



Advertising Kit 2018

Receivables Management Association International
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RMA Advertising Kit

ABOUT RMA

Receivables Management Association International (RMA) is the nonprofit trade association that represents more than 575 companies that support the purchase of performing and non-performing receivables on the secondary market. RMA member companies work in a variety of financial services fields, including debt buying companies, collection agencies, law firms, originating creditors, international members, and industry-related product and service providers. RMA provides its members with extensive networking, educational, and business development opportunities in asset classes that span numerous industries. RMA's Receivables Management Certification Program and its Code of Ethics set the "global standard" within the receivables industry due to rigorous uniform industry standards of best practice which focus on the protection of the consumer.

ADVERTISING OPPORTUNITIES

RMA publishes a full-color magazine in the fall and spring. Every issue of the magazine is converted into a clickable digital edition and posted on RMA's website (www.rmassociation.org), making it accessible to even more industry professionals. In addition, a conference program book is created for the Annual Conference and Executive Summit. RMA also hosts a resource-packed, highly visited website. Our monthly e-newsletter is distributed to 1,000 readers and earns consistently high open rates. You can choose to advertise in the magazine, in RMA's e-newsletter, in the conference book, on our website, or all four.

EDITORIAL MISSION

Both the magazine and e-newsletter deliver insight into the key people, enterprises, and trends that drive the debt buying and receivables management industry, providing a perspective critical to businesses operating in the industry's ever-changing economic and regulatory environment. In every issue we provide legal, legislative, and regulatory (federal and state) updates, and timely articles on industry best practices to ensure that members have the latest information to run their businesses compliantly, efficiently, and effectively.

MAGAZINE ADVERTISING

Advertising in **RMA Insights** is a great way to reach your target clients in the receivables management industry. There are several options to advertise your products and services and ensure exposure to the leaders in the industry. Discounts are available for multiple insertions, cross-platform advertising, and annual bookings. Take advantage of economical ad rates to reach a national market. Preferential placements are available on a limited basis and for an additional charge.

Top reasons why advertising works with us:

- Glossy, full-color advertising
- Each copy read by multiple executives at member companies
- Magazine readers are decision makers
- Industry leaders advertise with us
- Ads in the magazine also appear online in the digital edition
- The magazine's clean, neatly designed pages help your message stand out

Advertising Rates

4 Color	1X	2X
2 page spread	\$2200	\$2000
Full page	\$1200	\$1080
1/2 page	\$800	\$720
1/4 page	\$500	\$450

B&W	1X	2X
2 page spread	\$1600	\$1450
Full page	\$900	\$810
1/2 page	\$600	\$540
1/4 page	\$350	\$315

**Guaranteed positions (for ads above) available for 15% premium on space charge.
Positions are on a space-available basis as deemed by publisher.**

Preferred Placement Rates	1X	2X
Facing Masthead/TOC (4 color only)	\$1425	\$1282
Inside Front Cover (4 color only)	\$1750	\$1575
Inside Back Cover (4 color only)	\$1500	\$1350
Back Cover (4 color only)	\$2000	\$1800

Preferred Placement positions are on a space-available basis as determined by the publisher.

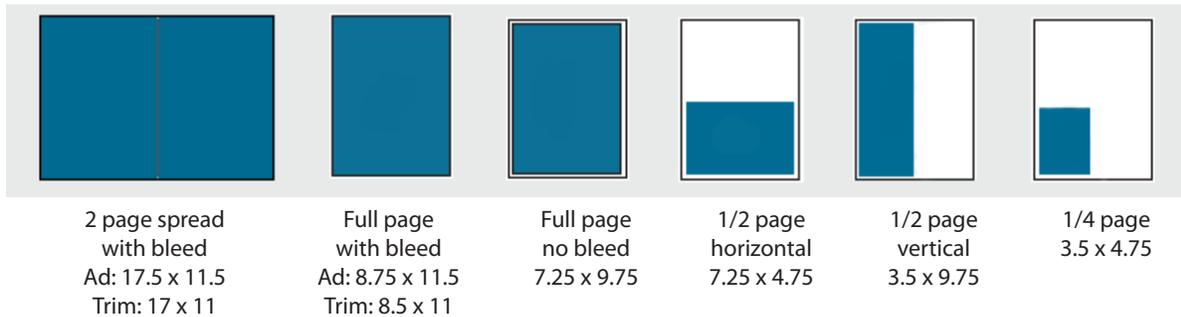
Advertising Deadlines

Issue Date	Ad Close	Materials Due	Mails
Spring 2018	3/5/18	3/9/18	4/2/18
Fall 2018	8/27/18	9/4/18	10/1/18

