

▼ DISPLAY ADVERTISING RATES

4-COLOR

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$10,780	\$10,455	\$10,145	\$9,840	\$9,590	\$9,335	\$9,145
Half Tabloid Spread	\$9,825	\$9,530	\$9,270	\$9,020	\$8,800	\$8,560	\$8,390
Full Page	\$6,780	\$6,580	\$6,380	\$6,190	\$6,040	\$5,875	\$5,755
Junior Page	\$5,815	\$5,640	\$5,470	\$5,310	\$5,150	\$4,995	\$4,840
1/3 Page	\$4,770	\$4,630	\$4,490	\$4,350	\$4,220	\$4,100	\$3,970
1/4 Page	\$3,970	\$3,850	\$3,735	\$3,620	\$3,510	\$3,410	\$3,305

2-COLOR

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$10,050	\$9,755	\$9,460	\$9,170	\$8,945	\$8,705	\$8,530
Half Tabloid Spread	\$9,085	\$8,815	\$8,575	\$8,340	\$8,135	\$7,915	\$7,760
Full Page	\$5,765	\$5,875	\$5,695	\$5,525	\$5,385	\$5,245	\$5,135
Junior Page	\$5,085	\$4,935	\$4,785	\$4,640	\$4,505	\$4,370	\$4,240
1/3 Page	\$4,040	\$3,925	\$3,805	\$3,690	\$3,580	\$3,475	\$3,340
1/4 Page	\$3,240	\$3,140	\$3,050	\$2,955	\$2,870	\$2,885	\$2,695

BLACK & WHITE

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$9,500	\$9,215	\$8,940	\$8,670	\$8,450	\$8,225	\$8,060
Half Tabloid Spread	\$8,540	\$8,285	\$8,065	\$7,845	\$7,650	\$7,445	\$7,295
Full Page	\$5,585	\$5,420	\$5,255	\$5,100	\$4,970	\$4,840	\$4,740
Junior Page	\$4,630	\$4,490	\$4,360	\$4,230	\$4,100	\$3,980	\$3,860
1/3 Page	\$3,575	\$3,470	\$3,365	\$3,265	\$3,170	\$3,070	\$2,980
1/4 Page	\$2,770	\$2,690	\$2,610	\$2,525	\$2,450	\$2,380	\$2,310

PREMIUM POSITION CHARGES

Back Cover (13X min)	+20%
Inside Front Cover	+15%
Center Spread	+15%
Guaranteed Position	+10%

15% commission to recognized advertising agencies. See advertising contract or account representative for agency commission and cancellation terms.

▼ ONLINE ADVERTISING AND SPONSORSHIPS

CREDIT UNION JOURNAL HOME PAGE ADVERTISING

AD SIZE	DIMENSION (PIXELS)	MAX FILE SIZE	PRICE (PER MONTH)	ACCEPTED FORMATS*
Leaderboard	728x90	23k	\$5,690	► Static or Animated GIF
Medium Rectangle	300x250	25k	\$5,070	► JPEG
Skyscraper	120x600	25k	\$4,555	► Rich Media (HTML & Flash)
Marquee plus 20 words of copy	234x60	12k	\$3,620	► Third Party, Redirects or Internally via DoubleClick
Button	120x90	10k	\$2,280	

*Plus a single referring URL (destination page/site)

DEPARTMENT SPONSORSHIP

DEPARTMENT	AD	DIMENSIONS (PIXELS)	MAX FILE SIZE	PRICE (PER MONTH)
Choose your Department:	► "Roadblock" Exclusive position on all spaces within department	n/a	n/a	\$6,830
	► Technology			
► Corporate Credit Unions	► Leaderboard	728x90	23k	\$3,415
► Financial Performance	► Medium Rectangle	300x250	25k	\$4,660
► Insurance	► Skyscraper	120x600	25k	\$2,845
► Lending	► Marquee plus 20 words of copy	234x60	12k	\$3,210
► Facilities				
► Mortgages	► Button	120x90	10k	\$1,710

NEWSLETTERS

DAILY BRIEFING (PER WEEK)

When you sponsor the Daily Briefing, your text or graphic message is seen by over 6,000 decision-makers at credit unions.

