



Mortgage Bankers  
Association

Media Kit

**2023**

**BUILD YOUR BRAND:** CUSTOMIZE YOUR ADVERTISING STRATEGY WITH RELEVANT SOLUTIONS FROM MBA

# Options for Your Dynamic Advertising Strategy

The Mortgage Bankers Association (MBA) offers robust advertising opportunities through a targeted selection of media outlets for business-to-business advertisers to meet your goals and budget through four targeted e-newsletters, four online video series, MBA Education webinars, our printed Annual Show Guide and digital eShow Guide, and our website (MBA.org).

We will help you customize your advertising strategy to increase your brand awareness, reach your target audience and meet your business goals by leveraging our exclusive advertising opportunities.

Promote your brand through a trusted source, backed by the only association that solely represents the real estate finance industry.

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# MBA NewsLink

YOUR FIRST READ OF THE DAY (DAILY)

Provides daily coverage of the real estate finance industry and is distributed to, on average, more than 72,000 mortgage industry professionals. MBA's award-winning publication compiles important industry news in an easy-to-read format, delivered every business morning by 8:00 a.m. ET. Each issue covers breaking news, MBA advocacy, and residential and commercial/multifamily stories with informative charts and data. Special editions update readers on important developments and emerging stories of the day.



# MBA Servicing NewsLink

YOUR TUESDAY MORNING FOOHOLD (WEEKLY)

Provides targeted coverage of the mortgage servicing industry every Tuesday morning, distributed to more than 61,000 mortgage industry professionals. This weekly newsletter covers the most important and timely industry issues and news stories, helping servicing leaders assess and prepare to manage changing industry dynamics.





# MBA Commercial/ Multifamily NewsLink

YOUR THURSDAY MORNING FOOTHOLD (WEEKLY)

Provides targeted coverage of the real estate finance industry each Thursday morning to more than 18,000 industry professionals. This publication incorporates professional trade perspectives and current analyses that are essential to the commercial/multifamily audience.



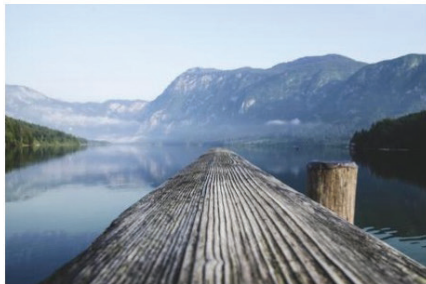
# MBA NEWSLINK®

THE DAILY NEWSLETTER OF THE MORTGAGE BANKERS ASSOCIATION

Not displaying correctly? [View in a browser](#)

Volume 19 Issue 1

Tuesday, October 1, 2019

## The Mortgage Bankers Association and the Bank Policy Institute submitted detailed recommendations to FHA (15px on mobile)

A coalition featuring MBA, the Housing Policy Council, the American Bankers Association and the Bank Policy Institute submitted detailed recommendations to FHA on its proposed revisions to the program's loan-level certifications and Defect Taxonomy...

## MBA Offers FTC Recommendations on Safeguarding Customer Information

In the wake of yet another high-profile data security breach, this time involving Capital One, the Mortgage Bankers Association this week sent a letter to the Federal Trade Commission offering recommendations on a proposed rulemaking on standards for safeguarding customer information.

## CFPB Extends Comment Period for Debt Collection Proposal

The Consumer Financial Protection Bureau announced Friday it

Subscribe to Newslink

### TOP NATIONAL NEWS

- > Report: Financial Services Industry Workforce Among Lowest Risk for Phishing...
- > All Eyes on Powell Testimony as Jobs Gain...
- > Trump Jawbones Fed Yet Again, May Be Grooming Powell Successor
- > 11px font in mobile

### MBA NEWS

- > June New Home Purchase Mortgage Applications Increased 17.9 Percent...
- > Mortgage Applications Decrease in Latest MBA Weekly Survey
- > Mortgage credit Availability Increased in June

### STATS



# MBA NewsLink Placement Descriptions

The top three banners and Footer are available in *NewsLink*, *Servicing NewsLink* and *Commercial / Multifamily NewsLink*; *NewsLink* offers additional banners.

For further exposure, *NewsLink's* Masthead, Premium Banners #1 and #2, and Footer Banner ads appear when viewers click to read full stories in the publications.

## MASTHEAD BANNER

Includes a leader board ad below the *MBA NewsLink* header. This premium position guarantees maximum exposure above the fold.

Ad Size	728w × 90h pixels	Not to exceed 100 KB
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## PREMIUM BANNERS #1, #2

These unique banners are opposite the daily Lede article and Top National News.

Ad Size	300w × 250h pixels	Not to exceed 100 KB
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## LEDE BANNER

This targeted banner appears under the Lede story.

Ad Size	300w × 250h pixels	Not to exceed 100 KB
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### MBA VIDEOS



Watch Blend's Brian Martin on MBANow.



MBA's President and CEO, Bob Broeks...



12px on Mobile



mPower community with her guests...

### MBA Sidebar Banner #1

OCT 27-30 | AUSTIN, TX

### Fundamentals and Best Practices in Mortgage Servicing Sidebar Banner #2 MBA

# MBA NewsLink Placement Descriptions (Cont.)

## SIDEBAR BANNERS #1 AND #2

(Sidebar Banner #1 sold separately and also included as part of NewsLink Sponsored Content package)

These banner ads appear in the right column with the latest in market data integral to our readers' day-to-day operations.