Advertising Width and Height

Ad Sizes (inches)	Width	Height
2 page spread (with bleeds)*	17.5	11.5
Full page (bleed)*	8.75	11.5
Full page (no bleed)	7.25	9.75
1/2 page (horizontal)	7.25	4.75
1/2 page (vertical)	3.5	9.75
1/4 page	3.5	4.75

* ALL BLEEDS MUST EXTEND **AT LEAST 1/8"** BEYOND THE TRIM



Marketplace Section

Looking for an affordable way to showcase your company’s products and services? RMA now offers a “Marketplace” section which is featured in each edition of its bi-annual print magazine (distributed to more than 1,000 people and showcased at all events RMA attends). This is a low-budget way to stay in front of the comprehensive RMA membership. A single 1.5” x 3.25” ad is only \$200 (a 10 percent discount is available if you book two or more editions)!

Submission & Pricing Information

Marketplace ads should include the following:

- Company name
- Phone number with area code
- Website URL
- One-line company description or product information
- Small graphic ad (1.5” x 3.25”) if available; alternatively, send your logo which can be included with the information above

Marketplace Ads	Per Issue
1.5” x 3.25” Ad - single magazine issue	\$200
1.5” x 3.25” Ad - multiple issues	\$180/each

Mechanical Requirements

Ads must be submitted as fully formatted, high-resolution (300 dpi) graphic design file format (PDF, EPS, TIFF, Photoshop, Illustrator, InDesign), and should be delivered in their actual size and in the final form you wish them to appear. Please include all necessary (native) files, fonts and graphics. Ads built in Microsoft Word, Publisher, Quark, Corel Draw, Freehand or PageMaker will not be accepted. We reserve the right to re-size ad layouts as needed to fit our publication format and/or available space.

RMA uses the Adobe Creative Suite CS 5.5, including InDesign, Illustrator, Photoshop and Acrobat. Please read the following guidelines if you are using any of these programs.

- **Acrobat**
“Press Quality” PDF files *are preferred!* Please make sure that the ad is CMYK color and that any spot or Pantone colors have been converted to their CMYK equivalents.
- **Illustrator**
If you send an Illustrator file, the ad must be created using CMYK color. Spot colors must be changed to their CMYK equivalents and all fonts must be provided.
- **Photoshop**
If sending a Photoshop file, they must be provided in Grayscale or CMYK mode (not RGB), and all fonts and high-resolution graphics included.
- **InDesign**
If you are sending an InDesign file, be sure to include a packaged file that contains all high-resolution graphics and fonts used in the ad.

General production specifications include:

- For all files created in Adobe InDesign, Illustrator and Photoshop use the “Press Quality” setting when creating a PDF.
- Be sure to use flightcheck or preflight for your ad before you send it to ensure that it contains all the necessary information and settings.

Color vs. B&W

For color ads, use CMYK color. For black-and-white ads, use grayscale. RGB files will not be accepted. In all Adobe products remember to “select all” elements and convert to CMYK (for color ads) or Grayscale (for black & white ads).

Photos

TIFF (Tagged Image File) or EPS (Encapsulated PostScript) only. Mode: Grayscale for black & white ads; CMYK (not RGB) for 4-color ads. Resolution: Grayscale and CMYK images should be at 300 dpi (glossy); Line Art/B&W should be 600 dpi. Save all images at the size at which they will print. DO NOT use RGB or indexed color! We are not responsible for the print quality of photos we did not originally produce.

Resolution & Color

Files should be built in 4-color (CMYK) breakdown with high resolution scans in place at 100%. JPEG, GIF files, 72 dpi or low-resolution images pulled from Internet cannot be accepted. No Pantone/PMS, RGB or indexed colors can be used in submitted files.

