“Credit Today provides an excellent snapshot of the credit world. ... There’s not an issue we pick up in which we don’t learn something, whether it’s about the latest systems or updates in bankruptcy or other credit-related topics.”

Joseph C. Chaudoin, CCE
Vice President, Credit & Vendor Relations
D&H Distributing Co.
CREDIT TODAY was founded in 1997 by Rob Lawson and Robert Ferris as an independent voice for professionals in the trade credit industry. Credit, collections and A/R executives use our tools and insights to excel in credit management, customer service and business.

In 2011 we made the transition to an online-first model of information delivery. Members-only digital resources are supplemented with best-of-the-web content in magazine format that reaches a wider distribution of credit professionals. Whether on the web site, in print, eNewsletters or the ListServ, members say our community, products and services provide a forum for the best thinking in the field.

Rob Lawson, Publisher
Co-founder of Credit Today, Rob was formerly vice president of Special Services at the National Association of Credit Management. He directed NACM’s Loss Prevention Department from 1983 to 1996, where he gained a national reputation on battling credit fraud. His ideas have been featured in articles in the Wall Street Journal, Forbes, the Washington Post and the Miami Herald. He has been a featured speaker at many regional and national conferences, and his models for loss prevention were used by Dun & Bradstreet to establish its High Risk Detection Center.

Wayne Muller, Managing Editor
Wayne is a specialist in trade credit. While with Prentice Hall, Wayne conceived and founded the original credit newsletter, The Credit & Collection Manager’s Letter, which Credit Today acquired in 2006. He has written and edited some of the top business-to-business newsletters in the world and brings an instinct for developing stories that are both actionable and “a good read.”

David Schmidt, Contributing Editor
Dave began his commercial credit career in 1976 as a business analyst with Dun & Bradstreet. He has since managed credit and collections departments and is one of the nation’s leading experts in credit technology. He has been a consultant specializing in system improvement and cost reduction since 1994. He was formerly editor of The Credit Manager newsletters and co-authored Power Collecting: Automation for Effective Asset Management, (John Wiley & Sons, 1998).

Robert Ferris, Consulting Editor
One of the founders of Credit Today, Bob performs a variety of editorial, web-related, and sales roles for Credit Today. He was formerly the Editor of Business Credit magazine and Senior Technical Editor at the NASA Center for Aerospace Information.
Reaching Decision-Makers in Credit, Collections and A/R

How can you reach a great audience of key professionals in the trade credit market? There’s no better way than with Credit Today.

Our online audience:
- Is growing 20 to 25 percent year over year
- Accesses CreditToday.net principally from the office
- Is in the 45 to 64 age range
- More likely than the average internet visitor to have attended graduate school

Our print newsletter:
- Has a guaranteed circulation of more than 5,000 issues each month.
- Enjoys strong pass-along readership among credit department staff
- The average staff size is 10.2; the median is 5.0.

“There is no source better than Credit Today for finding information on anything credit and collection related! The benchmarking data is invaluable and the ListServ forum is a great means of getting questions answered by experts in real time.”

Kathy Brown
Vice President of Business Administration
Funai Corp.

“Whether I am looking for the latest information or need a new idea for a timely business or professional credit presentation, Credit Today has always been my starting point. And it’s what I use to keep my staff up-to-date.”

Ted Cwynar, CCE, CICP
Director, Corporate Credit
US Pipe and Foundry Co.

“I very much enjoy reading Credit Today. Even though I have been in credit management for 40 years, there are always articles that point out new and innovative ways to help us improve our results and the way we do our job.”

Gale Burbach
Corporate Credit & A/R Manager
Triple B. Corp. dba Charlie’s Produce

Industries Represented
- Consumer Goods Manuf.: 34.1%
- Wholesale/Distributor: 24.3%
- Industrial Manufacturing: 21.6%
- Services: 4.6%
- Construction: 4.3%
- Media: 1.9%
- Other: 9.2%

Revenue
- $2B and up: 11%
- $500 to <$2B: 22%
- $100 to <$500M: 28%
- <$100M: 39%

No. of Active Customers
- 25,000 and up: 3%
- 5,000 to <25,000: 12%
- 1,000 to <5,000: 42%
- <1,000: 43%

A/R Balances
- $200M and up: 11%
- $50M to <$200M: 21%
- $10M to <$50M: 30%
- <$10M: 38%

Invoices per Month
- 25,000 and up: 12%
- 5,000 to <25,000: 30%
- 1,000 to <5,000: 33%
- <1,000: 25%

