



Reach Your Greatest Potential

The ever-changing atmosphere of business-to-business credit is paving the way for companies to share their goods and services. With guidance from the National Association of Credit Management, you can do just that. As a leading purveyor in credit information, education and advocacy, NACM is dedicated to spreading the word of companies' products and services by bringing advertising into the digital age with select packages featuring the *Business Credit* magazine app, weekly *eNews*, the NACM National website, Credit Essentials, webinars and Credit Learning Center courses as well as the Credit Managers' Index Podcast with NACM Economist Chris Kuehl, Ph.D. For companies interested in print advertising, NACM also has you covered with *Business Credit* magazine, where ad space is available and ranges from quarter pages to lengthy advertorials.

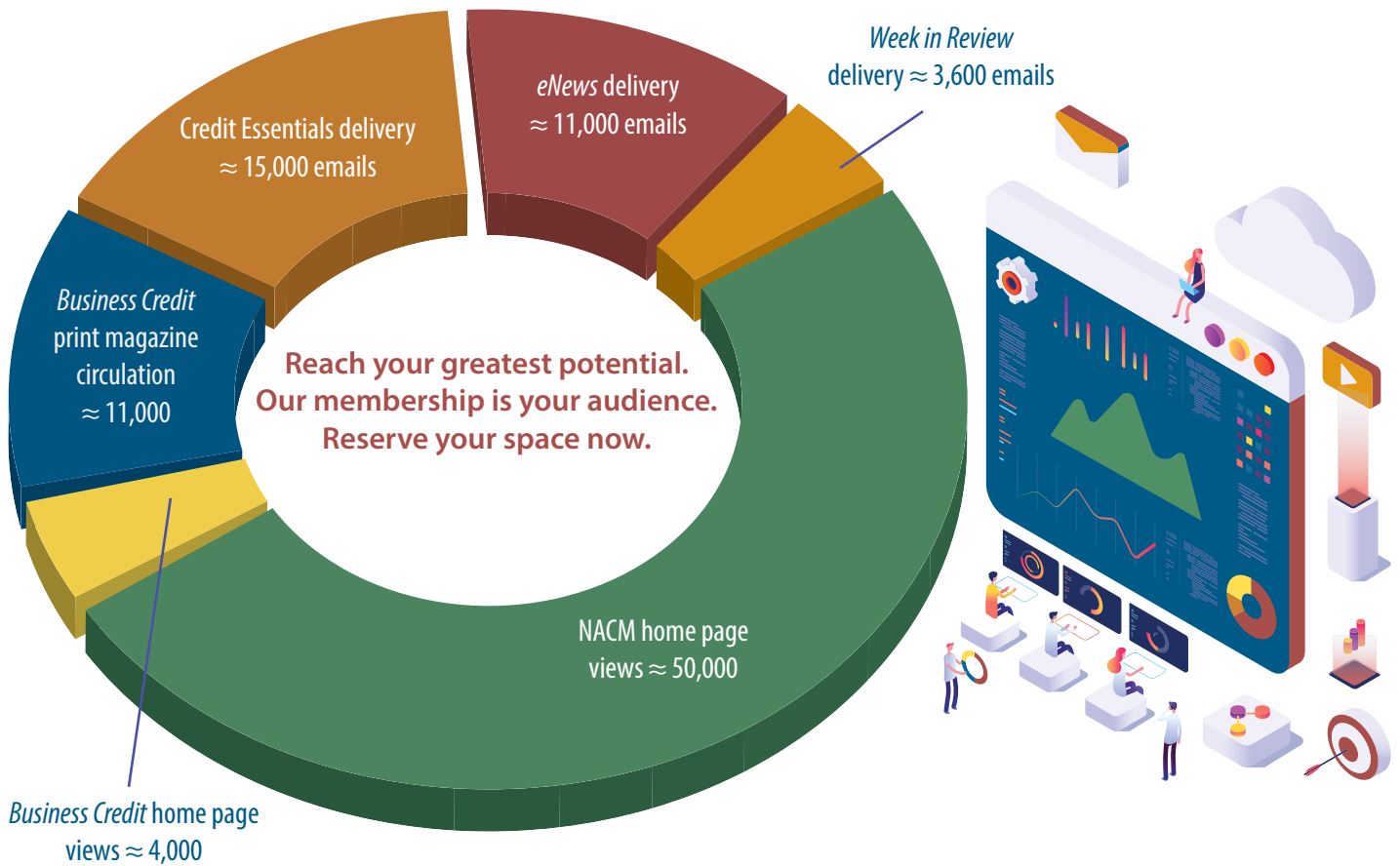
By advertising with NACM, you will not only share your name but also make your mark in the history and future of business-to-business credit.

