

CALLAHAN OVERVIEW	2
PUBLICATIONS	4
EDITORIAL CALENDER	6
CREDITUNIONS.COM	7
EVENT SPONSORSHIP	9
CALLAHAN OPPORTUNITIES	10
PUBLICATION AD CALENDER	11
PUBLICATION AD SPECIFICATIONS	12
WEBSITE AD PLACEMENTS	15
WEBSITE AD SPECIFICATIONS	16
ADVERTISING POLICIES	17
SPONSORED CONTENT GUIDELINES	18
SPONSORED CONTENT CHECKLIST	19



# 2012 MEDIA KIT

CALLAHAN.COM | CREDITUNIONS.COM | 800-446-7453

## **Analytics. Insight. Leadership.**

Callahan & Associates, Inc. has delivered in-depth data analysis of credit union quarterly performance through its consulting practice, publications and analytics software for over 25 years.

Callahan Media, a division of Callahan & Associates, provides data-based insights that move credit unions to take action, enabling them to improve their financial performance and provide better value for members. This insight is delivered in annual, quarterly and monthly print publications and daily on CreditUnions.com.

Callahan Media spotlights relevant content that facilitates the growth of a healthy cooperative system through:

- Formatting and interpreting data for credit union decision-makers and their stakeholders.
- Providing analysis grounded in data that links strategy to a desired performance.
- Offering thought leadership rooted in cooperative history and translated to address contemporary challenges.
- Establishing forums that connect credit unions with strategic partners.

**“CALLAHAN PROVIDES A RARE BALANCE OF INSIGHTFUL ANALYTICS  
AND USEFUL INFORMATION CREDIT UNIONS CAN USE TODAY ALONG WITH THE  
THOUGHT LEADERSHIP WE NEED FOR TOMORROW.”**

Benson Porter, President & CEO, First Tech FCU

## WE WRITE FOR CREDIT UNION LEADERS

For more than 25 years, credit union leaders have turned to Callahan & Associates for industry analysis designed to improve the health and prosperity of the American credit union industry. Callahan & Associates is the trusted source for accurate, actionable data.

Leveraging Callahan's proprietary analytics software and staff of industry analysts, the Callahan Media team breaks down industry data and examines trends from every angle. They highlight the benchmarks that matter in a modern marketplace, as well as explores the meaning and context behind the raw data.

The journalists and researchers in Callahan Media then go one step further to share the success stories of credit unions that are using their knowledge of today's trends to ensure continued sound financial performance. The insights from Callahan Media facilitate the decision-making of C-level executives; our readers trust Callahan to provide the information they need to improve the health of their individual financial cooperatives.



### CREDITUNIONS.COM READER FAVORITES

The following articles are a sampling of our reader favorites. They continue to receive large numbers of reads and ratings. Many of our articles are read months and years after they have posted.

“THREE WAYS TO STRENGTHEN SEG TIES” **3,500+**

“15 RATIOS EVERY BOARD MEMBER SHOULD KNOW” **2,600+**

“UNDERSTAND TROUBLED DEBT RESTRUCTURE” **2,500+**

“GOODBYE PAYDAY LENDER. HELLO CREDIT UNION” **1,800+**

“CREDIT UNIONS ARE AMERICA'S SECOND LARGEST DEPOSITORY FINANCIAL SYSTEM” **1,500+**

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

Callahan Media publishes an array of products that provide comprehensive solutions for your advertising needs. The Callahan Media suite includes an online distribution vehicle – CreditUnions.com – a monthly think-piece – *The Callahan Report* – two quarterly publications – *Credit Union Strategy & Performance* and *Technology@CU* – and an annual industry snapshot – *The Credit Union Directory*. The reach and reputation of Callahan Media confirms its strategic value; it is a brand you want associated with your credit union.

**THE CREDIT UNION DIRECTORY**

For more than 25 years, Callahan’s *Credit Union Directory* has served as the industry gold standard for reliable data and insight into industry performance. Published annually, the *Credit Union Directory* is the only comprehensive source of information available on the entire credit union industry, encompassing all federal, state, and privately insured institutions. It contains dozens of graphs outlining the financial performance of the industry as well as nearly 50 tables highlighting the leaders across 12 performance channels. Online and mobile access available via the *Credit Union Directory* eBook puts data in the hands of decision-makers any time, anywhere. Credit union leaders use the directory to analyze how their institution fits into the industry big picture as well as to identify top performers to watch and learn from. Far from being solely a listing of contact numbers and raw data, the *Credit Union Directory* provides a “State of the Industry” that takes into account individual credit unions as well as industry participants such as CUSOs, corporates, vendors, and beyond.

Full page advertising in the *Credit Union Directory* assures you will stay in front of credit union decision-makers throughout the year. Companies can also leverage multiple listings in the *Directory Buyer’s Guide*, with coordinated online listings on CreditUnions.com. Building off the Directory’s reputation as a source that provides practical information that doesn’t stale is a great way to establish or advance your brand within the credit union industry.



**YEARLY**



**MONTHLY**

**CALLAHAN’S CREDIT UNION REPORT**

*The Callahan Report* is a forum in which industry leaders discuss and debate the benefits of regulatory reform and the changing credit union industry landscape. Spearheaded by Chip Filson – co-founder of Callahan & Associates and former president of the Central Liquidity Facility (CLF) and director of the Office of Examinations at NCUA – *The Callahan Report* has been a voice for credit union leaders for more than a quarter of a century. The publication stands out in its ability to speak directly to the needs of credit union decision-makers, regardless of what is happening in the broader market, and help them establish a unified vision as they work toward a common goal of member service.

