

PHOTOS: CARY NORTON

IB

INDEPENDENT BANKER®

2017 MEDIA GUIDE



**Where Community Banking
is Always Big Business**

ICBA MISSION

TO CREATE AND PROMOTE AN ENVIRONMENT
WHERE COMMUNITY BANKS FLOURISH





The Independent Community Bankers® of America® — the nation's voice for nearly 6,000 community banks — is the largest banking trade association in the country.

ICBA is the only national association dedicated exclusively to serving and protecting the interests of the community banking industry and the communities and customers they serve.

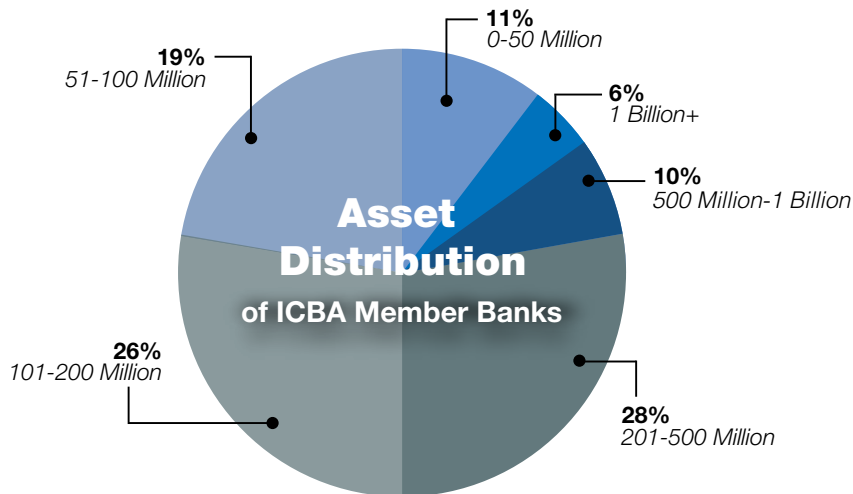
ICBA will connect you with the largest segment of the banking industry, representing community banks of all sizes and charter types throughout the United States.

With 51,000 locations nationwide, community banks employ 700,000 Americans, hold \$3.9 trillion in assets, \$3.1 trillion in deposits, and \$2.6 trillion in loans to consumers, small businesses, and the agricultural community. For more information, visit ICBA's website at www.icba.org.

98% of members believe ICBA positively impacts the community banking industry

Source: Readex Research /IB magazine Readership Survey, September 2015

Community banks serve the diverse financial needs of local small businesses and consumers ensuring local economies continue to thrive and grow. In fact, average assets grew 4.5% and loans are up 0.75% versus last year.



“Community banks turn local deposits into fertile funding for local small businesses and households. Community banks are still the primary lenders to small businesses—the engines that spawn the most innovation and create most of America’s jobs. Relationship-based community banks remain the most widely accessible gateways to financial opportunity at every stage in life.”

—Cam Fine, ICBA President & CEO

Profile of the Typical ICBA Member Bank



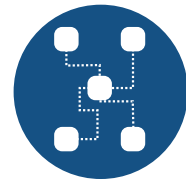
Locations nationwide:
23,000



Average assets:
377 Million



Average number
of employees:
82 People



Average number
of branches:
5 Locations

- **\$1.4 trillion** in assets
- **\$1.1 trillion** in deposits
- **\$892 billion** in loans to consumers, small businesses and agricultural community

Source: FDIC, March 2016

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

Each month, ICBA *Independent Banker* magazine presents timely information and opportunities for community bank decision-makers to learn, grow their banks and effectively compete in the financial services marketplace.

More readers choose ICBA *Independent Banker* magazine as their primary source for community banking news, and more companies advertise in ICBA *IB* magazine than in any other banking publication.



Banking Publication Comparison:

Advertising Booked
(Jan – Sept 2016)

***Independent Banker* (ICBA): 212**

***Bank News*: 94**

***Credit Union magazine* (CUNA): 93**

***American Banker*: 85**

***ABA Banking Journal*: 82**

***Federal Credit Union magazine* (NAFCU): 55**

Reasons to Advertise in *Independent Banker*:

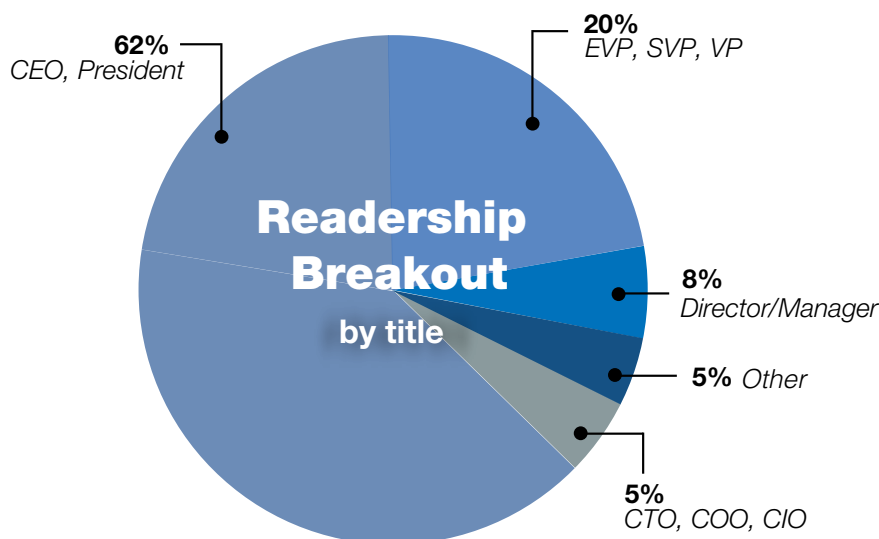
- 93% of readers are more inclined to use a company they know is committed to supporting community banking
- 85% of readers state ICBA *IB* magazine helps inform them to make the decisions to better improve their bank's business
- 2/3 of readers agree ICBA *IB* magazine has advertising that helps them learn about the products and services available to community banks

Source: Readex Research *IB* magazine Readership Survey, September 2015

Your Advertising Initiative + the Power of ICBA *Independent Banker Magazine*

Targeted Audience — ICBA *IB* magazine 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 — ICBA *IB* magazine influences the influencers—those decision-makers who are active within their bank, community and the industry.



