

YOUR GUIDE TO POWERFUL MARKETING

# Independent Banker

2024 MEDIA KIT



**ICBA MISSION** To create and promote an environment where community banks flourish



# Independent Banker Tell your story in the #1 banking magazine

*Independent Banker* is multi-platform, offering numerous channels to connect with our community of members and readers.

## Independent Banker has recently been named a 2023 Content Marketing Awards winner in the “association publication” category.

- Mailed directly to presidents, CEOs and C-level staff of ICBA member community banks who make the decisions to buy.
- Circulated nationally, averaging 10,000 printed copies per issue with an average monthly pass-along rate of three people per subscriber. Printed copies are seen by more than 30,000 community bank decision-makers monthly.
- Distributed digitally to an opt-in subscriber base of more than 2,000, twice monthly.

*“As the nation’s only publication for and about the community banking industry, ICBA’s flagship publication Independent Banker knows what community banks want—and need. From practical tips on maximizing profitability and new ideas in branch design to articles about cutting-edge banking technology, we bring readers the information, inspiration and stories they need to ensure their community bank stays ahead of the game.”*

Molly Bennett, Executive Editor, *Independent Banker*

## Editorial Excellence

<b>2023</b>	Content Marketing Awards: <b>2022 Winner, Best Association Publication</b>
<b>2022</b>	Content Marketing Awards: <b>2022 Finalist, Best Financial Services Publication</b>
<b>2021</b>	Content Marketing Awards: <b>2021 Finalist, April, “ICBA Bank Locally”</b>
<b>2020</b>	Content Marketing Awards: <b>2020 Finalist, October, Best Cover Design</b>
<b>2019</b>	MMPA Bronze Award: <b>January 2019</b>

# 93%

of readers are more inclined to use a company they know is committed to supporting community banking

# 85%

of readers state *Independent Banker* helps them make informed decisions that improve their bank’s business

# 94%

of readers have taken at least one action as a result of reading the magazine

# 2/3

of bankers agree that advertising in *Independent Banker* helps them learn about products and services for community banks

## Targeted Audience

*Independent Banker* is the only national publication solely dedicated to addressing the needs of community bank decision makers and is consistently ranked the number-one benefit of ICBA membership.

## Influence

*Independent Banker* influences the influencers—those decision-makers who are active within their bank, their community and the industry. 94% of readers have taken at least one action as a result of reading the magazine.

## Consistent Readership

75% of *Independent Banker* magazine readers have read or looked through 3 of the last 4 issues.

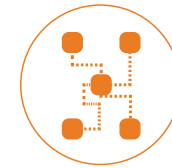
## Profile of the Typical ICBA Member Bank



Average Assets:  
**710 Million**



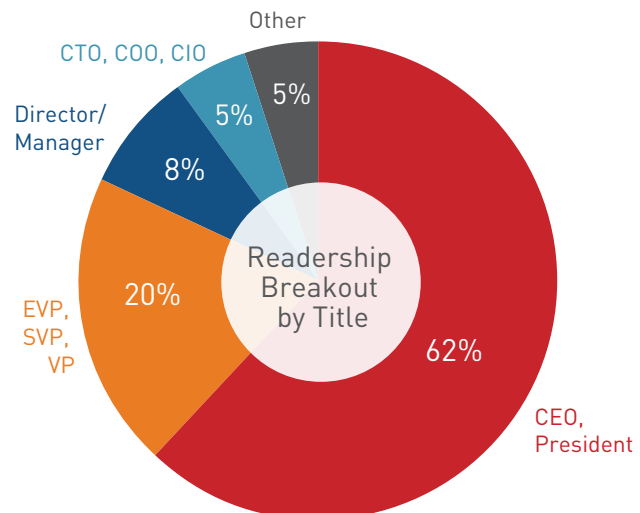
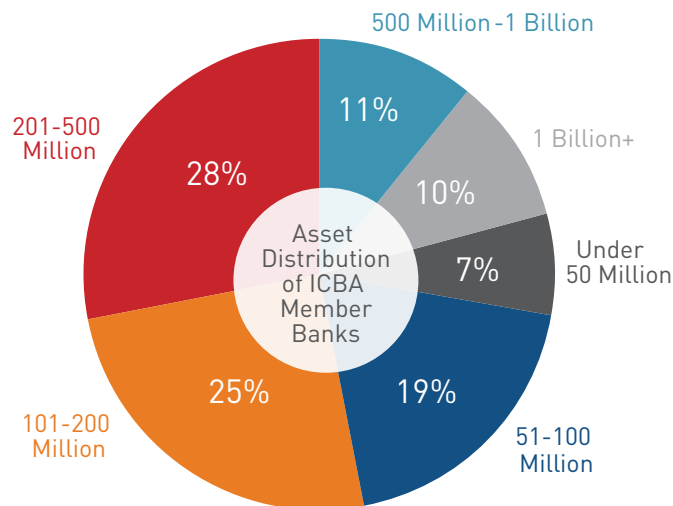
Average Number of Employees:  
**103 People**



Average Number of Branches:  
**8 Locations**

Collectively, ICBA Member Banks have:

- **\$1.5 trillion** in assets
- **\$1.2 trillion** in deposits
- **\$1 trillion** in loans to consumers, small businesses and agricultural communities
- **52,000** locations nationwide





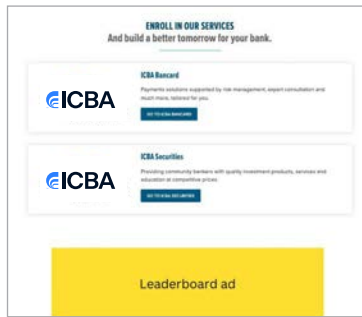
Every issue includes the latest in compliance, lending, payments and innovation!