Advertising in *The Callahan Report* establishes a vendor as an organization that promotes credit union values and understands the importance of the cooperative model in the modern financial services landscape.

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920



QUARTERLY

### CREDIT UNION STRATEGY & PERFORMANCE (CUSP)

*Credit Union Strategy & Performance* is the industry's only strategy-oriented publication. The quarterly resource provides substantive coverage of topics that are top-of-mind with executives. It combines macroeconomic industry analysis with peer, state, and regional examinations to provide a 360-degree view of the modern credit union marketplace. But it doesn't stop there. Taking into account the spirit of the cooperative industry, CUSP highlights the best practices or lessons learned from other industries to further inform the industry's forward movement. To accommodate the life of a busy executive, CUSP blends rich visual elements with the written word, making every piece perusable at-a-glance, and the thoughtful interpretation of credit union successes means content is relevant even after the quarter expires. Verified data and educated analysis infused with the credit union point of view makes CUSP an important resource for meeting strategic and financial goals.

CUSP's circulation is composed of senior-level executives, giving this quarterly publication unprecedented reach into a leadership audience. Readers can access CUSP content 24/7/365 via the online flipbook and through CreditUnions.com, the online hub of *Credit Union Strategy & Performance*. And coming in the spring of 2012, subscribers can download the CUSP iPad app for on-the-go access, further expanding the reach of advertisers.

### TECHNOLOGY@CU

*Technology@CU* is the most forward-looking of the Callahan products. It is the industry resource to find independent, cutting-edge coverage of emerging financial technologies alongside vendor expertise. From identifying tomorrow's opportunities to learning from first-to-market peers to finding the right vendor partner, *Technology@CU* gives credit unions the information and resources to be innovators in their field. Subscribers also gain insight into credit union technology providers through Callahan's market share analysis and examination of key business segments including core processing, home banking and bill payment, credit and debit card processing, and more.

This quarterly publication provides an avenue for vendors to showcase their expertise and thought leadership within the credit union industry. Combining sponsored content with your traditional ad placement presents a unique advertising opportunity that assures those well-crafted messages reach the intended audience. *Technology@CU*'s online flipbook is available to subscribers even before the print version hits desks, increasing its advertising value.

QUARTERLY



**"WE VIEW OUR PLACEMENTS WITH CALLAHAN AS INVESTMENTS. WHEN CUSP GOES OUT WE GET IMMEDIATE DIRECT RESPONSE WITH GOOD, QUALIFIED LEADS THAT HAVE A HIGH CONVERSION TO BUSINESS ... WE KNOW MEDIA BECAUSE IT'S OUR BUSINESS – AND CALLAHAN MEDIA MEETS THE GOLD STANDARD. CUSP IS RELEVANT, HAS A LONG LIFE CYCLE, IS VALUE PRICED, AND IS BACKED BY A FULL COMMITMENT TO CREDIT UNION GOODWILL."**

Kristin Witzenburg, CEO of Market and Sales Logic

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

**CALLAHAN**  
ASSOCIATES

Data Cycle	3Q 2011	4Q 2011	1Q 2012	2Q 2012
Release Date	Jan 2, 2012	April 9, 2012	July 10, 2012	October 10, 2012

<b>Technology@CU</b>	Core Processing	The Virtual Channel	Electronic Payments	Member Service Networks
----------------------	-----------------	---------------------	---------------------	-------------------------

**Credit Union Strategy & Performance Sections**

**INDUSTRY PERFORMANCE:** An overview of macro industry data coupled with a deeper dive into peer, state, and regional analysis.

<b>Anatomy Of A ...</b> An in-depth profile of a successful strategy implemented by a top-performing credit union.	Anatomy Of A Disaster	Anatomy Of A Virtual Credit Union	Anatomy Of A Network Creator	Anatomy Of The Underserved
---	-----------------------	-----------------------------------	------------------------------	----------------------------

<b>ON THE CUSP</b> A substantive examination of a trending topic that is top-of-mind with credit union decision-makers.	Deposit Strategies: How and why are credit unions attracting deposits in today's environment?	How Are Credit Unions Attracting Gen Y?	Compensation Strategies	How To Solve Members Problems (demographically targeted solutions)
--	---	---	-------------------------	--

<b>CUSO &amp; NETWORK STRAT.</b> A look at how credit unions apply cooperative ideals to shape industry-wide networked business models.	Disaster Preparedness, Response, and Recovery	Auto Lending CUSOs: From the dealer to collections	Networked Operating Models	Retail Investment CUSOs
--	---	--	----------------------------	-------------------------

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

CreditUnions.com is the hub of Callahan Media and the most accessible resource of Callahan & Associates. Its daily data-rich content includes analytical features, Op-Eds, blogs, and multimedia. CreditUnions.com goes beyond surface-level reporting to not only inform readers about what is happening in the industry but also explain why it's important and what readers can DO about it. Data engines that allow executives to benchmark and measure their own credit union's performance coupled with timely coverage of timeless issues make CreditUnions.com the most comprehensive online resource to improve credit union strategy and performance. It is a single portal that provides decision-makers across the credit union industry the tools they need to actively manage their institution.

