loan number. The lender may then close the loan and disburse

funds to the borrower. Thus a PLP lender is able to offer more rapid and streamlined approval to applicants and borrowers.

Lenders which participate in the SBA Export Working Capital Loan Guarantee Program are listed below. Reasonable efforts are made by SBA to keep this contact list up to date; however, 100% accuracy can never be assured. If your bank / banker of choice is not shown, please show them this list and have them contact the SBA office.

*Most active lenders

†SBA Preferred Lenders

Bank	Address	Contact	Phone
Bank of the West	1977 Saturn St Monterey Park CA 91755	Hana Hrabec-Snyder, VP	(323) 727-6393
Bank of Walnut Creek	1400 Civic Dr. Walnut Creek CA 94596	Ann Ng	(925)932-5353 x218
* Borrego Springs Bank	777 Alvarado Rd #501 La Mesa CA 91942	Fred Crispin or Jane Crispin	(866)644-0042
†California Bank & Trust	550 S Hope St, #300, Los Angeles, CA 90071	Valerie Tracy, VP Int'l Dept	(213)593-2122
†California Center Bank	2222 W Olympic Blvd, Los Angeles, CA 90006	Brian Kim, International Trade Dept	(213)637-9550
Cathay Bank	777 N Broadway, Los Angeles, CA 90012	Chingying Chu, Senior VP	(213)346-3736
Cedars Bank	444 Flower Street, 14th Floor, Los Angeles, CA 90071	Lori Davis	(213)627-7799
Citibank N.A.	15821 Ventura Blvd., Ste 520, Encino CA 91436	Anne Blackwood	(818)817-7040
City National Bank	555 South Flower St 24 th Floor Los Angeles, CA 90071	Michael Cho, SBA Business Development Officer	(213)673-8184
City National Bank	4275 Executive Square #750 LaJolla CA 92037	Maria Chan, VP	(858) 642-4954
*Comerica Bank	2321 Rosecrans Ave El Segundo CA 90245	Mr. Saul Del Real, Trade Finance Rep.	(310) 297-2871
Commercial Bk of San Fran	333 Pine Street, San Francisco, CA 94104	Stuart Kierle	(415)248-1188
Community Bank	1041 W Badillo St, #115, Covina, CA 91722	Linda LaneWhite, VP SBA Dept.	(626)732-1335
Community Bank of Central Ca	301 Main Street Salinas, CA 93901	Sandra Hunter	(831)757-2274 x 235
East West Bank	135 N. Los Robles Ave Pasadena CA 91101	Abe Kochi, First VP	(626) 768-6827
Farmers & Merchants Bank	8788 Elk Grove Blvd. Elk Grove, CA 95624	Vicki O'Brien	(916)686-5588
First American Bank	8941 E. Valley Blvd., Rosemead, CA 91770		(626)285-6100
First Bank	750 B Street Suite 2505 San Diego CA 92101	Lee Fenn	(619)515-2250

First General Bank	1744 South Nogales St. Rowland Heights CA 91748	David Wang, Executive VP	(626) 820-1099
First Charter Bank, N.A.	9454 Wilshire Blvd, Beverly Hills, CA 90212	Jean Brewer	(310)278-7200
First International Bank	318 Fourth Avenue Chula Vista, CA 92010	Mark Mashouri	(619)476-3250
First Standard Bank	1000 Wilshire Blvd Los Angeles CA 90017		(213) 892-1130
Fremont Bank	200 Townsend St. San Francisco CA 94107	Mr. Wilkie Hui	(415) 243-0711
Gateway Business Bank	18000 Studebaker Rd #550 Cerritos CA 90703	Ryan Beckley, VP	(562) 403-6101
Golden Gate Bank	3344 Pine St. San Francisco CA 94104		(415) 782-8610
Golden Gate Bank	San Jose, CA	Ralph Barnett, SBA Dept Mngr	(408)975-6918
Grand National Bank	1138 S Garfield Avenue Alhambra, CA 91801	Cary Ching	(626)300-8888
Greater Bay Bank	20230 Stevens Creek Blvd. Cupertino, CA 95014-2244		(408)975-6918
†GBC International Bank	168 West Garvey Ave Monterey Park CA 91754	Derek M. Lee, Business Relationship Manager	(951)894-8172
International Bank of CA	888 South Figueroa Street Los Angeles, CA 90017	Clyde Lau, VP	(213)683-3008
International City Bank	249 East Ocean Blvd Long Beach CA 90802	Patricia Randolph, VP SBA Dept.	(562)436-9800
Irwin Union Bank	650 Town Center Dr Suite 150 Costa Mesa CA 92626	Arnold Inaga, Senior Commercial Loan Officer	(714) 850-6445
Landmark Natl Bank	7817 Ivanhoe Ave #100 La Jolla CA 92037		(858) 332-1027
Los Robles Bank	33 W. Thousand Oaks Bl. Thousand Oaks, CA 91360	Rudy Guevara	(805)373-6763
Manufacturers Bank	515 S. Figueroa Street Los Angeles, CA 90071	Ruthie Holt, VP	(213)489-6374
Mercantile National Bank	1840 Century Park East, Los Angeles, CA 90067	Jenny Kim	(310)277-2265
Mid State Bank	P.O. Box 386 Grover Beach, CA 93483	Machele Ruthemeyer	(805)474-1866
Mid State Bank	2739 Santa Maria Way Santa Maria CA 93455	Peter Sterling, VP	(805)938-7211
Millennium Bank	80 Sansome Street San Francisco, CA 94104	Bill Fulcher	(415)434-2265 x5973
Montecito Bank & Trust	1010 State Street Santa Barbara, CA 93117	Steven M. Worthington	(805)564-0246
Nara Bank	3701 Wilshire Blvd, #301 Los Angeles, CA 90010	International Dept	(213)427-6370
National Bank of the Redwoods	P.O. Box 402 Santa Rosa, CA 95402	Sheila Cargill	(707)573-4856
Neighborhood Natl Bank	3511 National Ave San Diego CA 92113	Paul A. Polowski, VP	(619)393-4320
Pacific City Bank	3701 Wilshire Blvd #420 Los Angeles CA 90010		(213) 210-2085
Pacific Mercantile Bank	3257 East Guasti Rd #110 Ontario CA 91761	Ms. Suwana Chan, Senior SBA Officer	(909) 937-7273