Consistent Readership — 75% of ICBA *IB* magazine readers have read or looked through 3 of the last 4 issues.

Added Exposure — ICBA *IB* magazine extends its reach through bonus distributions to ICBA conferences, education seminars, special events, and in certain months, to every community banker nationwide.

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

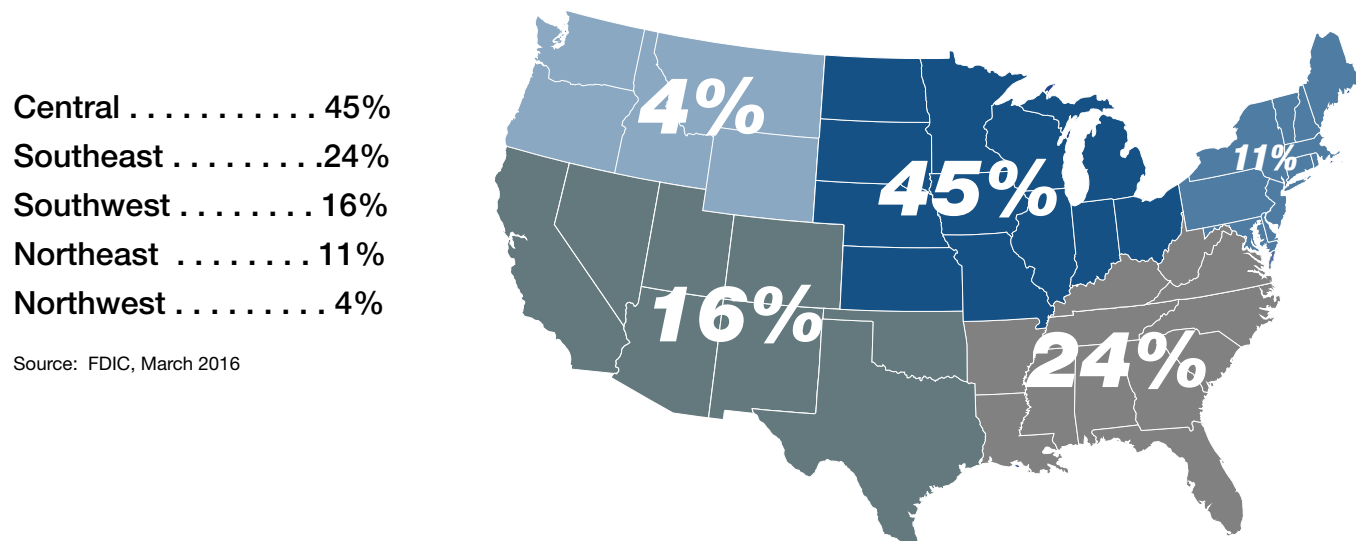
Highly Engaged with a Trusted Source — 94% of ICBA *IB* magazine readers have taken at least one action as a result of reading the magazine within the last year.

- 71% discussed an article in ICBA *IB* magazine with others
- 61% clipped and saved articles of interest
- 47% researched a topic further
- 21% discussed or saved an ad for future reference
- 19% visited an advertiser's website after reading ICBA *IB* magazine
- 10% actively sought out and/or requested information on a product or service

Source: Readex Research *IB* magazine Readership Survey, September

National Circulation Breakout by Region/State

ICBA works in partnership with state banking associations across the country to secure public policies in Washington D.C. that serve community banks, their customers and communities.



Source: FDIC, March 2016

ICBA *Independent Banker* Magazine Is:

- mailed directly to Presidents, CEOs, and C-level staff of ICBA member community banks who make the decisions to buy.
- circulated nationally, averaging 13,000 printed copies per month with an average monthly pass-along rate of two people per subscriber. Printed copies are seen by more than 39,000 community bank decision-makers monthly.
- distributed digitally to a opt-in subscriber base of over 50k, twice monthly.

“ We are community bankers, and that is something different, something authentic, something to be proud of, something that matters! Our economic weight is powerful, our impact is powerful and our story is powerful. We can’t afford to let the Wall Street, the megabanks, credit unions or the regulators tell our story—or incompletely or inaccurately tell our story—for us. ”

—Rebeca Romero Rainey, ICBA Chairman
and CEO of Centinel Bank of Taos

ICBA Corporate Associate Membership

Demonstrate your company's commitment to the community banking industry by joining ICBA as a Corporate Associate Member. ICBA member banks look to our approved Corporate Members to find the best products and services tailored to meet the specific needs of community bankers.

Corporate Associate Member Benefits Include:

- mailing privileges to ICBA members
- free listings in ICBA vendor directories (print and online)
- special discounts in ICBA *IB* magazine, convention booths and more . . .