		AD CLOSE	ART DUE
JAN	<b>Community Bank CEO Outlook 2024</b> Payments Trends; Growth Strategies; Regulatory & Risk Outlook; Lending Outlook; Customer Acquisition & Retention	NOV 16	DEC 5
FEB	<b>The ICBA LIVE Preview Issue</b> Fintech Solutions; Compliance Update; Minority-Owned Bank Focus; Fraud Mitigation Strategies	DEC 18	JAN 9
MAR	<b>The Marketing Issue</b> Cybersecurity Update; Retail Banking Trends; The Future of Marketing; Faster Payments <i>Special Section: Guest Experts—Customer Acquisition + Bonus Distribution: Bank Marketing Titles, ICBA LIVE</i>	JAN 18	FEB 2
APR	<b>The People Issue</b> <b>Community Banking Month/ Bank Locally;</b> Small Business Banking; Core Considerations; Recruitment & Retention Strategies <i>Special Section: Guest Experts—Core Technology + Bonus Distribution: Non-Member Bank Presidents &amp; CEOs</i>	FEB 15	MAR 4
MAY	<b>Best-Performing Banks 2024</b> Business Payments; SBA/Commercial Lending; Legal Services; Back-Office Technology <i>Special Section: Partnering for Success</i>	MAR 18	APR 2
JUNE	<b>The Leadership Issue</b> <b>40 Under 40: Emerging Community Bank Leaders;</b> Cloud Banking; Construction Lending; Fraud; Leadership Succession <i>Special Section: Guest Experts—Innovation</i>	APR 18	MAY 3
JULY	<b>The Lending Issue</b> <b>Top Lenders 2024;</b> Physical Security; Digital Customer Experience; Risk Management; Cannabis Banking <i>Special Section: Guest Experts—Lending</i>	MAY 16	JUNE 3
AUG	<b>The Budget Issue</b> <b>ICBA Corporate Member Directory;</b> CFO Perspectives; Regulatory Audit Update; Compensation & Benefits; Expense Saving; Financial Accounting & Reporting <i>Special Section: PSP Showcase &amp; Corporate Member Spotlight + Bonus Distribution: Non-Member Bank Presidents &amp; CEOs</i>	JUNE 18	JULY 3
SEPT	<b>The Regulation &amp; Compliance Issue</b> <b>National Community Bank Service Awards 2024;</b> Large Bank Issues; Regulatory Compliance Focus; Payment Strategies; Regtech; Ag Lending <i>Special Section: Guest Experts—Compliance</i>	JULY 17	AUG 1
OCT	<b>The Cybersecurity Issue</b> Cybersecurity; Fraud Solutions; Lending Niches; Wealth Management/Trusts; Core Considerations; Insurance Issue <i>Special Section: Guest Experts—Cybersecurity Threats &amp; Solutions</i>	AUG 16	SEPT 3
NOV	<b>The Digital Banking Issue</b> <b>ICBA Fintech Directory;</b> Artificial Intelligence (AI); Fintech Partnerships; Small Business Lending Data Collection; Emerging Technologies <i>Special Section: Innovative Insights + Bonus Distribution: Bank Technology Titles</i>	SEPT 18	OCT 3
DEC	<b>Best Community Banks To Work For 2024</b> Retail Banking; Vendor Management; Regulatory & Compliance Review; Board Succession Planning <i>Bonus Distribution: All Non-Member Bank Presidents &amp; CEOs</i>	OCT 17	NOV 1



# Independent Banker Website Advertising

Advertising runs on both ICBA.org and independentbanker.org websites with a one-fourth share of voice on each. Each advertiser receives four rotating ads in the following sizes:



## ICBA.org

The website for the Independent Community Bankers of America providing information on ICBA education, advocacy, products and services, and more.



## independentbanker.org

The website for *Independent Banker* magazine featuring trending articles, web-exclusive content, industry insights, social media, forums, blogs and more.

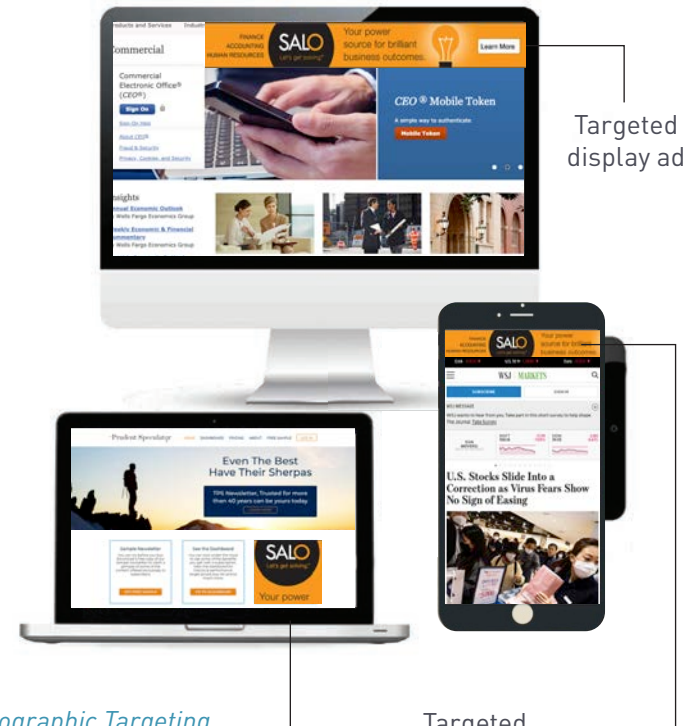
**73%** of ICBA members accessed either **ICBA.org** or **independentbanker.org** websites

Average Monthly Impressions: **178,639**

RATES	
Corporate Member Net Rate	\$2,975
Non-Member Net Rate	\$3,500

## Extend your reach anywhere and everywhere customers are consuming digital content

Place your ads in front of a targeted audience of community bank decision-makers and engage those who have expressed interest in your solutions. Targeted display ads promote your business to the most interested audiences possible and feature a blend of tactics to build your campaign:



- Demographic Targeting
- Content Targeting
- Behavioral Targeting
- Site Retargeting
- Geographic Targeting
- Device Id Geo-Fencing

Targeted Display\* ..... **\$15 CPM**  
 Targeted Display + Device ID\* ..... **\$18 CPM**  
*Three-month minimum campaign timeline*

## Sponsored Content or Video Package

Share your messaging on independentbanker.org. Each package includes:

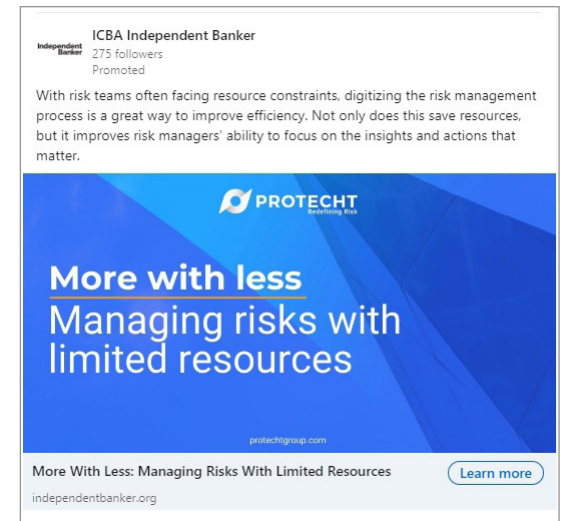
- A homepage teaser of your article or video with a thumbnail image, a headline and an excerpt
- Landing page on independentbanker.org with your article or video, a feature image and a CTA link
- 4 display ads (1 leaderboard, 2 rectangles and 1 mobile ad) on your article's landing page (100% SOV)
- Promotional campaign including placements in *ICBA NewsWatch Today*, and LinkedIn
- Archived in *Independent Banker's* Experts Online Content Directory

RATES	
Corporate Member Net Rate	\$3,595
Non-Member Net Rate	\$4,450

### Landing Page and Roadblocked Ads



### LinkedIn Promotional Campaign



## ICBA NewsWatch Today® | Daily eNewsletter

*NewsWatch Today* focuses on advocacy, breaking community bank news, important updates and the latest industry trends. Reach a daily subscriber base of 45,000+ community bank decision-makers (C-suite, presidents, VPs, SVPs, directors and managers).

### ADVERTISING PLACEMENTS: Sponsor Package 1 available per week

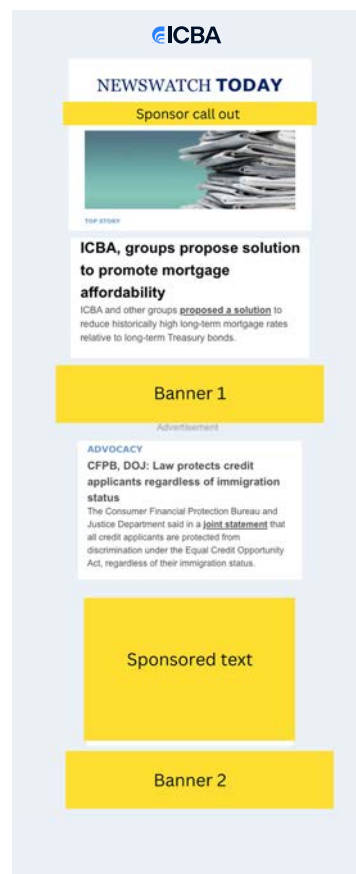
Receive a prominent call-out at the top of the eNewsletter, 50 words of text and one link within the body copy and a banner ad

### Premium Text 1 available per week

Receive 50 words of text and one link within the body copy

### Horizontal Banner Ads 1-3 3 available per week

Receive one banner ad (600 x 100 pixels) embedded in the content



RATES	Sponsor Package	Banner 1	Banner 2	Text 2	Banner 3
Corporate Member Net Rate	\$3,570	\$2,970	\$2,550	\$2,120	\$1,615
Non-Member Net Rate	\$4,200	\$3,495	\$3,000	\$2,495	\$1,900

## ICBA Member Access® | Monthly eNewsletter

*Member Access* integrates valuable information on ICBA member benefits and highlights new products and services with content from ICBA corporate members. Distributed via email to 30,000+ monthly, *Member Access* helps members take full advantage of ICBA member benefits and reminds bank leaders that ICBA corporate members have the resources and solutions they need to help their bank succeed.

### ADVERTISING PLACEMENTS: Takeover Package Own the entire newsletter!

Receive a sponsored call-out at the top of the eNewsletter, a rich media showcase (video, slideshow, etc.), 50 words of text within the body copy, a "More" button directing to the URL of your choosing and 1 banner ad

### Spotlight Sponsor

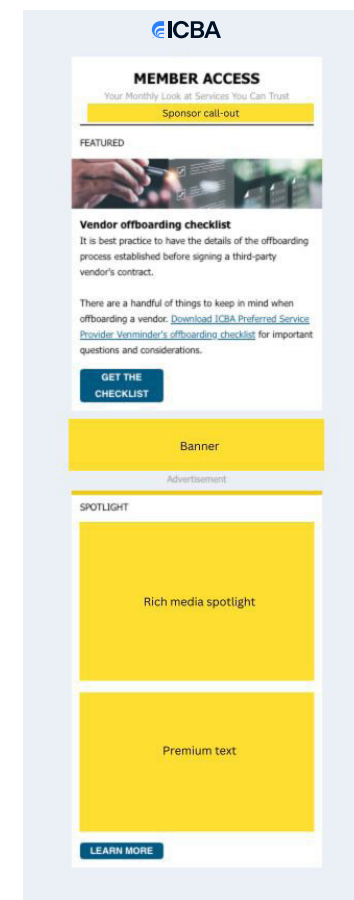
Receive a sponsored call-out at the top of the eNewsletter, a rich media showcase and a banner ad

### Premium Package

Receive 50 words of text, a click URL and one banner ad

### Banner 3

Receive a banner ad and a click URL



RATES	Takeover Package	Spotlight Sponsor	Premium Package	Banner 3
Corporate Member Net Rate	\$6,995	\$4,495	\$2,495	\$1,400

## Independent Banker eNews | Twice monthly

Independent Banker eNews carries the digital edition of the current magazine and highlights online content, web exclusives, trending articles and more. Subscriber base of 8,500+ C-suite, presidents, VPs, SVPs, directors, managers, etc.