† Pacific Western Bank	401 West A Street San Diego, CA 92101	Nancy Ferreira, EVP	(619)338-1454
Preferred Bank	601 S. Figueroa St, #2000 Los Angeles, CA 90017	John Lee, VP	(213)891-1188
Ramona National Bank	One Centerpoint Dr #210 La Palma CA 90628	Art DeMarillas, Senior VP	(714) 228-2231
Redlands Centennial Bank	200 W. Santa Ana, Suite 1060, Santa Ana, CA 92701		(714)285-9890
Saehan Bank	550 S Western Ave., Los Angeles, CA 90020	Mr. Jean Kim, VP	(213)637-4972
San Diego Nat'l Bank	4270 Executive Square San Diego CA 92037	Marty Spuehler, VP SBA Department Manager	
San Jose National Bank	One North Market Street, San Jose, CA 95113	Emily Ruvalcaba	(408)947-7562
Santa Barbara Bank & Trust	200 E Carrillo Street, Santa Barbara, CA 93101	Larry T. Works, VP	(805)564-6420
Seacoast Commerce Bank	296 H Street Chula Vista CA 91910	Ron Perry, Senior VP	(619)476-7776
Shinhan Bank	3000 W. Olympic Blvd Los Angeles CA 90006	Crystal Choi, SBA Lending Dept	(213)251-3022
Union Bank of California	445 South Figueroa St, #2100 Los Angeles, CA 90071	Adnan Mneimne	(213)/236-7379
Universal Bank	3455 Nogales St, 2 nd Fl, W Covina, CA 91792	Roger Jahnke, VP	(626)854-2818 x166
* U.S. Bank	633 West 5th Street, 29th Floor LA CA 90071	Deborah Conrad	(213) 615-6723
† Wilshire State Bank	3200 Wilshire Blvd., Los Angeles, CA 90010	Peter Cho, VP	(213) 637-2766`
† World Trade Finance	515 N. Central Ave Suite B Glendale CA 91203	Bernd Hermann	(818) 550-0788

SBA Export Express Program and Lenders

In addition to working capital loans, the SBA “Export Express” loan program provides streamlined application processing and greater flexibility in the use of proceeds. Funds up to maximum \$500,000 may be used for any purpose that will enable an American company to enter a new export market or expand an existing export market. Examples may purchase of machinery, equipment, or real estate necessary to assist with export development; or funding to support export promotion activities such as official business travel to overseas trade events. These loans may be either fully amortized (from 7 to 25 years) or may be set up as a revolving credit facility, depending upon what is most suitable to the business needs. Repayment ability must be demonstrated by adequate historic and/or projected future cash flows of the borrower.

If more than \$500,000 is required, then an SBA "International Trade Loan" may potentially be a suitable alternative. The IT loan offers up to \$5 million maximum financing for the acquisition of fixed assets and/or working capital to assist a small businesses with export endeavors. These loans are fully amortized (from 7 to 25 years) and repayment ability must be demonstrated by adequate historic and/or projected future cash flows of the borrower.

SBA Export Express Lenders are listed below. Reasonable efforts are made by SBA to keep this contact list up to date; however, 100% accuracy can never be assured. If your bank / banker of choice is not shown, show them this list and ask them to contact the SBA.

