Tell Your Story in the #1 Banking Magazine

ICBA Independent Banker® Magazine 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 12,000 printed copies per issue with an average monthly pass-along rate of three people per subscriber. Printed copies are seen by more than 36,000 community bank decision-makers monthly.
- Distributed digitally to an opt-in subscriber base of more than 30,000 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 Jan – Sept 2018

<table>
<thead>
<tr>
<th>Magazine</th>
<th>Advertising Booked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Independent Banker (ICBA)</td>
<td>171</td>
</tr>
<tr>
<td>Credit Union magazine [CUNA]</td>
<td>55</td>
</tr>
<tr>
<td>ABA Banking Journal</td>
<td>50</td>
</tr>
<tr>
<td>Bank News</td>
<td>43</td>
</tr>
<tr>
<td>Federal Credit Union magazine [NAFCU]</td>
<td>42</td>
</tr>
<tr>
<td>American Banker</td>
<td>33</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

2/3 of readers agree that the advertising in Independent Banker helps them learn about the products and services available to community banks
Your Advertising Initiative + the Power of *Independent Banker*

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

**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.

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

Profile of the Typical ICBA Member Bank

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

Average Assets: 431 Million
Average Number of Employees: 86 People
Average Number of Branches: 5 Locations
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 listing in ICBA vendor directory
- Special discounts on advertising, webinars, convention booths and more

For more information on joining ICBA through Corporate Membership, call or email:
Matt Kusilek, Publisher, at 612.336.9284 or matt@icbabanks.org

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 their communities.
**JANUARY**

**Community Bank CEO Survey 2019**
- Moving the Industry Forward – 2019 Outlook
- Regulatory Outlook (focus on S.2155 implementation and legislative priorities)
- Lending Focus
- Changing Payments Landscape
- M&A Strategies

**Thought Leadership Opportunity:** Industry Visionaries Advertorial

**Deadlines:** Space – 11/20/18; Materials – 12/5/18

**APRIL**

**Community Banking Month**
- ICBA’s New Executive Committee
- Mortgage Lending
- Compliance Automation
- Cybersecurity Solutions
- Customer Acquisition & Retention
- Tech Trends

**HIGHLIGHT:** ICBA will showcase “go local” campaigns and celebrations promoting local economic spending.

**Bonus Readership:** All non-member bank presidents/CEOs and ICBA Capital Summit

**Deadlines:** Space – 2/21/19; Materials – 3/6/19

**FEBRUARY**

**ICBA Convention Preview Issue**
- Convention Agenda & Highlights
- Fintech Considerations
- Compliance Update
- Payment Strategies
- Data Analysis
- Digital Lending

**HIGHLIGHT:** 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.

**Deadlines:** Space – 12/19/18; Materials – 1/4/19

**MAY**

**Best-Performing Banks Issue**
- CFO Outlook Survey
- Keys to Banks’ Success
- Payment Technologies
- SBA Lending
- Digital Strategy
- Compliance Guidance

**HIGHLIGHT:** *Independent Banker* reports the industry’s best-performing bank segments by asset size, type, region, ROA & ROE.

**Thought Leadership Opportunity:** Partnering for Success Case Studies

**Deadlines:** Space – 3/21/19; Materials – 4/3/19

**MARCH**

**The Convention Issue**
- Meet ICBA’s New Chairman
- Retail Banking Trends
- Lending Know-How
- Marketing Your Bank’s Success
- Compliance Update
- Investment Strategies

**HIGHLIGHT:** 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.

**Deadlines:** Space – 1/23/19; Materials – 2/5/19

**JUNE**

**40 Community Bankers Under 40**
- Large Bank Issues
- Lending Software
- Fintech Trends
- Fighting Fraud

**HIGHLIGHT:** This issue will showcase Big Industry News, Big Ideas and Big Business for Community Banks.

**Thought Leadership Opportunity:** Banker Innovation Guide—New Product & Service Showcase

**Deadlines:** Space – 4/23/19; Materials – 5/6/19
## JULY
The Lending Issue
- Industrywide Lending Trends by Category (Mortgage, Commercial, Small Business and Ag)
- Top-Producing Lenders
- Insurance Insights
- Mitigating Credit Risk
- Physical Security
- Mobile Lending Platforms