### ADVERTISING PLACEMENTS: Sponsor Package

Receive a sponsored call-out at the top of the eNewsletter and a banner ad within the newsletter. Sponsors also receive one full page "Cover Zero" ad in the digital edition of *Independent Banker*, positioned next to the digital cover of the magazine

### Premium Packages 1 & 2

Receive 50 words of embedded sponsored text, a click URL and one banner ad

### Experts Sponsored Post

Receive 50 words of embedded sponsored text and a click URL

### Banner 3

Receive a banner 3 ad and a click URL

The screenshot shows the layout of an Independent Banker eNewsletter. At the top is a 'Sponsor Call-Out' for 'The Digital Edition of the August issue is now available!' with links to sign up for newsletters and subscribe to the magazine. Below this is a section titled 'August Independent Banker mailing date delayed' with a 'Read more' button. The main content area features a large 'Inside Independent Banker' banner for 'EFFICIENCY NOW' with a 'Read more' button. Below the banner is a section titled 'Strategies for working smarter, faster and leaner' with a 'Read more' button. Further down is a 'Banner' section. Below that is a section titled 'More From Independent Banker' featuring 'CFOs' budgeting secrets' with a 'Read more' button. At the bottom is a 'Premium Text' section.

RATES	eNews Sponsor / Cover Zero	Premium Package	Banner 3
Corporate Member Net Rate	\$2,995	\$2,395	\$1,495
Non-Member Net Rate	\$3,525	\$2,815	\$1,760

## Independent Banker Community Banker Insider eBlast | Limited Availability

Share your expertise in our targeted eBlast. *Community Banker Insider* provides our national audience of 14,000+ community bank leaders with updates on the products, services and solutions that can keep their bank competitive.

### Community Banker Insider

The screenshot shows a Dell Technologies advertisement for Windows 11. It features the Dell logo and the text 'EXCLUSIVE MEMBER SAVINGS' and 'TOP SELLERS Award-winning technology'. There is a 'Shop Now' button. Below the main ad is a section titled 'Shop Our Best Sellers.' with a 'Shop now' button. The ad also includes a 'FREE Upgrade to Windows 11' offer with a 'Shop now' button.

The screenshot shows an Alogent advertisement for an API image acquisition platform. It features the Alogent logo and the text 'The only image acquisition platform your bank needs'. There is a 'Discover more in this eBook' button. The ad also includes a 'Shop now' button.

RATES	Per Send
Corporate Member Net Rate	\$7,500
Non-Member Net Rate	\$8,625



# Independent Banker Podcast Sponsorship Opportunities

## Independent Banker: A Community Banking Podcast from ICBA

Independent Banker: A Community Banking Podcast from ICBA captures the lively conversations between community bankers, ICBA leaders and other partners about emerging technology, current community banking issues and much more. As a presenting sponsor, you'll align your brand with some of the hottest topics among your key audiences.

### Presenting Sponsor

*\*Three episode minimum*

Included:

- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Logo/Branding inclusion in podcast print advertisement in *Independent Banker* magazine, NewsWatch Today banner ad and in LinkedIn promoted post per episode
- Banner ad on podcast landing page

### Episode Sponsor

Included:

- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Post-episode introduction into 3 minute closing thought-leadership segment with your own subject matter expert \*on topic related to episode

PRICING	1x	3x	6x
Presenting Sponsor*	-	\$5,000	\$4,000
Episode Sponsor	\$7,500	\$6,000	\$4,500
Presenting & Episode Sponsor*	-	\$9,900	\$7,225

\*3-Episode minimum

The screenshot displays the podcast player for 'Communities of Innovation: An ICBA Podcast'. The current episode is 'Episode 9: Why today's innovation is tomorrow's normal — with Tim Shangle, AVP, innovation ...' dated Sep 01, 2022, with a duration of 30:45. Below the player, a list of previous episodes is shown:

- Episode 8: The Digital Transformation Journey Begins with the "People Factor" - with Kathy Str... (Jun 02, 2022, 47:49)
- Episode 7: Why cybersecurity is no longer just an IT issue (Apr 27, 2022, 45:18)
- Episode 6: Demystify and Prosper: How Community Banks Find Success in Fintech Partnership... (Mar 31, 2022, 32:39)

At the bottom, there are three buttons for listening on Apple Podcasts, Google Podcasts, and Spotify.

## 2024 UPCOMING TOPICS

**January/February:** ICBA LIVE 2024 Preview

**March/April:** Marketing; National Campaign; Community Banking Month

**May/June:** Check Fraud

**July/August:** Lending

**September/October:** Cybersecurity

**November/December:** Best Community Banks to Work for; Workplace Culture

# Independent Banker Webinar Packages

Leverage the credibility of the ICBA *Independent Banker* brand while providing thought leadership and generating leads!