VISITS: **37,138** | VISITORS: **15,988** | PAGE VIEWS: **129,666** | AVERAGE PAGE VIEWS PER VISIT: **3.8**

### DISPLAY ADVERTISING

CreditUnions.com averages more than 130,000 page views each month with visitors accessing the site for an average of eight minutes per session. Advertising on CreditUnions.com gives industry partners the opportunity to build brand recognition and capture the sales leads necessary to succeed in today's competitive marketplace.

### NEWSLETTER SPONSORSHIP

CreditUnions.com distributes a daily opt-in eNewsletter to more than 15,000 subscribers who are interested in becoming more effective credit union leaders. The ONLY newsletter in the industry with a 6X/week distribution, Currently On CreditUnions.com provides a compelling mix of original features, blogs, and multimedia all produced with the goal of encouraging credit unions to take action.

### SPONSORED CONTENT

CreditUnions.com sponsored content is an ideal way to position your company as a leading industry partner. Sponsored content, or "Partner Perspectives," allows vendors to promote their services in an educational environment and communicate with credit unions in a non-sales format. Partner Perspectives is prominently positioned on the homepage of CreditUnions.com for one week, held in our article archives indefinitely, and pushed out to more than 15,000 opt-in subscribers via our Currently On daily eNewsletter.

Clients that contribute Partner Perspectives find the most success if they use the opportunity to:

1. Present a case study featuring the best practices of a credit union client that achieved exceptional results.
2. Provide insight and analysis that conveys the importance of an issue, technology, or product.
3. Distinguish themselves from other vendors by providing actionable information and establishing themselves as a trusted resource that, first and foremost, understands the complexities of the cooperative model.

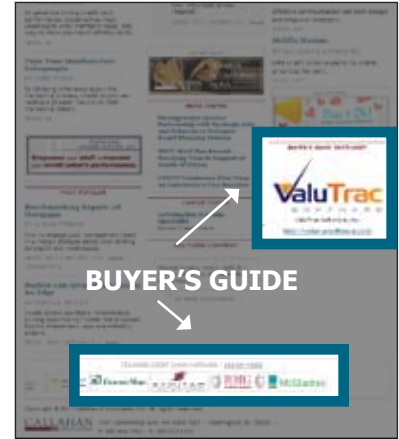


For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

**BUYER'S GUIDE PREMIER LISTING**

A Buyer's Guide Premier Listing is a great way to maintain annual presence and provide key contact information to the entire credit union industry. This year-long listing with a color logo is a great way to make sure that your company always stands out from the competition.

The Buyers' Guide is in both a print and online format. It appears in each annual print edition of the Callahan Credit Union Directory. It is also in the online flip-book version of the Directory. An additional added benefit of the Buyer's Guide is that it has its own dedicated section on our CreditUnions.com website. This increased coverage in multiple locations and mediums makes sure that your company gets the best amount of exposure possible.



**PRESS RELEASE CENTER PREMIER MEMBERSHIP**

Our CreditUnions.com Press Center is a great source of news and information for the credit union industry as a whole. It is one of the most popular and well-read sections of our website. A Premier Membership in the Press Release Center ensures that every one of your press releases is sent to over 15,000 opt-in subscribers in our re-occurring Friday "Press Release Round-Up" email. This ensures the maximum coverage and exposure for the news that you want to release to the industry.

**NEW THIS YEAR THEME WEEK CREDITUNIONS.COM NEWSLETTER**

Once a month, CreditUnions.com sponsors a theme week in which all features, multimedia, and Partner Perspectives investigate a single credit union challenge or opportunity from a range of perspectives.

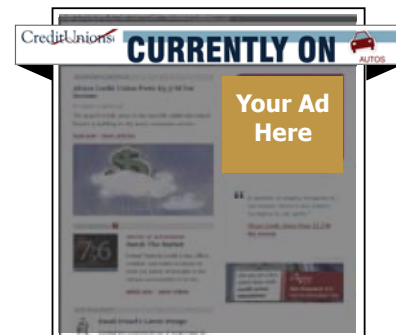
**FEATURES**

- Theme weeks are geared toward credit union decision-makers interested in learning more about a given topic.
- Partner Perspectives reach newsletter recipients two times during the week and are available 24/7/365 in the CreditUnions.com archive.
- Ad sponsorship guarantees six points of contact throughout the week.

**BENEFITS**

- Create top-of-mind awareness with credit union decision-makers looking for information about a specific topic.
- Put your message in front of an audience that trusts Callahan & Associates to deliver data-based insights that move credit unions to take action.
- Position your company as a thought leader dedicated to helping credit unions achieve their 2012 objectives.

THEME	RUN DATE (WEEK OF...)	DUE DATE
Lending	December 12	December 3
Credit Cards	January 9	December 23
Mortgages	February 6	January 28
Autos	March 5	February 25
Gen Y	April 2	March 24
Branching	May 7	April 28



For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

### TRENDWATCH

Callahan & Associates hosts a quarterly Trendwatch webinar, open to all industry executives. This webinar provides a “State of the Union” for the industry as a whole, and garners hundreds of attendees. Sponsorship of the Trendwatch webinar is a great way to position your organization as having its finger on the pulse of the industry, and aligns your company with the highly respected caliber of information and insight that Callahan has to offer.

### CREDIT CARD MANAGEMENT SCHOOL

Callahan & Associates in partnership with Timothy Kolk of TRK Advisors, hosts a year-long series of webinars focused on how credit unions can better manage their credit card programs. For any organization in the credit card industry in any capability, these information intense, high value, best practice webinars are the perfect way to align your company with experts in the field, and reach your desired segmented audience.

