

BUSINESS CREDIT MAGAZINE

BUSINESS CREDIT is the premier publication for credit and finance professionals involved with the extension of credit from one business to another. The magazine covers business credit, company finance and management issues. Each issue features articles on a specific topic including business law, best practices, management methods and systems, software/hardware applications, training and education, and domestic and international trade issues.



CALL FOR SPECIAL NEW ADVERTISER DISCOUNTS!

ADVERTISING DISPLAY RATES

Rates are based on the number of issues advertised in and include both print and online magazines. Spreads are counted as two insertions.

> Insertion Rates

	1x	3x	6x	9x
Cover 2 (inside front)	\$4,000	\$3,900	\$3,800	\$3,700
Cover 3 (inside back)	3,600	3,500	3,400	3,300
Cover 4 (back)	4,500	4,440	4,300	4,200
Full Page	3,200	3,100	3,000	2,900
½ page	2,100	2,000	1,900	1,800
⅓ page	1,500	1,400	1,300	1,200
¼ page	1,000	950	900	850

> Inserts

Limit one per issue; first come, first served. Furnished pre-printed by advertiser. More details on page 3.

One to five insertions	\$4,000 each
Six to nine insertions	3,500 each

> Case Studies (Advertorial)

Case studies may be purchased once per calendar year, per advertiser, and are labeled as an advertisement. Limit: one full page. Longer case studies that require additional space will be charged for a spread. The cost for the spread is \$7,948 for 9-time advertisers and \$8,800 for others. Many advertisers find that case studies generate more advertising leads than a regular paid ad.

> Credit Advantage (classified ads)

Economical ad blocks on page one.

	1x	3x	6x	9x
½ page block	\$245	\$220	\$210	\$200



FILE SPECIFICATIONS

> General Information

Software: Adobe Creative Suite 6
 Printing process: Web full-run
 Trim size: 8.125 x 10.875"
 Number of columns: 2
 Number of pages: 48, plus cover
 Binding method: Saddle stitched

> Non-Bleed Standard Ad Page Dimensions

Full page	7.125 x 9.875 "	1/3 vertical	3.75 x 6.5 "
1/2 vertical	3.75 x 9.875 "	1/3 horizontal	7.125 x 3.25 "
1/2 horizontal	7.125 x 5"	1/4 vertical	3.75 x 5"

> Bleed Dimensions

(add 0.125" bleeds all around with trim marks)

Full page – Trim size	8.125 x 10.875"
Spread – Trim size	16.25 x 10.875"

> File Formats

Macintosh-based, primarily using Adobe InDesign, Photoshop and Illustrator. A hi-res PDF format with fonts embedded is preferred. No Microsoft applications or PDFs created from Microsoft applications.

> File Submission and Print Guidelines

- Submit art on CD-ROM, through FTP, or by email (if less than 10MB).
- All images must be at least 300 dpi. Do not use GIFs or JPEGs.
- All fonts must be provided or embedded in files.
- Images and text must be in CMYK or grayscale. All specified colors should not exceed a total value of 300% (the total percent of C+M+Y+K when added).
- Crop marks must be in place, colored as "registration" and should be incorporated with an offset of 12pts.
- Line weight should not measure less than 0.25pt.

If you have any questions regarding these specifications, please contact Robin An or Angela Culver at 410-740-5560.

Commission and Cash Discounts

Fifteen percent to recognized agencies; discount does not apply to in-house agencies. Net 30 days. Agencies taking longer than 30 days to return payment will lose their 15% discount. First-time advertiser, multi-media and multi-issue discounts are also available.

Policy

The National Association of Credit Management (NACM) reserves the right to deny any advertisements. Collection agencies, local credit reporting bureaus, credit groups and adjustment bureaus, lawyers and law firms may not advertise with NACM due to a contractual agreement with NACM affiliates. NACM does not accept advertising for conferences or events held by vendors or other business groups.

NACM reserves the right to refuse any advertising or request for any web link, mutual or otherwise. NACM further reserves the right to terminate any advertising found to be contrary to the goals and purposes of this organization after advertising privileges have been granted. Decisions to accept, deny or revoke advertising applications are made solely by officers of NACM. All decisions are final.

Reprints

Many of the articles appearing in *Business Credit* are available for reprint purchase. Cost is dependent upon the number of reprints desired, color options, formatting, etc. Low-resolution PDF files may also be available. Please call for details.



INSERTS: SPECS AND RATES

Furnished pre-printed by advertiser.

> Stitched-In Insert Rates and Specifications

The following rates include the advertising space costs, actual insertion fee, saddle-stitching fee and costs to cover increased postage, based on weight.