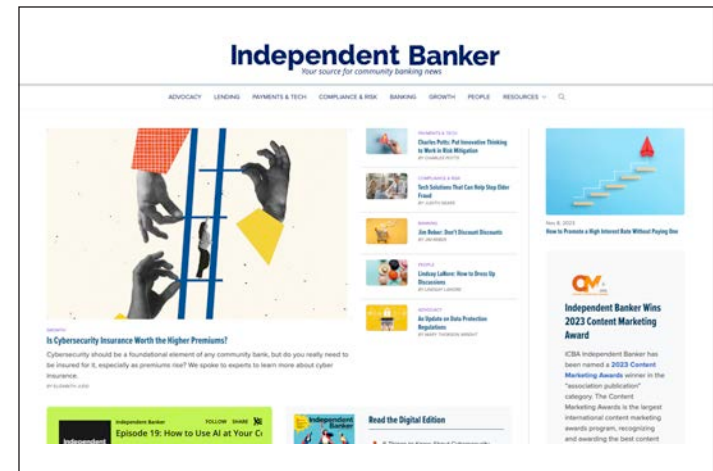
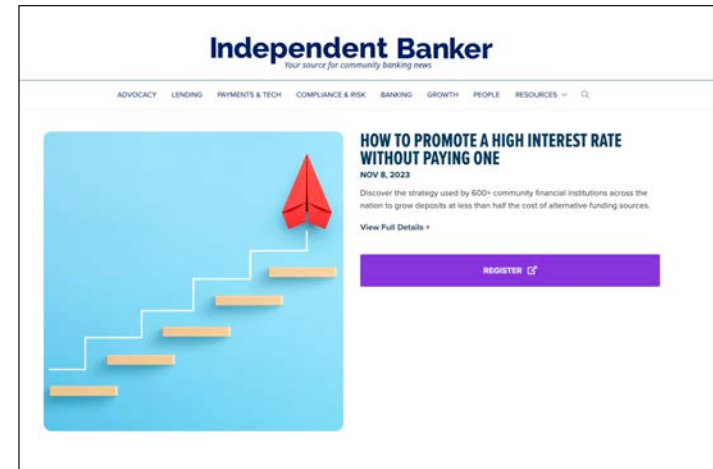
## LIVE WEBINAR PACKAGE : 2 PER MONTH

Give your webinar top-of-mind exposure with our robust live webinar package! We'll partner with you to host a live webinar event and promote your webinar on various ICBA and *Independent Banker* channels, ensuring maximum community bank decision-maker exposure. Receive premier consulting, creative, hosting, lead gen reporting and a comprehensive promotional marketing campaign valued over \$20,000.

### Live Webinar Packages Include:

- eBlasts campaign to 18K + opt-in community bank leaders
- Promotion in *ICBA NewsWatch Today* and *Independent Banker eNews*
- Display ads on independentbanker.org
- 1/3 vertical print ad promoting your webinar in *Independent Banker* magazine
- Listings on ICBA's Education Calendar and *Independent Banker's* webinar event center
- Audience development, hosting, archiving and lead-generation reporting

RATES	LIVE WEBINAR PACKAGE
Corporate Member Net Rate	\$9,950
Non-Member Net Rate	\$11,705



## Independent Banker's Turnkey 4-Week Campaign



# Independent Banker Dialogue-on-Demand Videos

## What is a Dialogue-on-Demand Video?

A Dialogue-on-demand video is a pre-produced 10-minute Zoom (or Webex) video. The general framework features 1-2 experts creating a natural exchange of ideas and key concepts.

The Dialogue-on-demand is designed to give you bite-sized snippets of good, substantive content to promote and repurpose across your marketing channels. During production we can create:

- 10-minute dialogue
- 3-4 clips (~60 seconds in length) on specific sub-topics
- 2 social cuts (:15 and :30 seconds in length)

### Optional Add-Ons

The Dialogue-on-demand video can be embedded on a landing page, designed to your brand standards. Viewers may download a strategy paper (up to 2,000 words) to support the content discussed.

## Why Dialogue-on-Demand?

- Simple way to supplement in-person events while showcasing technical experts
- On-demand nature gives asset a life beyond a webinar
- Production requirements make it a good choice for busy SMEs
- Concise nature makes it easy to distribute, promote and repurpose

## Optional Core Promotion Tactics

### LinkedIn Ads

Advertise conversation with :60-second clip + CTA

### Targeted Display

Static creative, traffic-driving through Google Display Network (GDN)

### Programmatic Pre-Roll

Advertise conversation with :15-:30-second social cuts

### Programmatic Email

2 sends + 2 redeloys—one pre-event, and one post event

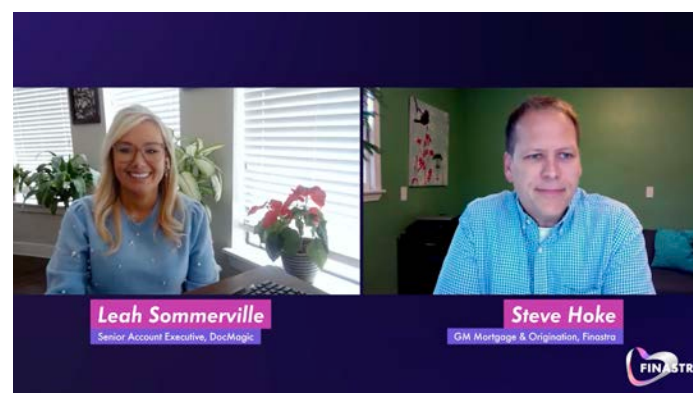
### Recommended Campaign Length

4 weeks

PRICING	
Dialogue-on-demand video production: light scripting, light graphics, recording	<b>\$12,000</b>
OPTIONAL ADD-ONS	
Bundle with Independent Banker Sponsored Content Bundle + \$3,500	<b>+ \$3,500</b>
Custom Landing page: prototype, UX, design and content	<b>+ \$6,500</b>
Strategy paper: writing, editing, 2 SME interviews and design	<b>+ \$12,500</b>
Digital marketing support package	<b>+ \$3,600 to \$12,500</b>

## Example

Click here for an example:



# Independent Banker Extended Reach Email Marketing

Reach highly targeted, interested, opted-in audiences via their inbox with *Independent Banker's* extended network email solution. You determine the audience. Choose from dozens of demographic and lifestyle categories to build your recipient list.