Topics in 2012 will include:

- Market Review: What’s Going on Out There?
- Underwriting For Today: Balancing Risk, Reward, Value & Service
- Product Set Design: Pricing, Rewards and Overall Value
- Card Marketing: What Works, What Doesn’t, What You Need

### QUARTERLY TOPICAL WEBINARS:

Callahan & Associates offers the chance to reach targeted audiences through a unique opportunity in our Webinar Sponsorships. Callahan’s webinars explore focused topics and offer you the chance to get in front of potential clients outside of the traditional print and online advertising channels. Past sponsors of Callahan webinars have found these events to be tremendously effective ways to announce the launch of new products, upcoming events and support ongoing branding efforts.

**CALL THE CALLAHAN MEDIA TEAM TO FIND OUT WHAT EVENTS ARE ON OUR SCHEDULE FOR 2012.**

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

PRINT						
	CONFERENCE PROMOTION	BRAND RECOGNITION	NEW PRODUCT LAUNCH	THOUGHT LEADERSHIP	LEAD GENERATION	FREQUENCY/DURATION
CUSP	+	+	+		+	QUARTERLY
Tech@CU Sponsored Content + Full Page Ad		+	+	+	+	QUARTERLY
Tech@CU Full Page Ad		+	+		+	QUARTERLY
Credit Union Directory Full Page Ad		+			+	ANNUAL
Credit Union Directory Buyers Guide		+				ANNUAL
Callahan Report Full Page Ad		+		+		MONTHLY

ONLINE						
	CONFERENCE PROMOTION	BRAND RECOGNITION	NEW PRODUCT LAUNCH	THOUGHT LEADERSHIP	LEAD GENERATION	FREQUENCY/DURATION
CreditUnions.com						
Banner Ad	+	+	+			1 MONTH
Email Newsletter Banner Ad	+	+	+		+	1 WEEK
Theme Week Email Newsletter	+	+	+		+	MONTHLY
Sponsored Content		+	+	+		1 WEEK
Online Buyer's Guide		+	+		+	ANNUAL
Press Center Membership	+	+	+	+		ANNUAL
Webinar Sponsorship		+		+		ONE-TIME
Trendwatch Sponsorship		+		+		PACKAGE

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

PUBLICATION	AD DEADLINE		AD SIZE
<b>2013 DIRECTORY</b> (yearly)	September 28, 2012		Trim size: 8.375 x 10.875 Total size w/ bleed: 8.625 x 11.125
<b>DIRECTORY BUYER'S GUIDE</b>	September 28, 2012		Buyer's Guide logo: resolution 300dpi Company Description: 60 - 80 words
<b>TECHNOLOGY @CU</b> (quarterly)	4Q 2011   March 7, 2012 1Q 2012   June 6, 2012 2Q 2012   Sept. 9, 2012 3Q 2012   December 5, 2012 4Q 2013   March 3, 2013		Trim size: 8.375 x 10.875 Total size w/ bleed: 8.625 x 11.125
<b>CUSP: Credit Unions Strategy &amp; Performance</b> (quarterly)	4Q 2011   March 16, 2012 1Q 2011   June 15, 2012 2Q 2011   Sept. 10, 2012 3Q 2011   Dec. 14, 2012 4Q 2013   March 16, 2013		Trim size: 8.375 x 10.875 Total size w/ bleed: 8.625 x 11.125
<b>Callahan Report</b> (monthly)	January	January 11, 2012	Trim size: 8.5 x 11 Total size w/.25 bleed: 8.75 x 11.125
	February	February 13, 2012	
	March	March 13, 2012	
	April	April 11, 2012	
	May	May 11, 2012	
	June	June 13, 2012	
	July	July 11, 2012	
	August	August 13, 2012	
	September	September 7, 2012	
	October	October 11, 2012	
	November	November 13, 2012	
	December	December 5, 2012	

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

AD SPECS	NO-BLEED	BLEED	LIVE AREA	TRIM
	When setting up an ad with no bleed please be sure ad exports at proper document size and that no artwork, text or logos extends past live area	A Bleed is when the artwork extends off the page	Live area indicates the area in which if there is any shifting while printing, text, logos etc will not be cut off.	Trim is where the actual page size
<b>Full Page</b>	<b>7.875 x 10.375</b>	<b>8.625 x 11.125</b>	<b>7.875 x 10.375</b>	<b>8.375 x 10.875</b>
BUYER'S GUIDE LOGO	Logo submitted for Buyer's guide <b>MUST</b> have a resolution of at least 300. These logos will be printed therefore logos pulled directly from online will not work.			
2 pg spread	--	16.75 x 10.875	16.5 x 10.625	16.75 x 10.875

All ads must be submitted with an image resolution of 300dpi.  
 Color must be set to CMYK and all FONTS either outlined or embedded.  
 Press ready PDFs are ideal however, .eps, or .tif files are accepted with the same specs outlined above.  
 Live Area: 1/4 (.25) from trim edge top, bottom, and side.  
 Bleeds: 1/8 (.125) in addition to the final trim size.

**DELIVERY METHODS**

- 1) CD/DVD sent through the US Postal Service  
attn: Sales Rep, 1001 Connecticut Ave, NW Ste. 1001 Washington, DC 20036
- 2) Email files 5mb or less. If file is larger than 5mb, please use a site such as <https://www.transferbigfiles.com/> to transfer files to Callahan.

