ICBA MISSION To create and promote an environment where community banks flourish
Tell Your Story in the #1 Banking Magazine

ICBA Independent Banker® is the #1 Choice!

• Mailed directly to presidents, CEOs and C-level staff of ICBA member community banks who make the decisions to buy.
• Circulated nationally, averaging 10,000 printed copies per issue with an average monthly pass-along rate of three people per subscriber. Printed copies are seen by more than 30,000 community bank decision-makers monthly.
• Distributed digitally to an opt-in subscriber base of more than 2,000 twice monthly.

"As the nation’s only publication for and about the community banking industry, ICBA’s flagship publication Independent Banker knows what community banks want—and need. From practical tips on maximizing profitability and new ideas in branch design to articles about cutting-edge banking technology, we bring readers the information, inspiration and stories they need to ensure their community bank stays ahead of the game."

Molly Bennett, Executive Editor, Independent Banker

Awards and Recognition

<table>
<thead>
<tr>
<th>Year</th>
<th>Content Marketing Awards: 2022 Finalist, Best Financial Services Publication</th>
</tr>
</thead>
<tbody>
<tr>
<td>2022</td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>2021 Finalist, April, “ICBA Bank Locally”</td>
</tr>
<tr>
<td>2020</td>
<td>2020 Finalist, October, Best Cover Design</td>
</tr>
<tr>
<td>2019</td>
<td>MMPA Bronze Award: January 2019</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
Targeted Audience — *Independent Banker* is the only national publication solely dedicated to addressing the needs of community bank decision makers and is consistently ranked the number-one benefit of ICBA membership.

Influence — *Independent Banker* influences the influencers—those decision-makers who are active within their bank, their community and the industry. 94% of readers have taken at least one action as a result of reading the magazine.

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

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

Profile of the Typical ICBA Member Bank

- **Average Assets:** $710 Million
- **Average Number of Employees:** 103 People
- **Average Number of Branches:** 8 Locations

Collectively, ICBA Member Banks have:

- **$1.5 trillion** in assets
- **$1.2 trillion** in deposits
- **$1 trillion** in loans to consumers, small businesses and agricultural communities
- **52,000** locations nationwide

