EX-IM Bank Working Capital Line of Credit

**Individual Transactions**
Bridge Bank offers pre-export financing to facilitate the fulfillment of your export sales orders. You may finance up to 75% of your direct or indirect contract costs, including design, engineering, labor, materials, and overhead related to each individual contract.

**Revolving Line of Credit**
Finance your direct or indirect export receivables with a revolving line of credit. Receivables may be financed at a 90% advance rate with extended sales terms up to 120 days. Plus, you may finance your export-related inventories up to a 75% advance rate (including work-in-process inventory).

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**The Bridge Bank Difference**

**Experienced Staff**
With decades of combined experience in international banking services, our knowledgeable staff is a valuable resource to your company. Whether you’re seeking to expand overseas or establish export and/or import agreements in the global marketplace, Bridge Bank can offer valuable guidance and advisory services that are typically found only at large mega-banks.

**Creative Solutions**
Our ability to find unique, advantageous credit solutions for our clients is a key differentiator of Bridge Bank. We apply creative problem solving techniques to structure loans in complex international environments, helping our clients to succeed in their global business endeavors.

**Relationship Driven**
We’re here for your firm for the long term. Bridge Bank has an established track record of helping clients to advance through their different stages of growth. Whether your company is in its infancy or at a stage of maturity, we’re intensely focused on meeting your business needs no matter how simple or complex they may be.
Foreign Exchange Services

Foreign Currency Wires
Send foreign currency payments in any tradable currency through our online banking platform, and receive foreign currency payments through our global banking network.

Foreign Exchange Hedging
Access a full complement of foreign exchange hedging instruments, including Forward contracts, Window Forward contracts, Non-Deliverable Forwards contracts, and Swaps.

Advisory Services
Leverage our client-focused approach to more accurately assess the potential risks of fluctuating exchange rates and their impact on your business. Our foreign exchange specialists will help you to develop the best strategies to mitigate the risk of currency exposure for your firm.

FX Commentary
Stay abreast of the rapidly changing foreign exchange market conditions with Bridge Bank’s FX market commentary, available on our website, which monitors the shifting FX landscape.

Letters of Credit

Commercial Letters of Credit
We issue and process commercial letters of credit to facilitate your export and/or import transactions, and to protect your payments by ensuring your shipping documents are received and processed in a timely manner.

Standby Letters of Credit
We issue and advise Standby Letters of Credit to facilitate your foreign trade and non-trade activities.

Documentary Collections (Documents against payment & documents against acceptance)
We handle shipping documents which are not under a Letter of Credit, either against payment or credit (acceptance) terms.

Independent Trading Desk
We buy and sell currencies in the global Interbank market, which ensures that our clients receive competitive pricing and access to a broad array of currencies and products.

Consultative Approach
We’re experienced at counseling companies at all levels, from those that are new to international business all the way to multi-national public companies with complex market needs.

Strength in markets where technology companies operate
Bridge Bank has experience, familiarity, and direct banking relationships in countries where technology companies are found that many other US banks are unfamiliar, like India and China.

Sample Scenario
Company XYZ, headquartered in Silicon Valley, began selling its products throughout Europe. In order to maintain its competitive edge, Company XYZ found that it had to begin pricing its products in Euros. Soon it had a thriving business selling goods in many European countries. However, every quarter it had to report a significant foreign exchange (FX) gain (or loss) depending on fluctuations in currency exchange rates, which often severely impacted their profit margins. After consulting with Bridge Bank, the company decided to implement an FX hedge to mitigate this FX exposure since they had very few payables due in Euros to smooth out the currency rate swings. Bridge Bank looked at the company’s projections for the next year and recommended hedging the major Euro receivables it had on the horizon. Every time the company would initiate an invoice with its usual two-day terms, it would call Bridge Bank to lock in a Forward Contract for the same duration. Company XYZ found that this effectively eliminated the unpredictable impact on their profit margins every quarter.

Advisory Services
Personalized service provided by Bridge Bank’s experienced multi-national and multi-lingual team can help you to better manage the complexities of technical trade terms and document preparation associated with international trade. Our skilled team is fully equipped to assist you in structuring terms for letters of credit to mitigate documentary risk. We also advise our clients on document preparation and clarification of trade and shipping terms.

Our highly experienced and culturally diverse team is a valuable resource to you as your business expands internationally into global trade markets.