**PROOFS**

All ads must be accompanied by a "high end" contract proof. We can have our printer print one for you for an additional cost, however if the ad is not sent at least three weeks prior to the press date, we will not be able to send it back to you for final approval. Proofs must be printed at 100% and must match the supplied file. If we do not receive a proof, we will pull a laser print from the submitted file, and will not be responsible for color or content discrepancies.

**PRINTING PROBLEMS**

We want your ad to print correctly. If your ad is late, has technical problems (see "Common Problems"), needs last-minute changes, or is otherwise "stressed," the chances of its running incorrectly increase significantly. Therefore please make every effort to get your materials in on time and to our specifications.

Any ad intervention requested by the advertiser and/or required by us or our printer may result in additional charges to the advertiser, and releases us from responsibility for its reproduction. If we encounter a minor problem with your ad, we will attempt to fix it and inform you of this at our discretion. If we cannot fix it, we will ask you to submit a corrected file.

**COMMON PROBLEMS**

Low-resolution images, missing screen and/or printer fonts, incorrect dimensions, images not converted to CMYK, text outside the safety area, non-bleed ads that bleed (and vice versa), excessive density of tone, ads created in non-standard applications, unacceptable proofs, incorrect use of rich black, spot colors, and embedded color profiles.

If you have any further questions, please contact Michelle Hoopes at [Mhoopes@creditunions.com](mailto:Mhoopes@creditunions.com)

**PRINT BUYER'S GUIDE INFORMATION**

**Logo must be submitted with an image resolution of 300dpi**  
**Text Submitted must be between 60-80 words.**



**Callahan & Associates, Inc.**  
 1001 Connecticut Ave., N.W. Ste. 1001,  
 Washington, DC 20036  
 Phone: 800-446-7453 Fax: 202-223-1311  
<http://www.callahan.com/>

**Alix Patterson**  
 Chief Operating Officer  
[alix@creditunions.com](mailto:alix@creditunions.com)

Callahan & Associates' Leadership Program empowers credit unions to succeed through a network of knowledge backed by the best minds and resources of the industry. Our Leadership clients find value in the exploration of Callahan publications, discovery of key financial metrics with our analytics software, the opportunity to educate their staff with online webinars, and the chance to collaborate with the best minds in the industry.

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920



AD SPECS	NO-BLEED	BLEED	LIVE AREA	TRIM
	When setting up an ad with no bleed please be sure ad exports at proper document size and that no artwork, text or logos extends past live area	A Bleed is when the artwork extends off the page	Live area indicates the area in which if there is any shifting while printing, text, logos etc will not be cut off.	Trim is where the actual page size
<b>Full Page</b>	<b>8 x 10.5</b>	<b>8.75 x 11.25</b>	<b>8 x 10.5</b>	<b>8.5 x 11</b>

All ads must be submitted with an image resolution of 300dpi.

Color must be set to CMYK and all FONTS either outlined or embedded.

Press ready PDFs are ideal however, .eps, or .tif files are accepted with the same specs outlined above.

Live Area: 1/4 (.25) from trim edge top, bottom, and side.

Bleeds: 1/8 (.125) in addition to the final trim size.

**DELIVERY METHODS**

- 1) CD/DVD sent through the US Postal Service  
attn: Sales Rep, 1001 Connecticut Ave, NW Ste. 1001 Washington, DC 20036
- 2) Email files 5mb or less. If file is larger than 5mb, please use a site such as <https://www.transferbigfiles.com/> to transfer files to Callahan.

**PROOFS**

All ads must be accompanied by a "high end" contract proof. We can have our printer print one for you for an additional cost, however if the ad is not sent at least three weeks prior to the press date, we will not be able to send it back to you for final approval. Proofs must be printed at 100% and must match the supplied file. If we do not receive a proof, we will pull a laser print from the submitted file, and will not be responsible for color or content discrepancies.

**PRINTING PROBLEMS**

We want your ad to print correctly. If your ad is late, has technical problems (see "Common Problems"), needs last-minute changes, or is otherwise "stressed," the chances of its running incorrectly increase significantly. Therefore please make every effort to get your materials in on time and to our specifications.

Any ad intervention requested by the advertiser and/or required by us or our printer may result in additional charges to the advertiser, and releases us from responsibility for its reproduction. If we encounter a minor problem with your ad, we will attempt to fix it and inform you of this at our discretion. If we cannot fix it, we will ask you to submit a corrected file.

**COMMON PROBLEMS**

Low-resolution images, missing screen and/or printer fonts, incorrect dimensions, images not converted to CMYK, text outside the safety area, non-bleed ads that bleed (and vice versa), excessive density of tone, ads created in non-standard applications, unacceptable proofs, incorrect use of rich black, spot colors, and embedded color profiles.

If you have any further questions, please contact Michelle Hoopes at [Mhoopes@creditunions.com](mailto:Mhoopes@creditunions.com)

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920



AD SPECS	NO-BLEED	BLEED	LIVE AREA	TRIM
	When setting up an ad with no bleed please be sure ad exports at proper document size and that no artwork, text or logos extends past live area	A Bleed is when the artwork extends off the page	Live area indicates the area in which if there is any shifting while printing, text, logos etc will not be cut off.	Trim is where the actual page size
<b>Full page</b>	<b>7.875 " x 10.375 "</b>	<b>8.625 " x 11.125 "</b>	<b>7.875 " x 10.375 "</b>	<b>8.375 " x 10.875 "</b>
2 pg spread	--	16.75 " x 10.875 "	16.5 " x 10.625 "	16.75 " x 10.875 "
1/2 pg (hor)	6.875 " x 4.575 "	8.625 " x 5.449 "	7.375 " x 5.075 "	8.375 " x 5.325 "
1/2 pg (hor) spread	--	17 " x 5.449 "	16.23 " x 5.075 "	16.75 " x 5.325 "
1/3 (ver)	--	top bleed only 2.8036 " x 10.25 "	2.8036 " x 9.875 "	2.8036 " x 10.125 "

All ads must be submitted with an image resolution of 300dpi.