Asset Distribution of ICBA Member Banks

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

Readership Breakout by Title

- **CEO, President** 62%
- **CTO, COO, CIO** 20%
- **EVP, SVP, VP** 8%
- **Director/Manager** 5%
- **Other** 5%
- **62%**
<table>
<thead>
<tr>
<th>Month</th>
<th>Issue Title</th>
<th>Cover Story</th>
<th>Bonus Distribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>JAN</td>
<td>Community Bank CEO Outlook 2023</td>
<td>Payments Trends; Growth Strategies; Regulatory &amp; Risk Outlook; Lending Outlook; The Future of Marketing</td>
<td>NOV 15 DEC 2</td>
</tr>
<tr>
<td>FEB</td>
<td>The ICBA LIVE Preview Issue</td>
<td>Fintech Solutions; Compliance Update; Minority-Owned Bank Focus; Fraud Mitigation Strategies</td>
<td>DEC 15 JAN 6</td>
</tr>
<tr>
<td>MAR</td>
<td>The Marketing Issue</td>
<td>Cybersecurity Update; Customer Acquisition &amp; Retention; Retail Banking Trends; Faster Payments</td>
<td>JAN 19 FEB 3</td>
</tr>
<tr>
<td>APR</td>
<td>The People Issue</td>
<td>Community Banking Month/Bank Locally; Small Business Banking; Core Considerations; Recruitment &amp; Retention Strategies</td>
<td>FEB 17 MAR 7</td>
</tr>
<tr>
<td>MAY</td>
<td>Best-Performing Banks 2023</td>
<td>Business Payments; SBA/Commercial Lending; Legal Services; Back-Office Technology</td>
<td>MAR 20 APR 4</td>
</tr>
<tr>
<td>JUNE</td>
<td>The Leadership Issue</td>
<td>40 Under 40: Emerging Community Bank Leaders; Cloud Banking; Construction Lending; Synthetic Fraud; Leadership Succession</td>
<td>APR 20 MAY 5</td>
</tr>
<tr>
<td>JULY</td>
<td>The Lending Issue</td>
<td>Top Lenders 2023; Physical Security; Digital Customer Experience; Risk Management; Cannabis Banking</td>
<td>MAY 19 JUNE 6</td>
</tr>
<tr>
<td>AUG</td>
<td>The Budget Issue</td>
<td>ICBA Corporate Member Directory; CFO Perspectives; Regulatory Audit Update; Compensation &amp; Benefits; Expense Saving; Financial Accounting &amp; Reporting</td>
<td>JUNE 20 JULY 7</td>
</tr>
<tr>
<td>SEPT</td>
<td>The Regulation &amp; Compliance Issue</td>
<td>National Community Bank Service Awards 2023; Large Bank Issues; Regulatory Compliance Focus &amp; CRA; Payment Strategies; Regtech; Ag Lending</td>
<td>JULY 20 AUG 4</td>
</tr>
<tr>
<td>OCT</td>
<td>The Cybersecurity Issue</td>
<td>Data Privacy &amp; Security; Fraud Solutions; Lending Niches; Wealth Management/Trusts; Core Considerations; Insurance Issues</td>
<td>AUG 21 SEPT 6</td>
</tr>
<tr>
<td>NOV</td>
<td>The Digital Banking Issue</td>
<td>ICBA Fintech Directory; Artificial Intelligence (AI); Cryptocurrencies; Fintech Partnerships; Small Business Lending Data Collection; Emerging Technologies</td>
<td>SEPT 21 OCT 6</td>
</tr>
<tr>
<td>DEC</td>
<td>Best Community Banks To Work For</td>
<td>Retail Banking; Vendor Management; Regulatory &amp; Compliance Review; Board Succession Planning</td>
<td>OCT 20 NOV 6</td>
</tr>
</tbody>
</table>
Only four advertisers per month!

Advertising runs on both ICBA.org and independentbanker.org websites with a one-fourth share of voice on each. Each advertiser receives three rotating ads 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.

RATES

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$2,975</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$3,500</td>
</tr>
</tbody>
</table>

Avg. Monthly Impressions: 178,639/mo
**ICBA NewsWatch Today® | Daily eNewsletter**

*NewsWatch Today* focuses on advocacy, breaking community bank news, important updates and the latest industry trends. Reach a daily subscriber base of 45,000+ community bank decision-makers (C-suite, presidents, VPs, SVPs, directors and managers).

**ADVERTISING PLACEMENTS:**
- **Sponsor Package**
  - 1 available per week
  - Receive a prominent call-out at the top of the eNewsletter, 50 words of text and one link within the body copy and a banner ad
- **Premium Text**
  - 1 available per week
  - Receive 50 words of text and one link within the body copy
- **Horizontal Banner Ads 1-3**
  - 3 available per week
  - Receive one banner ad (600 x 100 pixels) embedded in the content

**ICBA Member Access® | Monthly eNewsletter**

*Member Access* integrates valuable information on ICBA member benefits and highlights new products and services with content from ICBA corporate members. Distributed via email to 30,000+ monthly, *Member Access* helps members take full advantage of ICBA member benefits and reminds bank leaders that ICBA corporate members have the resources and solutions they need to help their bank succeed.