*Most Active Lenders

Bank	Address	Contact	Phone
Alta Alliance Bank	1951 Webster St; Oakland, Ca 94612	Mike Farstad, VP	(510) 899-7574
Bank of Escondido	200 West Grand Ave. Escondido CA 92025		(769) 520-0421
*Borrego Springs Bank	14101 Panama City Beach Pkwy Panama City Beach FL 324131		(866) 644-0042
*California Center Bank	2222 W Olympic Blvd, LA CA 90006-2118	Brian Kim, First VP	(213)637-9550
California Bank & Tr.	550 S Hope St, #300, Los Angeles, CA 90071	Valerie Tracy, VP Int'l Dept	(213)593-2122
Cathay Bank	777 N Broadway, Los Angeles, CA 90012	Chingying Chu, Senior VP	(213)346-3736
Celtic Bank	31255 Cedar Valley Dr #301 Westlake Village CA	SBA Division	(805) 512-6912
Citibank	201 West Lexington Dr. Glendale CA 91203	Kenneth Lee, VP	(818) 662-2276
*City National Bank	606 S Olive St, #2110, Los Angeles, CA 90014	Michael Cho, SBA VP	(213)673-8184
City National Bank	18111 Von Karman Ave. Irvine CA 92612	Mark Santos, AVP	(949) 223-4069
City National Bank	4275 Executive Square #750 LaJolla CA 92037	Maria Chan, VP	(858) 642-4954
Comerica Bank	301 East Ocean Blvd Suite 1800 Long Beach CA 90802	Caroline Brown, First VP	(562) 590-2525
Community Bank	1041 West Badillo St #115 Covina CA 91722	Linda Lane-White, VP SBA Dept.	(626)732-1335
*East West Bank	135 N. Los Robles Ave. 2nd Floor Pasadena CA 91101	Ms. Abe Kochi, First VP	(626)768-6827
First Standard Bank	1000 Wilshire Blvd Los Angeles CA 90017		(213) 892-1130
*Gateway Business Bank	18000 Studebaker Rd #550 Cerritos CA 90703	Mr. Ryan Beckley, Senior VP	562) 403-6101

*GBC International Bank	168 West Garvey Ave Monterey Park CA 91754	Annie Pan, Exec VP	(626)243-1180
Hamni Bank	3660 Wilshire Blvd., Los Angeles, CA 90010	Stanley Suh, International Dept	(213)427-5685
Irwin Union Bank	650 Town Center Dr Suite 150 Costa Mesa CA 92626	Arnold Inaga, Senior Commercial Loan Officer	(714) 850-6445
Landmark Natl Bank	7817 Ivanhoe Ave #100 LaJolla CA 92037		(858) 332-1027
Manufacturers Bank	515 South Figueroa St Los Angeles CA 90071	Ruthie Holt, SBA Manager	(213)489-6374
Nara Bank	3701 Wilshire Blvd, #301, Los Angeles, CA 90010-2809		(213)639-1700
Neighborhood N.B.	3511 National Ave San Diego CA 92113	Paul A. Polowski, VP	(619) 393-4320
Orange Cty Bus Bank	4675 MacArthur Ct Suite 100 Newport Beach CA 92660	Art Demarillas, VP	(949) 221-0001 x2671
Pacific Century Bank	535 Westminster Mall, Westminster, CA 92683		(714)372-8161
Pacific Mercantile Bank	3257 East Guasti Rd #110 Ontario CA 91761	Ms. Suwanna Chan, Senior SBA Officer	(909) 937-7273
Pacific Western Bank	401 West "A" Street San Diego CA 92101	Gary Youmans, EVP	(619) 235-1269
San Jose Nat'l Bank	San Jose CA	Emily Ruvalcalba	(480)947-7562
San Diego Nat Bank	4270 Executive Square San Diego CA 92037	Marty Spuehler, VP SBA Dept Mgr	(858)623-3248
Saehan Bank	550 S. Western Ave Los Angeles CA 90020		(213)637-4972
Security Bank of CA	3403 Tenth Street Riverside CA 92501	Francisco A. Navas, VP	(951) 368-2275
Shinhan Bank	3000 W. Olympic Blvd Los Angeles CA 90006	Crystal Choi, SBA Lending Dept	213-251-3022
Summit State Bank	500 Bicentennial Way, Santa Rosa, Ca 95403		(707) 568-4912
*Superior Financial Group		Sue Malone	(925)-381-8409
Trans Pacific National	55 Second Street, Suite 570; SF 94105	Bonnie L. Hao, SVP	(415) 543-8569
Union Bank of CA	445 S Figueroa St., Los Angeles, CA 90071	Mike Marcal, VP	(213) 236-5145

United Calif Bank	203 E Badillo St, Covina, CA 91723	Ritch Intarachote, VP	(626)292-2628
Uniti Bank	6301 Beach Blvd #100 Buena Park CA 90621		714-736-5703
U.S. Bank	9918 Hibert St San Diego CA 92131	Jeff Taylor, SBA Manager	(858) 536-4545 ext 282
U.S. Bank		Steve Dias, VP	(619) 246-7790
*Wilshire State Bank	3200 Wilshire Blvd, Los Angeles, CA 90010	Peter Cho, VP	(213)637-2766

Non-Bank Lenders Specializing in Export Financing

Non-bank private lenders provide credit, insurance, and financial services that help exporters expand their international sales. They broker export credit insurance, arrange cross-border trade finance, and offer related services for exporters, importers, and lenders around the world. Credit insurance helps exporters extend competitive payment terms by protecting their foreign receivables against virtually all nonpayment risks.