Ad Size

180w × 150h pixels

Not to exceed 100 KB

## CENTER BANNER

(Sold separately and also included as part of NewsLink Sponsored Content package)

This banner appears in middle of publication.

Ad Size

728w × 90h pixels

Not to exceed 100 KB

## TOP PAIR LEFT BANNER AND TOP PAIR RIGHT BANNER

These targeted banners appear side-by-side under industry and MBA News stories.

Ad Size

300w × 250h pixels

Not to exceed 100 KB



October 1, 2019

### Indiana Man Sentenced to Seven Years for Foreclosure Fraud



Brad Finkelstein (subscription) Phillip Yoder pleaded guilty to charges of wire fraud, bank fraud, mail fraud and bankruptcy fraud. He was sentenced to serve 87 months on the first three counts, which were related to foreclosure fraud, while he received 60 months for the separate...

October 1, 2019

### Odd Parcels: Stay or Go, LIBOR, Barn Doors (14px in mobile)



Lew Sichelman Sellers who can't decide whether to move into their next homes while their current one remains unsold should consider this: According to a new analysis, empty houses remain on the market longer, and sell for less, than those that are still occupied...

October 1, 2019

### This Startup Wants to Sell You a Slice of a Rental Home



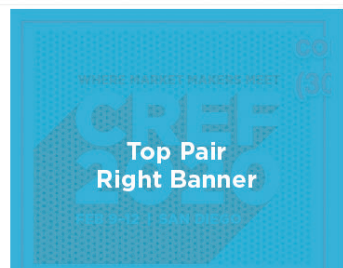
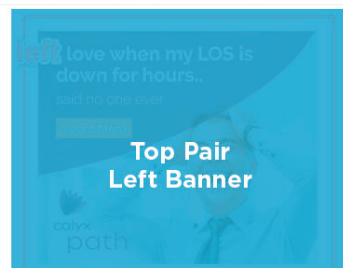
Roofstock, which operates a website where investors buy and sell occupied rental properties without disturbing tenants, has launched a marketplace where investors can buy stakes as low as 10% in single-family rental homes...

October 1, 2019

### MBA Chart of the Week: In-House Mortgage Servicer Productivity (14px on Mobile)



MBA Chart of the Week focused on productivity for retail mortgage originators. This week, we look at productivity for in-house mortgage servicers, based on data from MBA's annual Servicing Operations Study...





# MBA NewsLink Placement Descriptions (Cont.)

## BASE PAIR LEFT BANNER AND BASE PAIR RIGHT BANNER

These banners appear side-by-side after industry and MBA news stories, and below top pair banners.

Ad Size	300w × 250h pixels	Not to exceed 100 KB
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## FOOTER BANNER

This banner appears on the bottom of all MBA electronic publications.

Ad Size	728w × 90h pixels	Not to exceed 100 KB
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## SPONSORED CONTENT

Here is your opportunity to educate the industry about your recent white paper, research findings, or current trends you've observed. Sponsored Content appears in NewsLink each business day, positioned under your Center Banner or near another banner if the Center Banner is not available the week you'd like to run content.

Sponsored Content is also available in Servicing NewsLink and Commercial/Multifamily NewsLink.

Sponsored Content elements include:

- Story content\* (800 to 1,200 words) to be formatted in NewsLink style
- Story headline (five to seven words), introduction (15 to 20 words), and optional author head shot (100w × 120h pixels) for main page of NewsLink
- Banner ad with URL linking to advertiser-selected landing page
- Content should focus on subject that is educational in nature and not overly promotional

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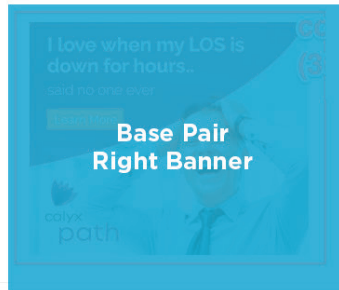
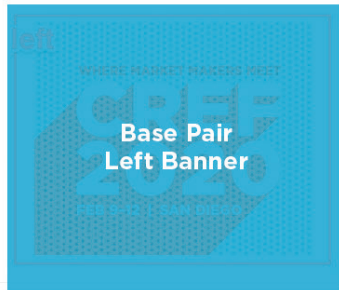
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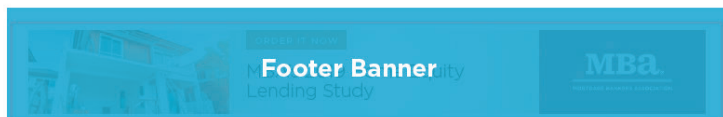
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[CLICK HERE FOR PRIOR ARTICLES](#)



# MBA Video

## YOUR HIGH-IMPACT ONLINE VIDEO OPPORTUNITY

### MBA Videos are featured on:

- MBA.org
- MBA's electronic publications, including MBA NewsLink, MBA Servicing NewsLink and MBA Commercial/Multifamily NewsLink
- MBA's social media accounts, reaching approximately 50,000 video views



Increase your engagement through the power of video advertising. MBA Video brings you the latest news and perspectives from MBA staff and industry insiders, and can be found at [MBA.org/video](https://MBA.org/video), our YouTube Channel or posted on our social platforms and electronic publications. Six series are produced on a regular basis, three of which are available for sponsorship and one for original content contribution.