**HIGHLIGHT:** ICBA will rank top loan-generating banks by volume in their respective lending categories.

**Thought Leadership Opportunity:** Power Lending Partners Advertorial

**Deadlines:** Space – 5/22/19; Materials: 6/5/19

## AUGUST
The ICBA Membership Issue
- Most Innovative Community Banks
- Core-Driven Innovation
- ICBA Membership Perks
- Regulatory Audit Update
- Vendor Management

**HIGHLIGHT:** This issue will feature the Corporate Associate Member Directory.

**Thought Leadership Opportunity:** Preferred Perspectives Advertorial & Corporate Member Spotlight

**Bonus Readership:** All non-member bank presidents/CEOs

**Deadlines:** Space – 6/20/19; Materials – 7/3/19

## SEPTEMBER
The Budget Issue
- Profitability Tips
- Fraud Prevention
- Payment Strategies
- National Community Bank Service Awards
- Social Media & Marketing

**Thought Leadership Opportunity:** Ask the Experts Advertorial

**Bonus Readership:** ICBA Lead FWD Summit

**Deadlines:** Space – 7/23/19; Materials – 8/5/19

## OCTOBER
The Regulation & Compliance Issue
- Regulatory Compliance Overview
- Digital Risk Management
- Lending Insights
- Real-Time Payments
- Wealth Management

**Thought Leadership Opportunity:** Compliance Confidential Advertorial

**Bonus Readership:** Annual Bank Directors Conference, ICBA’s Commercial Lending Institute, IT Strategies, Compliance Institute

**Deadlines:** Space – 8/21/19; Materials – 9/4/19

## NOVEMBER
The Digital Experience Issue
- Large Bank Issues
- Digital Banking Developments
- Artificial Intelligence [AI]
- Fintech Partnerships
- Automated Lending
- Security & Fraud

**Thought Leadership Opportunity:** Innovation Insights Advertorial

**Bonus Promo:** Advertise in November and December to be eligible for special sections Top Tech Tips [November] and Tech.Knowledg.eSource [December].

**Bonus Readership:** All technology titles

**Deadlines:** Space – 9/24/19; Materials – 10/7/19

## DECEMBER
Best Community Banks to Work For
- 2020 ICBA Events Guide
- New Investment Strategies
- Payment Trends
- Regulatory & Compliance Review

**Bonus Promo:** Advertisers running in the November and December issues can participate in November’s Top Tech Tips and December’s Tech.Knowledg.eSource special sections.

**Bonus Readership:** All non-member bank presidents/CEOs

**Deadlines:** Space – 10/22/19; Materials – 11/4/19
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.

ICBA Websites

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

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

IndependentBanker.org
is the magazine’s website, featuring trending articles, web-exclusive content, social media, forums, blogs and more.

ICBA.org Stats
Avg. Unique Visitors: 22,988/mo
Avg. Visit Duration: 1:40
Avg. Ad Impressions: 63,820/mo

IndependentBanker.org Stats
Avg. Unique Visits: 10,334/mo
Avg. Visit Duration: 2:22
Avg. Ad Impressions: 17,454/mo

Each advertiser receives three rotating ads in the following sizes:
- Leaderboard banner ad (728 x 90 pixels)
- Rectangle banner ad (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

RATES

<table>
<thead>
<tr>
<th>Type</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,650</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$3,025</td>
</tr>
</tbody>
</table>
**NewsWatch Today®: Daily e-Newsletter**

*NewsWatch Today* focuses on advocacy, breaking community bank news, important updates and the latest industry trends. Daily subscriber base of 30,000+ (C-suite, presidents, VPs, SVPs, directors, managers, etc.).

**ANALYTICS**
- 25% average weekly open rate
- 45,270 average weekly impressions

**ADVERTISING POSITIONS**

**Sponsored Text**
1 available each week. Receive a sponsored call-out at the top of the e-Newsletter, 50 words of text and a hyperlink within the body copy, and a 145 x 150 pixel banner ad within the e-Newsletter sidebar.