CFS International Capital Corp.

20 Pacifica, Suite 360
Irvine, CA 92618
Tel: 949-336-8500 ext. 205
Contact: Ralph Clumeck, President
rclumeck@xportmanager.com
info@cfsintl.com
<http://www.cfsintl.com>
www.XportManager.com

Meridian Finance Group

1247 7th Street, Suite 200
Santa Monica, CA 90401
Tel: 310-260 2130
Contact: Gary Mendell, CEO
info@meridianfinance.com
<http://www.meridianfinance.com>

Trade Finance Solutions (TFS)

8405 NW 53rd St, # C203
Miami, FL 33166
Tel: 877-947 1054
<http://www.tradefinancesolutions.com>

World Trade Finance, Inc.

3009 W. Magnolia Blvd
Burbank, CA 91505
Tel: 818-556 8588
Contact: Bernd Hermann
bernd@world-trade-finance.com
<http://www.worldtradefinanceinc.com/index.html>

Credit Reports on Overseas Firms

In many instances, a simple background check on your potential customers will reduce your risk and allow you to enter new business relationships with confidence. Information on potential or existing foreign buyers can be obtained through several agencies, both public and private.

International Company Profiles, a service of the U.S. Department of Commerce, are background reports on overseas firms in select markets, including their reputation, reliability and financial status. These reports are produced by U.S. Commercial Officers in local field offices, and typically cost a few hundred dollars. For further information and pricing, please contact the Export Assistance Center covering your area.

Several private firms offer information on the credit status and reliability of foreign firms. Prices range from \$200 to significantly more depending on the country, type of report, and the firm's pricing. Below are private companies that provide reports on businesses in numerous overseas markets.

CFS International

20 Pacifica, Suite 360
Irvine, CA 92618
Tel: 949-260-1111
Web: <http://www.internationalcreditreports.com>

Graydon International, Inc.

Paasheuvelweg 40
The Netherlands
Tel: 31-20-567-9799
Web: <http://www.graydoninternational.com>

Coface North America

900 Chapel St,
New Haven, CT 06510
Tel: 800-929-8374
Web: <http://www.coface-usa.com/>

Owens OnLine, Inc.

6501 North Himes Avenue, Suite 104
Tampa, Florida 33614 USA
Tel: 800-745-4656
Web: www.owens.com

Credit Risk Monitor

704 Executive Blvd., Suite A
Valley Cottage, NY 10989
Tel: 877-468-6276
Web: www.crmz.com

Standard and Poor's Compustat

Custom Business Unit
7400 South Alton Court
Englewood, Colorado 80112
Tel: 800-525-3640x8802
Web: www.compustat.com

Dun and Bradstreet International

103 JFK Parkway
Short Hills, NJ 07078
Tel: 800-234-3867
Web: www.dunandbradstreet.com

The Economic Development Corporation For Erie County (ECIDA)

Erie County Industrial Development Agency
275 Oak Street, Suite 150
Buffalo, NY 14203
Tel: 716-856-6525
Web: www.ecidany.com/creditreports

Export Credit Insurance

Export credit insurance is an important tool in mitigating the risk of buyer default in export transactions. Fear of not getting paid is a major concern with any deal that gives the buyer time to pay after receipt of the goods, such as an open account sale. Many buyers will not pay cash in advance and may even resist a Letter of Credit transaction (a virtual guarantee of payment) if local interest rates are too high. Exporters willing to offer attractive open account terms may gain a competitive advantage, but at a greater risk of default. Your foreign customers could fail to pay for any number of commercial or political reasons. For example, they could go out of business, file bankruptcy, face currency devaluations or foreign exchange problems, run short on cash, take you for a ride, or get caught up in political conditions beyond their control, such as war or adverse sovereign actions.

Export credit insurance mitigates the risk of buyer default in all of these situations. It not only enables you to extend competitive payment terms with confidence, but can also help you penetrate new markets, negotiate larger order quantities, establish or expand distribution, and increase the profitability of your export business. If you finance your receivables, the coverage will also make your foreign A/R more attractive to banks, factors, and other lenders so you can negotiate the most favorable advance rates and loan terms. All of your eligible foreign receivables can be covered under one multiple-buyer policy that either assigns a credit limit for each customer or covers you for making your own credit decisions. Premiums are a fraction of a percent of your covered export sales, less than the fees typically charged for letters of credit. Whether or not you pass this incremental expense to your customers, the price is insignificant compared to the additional business you gain by extending competitive credit terms.

Export credit insurance policies can be obtained from commercial underwriters, the U.S. Export-Import Bank (Ex-Im Bank), and Ex-Im Bank designated export credit insurance brokers.

Major Commercial Underwriters Of Export Credit Insurance

Atradius/Gerling NCM Credit Insurance

4640 Admiralty Way, Suite 500
Marina del Rey, CA 90292
Tel: 310-496-5846
meg.oveson@atradius.com
<http://global.atradius.com>

Chartis

70 Pine Street
New York, NY 20270
Tel: 877-638-4244
Web: www.chartisinsurance.com

Coface North America

900 Chapel St., New Haven, CT 06510
Tel: 800-929-8374
Web: <http://www.coface-usa.com>

Euler Hermes ACI Corporate Office

800 Red Brook Boulevard
Owings Mills, MD 21117
Tel: 877-883-3224
Web: <http://www.eulerhermes.us/en>

FCIA Management Company, Inc.