Advertising is on a per-episode basis and includes:

- Video interview of 3-5 minutes between Adam DeSanctis and your company's spokesperson
- Link that can be copied and republished on your website
- Your 300w x 250h pixel logo or 15-second pre-roll at the beginning of the episode
- Your company mentioned during the episode
- Logo displayed at the bottom left-hand corner of the video throughout the episode
- Logo displayed as the last shot of the video after MBA's standard outro

Visit [MBA.org/video](https://MBA.org/video) to view a full listing of recorded episodes. For more information, contact your Sales Representative.

# MBA Online Videos

AVAILABLE FOR ADVERTISER CONTENT OR SPONSORSHIP



## EYE ON WASHINGTON

A weekly summary of top issues in policy and advocacy affecting the real estate finance industry, **released every Monday.**

Available for sponsorship



## MBA NOW

An online video show discussing important issues with MBA leadership and members.

Available for advertiser interview content



## THE RESEARCH MINUTE

A weekly breakdown of the results of MBA's Weekly Application Survey and other recent research. The weekly series — **released on Wednesdays** — highlights recent mortgage applications activity and other reports from MBA's research team.

Available for sponsorship



## CREF CORNER

Conversations with leaders in commercial and multifamily real estate finance.

Available for sponsorship

# Sample Video from Seven-Day Facebook Campaign:

On Facebook, the target audience includes 30,000 people, including MBA members as well as others in the real estate finance industry in the residential, multifamily and commercial sectors. In addition, MBA uses sponsored posts to target custom audiences.



**30k**

People reached on Facebook

**50k**

Video views on Facebook



# MBA Education Webinar Sponsorship

## YOUR TOPIC, YOUR SPEAKERS

Partner with the MBA Education Department to offer informative and instructional webinar sessions to MBA members and your clients (or prospective clients) across the country. You choose the topic and speakers to carry your message or demonstrate your product. MBA will approve and host this 60-minute event and may provide industry experts on certain subject matter. Sponsored webinars will occur monthly in addition to normally scheduled MBA webinars.

\* Marketing efforts are subject to change and also vary depending on topic and cross-promotional opportunities.

Leveraging MBA Education webinars will allow access to the association's platform and membership database to invite, confirm, track, remind and thank the webinar participants. Our baseline goal for attendance is 150 registrants. You provide the moderator and panelists for the body of the webinar while MBA hosts the event and provides MBA personnel for the intro and outro of the meeting. Your company logo and messages will be incorporated throughout the presentation, as well as the audience-facing communications. We utilize the Zoom platform for all webinars and work with sponsors to leverage the capabilities of the platform.

Marketing for all MBA Education webinars include:\*

### **DAILY INCLUSION IN:**

- Upcoming Webinar posts on LinkedIn
- Rotating list of upcoming MBA events in NewsLink
- Upcoming events and upcoming webinars on MBA.org

### **WEEKLY INCLUSION IN:**

- Monday morning's Online Offerings emails that go out to single-family and commercial / multifamily members. Your company is highlighted in the "Week Of" section as your webinar date approaches.
- Tuesday morning "Week Ahead" webinar email
- Friday afternoon's Advocacy Update, which lists upcoming MBA Education webinars

### **MONTHLY:**

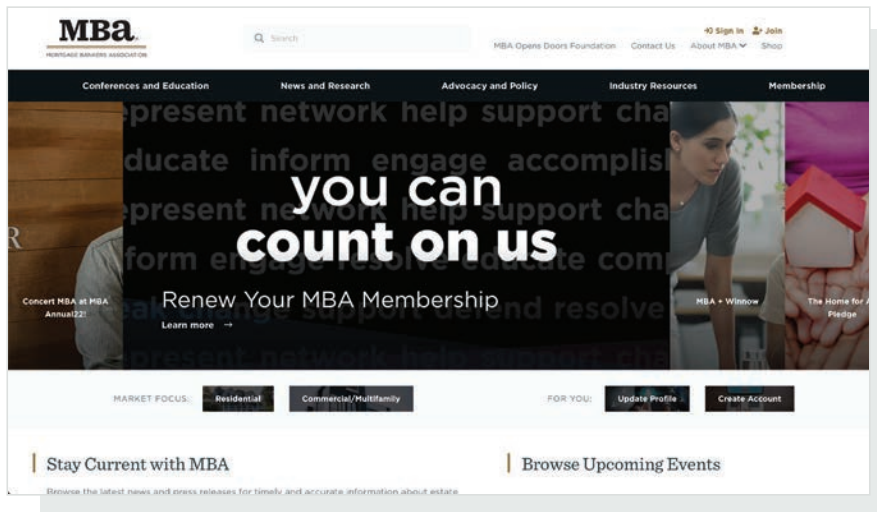
- "Free Webinars for You" email
- Specific email digests to the Independent Mortgage Banks, Community Banks, and Credit Unions networking groups
- Listed in the webinar decks for our networking calls with Independent Mortgage Banks, Community Banks, and Credit Unions

**For more information and pricing, please contact your J.L. Farmakis, Inc. Sales Representative.**

# MBA.org

## YOUR GO-TO RESOURCE (WEBSITE)

MBA.org is responsively designed, user-friendly and accessible. Our robust and dynamic content continues to drive growth on our site.



MBA.org is the most robust website serving the mortgage industry. We provide relevant news, diverse resources and practical information benefiting those in real estate finance. As the most influential voice for the industry, our reach is far and wide, including our members, key stakeholders and influencers of our nation's economy. We offer several high-traffic opportunities, including Run of Site and Retargeting.

