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

Banking Publication Comparison
Advertising Booked in 2019 (total pages)

<table>
<thead>
<tr>
<th>Publication</th>
<th>Advertising Booked (total pages)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ICBA Independent Banker</td>
<td>137</td>
</tr>
<tr>
<td>Federal Credit Union magazine (NAFCU)</td>
<td>76</td>
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<tr>
<td>ABA Banking Journal</td>
<td>55</td>
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<tr>
<td>Bank News</td>
<td>50</td>
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<tr>
<td>Bank Director</td>
<td>47</td>
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<tr>
<td>American Banker</td>
<td>33</td>
</tr>
<tr>
<td>Credit Union magazine (CUNA)</td>
<td>32</td>
</tr>
</tbody>
</table>

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.

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### Profile of the Typical ICBA Member Bank

- **Average Assets:** $702 Million
- **Average Number of Employees:** 101 People
- **Average Number of Branches:** 7.8 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

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**Asset Distribution of ICBA Member Banks**

- Under 50 Million: 7%
- 51-100 Million: 19%
- 101-200 Million: 25%
- 201-500 Million: 28%
- 500 Million-1 Billion: 11%
- 1 Billion+: 10%

**Readership Breakout by Title**

- CEO, President: 62%
- EVP, SVP, VP: 20%
- Director/Manager: 8%
- CTO, COO, CIO: 5%
- Other: 5%
<table>
<thead>
<tr>
<th>Month</th>
<th>Issue Title</th>
<th>2021 VISION</th>
<th>Payments Trends; Growth Strategies; Regulatory &amp; Risk Outlook; Lending Outlook; Marketing Trends</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN</td>
<td>COMMUNITY BANK CEO OUTLOOK 2022</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FEB</td>
<td>THE ICBA LIVE PREVIEW ISSUE</td>
<td>Fintech Collaborations; Compliance Update; Minority-Owned Bank Focus; Payments Strategies</td>
<td></td>
</tr>
</tbody>
</table>
| MAR   | THE MARKETING ISSUE | Social Media Strategies; Data-Based Marketing; Cybersecurity Update; Customer Acquisition & Retention | Thought Leadership: Guest Experts—Marketing  
Bonus Distribution: Bank Marketing Titles, ICBA LIVE |
| APR   | COMMUNITY BANKING MONTH—THE BANK LOCALLY ISSUE | Small Business Banking; Recruitment & Retention Strategies; Core Considerations; Retail Banking Trends  
Thought Leadership: Industry Visionaries  
Bonus Distribution: Non-Member Bank Presidents & CEOs |
| MAY   | BEST-PERFORMING BANKS | Business Payments; SBA/Commercial Lending; Workplace Compliance/Legal Services; Back-Office Technology  
Thought Leadership: Partnering for Success |
| JUNE  | THE LEADERSHIP ISSUE | 40 Under 40: Community Bank Leaders; Cloud Banking/BaaS; Mortgage Lending; Fraud Mitigation;  
Leadership Succession  
Thought Leadership: Guest Experts—Innovation |
| JULY  | THE LENDING ISSUE | Top Lenders; Growth Strategies; Physical Security; Digital Customer Experience; Risk Management  
Thought Leadership: Guest Experts—Lending |
| AUG   | THE BUDGET ISSUE | ICBA Corporate Member Directory; CFO Outlook; Regulatory Audit Update; Compensation & Benefits;  
Profitability Tips; Financial Planning  
Thought Leadership: PSP Showcase & Corporate Member Spotlight  
Bonus Distribution: Non-Member Bank Presidents & CEOs |
| SEPT  | THE REGULATION & COMPLIANCE ISSUE | National Community Bank Service Awards; Regulatory Compliance Tips; Payment Strategies; Regtech; Ag Lending  
Thought Leadership: Guest Experts—Compliance |
| OCT   | THE CYBERSECURITY ISSUE | Data Privacy & Security; Fraud Solutions; Lending Niches; Financial Planning; Core Considerations; Cyber Insurance  
Thought Leadership: Guest Experts—Cybersecurity Threats & Solutions |
| NOV   | THE DIGITAL BANKING ISSUE | ICBA Fintech Directory; Artificial Intelligence (AI); Digital Currencies; Payments; Fintech Partnerships;  
Digital Lending; Community Reinvestment Act  
Thought Leadership: Innovative Insights  
Bonus Distribution: Bank Technology Titles |
| DEC   | BEST COMMUNITY BANKS TO WORK FOR | Retail Banking; Vendor Management; Regulatory & Compliance Review; Board Succession Planning  
Bonus Distribution: All Non-Member Bank Presidents & CEOs |
Only three advertisers per month!

