

ABA **Banking** Journal

Where Better Banking Begins

2011 Media
Information

ABA Banking Journal

THE MARKET AND OUR PLACE IN IT

Banks have rebounded from the financial crisis of 2008, but still face many challenges. Among them the massive Dodd-Frank Act, the lingering effects of the recession, and the sweeping advances in technology.

Challenges like these are what good publications are made for.

ABA Banking Journal has been helping bankers cope, adapt, and succeed in difficult, rapidly changing markets for decades. We've changed, too, increasing online content, expanding print coverage, reaching out to readers on Twitter, and more. Behind it all is an experienced editorial and design staff, backed by the deep resources of the American Bankers Association. Together they provide authoritative, relevant business information and analysis.



American Bankers Association

ABA Banking Journal, respected news source and sought-out resource, in print and online, is where better banking begins.

34,584

audited circulation

WHERE BETTER BANKING BEGINS

A New Look for a Vital Marketing Partner

The new **ABA Banking Journal** is the flagship magazine of the American Bankers Association and a tour de force for savvy marketers serving commercial banks and savings institutions. This all-new publication, the result of the 2010 merger with **Community Banker** magazine, has an audited circulation of 34,584, and, with its digital extensions, reaches the most concentrated, best-qualified audience of banking professionals in America.

In addition to its award-winning editorial excellence in print, the new **ABA Banking Journal** has an array of digital media including the **digital magazine, ababj.com**, and the **Editors' Report** e-letter, with more on the way.

The new **ABA Banking Journal** continues to incorporate the in-depth expertise and entrée of the American Bankers Association, now more than ever the leading authority and advocate for banking.



The New ABA Banking Journal Brand

A Universe of Opportunity ... in print and online ...
Reaching the highest concentration of bankers

Print Edition

Flagship publication of the ABA

e-Newsletters

A choice of timely, topical communiqués focusing on current issues and editorial coverage of immediate interest.

Website

Continually updated **ababj.com** site offers a variety of formats and presentation scenarios for advertising. Original content focuses on time-sensitive information of immediate interest to the banking community. Blogs have a loyal following.

Digital Edition

Extending your print investment by hundreds of thousands of page views, with optional animated or audio effects to heighten the impact of your sales message.



WHOLE-MARKET COVERAGE

The new *ABA Banking Journal* stands ready to serve. This dramatically redesigned publication and website have broadened their impact as a formidable resource for banks of all asset sizes.

Community banks (assets less than \$1 billion) represent one-half of our total circulation of 34,584. The balance of our audience is comprised of midsize banking institutions (assets of \$1 to \$15 billion) and large institutions (assets above \$15 billion).

COMMERCIAL BANKS & SAVINGS INSTITUTIONS

By Asset Size*

SIZE RANGE	NO. OF BANKS	% OF TOTAL	ABABJ CIRCULATION**
\$10 billion & over	105	1.3	4,530
\$1 billion to \$9 billion	575	7.2	6,304
\$100 million to \$999 million	4,474	56.4	12,847
Under \$100 million	2,778	35.0	3,484
Size not specified	--	--	4,168
TOTAL	7,932		31,333

*FDIC, as of March 31, 2010

** VERIFIED ® Audit Circulation, December 2009



Bank and Savings Bank Circulation

MORE TOTAL Bank & Savings Bank Circulation
HIGHER CONCENTRATION of Target Audience
BETTER INVESTMENT of Your Advertising Dollars

Publication	Bank & Savings Bank Circulation	%
ABA Banking Journal	31,333*	96%
US Banker	27,479**	78%
Bank Technology News	20,762**	75%
Bank Systems and Technology	15,127**	62%
Independent Banker	12,748***	-
American Banker	10,285****	-