**ADVERTISING PLACEMENTS:**
- **Takeover Package**
  - Own the entire newsletter!
  - Receive a sponsored call-out at the top of the eNewsletter, a rich media showcase (video, slideshow, etc.), 50 words of text within the body copy, a “More” button directing to the URL of your choosing and 1 banner ad
- **Spotlight Sponsor**
  - Receive a sponsored call-out at the top of the eNewsletter, a rich media showcase and a banner ad
- **Premium Package**
  - Receive 50 words of text, a click URL and one banner ad
- **Banner 3**
  - Receive a banner ad and a click URL

<table>
<thead>
<tr>
<th>RATES</th>
<th>Sponsor Package</th>
<th>Banner 1</th>
<th>Banner 2</th>
<th>Text 1</th>
<th>Banner 3</th>
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<tbody>
<tr>
<td>Corporate Member Net Rate</td>
<td>$3,570</td>
<td>$2,970</td>
<td>$2,550</td>
<td>$2,120</td>
<td>$1,615</td>
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<tr>
<td>Non-Member Net Rate</td>
<td>$4,200</td>
<td>$3,495</td>
<td>$3,000</td>
<td>$2,495</td>
<td>$1,900</td>
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</table>

<table>
<thead>
<tr>
<th>RATES</th>
<th>Takeover Package</th>
<th>Spotlight Sponsor</th>
<th>Premium Package</th>
<th>Banner 3</th>
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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 8,500+ C-suite, presidents, VPs, SVPs, directors, managers, etc.

**ADVERTISING PLACEMENTS:**

**Sponsor Package**
Receive a sponsored call-out at the top of the eNewsletter and a banner ad within the newsletter. Sponsors also receive one full page “Cover Zero” ad in the digital edition of Independent Banker, positioned next to the digital cover of the magazine.

**Premium Packages 1 & 2**
Receive 50 words of embedded sponsored text, a click URL and one banner ad

**Experts Sponsored Post**
Receive 50 words of embedded sponsored text and a click URL

**Banner 3**
Receive a banner 3 ad and a click URL

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**Independent Banker Community Banker Insider eBlast | Limited Availability**

Share your expertise in our targeted eBlast. Community Banker Insider provides our national audience of 12,000+ community bank leaders with updates on the products, services and solutions that can keep their bank competitive.

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**RATES**

<table>
<thead>
<tr>
<th></th>
<th>eNews Sponsor / Cover Zero</th>
<th>Premium Package</th>
<th>Banner 3</th>
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<tr>
<td>Corporate Member Net Rate</td>
<td>$2,995</td>
<td>$2,395</td>
<td>$1,495</td>
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<tr>
<td>Non-Member Net Rate</td>
<td>$3,525</td>
<td>$2,815</td>
<td>$1,760</td>
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**RATES**

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<tr>
<td>Corporate Member Net Rate</td>
<td>$7,500</td>
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<tr>
<td>Non-Member Net Rate</td>
<td>$8,625</td>
</tr>
</tbody>
</table>
Sponsored Content or Video Package

Share your messaging on independentbanker.org. Each package includes:

- A homepage teaser of your article or video with a thumbnail image, a headline and an excerpt
- Landing page on independentbanker.org with your article or video, a feature image and a CTA link
- 4 display ads (1 leaderboard, 2 rectangles and 1 mobile ad) on your article’s landing page (100% SOV)
- Promotional campaign including placements in ICBA NewsWatch Today, and LinkedIn
- Archived in Independent Banker’s Experts Online Content Directory

### RATES

<table>
<thead>
<tr>
<th>Corporate Member Net Rate</th>
<th>$3,595</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Member Net Rate</td>
<td>$4,450</td>
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</tbody>
</table>
Independent Banker: A Community Banking Podcast from ICBA

Independent Banker: A Community Banking Podcast from ICBA captures the lively conversations between community bankers, ICBA leaders and other partners about emerging technology, current community banking issues and much more. As a presenting sponsor, you’ll align your brand with some of the hottest topics among your key audiences.

