

09

CREDIT UNION
JOURNAL

RATES & SPECIFICATIONS

The background features a complex 3D geometric design. A green grid-like structure is visible, with several planes in shades of green, blue, and orange intersecting. Black lines crisscross the scene, creating a sense of depth and perspective. The overall aesthetic is modern and technical.

CREDIT UNION JOURNAL

▼ DISPLAY ADVERTISING RATES

4-COLOR

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$10,416	\$10,101	\$9,802	\$9,508	\$9,266	\$9,020	\$8,836
Half Tabloid Spread	9,492	9,209	8,957	8,715	8,500	8,269	8,106
Full Page	6,552	6,358	6,164	5,980	5,833	5,675	5,560
Junior Page	5,618	5,450	5,287	5,129	4,972	4,825	4,678
1/3 Page	4,610	4,473	4,337	4,205	4,079	3,959	3,838
1/4 Page	3,833	3,717	3,607	3,497	3,392	3,292	3,192

2-COLOR

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$9,713	\$9,424	\$9,140	\$8,862	\$8,642	\$8,411	\$8,243
Half Tabloid Spread	8,778	8,516	8,285	8,059	7,859	7,649	7,497
Full Page	5,570	5,675	5,502	5,339	5,203	5,066	4,961
Junior Page	4,914	4,767	4,625	4,484	4,352	4,221	4,095
1/3 Page	3,906	3,791	3,675	3,565	3,460	3,355	3,225
1/4 Page	3,129	3,035	2,945	2,856	2,772	2,688	2,604

BLACK & WHITE

FREQUENCY	1X	7X	13X	26X	39X	52X	65X
Tabloid Spread	\$9,177	\$8,904	\$8,636	\$8,374	\$8,164	\$7,943	\$7,786
Half Tabloid Spread	8,253	8,006	7,791	7,581	7,392	7,193	7,046
Full Page	5,397	5,234	5,077	4,925	4,804	4,673	4,578
Junior Page	4,473	4,337	4,211	4,085	3,959	3,843	3,728
1/3 Page	3,455	3,350	3,250	3,155	3,061	2,966	2,877
1/4 Page	2,678	2,599	2,520	2,441	2,368	2,300	2,231

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

PREMIUM POSITION CHARGES

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

▼ 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	\$5,500	<ul style="list-style-type: none"> ▶ Static or Animated GIF ▶ JPEG ▶ Rich Media (HTML & Flash) ▶ Third Party, Redirects or Internally via DoubleClick
Medium Rectangle	300x250	25k	\$4,900	
Skyscraper	120x600	25k	\$4,400	
Marquee plus 20 words of copy	234x60	12k	\$3,500	
Button	120x90	10k	\$2,200	

*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	\$6,600
▶ Technology				
▶ Corporate Credit Unions	▶ Leaderboard	728x90	23k	\$3,300
▶ Financial Performance	▶ Medium Rectangle	300x250	25k	\$4,500
▶ Insurance	▶ Skyscraper	120x600	25k	\$2,750
▶ Lending	▶ Marquee plus 20 words of copy	234x60	12k	\$3,100
▶ Facilities				
▶ Mortgages	▶ Button	120x90	10k	\$1,650

ENEWSLETTERS

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	\$2,300/week
------------------------------	--------------

*Additional ad sizes are available upon request. Contact your sales manager.

▼ SPECIAL OPPORTUNITY RATES

DEDICATED DIALOGUES

4 pages	\$15,090 net
6 pages	\$23,940 net
8 pages	\$31,490 net

SPOTLIGHT REPORTS

2 pages	\$7,000 net
---------	-------------

CO-BRANDED EMAILS

Per Email	\$2,200 net
-----------	-------------

WEB SEMINARS

Per Event	\$15,000 net
-----------	--------------

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 12 ³ / ₄ "
Full Page Tabloid	10" x 12 ³ / ₄ "
Junior Page	7 ¹ / ₁₆ " x 10"
½ Page Vertical	4 ⁷ / ₈ " x 12 ³ / ₄ "
½ Page Horizontal	10" x 6 ³ / ₈ "
⅓ Page Square	7 ¹ / ₁₆ " x 6 ³ / ₈ "
¼ Page Vertical	4 ⁷ / ₈ " x 6 ³ / ₈ "
¼ Page Horizontal	7 ¹ / ₁₆ " x 4 ¹ / ₄ "