1-5 insertions	\$4,000 each
6-9 insertions	3,500 each

The following specifications are for pre-printed inserts to be *stitched in* and furnished by the advertiser:

- Inserts can be from one to eight pages in length.
- One-page inserts must have a minimum of 3.5" binding flap or lip that will run through the gutter of the magazine to anchor the insert in the binding process. Advertisers are welcome to print copy teasers on the flap/lip.
- Inserts must have .375" high folio lip.
- Inserts must have .8125" head trip since it is bound to the top staple (jogs to the head).
- With 8.125x 10.875" trim size, copy must be within .25" inside the trim.
- Inserts must be delivered to NACM's printer no later than 2½ weeks prior to printing date; please call for exact date and address/contact information.
- Advertiser must also send a sample of the actual insert no later than 3 weeks prior to publication to Dan LaRusso at NACM.

> Glue-Tipped Insert Rates and Specifications

The following rates include the advertising space costs, actual insertion fee, glue-tipping fee and costs to cover increased postage, based on weight.

1-5 insertions	\$6,200 each
6-9 insertions	5,800 each

The following specifications are for pre-printed inserts to be *glue-tipped in* and furnished by the advertiser:

- Inserts must be one sheet—may be folded to create a "booklet" effect.
- Inserts must be no larger than 8 x 10.375" to fit within the 8.5 x 10.875" trim size.
- Copy must be within .25" inside the trim.
- Inserts must be delivered to NACM's printer no later than 3½ weeks prior to publication's printing date; please call for exact date and address/contact information.
- Advertiser must also send a sample of the actual insert no later than 5 weeks prior to publication to Dan LaRusso at NACM.

Glue-tipped inserts require additional time to place in the magazine; the position within the magazine is limited to specific pages, and once it is placed, the insert cannot be moved to a different page. To assist in the process, make sure all materials and information are promptly received by NACM and all information in the ad is correct.

Disclaimer

Articles and advertisements that appear in *Business Credit* do not constitute an endorsement by NACM of any business, organization, service or product and do not constitute legal advice. NACM assumes no liability whatsoever for the honesty, integrity or validity of any of the advertisers in *Business Credit* or *eNews*; or the product and/or service they promote. All information concerning the products or services advertised in *Business Credit* or *eNews* is provided by the dealer, owner or agent of the business. NACM and its affiliates are not liable for misinformation, typographical errors or misprints in the advertisements in its publications. NACM will never become involved in any dispute between an advertiser and a customer who found the advertiser in an NACM publication. A sponsor's mere advertising presence in *Business Credit* or *eNews* should not be construed as any type of overt, implied or tacit approval of that sponsor by NACM or any NACM affiliates. NACM does reserve the right to revoke advertising privileges and may indeed exercise this right if the need arises; however, NACM will never arbitrate, mediate or otherwise enter a dispute on behalf of either side of the disputing parties.

Advertisers must also send a sample of the actual insert to:

Dan LaRusso
 NACM
 8840 Columbia 100 Parkway
 Columbia, MD 21045



ISSUE TOPICS

January

Looking Ahead touches on current and future trends. This issue introduces subjects that may be covered in the magazine throughout the year, from collection tips and customer service strategies to trends in departmental organization, risk management and federal regulation.

May

Legal Landscape includes articles on current noteworthy cases or regulatory developments and how they affect commercial trade creditors. Legal experts from various areas of business law contribute to this issue.

February

Relationships at the Core is a must for managing customer and departmental relationships. Mitigating the issues related to disputed debts, contractual terms and internal perceptions are only the tip of the iceberg when it comes the relationship issues that credit professionals encounter on a daily basis.

June

Leveraging Credit is about the credit profession as it continues to evolve to include new responsibilities as a symptom of both economic changes and the increasingly important premium companies are placing on risk management.

March

Credit Solutions looks at new products and technologies. The latest software/hardware to help credit professionals work faster and smarter, member company experiences making improvements to specific processes, and strategies for adapting to new realities in a market, industry or company are likely topics.

July/August

Getting Paid covers collection practices and law, payment instruments, credit policies and procedures ... practically anything that focuses on getting a company what it is owed. This issue also presents extensive coverage of the recent Credit Congress, including a photo gallery.

April

Globally Speaking focuses heavily on international developments, the ways that credit professionals can best take advantage of markets in developing countries and any new risks looming on the horizon.

September/October

Metrics is about benchmarking tools used to gauge peak performance and efficiency. Contained within this issue are ways to apply ratios to evaluate processes, and less obvious methods to evaluate how your company is doing.

November/December

Best Practices includes the research, tools, models and instruments credit professionals need to achieve their company's strategic business goals, or to keep themselves out of trouble.

EDITORIAL CALENDAR

> Issues and Closing Dates

Nine issues are published each year and mailed the last week of the month preceding the date of issue. The closing date for space reservations, copy and instructions is approximately two months preceding the date of issue; the closing date for camera-ready art is approximately two months preceding the date of issue (see chart for exact dates for each month).

