

# Perspectives

The Official Magazine of the Cornerstone Credit Union League

## 2019 Media Kit



Perspectives is a quarterly publication of the Cornerstone Credit Union League and is offered to League affiliated credit unions as a dues-supported service.

6801 Parkwood Blvd, Ste. 300  
Plano, TX 75024

# EDITORIAL CONTENT

Each issue features articles in the following areas:

- Products & Services
- News
- Philosophy in Action
- Professional Development
- Small Credit Unions
- Regulatory & Compliance
- HR Corner

# 2019

Our member credit unions look to our publications and website for the latest industry news and League program updates, along with extensive products and services. By advertising with Cornerstone, you can capitalize on our close relationship with our members and our well-respected reputation among influential credit union leaders throughout Arkansas, Oklahoma, and Texas.

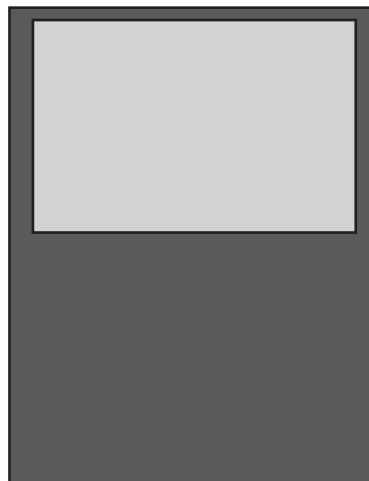
## AD SIZES

Dark area represents non-printing area. Actual page trim size is 8.375" w x 10.875" h.  
Live area on full page ad is .375" inside the trim.

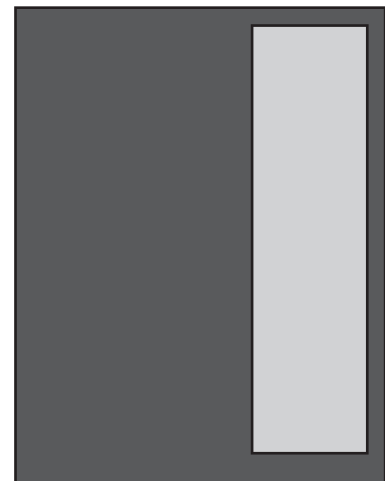


**Full Page**  
Coverage is  
8.375" x 10.875"

Full Page including Bleed  
Coverage must extend to  
8.625" x 11.125"



**1/2 Page**  
7.375" x 4.875"  
Can be top or  
bottom of page.



**1/3 Page**  
2.67" x 9.75"  
Right or left,  
opposite binding.

# DETAILS

## CALENDAR

Volume 14	Publication Month	Copy Due	Ads Close
Issue 1	March	January 14	January 18
Issue 2	June	April 22	April 26
Issue 3	September	July 22	July 26
Issue 4	December	October 21	October 25

## RATE CARD

RATES	1 Issue	2 Issues	4 Issues
Back Cover	\$2,295	\$2,195	\$2,070
Inside Front Cover	\$1,870	\$1,775	\$1,685
Inside Back Cover	\$1,870	\$1,775	\$1,685
Full Page	\$1,625	\$1,550	\$1,465
Half Page	\$975	\$925	\$880
Third Page	\$755	\$720	\$680

## DIGITAL

### Accepted file type:

Ads must be supplied digitally in native InDesign file, or High-Res Adobe PDF files. Flattened .tif and .eps files are also accepted. (Advertisers must include the fonts and linked files used in building the ad. Preferably, please convert all fonts to outlines.)

We are not able to accept files in Microsoft Word, PowerPoint, Publisher, or PageMaker.

### Resolution:

All placed graphic files should be created at a minimum of 300 dpi (for 150-line screen printing), not exceeding 100% scale, with a graphic or page layout program.

### Color:

All colors should be created in CMYK or grayscale builds.

### Fonts:

Please provide all fonts used in the creation of your ad. To avoid potential problems, it is preferred that all fonts be converted to outlines. For PDF files, please confirm all used fonts are embedded.

### Proofs:

A composite proof should accompany all ads. Publisher is not responsible for shifts in color due to differences between the file and proof.

### Submission:

Send files via email to [tflorida@curesources.coop](mailto:tflorida@curesources.coop). Due to our firewall, no .zip files can be accepted (.sit compressed files are allowed).

