



Media Kit 2012

DBA International
1050 Fulton Avenue, Suite 120, Sacramento, CA 95825
Phone: 916/482-2462 | Fax: 916/482-2760 | www.dbainternational.org

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DBA International Media Kit

ABOUT DBA

DBA International is a source of experienced, knowledgeable and ethical debt buyers and other industry participants that provides educational and networking opportunities through an annual conference. We promote the debt buying industry at major industry conferences and we require our members to accept and abide by a strict Code of Ethics. DBA International represents the membership to Federal and State agencies and supports the industry where appropriate in Appellate cases of significance.

DBA International publishes a full color magazine in the fall and spring each year. Every issue will be converted into a digital edition and posted on DBA International's website (www.dbainternational.org), making it accessible to even more industry professionals.

READER PROFILE

All members of DBA International receive a complimentary subscription to the magazine. Additional copies are circulated at high-profile industry events like trade shows and conventions.

EDITORIAL MISSION

The magazine delivers insight into the key people, enterprises and trends that drive business in the debt buying industry, providing a perspective critical to businesses operating in this industry's ever-changing economic and regulatory environment. In every issue, we provide legal and legislative (both federal and state) updates to insure you have the latest information to run your business.

MAGAZINE ADVERTISING

As a publication for, by, and about the debt buying industry, DBA International’s magazine keeps readers informed on the latest industry trends, news, state and federal legislative updates, and provides tips on operating a successful business. Our readers are likely to support your brand when you become a part of their world. Instead of spending time and money trying to wade through thousands of potential customers, put your message and brand in front of a highly targeted – and motivated – audience.

Advertising in the magazine is a great way to reach your target clients in the debt buying industry. There are several options to advertise your products and services and ensure exposure to the leaders in the industry. You can choose to advertise in the magazine, in DBA International’s online newsletter, on our website, or all three. 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 people 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 really stand out

Advertising Rates

4 Color	1X	2X
2 page spread	\$2200	\$2000
Full page	\$1200	\$1080
1/2 page	\$800	\$720
1/3 page	\$600	\$540

B&W	1X	2X
2 page spread	\$1600	\$1450
Full page	\$900	\$810
1/2 page	\$600	\$540
1/3 page	\$450	\$405

**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	\$1425	\$1282
Inside Front Cover (4 color only)	\$1750	\$1575
Inside Back Cover (4 color only)	\$1500	\$1350
Back Cover (4 color only)	\$2500	\$2250

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

Advertising Specifications

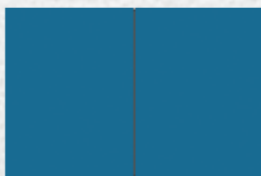
TRIM SIZE: 8 ½" x 11"

BLEED SIZE: .125"

Advertising Width and Height (in inches)

Ad Sizes (inches)	Width	Height
2 page spread (with bleeds)*	17.25	11.25
Full page (bleed)*	8.75	11.25
Full page (no bleed)	7.25	9.75
1/2 page (horizontal)	7.25	4.625
1/2 page (vertical)	3.5	9.5
1/3 page (square)	4.75	4.625
1/3 page (vertical)	2.25	9.5

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



2 page spread
with bleed
Ad: 17.25 x 11.25
Trim: 17 x 11



Full page
with bleed
Ad: 8.75 x 11.25
Trim: 8.5 x 11



Full page
no bleed
7.25 x 9.75



1/2 page
horizontal
7.25 x 4.625



1/2 page
vertical
3.5 x 9.5



1/3 page
square
4.75 x 4.625



1/3 page
vertical
2.25 x 9.5

Advertising Deadlines

Issue Date	Ad Close	Materials Due	Mails
Spring 2012	3/12/12	3/19/12	4/16/12
Fall 2012	9/10/12	9/17/12	10/15/12

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.

DBA International 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

TIF (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.

Proofs

An actual sized proof of each page should accompany any digital file sent. Proof should be an accurate high-resolution representation of the latest version of the file. DBA International cannot be responsible for the accuracy of files if proof is not submitted with electronic file.

Labeling

Ad file should be saved with the name of the advertiser and the date it should be published (e.g., ABC Corp_110111). A list of all files included is required.

File Submission

We use a digital workflow and require all ad materials be submitted in a digital format. Supplied materials that do not comply with the required specifications will be rejected, or corrected and the advertiser billed for the required corrections.

You may send your finished ad file(s) directly to DBA International via our website to avoid email lag time and limits on file size. Simply go to www.dbainternational.org/advertise/SendFiles.asp and add your email address, a brief message or description, and type in the password (Send2DBA) before uploading your file(s) and clicking the Send button.

You can also email your ad to advertise@dbainternational.org. (Please remember to "zip" your files.)