**Presenting Sponsor**
*Three episode minimum*

Included:
- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Logo/Branding inclusion in podcast print advertisement in *Independent Banker* magazine, NewsWatch Today banner ad and in LinkedIn promoted post per episode
- Banner ad on podcast landing page

**Episode Sponsor**

Included:
- Mention at the beginning of the episode
- 30 second mid-episode advertisement/read by host
- Post-episode introduction into 3 minute closing thought-leadership segment with your own subject matter expert *on topic related to episode

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<tr>
<th>PRICING</th>
<th>1x</th>
<th>3x</th>
<th>6x</th>
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<tbody>
<tr>
<td>Presenting Sponsor*</td>
<td>-</td>
<td>$5,000</td>
<td>$4,000</td>
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<tr>
<td>Episode Sponsor</td>
<td>$7,500</td>
<td>$6,000</td>
<td>$4,500</td>
</tr>
<tr>
<td>Presenting &amp; Episode Sponsor*</td>
<td>-</td>
<td>$9,900</td>
<td>$7,225</td>
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*3-Episode minimum

**2023 UPCOMING TOPICS**

- Advocacy preview
- ThinkTECH Spotlight
- Digital Marketing Trends
- Recruitment and Retention
- Best Performing Banks 2023
- 40 Under 40 Winners
- Lending leaders
- Budgeting for Innovation
- Regulation and Compliance
- Cannabis Banking
- Cybersecurity
- Cryptocurrency
Leverage the credibility of the ICBA Independent Banker brand while providing thought leadership and generating leads!

**LIVE WEBINAR PACKAGE: 2 PER MONTH**

Give your webinar top-of-mind exposure with our robust live webinar package! We’ll partner with you to host a live webinar event and promote your webinar on various ICBA and Independent Banker channels, ensuring maximum community bank decision-maker exposure. Receive premier consulting, creative, hosting, lead gen reporting and a comprehensive promotional marketing campaign valued over $20,000.

**Live Webinar Packages Include:**
- eBlasts campaign to 23,000 + opt-in community bank leaders
- Promotion in ICBA NewsWatch Today and Independent Banker eNews
- Display ads on independentbanker.org
- 1/3 vertical print ad promoting your webinar in Independent Banker magazine
- Listings on ICBA’s Education Calendar and Independent Banker’s webinar event center
- Audience development, hosting, archiving and lead-generation reporting

**Independent Banker’s Turnkey 4-Week Campaign**

**DELIVERABLES TIMELINE**
- AD MATERIALS CREATED AND APPROVED
- PROMOTION IN ICBA MARKETING CHANNELS
- DRY-RUN & CONSULTATION
- LIVE WEBINAR EVENT
- POST-EVENT REPORTING & ARCHIVING

**RATES**

<table>
<thead>
<tr>
<th></th>
<th>LIVE WEBINAR PACKAGE</th>
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</thead>
<tbody>
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<td>Corporate Member Net Rate</td>
<td>$9,950</td>
</tr>
<tr>
<td>Non-Member Net Rate</td>
<td>$11,705</td>
</tr>
</tbody>
</table>
Dialogue-on-Demand Videos

What is a Dialogue-on-Demand Video?
A Dialogue-on-demand video is a pre-produced 10-minute Zoom (or Webex) video. The general framework features 1-2 experts creating a natural exchange of ideas and key concepts. The Dialogue-on-demand is designed to give you bite-sized snippets of good, substantive content to promote and repurpose across your marketing channels. During production we can create:

- 10-minute dialogue
- 3-4 clips (~60 seconds in length) on specific sub-topics
- 2 social cuts (:15 and :30 seconds in length)

Optional Add-Ons
The Dialogue-on-demand video can be embedded on a landing page, designed to your brand standards. Viewers may download a strategy paper (up to 2,000 words) to support the content discussed.