PDF Files

DO NOT use any RGB images. Embed ALL FONTS or, you can eliminate fonts by “creating outlines” on all text (be sure to do this to any registration/crop mark shells as well). Under “job options” in Acrobat Distiller make sure color and grayscale images are down sampled at 200 dpi minimum, monochrome bitmap at 600 dpi minimum.

Send to:

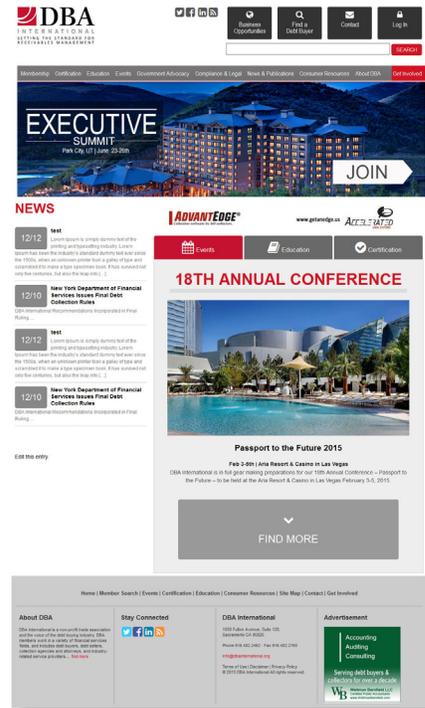
Receivables Management Association International
Attn: Leslie Little
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825

WEBSITE ADVERTISING

RMA's website is the trusted source for the latest compliance resources and legislative news, a clearinghouse for regulatory developments, and receivables management certification, a repository for consumer resources, and much more.

RMA's website maximizes the visibility of your message and your brand and provides:

- Increased opportunities for RMA partners to advertise their products and services, including a large rotating banner on the home page and stationary ads throughout the website.
- Expanded drop-down menus (Mega Menus) providing context and a stationery place to advertise.
- Advocacy and Compliance sections offering RMA members timely information and resources—and advertisers additional places to showcase their products and services.
- A more robust Consumer Resources section which certified RMA members must link to and advertisers can utilize.
- Stationary ad in footer appearing on every page.



Website Ad Rates & Specifications

Web-optimized ads must be a PNG, JPEG, or GIF. File size should not exceed 40 kb.

Sizes for specific ad types (W x H in pixels):

- » Home Page: 728 x 80 (rotates on reload)
- » Mega Menu: 250 x 250 (does not rotate)
- » Interior Pages: 250 x 250 (does not rotate)
- » Page Footer: 250 x 250 (does not rotate)

Home Page	Rate
3 months	\$750
6 months	\$1,200
1 year	\$1,500
Interior Page	Rate
3 months	\$450
6 months	\$750
1 year	\$1,000

Mega Menu	Rate
3 months	\$600
6 months	\$900
1 year	\$1,200
Search Page	Rate
3 months	\$600
6 months	\$900
1 year	\$1,200
Footer	Rate
3 months	\$600
6 months	\$900
1 year	\$1,200

RMA may change ad size, format and/or placement on the website at any time. If this occurs, advertisers will be given a 30-day notice to allow for submission of new ad files.

E-NEWSLETTER ADVERTISING

RMA publishes a monthly e-newsletter called **RMA Update** containing the latest news and information about issues and events affecting member businesses.

There are plenty of sound business reasons to brand your company, products and services in **RMA Update**, including building engagement, driving traffic to your website, and directing readers to key content and special offers.

There are multiple advertising opportunities in each issue:

- Sponsoring an issue includes a large 728x80 banner ad at the top of the e-newsletter immediately below the masthead; and
- Three 250x250 banner ads are prominently displayed in the sidebar of each issue. (See pricing below.)

Ad files must be in PNG, JPEG or GIF format with a file size no larger than 40 kb. Ads may not be animated. See *Advertising Deadlines* below for approximate delivery date.

***** 2 For the Price of 1! *****

Every ad appears in **both** the emailed newsletter AND on the website version of each issue that is available 24/7/365. So you get a second, always available ad for no additional cost!



