

INSIGHTS AND BEST PRACTICES FOR BANK ADVISORS

4-COLOR

| FREQUENCY | OPEN | 3X | 6X | 9X | 12X | 18X | 24X | 36X |
|-----------------|----------|---------|---------|---------|---------|---------|---------|---------|
| FULL PAGE | \$10,030 | \$9,570 | \$9,110 | \$8,720 | \$8,490 | \$8,260 | \$7,990 | \$7,650 |
| 2/3 PAGE | \$8,905 | \$8,415 | \$7,725 | \$7,460 | \$7,345 | \$7,085 | \$6,850 | \$6,625 |
| 1/2 PAGE ISLAND | \$8,070 | \$7,840 | \$7,615 | \$7,340 | \$6,885 | \$6,660 | \$6,280 | \$6,105 |
| 1/2 PAGE | \$7,495 | \$7,035 | \$6,690 | \$6,195 | \$6,195 | \$5,965 | \$5,710 | \$5,480 |
| 1/3 PAGE | \$5,880 | \$5,535 | \$5,305 | \$5,160 | \$5,050 | \$4,935 | \$4,795 | \$4,545 |

B&W

| FREQUENCY | OPEN | 3X | 6X | 9X | 12X | 18X | 24X | 36X |
|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|
| FULL PAGE | \$8,185 | \$7,615 | \$7,035 | \$6,690 | \$6,460 | \$6,225 | \$5,995 | \$5,765 |
| 2/3 PAGE | \$6,915 | \$6,460 | \$5,880 | \$5,535 | \$5,420 | \$5,305 | \$5,075 | \$4,845 |
| 1/2 PAGE ISLAND | \$6,110 | \$5,765 | \$5,535 | \$5,305 | \$5,075 | \$4,845 | \$4,385 | \$4,150 |
| 1/2 PAGE | \$5,535 | \$5,075 | \$4,495 | \$4,265 | \$4,150 | \$4,040 | \$3,805 | \$3,460 |
| 1/3 PAGE | \$3,810 | \$3,575 | \$3,345 | \$3,230 | \$3,115 | \$2,995 | \$2,885 | \$2,765 |

COVER

| RATES | |
|--------------------|----------|
| BACK COVER | \$12,025 |
| INSIDE FRONT COVER | \$11,735 |
| INSIDE BACK COVER | \$11,535 |

| COLOR RATES | |
|-------------|---------|
| 2-COLOR | \$1,165 |
| 3-COLOR | \$1,510 |
| 5-COLOR | \$4,150 |

DISPLAY SPECIFICATIONS

| NON-BLEED SIZE | WIDTH X HEIGHT |
|----------------------------|------------------|
| FULL PAGE | 7 7/8" x 10 1/2" |
| 2/3 PAGE VERTICAL | 4 1/2" x 10" |
| 1/2 PAGE ISLAND | 4 1/2" x 7 1/2" |
| 1/2 PAGE HORIZONTAL | 7" x 5" |
| 1/3 PAGE VERTICAL | 2 1/8" x 10" |
| 1/3 PAGE SQUARE | 4 1/2" x 4 7/8" |
| BLEED SIZE | WIDTH X HEIGHT |
| SINGLE-PAGE BLEED | 8 1/8" x 10 3/4" |
| SPREAD (GUTTER BLEED ONLY) | 15" x 10" |
| SPREAD (FULL BLEED) | 16" x 10 3/4" |

Any ad unit that measures in excess of the Non-bleed requirements is considered to be a Bleed unit and is subject to a 15% Bleed charge.

SHORT RATE

Advertisers will be short-rated if, within a 12-month period from date of first insertion they do not use the amount of space (frequency) upon which their billings have been based. Advertisers will be rebated if, within a 12-month period from date of first insertion, they have used sufficient additional space to warrant a lower rate than at which they have been billed. Rebates will be offered as a credit toward future advertising scheduled or as a cash reimbursement.

