



Thank you for your interest in advertising

This media kit includes the 2012 rates and mechanical specifications, a sample copy of our advertising contract, a basic editorial calendar, and closing dates for advertisements. A sample issue of *The Tennessee Banker* will be provided upon request.

The Tennessee Banker is an excellent medium for presenting your company's message to the decision-makers of the state's banking industry. Because the magazine reaches more than 2,700 financial institution executives, bank holding company officers, directors, and other financial professionals each month, I think you will find advertising in our magazine an indispensable tool for getting in touch with the bankers of the region. Our monthly circulation includes Tennessee's federal congressional delegation, the governor, attorneys, accountants, regulators, and leaders in other industries.

The web version of *The Tennessee Banker* also includes all advertising. Because the online magazine is accessible to *anyone* employed by a TBA member or associate member, this increases your exposure tremendously.

First published in 1913, *The Tennessee Banker* reaches every branch of every bank and thrift in Tennessee, as well as the approximately 185 TBA associate members—companies that provide products and services to the financial services industry. In addition to the mailed circulation, the magazine is distributed to persons attending the TBA Annual Meeting and our other education conferences, seminars, and banking schools.

I hope the enclosed materials answer your questions concerning advertising in our magazine. If you have additional questions, please feel free to call or E-mail me. Thank you for your interest, and I hope to be working with you this year.

Sincerely,

Dianne W. Martin - dymartin@TNBankers.org
Vice President and Managing Editor
The Tennessee Banker
615/244-4871

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract





Do you want to reach the top decision-makers within Tennessee's financial services community?

There is no better way to reach these institutions than advertising your message in *The Tennessee Banker*, the official magazine of the Tennessee Bankers Association. Member institutions of the Tennessee Bankers Association represent total assets of approximately \$88.5 billion. These bankers are eager to know about new technology, products, and services that will contribute to their growth.

The Tennessee Banker has been meeting the needs of Tennessee's banking community since 1913. It is the only magazine in the state published for the entire banking industry—commercial banks, savings and loan associations, and savings banks.

Almost 2,700 subscribers receive *The Tennessee Banker* each month. It is read by bankers and other professionals on all corporate levels, from chief executive officers to principal stockholders to management trainees. In addition, more than 185 associate members of the Tennessee Bankers Association receive the magazine. Your advertisements are also visible to those who read the magazine online.

Industry directors and officers, Tennessee's federal congressional delegation, attorneys, accountants, regulators, and leaders in other industries also subscribe to *The Tennessee Banker*. Throughout the year, the magazine is distributed to those attending the TBA Annual Meeting, education conferences, seminars, and workshops.

Written and edited solely for Tennessee bankers, The Tennessee Banker puts your advertising on the desk of interested buyers. Join the ranks of those in the know and advertise in The Tennessee Banker.

CONTACT INFORMATION:

Editor / Bradley L. Barrett - bbarrett@TNBankers.org

Managing Editor, Advertising / Dianne W. Martin

- dymartin@TNBankers.org

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

(615) 244-4871 or (800) 964-5525 • FAX (615) 324-1983

www.TNBankers.org

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract





2012 EDITORIAL CALENDAR*

January

- Credit Conference Preview
- The Southeastern School of Advanced Commercial LendingSM
- The Southeastern School of Consumer CreditSM
- Human Resources Conference Preview

February

- Young Bankers Division Leadership Convention Preview
- Teach Children to Save Day and Personal Economics Program
- Strategic Technology Conference Preview

March

- Annual Meeting news
- The Southeastern School of Commercial LendingSM preview

April

- Credit Conference Recap
- The Southeastern School of BankingSM preview

May

- Annual Meeting Issue - Overview of all TBA Annual Meeting activities
- Associate Member Directory – special insert
- The Southeastern School of Advanced Commercial LendingSM Graduates

June

- The Southeastern School of Consumer CreditSM graduates
- Strategic Technology Conference – recap
- Human Resources Conference – recap

July

- Young Bankers Division Leadership Convention report
- Personal Economics Program award winners
- Government Relations Committee DC Trip report
- Community Bank Directors Conference preview
- The Southeastern School of Commercial LendingSM graduates

August

- TBA Annual Meeting – report on new officers & directors; convention activities
- Interview with TBA's new chairman
- Get Smart about Credit Day for Teens and Young Adults
- The Southeastern Institute for IRA Training preview