120x90 plus 50 words of copy	\$2,380/week
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*Additional ad sizes are available upon request. Contact your sales manager.

▼ CLASSIFIED RATES

MARKETPLACE DAILY RATES — 4-COLOR

FREQUENCY	4X	12X	25X	52X
1 col in x 4 in	\$2,350	\$3,780	\$7,350	\$12,060
2 col in x 4 in	\$3,590	\$5,190	\$7,530	\$14,460
2 col in x 6 in	\$4,890	\$6,950	\$12,030	\$18,980
3 col in x 3 in or 1 col in x 12 in	\$5,680	\$7,330	\$13,000	\$19,820
3 col in x 6 in (half page)	\$7,600	\$19,380	\$37,050	\$66,300
3 col in x 12 in (full page)	\$10,000	\$25,500	\$48,750	\$87,100

CAREERZONE LINE RATES — (MINIMUM 1 COLUMN INCH X 4 INCHES)

FREQUENCY	1 WEEK	2 WEEK SPECIAL	BLIND BOX	52 WEEKS
Cost	\$390 per column inch	\$350 per column inch	\$295	\$90

SIZE BREAKDOWN REQUIREMENTS

1 column in = 3 inches	Submissions must be in 300 DPI, CMYK, grayscale in PDF, JPG, TIFF or EPS format
2 column in = 6.5 inches	The deadline for art is Close-of-Business Wednesday for the publication the following Monday
3 column in = 10 inches	All art should be submitted to the sales representative and copy stephen.borsak@sourcemedia.com

▼ SPECIAL OPPORTUNITY RATES

DEDICATED DIALOGUES

4 pages	\$15,620 net
6 pages	\$24,780 net
8 pages	\$32,590 net

SPOTLIGHT REPORTS

2 pages	\$7,245 net
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CO-BRANDED EMAILS

Per Email	\$2,275 net
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WEB SEMINARS

Per Event	\$15,525 net
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CUSTOM PROGRAMS AND EVENTS

Contact your sales representative for all custom programs and event sponsorships.

▼ SPECIFICATIONS AND REQUIREMENTS FOR SUBMISSION OF ADVERTISING

PRINT MECHANICAL SPECIFICATIONS

DIMENSIONS	WIDTH X HEIGHT
Full Page Spread	21" x 12¾"
Full Page Tabloid	10" x 12¾"
Junior Page	7⅞" x 10"
½ Page Vertical	4⅞" x 12¾"
½ Page Horizontal	10" x 6¾"
⅓ Page Square	7⅞" x 6¾"
¼ Page Vertical	4⅞" x 6¾"
¼ Page Horizontal	7⅞" x 4¼"

Printing Process: Web Offset, SWOP standards apply

Trim Size: 10⅞" x 12¾" **Live Area:** 10" x 12¾" **Bleed:** 11⅞" x 14"

Binding Method: Fold

Black & White: Negatives, RRES, film base 4 mil. Half tone screens 85–100 line. Furnish print with each negative.

▼ CREATIVE FORMATS & SPECIFICATIONS [PRINT]

PDF SPECIFICATIONS

We prefer to receive digital advertising files in Adobe's PDF format created from an Adobe application using the PDF/X-1a:2001 specification. Typically, PDF files are created from Postscript files utilizing Adobe Acrobat Distiller, but PDFs created directly from InDesign will work as well. We do NOT recommend exporting PDF files directly from your native operating system, Quark or other non-Adobe applications. The results of exporting from non-Adobe applications can be unreliable and will not meet our specifications because the profiles listed below were not used in the creation process.

Creating PDFs from InDesign

From the File → Adobe PDF Presets menu, choose PDF/X-1a:2001. Then choose Export from the File menu.