**Vertical Banner Ad**
Rails 1-3—Each 145 x 300 pixel ad positioned prominently along the right-hand sidebar.

<table>
<thead>
<tr>
<th>RATES</th>
<th>Sponsored Text</th>
<th>Rail 1</th>
<th>Rail 2</th>
<th>Rail 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,275</td>
<td>$1,965</td>
<td>$1,965</td>
<td>$1,665</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$2,605</td>
<td>$2,255</td>
<td>$2,255</td>
<td>$1,925</td>
</tr>
</tbody>
</table>

---

**Independent Banker eNews: 2x/mo Purchased Monthly**

*Independent Banker* eNews carries the current digital edition of *Independent Banker* magazine and highlights online content, web exclusives, trending articles and more. Subscriber base of 30,000+ (C-suite, presidents, VPs, SVPs, directors, managers, etc.).

**ANALYTICS**
- 32% average open rate
- 6,366 average impressions per send

**ADVERTISING POSITIONS**

**Cover Zero Package — 1 available each month**
Receive a sponsored call-out at the top of the e-Newsletter, an embedded banner ad in the body copy of *Independent Banker* eNews and a full-page “Cover Zero” ad next to the digital cover of *Independent Banker* magazine.

**Premium Package — 2 available each month**
Receive 50 words of text and a hyperlink within the body copy, and a banner ad within Rail 1 or 2 (first come, first served).

**Vertical Banner Ad (Rail 3)**
145 x 300 pixel banner ad

<table>
<thead>
<tr>
<th>RATES</th>
<th>Cover Zero</th>
<th>Premium Package</th>
<th>Rail 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,900</td>
<td>$2,350</td>
<td>$1,400</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$3,300</td>
<td>$2,630</td>
<td>$1,585</td>
</tr>
</tbody>
</table>
Digital Exclusives

Dedicated e-Blast* — 2 AVAILABLE PER MONTH
Share your expertise in our Industry Insights or Community Banker Insider e-Blasts. Both provide 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 30,000+ ICBA opt-in subscribers (C-suite, presidents, VPs, SVPs, directors, managers, etc.).

Industry Insights: IndependentBanker.org content surrounds your creative and messaging
Community Banker Insider: Email contains only your creative and messaging

ANALYTICS
• 23% average open rate
• 6,456 average impressions per send

Net Rate: $4,950
$5,690 for non-ICBA Corporate Members
*Advertiser must disclose product/service promoted prior to Independent Banker magazine’s acceptance.

Sponsored Content with Lead Gen Capture
• Sponsored content on IndependentBanker.org homepage within the editorial
• Homepage teaser with an image, a headline and an excerpt
• Landing page with header image, summary intro and three branded banner ads (100% SOV)
• Download button with lead gen curtain to download your white paper, toolkit, etc.
• 2 weeks of banner ads in NewsWatch Today
• 2 promotional excerpts in Independent Banker eNews
• Lead Gen Capture report

Net Rate: $4,650
$5,348 for non-ICBA Corporate Members

Sponsored Video
• Company’s 2-minute video (provided) on IndependentBanker.org homepage within the editorial content, and in the Independent Banker Video Vault
• Homepage teaser with an image, a headline and an 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 Independent Banker eNews

Video Only Rate: $2,500
$2,875 for non-ICBA Corporate Members
Video with Download Options: $4,650
$5,348 for non-members

DON’T HAVE A VIDEO BUT WANT ONE?
We can help! Reach out to Matt Kusilek to learn more—612.336.9284 or matt@icbabanks.org
Webinar Package

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. Only 3 available per month—leverage the credibility of the Independent Banker brand, audience and marketing channels to promote your key educational initiatives.

Independent Banker’s Turnkey 4-Week Campaign

Independent Banker’s webinar package includes:

- Two webinar e-Blasts to 30k+ opt-in subscriber base
- Tile ads in ICBA e-Newsletters, NWT and Independent Banker eNews
- Two banner ads on IndependentBanker.org
- 1/3 page ad in Independent Banker magazine
- Promoted through our Webinar Event Center and ICBA’s Calendar
- Social media promotion on ICBA’s Twitter and LinkedIn accounts
- Audience development, hosting, archiving and lead-generation reporting

Independent Banker Webinar Stats:

- Avg. Registrants: 81
- Avg. Attendance Rate: 62%

<table>
<thead>
<tr>
<th>RATES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$9,800</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$10,800</td>
</tr>
</tbody>
</table>
Precise Programmatic Marketing to Reach Your Key Customers

Reach prospects through topic-specific sites, keywords or specific location. Place your ads in front of a targeted audience of community bank decision-makers and engage those who have already 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:

**SITE RETARGETING**
Reach prospects who have recently visited your website and ICBA's websites. Your display ads continue to deliver on other websites they view, keeping your brand top of mind and reminding visitors to return to your website.