RMA Update Ad Rates

Sponsor Ad (728x80)	Rate Per Issue
Single Issue	\$500
Multiple Issues	\$450/ea

Sidebar Ad (250x250)	Rate Per Issue
Single Issue	\$250
Multiple Issues	\$225/ea

Advertising Deadlines

As a mid-month publication, **RMA Update** is delivered to members on or around the 15th of each month. All ad files are due by the 10th of each month for the upcoming issue.

Advertising space is subject to availability and is assigned on a first come, first served basis. Contact Leslie Little at (916) 482-2708 for more information. *Note: some advertising space in RMA Update is sold through conference sponsorships.*

EVENT ADVERTISING

Each February, RMA hosts the most highly regarded conference in the industry, attracting more than 1,200 industry participants, providing exceptional educational and networking opportunities. RMA's Executive Summit each summer is an intentionally more-intimate event at a prestigious location, creating a perfect venue for executives to meet, drive policy, and advance opportunities for RMA members and the accounts receivable community.

Exhibitor Information

Exhibiting at the Annual Conference offers you the perfect opportunity to show your target market what your product or service can do for their business. It's a great opportunity to meet with current clients, establish new clients, and create new business opportunities for your organization.

Sponsorship Information

Sponsorship opportunities are available at both the Annual Conference and Executive Summit offering high-visibility packages focused directly at your target audience. As a sponsor, your company receives unprecedented exposure to hundreds of potential clients and leaders in the receivables industry.

We also offer a combination advertising/sponsorship opportunity through our Media Sponsorship increasing your visibility at conferences, in the magazine, in the monthly e-newsletter, and on the website.

INTEGRATED PROMOTIONAL PLATFORM

The best strategy to reach buyers and potential business partners is an integrated media program that combines the best of print, event, and online opportunities. Advertising in RMA's media channels—website, magazine, conference program book, or e-newsletter—gives you broad access to RMA members. By participating in more than one area of RMA's growing network, you can quickly reach all of the RMA membership with your company and product information and position your company as an industry leader.

PREMIUM ADVERTISER PROGRAM

RMA will help you maximize your advertising budget with our **Premium Advertiser Program** that offers significant discounts on published rates for multiple insertions and cross platform advertising.

Receive a 15% discount for a commitment to place ads in two issues of **RMA Insights**, three issues of the **RMA Update** newsletter, and a minimum of six-month commitment on our website.

Multi-issue discounts are also available. You can receive a 10% discount for placing ads in multiple issues of the magazine and/or e-newsletter. Discounts are also available for longer ad runs on our website. Call Leslie Little at Receivables Management Association International at (916) 482-2708 for more information.

ADVERTISING POLICIES

Advertising Acceptance

Advertising accepted by RMA is subject to all terms and conditions contained herein. Forwarding of an insertion order by the advertiser constitutes acceptance by the advertiser of all rates and conditions that exist when the advertising is sold, as well as subsequent rates. Forwarding of an advertising insertion order also indicates acceptance of the advertising acceptability policies of RMA. In the event of a conflict between an advertiser's order and published rates, the published rates shall govern.

RMA reserves the right to accept or decline any advertising for any reason, including content inconsistent with the association's public relations initiatives and strategic plan. All advertising is subject to and governed by the rates, conditions and policies of RMA. The publisher reserves the right to ask an advertiser—or the organization behind the ad—to identify itself in print or online ads when deemed appropriate.

Cancellation Policy

Cancellations must be in writing. Ads must be cancelled four (4) weeks prior to an issue's ad closing date. Ads may not be cancelled or modified after that date. Otherwise, the full rate will be charged.

Terms and Conditions

Advertisers and ad agencies assume liability for all advertising content (including text, representations, and illustrations), and also assume responsibility for any claims arising therefrom made against the publisher. The advertiser and the advertising agency are jointly and severally liable for payment. RMA will add the word "Advertisement" to website ads and may do so for any print ad resembling editorial content.

When a change in ad content is not received by the ad materials due date, an ad run in the previous issue may be inserted. A 10% late fee may be assessed for ads received after the due date. Publication of an advertisement demonstrates acceptance by the publisher. Prior to publication, there is no obligation or liability upon the publisher. No credit for positioning unless agreed to in writing.