Extended Reach Email Marketing



## B2B TARGETING OPTIONS:

- Industry: Financial Institution specific Industry Groups, SIC Codes, NAICS Codes Sales Volume
- Title/Department
- General Management including C-Suite / Board Member / Owner / Founder / Director / VP, ++ etc.
- Finance specific including Compliance Specialist / Mortgage Specialist / Tax Specialist / Corporate Finance / Risk Management, ++, etc.
- Age
- Education
- Employee Size
- Fortune Company

## SCALABLE | DISCOUNTED RATE OF \$65 CPM

25,000 opted-in subscribers for \$1,625

50,000 opted-in subscribers for \$3,250

100,000 opted-in subscribers for \$6,500

# Independent Banker Above & Beyond Opportunities

## The Big Idea

The Big Idea feature is a unique opportunity to celebrate a new initiative, highlight a product launch, tell a story or share your best information with community bank leaders. *Independent Banker* will help you develop and produce a customized 4-page advertorial supplement to be inserted into the issue of your choice, including the digital edition.

Net Rate: \$17,500



## White Paper Insert

Include your company's whitepaper in *Independent Banker* magazine and online at independentbanker.org. Whitepaper package includes:

- Print | One-page, two-sided insert on sturdy paper
- Insert included on digital edition of magazine
- Digital | Online post featuring your whitepaper will be hosted in our Experts Online Content Directory

Net Rate: \$8,000

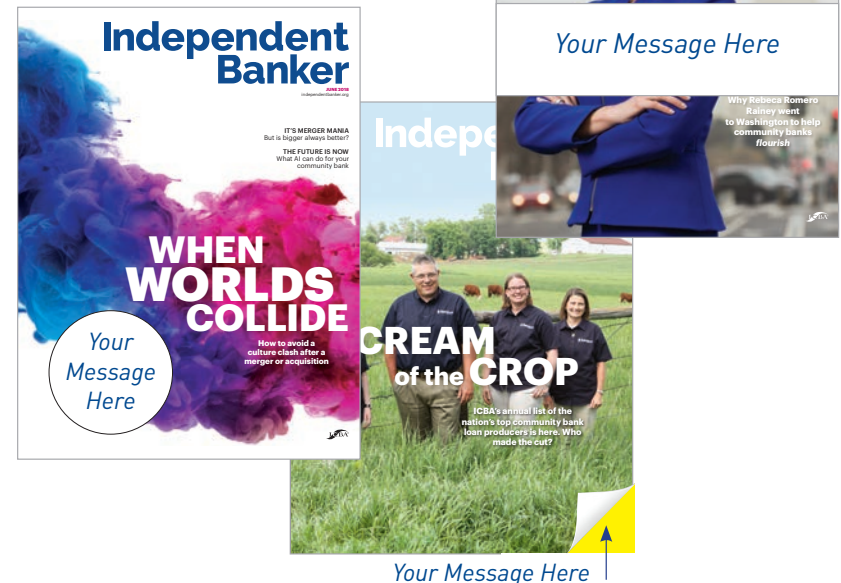


## Magazine Cover Extensions

Place your message on the most visible piece of real estate in the magazine through the following options:

- Dot Whack
- Cover Curl
- Belly Band
- Tip-in Insert

A full-page advertisement is required for all cover extras. Call for pricing and details.





Looking to connect with our national audience of community bank leaders but not exactly sure what to say or how to share your message?

Let us do the heavy lifting with our award-winning custom content creation services. We can heighten your company's visibility, strengthen brand awareness, generate leads, tell a story, highlight new initiatives and help you influence our subscriber base as a thought leader. We'll work with you to strategically develop signature marketing enhancements at any level, from simple inserts to turnkey campaigns.

**Our Custom Content Services Include:**

- Display ads (digital or print)
- White Papers & Articles
- Case Studies
- Email Content & Template Creation
- Social Media Campaigns
- Infographics
- Landing Pages
- Video Creation
- Webinars—Content Creation, Distribution
- Sales Presentation Decks
- Podcasts
- And more...

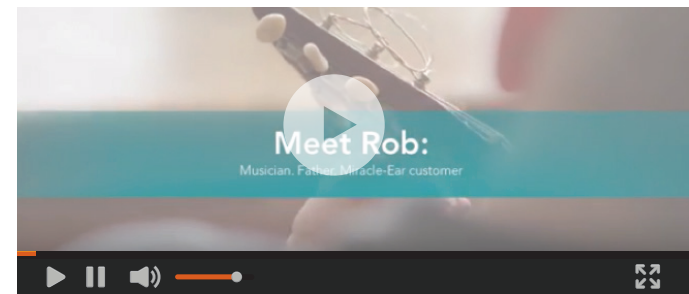


**From Planning to Patients**

Capital and Construction Advisory Services ensures customers stay on schedule and budget.

Planning a construction project or buying healthcare capital equipment?

<p><b>Planning</b></p> <ul style="list-style-type: none"> <li>• Leverage consulting to assess needs and develop a budget.</li> <li>• Create 1-, 3- and 5-year roadmaps.</li> <li>• Determine capital equipment needs.</li> <li>• Negotiate contracts, terms and conditions.</li> </ul>	<p><b>Breaking Ground</b></p> <ul style="list-style-type: none"> <li>• Prorates labor rates for visibility into costing.</li> <li>• Start the construction process.</li> <li>• Use sourcing experts to achieve the best pricing on materials.</li> </ul>	<p><b>Building</b></p> <ul style="list-style-type: none"> <li>• Manage the project to drive optimum value.</li> <li>• Streamline communications via a single contact.</li> <li>• Keep the project on task, on schedule and on budget.</li> <li>• Update forecasts to provide insights into real-time spend.</li> </ul>	<p><b>Moving In</b></p> <ul style="list-style-type: none"> <li>• Deliver and install medical capital equipment.</li> <li>• Move in furniture and remaining capital equipment.</li> <li>• Review invoices and payments.</li> </ul>
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## Mechanical Specifications

- All materials must be submitted in a digital format.
- Printing: Heat-set, web offset
- Binding: Perfect bound
- Trim Size: 8.25" x 10.875"
- Bleed: 0.125"
- Safety from Trim: 0.375"

### Preferred File Formats

- A high-resolution (300 dpi) Adobe PDF or PDF/X-1a with embedded fonts.
- CMYK colors, and flattened transparency.