**CONTEXTUAL TARGETING**
Reach an audience reading about topics related to your business. Your ads are delivered directly to people who have recently consumed related content on the internet.

**SEARCH TARGETING**
Reach an audience that has searched for keywords or phrases specific to your business (outside of search engines). This includes thousands of keyword combinations, which are constantly optimized and monitored throughout the campaign.

**GEO-FENCING**
Target potential customers in a specific area. Create a virtual fence around a defined space, building or event, and anyone entering or leaving that area receives your ads on their mobile device for up to 30 days.

**GEO-TARGETING**
Reach prospects within a certain geographic area (cities/states/zips/radius).

**CRM TARGETING**
Reach your company’s customers by using your own database. Unlike regular retargeting, CRM targeting uses your customers’ email addresses (to identify their IP address) to re-serve your ads.

---

### Lead Maximizer Package
- Min. 500,000 impressions/mo.
- Blended campaign; optimized
- Site retargeting from IndependentBanker.org, ICBA.org and your website
- $6,000/month (3 mo. minimum)

### Acquisition Driver Package
- Min. 700,000 impressions/mo.
- Acquisition goals set upon campaign initialization
- Blended campaign; optimized
- Site retargeting from IndependentBanker.org, ICBA.org and your website
- $8,400/month (3 mo. minimum)

### Specs
- File type: .jpeg or .gif
- File size: <40KB at 300 dpi
- Ad sizes (in pixels): 970 x 250, 728 x 90, 300 x 600, 300 x 250, 320 x 50, 160 x 600; native and mobile specs upon request
- Animated ads: html files with static jpg; max. 18 frames per second, max. animation length of 30 seconds with no more than two loops

All rates are NET. Non-Corporate Members add a 15% premium.
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. You provide the copy, and we facilitate design, photography, layout, printing, promotion and distribution.
Net Rate: $16,000

White Paper Insert
Include your company’s white paper in Independent Banker and on IndependentBanker.org:
Print: One-page, two-sided insert
Digital: Teaser with an image on IndependentBanker.org, headline and excerpt about your white paper; landing page with your synopsis; and a “Download” button. You receive:
• Promotion in NewsWatch Today and Independent Banker eNews
• 2 promotional excerpts in Independent Banker eNews
• Lead gen capture report
• White paper will be archived in the Independent Banker white paper vault
Net Rate: $6,500

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 co-branded survey with ICBA in a special Independent Banker 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 Independent Banker magazine and promoted in Independent Banker eNews. Customizable. Call for pricing and details.
2019 Print Ad Specifications

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: ICBAads@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
612.336.9284
matt@icbabanks.org
e-Newsletters: **ICBA NewsWatch Today** and **Independent Banker 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**
- 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**

**Independent Banker 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.

**Websites: IndependentBanker.org and IBCA.org**

**ROS Banner Ads**
- 728 x 90 pixels (leaderboard)
- 300 x 250 pixels (rectangle)
- 300 x 50 pixels (mobile)
- 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**

**IndependentBanker.org Sponsored Content**
- Article excerpt: 20 word maximum.
- Article content, including headline, subhead and byline (no word limit).
- Primary image: 700 x 440 pixels.
- 728 x 90 pixel (leaderboard), two (2) 300 x 250 pixel (rectangle), 300 x 50 pixel (mobile), 145 x150 pixel 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: TWO WEEKS PRIOR TO RUN DATE — on Monday**

**IndependentBanker.org Video Spotlight**
- Video link, title and excerpt (20 word maximum).
- Video introduction/description: 50 words maximum.
- 728 x 90 pixel (leaderboard), two (2) 300 x 250 pixel (rectangle), 300 x 50 pixel (mobile) and 145 x150 pixel 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: TWO WEEKS PRIOR TO RUN DATE — on Monday**

**Dedicated e-Blast: Industry Insights and Banker Insider**
- 440 x 750 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 may be subject to a $50 late fee.
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 severely 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 shortfall. 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.