

The Federal Credit Union Rates and Specifications

Ad Rates	1x	3x	6x	12x
Full page	\$3,200	\$2,945	\$2,720	\$2,525
2/3	\$2,820	\$2,640	\$2,475	\$2,315
1/2	\$2,535	\$2,385	\$2,230	\$2,090
1/3	\$2,265	\$2,150	\$2,030	\$1,935
1/4	\$2,065	\$1,970	\$1,865	\$1,785
1/6	\$1,900	\$1,817	\$1,715	\$1,635
Cover 2	\$4,000	\$3,681	\$3,400	\$3,156
Cover 3	\$4,000	\$3,681	\$3,400	\$3,156
Cover 4	\$4,160	\$3,828	\$3,536	\$3,282

All ads run 4 color. Preferred Position: Add 20%

Ad Configurations		Standard Page & Bleed Sizes		
Unit	Width	Depth		
Full Page	7"	x	10"	
2/3	4 1/2"	x	9 3/4"	
1/2 island	4 1/2"	x	7"	
1/2 horizontal	7"	x	4 3/4"	
1/3 vertical	2 1/8"	x	9 3/4"	
1/3 square	4 1/2"	x	4 3/4"	
1/4 horizontal	4 1/2"	x	3 5/8"	
1/6 vertical	2 1/8"	x	4 3/4"	
1/6 horizontal	4 1/2"	x	2 1/8"	
*Full page bleed	8 5/8"	x	11 1/8"	
*Full spread bleed	17"	x	11 1/8"	

Publication trim size 8 3/8" x 10 7/8"

* Live area for bleed ads must be set back 1/4" from the trip edges and gutter.

* 1/8" bleed allowance has been added to the bleed ad specs.

Proofs Please send color proofs to ensure accuracy for your ads. We cannot guarantee the quality or accuracy of advertising material without a color proof.

Submitting Materials & Production Questions

Send all materials to:

The Federal Credit Union

Marcella Drula-Johnston

SPECTRUM creative, LLC

9526C Lee Highway, Fairfax, VA 22031

mdrula@spectrum-creative.com

Phone: 703-352-8848 | Fax: 703-352-4261

Advertising Inquiries

Jim Oestmann

joestmann@arlpub.com

Phone: 847-838-0500 | Fax: 847-838-0555

General Policies Payment is due upon receipt of billing invoices and is considered delinquent after 30 days from the invoice date. When advertising is placed by an advertising agency on behalf of the advertiser, the National Association of Federal Credit Unions (NAFCU) holds the advertiser and agency responsible, jointly and severally, for payment of all space and production charges incurred. A written insertion order constitutes acceptance by the advertiser and/or agency of the conditions and policies set forth in this rate card. Payments by the advertiser to the advertising agency for services do not constitute payment to NAFCU. NAFCU is not bound by any conditions appearing on an order form or other written instructions if those conditions conflict with any policies or conditions set forth in this rate card or addenda hereto.

NAFCU reserves the right to refuse to publish reserved advertising space if payment has not been received for previously published advertisements, or if advertiser has other delinquent payments outstanding with NAFCU. NAFCU also reserves the right to require pre-payment of advertising space reserved.

Advertising as last inserted will be repeated if no change in copy is received by the closing date for the issue. If no previous advertising is on hand, a public service announcement or a house ad will be substituted. In either case, the advertiser and/or agency remain responsible for payment of space reserved.

Cancellations 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. Advertisers will be short-rated if, within a 12-month period from the date of the first insertion, they do not use the number of insertions upon which their billings have been based.

Commissions 15% of gross billing allowed to recognized ad agencies. No cash discount. Tearsheet accompanies billing. No commissions allowed on billable production charges incurred by the publisher.

Rates Ad rates are subject to change. NAFCU will notify contract advertisers 90 days prior to rate change.

Copy Regulations All advertising is subject to publisher's approval and agreement by the advertiser and agency to indemnify and protect NAFCU from and against any claims, loss, liability or expense, including reasonable attorney's fees, arising out of publication of such advertisement. NAFCU reserves the right to reject any advertising or to request changes in any advertising copy.

"NAFCU does a remarkable job with member benefits. I rely on NAFCU daily for information and guidance."

- LaKeisha Ramsey, VP Compliance and Product Development, Premier Federal Credit Union (\$123M)



National Association of Federal Credit Unions | www.nafcu.org

Visit www.nafcu.org/advertise to learn more about NAFCU's full line-up of advertising and sponsorship opportunities.