% = Percentage of Bank & Savings Bank Circulation to total Circulation

*Verified December 2009

**BPA December 2009

***Publisher's Sworn Statement, June 2010

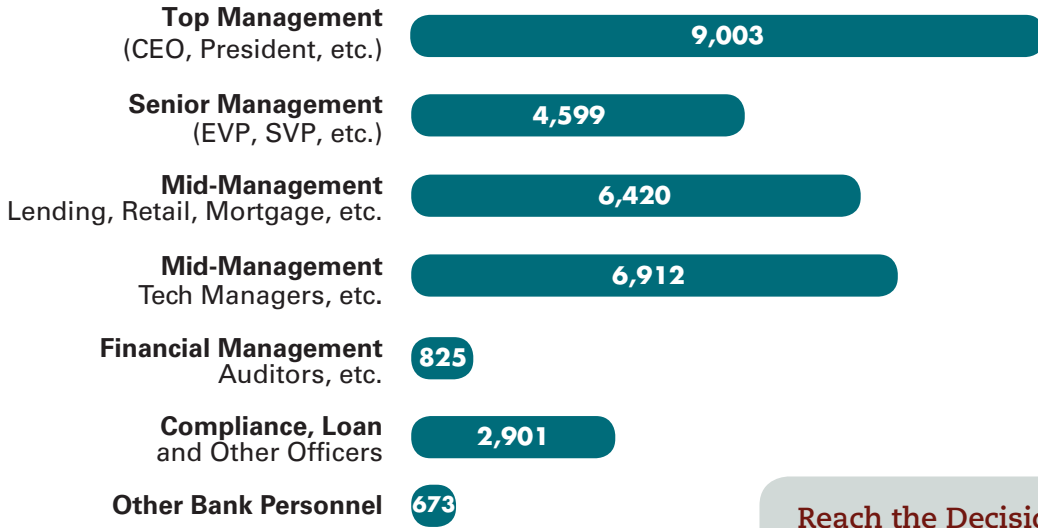
****ABC Statement, March 2010, as reported in SRDS



Decision-makers

When Banks & Savings Institutions are your primary target, no other publication in the banking field offers more efficient reach or greater concentration of decision-makers than *ABA Banking Journal* ... where better banking begins!

Respected by Bank Decision-makers at all Levels of Responsibility



TOTAL BANK & SAVINGS BANK CIRCULATION 31,333

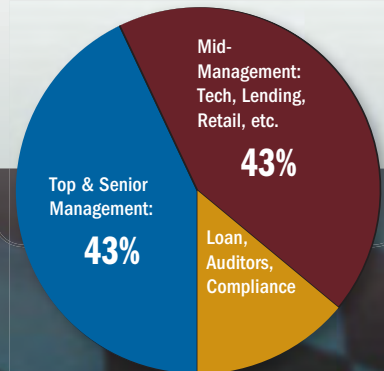
VERIFIED® Audit Circulation, December 2009

Reach the Decision-makers:

Top Management 9,003

Total Bank Circ 31,333

A Concentration of Decision-makers



Issue	Display Ad close	Editorial	BONUS DISTRIBUTION
January	<p>AD DEADLINE: December 3, 2010</p> <p>MATERIAL CLOSE: December 10, 2010</p>	<p>Outlook for Insurance Coverage</p> <p>Bill pay innovations</p> <p>ABA Community Bankers Conference Pre-Convention Report</p>	<p>ABA Insurance Risk Management Annual Forum & Meeting January 30 – February 2</p>
February	<p>AD DEADLINE: January 5, 2011</p> <p>MATERIAL CLOSE: January 12, 2011</p>	<p>Community Banking Report</p> <p>Wealth Management & Trust Trends</p>	<p>ABA National Conference for Community Bankers February 20-23</p> <p>ABA Wealth Management and Trust Conference March 6-8</p>
March	<p>AD DEADLINE: February 4, 2011</p> <p>MATERIAL CLOSE: February 11, 2011</p>	<p>Real Estate Lending Outlook</p> <p>Raising Capital</p>	<p>ABA Real Estate Lending Conference April 10-12</p>
April	<p>AD DEADLINE: March 4, 2011</p> <p>MATERIAL CLOSE: March 11, 2011</p>	<p>Focus on Risk Management</p> <p>Imaging Technology Update</p>	<p>ABA Risk Management Forum April 13-15</p>
May	<p>AD DEADLINE: April 6, 2011</p> <p>MATERIAL CLOSE: April 12, 2011</p>	<p>Mobile Banking on the Move</p> <p>Compensation Challenges</p> <p>Big Bank Top-Performer Rankings</p>	
June	<p>AD DEADLINE: May 5, 2011</p> <p>MATERIAL CLOSE: May 11, 2011</p>	<p>Compliance Solutions</p> <p>Deposit Marketing/Funding</p> <p>Community Bank Top-Performer Rankings</p>	<p>ABA Regulatory Compliance Conference June 12-15</p> <p>ABA CFO Exchange June 13-15</p>