Time permitting we will accept ad materials on CD as well. Send to:

DBA International
Attn: Chad Randolph
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825

ONLINE/WEBSITE ADVERTISING

Website Advertising

Reach more debt industry professionals by advertising on DBA's website. Online advertising stretches your advertising budget because it typically costs less than other forms of direct advertising. Banner and text ads create increased exposure and additional brand awareness and that drives traffic to your website. Adding online customer touch points with consistent messaging reinforces other advertising efforts and increases awareness among DBA visitors searching for information, products and services. And with an active social media presence, our growing network extends beyond the pages of the magazine or our website. Gain more exposure for your company by advertising on www.dbainternational.org today!



Online Ad Rates & Specifications

Banner ads (optimized for web) must be a JPG or GIF with a file size no larger than 40 kb. Specifications (W x H in pixels): 468 x 60; 180 x 150; 300 x 100

Home page (Rotating)	Members Total / Monthly
1 Month	\$300
3 Months	\$750 / 250
6 Months	\$1200 / 200
1 Year	\$1500 / 125
General Website	
1 Month	\$150
3 Months	\$300 / 100
6 Months	\$480 / 80
1 Year	\$720 / 60

All banner ads placed on DBA International's home page will rotate at 8 second intervals. DBA International may change online ad size requirements and placement at any time. If this occurs, advertisers will be given notice at least 60 days in advance to allow for submission of new ad files.

E-NEWSLETTER ADVERTISING

DBA International publishes an E-Newsletter called Asset Insights containing news and updates about issues and events affecting member businesses such as legal developments and the latest federal and state updates.

There are plenty of sound business reasons to market your company, products and services in Asset Insights.

E-Newsletters target very specific and loyal audiences and targeted readers offer the most efficient use of marketing dollars. At the same time, they provide one of the most inexpensive advertising buys on the web. They offer opportunities to market special offers and provide a gateway to information about your products and services that link directly back to your website. They deliver your marketing messages directly to your prospect or client, surrounded by the latest industry news. And you can change your message frequently without the additional cost of creative work.

Help your business gain exposure by reaching out to the DBA International members through ad spaces in our E-Newsletter.

Banner ads must be a JPG or GIF with a file size no larger than 40 kb. Specifications (W x H in pixels): 468 x 60; 180 x 150; 300 x 100. (Sample ads in the newsletter image at right simulate size and placement.)

Ad space is subject to availability. Contact DBA International at (916) 482-2462 for more information.

E-Newsletter Ad Rates (per issue)

# Issues	Members
1x	\$200
2x	\$150

ASSET INSIGHTS
A DBA QUARTERLY NEWSLETTER

DBA INTERNATIONAL

DBA INTERNATIONAL NEWSLETTER

President's Message
By: Mike Bendicksen

Dear DBA Members,

Mirroring this quote from John F. Kennedy, the Debt Buyers Association is currently facing a period of great change. The association is growing up, adjusting to the current climate within this tumultuous time, as well as preparing for the future long-term growth and goals of the industry. These adjustments are applicable to each member of DBA and not just exclusive to a select few.

Congratulations to all of you who have stepped up to lead and contribute to this change that will ultimately create the future of DBA while simultaneously driving the success of our businesses. In the past, the DBA board has made excellent attempts in ensuring that the association has steadily grown and improved. Over the past four months, more DBA members than ever before have joined committees, provided input through surveys, phone calls and emails, and made donations to fund legislative activity. This increased participation is one critical improvement that is driving the association to new levels of involvement and success that are felt by all members. Several new strategies and exciting developments for the DBA will be outlined below.

Your Ad Here **Your Ad Here**

2011 Executive Retreat
DBA INTERNATIONAL

2011 Executive Retreat
THE 2011 EXECUTIVE RETREAT WILL BE HERE BEFORE YOU KNOW IT!
August 22-24, 2011
Spring Creek Ranch, Jackson Hole, WY

It is the key industry executives like you that have always made the DBA International retreat a success. With your input, we have designed an agenda to stimulate open discussions among our industry's leaders which will guide our sessions in focusing on the most critical issues facing the debt buying industry today. With your help, the discussions held at the retreat will help script the focus and direction of the association as we move into a new legislative and regulatory landscape. Join us in Jackson Hole, WY and leave your mark on the direction and focus of your association - DBA International.

Your Ad Here

Consumer Financial Protection Bureau (CFPB)
CFPB Director

- **Republican opposition:** On May 2nd, 44 of the 47 Senate Republicans sent a letter to President Obama promising to block any CFPB Director nominee, including Warren, regardless of party affiliation, unless structural changes are made to the CFPB:
 - o Change the leadership structure from a single director to a "board of directors,"
 - o Subject the CFPB to the appropriations process; and

Your Ad Here

Federal Trade Commission
Debt Industry Activity

- **Debt Collection 2.0 Workshop:** On April 28th, the FTC hosted a day-long public workshop to examine the impact of technological advances on consumer debt collection. Opening the workshop was FTC Bureau of Consumer Protection Director David Vladeck, who stated that advances in technology have the potential to increase efficiency, accuracy and convenience of debt collection in ways "unimaginable" when the FDCPA

INTEGRATED PROMOTIONAL PLATFORM

The best strategy to reach buyers and potential business partners is an integrated media program that combines the best of print and online communications. Advertising in DBA International's media channels – our website, magazine, or Asset Insights newsletter – gives you broad access to DBA members. By participating in more than one area of DBA's growing network, you can quickly reach all of the DBA membership with your company and product information and position your company as an industry leader.