## MBA.ORG MONTHLY TRAFFIC BREAKDOWN:

**501k** **184k**

Page Views

Sessions

## MBA.ORG VISITORS EXPERIENCE...

**5**

Pages per Session

**2**

Minutes Per Visit

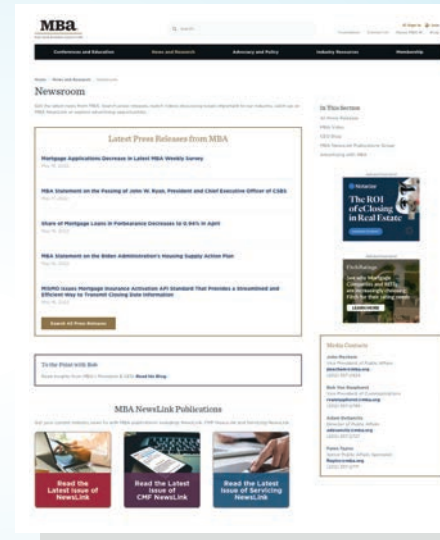
LAUNCHED SPRING 2023: AN ALL-NEW MBA.ORG

# MBA.org: Run of Site

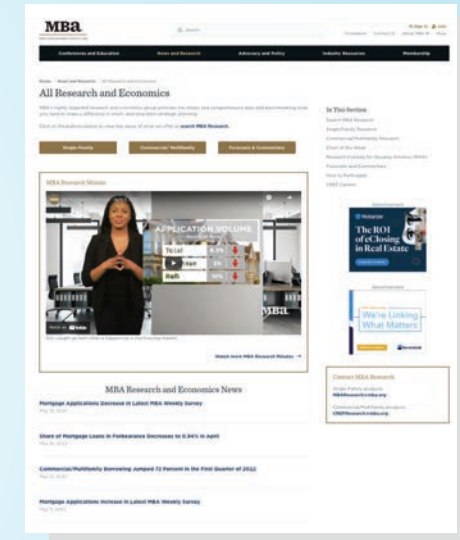
Online advertising access is ROS (Run of Site), meaning your ads are placed on our most popular pages on MBA.org, including: Conferences and Meetings; Education and Courses; All Research and Economics; Newsroom; Forecasts and Commentary; and Search Results (with Banner 1 only). Advertising banners will rotate on an equal basis across these popular pages. Because MBA.org is fully responsive, you only submit one size for each banner and the site will adjust the layout for optimal viewing based on the screen size of the viewer (mobile, tablet or desktop).

**NEW:** Our new website offers larger ROS banner ad sizes to give you more visibility.

## NEWSROOM



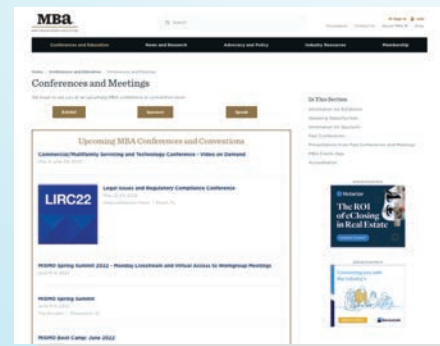
## ALL RESEARCH AND ECONOMICS



## NEW: SEARCH RESULTS PAGE



## CONFERENCES AND MEETINGS



## EDUCATION AND COURSES



## FORECASTS AND COMMENTARY

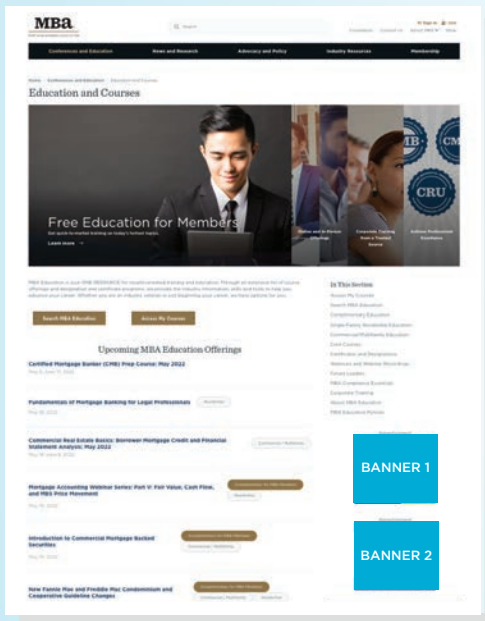


# Run of Site Placement Descriptions

## BANNER ADS #1, #2

Banners will be ROS (Run of Site) across five pages we've selected due to high visitor traffic. Your ad may rotate with up to two other ads.

Ad Size	300w x 250h pixels	Not to exceed 100 KB
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## BANNER AD #1 EXCLUSIVE PLACEMENT

Ads in the Banner 1 placement will also run on our Search Results Page. See placement and size details on the following page.

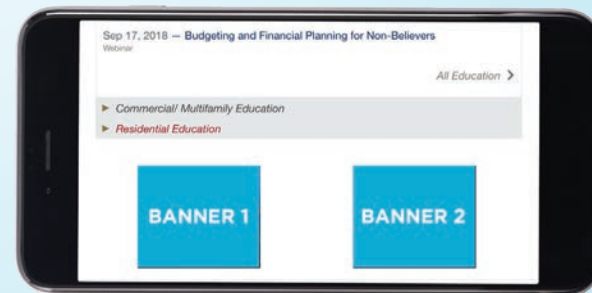
## VERTICAL MOBILE VIEW

The responsive mobile view stacks the columns for easy mobile consumption.



