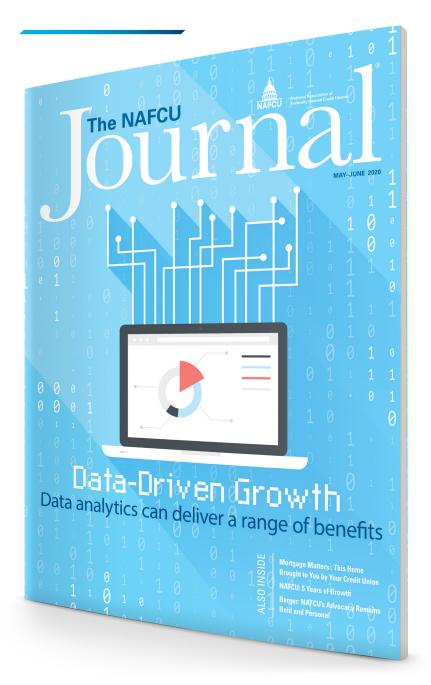
Journal Out 1 Advertising Guide

Expand your reach to credit union decision-makers



Six times a year, The NAFCU Journal delivers information and insight on trends and issues of top concern to the nation's credit unions.

The NAFCU Journal magazine is published by the National Association of Federally-Insured Credit Unions (NAFCU), the only national trade association that focuses exclusively on federal issues affecting the nation's federally-insured credit unions. Membership is direct

NAFCU welcomes all federally-insured credit unions – federal- and state-chartered – to join and enjoy full membership benefits. The association has grown more than 450 new members in the last several years.

There were 5,164 federally-insured credit unions as of June 2020. These credit unions account for nearly 50 percent of the nation's federally-insured financial institutions.

As of June 2020, they had:

- > Nearly \$1.75 trillion in total assets, up
- > \$229 billion over the past 12 months
- > 122.3 million members, up 4 million over the past 12 months
- More than \$1.14 trillion in total loans, up \$70 billion over the past 12 months
- More than \$499.6 billion in first-lien mortgages, up \$42.8 billion over the past 12 months
- More than \$1.49 trillion in total deposits, up \$210.9 billion over the past 12 months

Secure your 2021 advertising space early to put your product or service in front of the 5,200 credit union professionals and industry leaders who receive The NAFCU Journal year-round. Bonus distribution will be made at all in-person NAFCU conferences, including the 2021 Annual Conference and Solutions Expo in Savannah, Ga.

With numerous options to fit your budget, NAFCU can help you reach your advertising goals for 2021.

TNJ Average circulation: 5,200



2021 EDITORIAL CALENDAR

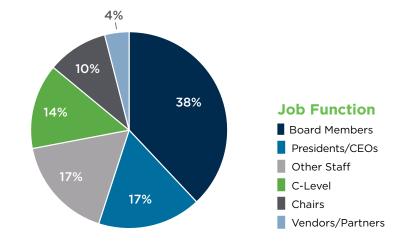
Issue	Featured Topics	Available Online	Advertising Deadlines	
		*Dates subject to change	Space	Materials
JANUARY FEBRUARY	 Regulatory and Legislative Outlook NAFCU Leadership to ensure Credit Union Growth 2021 Vendor Directory 	JAN. 6	NOV. 10	NOV. 17
MARCH APRIL	 Strategies for Diversity, Equity, and Inclusion Marketing Trends and Compliance Considerations Cybersecurity Landscape for Virtual Services 	FEB. 24	JAN. 13	JAN. 25
MAY JUNE	 Small Business Lending After COVID-19 Fraud Trends Stress Testing Strategies 	APRIL 28	MAR. 17	MAR. 29
JULY AUGUST	 Economic Outlook Enhancing CUs' Performance Exhibitor Directory [Annual Conference & Solutions Expo] 2020 Annual Report 	JUNE 28	MAY 17	MAY 28
SEPTEMBER OCTOBER	 Legislative Landscape Top Compliance Challenges 2021 NAFCU Annual Awards Winners 	AUG. 27	JULY 16	JULY 28
NOVEMBER DECEMBER	 Regulatory Transparency Leadership Tactics from Industry CEOs Marijuana Banking 	ОСТ. 27	SEPT. 15	SEPT. 27

READERSHIP PROFILE

The NAFCU Journal readers have the buying power!

Who reads The NAFCU Journal?

- > CEOs/Presidents
- > Chief Financial Officers
- Vice Presidents
- Operations Managers
- > Board Chairs & Directors
- Data Processing & Information Systems Staff
- Lending Officers
- > Finance Managers
- Regulation & Compliance Staff
 - Marketing Staff
- Human Resource Specialists



RATES AND SPECIFICATIONS

Ad Configurations

Standard Page & Bleed Sizes

Unit	Width		Depth
Full Page	7"	Х	10"
2/3	4 1/2"	Х	9 3/4"
1/2 island	4 1/2"	Х	7"
1/2 horizontal	7"	Х	4 3/4"
1/3 vertical	2 1/8"	Х	9 3/4"
1/3 square	4 1/2"	Χ	4 3/4"
1/4 horizontal	4 1/2"	Х	3 5/8"
1/6 vertical	2 1/8"	Χ	4 3/4"
1/6 horizontal	4 1/2"	Х	2 1/8"
*Full page bleed	8 5/8"	Χ	11 1/8"
*Full spread bleed	17"	Χ	11 1/8"

Four-Color	1x	3x	6x
Full page	\$3,528	\$3,248	\$2,999
2/3	3,109	2,911	2,729
1/2	2,795	2,629	2,459
1/3	2,497	2,370	2,237
1/4	2,276	2,171	2,056
1/6	2,095	2,002	1,891
Cover 2	4,410	4,058	3,748
Cover 3	4,410	4,058	3,748
Cover 4	4,586	4,220	3,899

Preferred Position: Add 20%

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

- Live area for bleed ads must be set back 1/4" from the trim edges and gutter.
- > 1/8" bleed allowance has been added to the bleed ad specs.
- > No crop marks.

Preferred Materials PDF/X-4 or PDF/X-1a, in CMYK. Alternate materials accepted include standard high-resolution, 300 dpi press-quality PDF format (be sure to embed all fonts) or an Adobe InDesign or QuarkXPress file (along with all linked graphics and fonts). Other formats may be accepted; please call for details.

Color All colors in files should be created as CMYK builds, never RGB, and not Pantone (PMS) colors, unless special arrangements have been made to print the ad in spot colors.

Fonts Send all fonts used in the file, unless you are sending a PDF with fonts embedded (see above).

- OpenType or PostScript Type 1 fonts are accepted.
- TrueType fonts may not print correctly and should not be used. We cannot guarantee an ad that uses TrueType fonts will print correctly.

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

Advertising Inquiries

sales@nafcu.org Phone: 703.842.2208

Send all materials to

Heather Knowles

3138 10th Street North Arlington, VA 22201 Email: hknowles@nafcu.org

Phone: 703.842.2208

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 Federally-Insured 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 the 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.

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.