EVERY MONTH CONTINUING COVERAGE

TECH TOPICS
BANK NOTES

THE ECONOMY
COMPLIANCE CLINIC

COMMUNITY BANKING
PASS-THE-ASPIRIN

Issue	Display Ad close	Editorial	BONUS DISTRIBUTION
July	<p>AD DEADLINE: June 6, 2011</p> <p>MATERIAL CLOSE: June 10, 2011</p>	<p>Card Innovations</p> <p>Credit Management Advances</p>	
August	<p>AD DEADLINE: July 6, 2011</p> <p>MATERIAL CLOSE: July 11, 2011</p>	<p>Annual Branch Design Report</p> <p>Housing/Mortgage Update</p>	
September	<p>AD DEADLINE: August 5, 2011</p> <p>MATERIAL CLOSE: August 11, 2011</p>	<p>Annual Banks-in-Insurance Report</p> <p>Retail Bank Technology</p> <p>ABA Annual Convention Preview</p>	<p>American Bankers Insurance Association Annual Conference September 25-28</p> <p>Retail Delivery Conference October 11-13</p>
October	<p>AD DEADLINE: September 7, 2011</p> <p>MATERIAL CLOSE: September 12, 2011</p>	<p>ABA Annual Convention Issue</p> <p>Fraud Solutions</p>	<p>ABA Annual Convention, October 23-26</p>
November	<p>AD DEADLINE: October 5, 2011</p> <p>MATERIAL CLOSE: October 11, 2011</p>	<p>Focus on Revenue: New Sources of Fee Income</p> <p>Money Laundering/Bank Secrecy Act Report</p>	<p>ABA Money Laundering Enforcement Conference November 13-15</p>
December	<p>AD DEADLINE: November 4, 2011</p> <p>MATERIAL CLOSE: November 10, 2011</p>	<p>Merger & Acquisitions Outlook</p> <p>Outsourcing Trends</p>	

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THE NEW ABA BANKING JOURNAL 2011 WHITEPAPERS

A Refined Presentation
Valuable Information for a Very Select Audience

Print Issue	Subject	Deadline for Submission
January	Risk Management Tools	Dec. 1, 2010
February	Hot Topics for Community Bankers	Jan. 3, 2011
March	Lending Tools	Feb. 11, 2011
April	Imaging Technology	Mar. 1, 2011
May	Mobile Banking	Apr. 1, 2011
June	Compliance Concerns	May 2, 2011
July	Payment Efficiencies	June 1, 2011
August	Mortgage Solutions	July 1, 2011
September	Retail Banking	Aug. 1, 2011
October	Security/Fraud Challenges	Sept. 1, 2011
November	Fee Income Opportunities	Oct. 3, 2011
December	Issues for Top Management	Nov. 1, 2011

Requirements

White Papers are a series of informative *non-editorial* reports devoted to a specific banking topic and open to any firm that meets the minimum advertising requirement: Increase their 2011 advertising commitment by one page, or equivalent, over their 2010 expenditure. New advertisers may qualify by contracting for a minimum of three pages during the calendar year. This requirement applies for each White Paper.

Each participant's ad must run in the issue of *ABA Banking Journal* that corresponds to the month that the White Paper will be distributed. Articles must contain thoughtful, impartial analysis of a related subject, with no transparent sales pitches. White Paper articles will be subject to policy limitations and approval by the Publisher and Editor. **Note to Public Relations Professionals: The White Papers are advertising content. Please to do not contact the editorial staff regarding White Paper topics.**

Please submit:

- one 400-600 word executive summary for printing in *ABA Banking Journal* and
- one 2,500 word (or less) article for the *ABA Banking Journal* website.

Distribution

A one-page executive summary of your White Paper article will be part of the scheduled month's issue of *ABA Banking Journal*, with bonus distribution at appropriate trade shows. The full text is posted for six months on our web site, www.ababj.com. Additional copies of the magazine may be ordered in advance of publication at \$5.00 each.

Production Specifications

Executive summary and complete text of White Paper must be sent as 2 separate Word® documents.

- Executive summary limited to 400 - 600 words of text. Final length will depend on size and/or number of illustrations. The Summary will appear on a single page printed in the magazine in black & white.
- White Paper full text is limited to 2,500 words, plus any supportive illustrations. All graphics, B&W or color, must be supplied in separate files in any of the following formats: .eps, .tiff or .jpeg at 300 dpi.
- Include author's name, title, company name,

phone number and email address on all digital files and hard copy submitted for easy reference.

d) Do not place tables or graphs within the text of Executive Summary or the White Paper. Place each in clearly identified, separate electronic files and insert reference to the correct placement in the article's text with the following or similar instruction: [PLACE CHART 1 HERE].

e) Do as little stylistic formatting as possible. Most formatting is distorted by translating software programs or the standardizing of formats by the publisher.

f) Photo of the author can accompany the article (black & white in the magazine or 4/color on the website.) All photos must be 300 dpi.