## HORIZONTAL MOBILE VIEW

The same ad displays with the ads side by side in horizontal mobile view.



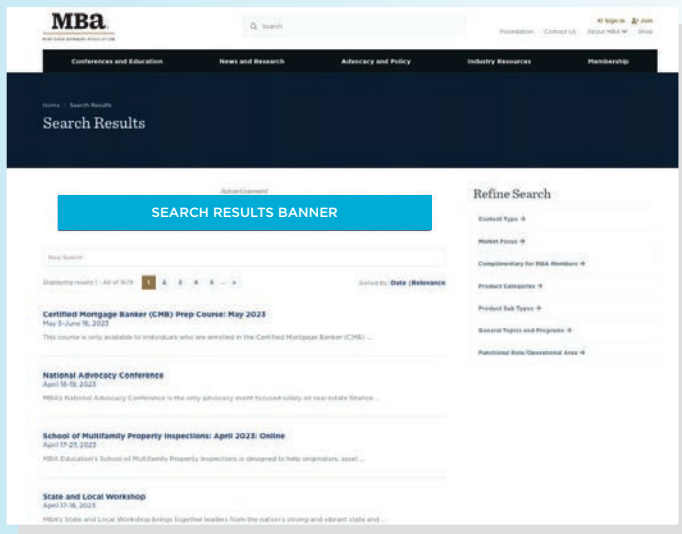


# MBA.org: Run of Site (Cont.)

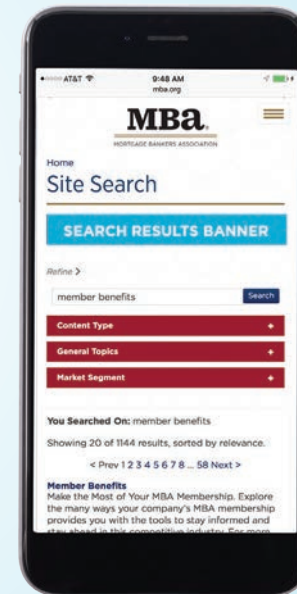
Banner Ad #1 comes with an additional ROS placement on our popular Search Results Page.

The banner will be placed at the top of search results regardless of search term entered. Your ad may rotate with up to two other ads.

Ad Size 970w x 90h pixels Not to exceed 100 KB



SEARCH RESULTS PAGE



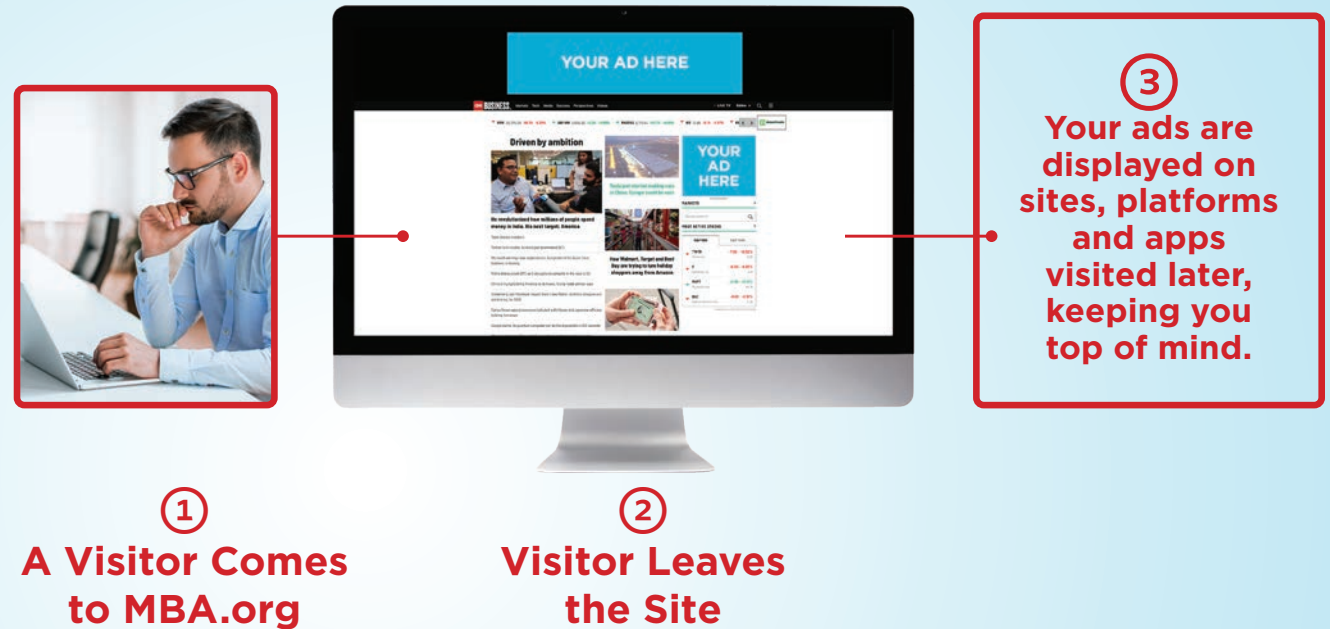
VERTICAL MOBILE VIEW



HORIZONTAL MOBILE VIEW

# MBA.org: Banner Ad Retargeting

This popular advertising opportunity allows you to place your ads in front of people who have visited MBA.org long after they have left our site.