Receive advertising on both ICBA.org and independentbanker.org websites with a one-third share of voice on each. Each advertiser receives three rotating ads sizes in the following sizes:

- Leaderboard banner (728 x 90 pixels)
- Rectangle banner (300 x 250 pixels)
- Mobile banner ad- independentbanker.org only (300 x 50 pixels)

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

**ICBA.org Stats**
Avg. Unique Visitors: 22,988/mo  
Avg. Ad Impressions: 32,361/mo

**independentbanker.org Stats**
Avg. Unique Visits: 10,334/mo  
Avg. Ad Impressions: 17,081/mo

**RATES**

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,850</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$3,350</td>
</tr>
</tbody>
</table>
**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 49,000+ 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**

<table>
<thead>
<tr>
<th></th>
<th>Sponsor Package</th>
<th>Banner 1</th>
<th>Banner 2</th>
<th>Premium Text</th>
<th>Banner 3</th>
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<tr>
<td>Corporate Member Net Rate</td>
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<td>$2,495</td>
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<tr>
<td>Non-Member Net Rate</td>
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<td>$3,285</td>
<td>$2,935</td>
<td>$2,350</td>
<td>$1,875</td>
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**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 3 banner ads
- **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**

<table>
<thead>
<tr>
<th></th>
<th>Takeover Package</th>
<th>Spotlight Sponsor</th>
<th>Premium Package</th>
<th>Banner 3</th>
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<tr>
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<td>$4,495</td>
<td>$2,495</td>
<td>$1,400</td>
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</tbody>
</table>

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 15,000+ 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.

Independent Banker Community Banker Insider and Industry Insights eBlasts | Limited Availability

Share your expertise in our targeted eBlasts, Community Banker Insider and Industry Insights. Both eBlasts provide our national audience of 18,000+ community bank leaders with updates on the products, services and solutions that can keep their banks competitive. Community Banker Insider emails contain advertiser-provided content while Industry Insights also includes content from the latest issue of Independent Banker magazine.

RATES

<table>
<thead>
<tr>
<th>eNews</th>
<th>Premium Package</th>
<th>Experts Sponsored Post</th>
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<tr>
<td>eNews Sponsor / Cover Zero</td>
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<tr>
<td>Non-Member Net Rate</td>
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</table>

RATES

<table>
<thead>
<tr>
<th>Per Send</th>
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</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
</tr>
</tbody>
</table>
Sponsored Content or Video Package
3 available per month

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

Experts Article or Video | 3 available per month

Provide insight and commentary on your areas of expertise in our Experts Online Content Directory. Featuring a collection of articles, videos, whitepapers and case studies, this directory offers an ideal opportunity to highlight your company’s products and services with community bank leaders across the country.

Each Experts post includes:

- A teaser of your article with a thumbnail image, headline and excerpt
- Landing page on independentbanker.org that includes a feature image, your messaging (text or video) and a CTA
- Experts content promoted on independentbanker.org homepage, Independent Banker eNews and ICBA NewsWatch Today
- Your content will be archived in the Experts Online Content Directory for at least one year from the post date

RATES

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<th>Non-Member Net Rate</th>
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<tr>
<td></td>
<td>$3,595</td>
<td>$4,230</td>
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</tbody>
</table>
Leverage the credibility of the ICBA Independent Banker brand while providing thought leadership and generating leads!

