

Perspectives

The Official Magazine of the Cornerstone Credit Union League

2016 Media Kit



Credit Union Resources, Inc.™

6801 Parkwood Blvd, Ste. 300
Plano, TX 75024



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

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.

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



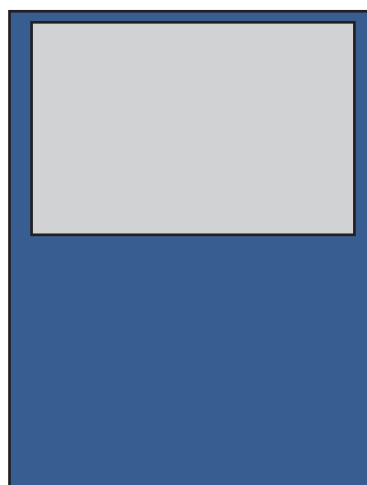
AD SIZES

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.

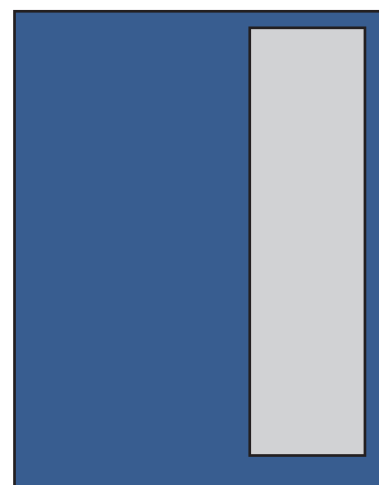


Full Page
Coverage is
8.375" x 10.875"

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.



Rate Card

Rates (4-Color)	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

Calendar

Volume 11	Publication Month	Ad Close	Materials Due
Issue 1	February	December 30	January 6
Issue 2	May	March 4	March 11
Issue 3	August	June 3	June 10
Issue 4	November	September 6	September 12

Advertising Requirements

DIGITAL

Accepted file type:

Ads must be supplied digitally in native InDesign/Quark files, 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 on CD, DVD, or via e-mail. Due to our firewall, no .zip files can be accepted (.sit compressed files are allowed). If sending via e-mail, send files to tflorida@curesources.coop.

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



ive
community
reach
strategies

ivik, Publications Manager

develop a marketing plan specifically tailored to your credit union for maximum effectiveness.

MARKETING TO YOUR COMMUNITY

Once you understand the community you serve, concentrate on things that draw positive attention to the credit union and make it stand out through goodwill activities that engender respect, admiration, the desire to get involved and the desire to tell others how great you are, such as:

- Offering financial education and financial literacy programs in local schools or attract youth (your future borrowers) including money talks and scholarship programs.
- Forging relationships with school officials, which may permit a credit union branch or satellite office in the school.
- Extending a hand to low-wealth households by offering

affordable financial products and opportunities. Offer alternatives to payday loans, credit builder programs, and small access products.

- Partnering with community organizations to provide Volunteer Income Tax Assistance services, Individual Development Accounts program, and micro-business loans.

- Participating in special community events such as open houses, ribbon cuttings, trade shows, fundraisers for special causes, festivals, etc.

- Sponsoring or contributing to charity events such as blood drives, meals on wheels, toy drives, meals for the homeless, Girl Scout events for the homeless, Children's Miracle Network, Wounded Warrior Project, etc.
- Reaching out to community-based organizations including

Program Analyst

ADVERTISING PLACEMENT ORDER FORM

Company Name _____
Contact Person _____ Title _____
Street _____ City/State/ZIP _____
Telephone _____ Fax _____
E-Mail _____
Billing Contact _____ Title _____
Billing Address _____ City/State/ZIP _____
Telephone _____ Fax _____
E-Mail _____

I would like to participate in the following advertising opportunities

Perspectives – Quarterly, Full Color Publication Total Amount Due \$ _____

(specify details below)

2016 Insertion Dates

Issue 1; Issue 2; Issue 3; Issue 4

Ad Size

Back Cover; Inside Front Cover; Inside Back Cover; Full page; 1/2 page; 1/3 page

TERMS & CONDITIONS

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

- 1) 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.
- 2) 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.
- 3) 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.
- 4) Advertisements do not constitute endorsements by Cornerstone.
- 5) Cornerstone reserves the right, in its sole and absolute discretion, to position advertisements anywhere in the publication.
- 6) 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.
- 7) 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.
- 8) Artwork will not be returned except by written agreement signed by Cornerstone.
- 9) 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.
- 10) 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 and Title

Please complete the Advertising Placement Order form and return to:

Tracy Florida, Director, Partner Relations
Credit Union Resources

6801 Parkwood Blvd, Ste. 300, Plano, TX 75024

800-442-5762, Ext 6641 469-385-6641 tflorida@curesources.coop