



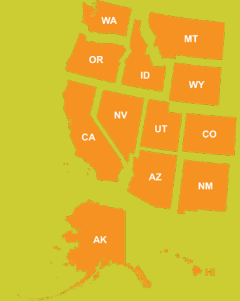
WesternBanker

WesternBanker Magazine is the official magazine of Western Bankers – one of the largest and most dynamic state-banking associations in the US. A publication dedicated to reaching industry professionals with timely, relevant and unique bank industry content.



REACH

Reaching 1,350 Western Bankers-member, banking locations in thirteen states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming and the U.S. Territories.



AD RATES, SPECS & DEADLINES

AD SIZES	DIMENSIONS (W X H)	1X	3X	6X
OUTSIDE BACK COVER	8.375" x 8.6425" *	\$1,875	\$1,745	\$1,595
INSIDE COVERS	8.375" x 11.125" **	\$1,815	\$1,690	\$1,570
OPPOSITE INSIDE FRONT COVER	8.375" x 11.125" **	\$1,815	\$1,690	\$1,570
FULL PAGE	8.375" x 11.125" **	\$1,750	\$1,630	\$1,500
1/2 PAGE	7" x 5"	\$1,100	\$1,025	\$950
1/4 PAGE	4.5" x 3.75"	\$800	\$745	\$650

AD DEADLINE
ISSUE #1 JANUARY/FEBRUARY December 10
ISSUE #2 MARCH/APRIL February 10
ISSUE #3 MAY/JUNE April 10
ISSUE #4 JULY/AUGUST June 10
ISSUE #5 SEPTEMBER/OCTOBER August 10
ISSUE #6 NOVEMBER/DECEMBER October 10

* Trim size 8.125" x 8.5175". Keep live matter 1/2" inside trim.

** Trim size 8.125" x 10.875" - extend no less than 1/8" beyond trim on all sides. Keep live matter 1/2" inside trim.

GET IN TOUCH



Erica Nelson
Advertising Sales Executive

erica@nfrcom.com
763-497-1778



NFR Communications

Your Contact:

Erica Nelson, Sales Executive –
763-497-1778 / erica@nfrcom.com
Complete and return to erica@nfrcom.com

Advertiser Name: _____

Contact Person: _____ Title: _____

Address: _____

Phone: _____ Email: _____

Bill to (if different from above): _____

Name: _____ Title: _____

Billing Address: _____

Phone: _____ Email: _____

Publication: _____

Ad Size: _____ Frequency: _____ Rate: \$ _____ per insertion

Issue(s):

Florida Banking
____ Dec/Jan 20 ____
____ Feb 20 ____
____ Mar 20 ____
____ Apr 20 ____
____ May 20 ____
____ June 20 ____
____ July 20 ____
____ Aug 20 ____
____ Sep 20 ____
____ Oct 20 ____
____ Nov 20 ____

FBA Bulletin
____ Jan 20 ____
____ Feb 20 ____
____ Mar 20 ____
____ Apr 20 ____
____ May 20 ____
____ June 20 ____
____ July 20 ____
____ Aug 20 ____
____ Sep 20 ____
____ Oct 20 ____
____ Nov 20 ____
____ Dec 20 ____

BankNews or
Western Banker
____ Jan/Feb #1 20 ____
____ Mar/Apr #2 20 ____
____ May/June #3 20 ____
____ July/Aug #4 20 ____
____ Sep/Oct #5 20 ____
____ Nov/Dec #6 20 ____

Signing below constitutes agreement to the details listed above and to the NFR General Terms & Conditions.

Authorized Advertiser Signature

Date

NFR Communications General Terms & Conditions:

Payment: All payments are due in full 30 days from invoice date. In the event of non-payments, NFR Communications LLC may assess a late fee on the balance of 1.5% per month. Prepayment may be required in some cases.

The advertiser and/or the advertising agency, jointly and severally, assume liability for the payment of charges for materials published at their discretion or on their behalf. Bills or invoices may be sent at the Publisher's option to the advertiser and/or the agency.

Notice of any demand for collection, or other legal notice, to either the advertiser or the agency shall serve as notice to the other.

Publisher may stop inserting advertiser's advertisements if the payment of any bill is not made when due or if the advertiser makes an assignment for the benefit of creditors or if a petition in bankruptcy is filed by or against the advertiser or if the advertiser goes out of business or announces intention to do so.

Discounts: Specific insertion dates must be given to earn frequency discounts. To receive discount, payment must be received within 30 days of invoice.

Submission Deadlines: Advertiser shall be responsible for submission of all advertising copy, including changes, to the Publisher on or before the dates indicated on the rate sheet. Digital ad materials must be received 10 days prior to run date.

Mechanical Requirements: Publisher reserves the right to alter any printing materials received at variance with mechanical requirements. Such alterations will be billed at actual cost to the advertiser. Publisher reserves the right to trim, reset or to change materials to standard sizes. When no acceptable copy is furnished by the closing date, Publisher reserves the right to repeat the latest advertisement and/or charge at otherwise applicable rates for reserved space.

Cancellations: Advertising submitted or ordered in accordance with the foregoing cannot be cancelled after the closing date. All cancellations must be received in writing prior to advertising closing date.

Short Rates: If the advertiser does not utilize the amount of space set forth in the order, advertiser shall pay to Publisher the difference if any, between the charges for frequency of the publication and the charges based on the higher rate that becomes applicable by reason either of the reduction in space or the number of insertions. This additional amount shall be due and payable immediately on termination of this agreement.

Collection Costs: In the event the services of an attorney are engaged to collect on any past due invoice, all attorney fees, court costs, or other fees related to collection on the account shall be the responsibility of the customer.

Definition: The term "advertising agency" or "agency" refers to an individual or group of individuals who make the media selection, handle the order, coordinate and process prompt payment.

All insertion orders are accepted by the Publisher upon the representation by the agency and advertiser that they are each authorized to publish the entire contents. Advertiser assumes full and complete responsibility and liability for the content of advertising copy submitted, printed and published pursuant to this agreement and shall indemnify and hold the Publisher harmless against any demands, claims, or liability.

Publisher may reject any advertising, at any time, for any reason.

Thank you for your business!