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 11,000 printed copies per issue with an average monthly pass-along rate of three people per subscriber. Printed copies are seen by more than 33,000 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>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>
</tr>
<tr>
<td>ABA Banking Journal</td>
<td>55</td>
</tr>
<tr>
<td>Bank News</td>
<td>50</td>
</tr>
<tr>
<td>Bank Director</td>
<td>47</td>
</tr>
<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:** $431 Million
- **Average Number of Employees:** 86 People
- **Average Number of Branches:** 5 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**

- **1 Billion+**
- **500 Million -1 Billion**
- **201-500 Million**
- **101-200 Million**
- **51-100 Million**
- **Under 50 Million**

**Readership Breakout by Title**

- **CEO, President:** 62%
- **CTO, COO, CIO:** 20%
- **Director/Manager:** 8%
- **EVP, SVP, VP:** 5%
- **Other:** 5%
- **Vice President:** 5%
- **Executive Vice President:** 5%

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**JAN**

**COMMUNITY BANK CEO OUTLOOK 2020**
Regulatory Outlook, Lending Outlook, Payments Trends; De Novo Banks

**Thought Leadership Opportunity:** Industry Visionaries Advertorial

**ART DUE:** DEC

**AD CLOSE:** NOV

**FEB**

**ICBA CONVENTION PREVIEW ISSUE**
Convention Agenda & Highlights; Fintech Strategy; Compliance Update; Digital Lending; Payment Strategies

**ART DUE:** JAN

**AD CLOSE:** DEC

**MAR**

**THE CONVENTION ISSUE**
Meet ICBA’s New Chairman; Retail Banking Trends; Ag Lending Insights; Cybersecurity Update; Marketing Tips

**Bonus Readership:** ICBA LIVE 2020

**ART DUE:** FEB

**AD CLOSE:** JAN

**APR**

**COMMUNITY BANKING MONTH**
ICBA’s New Executive Committee; Lending Niches; Reg Tech, Customer Acquisition & Retention; CECL

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

**ART DUE:** FEB

**AD CLOSE:** MAR

**MAY**

**BEST-PERFORMING BANKS**
Business Payments, SBA Lending, Compliance Guidance; Recruitment Strategies

**Thought Leadership Opportunity:** Partnering for Success

**ART DUE:** MAR

**AD CLOSE:** APR

**JUN**

**40 UNDER 40: EMERGING COMMUNITY BANK LEADERS**
Operations; Housing Finance Policy/GSE Reform; Mortgage Lending, Fintech Trends; Fighting Fraud

**Thought Leadership Opportunity:** Innovation Guide

**ART DUE:** MAY

**AD CLOSE:** APR

**JUL**

**THE LENDING ISSUE**
Top-Producing Lenders, Insurance Insights; Maintaining Bank Independence; Physical Security; Mobile Lending UX

**Thought Leadership Opportunity:** Power Lending Partners

**ART DUE:** JUN

**AD CLOSE:** MAY

**AUG**

**THE ICBA MEMBERSHIP ISSUE**
Member Milestones, ICBA Membership Perks; Regulatory Audit Update; Core Evaluation, Social Media & Marketing

**Thought Leadership Opportunity:** PSP Showcase & Corporate Member Spotlight

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

**ART DUE:** JUL

**AD CLOSE:** AUG

**SEP**

**THE BUDGET ISSUE**
National Community Bank Service Awards; CFO Outlook Survey; Profitability Tips; Payment Strategies; Compensation & Benefits

**Thought Leadership Opportunity:** Ask the Experts **Bonus Readership:** ICBA LEAD FWD Summit

**ART DUE:** AUG

**AD CLOSE:** JUL

**OCT**

**THE REGULATION & COMPLIANCE ISSUE**
Regulatory Compliance Tips; RegTech; Commercial Lending, Wealth Management, Digital Risk Management

**Thought Leadership Opportunity:** Compliance Confidential **Bonus Readership:** Annual Bank Directors Conference, Commercial Lending Institute, IT Strategies Institute, Compliance Institute

**ART DUE:** SEP

**AD CLOSE:** AUG

**NOV**

**THE DIGITAL EXPERIENCE ISSUE**
Succession Planning; Faster Payments; Fintech Partnerships; Artificial Intelligence (AI); Automated Lending Tools; Marketing Tool Kit