September

- TBA Independent Bankers Division Convention preview
- Bank Security & Risk Management Conference preview
- Trust & Wealth Management Conference preview

October

- TBA Independent Bankers Division Convention
- Get Smart about Credit Day
- The Southeastern School of Banking graduates

November

- Fundamentals of Compliance

December

- Independent Bankers Division Convention Report
- Trust Committee Officers
- BankPac – Year-end Report

***All features are subject to change.**

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract





BLACK & WHITE SPACE RATES

SIZE	1X RATE PER ISSUE	3X RATE PER ISSUE	6X RATE PER ISSUE	12X RATE PER ISSUE
full page	\$765.00	\$730.00	\$690.00	\$665.00
2/3 page	\$740.00	\$710.00	\$665.00	\$640.00
1/2 page	\$715.00	\$685.00	\$650.00	\$620.00
1/3 page	\$695.00	\$670.00	\$640.00	\$615.00
1/4 page	\$675.00	\$635.00	\$605.00	\$580.00
1/6 page	\$640.00	\$605.00	\$575.00	\$545.00
minimum.....	\$620.00	\$580.00	\$550.00	\$525.00

Agencies and associate members earn 15% commission/discount *only* if TBA receives payment within 30 days of invoice date. Commission/discount is forfeited and charged back if payment is not received within 30 days of invoice date.

COLOR/BLEED CHARGES

Each additional standard PMS Color	\$350
4-color process.....	\$710
Special metallic ink.....	Quoted on request
Bleed	No additional charge

Color charges are in addition to the appropriate space charge. Color is billed net; it is not commissionable. There is no extra charge for bleed.

SPECIAL POSITIONS

Page 3, page 5	\$65
Inside front cover, inside back cover.....	\$70
Outside back cover.....	\$80
All other requested positions add	10%

Special position charges are in addition to the appropriate space charge and are billed net; they are not commissionable. Cover positions require 4-color.

MECHANICAL REQUIREMENTS

Binding.....	saddle-stitch
Trim size	8 1/2 x 11 inches
Bleed size.....	8 5/8 x 11 1/4 inches

Materials: E-files for ads (CD-ROM, E-mail) are required. PDF or EPS files (minimum 300 resolution and 150-line screen) preferred for all ads. All 4-color ads are to be supplied in CMYK format. Contact us for instructions & extra charges regarding film rather than E-files. Files will be stored for 12 months following use. Additional charges apply if TBA generates color proofs or makes alterations.

AD SIZES

PAGE UNIT	WIDTH (INCHES)	DEPTH (INCHES)
full page	7 1/2	10
2/3.....	7	6 1/2
2/3.....	4 1/2	10
1/2.....	7	5
1/2.....	4 1/2	7
1/3.....	7	3 1/2
1/3.....	4 1/2	5
1/3.....	2 1/8	10
1/4.....	7	2 1/2
1/4.....	4 1/2	3 1/2
1/4.....	2 1/8	7
1/6.....	7	1 3/4
1/6.....	2 1/8	5
1/6.....	4 1/2	2 1/2

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract





DEADLINES

Contracts/insertion orders1st of preceding month
 Materials.....10th of preceding month

A signed TBA contract must be on file before ad will run. Verbal instructions regarding advertising are treated as a *tentative space reservation* which will be cancelled if a written contract is not received by the 1st of the month preceding publication. If new copy is not received by the deadline, the publisher reserves the right to repeat the most recent insertion, and the advertiser agrees to pay for such insertions.

SPECIAL POSITIONS

Page 3, page 5\$65
 Inside front cover, inside back cover.....\$70
 Outside back cover.....\$80
 All other requested positions add 10%

These charges are in addition to the appropriate space charge and are billed net (not commissionable). Placement of all other advertising is at the discretion of the editorial staff. Special positions may be assigned by the editor for the purpose of layout only, but if requested are considered billable. Cover positions require 4-color.

MAKEUP

Advertising rates listed apply only to camera-ready advertising copy. Any changes or alterations required earn a *minimum* \$50 composition charge.

CANCELLATIONS

Cancellation orders must be received *in writing* on or before the 10th of the month preceding publication, or advertising will run as scheduled. Advertiser agrees to pay the regular ad rate. In the event a multiple-insertion contract under protected rates is shortened or cancelled for any reason, the advertiser will be short-rated to the rate earned and agrees to pay the short rate.