Why Dialogue-on-Demand?
- Simple way to supplement in-person events while showcasing technical experts
- On-demand nature gives asset a life beyond a webinar
- Production requirements make it a good choice for busy SMEs
- Concise nature makes it easy to distribute, promote and repurpose

Optional Core Promotion Tactics

LinkedIn Ads
Advertise conversation with :60-second clip + CTA

Targeted Display
Static creative, traffic-driving through Google Display Network (GDN)

Programmatic Pre-Roll
Advertise conversation with :15- :30-second social cuts

Programmatic Email
2 sends + 2 redeploy—one pre-event, and one post event

Recommended Campaign Length
4 weeks

Pricing

<table>
<thead>
<tr>
<th>Service</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dialogue-on-demand video production: light scripting, light graphics, recording</td>
<td>$12,000</td>
</tr>
<tr>
<td>Optional Add-Ons</td>
<td>+ $3,500</td>
</tr>
<tr>
<td>Bundle with Independent Banker Sponsored Content Bundle</td>
<td>+ $6,500</td>
</tr>
<tr>
<td>Custom Landing page: prototype, UX, design and content</td>
<td>+ $12,500</td>
</tr>
<tr>
<td>Strategy paper: writing, editing, 2 SME interviews and design</td>
<td>+ $3,600 to $12,500</td>
</tr>
</tbody>
</table>

Example
Click here for an example:
Reach your exact target market anywhere and everywhere customers are consuming digital content.

Place your ads in front of a targeted audience of community bank decision-makers and engage those who have expressed interest in your solutions. Targeted display ads promote your business to the most interested audiences possible and feature a blend of tactics to build your campaign:

**DEMOGRAPHIC TARGETING:** Target a specific age, income and/or gender with trying to reach your consumers

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

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

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

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

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

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

**Representative Level:** 100,000 impressions per month

**Competitive Level:** 300,000 impressions per month

**Dominant Level:** 500,000 impressions per month

*Three-month minimum campaign timeline*
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
The Big Idea
The Big Idea feature is a unique opportunity to celebrate a new initiative, highlight a product launch, tell a story or share your best information with community bank leaders. Independent Banker will help you develop and produce a customized 4-page advertorial supplement to be inserted into the issue of your choice, including the digital edition.
Net Rate: $17,500

White Paper Insert
Include your company’s whitepaper in Independent Banker magazine and online at independentbanker.org. Whitepaper package includes:
- Print | One-page, two-sided insert on sturdy paper
- Insert included on digital edition of magazine
- Digital | Online post featuring your whitepaper will be hosted in our Experts Online Content Directory
Net Rate: $8,000

Magazine Cover Extensions
Place your message on the most visible piece of real estate in the magazine through the following options:
- Dot Whack
- Cover Curl
- Belly Band
- Tip-in Insert
A full-page advertisement is required for all cover extras. Call for pricing and details.
Looking to connect with our national audience of community bank leaders but not exactly sure what to say or how to share your message?

Let us do the heavy lifting with our award-winning custom content creation services. We can heighten your company’s visibility, strengthen brand awareness, generate leads, tell a story, highlight new initiatives and help you influence our subscriber base as a thought leader. We’ll work with you to strategically develop signature marketing enhancements at any level, from simple inserts to turnkey campaigns.

Our Custom Content Services Include:
- Display ads (digital or print)
- White Papers & Articles
- Case Studies
- Email Content & Template Creation
- Social Media Campaigns
- Infographics
- Landing Pages
- Video Creation
- Webinars—Content Creation, Distribution
- Sales Presentation Decks
- Podcasts
- And more…
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
2023 Digital Sizes & Specifications

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

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

**Banner Ads**
- 600 x 100-pixel banner ad (width by height)
- Provide click URL (no hyperlinking)

**Sponsored/Premium Text Placement**
- Up to 50 words total
- Headline: 10 words max
- Provide click URL (no hyperlinking)

**Dedicated eBlasts: Banker Insider & Industry Insights**
Materials due the first of the month
- Subject line(s): 50 characters max
- Text:
  - Headline: 75 characters max
  - Body Copy: 200 characters max
  - CTA: 25 characters
  - Provide click URL

- Image:
  - 600 x 338 pixels (width by height)
  - Image must be GIF, JPG or PNG

**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)

**NOTICE:** All submitted materials are subject to review and approval by ICBA. The audience of ICBA media is exclusive to community banking and as such, content should reflect this audience and avoid references to credit unions and/or very large financial institutions.
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 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.