For more information, call [Patricia Rajdl](mailto:Patricia.Rajdl@icba.biz), AVP of ICBA Corporate Associate Membership, at (800) 422-7285, or download a brochure of benefits at <http://www.icba.biz/vendor/Documents/cambrochure.pdf>

ICBA Community Banking LIVE

ICBA hosts the largest gathering of community banking decision-makers in the country. This year's event will be held at the Henry B. González Convention Center in San Antonio, Texas, March 15–19, 2017. Community Banking LIVE helps community bank leaders nationwide network, learn and connect.

ICBA National Convention Sponsorship

Increase your visibility and build rapport with a captive audience of community bank decision-makers. Click the logo for information on the 2017 sponsorships.

Mad Dash for Cash

Advertise in both the February and March issues of *IB* magazine and participate in the exhibit hall event *Mad Dash for Cash* at ICBA LIVE for increased visibility and booth traffic. You will also receive a buyer's guide listing in the February LIVE Guide, along with a laminated counter-board of your March ad to display at your booth.



[Click here for details!](#)

For marketing questions, please contact:

Rachael Solomon, VP Sales & Marketing — 612.336.9284 or Rachael@ICBAbanks.org.

For exhibit booth space information, please contact:

Julie Kulzer, Director of Conferences & Exhibits — 320.352.7345 or Julie.Kulzer@ICBA.org.

Every issue includes the latest in: Compliance, Technology, Lending, Payments, and New Products & Services

January

Space 11/18/16
Materials 12/5/16

Management & Leadership Focus

- 2017 Special Industry Report & [*Perspectives in Leadership**](#)
- Revenue Growth Opportunities
- Regulatory Review
- Lending Outlook
- Payment Issues
- Vendor Management



*A special section opportunity to profile your company's leader, highlight their thoughts on the industry and provide their visions for the future. Benefits include URLs, added-value promotion and more. Click on the image for details.

April

Space 2/23/17
Materials 3/8/17

Community Banking Month*

- ICBA's New Executive Team
- Mortgage Lending
- Compliance Solutions
- Technology Innovations
- Fraud Prevention
- Card Solutions



*ICBA will highlight activities and celebrations happening across the country along with "Go Local" campaigns promoting local economic spending.

■ **Bonus Distribution:** All non-ICBA member community banks and ICBA's Capital Summit

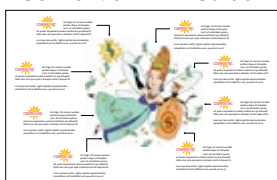
February

Space 12/21/16
Materials 1/6/17

ICBA Convention Preview Issue*

- Convention Agenda & Events
- Risk Mitigation
- Faster Payments
- Capitalizing on Data
- Online Lending
- Asset Management

Convention *LIVE* Guide*



*Advertise in both the February and March issues and receive a resource ad in the Community Banking *LIVE* Guide. Convention exhibitors can participate in the exhibit hall event *Mad Dash for Cash*.

■ **Bonus Distribution:** Compliance Institute

May

Space 3/23/17
Materials 4/5/17

Best Performing Banks*

- Keys to Banks' Success & [*Partnering for Success Case Studies*](#)
- Profitability Enhancement
- Mobile Banking
- Commercial Lending
- Information Technology
- Emerging Markets



*ICBA reports the industry's best performing bank segments by asset size, type region, ROA and ROE.

■ **Bonus Distribution:** Community Bank IT Institute, BSA/AML Institute, and Lending Best Practices Summit

March

Space 1/24/17
Materials 2/6/17

ICBA Convention Issue*

- Convention Highlights & Milestones
- Meet ICBA's New Chairman
- Compliance Overview
- Fin-Tech
- Lending Tools
- Retail Delivery
- Bricks & Mortar



*Advertise in both the February and March issues and receive a resource ad in the Community Banking *LIVE* Guide. Convention exhibitors can participate in the exhibit hall event *Mad Dash for Cash*.

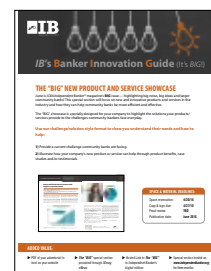
■ **Bonus Distribution:** ICBA National Convention

June

Space 4/20/17
Materials 5/3/17

The BIG Issue* (Business, Innovation, Growth)

- Large Community Bank Focus
- IB's **B.I.G. *Product & Service Showcase*** or [*Big Impact Infographic*](#)
- Big Data
- Compliance Resources
- New Lending Platforms
- Fin-Tech Trends



*This issue will highlight: Big Industry News, Big Ideas, and Big Business for Community Banks

■ **Bonus Distribution:** Compliance Institute

Every issue includes the latest in: *Compliance, Technology, Lending, Payments, and New Products & Services*

July

Space 5/23/17
Materials 6/6/17

Lending Focus

- Industry-wide Lending Trends by category (Mortgage, Commercial, Small Business, etc.)
- Top Producing Lenders* & [Power Lending Partners Advertorial](#)
- Online Lending Tools
- Technology Solutions
- Risk Management
- Data Security

*ICBA will rank top loan generating banks by volume in their respective lending categories of business and individuals for their contributions.

■ Bonus Distribution: All Lending Titles



October

Space 8/24/17
Materials 9/7/17

Regulatory & Compliance Focus

- Regulatory Compliance Overview & [Compliance Confidential Advertorial](#)
- Payment Solutions
- Lending Regulation
- Cyber Security & Fraud Prevention
- Digital Banking
- Vendor Management

■ Bonus Distribution:

Annual Bank Directors Conference, ICBA's Commercial Lending Institute, IT Strategies, Compliance Institute



August

Space 6/22/17
Materials 7/7/17

Best of Community Banking

- "Best of" Member's Choice Survey Results*
- Best Industry Practices & [Ask the Experts Advertorial](#)
- Data-Driven Solutions
- Payment Platforms
- Credit Risk Management
- National Community Bank Service Awards

*ICBA will portray what community bankers look like today, and showcase the best of community banking and industry practices in all categories of business.