To submit articles, send all copy and illustration files to:

**Mary Brown, Production Director,
email: mbrown@sbpub.com.**

Text must be sent as two separate files in Microsoft Word® with separate file(s) for each illustration. Files delivered via email cannot exceed 10 Megabytes (10MB or 10,000K), including any attachments.

1. DELIVERY INSTRUCTIONS

Send all space reservations, contracts, insertion orders, and all digital files to: **Mary Conyers Brown, Production Director**, ABA Banking Journal, 345 Hudson Street, 12th flr, New York, NY 10014. Phone: (212) 620-7250. Fax: (212) 633-1165 Email: mbrown@sbspub.com.

2. GENERAL ADVERTISING RATES

Space reservation or contracts for units of 1/6 page or more permits use of large units of space at rate earned by total number of insertions within 12-month period. (Example: 6 one-half pages and 6 full pages earn 12-time half-page and 12-time full page rate, respectively.)

(a) Black & White Advertising Rates, Rates per Insertion:

	1x	3x	6x	9x	12x	18x
1 page	\$6,500	\$6,300	\$6,100	\$5,800	\$5,500	\$5,200
2/3 page	\$5,200	\$5,040	\$4,880	\$4,640	\$4,400	\$4,160
1/2 page island	\$4,550	\$4,410	\$4,270	\$4,060	\$3,850	\$3,640
1/2 page	\$4,225	\$4,095	\$3,965	\$3,770	\$3,575	\$3,380
1/3 page	\$2,925	\$2,835	\$2,745	\$2,610	\$2,475	\$2,340
1/4 page	\$2,275	\$2,205	\$2,135	\$2,030	\$1,925	\$1,820
1/6 page	\$1,625	\$1,575	\$1,525	\$1,450	\$1,375	\$1,300
Spread	\$12,350	\$11,970	\$11,590	\$11,020	\$10,450	\$9,880

(b) Color

4-color process:	\$1,900
2-color standard:	\$1,000
2-color matched:	\$1,250
One non-metallic/sheen color:	\$1,600
4-color process for 2-page spread:	\$3,200

(c) Bleed: No charge.

(d) Covers*

	6x	12x
Cover 2	\$9,200	\$8,510
Cover 3	\$8,800	\$8,140
Cover 4	\$9,600	\$8,880

*Cover prices are fixed as shown above and include 4-color process whether utilized or not.

(e) Special Positions: 10% premium for guaranteed positioning, including center spread. List of special positions upon request.

(f) Member Discount: Bank and Service Members of the American Bankers Association are entitled to a 25% discount off space and color rates on earned 6x or greater contracts/schedules. Discount applies only to advertising in issues carrying cover dates while membership is current.

3. GENERAL REGULATIONS

(a) Commissions: 15% to recognized agencies, net of member discount if applicable.

(b) Short Rates & Rebates: Advertisers will be short-rated if, within a 12 month period from the date of the first insertion, they have not used the amount of space on which their billings have been based. Advertisers will be rebated if, within a 12 month period from the date of first insertion, they have used sufficient additional space to warrant a lower rate than that at which they have been billed.

(c) Publisher's Protective Clause: The publication reserves the right to reject advertising which, in its opinion, is untrue, unethical, intended to deceive, not germane to the commercial banking market, in violation of the U.S. Treasury rules on pictures of currency, designed to promote activities in violation of the laws of the United States or individual states,

or likely to cast discredit on the publication or the American Bankers Association.

(d) Indemnity: The publication reserves the right to hold advertiser and/or its advertising agency jointly and severally liable for such monies as are due and payable to the publisher.

(e) Conflicting Instructions: Conflicting insertion and/or material instructions are the liability of the firm placing the order.

4. ISSUE AND CLOSING DATES

Published monthly, issued last day of preceding month. Advertising closes first of preceding month, 10 days earlier for materials to be set.

5. INSERTS

Tip-in charges (non-commissionable) Single leaf: \$1,910
4 or more pages: \$2,165

Additional postage charges may apply. Single sheets printed one side: earned black and white page rate plus backup and tip-in charges. Multiple page inserts of 2 or more pages: contact Publisher for quote. Postcard inserts: earned 2/3 page rate plus tip-in charges. Postcard inserts must be accompanied by a full page or more of advertising. Inserts must be delivered 3 weeks prior to publication date. Consult Production Director for insert specifications and/or quantity required for specific issues. Maximum insert paper-weight: basis 80 on 25x38 coated. Single sheet insert binding size: 8-1/8" x 11-1/8". Paper samples and dummies should be submitted to Production Director at New York office for approval prior to printing. Contact Production Director for all shipping instructions.