COMMISSIONS & PAYMENT

Recognized advertising agencies and associate members of the Tennessee Bankers Association receive a 15% discount on the basic space rate. The discount does not apply to color, special position, or tip-in charges. Bills are payable upon receipt.

Discount applies only if payment is received in the TBA office within 30 days of the invoice date. After 30 days, agencies and associate members forfeit the discount. First-time advertisers must pre-pay by materials deadline.

CONTACT INFORMATION:

Editor / Bradley L. Barrett - bbarrett@TNBankers.org

Managing Editor, Advertising / Dianne W. Martin

- dymartin@TNBankers.org

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

(615) 244-4871 or (800) 964-5525 • FAX (615) 324-1983

www.TNBankers.org

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract





CLOSING DEADLINES

A signed TBA contract must be on file before ad will run. Verbal instructions regarding advertising are treated as a tentative space reservation which will be cancelled if a written contract is not received by the 1st of the month preceding publication. If new copy is not received by the deadline, the publisher reserves the right to repeat the most recent insertion, and the advertiser agrees to pay for such insertions.

Issue	Publication Date	Materials Closing
January	1/2/2012	12/9/2011
February	2/1/2012	1/10/2012
March	3/1/2012	2/10/2012
April	4/2/2012	3/9/2012
May	5/1/2012	4/10/2012
June	6/1/2012	5/10/2012
July	7/2/2012	6/11/2012
August	8/1/2012	7/10/2012
September	9/4/2012	8/10/2012
October	10/1/2012	9/10/2012
November	11/1/2012	10/10/2012
December	12/3/2012	11/9/2012

CONTACT INFORMATION:

Editor / Bradley L. Barrett - bbarrett@TNBankers.org

Managing Editor, Advertising / Dianne W. Martin - dymartin@TNBankers.org

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

(615) 244-4871 or (800) 964-5525 • FAX (615) 324-1983 • www.TNBankers.org

MEDIA KIT

Who do you want to reach?

Editorial Calendar

Space Rates for Color & B&W

Ad Sizes

Special Positions

Commissions

Payment

Closing Dates / Deadlines

Cancellations

Sample Advertising Contract



Contact Information:

Managing Editor, Advertising / Dianne W. Martin - dymartin@TNBankers.org

Tennessee Bankers Association, 211 Athens Way, Ste 100, Nashville, TN 37228-1381 • (615) 244-4871 or (800) 964-5525 • FAX (615) 324-1983

Advertising Contract for *The Tennessee Banker*

Advertiser: _____

Address: _____

Contact person: _____ Title _____

Phone: _____ Fax: _____ E-mail: _____

Agency: _____

Address: _____

Contact person: _____ Title _____

Phone: _____ Fax: _____ E-mail: _____

Space	Frequency	Dates of Insertion	Key
<p>SAMPLE Editor will provide contract</p>			

Commission / Discount Forfeited on Ads Not Paid within 30 Days of Invoice Date!

Space rate: _____ Color: _____

Special instructions: _____

Publisher will supply one (1) checking copy and two (2) tearsheets upon request to either advertiser or agency. Additional checking copies are available at \$4.00 each. Please indicate number and disposition of checking copies and tearsheets.

Checking copy: _____

Tearsheets: _____

Please read terms and conditions on back of contract. Sign contract and return duplicate to *The Tennessee Banker* at the above address.

Contract terms understood and accepted by _____ Signature

advertiser or authorised agent: _____ Title _____ Date

_____ Signature

Accepted for publisher by: _____ Title _____ Date

CONTRACT TERMS AND CONDITIONS

Please read carefully!

RATE PROTECTION

Publisher agrees, in the event of a rate increase, to protect rate of the advertiser for the duration of this contract.

SUBMISSION OF INSERTION ORDERS AND CONTRACTS

Contracts/insertion order, indicating name of publication, advertiser, insertion date, ad size, identification of ad, color specs, plus any other special instructions must be received by the deadline noted on the current rate card. Verbal instructions regarding advertising placement will be treated as a TENTATIVE SPACE RESERVATION which will be cancelled if a written contract is not received by the deadline date.

UNACCEPTABLE ADVERTISING

Advertisements simulating editorial style or matter are not acceptable. Publisher reserves the right to reject any advertising on the basis of form, content, or unavailability of space.