### Acceptable Native-File Formats

- Adobe InDesign, Adobe Illustrator, Adobe PhotoShop.
- All images/elements must be 300 dpi at size,
- A TIFF or an EPS is preferred to a JPEG format.

### Fonts

- PostScript fonts are preferred. TrueType fonts can be problematic.  
We are not responsible for errors caused by TrueType fonts.

### Color

- Everything must be in CMYK format and color-corrected.
- All other color formats (RGB, Pantone/PMS, etc.) will be converted to CMYK.  
We are not responsible for colors which must be converted to CMYK.  
Overall printing maximum density of all colors cannot exceed 280%.

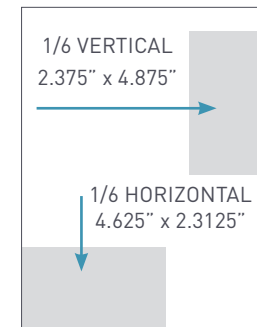
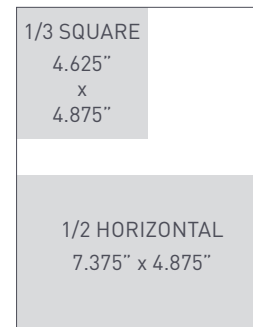
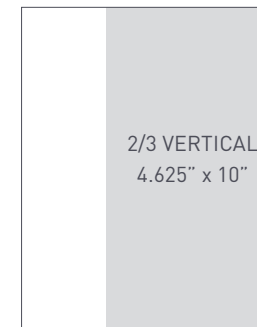
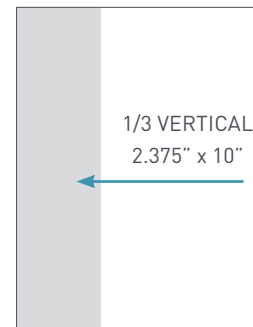
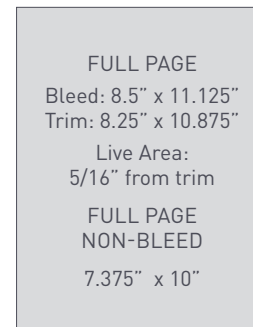
### Submitting Files

- Email Submittal: Preferred
- Files 25MB or smaller may be sent to: [maddie@icbabanks.org](mailto:maddie@icbabanks.org)

### Additional Production Charges

Additional production charges may be incurred if supplied ads do not follow listed specifications. Production charges are in addition to rate space.

NOTICE: All submitted materials are subject to review and approval by ICBA. The audience of ICBA media is exclusive to community banking and as such, content should reflect this audience and avoid references to credit unions and/or very large financial institutions.



FOR PRINT RATES CONTACT:  
**Matt Kusilek, Publisher**  
612-336-9284 • [matt@icbabanks.org](mailto:matt@icbabanks.org)

# Independent Banker 2024 Digital Sizes & Specifications

## e-Newsletters: **ICBA NewsWatch Today, ICBA Member Access, Independent Banker eNews & Dedicated eBlasts**

All dimensions are width by height. GIF or JPEG files only. One-pixel border required. 100 KB file size max.

### Banner Ads

- 600 X 100-pixel banner ad (width by height)
  - Provide click URL (no hyperlinking)

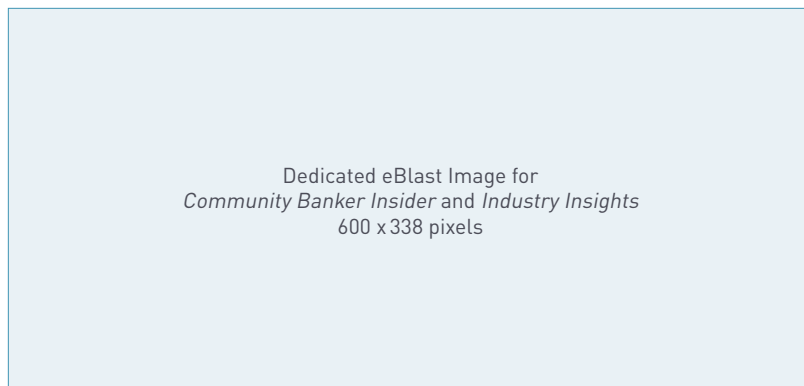
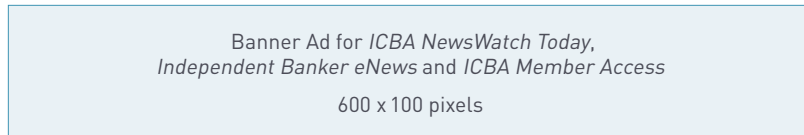
### Sponsored/Premium Text Placement

- Up to 50 words total
  - Headline: 10 words max
  - Provide click URL (no hyperlinking)

### Dedicated eBlasts: **Banker Insider & Industry Insights**

Materials due the first of the month

- Subject line(s): 50 characters max
- Text:
  - Headline: 75 characters max
  - Body Copy: 200 characters max
  - CTA: 25 characters
  - Provide click URL
- Image:
  - 600 x 338 pixels (width by height)
  - Image must be GIF, JPG or PNG



## Websites: **independentbanker.org and ICBA.org**

All dimensions are width by height. GIF or JPEG files only. One-pixel border required. 100 KB file size max.