Creating PDFs from Quark

First you will need to create a Postscript file from Quark and then create the PDF with Acrobat Distiller using the PDF/X-1a:2001 .settings.

POSTSCRIPT AND PDF CHECKLIST

Prior to making the Postscript file, please check your file to make sure that it meets the following SourceMedia's specifications:

Check Page Size

- Page size should not be larger than the maximum allowable dimensions. Maximum single page image area is: 11" W X 17" H and maximum spread image is: 22" W X 17" H.
- All pages should be built to trim size. All bleed elements should extend 1/8" or more beyond trim size. Please keep all images and copy within the live area, at least ¼" away from trim. The trim sizes for our publications are detailed in our rate card.

Check Colors used

- Ensure all color NOT intended to separate as a spot color is defined as Process color (CMYK)

Check Fonts

- Ensure that all fonts used are PostScript type 1 or Open Type fonts. We do not accept TrueType or MultipleMaster fonts.

Check Images

- All images must be CMYK or Grayscale TIFF or EPS, with a minimum resolution of 200 DPI for newsprint ads and 300 DPI for magazine ads.
- Do not nest EPS file into another EPS file.
- Do not embed ICC profile with images.
- Total ink density should not exceed 280% for magazine ads, or 240% for newsprint.

Proofs

All color documents must include a SWOP standard color proof. We will attempt to color-match on press, as closely as possible, to what is provided. All B/W documents must include a composite laser.

Files can be sent on:

- CD/DVD ROM
- FTP

FTP INFORMATION: (with proofs sent to the indicated address)

Set your FTP Client software to the following configuration:

FTP Site Address: ftpfiles.sourcemedia.com

User Name: AdDrop **Password:** rainbow

Upload files to: /dropbox/AdMaterials

When files are uploaded, please notify Production Department.

Send files with proofs to:

SourceMedia/Publication Name
One State Street Plaza, 27th Floor
New York, NY 10004
Attn: XXXX (Publication Name) Trafficking

▼ SOURCEMEDIA ONLINE ADVERTISING SPECIFICATIONS

SourceMedia uses DART for Publishers to serve ads to its websites. DART for Advertisers clients are encouraged to send Internal Redirects to expedite the ad traffic process.

ACCEPTED BANNER FORMATS:

- Static GIF
- Animated GIF
- JPEG
- Flash (see instructions below)

*SourceMedia also accepts redirects from a variety of DART approved third-party Rich Media Agencies such as Atlas, Mediaplex, Point Roll, EyeBlaster, etc.

- All files must be 30K or less.
- Max looping: indefinite
- Max animation: :15
- Max frame rate for flash : 18fps
- Audio must be user initiated

* Please note for e-Newsletters we cannot serve any rich media redirect tags or Flash files

**Also note while we accept animated .gif files for newsletters users of Outlook '07 will not be able to view them correctly. We recommend using static images for newsletters.

Adobe Flash: (We support up to Flash version 10)

Please include the following:

- Compressed Flash file (*.swf)
- A backup GIF or JPEG image file

Compiling your *.fla file into a *.swf file.

1. Create the Flash ad in the form of a button
In the button object Action (TOP LAYER):

- Use clickTag command as part of the getURL and check the URL Expression box.

The clickTag variable means that you do not need to hard code a click through URL or click command into the .swf file. The clickTag variable is given a value in the Rich Media code in DART, which is passed into the clickTag variable in the .swf file once the ad is clicked on.

- Set the target Window as _blank. Do not check the Window Expression box.
- Set the Variables as "Don't Send."

2. Use a single click-through URL for your campaign.
Button Object Action getURL example:

```
on (release) {
  getURL (_level0.clickTag, "_blank");
}
```

3. All files should begin with the same file name and may not exceed 12 characters excluding the extension name. For example, abc468x60.fla, abc.468x60.swf and abc468x60.gif

4. In order to preview the background color of your .swf file in DART for Publishers, ensure it is not set in Flash. Instead, set the bottom/last layer to have a graphic that spans the complete movie, so no matter what the background color is set to the user will always see the background color.