125 Park Avenue, 14th Floor
New York, NY 10017
Tel: 212-885-1500
Email: service@fcia.com

Export Credit Insurance Brokers

The following list of Export Credit Insurance Brokers is provided by the Ex-Im Bank. The Bank strongly encourages the use of specialist insurance brokers by exporters and lenders who are interested in export credit insurance. Brokers provide a number of valuable services to existing and prospective policyholders, and they receive their compensation from commissions paid by Ex-Im Bank -- there is no charge to the policyholder.

If you are interested in Ex-Im Bank insurance and do not have an insurance broker, please consult with the list of active brokers below and/or contact our Regional Office (<http://www.exim.gov/contact/contactus.cfm>) nearest to you for some recommendations.

The list below is not an exhaustive list of all the insurance brokers who are registered to work with the Ex-Im Bank. If you would like to verify that a particular broker is registered to broker Ex-Im policies or if you have any other questions about insurance brokers, please contact Amy Shinkman, Director of Broker Relations, on 202-565-3413 or amy.shinkman@exim.gov. If you are an insurance broker, please consult the Ex-Im broker portal (<http://www.exim.gov/portals/broker/index.cfm>) for more information.

ARI Global, Inc.
Peter Levine
8142 Gilman Court
LaJolla CA 92037
858-638-9567
pete@ariglobal.com

ARI Global, Inc.
Steven Feinstein
18642 Paseo Pizarro
Irvine CA 92603
949-679-1854
sfeinstein@ariglobal.com

Brett Tarnet Insurance Services
Brett Tarnet
414 Pacific Circle
Newbury Park CA 91320-4461
805-375-2373
brett@btarnet.com

CFS International Insurance Services
Kevin Ramirez
20 Pacifica Suite Irvine CA 92618-7387
949-260-1111
kramirez@cfsintl.com

Foreign Business Insurance Services
Terry Potucek
15133 Badlona Drive
La Mirada CA 90638-3907
213-861-7303
terry.potucek@agcs.allianz.com

FYPOM Financial Group, Inc.
James Liao
6775 Verde Ridge Road
Rancho Palos Verdes CA 90275
310-375-8169
liaojames@yahoo.com

International Insurance Associates
Brad Hoffman
8202 Florence Ave., Ste. 200
Downey CA 90240-3937
562-861-0309 bradh@iiacorp.net

ISU Insurance Services/Meridian Brokerage
Kirk Sinanian
22801 Ventura Blvd Ste 203
Woodland Hills CA 91364-1252
818-225-7025
kirk@mbisi.com

Johnstone Downey Klein Inc.
D/B/A International Risk Consultants
Jeff Jankowiak
5060 Diamond Heights Blvd
San Francisco CA 94131
415-642-8781
jjankowiak@irc-group.com

Johnstone Downey Klein Inc.
D/B/A International Risk Consultants
Lindsey Seibert
655 N. Central Ave 17th Floor
Glendale CA 91203
818-550-8410
lseibert@irc-group.com

LNS Insurance Services, Inc.
Karen Sacks
17939 Chatsworth St Ste 687
Granada Hills CA 91344-5606
818 349-3896
LNS@prodigy.net

Meridian Finance Group
Gary Mendell
1247 7th St. Suite #200
Santa Monica CA 90401
310-260-2130
bap@meridianfinance.com

Provident Traders, Inc.
John Keevan-Lynch
1601 Holmes Ranch Rd
Philo CA 95466-9410
707-895-9353
jkl@providenttraders.com

Wells Fargo Insurance Services USA
Venetia Johnson
45 Fremont Street, Suite 800
San Francisco CA 94015
415-512-3612
venetia.johnson@wellsfargo.com

U.S. Small Business Administration (SBA)

SBA provides start-up business counseling as well as guarantees for a variety of business loans. Among them is the SBA Export Express Program (described on page 18) and the International Trade Loan Program, which permits SBA to provide guarantees of up to \$1.75 million on loans going to businesses that a) are expanding because of increased export sales, or b) have been adversely impacted by imports and need to retool or diversify to meet foreign competition. Loans can be made for fixed assets, working capital, or a combination, with terms out up to 25 years. Refinancing existing debt is now permitted under this program. For information on these and other SBA loan programs, please contact your banker or the individual offices listed below:

Irvine (Southern California)
Martin Selander, Regional Manager, Export Solutions Group
Office of International Trade, U.S. Small Business Administration
2301 Martin Court, Suite 315, Irvine, CA 92612
Tel: 949-660-8935 / Fax: 202-481-4434
Email: martin.selander@sba.gov

Ontario-Inland Empire (Southern California)