Printing Process: Web Offset, SWOP standards apply

Trim Size: 10⁷/₈" x 12³/₄" **Live Area:** 10" x 12³/₄" **Bleed:** 11¹/₈" x 14"

Binding Method: Fold

Black & White: Negatives, RRES D, 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. There are two files you should download and utilize in the creation of both your Postscript and PDF files from our FTP site:

PostScript Printer Description File

The PostScript Printer Description (PPD) file is used by Quark and the PostScript for the creation of your Postscript file. Download this file, uncompress, and then place in the following folder for your respective Operating Systems:

Ftp://AdDrop.rainbow@Ftpfiles.sourcemia.com/Distiller%20Settings/DDAPv3_PPD.sit

OS 9: Macintosh HD/System Folder/Extensions Folder/Printer Descriptions Folder/

OS X: Macintosh HD/Library/Printer/PPDs/Contents/Resources/en.proj/

Ftp://AdDrop.rainbow@Ftpfiles.sourcemia.com/Distiller%20Settings/DDAPv3_PPD.zip

Windows: C:\WINNT (or WINDOWS in XP)\system32\spool\drivers\w32x86\3

Adobe Acrobat Distiller Setting File

This Adobe Acrobat Distiller job profile will automatically setup Distiller with the correct settings to create PDFs from your Postscript files. Download this file, uncompress, and then placed in the following folder for your respective Operating Systems:

Ftp://AdDrop.rainbow@Ftpfiles.sourcemia.com/Distiller%20Settings/SourceMedia.joboptions.sit

OS 9: Macintosh HD/Application/Adobe Acrobat X/Distiller/Settings/*

OS X: Macintosh HD/Users/Shared/Adobe PDF X/Settings/*

Ftp://AdDrop.rainbow@Ftpfiles.sourcemia.com/Distiller%20Settings/SourceMedia.joboptions.zip

Windows: C:\Program Files\Adobe\Acrobat X\Distiller\Settings*

* X denotes the Adobe Acrobat version. The installation location of your Adobe Acrobat may vary.

POSTSCRIPT 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. 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 fonts. We do not accept TrueType or MultipleMaster fonts.

Check Images

- All images must be CMYK or Grayscale TIFF or EPS between 200 & 300 DPI
- Do not nest EPS file into another EPS file ■ Do not embed ICC profile with images
- Total area density should not exceed SWOP standard of 300%

CREATING PDF ADS IN ADOBE ACROBAT DISTILLER

Create a PostScript file from your page layout application, using the DDAP PPD that you downloaded. Make sure you only output one page per Postscript file.

- Launch Acrobat Distiller
- Select the SourceMedia Distiller Job Option
- Drag your PostScript file on to the Distiller window to create your PDF file

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 or via FTP

FTP INFORMATION *(With proofs sent to the indicated address.)*

Set your FTP Client software to the following configuration:

FTP Site Address: ftpfiles.sourcemia.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/Credit Union Journal, One State Street Plaza, 27th Floor, New York, NY 10004
Attn: Advertising Production Manager

▼ CREATIVE FORMATS & SPECIFICATIONS [ONLINE]

ACCEPTED FORMATS

SourceMedia uses DART for Publishers. DART for Advertisers clients are encouraged to submit Internal Redirects. Other accepted formats are Static GIF, Animated GIF, JPEG, Flash and a variety of DART approved third-party Rich Media Agencies such as Atlas, Mediaplex, Point Roll, EyeBlaster, etc.

RICH MEDIA SPECIFICATIONS

Adobe Flash: (We support up to Flash version 9)

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 the ad server, 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. For example, 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) or 1x1 tracking pixels.

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

FTP Site Address:
<ftpfiles.sourcemediacom.com>

Username: aduser

Password: fulcrum29

For more information, contact:

Tom Giametta
Online Sales & Marketing Coordinator
thomas.giametta@sourcemediacom.com
212.803.8843

▼ **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.



One State Street Plaza, 27th Floor, New York, NY 10004