Color must be set to CMYK and all FONTS either outlined or embedded.

Press ready PDFs are ideal however, .eps, or .tif files are accepted with the same specs outlined above.

Live Area: 1/4 (.25) from trim edge top, bottom, and side.

Bleeds: 1/8 (.125) in addition to the final trim size.

**DELIVERY METHODS**

- 1) CD/DVD sent through the US Postal Service  
attn: Sales Rep, 1001 Connecticut Ave, NW Ste. 1001 Washington, DC 20036
- 2) Email files 5mb or less. If file is larger than 5mb, please use a site such as <https://www.transferbigfiles.com/> to transfer files to Callahan.

**PROOFS**

All ads must be accompanied by a "high end" contract proof. We can have our printer print one for you for an additional cost, however if the ad is not sent at least three weeks prior to the press date, we will not be able to send it back to you for final approval. Proofs must be printed at 100% and must match the supplied file. If we do not receive a proof, we will pull a laser print from the submitted file, and will not be responsible for color or content discrepancies.

**PRINTING PROBLEMS**

We want your ad to print correctly. If your ad is late, has technical problems (see "Common Problems"), needs last-minute changes, or is otherwise "stressed," the chances of its running incorrectly increase significantly. Therefore please make every effort to get your materials in on time and to our specifications.

Any ad intervention requested by the advertiser and/or required by us or our printer may result in additional charges to the advertiser, and releases us from responsibility for its reproduction. If we encounter a minor problem with your ad, we will attempt to fix it and inform you of this at our discretion. If we cannot fix it, we will ask you to submit a corrected file.

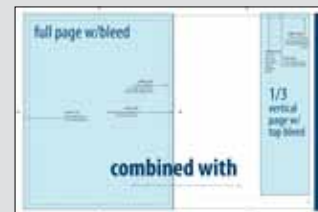
**COMMON PROBLEMS**

Low-resolution images, missing screen and/or printer fonts, incorrect dimensions, images not converted to CMYK, text outside the safety area, non-bleed ads that bleed (and vice versa), excessive density of tone, ads created in non-standard applications, unacceptable proofs, incorrect use of rich black, spot colors, and embedded color profiles.

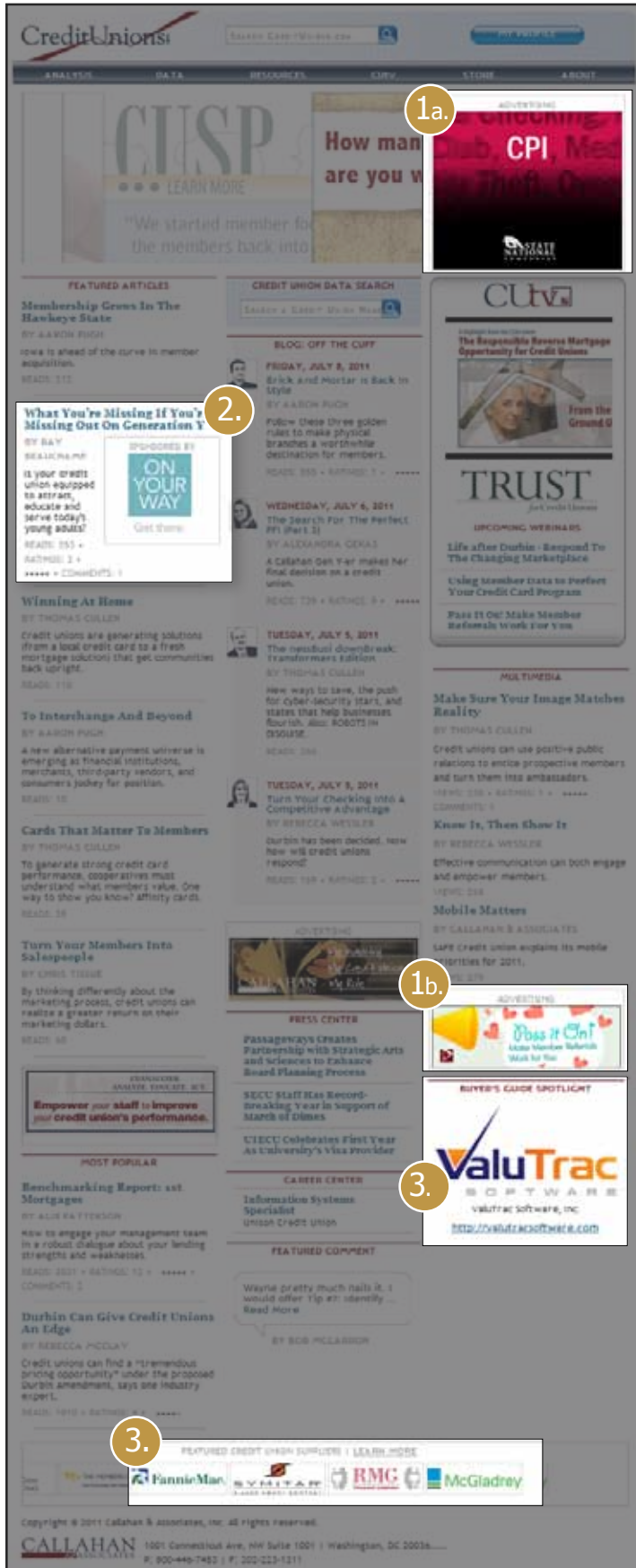
If you have any further questions, please contact Michelle Hoopes at Mhoopes@creditunions.com

**GET EVEN MORE COVERAGE WITH A CUSTOMIZED AD COMBO, SPREAD GATE FOLDS AND MORE.**

Contact our media specialist for more information.



