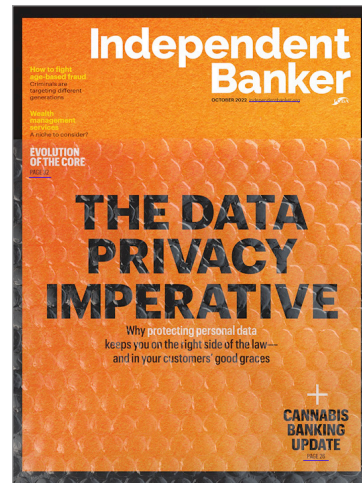


YOUR GUIDE TO POWERFUL MARKETING

Independent Banker

MEDIA KIT



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



Tell Your Story in the #1 Banking Magazine

ICBA *Independent Banker*® is the #1 Choice!

- 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*

Awards and Recognition

2022	Content Marketing Awards: 2022 Finalist, Best Financial Services Publication
2021	Content Marketing Awards: 2021 Finalist, April, “ICBA Bank Locally”
2020	Content Marketing Awards: 2020 Finalist, October, Best Cover Design
2019	MMPA Bronze Award: January 2019

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

Your advertising initiative + the power of *Independent Banker*

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.

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

Profile of the Typical ICBA Member Bank



Average Assets:
710 Million



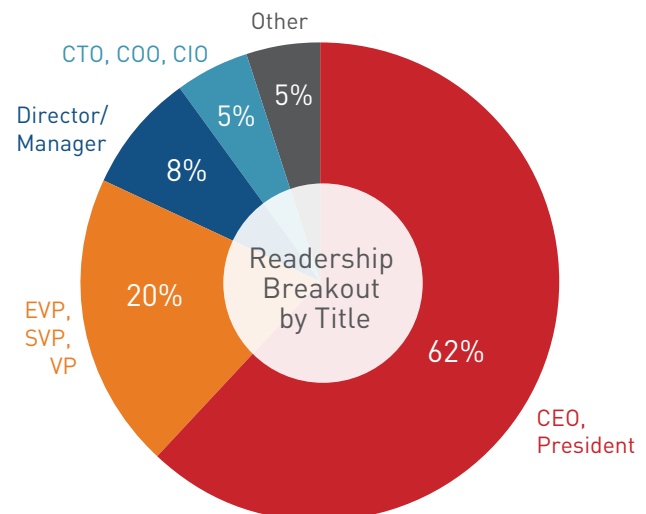
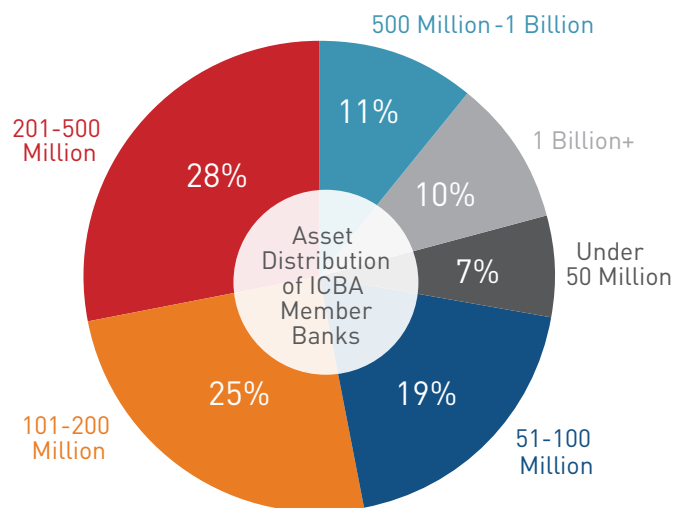
Average Number of Employees:
103 People