Guaranteed Placement

Advertisers may request a specific ad placement, subject to availability. Publisher will accommodate such requests whenever possible, however specific placements are subject to availability and may be changed at the publisher's discretion during layout.

Errors and Corrections

All ads are produced and proofed as carefully as the stories in the magazine and e-newsletter. However, from time to time, human error occurs. Please notify us immediately if you find any mistake in your ad so that a correction can be made before its next placement. If the mistake is ours and the advertising purpose has been rendered valueless, we may cancel the charges for the advertisement, or a portion thereof, as deemed reasonable by the publisher. The publisher shall not be held liable to an advertiser for any loss that results from the incorrect publication of its advertisement.

Payment Terms/Options

Payment must accompany the return of your signed and dated Insertion Order as all advertising charges must be paid in full at the time of reservation for ad space. Confirmation that RMA has received your Insertion Order will be delivered to you by email.

Payment may be made in one of the following ways:

- **By Credit Card**

Provide the credit card information requested on the Insertion Order and return by email or fax to Leslie Little.

- **By Check**

Send the Insertion Order and check for the full amount payable to "RMA" to:

RMA

1050 Fulton Avenue, Suite 120

Sacramento, CA 95825

Send Insertion Order Form or direct questions to:

Leslie Little

Communications Manager

Tel: (916) 482-2708, ext. 231

Fax: (916) 482-2760

Email: llittle@rmassociation.org

For information about event-related advertising opportunities:

Sylvia Done

Event & Sales Manager

Tel: (916) 482-2497, ext. 229

Fax: (916) 482-2760

Email: sdone@rmassociation..org

Advertising Insertion Order

Date: _____

Company: _____ Website: _____
(or destination link on click)

Address: _____

Contact Person: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

CANCELLATION POLICY: You must submit a written cancellation notice four (4) weeks prior to a magazine issue's closing date (see Media Kit). Ads may not be cancelled after the closing date. If modified after closing date, full rate will be charged.

E-NEWSLETTER

Sponsor Ad

- Jan 2018 Feb 2018 Mar 2018
 Apr 2018 May 2018 Jun 2018
 Jul 2018 Aug 2018 Sep 2018
 Oct 2018 Nov 2018 Dec 2018

Sidebar Ad

- Jan 2018 Feb 2018 Mar 2018
 Apr 2018 May 2018 Jun 2018
 Jul 2018 Aug 2018 Sep 2018
 Oct 2018 Nov 2018 Dec 2018

Sponsor Ad	Per Issue
Single Issue	\$500
Multiple Issues	\$450/ea

MAGAZINE

Advertising Frequency: 1x 2x

2018 Issues: April 2018 October 2018

Ad Format: Color B&W

Ad Size: 2 page spread
 Full page Bleed No Bleed
 1/2 page Vertical Horizontal
 1/4 page

Special Placement:

- Facing Masthead/TOC Inside Front Cover
 Inside Back Cover Back Cover

Sidebar Ad	Per Issue
Single Issue	\$250
Multiple Issues	\$225/ea

WEBSITE

Start Date: _____

Duration: _____ months

Location: Home Interior
 Mega Menu/Search Footer

Advertising Rates:

Home Page	Mega Menu & Search Pages
3 months = \$750	3 months = \$600
6 months = \$1,200	6 months = \$900
1 year = \$1,500	1 year = \$1,200
Interior Page	Footer
3 months = \$450	3 months = \$600
6 months = \$750	6 months = \$900
1 year = \$1,000	1 year = \$1,200

RMA reserves the right to refuse any ad.

PAYMENT INFORMATION

TOTAL: _____ Check Enclosed VISA MasterCard American Express

Card Number: _____ Exp Date: _____ Security Code: _____

Card Holder's Name: _____ Signature: _____

Billing Address: _____

Advertiser's Signature: _____ Date: _____

In signing this order form, you agree to the terms and conditions fully set forth in RMA's Advertising Kit.

Please return payment and signed form to:

Receivables Management Association International, 1050 Fulton Avenue, Suite 120, Sacramento, CA 95825

Phone: 916-482-2462 | Fax: 916-482-2760 | llittle@massociation.org