

# The Federal Credit Union

## RATES AND SPECIFICATIONS

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%

### Submitting Materials & Production Questions

Send all materials to:

#### The Federal Credit Union

Brian Hershey  
The YGS Group  
3650 West Market Street, York, PA 17404  
Email: [brian.hershey@theygsgroup.com](mailto:brian.hershey@theygsgroup.com)  
Phone: 717-505-9701 x174

### Advertising Inquiries

Jim Oestmann  
[joestmann@arlpub.com](mailto:joestmann@arlpub.com)  
Phone: 847-838-0500 | Fax: 877-389-6781

**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 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.

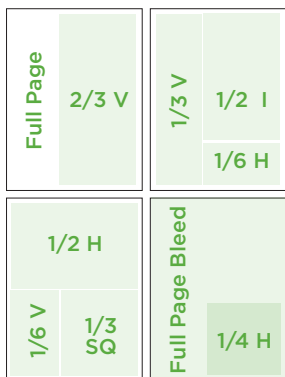
**Cancellations** Cancellations are not accepted after space closing date. Advertising must be inserted within one publication year of first insertion to earn frequency rates. Loss of credit due to account delinquency may affect frequency rates. Advertisers will be short-rated if, within a 12-month period from the date of the first insertion, they do not use the number of insertions upon which their billings have been based.

**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.

### 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 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.



National Association of Federal Credit Unions | [www.nafcu.org](http://www.nafcu.org)

Visit [www.nafcu.org/advertise](http://www.nafcu.org/advertise)  
to learn more about NAFCU's full lineup  
of advertising and sponsorship opportunities.