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	Community Bank CEO Outlook 2023 Payments Trends; Growth Strategies; Regulatory & Risk Outlook; Lending Outlook; The Future of Marketing	NOV 15	DEC 2
FEB	The ICBA LIVE Preview Issue Fintech Solutions; Compliance Update; Minority-Owned Bank Focus; Fraud Mitigation Strategies	DEC 15	JAN 6
MAR	The Marketing Issue Cybersecurity Update; Customer Acquisition & Retention; Retail Banking Trends; Faster Payments <i>Thought Leadership: Guest Experts—Customer Acquisition + Bonus Distribution: Bank Marketing Titles, ICBA LIVE</i>	JAN 19	FEB 3
APR	The People Issue Community Banking Month/Bank Locally; Small Business Banking; Core Considerations; Recruitment & Retention Strategies <i>Thought Leadership: Guest Experts—Core Technology + Bonus Distribution: Non-Member Bank Presidents & CEOs</i>	FEB 17	MAR 7
MAY	Best-Performing Banks 2023 Business Payments; SBA/Commercial Lending; Legal Services; Back-Office Technology <i>Thought Leadership: Partnering for Success</i>	MAR 20	APR 4
JUNE	The Leadership Issue 40 Under 40: Emerging Community Bank Leaders; Cloud Banking; Construction Lending; Synthetic Fraud; Leadership Succession <i>Thought Leadership: Guest Experts—Innovation</i>	APR 20	MAY 5
JULY	The Lending Issue Top Lenders 2023; Physical Security; Digital Customer Experience; Risk Management; Cannabis Banking <i>Thought Leadership: Guest Experts—Lending</i>	MAY 19	JUNE 6
AUG	The Budget Issue ICBA Corporate Member Directory; CFO Perspectives; Regulatory Audit Update; Compensation & Benefits; Expense Saving; Financial Accounting & Reporting <i>Thought Leadership: PSP Showcase & Corporate Member Spotlight + Bonus Distribution: Non-Member Bank Presidents & CEOs</i>	JUNE 20	JULY 7
SEPT	The Regulation & Compliance Issue National Community Bank Service Awards 2023; Large Bank Issues; Regulatory Compliance Focus & CRA; Payment Strategies; Regtech; Ag Lending <i>Thought Leadership: Guest Experts—Compliance</i>	JULY 20	AUG 4
OCT	The Cybersecurity Issue Data Privacy & Security; Fraud Solutions; Lending Niches; Wealth Management/Trusts; Core Considerations; Insurance Issues <i>Thought Leadership: Guest Experts—Cybersecurity</i>	AUG 21	SEPT 6
NOV	The Digital Banking Issue ICBA Fintech Directory; Artificial Intelligence (AI); Cryptocurrencies; Fintech Partnerships; Small Business Lending Data Collection; Emerging Technologies <i>Thought Leadership: Innovative Insights + Bonus Distribution: Bank Technology Titles</i>	SEPT 21	OCT 6
DEC	Best Community Banks To Work For Retail Banking; Vendor Management; Regulatory & Compliance Review; Board Succession Planning <i>Bonus Distribution: All Non-Member Bank Presidents & CEOs</i>	OCT 20	NOV 6

Independent Banker Website Advertising

Only four advertisers per month!

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:

- Leaderboard: 970 x 250 pixels
- Rectangles: 300 x 250 & 300 x 600 pixels
- Mobile: 320 x 50 pixels

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



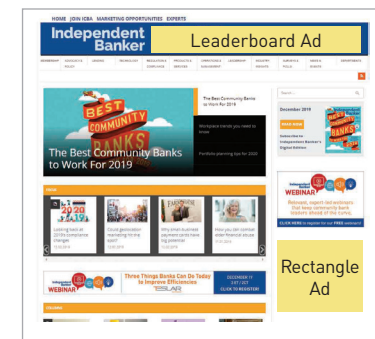
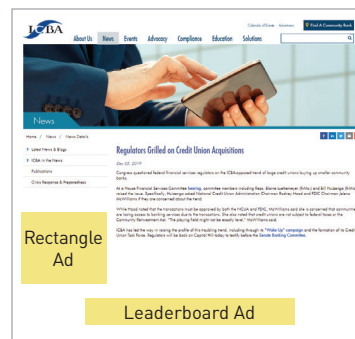
ICBA.org

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.



Avg. Monthly Impressions: 178,639/mo

RATES

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

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 'Read this month's issue' button. A notice states 'August Independent Banker mailing date delayed'. 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 another 'Read more' button. Further down is a 'Banner' section. Below that is a 'More From Independent Banker' section 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 12,000+ 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, 'EXCLUSIVE MEMBER SAVINGS', 'TOP SELLERS Award-winning technology', and a 'Shop Now' button. Below this is a section for 'Windows 11' with a 'Shop Our Best Sellers' button. The ad also includes a note about a free upgrade to Windows 11 and contact information for ICBA members.

The screenshot shows an Alogent advertisement for their API image acquisition platform. It features the Alogent logo, a hand pointing at a screen displaying 'API', and the headline 'The only image acquisition platform your bank needs'. Below the headline is a paragraph of text and a 'Discover more in this eBook' button.