Pellson Lau, Regional Manager, Export Solutions Group
Office of International Trade, U.S. Small Business Administration
2940 Inland Empire Blvd., Suite 121, Ontario, CA 91764
Tel: 909-466-4136 / Fax: 202-481-1525
Email: pellson.lau@sba.gov

Sacramento (Northern California - Fresno to the Oregon border)

Jerry R. Avila, Regional Manager, Export Solutions Group
Office of International Trade, U.S. Small Business Administration
6501 Sylvan Road, Citrus Heights, California 95610
Tel: 916-735-1708 / Fax: 202-741-6851
Email: jerry.avila@sba.gov

In addition, SBA's home page has a wealth of information covering its programs and services at: <http://www.sba.gov>. For international trade information, please see www.sba.gov/oit, as well as the U.S. Department of Commerce's sites: www.export.gov and www.buyusa.gov.

Export-Import Bank of the United States (Ex-Im Bank)

Ex-Im Bank is the primary U.S. agency charged with providing support for American exports through credit risk protection and lending programs. Ex-Im Bank programs fall into three major categories:

1. Working capital guaranty program
2. Loan guarantees for foreign buyers of U.S. goods and services
3. Credit insurance on open account sales

Western Regional Office Locations

Orange County

David Josephson, Regional Director
2302 Martin Ct., Suite 315
Irvine, CA 92612
Tel: 949-660-1341
Fax: 949-660-9553
<http://www.exim.gov/contact/orange-county.cfm>

San Francisco Branch

USEAC, 50 Fremont Street, Suite
2450
San Francisco, CA 94105
Tel: 415-705-2285
Fax: 415-705-1156
http://www.exim.gov/contact/con_sf.cfm

San Diego Branch

9449 Balboa Avenue, Suite 111
San Diego, CA 92123
Tel: 858-467-7035
Fax: 858-467-7043
http://www.exim.gov/contact/con_sd.cfm

Western Regional Office Personnel

David Josephson

Regional Director

(949) 660-0726

Territory: California (Los Angeles, , Ventura, Santa Barbara, Kern, Kings, Tulare, Counties), Southern Nevada, Montana, Wyoming, Alaska, Hawaii

Bonitta Hazelwood

Business Development Assistant

(949) 660-1341 ext. 404

General Information, Literature and Form Requests

Paul Duncan

Senior Export Finance Manager

(949) 660-0633

Territory: California (Orange, San Bernardino, San Diego Counties), Washington State

Marianne Hughes

Senior Export Finance Manager

(949) 660-0603

Territory: California (Los Angeles, Ventura, Santa Barbara, Kern, Kings, Tulare Counties), Arizona

Jim Lucchesi

Senior Export Finance Manager

San Francisco Branch Office

(415) 705-2285

Territory: California (San Francisco, Alameda, Contra Costa, Sacramento Counties), Oregon, Northern Nevada, Southern Washington State

Paul Watts

Senior Export Finance Manager

San Francisco Branch Office

(415) 705-2280

Territory: California (Monterey, Fresno, Santa Clara, San Mateo, Napa, Sonoma Counties), Idaho, Utah

For additional information, you may call 1-800-565-EXIM. Ex-Im Bank's home page contains descriptions of their programs and services and the countries covered at: <http://www.exim.gov>.

Ex-Im Bank City/State Partners

The City/State Partners Program brings state, county, and local non-profit economic development entities together with Ex-Im Bank in a partnership designed to expand export opportunities. Services include:

- Programs featuring highly qualified trade finance specialists.
- A network of lenders, insurance brokers, and other U.S. Government export resources.
- One-on-one trade finance counseling.

For more information, please contact:

Jeffrey A. Williamson
Statewide Director
Centers for International Trade
Development (CITD)
14745 Riverside Drive
Riverside, CA 92518
Phone: 909 556.6639
Email: jwilliamson@ccewd.net

Tom Freeman
International Trade Commissioner
County of Riverside Economic
Development Agency (EDA)
Office 3403 10th St., Suite 300
Riverside CA 92501
951 955.8916
tomfreeman@rivcoeda.org

Jasmin Gonzalez
International Trade Coordinator
Los Angeles Chamber of Commerce
350 South Bixel Street
Los Angeles CA 90017
213 580.7538
jgonzalez@lachamber.org

Timothy E. Kelly, President/CEO
Greater San Jose Hispanic Chamber
of Commerce
10 South Street, Second Floor
San Jose, CA 95113
415-476-3114
rhernandez@gsjhcc.org

Timothy E. Kelly
President and CEO
Imperial Valley Economic
Development Corporation
P.O. Box 3005
El Centro, CA 92244
760 353.9149
deidre@ivedc.com

Overseas Private Investment Corporation

The Overseas Private Investment Corporation (OPIC) provides project financing, insurance on foreign investments and a variety of investor services for U.S. companies investing in some 150 developing countries and emerging markets throughout the world.

Finance

To foster investment, OPIC offers medium- and long-term project financing for projects having at least 25% U.S. ownership. Direct loans between \$100,000 and \$10 million are available for projects sponsored by American small businesses. For large projects, OPIC will guarantee loans to projects sponsored with U.S. investors, starting at \$2 million per project and generally going as high as \$250 million. OPIC also sponsors several equity funds offering venture capital for investment projects in targeted countries or regions of the world, including Africa.