■ Bonus Distribution: All non-ICBA member community banks



November

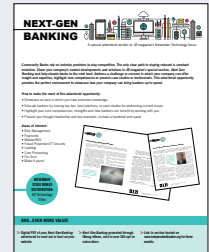
Space 9/21/17
Materials 10/4/17

The Fin-Forward Issue*

- Emerging Technologies & [Next-Gen Banking Advertorial](#)
- Authentication & Encryption
- Lending Technology
- Omni-Channel Payments
- Virtual Banking
- Compliance Strategies

*Advertisers who run in both the November and December issues can participate in November's *Top Technology Tips* and December's *Tech•Knowledge•eSource*.

■ Bonus Distribution: All Technology Titles and BSA/AML Institute



September

Space 7/20/17
Materials 8/2/17

Focus on Profitability

- Strategic Planning & Growth Opportunities
- Data Management
- Mobile Payments
- Lending Strategies
- Risk Mitigation
- Advancing Technologies

■ Bonus Distribution: ICBA LEAD FWDSM Summit, Community Bank Marketing Seminars, and Bank Security Institute



December

Space 10/19/17
Materials 11/1/17

The Money Issue*

- Virtual Currencies
- Community Bankers of the Year
- Lending Trends
- Deterring Data Breaches
- Regulation & Compliance Review
- *Tech•Knowledge•eSource*

*Advertisers who run in both the November and December issues can participate in November's *Top Technology Tips* and December's *Tech•Knowledge•eSource*. This eSource will be printed, hosted online, and in the digital edition of *IB* with hyperlinks.

■ Bonus Distribution: All non-ICBA member community banks



NewsWatch Today® Daily – Purchased Weekly

NewsWatch Today focuses on advocacy, breaking community bank news, important updates and the latest industry trends. Every Friday, an additional e-newsletter, **Member Access**®, introduces member programs, professional development and profit-enhancing industry products and services. Daily subscriber base of **50,000+** (C-Suite, Presidents, VPs, SVPs, Directors, Managers, etc.)

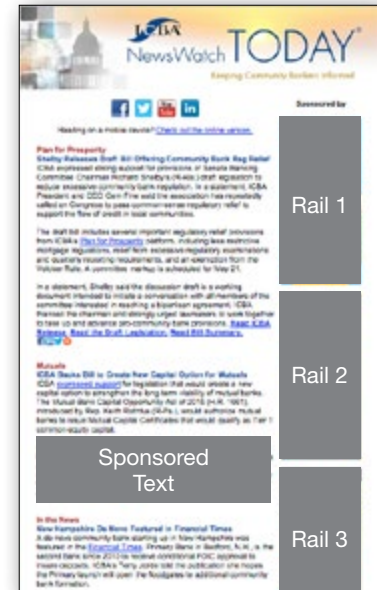
Advertising Positions:

- **Sponsored Text (1 available/wk)**—Your company receives 50 words of text and a hyperlink within the body copy, and a 145x150 pixel banner ad within the e-newsletter sidebar.
- **Vertical Banner Ad (Rails 1-3)**—Each 145x300 pixel ad positioned prominently along the right-hand sidebar.

Analytics:

- **16%**—average weekly open rate
- **55,434**—average weekly ad impressions
- **0.19%**—average weekly ad CTR

	Sponsored Text	Rail 1	Rail 2	Rail 3
Corporate Member Net Rate	\$2,225	\$1,925	\$1,925	\$1,625
Standard Net Rate	\$2,555	\$2,210	\$2,210	\$1,865



IBmag eNews 2x/mo – Purchased Monthly

IBmag eNews carries the current digital edition of ICBA **IB** magazine and highlights online content, web exclusives, trending articles and more. Subscriber base of **50,000+** (C-Suite, Presidents, VPs, SVPs, Directors, Managers, etc.)

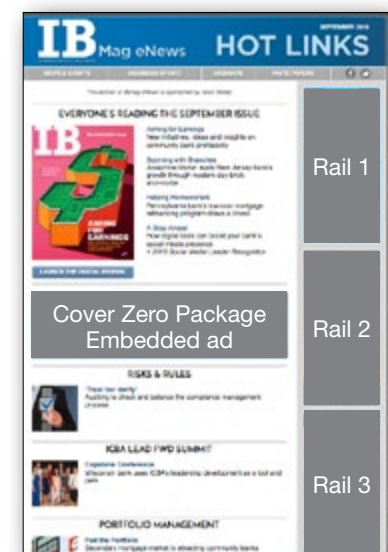
Advertising Positions:

- **Vertical Banner Ad (Rails 1-3)**—Each 145x300 pixel ad positioned prominently along the right-hand sidebar.
- **Cover Zero Package (1 available/mo)**—Your company's name in subject line of e-newsletter, 500x130 pixel embedded banner ad in the body copy of **IBmag eNews**, a full-page "Cover Zero" ad next to the digital cover of ICBA **IB** magazine. [Click here for example.](#)

Analytics:

- **19%**—average monthly open rate
- **10,003**—average ad impressions per send
- **0.14%**—average ad CTR per send

	Cover Zero*	Rail 1	Rail 2	Rail 3
Corporate Member Net Rate	\$3,600	\$1,625	\$1,625	\$1,325
Standard Net Rate	\$4,135	\$1,865	\$1,865	\$1,520



*Cover Zero rate drops to \$2,375 (or \$2,725 standard rate) if purchased in the same issue as Full Page print ad.