## WHERE WILL YOU SEE YOUR ADS?

Your ads will be displayed across 85+ ad exchanges, including Google Display Network and Yahoo Ads.

## HOW DO RETARGETING BANNER ADS WORK?

Retargeting keeps track of people who visit select pages on our website (via a tracking pixel). We then display your ads to this audience as they visit other websites across the internet.

## THREE REASONS TO RETARGET WITH MBA:

- **Retargeting keeps your brand front and center.** Your ads will be shown across a variety of websites and apps as potential customers go about their daily business.
- **Retargeting guarantees your reach.** Our retargeting packages are based on number of ad impressions instead of a traditional time frame.
- **Retargeting gives you unparalleled access to qualified customers.** Our website is the one resource for the real estate finance industry. We give you access to this audience long after they've visited mba.org.

# 2023 Mortgage Banking Show Guide

Written and published by MBA, the Show Guide is a must-read for attendees and a special opportunity for advertisers to get their message to an essential audience. This colorful, informative publication showcases the Convention location (Philadelphia) and includes a comprehensive list of things to do, interviews and commentary from MBA leadership, market analysis and updates on key MBA initiatives.

In addition to the print version, a separate digital eShow Guide is published prior to the convention. Contact your Sales Representative for details and advertising opportunities.

## DISTRIBUTION

MBA's Annual Convention & Expo is the country's largest gathering of real estate finance professionals. The Show Guide will be distributed during the Convention to attendees. Circulation includes all Convention attendees, an expected audience of 4,000. The Show Guide will be inserted in the Program, and handed out at registration.

## DEADLINES

Ad space deadline	August 4, 2023
Ad material deadline*	August 7, 2023

\* A \$150 late fee may apply for ad materials received after the printed material deadline.

## MATERIAL REQUIREMENTS

- Build full-page ad layout files to trim size (8" × 10.5") and include 1/8" bleed all around. Export to Adobe PDF Preset: PDF/X-1A and include 1/8" bleed for a final full page size of 8.25" × 10.75". Do not include marks of any kind in the PDF file.
- Ad should contain CMYK colors only with no spot (PMS) or RGB colors.

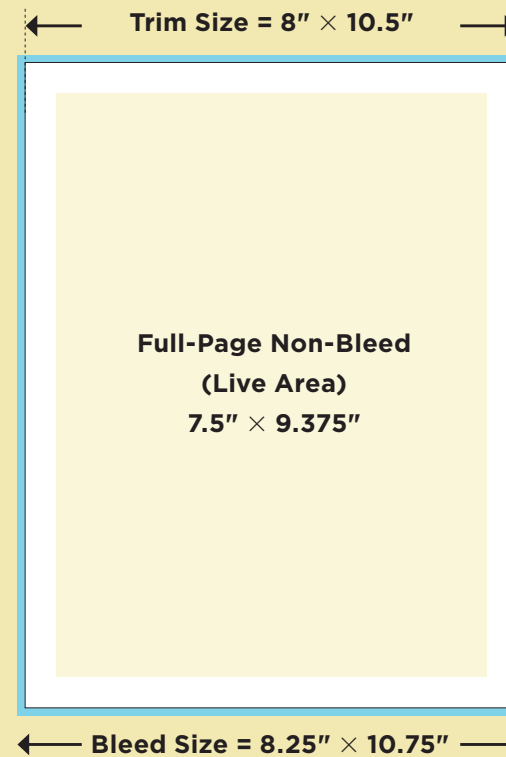
## SEND ALL AD MATERIAL FILES TO

**Lesley Hall**

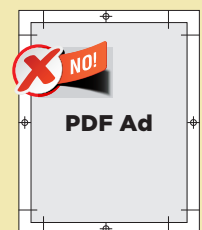
Mortgage Bankers Association

Phone: (202) 557-2856 | Fax: (202) 621-1456

Email: [lhall@mba.org](mailto:lhall@mba.org)



**IMPORTANT**  
Final PDF files  
SHOULD NOT  
include crop  
or registration  
marks.



# Rates

All rates quoted are net per week except where noted. Only signed MBA Insertion Orders are accepted. Two-banner minimum purchase. MBA publications' top ads are generally sold in six-month tracks. A track is one week per month, four regular track options per month (and occasionally a fifth week). With a six-month track, your ad generally runs in the same week each month in the position contracted, from January-June or July-December. Sales sold in tracks are discounted. Check with your Sales Representative for non-track ad sales that are sold in more flexible increments.

## MBA NEWSLINK RATES (NET)

Masthead Banner	728w × 90h	Max 100 KB	\$5,300 Track \$5,600 Non-Track
Premium Banner #1	300w × 250h	Max 100 KB	\$3,400 Track \$3,700 Non-Track
Premium Banner #2	300w × 250h	Max 100 KB	\$3,000 Track \$3,300 Non-Track
Sidebar Banner #1	180w × 150h	Max 100 KB	\$2,000
Sidebar Banner #2	180w × 150h	Max 100 KB	\$1,900
Lede Banner	300w × 250h	Max 100 KB	\$3,200 Track \$3,500 Non-Track
Center Banner	728w × 90h	Max 100 KB	\$2,000
Top Pair Left Banner	300w × 250h	Max 100 KB	\$1,800
Top Pair Right Banner	300w × 250h	Max 100 KB	\$1,800
Base Pair Left Banner	300w × 250h	Max 100 KB	\$1,500
Base Pair Right Banner	300w × 250h	Max 100 KB	\$1,500
Footer Banner	728w × 90h	Max 100 KB	\$1,800
Sponsored Content #1 (includes Center Banner ad)			\$3,500
Sponsored Content #2 (includes Sidebar Banner #1 ad)			\$2,500