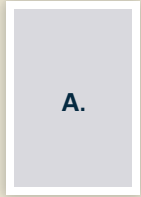
CANCELLATION

Cancellations accepted only before final date for reservation and must be in writing. 90-day advanced notice is required for preferred positions. Cover positions are non-cancellable. Advertisers will be responsible for late cancellations.

ALL RATES ARE GROSS UNLESS OTHERWISE NOTED. RATES ARE SUBJECT TO CHANGE.

SEND MATERIALS TO:

SourceMedia/Bank Investment Consultant
One State Street Plaza, 27th Floor
New York, NY 10004
Attn. Bank Investment Consultant Trafficking
Tel. 212.803.8451



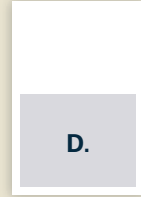
A. FULL PAGE
7 7/8" (w) x 10 1/2" (h)



B. 2/3 PAGE VERTICAL
4 1/2" (w) x 10" (h)



C. 1/2 PAGE ISLAND
4 1/2" (w) x 7 1/2" (h)



D. 1/2 PAGE HORIZONTAL
7" (w) x 5" (h)



E. 1/3 PAGE VERTICAL
2 1/8" (w) x 10" (h)



F. 1/3 PAGE SQUARE
4 1/2" (w) x 4 7/8" (h)

PDF SPECIFICATIONS:

We prefer to receive digital advertising files in Adobe's PDF format created from an Adobe application using the PDF/X-1a:2001 specification. Typically, PDF files are created from Postscript files utilizing Adobe Acrobat Distiller, but PDF's created directly from InDesign will work as well. We do NOT recommend exporting PDF files directly from your native operating system, Quark or other non-Adobe applications. The results of exporting from non-Adobe applications can be unreliable and will not meet our specifications because the profiles listed below were not used in the creation process.

CREATING PDF'S FROM INDESIGN

From the File -> Adobe PDF Presets menu, choose PDF/X-1a:2001. Then choose Export from the File menu.

CREATING PDF'S FROM QUARK

First you will need to create a Postscript file from Quark and then create the PDF with Acrobat Distiller using the PDF/X-1a:2001 .settings.

POSTSCRIPT AND PDF CHECKLIST

Prior to making the Postscript file, please check your file to make sure that it meets the following SourceMedia's specifications:

Check Page Size

- Page size should not be larger than the maximum allowable dimensions. Maximum single page image area is: 11" W X 17" H and maximum spread image is: 22" W X 17" H.
- All pages should be built to trim size. All bleed elements should extend 1/8" or more beyond trim size. Please keep all images and copy within the live area, at least 1/4" away from trim. The trim sizes for our publications are detailed in our rate card.

Check Colors used

- Ensure all color NOT intended to separate as a spot color is defined as Process color (CMYK)

Check Fonts

- Ensure that all fonts used are PostScript type 1 or Open Type fonts. We do not accept TrueType or MultipleMaster fonts.

Check Images

1. All images must be CMYK or Grayscale TIFF or EPS, with a minimum resolution of 200 DPI for newspaper ads and 300 DPI for magazine ads.
2. Do not nest EPS file into another EPS file.
3. Do not embed ICC profile with images.
4. Total ink density should not exceed 280% for magazine ads, or 240% for newspaper.

Proofs

All color documents must include a SWOP standard color proof. We will attempt to color-match on press, as closely as possible, to what is provided. All B/W documents must include a composite laser.

Files can be sent on:

1. CD/DVD ROM
2. FTP

FTP Information: (with proofs sent to the indicated address)

Set your FTP Client software to the following configuration:

FTP Site Address: <ftpfiles.sourcemedia.com>

User Name: **AdDrop**

Password: **rainbow**

Upload files to: **/dropbox/AdMaterials**

When files are uploaded, please notify Production Department.

SEND FILES WITH PROOFS TO:

SourceMedia/
Bank Investment Consultant
One State Street Plaza, 27th Floor
New York, NY 10004
Attn: Ricardo Rivera
ricardo.rivera@sourcemedia.com