**Thought Leadership Opportunity:** Innovation Insights **Bonus Readership:** All technology titles

**ART DUE:** OCT

**AD CLOSE:** SEP

**DEC**

**BEST COMMUNITY BANKS TO WORK FOR**
2021 ICBA Events Guide, Retail Banking Issues, Vendor Management, Regulatory & Compliance Review

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

**ART DUE:** NOV

**AD CLOSE:** OCT

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**Leverage your power in the content that community banks rely on.**

85% of readers agree that Independent Banker helps them make informed decisions that improve their bank’s business.
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

### Website Advertising Rates

<table>
<thead>
<tr>
<th></th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,715</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$3,025</td>
</tr>
</tbody>
</table>

### 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

ICBA.org

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

independentbanker.org

The website for Independent Banker magazine featuring trending articles, web-exclusive content, industry insights, social media, forums, blogs and more.
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 35,000+ community bank decision-makers (CEOs, 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

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 58,000 subscribers 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

<table>
<thead>
<tr>
<th>RATES</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>
<td>$2,550</td>
<td>$2,015</td>
<td>$2,015</td>
<td>$1,650</td>
<td>$1,400</td>
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<tr>
<td>Non-Member Net Rate</td>
<td>$3,000</td>
<td>$2,317</td>
<td>$2,317</td>
<td>$1,850</td>
<td>$1,610</td>
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</table>

<table>
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<tr>
<th>RATES</th>
<th>Takeover Package</th>
<th>Spotlight Sponsor</th>
<th>Premium Package</th>
<th>Banner 3</th>
</tr>
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<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$6,995</td>
<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 18,000+ 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 30 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 24,000+ community bank leaders with updates on the products, services and solutions that can keep their bank competitive. Community Banker Insider emails contain advertiser-provided content while Industry Insights also includes content from the latest issue of Independent Banker magazine.

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**RATES**

<table>
<thead>
<tr>
<th></th>
<th>eNews Sponsor / Cover Zero</th>
<th>Premium Package</th>
<th>Experts Sponsored Post</th>
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<td>$2,410</td>
<td>$2,150</td>
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<tr>
<td>Non-Member Net Rate</td>
<td>$3,421</td>
<td>$2,760</td>
<td>$2,473</td>
<td>$1,610</td>
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**RATES**

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<th>Per Send</th>
<th>Redeploy to Opens</th>
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</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$4,500</td>
<td>$600</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$5,175</td>
<td>$690</td>
</tr>
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</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
- Three branded banner ads for your article’s landing page (100% SOV)
- One month-long promotional campaign for your article including placements in ICBA NewsWatch Today, Independent Banker eNews and LinkedIn
- Archived in Independent Banker’s Experts Online Content Directory

RATES

<table>
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<tr>
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<th>Corporate Member Net Rate</th>
<th>Non-Member Net Rate</th>
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<tbody>
<tr>
<td></td>
<td>$3,495</td>
<td>$4,019</td>
</tr>
</tbody>
</table>

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 with your article/video/whitepaper, a feature image and a CTA link
- 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

<table>
<thead>
<tr>
<th></th>
<th>Corporate Member Net Rate</th>
<th>Non-Member Net Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$1,995</td>
<td>$2,294</td>
</tr>
</tbody>
</table>
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.

Each webinar package includes:

- Two eblasts to 23,000+ opt-in subscriber base of community bank leaders
- Promotion in ICBA NewsWatch Today and Independent Banker eNews newsletters
- Two banner ads on independentbanker.org
- 1/3 page print ad in Independent Banker magazine
- Listing on ICBA’s Education Calendar
- Promotion through Independent Banker’s Webinar Event Center
- Audience development, hosting, archiving and lead-generation reporting

**RATES**

<table>
<thead>
<tr>
<th>Corporate Member Net Rate</th>
<th>$9,800</th>
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</thead>
<tbody>
<tr>
<td>Non-Member Net Rate</td>
<td>$11,270</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
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…
2020 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
- 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: annie@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
2020 Digital Sizes & Specifications

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

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

- **Banner Ads** - 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 IBCA.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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**ROS Display Ad Sizes**

<table>
<thead>
<tr>
<th>Leaderboard</th>
<th>Rectangle</th>
<th>Mobile</th>
</tr>
</thead>
<tbody>
<tr>
<td>728 x 90 pixels</td>
<td>300 x 250 pixels</td>
<td>300 x 50 pixels</td>
</tr>
</tbody>
</table>
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 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.