Advertising Packages

	Gold Package	Silver Package	Bronze Package	Digital Ad Package	à la carte
<i>Business Credit</i> magazine (digital editions)	<ul style="list-style-type: none"> 4 digital <i>Business Credit</i> magazine landing banners 7 ads in other 7 issues 	<ul style="list-style-type: none"> 4 digital <i>Business Credit</i> magazine feature banners 7 ads in other 7 issues 	<ul style="list-style-type: none"> 11 digital <i>Business Credit</i> magazine banners 	<ul style="list-style-type: none"> 11 digital <i>Business Credit</i> magazine banners 	Home Page, Feature and Selected Topic Article Banners: Range \$250-\$1,500 per advertisement
<i>Business Credit</i> magazine (print editions)	<ul style="list-style-type: none"> 2 covers, 4 full, 3 half page ads 3 advertorials 	<ul style="list-style-type: none"> 1 cover, 2 full, 3 half, 3 third page ads 2 advertorials 	<ul style="list-style-type: none"> 3 half, 6 third page ads 1 advertorial 	-----	Quarter Page – Covers (Inside Front, Inside Back, Back): Range \$250-\$1,500 per advertisement
<i>eNews</i>	<ul style="list-style-type: none"> 24 ads 	<ul style="list-style-type: none"> 12 ads 	<ul style="list-style-type: none"> 6 ads 	<ul style="list-style-type: none"> 12 ads 	\$250 per advertisement (must purchase min. 10 advertisements)
Credit Essentials	<ul style="list-style-type: none"> 6 months 	<ul style="list-style-type: none"> 3 months 	<ul style="list-style-type: none"> 1 month 	<ul style="list-style-type: none"> 3 months 	-----
NACM home page slider	<ul style="list-style-type: none"> 6 months 	<ul style="list-style-type: none"> 3 months 	<ul style="list-style-type: none"> 1 month 	<ul style="list-style-type: none"> 3 months 	-----

Contact Andrew Michaels at andrewm@nacm.org for pricing.

Advertorials may be purchased and may be labeled as an advertisement. Many advertisers find that case studies generate more advertising leads than a regular paid ad.



NACM's Business Credit App

NACM's Business Credit app is a one-stop shop for all of NACM's published media: *Business Credit* Magazine, *eNews*, *Week in Review*, and the *Business Intelligence* briefs. Members have access to all of NACM's content on their mobile device—a perfect way for an NACM member on-the-go to stay up-to-date with the latest news.

NACM's eNews Weekly Update

NACM's *eNews* Weekly Update is distributed Thursdays via email to more than 11,000 members and subscribers. It is also posted on the NACM website.

Artwork and accompanying URL must be received by Tuesday, 5 p.m. Eastern, the week of the issue.

NACM's Credit Essentials

Credit Essentials emails are a monthly overview of all major events, offerings, education and highlights provided by NACM and FCIB.

Artwork and accompanying URL must be received by last Monday of the proceeding month.

FCIB's Week in Review

FCIB's *Week in Review* is a weekly newsletter distributed to business-to-business credit professionals. The articles feature a global roundup for all things international as well as a weekly piece from NACM Economist Chris Kuehl, Ph.D.

Business Credit Magazine

Business Credit magazine 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 credit outlook, best practices, management methods and systems, software/hardware applications, training and education, and domestic and international trade issues.