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

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

The screenshot shows the landing page for the 'Executive Report: CSI Consumer Cybersecurity Poll' dated January 3, 2020. The page features a prominent 'Sponsored Content' section with a large graphic that reads '2,000 American Consumers Said ...' and '2019 CONSUMER CYBERSECURITY POLL'. Below this, there are several text-based sections: 'Americans divulge their top cybersecurity concerns', 'Consumers' Top Concerns', 'Should I Stay or Should I Go?', 'Poor Password Habits', 'Have I Been Hacked?', and 'Debit vs. Credit Card Security'. To the right of the main content, there are two yellow rectangular ad placeholders labeled 'Rectangle Ad 1' and 'Rectangle Ad 2'. At the top right, there is a 'Leaderboard Ad' placeholder. The page also includes a search bar, a 'February 2020' section with a 'Read Now' button, and a 'Webinar' section with a 'Click Here to Register' button.

Sponsored Content Homepage Teaser Section

The screenshot shows the 'Sponsored Content' section of the Independent Banker homepage. It features three main teasers: 'Executive Report: CSI Consumer Cybersecurity Poll' with a 'Read Now' button, 'VIDEO | Learn why small businesses love ACH payments' with a 'Watch Now' button, and 'Introducing Property Fingerprint' with a 'Get the Details' button. Below these, there is a 'Connections' section with four featured articles: 'How OceanFirst Bank retained clients by connecting', 'Liberty Bank Minnesota's community legacy', 'How to market your community bank in 2020', and 'Twin City Bank: A leader in banking cannabis'. The section is styled with a blue header and orange accents.

LinkedIn Promotional Campaign

The screenshot shows a LinkedIn promotional campaign for Protecht. The header includes the Protecht logo and the text 'More with less Managing risks with limited resources'. Below this, there is a 'Learn more' button. The background is a dark blue gradient with white text. The Protecht logo is located in the top right corner of the main content area.

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 interface 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 ...' with a duration of 30:45, dated Sep 01, 2022. Below the player, a list of previous episodes is shown: Episode 8 (47:49, Jun 02, 2022), Episode 7 (45:18, Apr 27, 2022), and Episode 6 (32:39, Mar 31, 2022). At the bottom, there are three buttons for listening on Apple Podcasts, Google Podcasts, and Spotify.

2023 UPCOMING TOPICS

- | | |
|----------------------------|---------------------------|
| Advocacy preview | Lending leaders |
| ThinkTECH Spotlight | Budgeting for Innovation |
| Digital Marketing Trends | Regulation and Compliance |
| Recruitment and Retention | Cannabis Banking |
| Best Performing Banks 2023 | Cybersecurity |
| 40 Under 40 Winners | Cryptocurrency |

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 23,000 + 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



Independent Banker's Turnkey 4-Week Campaign



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

Independent Banker

Webinar

Digital Business Lending Bootcamp

The Ultimate Guide to Frictionless Business Lending for Banks

The future of digital lending is here. Learn how community banks are leveraging automation to stay competitive, create and exceptional customer experience, improve risk management and drive greater productivity.

Contact Info
Name
Title
Website

SPONSORED BY

REGISTER TODAY!
To register and view our full library of **FREE** on-demand webinars, visit the Independent Banker Center at Independentbanker.org

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

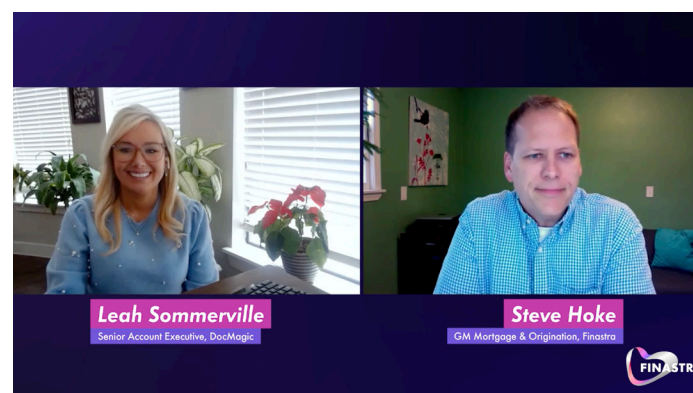
Recommended Campaign Length

4 weeks

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

Example

Click here for an example:



Reach your exact target market 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: Target a specific age, income and/or gender with trying to reach your consumers

CONTENT TARGETING: Only interact with users interested in viewing content relevant to your target consumer

BEHAVIORAL TARGETING: Target consumers based on their behavior and tracked interest online