Dedicated e-Blast*

ONLY ONE AVAILABLE PER MONTH!

Share your expertise in our Industry Insights e-blast with an exclusive opportunity to promote new product launches, webinars, educational services and more!

You receive:

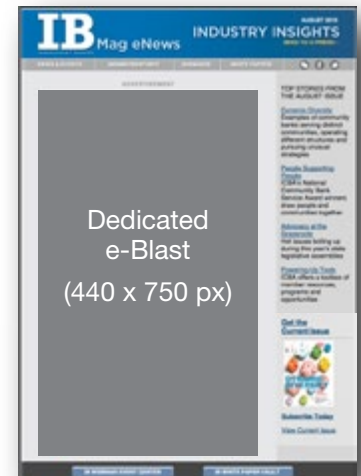
- Two exclusive email sends with your creative and messaging directed to over 50,000+ ICBA opt-in subscribers (C-Suite, Presidents, VPs, SVPs, Directors, Managers, etc.)
- IBmag.org content on right-hand rail surrounding your message

Analytics:

- **14%**—average open rate
- **5,380**—average email impressions
- **2.19%**—average email CTR

Net Rate: \$4,650 (\$5,348 for non-ICBA corporate members)

*Advertiser must disclose product/service promoted prior to IB Magazine's acceptance.

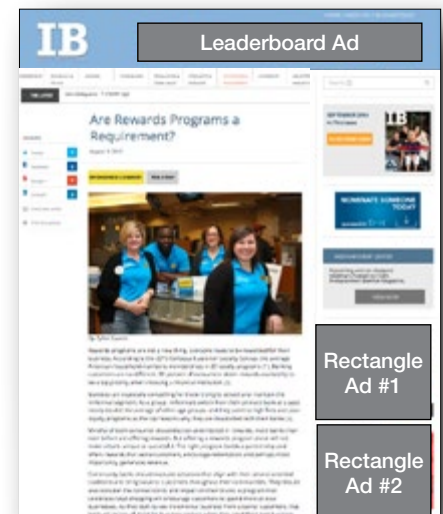


Toolbox Download with Lead Gen Capture

You receive:

- Sponsored content on IBmag.org homepage within the editorial content
- Homepage teaser with an image, headline and excerpt
- Landing page with header image, summary intro, and three branded banner ads (100% SOV)
- "Download" button with lead gen curtain to download your whitepaper, tool-kit, etc.
- 2 weeks of banner ads in *NewsWatch Today*
- 2 promotional excerpts in *IBmag eNews*
- Lead Gen Capture report

Net Rate: \$4,500 (\$5,175 for non-ICBA corporate members)



Sponsored Video*

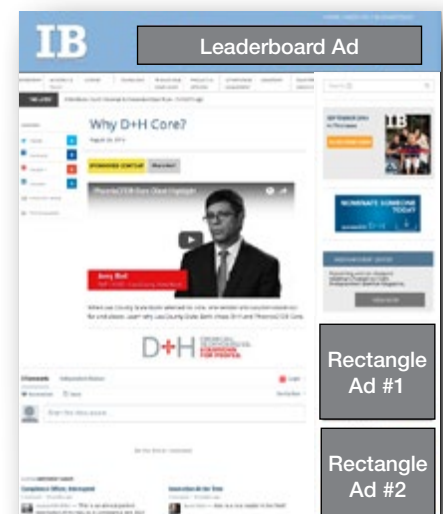
You receive:

- Company's 2-minute video (provided) on IBmag.org homepage within the editorial content, and in the IB Video Vault.
- Homepage teaser with an image, headline and excerpt about your video
- Landing page hosting your video, a 50-word introduction, and three branded banner ads (100% SOV)
- Promotion of your video in the body copy of *IBmag eNews*

Net Rate: \$2,500 (\$2,875 for non-ICBA corporate members)

*Don't have a video but want one?

Our convention team is providing production services at Community Banking LIVE in San Antonio this March for \$7,500 for two edited versions and promotion at LIVE. [Click here for details.](#)