# Rates (Cont.)

## MBA SERVICING NEWSLINK RATES (NET)

Masthead Banner	728w × 90h	Max 100 KB	\$2,800
Premium Banner #1	300w × 250h	Max 100 KB	\$1,800
Premium Banner #2	300w × 250h	Max 100 KB	\$1,500
Lede Banner	300w × 250h	Max 100 KB	\$1,500
Footer Banner	728w × 90h	Max 100 KB	\$1,200
Sponsored Content (Includes additional ad banner)			\$1,700

## MBA COMMERCIAL / MULTIFAMILY NEWSLINK RATES (NET)

Masthead Banner	728w × 90h	Max 100 KB	\$1,400
Premium Banner #1	300w × 250h	Max 100 KB	\$950
Premium Banner #2	300w × 250h	Max 100 KB	\$950
Footer Banner	728w × 90h	Max 100 KB	\$600
Sponsored Content (Includes additional ad banner)			\$1,200

## MBA.ORG RATES

Rates are net and priced per month. Materials are due nine business days prior to your contracted issue date.

Run of site, Banner #1 (new size!)	300w x 250h	Max 100 KB	\$1,500
Run of site, Banner #2 (new size!)	300w x 250h	Max 100 KB	\$1,400
Search Results Banner (included with Run of site, Banner #1)	970w × 90h	Max 100 KB	\$1,400

## MBA VIDEO RATES

MBA Now (advertiser content)	One week display	\$5,000
MBA Now (advertiser content)	10 days of display	\$7,000
MBA Video Sponsorship	Weekly	\$3,000
MBA Video Sponsorship	Monthly	\$9,000

## SHOW GUIDE RATES (PRINT VERSION)

Position	Trim Size	Rate
Standard Full Page	8" × 10.5"	\$4,400
Faux Cover Sticker (round)	2" × 2"	\$5,000
Inside Front Cover	8" × 10.5"	\$5,192
Inside Back Cover	8" × 10.5"	\$5,192
Back Cover Half Page	8" × 7.5"	\$2,200
Far Forward ( <i>limited</i> )	8" × 10.5"	\$5,060
All Other Guaranteed Positions	8" × 10.5"	\$4,840

## MBA BANNER AD RETARGETING PACKAGE RATES

All impressions packages are spread out over the course of 30 days or longer customized period. Recommended sizes for all retargeting packages include: 300 × 250, 728 × 90, 160 × 600, 180 × 150

50,000 Impressions	Max 200 MB	\$1,500
100,000 Impressions	Max 200 MB	\$2,700
200,000 Impressions	Max 200 MB	\$5,000
300,000 impressions	Max 200 MB	\$7,500
500,000 impressions	Max 200 MB	\$12,000

# Artwork & Deadlines

## **PUBLICATIONS**

MBA NewsLink art files and URLs for click-throughs should be emailed to Lesley Hall at [lhall@mba.org](mailto:lhall@mba.org) by Monday at 5 p.m. ET the week prior to publication. In your email, please include advertiser name, publication and issue date contracted.

All ads should be submitted in GIF file format (animation allowed) or a static JPEG or PNG. Animations may not exceed 30 seconds. GIF ads must have a frame rate of 5 frames per second or slower. Shorter animations can loop or repeat, but must stop after 30 seconds. HD animated GIFs are not supported. We recommend the first frame not be animated, and instead have a banner ad, text, or image in that frame.

For track options, new ad materials may be supplied each month on or before the materials deadline. Without new materials, the previous banner ad and linking URL will automatically be picked up. Advertiser will be charged a \$150 late fee for materials sent after the Monday deadline.

MBA NewsLink requires ad image files and a valid URL; they cannot use third-party serving tags instead of valid image files.

**Flash files are not accepted.**

**Note:** To ensure your ad displays properly in Outlook, please provide files that include the primary messaging on the first animated frame of the file, including your company's identity / logo.

## **MBA VIDEO**

Rates for MBA videos are per episode (weekly) or as indicated on Rates page. Pre-roll video files should be 1080p, 60fps or greater and logos should be submitted as EPS files. Please submit files to Adam DeSanctis at [adesanctis@mba.org](mailto:adesanctis@mba.org).

## **MBA.ORG**

Ads may be animated (GIF file format) or static (JPEG or PNG). Web ads can use DoubleClick or other third-party tracking URLs, as well as 1 x 1 click tracker URLs.

Rates for MBA.org ads are per month. Artwork and URLs are due nine (9) business days prior to the month's start. No more than three (3) ads will rotate in one banner position at any given time. Two different files can be rotated within your banner space for an additional \$250 copy-split fee. Without new materials, the previous banner ad and linking URL will automatically be picked up. Advertiser will be charged a \$150 late fee for materials sent after deadline.

**Animation/Looping:** MBA can accommodate animated or static ads. There is no limit to the number of loops.

## **MBA RETARGETING PACKAGES**

Ads may be in the following file formats: PNG, JPEG or GIF.

# Policies

MBA Digital Publications Terms and Conditions Terms governing “Ad Placement,” “Rates,” “Ad Specifications,” “Deadlines” and “Billing Procedures” pages of this Media Kit are incorporated herein by reference. Publisher will not be bound by any terms, conditions or restrictions other than those set forth herein and in any other applicable section of the MBA Media Kit. Only signed Publisher Insertion Orders will be considered for acceptance. Publisher reserves the right to add the word “advertisement” at the top of each digital ad at Publisher’s discretion.