Insurance

To mitigate the risks of investing overseas, OPIC will insure U.S. investments in the qualifying countries against political violence, inconvertibility of currency, and expropriation.

Investor Services

For companies considering overseas investment, OPIC offers a variety of fee-based services including feasibility studies, investment missions, a database of business opportunities, and business outreach.

Contact

Overseas Private Investment Corporation
Alison J. Germak, Public Information Officer
1100 New York Avenue, NW
Washington, DC 20527 USA
Tel: 202-336-8651
Alison.Germak@opic.gov

Automated basic information: telephone 202-336-8799. OPIC's home page, which includes an excellent and frequently updated newsletter, is located at: <http://www.opic.gov>.

Multilateral Development Banks (MDB)

U.S. Department of Commerce

The U.S. Department of Commerce counsels U.S. firms on MDB-funded projects, ensuring that project information is available on a timely basis. The MBDs fund projects primarily in developing countries with a focus on infrastructure, social and economic development. The U.S. Department of Commerce maintains liaison officers at each of the institutions to help identify projects at the earliest stage possible and to serve as advocates for U.S. bidders. Banks with DOC liaison officers include:

Africa Development Bank

15 Avenue du Ghana
P.O.Box 323-1002
Tunis-Belvédère, Tunisia
Phone: (+216) 71 10 39 00
(+216) 71 35 19 33
afdb@afdb.org
<http://www.afdb.org/>

Asian Development Bank

North American Representative Office
900 17th Street NW, Suite 900
Washington DC 20006
naro@adb.org
www.adb.org/NARO/

European Bank for Reconstruction and Development

One Exchange Square
London EC2A 2JN, United Kingdom
Phone: +44 20 7338 6000
<http://www.ebrd.com/pages/homepage.shtml>

Inter-American Development Bank

1300 New York Avenue, N.W.
Washington, D.C. 20577, USA
Phone: (202) 623-1000
Fax: (202) 623-3096
<http://www.iadb.org/index.cfm?lang=en>

World Bank

1818 H Street, NW
Washington, DC 20433 USA
Phone: (202) 473-1000
Fax: (202) 477-6391
<http://www.worldbank.org/>

For additional information and a list of liaison officers in each MBD, please call Martin Selander at the U.S. Export Assistance Center, Newport Beach, at 949-660-8935.

Agricultural Assistance

In addition to programs listed above, various programs are available to assist U.S. exporters of agricultural products. Learn more about the following programs and agencies below; the Foreign Agricultural Service, WUSATA, the California Department of Food and Agriculture, and STEP grants.

The Foreign Agricultural Service (FAS) links U.S. agriculture to the world to enhance export opportunities and global food security. In addition to its Washington, D.C. staff, FAS has a global network of 98 offices covering 162 countries. These offices are staffed by agricultural attachés and locally hired staff who are the eyes, ears, and voice for U.S. agriculture around the world. FAS staff identify problems, provide practical solutions, and work to advance opportunities for U.S. agriculture and support U.S. foreign policy around the globe.

In addition to furthering trade policy, pursuing international development goals and compiling and publishing trade data, FAS partners with 75 cooperator groups representing a cross-section of the U.S. food and agricultural industry and manages a toolkit of market development programs to help U.S. exporters develop and maintain markets for hundreds of products. FAS also supports U.S. agricultural exporters through export credit guarantee programs and other types of assistance.

The U.S. Department of Agriculture administers Export Credit Guarantee Programs for commercial financing of U.S. agricultural exports. These USDA Commodity Credit Corporation (CCC) programs encourage exports to buyers in countries where credit is necessary to maintain or increase U.S. sales, but where financing may not be available without CCC guarantees.

Two programs, the GSM-102/103 and the Supplier Credit Guarantee program specifically support commercial financing of U.S. agricultural exports.

The GSM-102/103 program guarantees payments from foreign banks to exporters or financial institutions in the United States that extend credit to finance imports of U.S. agricultural commodities. GSM-102 covers credit terms up to three years, while GSM-103 covers longer credit terms up to 10 years. For these programs, any agricultural commodity produced in the United States is eligible for coverage under the GSM-102/103 program.

The Supplier Credit Guarantee Program (SCGP) guarantees payment by foreign buyers to U.S. exporters under the terms of a standard promissory note required by the Commodity Credit Corporation (CCC). Under SCGP, coverage is for a maximum of 180 days. The SCGP emphasizes high-value and value-added products, although it may include commodities or products programmed under the GSM-102/103 program.

In addition, the FAS offers these programs to assist exporters:

The Dairy Export Incentive Program (DEIP) helps exporters of U.S. dairy products meet prevailing world prices for targeted dairy products and destinations. Under the program, the U.S.