Business Credit Magazine Editorial Calendar

Issues and Closing Dates

Nine print 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).

2021 Issue	Space Reservation	Materials Due	Expected Delivery
January	Monday, Nov 2, 2020	Monday, Nov 16, 2020	January 1
February	Monday, Nov 30, 2020	Monday, Dec 14, 2020	February 1
March	Monday, Jan 4, 2021	Monday, Jan 11, 2021	March 1
April	Monday, Feb 1, 2021	Monday, Feb 15, 2021	April 1
May	Monday, Mar 1, 2021	Monday, Mar 15, 2021	May 1
June	Monday, March 29, 2021	Monday, Apr 12, 2021	June 1
July/August	Monday, May 31, 2021	Monday, Jun 14, 2021	August 1
*September Digital	Monday, Aug 2, 2021	Monday, Aug 16, 2021	September 1
September/October	Monday, Aug 2, 2021	Monday, Aug 16, 2021	October 1
*November Digital	Monday, Oct 4, 2021	Monday, Oct 11, 2021	November 1
November/December	Monday, Oct 4, 2021	Monday, Oct 11, 2021	December 1

* Available exclusively through the Business Credit app.

Business Credit Magazine Issue Topics

January

Credit Outlook analyzes current trends in today's business credit community to gain a better understanding of future trends. This issue introduces topics that are covered throughout the year, ranging from collection tips and customer service, departmental organization, risk management and federal regulation as well as credit technology and construction.

February

Credit as Partners dives into the importance of developing relationships in and outside the company to include sales, customers and businesses. Building and strengthening these relationships is hard work, but readers will learn just what it takes to create long-standing partnerships.

March

Building Leaders is essential for successful credit departments. Without a credit captain to steer the ship, fellow credit managers, accounts receivable and accounts payable crew members remain unguided. This issue discusses how to become a leader in credit, while also reviewing the required soft skills, such as good communication, teamwork, problem solving and time management.

April

Going Global takes readers around the world for international developments in credit abroad for a first-hand look at markets in developing countries and current risks that could impact business.

May

Tech Talk revolutionizes credit by revealing the latest in credit technology. This issue brings credit departments into the 21st century with in-depth discussions on automation advancements, such as electronic invoicing and payments, and what they mean for the future of credit managers.

June

Credit Evolution shows the development of the credit profession as new responsibilities emerge with economic changes and ongoing risk management.

July/August

Payment Solutions is all about the money. Readers can learn about new and improved collection practices and law, payment instruments, credit policies and procedures. Coverage of NACM's annual Credit Congress is also included with session reviews and photo galleries.

September/October

Tools of the Trade gives creditors benchmarking tools used to gauge peak performance and efficiency by applying ratios to evaluate processes and evaluating how their company is doing.

November/December

Performance Insights digs into the research, tools, models and instruments credit professionals need to achieve their company's strategic business goals or keep themselves out of trouble.



File Specifications for *Business Credit Magazine* (Print Editions)

Software: CC 2021

Printing process: Web full-run

Trim size: 8.125 x 10.875"

Number of columns: 3

Number of pages: 40, plus cover

Binding method: Saddle stitched

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 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.

Non-Bleed Standard Ad Dimensions	
Full page	7.125 X 9.875"
½ vertical	3.75 X 9.875"
½ horizontal	7.125 X 5"
⅓ vertical	3.75 x 6.5"
⅓ horizontal	7.125 x 3.25"
¼ 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"

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

File Specifications for Digital Ads

Acceptable file formats: JPEG, PNG, or PDF with fonts embedded. Flash programs are not accepted due to format viewing restrictions. All digital files should be set at 72 dpi.

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.

Digital Ads	
<i>Business Credit Magazine</i>	1400 X 400 or 800 (h) x 1200 (v)
<i>eNews Weekly Update</i>	940 X 1400
<i>Credit Essentials</i>	1400 X 400
<i>NACM home page slider</i>	3604 X 930
<i>Week in Review</i>	1400 X 400

Please send your ad to Andrew Michaels at andrewm@nacm.org.



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.

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.