For example, DBA International's magazine is more than just a magazine – it is a platform to integrate your brand into the fabric of the debt buying community, and building credibility for your brand to enhance sales efforts and drive revenue. For example, a digital edition of each issue is posted on DBA International's website and distributed at events throughout the year.

Website advertising on DBA International's website also has advantages. Your ad will be seen by decision makers throughout the debt buying industry. And your digital ad can hot link directly to your website. All links subject to approval by the publisher.

Advertising in an issue of DBA's Asset Insights newsletter, which is read by members who want information on products and services, helps build your brand awareness and generates high quality leads.

Premium Advertiser Program

DBA International will help you maximize your advertising expenses 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 both issues of the magazine, Asset Insights newsletter, and for a minimum of six months on our website. Or, you can earn a 10% discount for placing ads in any combination of the magazine, newsletter or on our website. Call DBA International at (916) 482-2462 for more information.

ADVERTISING POLICIES

Advertising Acceptance

Advertising accepted by DBA International is subject to all terms and conditions contained herein. Forwarding of an 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 order also indicates acceptance of the advertising acceptability policies of DBA International. In the event of a conflict between an advertiser's order and published rates, the published rates shall govern.

DBA International 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 DBA International. 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 seven working days prior to an issue's 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) printed, 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. DBA International may add the word "Advertisement" to any ad resembling editorial content.

When a change in copy is not received by the material due date, copy run in the previous issue will be inserted. A 10% late fee may be assessed for copy 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

Positions are subject to availability on most pages at 15% over the cost of the ad. Special positions requested not guaranteed. Positions are subject to change at the publisher's discretion without notice.

Errors and Corrections

All ads are produced and proofed as carefully as the stories in the magazine. 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 Insertion Order as all advertising charges must be paid in full at the time of reservation for ad space. A confirmation Insertion Order will be delivered to you by email.

Payment may be made in one of the following ways:

- By Check – send a check for the full amount and payable to “DBA International” to:
DBA International
1050 Fulton Avenue, Suite 120
Sacramento, CA 95825
- By Credit Card – provide the credit card information requested on the Insertion Order or call (916) 482-2462.

A non-refundable \$50 placement fee will apply to all advertising orders.

Direct all questions to:

Chad Randolph

Tel: (916) 482-2462, ext. 222

Fax: (916) 482-2760

Email: crandolph@dbainternational.org

DBA *the Magazine*

Date: _____
Company: _____
Address: _____
Contact Person: _____ Title: _____
Phone: _____ Fax: _____ Email: _____

CANCELLATION POLICY: You must submit a written cancellation notice seven working days prior to the 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.

Advertising Frequency: 1x 2x **2012 Issues:** Spring 2012 Fall 2012
Ad Size: 2 page spread **Ad Format:** Color B&W
 Full page (bleed)
 1/2 page (Vertical Horizontal)
 1/3 page (Vertical Square)

Special Placement: Facing Masthead/TOC Inside Front Cover Inside Back Cover Back Cover

Other: Please include specific information about desired page placement. (See Media Kit for ad specifications.)

Please submit a copy of this form to DBA prior to the ad close deadline for the issue in which you wish to run your ad. DBA 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 DBA International's Media Kit.

Please return payment and signed form to:

DBA International 1050 Fulton Avenue, Suite 120, Sacramento, CA 95825
Phone: 916/482-2462 | Fax: 916/482-2760 | advertise@dbainternational.org

Asset Insights Newsletter

Date: _____

Company: _____ Website: _____

Address: _____

City: _____ State: _____ Zip: _____

URL (where link should be directed): _____

Contact Name: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Advertising Frequency: 1x 2x 2012 Issues: January 2012 July 2012

Advertising Rates:

# Issues	Members
1x	\$200
2x	\$150

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 DBA International's Media Kit.

Please return payment and signed form to:

DBA International 1050 Fulton Avenue, Suite 120, Sacramento, CA 95825
 Phone: 916/482-2462 | Fax: 916/482-2760 | advertise@dbainternational.org

DBA International Website

Date: _____

Company: _____ Website: _____

Address: _____

City: _____ State: _____ Zip: _____

URL (where link should be directed): _____

Contact Name: _____ Title: _____

Phone: _____ Fax: _____ Email: _____

Advertising Rates:

Home Page (Rotating)	Members (Total / Monthly)
1 Month	\$300
3 Months	\$750 / 250
6 Months	\$1200 / 200
1 Year	\$1500 / 125
General Website	
1 Month	\$150
3 Months	\$300 / 100
6 Months	\$480 / 80
1 Year	\$720 / 60

Start/Duration: Ad to begin appearing on *dbainternational.org* in _____ 20__ for ___ months.

Location: Home Page General Website

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 DBA International's Media Kit.

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