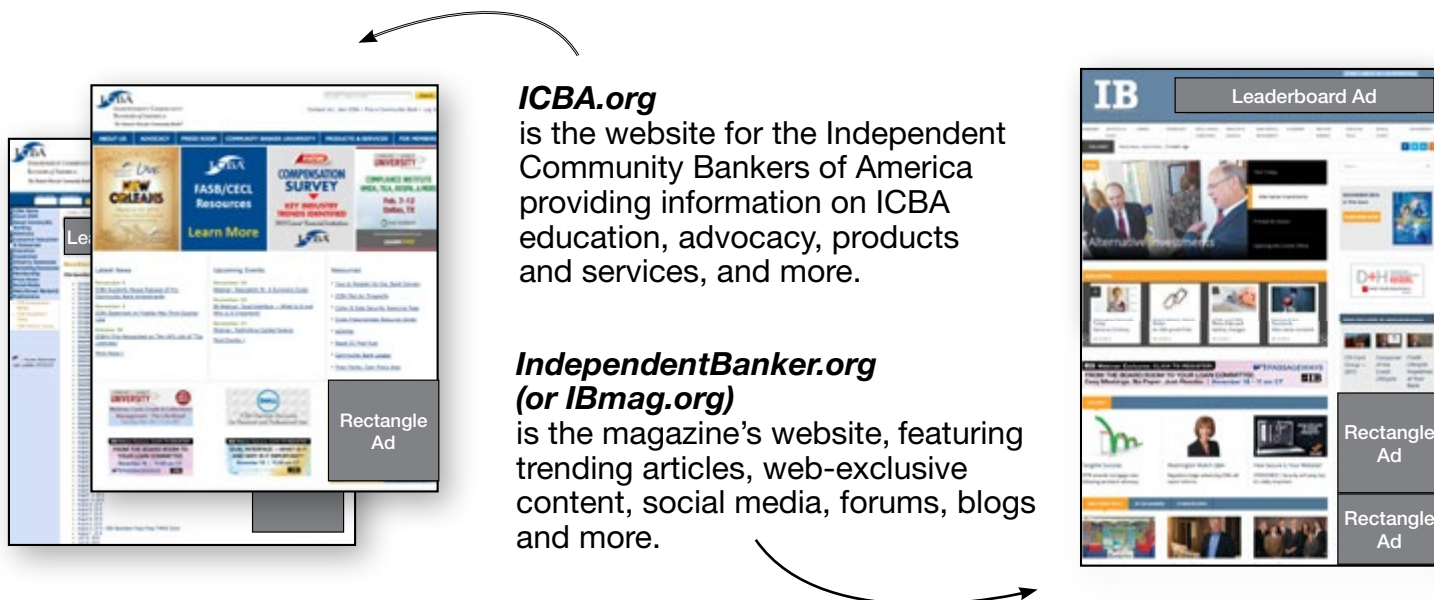
The Value of a Media Mix

When buying ads from both print and online versions of a media brand, the combined frequency is targeting the most active and valuable part of the audience. These “Influentials” are the most active seekers of information and loyal to both forms of media.

- **73%** of ICBA members accessed either ICBA.org or independentbanker.org websites after reading the magazine.

ICBA Websites

Only 3 advertisers per month will receive advertising on both ICBA.org and IBmag.org websites with a 1/3 SOV on each!



ICBA.org Stats:

- Avg. Unique Visitors: 30,858/mo
- Avg. Visit Duration: 2:00
- Avg. Ad Impressions: 17,976/mo
- Avg. Ad Click-through Rate: 1.76%

IndependentBanker.org Stats:

- Avg. Unique Visits: 6,964/mo
- Avg. Visit Duration: 1:50
- Avg. Ad Impressions: 25,597/mo
- Avg. Ad Click-through Rate: 0.12%

Each advertiser receives three ads in rotation on both sites in the following sizes:

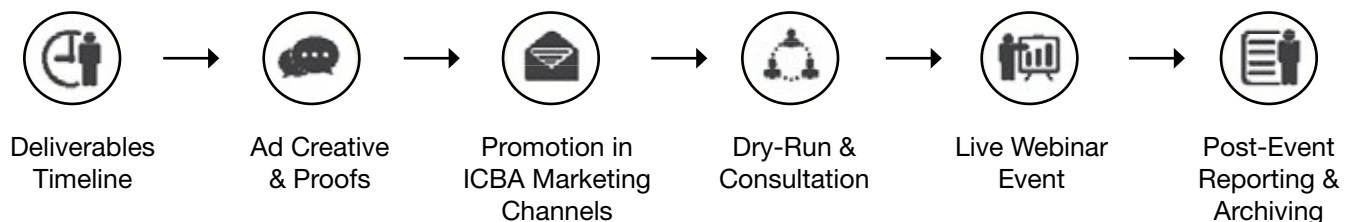
- **Leaderboard banner ad** (728 x 90 pixels)
- **Rectangle banner ad** (300 x 250 pixels)
- **Mobile banner ad** (300 x 50 pixels) - optional

Corporate Member Rate:	Standard Rate:
\$2,200 (Net)	\$2,530 (Net)

Provide Thought Leadership and Generate Leads!

Host a high quality webinar event targeting community bank decision-makers nationwide with a direct marketing program valued at \$20,000. Receive premier consulting, creative, hosting and lead gen reporting. Your company name will appear in all webinar registrations, confirmations, reminders, and post-event follow up. Leverage the credibility of the *IB* brand, audience and marketing channels to promote your key educational initiatives.

IB's Turnkey 4-Week Campaign:



IB Webinar's package includes:

- Promotional materials created for all ICBA assets
- Two dedicated email blasts to 50k+ opt-in subscriber base
- Banner ads in ICBA e-newsletters, *NWT* and *IBmag eNews*
- Banner ads on ICBA websites, ICBA.org and IBmag.org
- 1/3 page print ad in ICBA *IB* magazine
- Links in *IB*'s Webinar Event Center and ICBA's Education Calendar
- Audience development, hosting, archiving and lead-generation reporting



IB Webinar Stats:

- Avg. Registrants: 130
- Avg. Attendance Rate: 69%*

*National average attendance rate only 42%.

Corporate Member Rate:	Standard Rate:
\$7,800 (Net)	\$8,800 (Net)

“ We thought that you did an outstanding job conducting this [webinar] for us. We are very happy and expect to see some positive results! We aimed to keep it professional and educational and not ‘salesy’ or comparative, and I believe our strategy worked based upon the incoming requests we have been receiving! Thanks again! ”

— Kim Weeks, StoneCastle
ICBA Corporate Member & Advertiser

“The Big Idea” Feature

ICBA *Independent Banker* magazine will help you develop and produce a customized 4-page advertorial supplement that celebrates a new initiative or product launch. *IB* magazine can help tell your story with art/design, unique photography, printing and distribution. You provide copy and we will facilitate design and layout. Your supplement will be inserted into an issue of your choice, and you receive value add marketing benefits including overruns, reprints and promotion. Your “Big Idea” insert will also be included in the digital edition of the magazine and promoted twice monthly to 50K opt-in subscribers through *IBmag eNews*. This presents a great way to share your best information with prospects and clients.