DISCLAIMER

With the exception of official announcements, the publisher and staff disclaim all responsibility for opinions expressed and statements made in articles or advertisements published in the magazine. All advertisements are accepted and published upon the representation that the agency and/or advertiser is authorized to publish the entire contents and subject matter thereof. The agency and/or advertiser agrees to indemnify and save the publisher harmless from any loss resulting from claims or suits for defamation, libel, violation of the right of privacy, plagiarism, and copyright infringement.

RE-PUBLISHING PREVIOUS INSERTION

ADVERTISER AGREES THAT WHEN ADVERTISING COPY DOES NOT ARRIVE AT THE OFFICE OF THE PUBLISHER BY THE SPECIFIED COPY DEADLINE CLOSING DATE AS LISTED IN THE CURRENT RATE CARD, THE PUBLISHER MAY REPEAT PUBLICATION OF THE MOST RECENT COPY PUBLISHED, PROVIDED THIS CONTRACT CALLS FOR CURRENT ISSUE ADVERTISING SPACE. IN SUCH CASE, ADVERTISER AGREES TO PAY FOR SUCH INSERTIONS.

CANCELLATIONS

Cancellation orders must be received IN WRITING on or before the copy deadline, or advertising will run as scheduled. Advertiser agrees to pay the regular ad rate.

CONTRACT TERMINATION

This contract shall not be invalidated by omission of advertising copy, nor shall the publisher be liable for any damages or loss that may accrue from errors or omissions in any advertisement printed in excess of the amount charged by the publisher for that advertisement. In the event a multiple-insertion contract under protected rates is shortened or cancelled for any reason, the advertiser will be short-rated to the rate earned. Advertiser or his representative agrees to pay the difference between the rate charged and the rate earned, first responsibility for payment falling to advertiser.

DISCOUNTS AND PAYMENTS

Bills are payable upon receipt. A 15 percent discount is permitted to recognized advertising agencies (licensed as advertising agencies with full proof available) PROVIDED PAYMENT OF BILLS IS RECEIVED WITHIN 30 DAYS OF THE INVOICE DATE. Commission applies to basic space rate only, not to color or tip-in charges. NO CASH DISCOUNT.

Initial bills will be mailed to advertising agencies, when applicable; if unpaid within 30 days, copies of subsequent bills will also be sent to the advertiser. NO THIRD INSERTION WILL RUN BEFORE TWO PRIOR INSERTIONS ARE PAID IN FULL.

The publisher reserves the right to cancel the contract at any time upon default by the agency/advertiser in the payment of bills. Upon such cancellation, all unpaid charges, including short rates, shall become immediately due and payable. In the event of nonpayment, the publisher reserves the right to hold advertiser and/or agency jointly and severally liable for such monies as are due and payable to the publisher.

ADVANCE PAYMENT

Advertiser and/or agency agrees that the publisher shall have the right, in its sole discretion, to require as a condition precedent to performance of any or all of the publisher's duties under this contract, the payment in whole or in part of the amounts due the publisher under this contract. No failure to exercise this said right shall constitute a waiver thereof, and no waiver thereof shall be effective unless in writing and signed by or on behalf of the publisher.

ERROR OR OMISSIONS

If any error in, or omission of, an advertisement occurs due to the fault or neglect of publisher, publisher will make additional insertions of the advertisement equal in number to the number of advertisements omitted or in which error occurred, without additional cost to the advertiser. Publisher's liability for any such error or omission is limited to the foregoing agreement to reinsert the advertisement.

ATTORNEY'S FEES

Advertiser and/or agency agrees that in the event the publisher shall retain legal counsel to enforce its rights under this contract, the publisher shall be entitled to recover from the advertiser and/or agency in addition to any other sums due, the reasonable fees and expenses of said legal counsel, including appellate attorneys' fees if any and interest charges.

SIGNED CONTRACTS, LETTERS OF AGREEMENT TO PURCHASE AND INSERT ORDERS EQUAL AGREEMENT

In addition to above terms, this contract is subject to the terms and conditions appearing on the current rate card for THE TENNESSEE BANKER. The publisher will not be bound by any conditions, printed or otherwise, appearing on any insertion order or contract when they conflict with the terms and conditions listed herein. Any document authorizing advertising copy insertion in THE TENNESSEE BANKER INDICATES COMPLETE AND TOTAL AGREEMENT WITH AND FULL UNDERSTANDING OF THE TERMS AND CONDITIONS OF THIS CONTRACT.

CONTRACT IS NOT VALID UNTIL ACCEPTED BY PUBLISHER.