

eNewsletters

Targeted eNewsletter Advertising

Secure your presence on the official electronic newsletters of Western Independent Bankers. **Our four official eNewsletters are delivered directly to the inboxes of WIB members and have one EXCLUSIVE, non-rotating position in each issue.**

Your ad will be prominently displayed at the top of the eNewsletter next to the top stories featured in each issue. Our four targeted eNewsletters give you the opportunity to pinpoint the specific audience you are seeking.

With eNewsletter advertising:

- Audience is highly targeted: choose the eNewsletter most relevant to your company
- Artwork can be switched out each issue to promote time-sensitive products or events
- Previous issues are available online to both members and nonmembers, extending your reach
- Readers can click on your ad to be instantly directed to the landing page of your choice

CFO & Finance Digest **SOLD OUT for 2011**

Distributed: February, May, August and November | **Circulation:** 800

Recipients include: CFOs and finance-related professionals at varying levels within the bank

Exclusive Tile Ad

1x | \$375 2x | \$675 3x | \$900 4x | \$1,100

Directors Digest

Distributed: first week of each month | **Circulation:** 1,160

Recipients include: presidents & CEOs, directors and chairs

Exclusive Tile Ad

1 MONTH | \$500 3 MONTHS | \$1,350
6 MONTHS | \$2,400 12 MONTHS | \$4,500

HR & Training Digest **SOLD OUT for February and May 2011**

Distributed: February, May, August and November | **Circulation:** 700

Recipients include: human resource & training managers, directors of HR, VPs of HR and presidents & CEOs

Exclusive Tile Ad

1x | \$375 2x | \$675 3x | \$900 4x | \$1,100

Lending & Credit Digest

Distributed: January, April, July and October | **Circulation:** 1,500

Recipients include: CFOs, senior level professionals, credit & lending professionals from c-level to manager level and presidents & CEOs

Exclusive Tile Ad

1x | \$750 2x | \$1,350 3x | \$1,800 4x | \$2,250

Western Independent Bankers **Directors Digest**
A Community Bank Director Advisor **Issue #17 - November 2008**

inform. educate. connect.

Our Annual Directors Conference was held this past week, and we had record attendance. A strong message was reinforced by virtually all speakers that if your bank is a CAMELS 1, 2, or 3 that you should apply for the Treasury low-cost capital program. Your application does not require you to take the capital, but provides your bank that option. The application deadline for public banks is November 14. Privately-held and S-Corp banks are not currently eligible for the program as written, but Treasury is working to revise the program to include these banks.

If you haven't registered for the Annual Conference for Bank President's & Directors Conference in March, our early-bird deadline is in December. Despite the turmoil in the marketplace, we still expect a good turnout.

As we enter the Thanksgiving season, let's remember to be thankful for the contribution that community banks make in communities throughout our Nation.

Nancy E. Sheppard
WIB President & CEO

Managing Liquidity in Uncertain Times
Steve Brown, Pacific Coast Bankers' Banksters

Liquidity is a funny thing for community bankers. Have too much and profits can be reduced or interest rate risk can increase. Have too little and the situation can be even worse, as recent conditions demonstrate. [<read more>](#)

The "Burn Down" Analysis and Bank Capital
Ramsey Gregg, Keeffe Bruyette & Woods

During the past few months, we've witnessed record bailouts, failures, and the advent of the latest troubled asset relief program ("TARP"). The events that we've recently experienced and continue to work through will most certainly change the landscape of our industry for years to come. While these recent events have altered the future of our industry, another key item in 2008 - that is likely here to stick for a while - has been the re-emergence of the "burn-down" analysis. [<read more>](#)

Increase Core Deposits, Minimize Marginal Cost of Funding
Alan Smith, BancIntelligence

If your bank's strategy for generating core deposits is primarily based on offering the highest rates, then it's probably underutilizing its services and escalating the marginal cost of funding. Learn best practices for driving the highest deposit volume at the lowest cost. [<read more>](#)

Change is Coming - Even in the Area of Consumer Compliance!
James DeFrentz, BankVision

Tech & Security Digest

Distributed: March, June, September and December

Circulation: 1,460

Recipients include: CTOs, VPs, COOs, compliance & security officers, IT & network administrators, directors of information systems and presidents & CEOs

Exclusive Tile Ad

1x | \$750 2x | \$1,350 3x | \$1,800 4x | \$2,250



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EXCLUSIVE Branding Opportunities

Advertisements must be JPG (animation and Flash/SWF files are not accepted), as long as the total file size does not exceed 100kb. Contract advertisers may change their ad artwork once a month at no additional cost.

Advertisers will receive campaign-performance reports that detail monthly ad impressions and click-throughs on an as-requested basis.

Select from the following options:

Monthly eNewsletter	1 Month	3 Months	6 Months	12 Months*
Directors Digest (WIB-N0011)	<input type="checkbox"/> \$500	<input type="checkbox"/> \$1,350	<input type="checkbox"/> \$2,400	<input type="checkbox"/> \$4,500
Quarterly eNewsletters	1x	2x	3x	4x*
CFO & Finance Digest (WIB-N0411)	<input type="checkbox"/> \$375	<input type="checkbox"/> \$675	<input type="checkbox"/> \$900	<input type="checkbox"/> \$1,100
HR & Training Digest (WIB-N0111)	<input type="checkbox"/> \$375	<input type="checkbox"/> \$675	<input type="checkbox"/> \$900	<input type="checkbox"/> \$1,100
Lending & Credit Digest (WIB-N0211)	<input type="checkbox"/> \$750	<input type="checkbox"/> \$1,350	<input type="checkbox"/> \$1,800	<input type="checkbox"/> \$2,250
Tech & Security Digest (WIB-N0311)	<input type="checkbox"/> \$750	<input type="checkbox"/> \$1,350	<input type="checkbox"/> \$1,800	<input type="checkbox"/> \$2,250

*When renewing online ads, priority and first right-of-refusal will be given to advertisers who committed to 12 months. All other companies will be renewed on a first-come, first-served basis. Advertising is limited to WIB Associate Members only.

All advertisers will receive an invoice for the total amount, due upon activation.

Advertiser Information

Company Name: _____

Primary Contact: _____ Position: _____

Address: _____

City: _____ State/Province: _____ Zip/Postal Code: _____

Phone: _____ Fax: _____

E-mail: _____ Web site: _____

I agree to all the terms of the rate sheet and this contract as applicable for my company.

Payment Authorization Signature: X _____ Date: _____

All cancellations must be received in writing and all premium positions (banners) are NON-cancelable. Cancellations of online ads will be pro-rated to the next 30 days' exposure with a \$50.00 processing fee. Submission and/or approval of online advertising copy must be received within 60 days of this contract.

Sign and return to:

Rick Jablonski, Project Manager
Naylor, LLC
Toll-free: (800) 369-6220 ext. 3480
Fax: (352) 331-3525
rjablonski@naylor.com

www.naylor.com