No photocopies, camera-ready art, tear sheets from previously printed ads, or faxes accepted.

## MECHANICAL

### Publication Trim Size:

8.375"w x 10.875"h

### Printing:

Direct-to-plate, offset.

### File submission:

(see Accepted File Type)

### Binding:

Saddle-stitched

### Live area:

Full page ads – 7.625"w x 10.125"h

**Half page ads, Quarter page ads** – Live area is considered the ad size, as these ads do not bleed.

### LPI:

150-line screen

### Actual bleed:

Full page ads – 1/8" (8.625"w x 11.125"h)  
Half page ads and Quarter page ads – None

# ADVERTISING PLACEMENT ORDER FORM

Company Name \_\_\_\_\_  
 Contact Person \_\_\_\_\_ Title \_\_\_\_\_  
 Street Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-Mail \_\_\_\_\_  
 Billing Person \_\_\_\_\_ Title \_\_\_\_\_  
 Billing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Telephone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-Mail \_\_\_\_\_

I would like to participate in the following opportunities;  
 Perspectives – Quarterly, Full-Color Publication  
 (Please specify details below)

2019 INSERTION DATES	Issue 1	Issue 2	Issue 3	Issue 4
AD SIZE	Full page	1/2 Page	1/3 Page	

Total Amount Due \$ \_\_\_\_\_

## Terms & Conditions

By advertising in a publication for Cornerstone Credit Union League and its subsidiary, Credit Union Resources, Inc. (collectively referred to herein as Cornerstone), the Advertiser and its Agents (collectively referred to herein as "Advertiser") agree to the following advertising terms and conditions:

- I. The acceptance of advertisers or sponsors by Cornerstone is based upon social, professional, ethical, and legal considerations. Advertisers and sponsors must be in keeping with the missions and visions of Cornerstone.
- II. Cornerstone reserves the right to unilaterally reject or cancel any advertisers or sponsors that it deems are not in the best interest of Cornerstone, its members, and consumers.
- III. Advertisers are jointly and severally liable for all content (including text representation and illustration) of the advertisement printed. Advertisers shall indemnify and hold harmless Cornerstone from and against any and all claims, demands, actions, judgments, costs, damages, expenses and liabilities inclusive of attorney fees and court costs arising out of or in connection with Advertiser's advertisement. Cornerstone shall not be responsible for any direct or indirect damages to Advertisers arising out of this agreement.
- IV. Advertisements do not constitute endorsements by Cornerstone.
- V. Cornerstone reserves the right, in its sole and absolute discretion, to position advertisements anywhere in the publication.
- VI. While every effort is made to assure the timely release of the publication, Cornerstone is not liable for printing or publishing delays. Cornerstone shall not be responsible for any typographical or printing errors.
- VII. Payment in full is due and owing upon Cornerstone's receipt of the artwork or listing. Checks should be made payable to Credit Union Resources, Inc. Cancellations may not be made after the publication closing deadline, and no refunds will be available after such deadline. Advertisers are jointly and severally responsible for all advertising costs.
- VIII. Artwork will not be returned except by written agreement signed by Cornerstone.
- IX. This Agreement shall in all respects be interpreted and enforced in accordance with the laws in the states of Arkansas, Oklahoma, and Texas. If an action, suit, judicial or other legal proceeding shall be brought to enforce any right, remedy, or claim arising under this Agreement, it is expressly agreed that venue for such action, suits, or other judicial proceeding shall lay in the County of Dallas, State of Texas.
- X. This Agreement contains the entire agreement of the parties; this Agreement supersedes any agreement Advertisers may have among themselves or that is submitted with any Advertiser's artwork or advertising copy.

By signing below, I acknowledge that I have read the Cornerstone Credit Union League Advertising Terms and Conditions, and accept the advertising policies information contained therein.

X \_\_\_\_\_  
 Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_  
 \_\_\_\_\_  
 Print Name \_\_\_\_\_ Title \_\_\_\_\_

Please complete the Advertising Placement Order form and return to:

Tracy Florida, Partner Relations Manager, Credit Union Resources  
 6801 Parkwood Blvd, Ste. 300, Plano, TX 75024  
 800-442-5762, Ext 6641 469-385-6641 tflorida@curesources.coop