Department of Agriculture pays cash to exporters as bonuses, allowing them to sell certain U.S. dairy products at prices lower than the exporter's costs of acquiring them. The major objective of the program is to develop export markets for dairy products where U.S. products are not competitive because of the presence of subsidized products from other countries

The Foreign Market Development (FMD) Program, also known as the Cooperator Program, aids in the creation, expansion, and maintenance of long-term export markets for U.S. agricultural products. Under the program, USDA partners with U.S. agricultural producers and processors, who are represented by nonprofit commodity or trade associations called “cooperators,” to promote U.S. commodities overseas.

The Market Access Program (MAP), formerly the Market Promotion Program, helps U.S. producers, exporters, private companies, and trade organizations finance overseas marketing and promotional activities such as trade shows, market research, consumer promotions, technical assistance, trade servicing, and educational seminars.

The Emerging Markets Program (EMP) provides funding for technical assistance activities to promote exports of U.S. agricultural commodities and products to emerging markets.

The Quality Samples Program (QSP) helps U.S. agricultural trade organizations provide small samples of their products to potential importers in emerging markets overseas.

The Technical Assistance for Specialty Crops (TASC) Program provides funding to U.S. organizations for projects that address sanitary, phytosanitary, and technical barriers that prohibit or threaten the export of U.S. specialty crops.

For further information about these programs, please contact:

Department of Agriculture
Foreign Agricultural Service
Attn: Mark Rowse
Program Administration Division
Export Credits, Stop 1034
1400 Independence Ave. SW
Washington, DC 20250-1034
202-720-0624
mark.rowse@usda.gov

The Western United States Agricultural Trade Association, also known as WUSATA, is a non-profit organization that promotes the export of food and agricultural products from the Western region of the United States. WUSATA, in conjunction with its 13 member states, provides a wide range of services to facilitate trade between local food companies and importers around the world. With 24 years of foreign market development experience, WUSATA has developed solid contacts with major supermarket retailers, food importers and distributors, and food service establishments in countries around the globe.

WUSATA is a vital link between international food buyers, Western U.S. suppliers, state agricultural agencies, and the U.S. government. WUSATA services and activities include:

- export promotion,
- customized export assistance,
- a reimbursement funding program,
- international trade exhibitions,
- overseas trade missions,
- export seminars,
- in-country research, and
- point-of-sale promotions in foreign food chains and restaurants.

For more information, please contact:

WUSATA

4601 NE 77th Ave., Suite 240
Vancouver, Washington, USA 98662
Tel: 360-693-3373
Fax: 360-693-3464
<http://www.wusata.org>

The California Department of Food and Agriculture provides a variety of trade services to assist California companies in exporting agricultural products. Services include: market information; trade policy advocacy; export documentation; training/education; marketing activities and promotional funding to California companies. These services are made available through partnerships with federal, state and local entities that share the goal of increasing California's competitiveness in the international marketplace.

- **Promotional Funding:** The department's membership in the Western United States Agricultural Trade Association (WUSATA) allows California companies to access promotional funding promote their product brands overseas.
- **Trade Promotion Activities and Training/Education:** The California Centers for International Trade Development (CITD) assist the department in facilitating international marketing activities and in providing professional training/education to businesses.
- **The California Brand:** The Buy California Marketing Agreement (BCMA) works to promote the CA Grown logo domestically and internationally – providing diverse marketing opportunities to trade associations.
- **International Trade Coordinating Council:** In partnership with the Business Transportation and Housing Agency (BTH), the department works to increase overall trade services to California companies.
- **Federal Programs:** The Foreign Agricultural Service, U.S. Department of Agricultural provides a variety of trade services to California companies. The Agricultural Trade Offices located in foreign countries, are a key resource for companies – providing direct assistance to exporters.

For additional information, please contact:

California Department of Food and Agriculture

Office of Public Affairs

Phone: (916) 654-0464

jeddy@cdfa.ca.gov

http://www.cdfa.ca.gov/exec/Public_Affairs/Trade.html

Center for International Trade Development – Fresno (CITD Agricultural Hub)

State Center Community College District

Candy Hansen-Gage, Director

390 West Fir Ave., Bldg B, Suite 303

Clovis CA 93611

Phone 559-324-6401 Fax 559-324-6492

candy.hansen-gage@sccd.edu

<http://www.fresnocitd.org>

California State Trade and Export Promotion (STEP)

The State Trade and Export Promotion (STEP) Program is a three-year pilot trade and export initiative authorized by the Small Business Jobs Act of 2010. Funded by federal grants and matching funds from the states, the STEP Program is designed to help increase the number of small businesses that are exporting and to raise the value of exports for those small businesses that are currently exporting so they can grow and create jobs.

How STEP Grants Will Help Small Businesses:

- Support for small business participation in foreign trade missions and foreign market sales trips;
- Subscription to services by the Department of Commerce;
- Website translation fees;
- Design of international marketing media;
- Trade show exhibitions;
- Participation in training workshops;
- Financial support for training to become *export ready*; and
- Other export initiatives determined to be appropriate by the SBA.

For more information, please visit the California STEP web page at

<http://www.californiastep.org> or contact Jeff Williamson, California STEP Project Director, at jeff.williamson@rccd.edu or (909) 556-6639.