LIVE WEBINAR PACKAGE | 3 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

ON-DEMAND WEBINARS
On-demand webinars offer the same thought leadership & lead generation benefits as our live webinars and follow the same process of creation, fulfillment and quality. These co-branded on-demand webinars can be turned around quickly and are a great option for advertisers wanting a high-quality webinar product without a full promotional marketing campaign.

ON-DEMAND webinar packages include:
- Development, hosting, archiving and lead-generation reporting
- Listing on Independent Banker’s webinar event center
- Full access to analytics information and full rights to webinar file for future use
- Your webinar will be housed in the Independent Banker Experts Online Content Directory for 12 months ($1,995 value)

Independent Banker’s Turnkey 4-Week Campaign
- DELIVERABLES
  - AD MATERIALS CREATED AND APPROVED
  - PROMOTION IN ICBA MARKETING CHANNELS
  - DRY-RUN & CONSULTATION
  - LIVE WEBINAR EVENT
  - POST-EVENT REPORTING & ARCHIVING

ON-DEMAND WEBINARS
<table>
<thead>
<tr>
<th>RATES</th>
<th>LIVE WEBINAR PACKAGE</th>
<th>ON-DEMAND WEBINARS</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Corporate Member Net Rate</td>
<td>$9,950</td>
</tr>
<tr>
<td></td>
<td>Non-Member Net Rate</td>
<td>$11,705</td>
</tr>
</tbody>
</table>
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** $12 CPM  |  **TARGETED DISPLAY + DEVICE ID** $15 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*
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.

**SCALABLE | DISCOUNTED RATE OF $50 CPM**

- 25,000 opted-in subscribers for $1,250
- 50,000 opted-in subscribers for $2,500
- 100,000 opted-in subscribers for $5,000

**B2B TARGETING OPTIONS:**
- Geo
- Age
- Education
- Employee-Size
- Fortune Company
- Gender
- Industry
- Sales Volume
- Spanish-Speaker
- Title/Department
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: $17,000

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: $7,500

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.

ICBA Survey & Special Report
Create a custom survey powered by Independent Banker and an independent research agency. We’ll survey ICBA member banks regarding a topic of your choosing and publish the results in a proprietary special report published in Independent Banker magazine. Fully customizable. 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…

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**FROM PLANNING TO PATIENTS**

Planning a construction project or buying healthcare capital equipment?

**Planning**
- Leverage consulting to assess needs and develop a budget.
- Create a 1-, 3- and 5-year roadmap.
- Determine capital equipment needs.
- Negotiate contracts, terms and conditions.

**Breaking Ground**
- Prenegotiate labor rates for visibility into costing.
- Start the construction process.
- Use sourcing experts to achieve the best pricing on materials.

**Building**
- 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.

**Moving In**
- Deliver and install medical capital equipment.
- Move in furniture and remaining capital equipment.
- Review invoices and payments.

**Seeing Patients**
- Activate warranties.
- Manage lifecycle of medical equipment.
- Ensure the customer has everything needed to serve patients.

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

- 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.

FOR PRINT RATES CONTACT:
Matt Kusilek, Publisher
612-336-9284 • matt@icbabanks.org
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** - Due one week prior to run date (on Monday)
- 600 X 100-pixel banner ad (width by height)
- Provide click URL

**Sponsored/Premium Text Placement**
Due one week prior to run date (on Monday)
- Up to 50 words total
  - Headline: 10 words max
  - Provide click URL (no hyperlinks)

**Dedicated eBlasts: Banker Insider & Industry Insights**
Materials due two weeks prior to run date
- 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: 728 x 90 pixels
- Rectangle: 300 x 250 pixels
- Mobile: 300 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)
    - 770 x 440 pixel (feature image)
    - 520 x 306 (thumbnail image)
    - 1200 x 628 (LinkedIn)
- Display Ad Sizes (3)
  *Sponsored Content Packages Only.
  - Leaderboard: 728 x 90 pixels
  - Rectangle: 300 x 250 pixels
  - Mobile: 300 x 50 pixels
  - Click URL(s)

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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

independentbanker.org & ICBA.org Leaderboard
728 x 90 pixels
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.