2018 Issue	Space Reservation	Materials Due	Expected Delivery
January	Friday, Nov 3, 2017	Friday, Nov 17, 2017	December 30
February	Friday, Dec 1, 2017	Friday, Dec 15, 2017	February 1
March	Friday, Jan 5, 2018	Friday, Jan 19, 2018	March 1
April	Friday, Feb 2	Friday, Feb 16	April 1
May	Friday, Mar 2	Friday, Mar 16	May 1
June	Friday, Apr 6	Friday, Apr 20	June 1
July/August	Friday, Jun 1	Friday, Jun 15	August 1
September/October	Friday, Aug 3	Friday, Aug 17	October 1
November/December	Friday, Sep 7	Friday, Sep 21	November 1

NACM'S eNEWS WEEKLY UPDATE

> General Information

NACM's *eNews Weekly Update* is distributed Thursdays via email to more than 18,000 members and subscribers. It is also posted on the NACM website for one week.

The ad size for *eNews* is 225 x 350 pixels. There is a limit of two featured ads in each issue (listed on a first come, first served basis).

1-3 insertions	\$800 each
4-7 insertions	700 each
8-11 insertions	600 each
12+ insertions	500 each

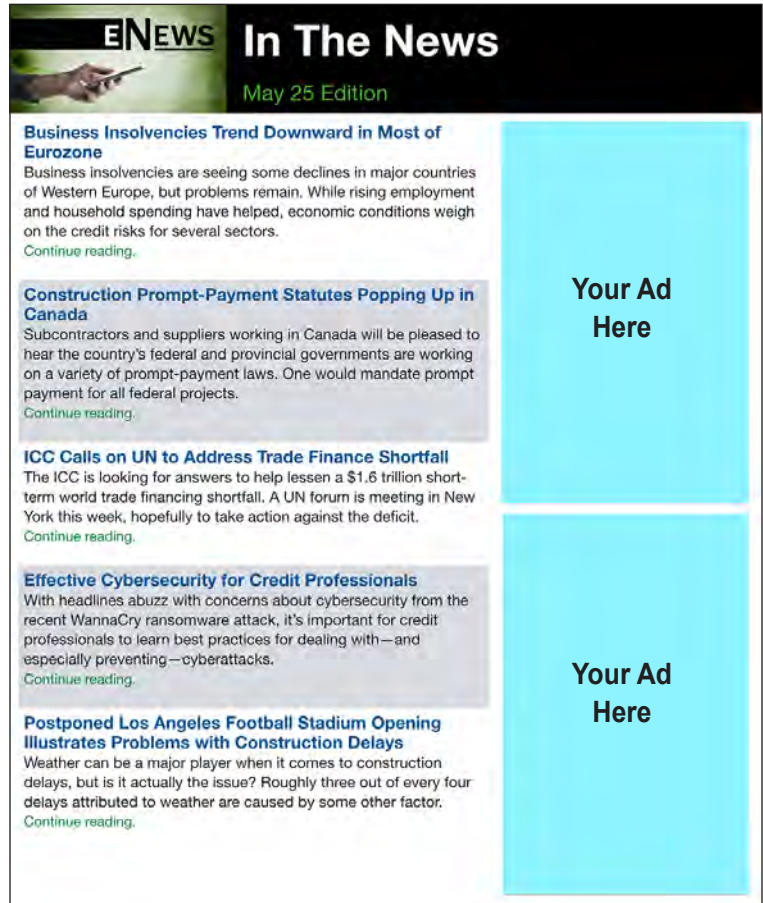
Artwork and accompanying URL must be received by Tuesday, 5:00pm eastern time, the week of the issue.

> Specs for NACM *eNews* Advertising

Acceptable file formats: GIF, HTM, JPEG, TIFF, PDF, Animated GIF. Flash programs are not accepted due to format viewing restrictions.

Your ad should display properly no matter what background color exists on the web page. Current web page background color is white. DO NOT submit an ad with a transparent background.

Please send your ad to Dan LaRusso at danl@nacm.org.



E NEWS In The News
May 25 Edition

Business Insolvencies Trend Downward in Most of Eurozone
Business insolvencies are seeing some declines in major countries of Western Europe, but problems remain. While rising employment and household spending have helped, economic conditions weigh on the credit risks for several sectors.
[Continue reading.](#)

Construction Prompt-Payment Statutes Popping Up in Canada
Subcontractors and suppliers working in Canada will be pleased to hear the country's federal and provincial governments are working on a variety of prompt-payment laws. One would mandate prompt payment for all federal projects.
[Continue reading.](#)

ICC Calls on UN to Address Trade Finance Shortfall
The ICC is looking for answers to help lessen a \$1.6 trillion short-term world trade financing shortfall. A UN forum is meeting in New York this week, hopefully to take action against the deficit.
[Continue reading.](#)

Effective Cybersecurity for Credit Professionals
With headlines abuzz with concerns about cybersecurity from the recent WannaCry ransomware attack, it's important for credit professionals to learn best practices for dealing with—and especially preventing—cyberattacks.
[Continue reading.](#)

Postponed Los Angeles Football Stadium Opening Illustrates Problems with Construction Delays
Weather can be a major player when it comes to construction delays, but is it actually the issue? Roughly three out of every four delays attributed to weather are caused by some other factor.
[Continue reading.](#)

Your Ad Here

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