6. MECHANICAL DATA

(a) Trim Size: 8" x 10-7/8". Printed by web offset. Saddle stitch binding.

(b) Advertising Unit Sizes: WIDTH DEPTH WIDTH DEPTH

Full page (3 columns)	7"	10"		
2/3 page (2 columns)	4-1/2"	10"		
1/2 page island	4-1/2"	7-1/2"		
1/2 page	7"	5"	OR	3-3/8" 10"
1/3 page	2-1/4"	10"	OR	4-1/2" 5"
1/4 page	4-1/2"	3-3/4"		
1/6 page	2-1/4"	5"	OR	4-1/2" 2-1/2"

(c) Bleed: Full page, size to be furnished: 8-1/8" x 11-1/8". Spread size to be furnished 16-1/4" x 11-1/8". Bleed measurements include 1/8" trim allowance at top, outsides and bottom. Keep reading and live matter 1/4" from outside trim edge.

(e) Paper stock: Publication printed on 45-50# stock, covers 80#.

(f) For all print specs requirements see sheet # 09315

ADVERTISING SALES

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tdorsey@sbspub.com
20 South Clark Street, Suite 2450
Chicago, IL 60603

Joseph T. Murphy, Jr.
(203) 254-9595
AdSales25@aol.com
P.O. Box 1422 • Fairfield, CT 06825

Website Display Advertising Programs

ABA Banking Journal offers selective online advertising opportunities, with programmable intensity ranging from sustaining to high-impact.



A. Run-of-Site Rotating Multiple Display Ads

For one low rate, this option includes three advertising units: Banner, Rectangle and Skyscraper. These units rotate between three positions on our home page and all landing pages.

Ad Unit Dimensions:

Banner, 468 x 60; Rectangle, 300 x 250; and Skyscraper, 120 x 600

1x Rate	3x Rate	6x Rate
\$875 Net/Month	\$725 Net/Month	\$600 Net/Month



B. Home Page Single Ad, Alternating Display

Rectangle banner ad (243 x 182) positioned upper left of home page. Alternates with editorial images.

1x Rate	3x Rate	6x Rate
\$1,400 Net/Month	\$1,200 Net/Month	\$1,000 Net/Month



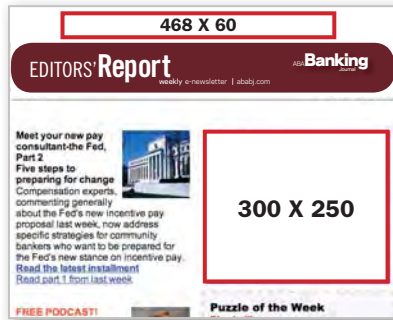
C. Run-of-Site Premium Leaderboard Rotating Display Ad

This Full Banner display ad (728 x 90) commands attention from every visitor, positioned top-of-page throughout the site. An excellent opportunity to drive prospects to your landing page for product or services sales presentations.

1x Rate	3x Rate	6x Rate
\$1,900 Net/Month	\$1,700 Net/Month	\$1,500 Net/Month

e-Newsletter Display Advertising Programs

Mechanical Requirements and ad positions are identical for all three newsletters. See individual listings below for rates.



D. Editors e-Report

Weekly e-newsletter sent to 14,000 ABA Banking Journal subscribers every Wednesday. Concise summaries of key stories, current industry issues, compelling topics and regulatory developments. Links to detailed coverage at ababj.com.

Full banner	\$2,300 Net per week
Med Rectangle	\$1,600 Net per week
Both Units	\$3,100 Net per week



E. Tech Topics e-Report

Biweekly e-newsletter focusing on Information Technology developments including company and product news, summaries of original and published content, and tech leader interviews. Content links to detailed online coverage. Sent to an opt-in list of bank executives interested in IT.

Full banner	\$1,800 Net per issue
Med Rectangle	\$1,200 Net per issue
Both Units	\$2,400 Net per issue



F. Digital Edition e-Alert

Monthly newsletter announcing distribution and content of current digital edition of ABA Banking Journal, with hotlink access to all content. Includes links to additional content and data when available. Circulation: 14,000 ABA Banking Journal subscribers

Full banner	\$1,500 Net per month
Med Rectangle	\$1,200 Net per month
Both Units	\$2,100 Net per month

NEWSLETTER AD UNIT SIZES

Full Banner size: 468 x 60

Medium Rectangle size: 300 x 250

ABA **Banking** Journal

WHERE BETTER BANKING BEGINS

Robert DeMarco, PUBLISHER
William Streeter, EDITOR

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For production or sponsorship of other web events, including webinars, round table discussions or other suitable activities, please call for consultation and pricing.