### ROS Display Ad Package

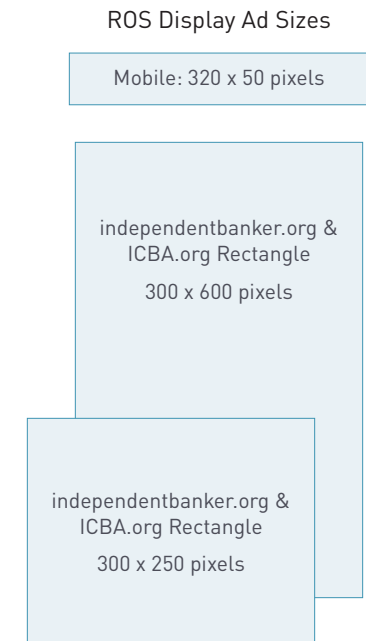
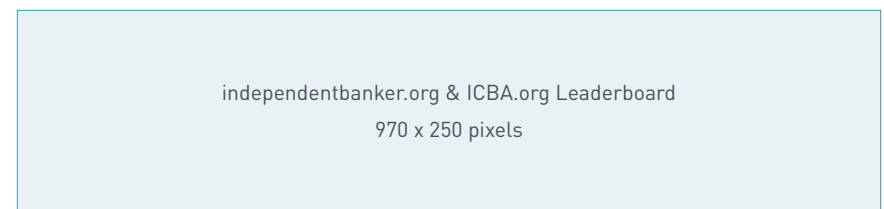
Materials due one week prior to run date (on Monday).

- Leaderboard: 970 x 250 pixels
- Rectangles: 300 x 250 & 300 x 600 pixels
- Mobile: 320 x 50 pixels
- Provide click URL(s)

### Sponsored Content Package/Experts Online Content Directory (Article or Video)

Materials due two weeks prior to run date (on Monday).

- Article Content
  - Headline: 10-word max
  - Body Copy: 500-word max
  - Article Excerpt/Teaser: 40-word max
  - CTA URL
- Images for Article (3 sizes)
  - Featured image: 2000 x 1250 pixels
  - Thumbnail image: 750 x 750 pixels
  - 1200 x 628 (LinkedIn)
- Display Ad Sizes (3)
  - \*Sponsored Content Packages Only.
  - Leaderboard: 970 x 250 pixels
  - Rectangles: 300 x 250 & 300 x 600 pixels
  - Mobile: 320 x 50 pixels
  - Click URL(s)



NOTICE: All submitted materials are subject to review and approval by ICBA. The audience of ICBA media is exclusive to community banking and as such, content should reflect this audience and avoid references to credit unions and/or very large financial institutions.

# Contract Regulations

Payment to be made in advance unless credit has been approved by the Independent Community Bankers of America (ICBA). Invoices are due payable upon receipt. Invoices will be considered delinquent after 30 days from the invoice date and will be subject to a monthly 1.5% finance charge (18% per annum) or the maximum allowed by law.

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In view of the fact that many advertising agencies' contracts and orders specify conditions that are not in accordance with the regular rates and terms upon which ICBA does business, we do not execute duplicates of such agency contracts, and orders are accepted only with the understanding that (a) they will be executed in accordance with our regular rates and terms, which are fully described in this rate card, and (b) the terms and conditions set forth in this rate card shall prevail over any inconsistent terms set forth in any agency or advertiser contract form or order form.

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Commission(s) (15%) given for agencies will be forfeited if payment is not received within 60 days from the invoice date. Account delinquency may affect the advertiser's and agency's ability to book space in future issues. If an account has more than one unpaid invoice, all cash received will be applied to the oldest invoice first. The advertiser and the agency agree to pay all collection costs as a result of our collection efforts on the delinquent balance, including reasonable attorney's fees.

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When advertising is placed by an advertising agency on behalf of the advertiser, the advertiser and advertising agency shall be jointly and severally liable to ICBA for payments due hereunder. The advertiser is at all times liable for payment of all account balances due and all other liabilities, and deemed to receive refund payments, adjustments, notices and all other documents when the same are delivered to their advertising agency. Payments by the advertiser to the advertising agency for services do not constitute payment to ICBA. Any language to the contrary in any advertising agency's insertion orders or other documents is void and without effect.

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**Commissions and Discounts:** A 15% commission will be allowed to recognized ad agencies. Bills will be rendered the first day of publication.

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**Cancellations:** Print cancellations are not accepted after space closing date. Advertising must be inserted within one publication year of first insertion to earn frequency rates. Loss of credit due to account delinquency may affect frequency rates. An advertiser who does not complete a committed schedule will be subject to a shortrate. ICBA is not responsible for interruption or termination of existing contracts or failure to print advertising (see contract form).

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All digital placements scheduled and contracted are subject to full payment unless canceled at least 8 weeks prior to the run date. For webinar placements, 60% is due upon execution of contract; the remaining 40% is due one week prior to the live event.

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Digital ad materials are due two weeks prior to run date. Late materials may not be accepted or may be subject to a \$50 late fee.

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**Rates:** Advertising rates are subject to change. ICBA will notify contract advertisers 90 days prior to rate change. All contracts accepted are subject to these conditions.

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**Copy Regulations:** All advertising is subject to publisher's approval and agreement by the advertiser and agency to indemnify and protect ICBA from and against any claims, loss, liability or expense, including reasonable attorney's fees arising out of publication of such advertisement. ICBA reserves the right to reject any advertising or to request changes in any advertising copy.

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Simulation of the publication's format is not permitted, and ICBA reserves the right to place the word "advertisement" with copy which, in ICBA's opinion, resembles editorial matter.