Note: When submitting a Macromedia Flash banner(s) you must supply a compiled .swf file and a standard GIF or JPEG image file used as back-up for non-Rich Media enabled browsers. Please Include the URL for each ad campaign.

SUBMISSION INFORMATION

One-pixel border: SourceMedia highly recommends inserting a one-pixel border around the ads that have a white background so the user may be able distinguish it from white background areas of the site.

Referring URL/link and Tracking:

SourceMedia will not schedule any campaigns with inactive referring URL/link (destination page/site).

FTP INFORMATION

Email or FTP Information: Send materials and files using the following FTP. Please use the name of the folder or the subject line of the email to specify the name of the product where your ad will run. Email to your online ad traffic coordinator firstname.last@sourcemedia.com.

Email materials/notification to your Online Ad Traffic Coordinator at gregg.silverman@sourcemedia.com.

FTP Site Address: <ftpfiles.sourcemedia.com>

Username: aduser

Password: fulcrum29

▼ SOURCEMEDIA TERMS OF AGREEMENT [PRINT AND ONLINE]

COMBINATION RATES

Available to any Customer or General Rate Advertiser who contracts a minimum of six (6) pages in any combination of SourceMedia brands within a given market group.

INSERTS

Furnished inserts are billed at black and white space rates plus non-commissionable mechanical charges. Each side page of an insert will count as one (1) insertion toward combination rates or frequency discounts. Call your Advertising Sales Representative if you require further details.

AGENCY COMMISSION

15% of gross billing to recognized agencies, provided account is paid within 30 days of invoice date.

CANCELLATION CLAUSE (ONE WEEK PRIOR IN WRITING)

Cancellation, in writing, permitted only before ad close date. No refunds will be issued on scheduled pages cancelled after the close date. Cancellations on premium positions will not be accepted. All incomplete schedules are subject to a short rate. All prices quoted are contingent upon fulfilling the obligations of the program you select. Any changes in the level of commitment will result in short-rates to the published 2008 rates. Online contracts must be canceled with 30 days with notice in writing.

PAYMENT TERMS: NET 30 DAYS

PAYMENT REMITTANCE ADDRESS

SourceMedia, Inc.
PO Box 71633
Chicago, IL 60694-1633

SALES CLAUSE & DISCLAIMERS

SourceMedia reserves the right to cancel or reject any advertising at any time, and to add the word "advertisement" at the top of any copy which in SourceMedia's opinion simulates editorial matter and might be misleading to the reader.

SourceMedia will not be bound by any conditions, printed or otherwise, appearing on order blanks or copy instructions when such conditions conflict with regulations set forth in the rate card.

SourceMedia is not liable for delays in delivery and/or non-delivery in the event of an Act of God, action by any government or quasi-government entity, fire, flood, insurrection, riot, explosion, embargo, strikes whether legal or illegal, labor or material shortage, transportation interruption of any kind, work slowdown, or any combination beyond the control of SourceMedia affecting production or delivery in any matter.

No conditions printed or otherwise, appearing on the space order, billing instructions or copy instructions which conflict with the publisher's stated policies will be binding on the publisher. SourceMedia's liability for any error will not exceed the charge for the advertisement in question. SourceMedia assumes no liability, if for any reason it becomes necessary to omit an advertisement. SourceMedia also reserves the right to limit the size of space to be occupied by any advertisement.

Requests for specified position at run of position (ROP) rates are given consideration but no guarantee is made unless the position premium has been provided for in the contract.

SourceMedia reserves the right to hold advertisers and/or their agencies jointly and severally liable for such monies as are due and payable to the SourceMedia.

Unless otherwise agreed upon, materials will be picked up from the most recent insertion.

For more information, contact:

Tom Giametta
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thomas.giametta@sourcemedia.com
212.803.8843