Net Rate: \$15,000



White Paper Insert

Include your company’s one-page, two-sided white paper in *IB* magazine (with spillover content hosted online on *IBmag.org*). Online package includes: homepage teaser with an image, headline and excerpt about your white paper; landing page with your synopsis, image(s), “Download” button, and three branded banner ads (100% SOV); 2 weeks of banner ads in *NewsWatch Today*; and 2 promotional excerpts in *IBmag eNews*. You will receive a lead gen capture report and your white paper will be archived in *IBmag.org*’s White Paper Vault.

Net Rate: \$6,500



Co-sponsor ICBA’s Annual Learning Report with Community Banker University

ICBA’s Community Banker University wants to better understand how people learn, what they like to learn, what makes learning exciting and, long lasting. Co-sponsor this special Learning Report to be published in the June BIG issue of *Independent Banker* and receive the opportunity to provide questions on the study, your name and logo on the opening page of the survey results, the CBU website hosting the study, on all study promotion, an editorial sidebar and 1/2 page ad by the study and an article to be published in Community Banker University’s Certification News (newsletter) emailed and mailed out to 4,000 Certified. PDF of study to host on your website.

Net Rate: \$13,000

ICBA Survey & Special Report

Create a co-branded survey with ICBA in a Special *IB* Report. A research firm will survey ICBA member banks regarding a relevant topic of interest within the industry. (Topic TBD by company and ICBA.) The survey content will be used to write a proprietary Special Report published in *IB* magazine and promoted in *IBmag eNews*. Customizable. Call for pricing and details.

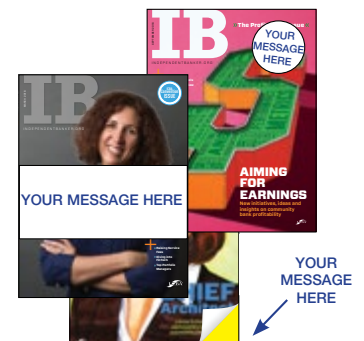


Magazine Cover Extras

Place your message on the cover of *Independent Banker* magazine (both print and digital editions) through the following options:

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

A Full Page advertisement is required for all Cover Extras. Call for pricing and details.



BANK DIRECTOR SPEAKING OPPORTUNITIES

ICBA National Convention Bank Directors' Program — 50-min. Speaking Sponsorship

San Antonio, TX • Henry B. González Convention Center • March 16, 10am-4pm • 250 Bank Directors
Opportunity to be 1 of 5 speakers slated into agenda to speak at ICBA's National Convention LIVE! Your education session would precede lunch; again sponsored by your company. Lunch includes your company logo on signage, table tents and an introduction and thank you by ICBA. Opportunity to provide collateral on a table and the opportunity to include an article in the Bank Directors e-newsletter distributed to 10,000+ Directors.

**\$7k/session or
\$13k/both events**

ICBA's Annual Bank Directors' Conference — 50-min Speaking Sponsorship

St. Petersburg Beach, FL • Don Cesar Hotel • October 15-17 • 150 Bank Directors
Opportunity to be slated into educational agenda and sponsor lunch. Your education session would precede lunch; again sponsored by your company. Lunch includes your company logo on signage, table tents and an introduction and thank you by ICBA. Your company has the option of facilitating a table within our Round Table discussion, provide collateral on a table and include an article in the Bank Directors e-newsletter distributed to 10,000+ Directors.

ICBA COMMUNITY BANKER UNIVERSITY'S ANNUAL CERTIFICATION CONFERENCE SPEAKING SPONSORSHIPS

This annual conference provides CPE credits to Compliance officers, Bank Security Officers, CIOs, COOs, Legal Counsel, BSA Officers and Bank Managers to stay abreast of issues crucial to effective bank management like the CFPB overhaul, Dodd-Frank, BSA issues, emerging fraud trends and more.

SEPT 25-28 in MINNEAPOLIS, MN • 200 ATTENDEES/DAY

OCT 23-26 in BALTIMORE, MD • 200 ATTENDEES/DAY

50-min Speaking Session and Lunch Sponsorship

Sponsors will be slated into agenda, receive signage and introduction. Will be recognized as the lunch sponsor with table signage and a call out. Opportunity to provide collateral on a table, include your company logo on the CBU website and your bio for the workbook. Article submission in Community Banker University's Certification News emailed and mailed out to 4,000 Certified.

**\$7,000/session or
\$13.5k/both Sept.
& Oct. events**

45-min Dawn-Buster Workshops (7:00am-7:45am)

Day 1: Internal Auditing — Topics can include: risk analytics, risk assessment and CECL, etc.