For more information contact the Business Development Department at 800.446.7453 or 202.223.3920



**1. CU.com Sponsorship**

- 1a. Large Banner 300px x 250px
- 1b. Small Banner 300px x 100px

Frequency/Duration: 1 Month

**2. Sponsored Content**

600 words & email ad 300px x 250px & Logo 150px x 25px)

Frequency/Duration: 1 Week (Email + CreditUnions.com)

**3. Premier Online Buyer's Guide Listing**

150px x 50px & 150 Word Company Description and three category listings

Frequency/Duration: Annual Membership

**4. Newsletter Sponsorship (Email)**

Large Banner 300px x 250px  
Small Banner 300px x 100px

Frequency/Duration: 1 Week



For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

AD PLACEMENT	FREQUENCY/ DURATION	AD DIMENSIONS	FILE FORMAT (all web files need to be saved as an .RGB and at 72 dpi)
CreditUnions.com Sponsorship: Large Banner & Small Banner	1 Month	300px x 250px	.jpg, .gif, .swf, animated .gif
		300px x 100px	
Newsletter Sponsorship (Email)	1 Week	300px x 250px	.jpg, .gif These ads will be placed in emails. If you are using a flash banner please provide a still banner to be included in the email.
Premier Online Buyer's Guide Listing		logo: 150px x 50px	.jpg, .gif
CreditUnions.com Sponsored Content	1 Week (Email + CreditUnions.com)	text: 600 words	.jpg, .gif These ads will be placed in emails. If you are using a flash banner please provide a static banner to be included in the email.
		logo: 150px x 25px at 72 dpi	
		ad: 300px x 250px	

**FOR ANIMATION FILES**

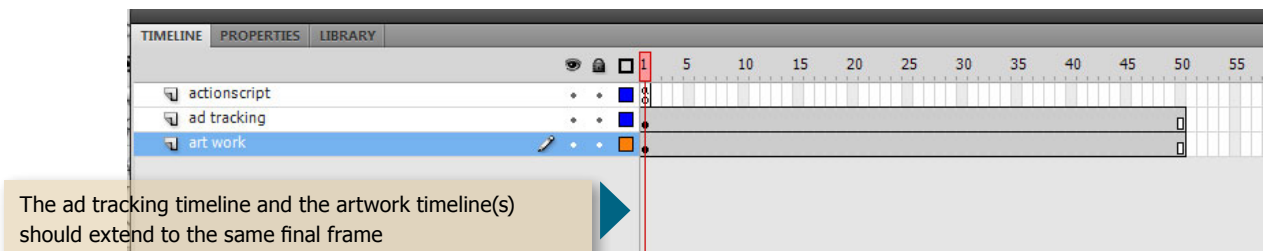
If you are submitting an animated GIF, include all relevant information on the first slide. Outlook 2007, a common email client, does not support animated GIFs and only the first slide will show.

**FOR FLASH ADS**

Visit <http://www.callahan.com/SideBarAdbutlerTemplateCS3.zip> to download a flash template to optimize the ad for CreditUnions.com. This template will ensure the ability to measure the click thru rate to provide accurate data about your campaign.

**INSTRUCTIONS ON HOW TO USE FLASH TEMPLATE**

- ☑ The .FLA template file (which will make the .SWF file) has an invisible button and ActionScript connected to that button.
- ☑ When the button is clicked it will work with adbutler (our ad tracking software) to make the link and measure the click thru.
- ☑ The final file submitted will need to be a .SWF file and while the length or width doesn't matter the file should not exceed 500k.
- ☑ Please be sure to submit the URL where you would like the ad to link to.



For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

Thank you for advertising with Callahan & Associates. We look forward to helping you establish or further your foothold in the credit union marketplace. We work with a range of credit union partners and have several advertising packages to fit varying needs and budgets. To ensure you receive the most effective return for your ad placements, please note the following policies:

#### **DUE DATES**

All advertising material and copy is due 12 calendar days before the scheduled run date. All materials must meet the specifications outlined in the Callahan media kit. If you have any questions about materials, specs, or due dates, please contact Ed Gattis at egattis@creditunions.com.

#### **2012 SCHEDULING POLICY**

Callahan does not run advertisements without a signed insertion order. We do not accept insertion orders less than 12 calendar days before the requested run date.

Because complications and scheduling conflicts do arise, Callahan will reschedule advertising placements. For Callahan to consider a placement "rescheduled" and not "cancelled," the advertiser must submit a reschedule request form 30 calendar days before the scheduled run date. If an advertiser requests to reschedule a placement less than 30 days prior to the original run date, then Callahan may levy a 10% rescheduling fee in addition to the original price.

Callahan will provide a full refund on cancellations made 90 calendar days prior to the scheduled run date, a 75% refund up to 30 calendar days before the scheduled run date, and no refund after 30 calendar days prior to the run date.