SITE RETARGETING: Serve ads to the people who have recently visited your website and showed interest

GEOGRAPHIC TARGETING: Target a user bases on their location, available at zip, city, state, country and radius

DEVICE ID GEO-FENCING: Uses device ID history data to target users that have been in a target location during a customizable, specified timeframe

TARGETED DISPLAY* \$15 CPM | **TARGETED DISPLAY + DEVICE ID*** \$18 CPM

Representative Level: 100,000 impressions per month

Competitive Level: 300,000 impressions per month

Dominant Level: 500,000 impressions per month

*Three-month minimum campaign timeline

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

Formal Metrics Reporting

CAMPAIGN SUMMARY	
Name:	ICBA - Alacriti - 3 2 23 Email Send
From/Brand:	Alacriti
Headline:	4 Pillars for a Successful Rollout of Real-Time Payments
Broadcast Date:	03/02/2023
Audience:	25,000
Views:	4,054
View %:	16.34%
Clicks:	174
Click %:	2.81%

CAMPAIGN STATS	
Views:	16.34% Total Views: 4,054
Clicks:	2.88% Total Clicks: 174
CTR:	17.65%

CLICKS BY DEVICE	
Desktop:	46.05% 332
Mobile:	53.95% 389

CLICKS BY WEB BROWSER	
Chrome:	431
Edge:	48
Firefox:	24
Safari:	182
Other:	36

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 \$50 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...

SAVE A LITTLE HEADSPACE FOR STUDYING

What's **distracting** you?

- 3.2 billion** hours of **YOUTUBE VIDEOS** are watched each month, collectively.
- Apps are opened **14.7** times per month if **PUSH NOTIFICATIONS** are turned on.
- We exchange **122** **WORK EMAILS** every day.
- Half of us check our **PHONES** **25** times a day.
- 50+** minutes are spent on **FACEBOOK** daily.

THREE TIPS FOR BETTER FOCUS

1. Install Google Chrome's **Block Site extension** to keep you away from time-suck sites like Facebook and Twitter.
2. Turn on your phone's **"do not disturb"** setting.
3. Put devices you **don't need** for studying in another room.

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



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%.

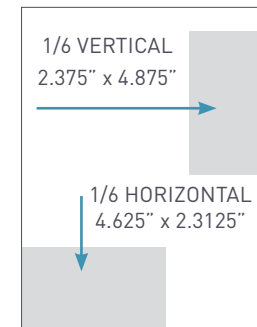
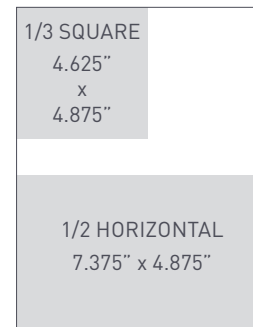
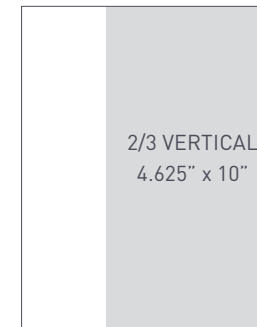
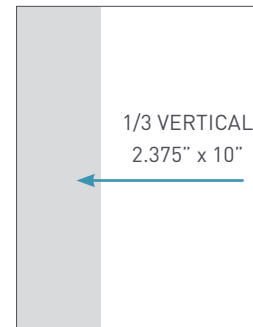
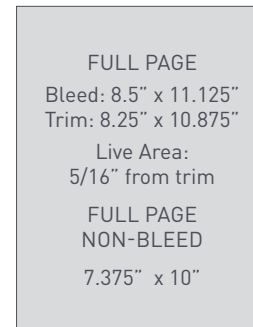
Submitting Files

- Email Submittal: Preferred
- Files 25MB or smaller may be sent to: maddie@icbabanks.org

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

Independent Banker 2023 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

Banner Ad for *ICBA NewsWatch Today, Independent Banker eNews and ICBA Member Access*
600 x 100 pixels

Dedicated eBlast Image for *Community Banker Insider and Industry Insights*
600 x 338 pixels

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)

ROS Display Ad Sizes

Mobile: 320 x 50 pixels

independentbanker.org & ICBA.org Rectangle
300 x 600 pixels

independentbanker.org & ICBA.org Rectangle
300 x 250 pixels

independentbanker.org & ICBA.org Leaderboard
970 x 250 pixels

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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.

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.

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.

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.

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

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).

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.

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.

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.

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.

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.