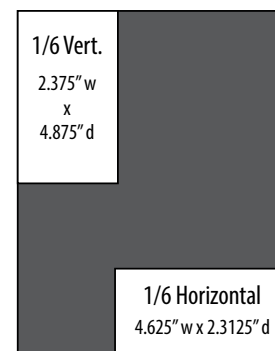
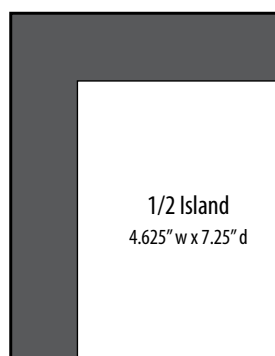
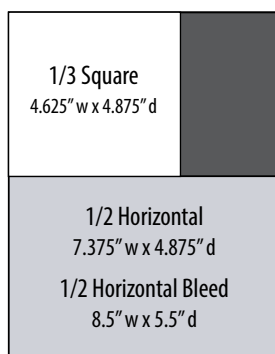
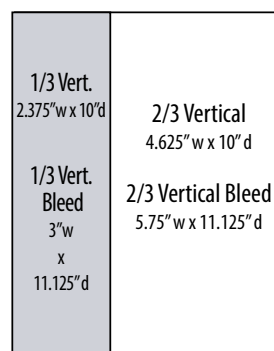
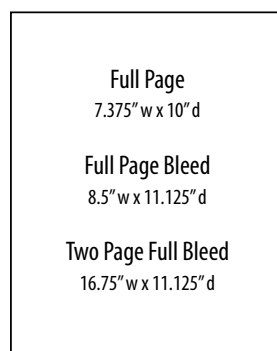
Day 2: Lending/Regulatory Compliance — Topics can include: electronic signatures, electronic mortgage origination, compliance analytics, social media compliance, etc.

Day 3: Deposit Compliance BSA/AML — Topics can include: AML software, SAR investigations, UDAAP, etc.

Day 4: IT, Security, Fraud — Topics can include: cybersecurity, fraud monitoring, fraud/data analytics, ransomware, active shooter, robbery prevention, etc.

Sponsors will receive signage, an introduction, an opportunity to provide collateral on a table and your bio in the workbook. Article submission in Community Banker University's Certification News (newsletter) emailed and mailed out to 4,000 Certified.

**\$4500/session or
\$8k/both Sept.
& Oct. events**



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.

Font

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

E-mail Submittal: (Preferred)

Files 25MB or smaller may be sent to:
ICBAads@ICBAbanks.org

Ad Uploader Submittal:

www.mspaduploader.com
Username: mspads
Password: sonic

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.

For print rates, contact:

Rachael Solomon, VP Sales & Marketing — 612.336.9284 or Rachael@ICBAbanks.org.

e-Newsletters (ICBA NewsWatch Today and IBmag eNews)

Banner ad (Rails 1-3):

- 145 x 300 pixels (width by height) and click URL. GIF or JPG file formats only (static or animated). One-pixel border required. 50KB file size max. See below for animation requirements.*
- **Materials Due: ONE WEEK PRIOR TO RUN DATE (on Monday).**

Sponsored Text & Banner: (NWT only)

- Text: 50 words maximum, including a click URL.
- Banner: 145 x 150 pixels (width by height) and click URL. GIF or JPG file formats only (static or animated). One-pixel border required. 50KB file size max. See below for animation requirements.*
- **Materials Due: ONE WEEK PRIOR TO RUN DATE (on Monday).**

Cover Zero Package: (IBmag eNews only)

- Embedded banner: 500 x 130 pixels (width by height) and click URL. GIF or JPG file formats only (static or animated). One-pixel border required. 100KB file size max. See below for animation requirements.*
- "Cover Zero" Full Page: 8.25"w x 10.875"h (no crop marks), high-resolution PDF file.
- **Materials Due: TWO WEEKS PRIOR TO RUN DATE.**

*If using animation, please note that some Microsoft users can only view the first screen in rotation. For best results, please put your last screen first in your animation rotation to ensure all information can be seen.

NWT &
IBmag eNews
Banner
**145x300
pixels**

NWT
Sponsored
Text Banner
**145x150
pixels**

Websites (ICBA.org and IBmag.org)

ROS banner ads:

- 728 x 90 pixels (leaderboard),
300 x 250 pixels (rectangle),
300 x 50 pixels (mobile - optional)
and click URL(s). GIF or JPG file formats only (static or animated). One-pixel border required. 100KB file size max.
- **Materials Due: ONE WEEK PRIOR TO RUN DATE (on Monday).**

IBmag.org Sponsored Content:

- Article excerpt: 8-10 words maximum.
- Article content, including headline, subhead and byline (no word limit).
- Primary image: 700x440 pixels; secondary image(s): No size requirement.
- 728 x 90 pixels (leaderboard) and two (2) 300 x 250 pixels (rectangle) banner ads, with click URL(s). GIF or JPG file formats only (static or animated). One-pixel border required. 100KB file size max.
- **Materials Due: ONE WEEK PRIOR TO RUN DATE (on Monday).**

IBmag.org Video Spotlight:

- Video link, title and excerpt (8-10 words maximum).
- Video introduction/description: 50 words maximum.
- 728 x 90 pixels (leaderboard) and two (2) 300 x 250 pixels (rectangle) banner ads, with click URL(s). GIF or JPG file formats only (static or animated). One-pixel border required. 100KB file size max.
- **Materials Due: ONE WEEK PRIOR TO RUN DATE (on Monday).**

IBmag Dedicated eBlast

- 440x750 pixels (width by height). HTML format required. GIF or JPEG image files only, no Flash® files will be accepted.
- **Materials Due: TWO WEEKS PRIOR TO RUN DATE.**

Late materials may not be accepted or subject to \$50 late fee.

IBmag.org & ICBA.org Leaderboard
728x90 pixels

IBmag.org & ICBA.org
Rectangle
300x250 pixels

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 short rate. 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 cancelled 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 subject to \$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.