#### **COMMISSION**

Callahan bills two weeks prior to the run date. Advertisers and their agencies are jointly and severally liable for all billed charges. All ads are 15% commissionable to a certified advertising agency if paid within 30 days of invoice date. After 30 days, the agency is expected to pay the gross amount.

#### **ONLINE ADVERTISEMENTS**

Online ads must be executed within 12 months of the initial purchase date. Callahan will not roll over ads after the 12-month period.

#### **SPONSORED CONTENT**

Sponsored content must be original material written for the Callahan & Associates audience. Any client who submits non-original content is considered to be in breach of contract, and Callahan will automatically cancel the advertising spot. If new materials are not submitted within the guidelines of the scheduling policy, Callahan will charge a full cancellation fee.

Once every 90 days, clients may rerun original articles they have previously sponsored on CreditUnions.com. To do so, clients must arrange prior approval with their client services manager.

#### **SPONSORED CONTENT ONBOARDING**

Callahan & Associates offers private onboarding to all clients (new and existing) to outline the process, expectations, and best practices of sponsored content. We have a staff of professional writers that keep up-to-date with industry trends and leaders. They contribute to all of Callahan & Associates' media products and review sponsored content to ensure it adheres to Callahan style. Applying Callahan's standards to your own articles will help you achieve the results you want.

I would like to participate in Callahan's Sponsored Content onboarding. Date Scheduled: \_\_\_\_\_

I prefer NOT to participate in Callahan's Sponsored Content onboarding. I understand I am forfeiting this opportunity but I am still liable for understanding the terms and conditions of Callahan & Associates' sponsored content policies and guidelines; furthermore, failure to adhere to the policies may result in a cancellation of my advertising spot without the recourse to recuperate lost fees.

\_\_\_\_\_ Initial Here

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

Callahan Media provides data-based insight that moves credit unions to take action, enabling them to improve their financial performance and provide better value for members.

To help advertisers create original sponsored content that adheres to the Callahan Media mission, we provide the follow guidelines:

### **1. WRITE WITH THE READER IN MIND.**

Sponsored content must provide value in and of itself and should encourage readers to take action. The most successful articles include decision-making tools such as data, tips, or best practices that will help a credit union improve its financial performance. Write toward a 3:1 ratio – articles should include three parts actionable content and one part product/partner placement. Credit union executives appreciate brevity, so keep articles to 750 words or less in length.

### **2. COVER POPULAR TOPICS OR STRATEGIES BUT AVOID REDUNDANCY.**

Choose topics that are top of mind with industry executives, but avoid stating obvious points or rehashing common topics. Use your subject expertise to further the existing dialog or offer a new perspective. This will make your article stand out and encourage executives to share your insight with others.

### **3. MAKE THE ARTICLE A HOT LEAD GENERATOR ...**

To generate the best quality leads, offer readers more information through white papers, webinars, etc., and link to these resources through landing pages that capture the names and email addresses of interested readers. Giving readers actionable information as well as a way to learn more is a great way to start building loyal relationships.

### **4. ... BUT AVOID TOO MUCH SELF-PROMOTION.**

Sponsored content is intended to showcase your thought leadership and dedication to serving the credit union industry. Just like on a first date, talking too much about yourself can be a turnoff. Lead with information that demonstrates your knowledge of credit unions and avoid first person phrasing. Again, write with a 3:1 ratio in mind. The most effective promotional content concisely ties the topic with a product or service and appears at the end of the article. Pieces that are promotional from the beginning do not entice readers to continue through to the end.

### **5. SUBMIT ORIGINAL CONTENT.**

Sponsored content must be original material written for the Callahan & Associates audience. Any client who submits non-original content is considered to be in breach of contract, and Callahan will automatically cancel the advertising spot. If new materials are not submitted within the guidelines of the scheduling policy, Callahan will charge a full cancellation fee.

If you need assistance in choosing a topic, structuring the article, or anything else, pick up the phone and give us a call. We're here to help! Recent articles and press releases are posted on your Premier Supplier Listing, so make sure your company's listing is up-to-date.

Callahan & Associates reserves the right to change, modify, or return for editing any submitted work in order to comply with our editorial style, standards, and guidelines.

### **ARTICLES MUST BE SUBMITTED WITH THE FOLLOWING:**

- HEADLINE

For more information contact the Business Development Department at 800.446.7453 or 202.223.3920

- PULL OUT
- TEASER BLURB
- PROMO
- AUTHOR
- ART FILES (if applicable)
- AUTHOR or COMPANY BIO
- LOGO URL REDIRECT (online only)

**HEADLINES**

- Fewer than 10 words
- Descriptive wording; strong, active verbs (if relevant, use numbers: Three Ways To Increase ROA, Six Ways To Retain Members)
- Capitalize the first letter in every word

**TEASER BLURB**

- Fewer than 25 words
- Highlight a specific take away or otherwise entice readers
- Use active voice

**AUTHOR**

- Name
- Title
- Company/Division
- Email address

**AUTHOR OR COMPANY BIO**

- Fewer than 50 words

**PULL OUT**

- Choose one sentence (or piece together two) to create an additional way to draw in readers
- Include attribution if applicable
- Brevity is preferable to wordiness

**ART FILES**

- JPG format
- 72 dpi or greater resolution
- RGB coloring
- No wider than 500 pixels, no narrower than 250 pixels
- Graphs and charts must include a title and sourcing information
- A company logo runs with sponsored content; please confirm we have the correct logo and URL redirect