If Publisher does not receive complete ad materials by the Material Deadline, Publisher may do any of the following in its sole discretion:

- Cancel the ad and charge Advertiser the full contract rate;
- Run a previous ad using materials provided by Advertiser; or
- Charge a \$150 late fee for ad materials received after the Material Deadline, with the timing of posting at Publisher’s discretion.

These terms shall be construed and interpreted according to the substantive law of the District of Columbia, excluding the law of conflicts. Any action to enforce the terms herein or for the breach thereof shall be brought and tried in the District of Columbia.

## **BILLING PROCEDURES**

Invoices are mailed monthly and emailed upon request. Invoice totals are due and payable within 30 days of the invoice date. Publisher reserves the right to refuse ad placements on accounts with balances that are more than three (3) months overdue. New advertisers may be subject to a credit application. Prepayment may be required.

## **METRICS PROVIDED TO ADVERTISERS**

On a monthly basis, MBA will provide advertisers with impressions and clicks for electronic publication and mba.org web banner ads. Retargeting metrics link will be provided to advertiser at beginning of campaign for self-tracking.

## **CANCELLATION POLICY**

Publisher will not refund any prepaid advertising fees, and all fees shall remain due and payable unless:

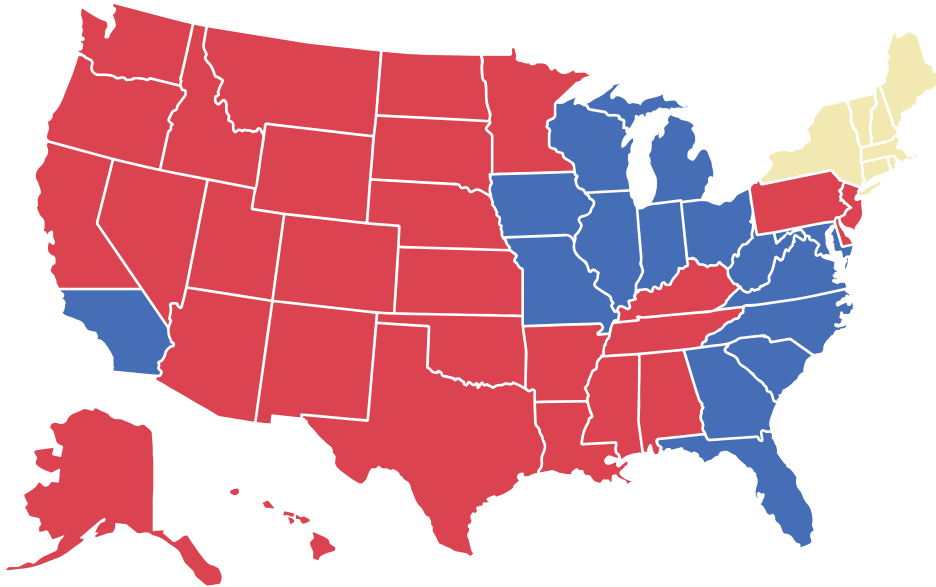
- Publisher receives a cancellation order signed by an authorized representative of Advertiser within 30 days of Insertion Order receipt but no closer than 60 days prior to the start date of the first ad in the contract; or
- The unused issue(s) are assumed by another advertiser.

Publisher shall be obligated to use only commercially reasonable efforts to secure replacement advertising. Publisher reserves the right to cancel or reject any advertising at any time with or without cause and without notice.

## **LIMITATION OF LIABILITY**

In no event shall Publisher be liable for indirect, incidental, consequential, special or exemplary damages such as, but not limited to, loss of revenue or lost business, even if Publisher has been advised of the possibility of such damages. Publisher’s liability for damages of any nature arising in connection with an Insertion Order or the publication or failure to publish an advertisement shall be limited to the amount actually paid by Advertiser to Publisher with respect to such Insertion Order or Advertisement.

# Sales



■ William Farmakis  
(203) 834-8832

■ Jeanne Miller Mansk  
(651) 308-2808

■ Robin Pierick  
(952) 222-4961

■ **STATES:** CT, MA, ME, NH, NY, RI, VT

William Farmakis  
bill@jlfarmakis.com  
(203) 834-8832  
J.L. Farmakis, Inc., 24 East Avenue, #1350  
New Canaan, CT 06840

■ **STATES:** SOUTHERN CA, FL, GA, IA, IL, IN, MD, MI, MO, NC, OH, SC, VA, WI, WV, CANADA

Jeanne Miller Mansk  
jeanne@jlfarmakis.com  
(651) 308-2808

■ **STATES:** AK, AL, AR, AZ, NORTHERN CA, CO, DC, DE, ID, HI, KS, KY, LA, MN, MS, MT, ND, NE, NJ, NM, NV, OK, OR, PA, SD, TN, TX, UT, WA, WY

Robin Pierick  
robin@jlfarmakis.com  
(952) 222-4961

**SIGNED ORDERS AND COPY OF MATERIAL FILES:**

Luann Pisarik  
luann@jlfarmakis.com  
(319) 624-2263

**SEND ALL AD MATERIAL TO:**

Lesley Hall  
lhall@mba.org  
(202) 557-2856

In your email, please include advertiser name, publication and issue date contracted.