Source: Credit Today 2010 Credit, Collection & AR Staff Benchmarking Survey
OUR PRODUCTS

The Credit Today website is a private, subscribers-only resource that gives members direct, searchable access to articles and directories and a community of smart, helpful, credit execs. Members receive:

• Searchable, full text archives of all content/back issues
• Access to the download section
• Conference reports and analysis
• Access to the industry’s leading forum for senior level credit execs
• Interviews with industry movers and shakers
• Legal and bankruptcy issues
• A comprehensive and in-depth library of plain-English case studies

The original Credit Today newsletter, the best of Credit Today online. Delivered to members in a format that facilitates pass-along readership. Provides readers with information to succeed:

• Credit management, including the latest innovations
• Deductions Solutions: How to make a dent in this problem
• Technology Resources: What new applications will further change the face of credit?
• Human Resources: How to recruit/retain the best employees
• International Credit: L/Cs, insurance, credit reporting

CreditJobsToday.com is a database-driven career site for credit jobs and all trade credit positions. Employers will find a wealth of credit, collections, and A/R talent, along with resumes.

For Candidates ...
• Remain confidential
• Email notices of relevant job opportunities
• Resume posting

For Employers ...
• Post job orders in real time, 24x7
• Daily email notices of potential candidates

PLUS ... Specialty Publications, Weekly eNewsletter, email-based forum for senior credit execs, online Resource Directory, Industry White Papers, Training, Webinars
Credit Today is a must-read for news and information vital to credit executives. Here’s a sample of what you’ll find:

- Bad Debt Reserves
- Credit Fraud
- New Technologies
- Salary Survey
- Credit Scoring/Monitoring
- International Credit
- Staff Development
- Training
- Analyzing Receivables
- Electronic Billing/Payments
- Outsourcing
- Credit Cards
- Year in Review

“I like hearing from a wide range of industries that are part of Credit Today. ... It’s interesting to see that other credit managers have different challenges that are just as strenuous as mine. I also like that on the website, I can find any type template I might be looking for.”

Gary Desrosiers
Director of Corporate Credit
HUGO BOSS Fashions
New York, NY

Credit and the Law
Ann Morales Olazábal, MBA JD, is Credit Today’s legal editor. Each month she looks at the application of credit law to real-world problems. Olazábal is an associate professor of business law at the University of Miami School of Business Administration.

Benchmarking
Online and in print, Editor Dave Schmidt crunches the numbers from industry surveys to examine trends in areas ranging from bad debt to new technologies.

Profiles
Our “Leadership” and “Credit Department” profiles introduce readers to top performers and best practices. What’s working? What’s not?

Checklists
This collection is designed to help credit executives ensure they’ve “covered the bases” in many credit, collection, and accounts receivable procedures.

Job Description-o-Matic
This popular online feature guides members through the process of creating a comprehensive job description based on title.

Resource Directory
This members-only online directory is an indispensable tool for finding useful tools and resources for those managing credit, collection, and accounts receivable. It’s an important way for credit professionals to exchange information and gather intelligence on customers and rate service providers.
CreditToday.com offers a limited number of advertising sponsorships. Keep your brand in front of readers when they’re looking for information on how to improve operations.

WEB SITE SPONSORSHIP: $3,600

**Audience:**
Currently, traffic at Credit Today’s website (www.CreditToday.net) is increasing at a 20 to 25 percent year-over-year clip.

Monthly traffic in mid-2013 showed 20,302 visits and 66,910 page views, which compares to 16,815 visits and 59,543 page views in the same period a year ago.

**Promotion:**
We continue to work to build both Membership and traffic from across the web.

Subscribers have 24/7 access to members-only content. In addition, sustained investments in Search Engine Marketing and Search Engine Optimization ensure that people looking for trade credit information on internet search engines find our content.

**Format:**
- **Dimensions:** 510 x 66 pixels at 72 ppi
- **File Formats:** .gif or .jpg only
- **File Size:** 25kb, static, no Flash accepted
- **Position:** Unit is positioned at top of site content
- **Link:** Please provide a destination URL for linking the ad to your content
- **Changes:** Two annually at no charge; more changes for an additional fee

“I’ve seen Credit Today evolve from a monthly credit publication into a quality source of information and guidance for the B2B credit community. The website, with its user friendly form downloads, will take you from examples of new account credit applications to bankruptcy forms and everything in between.”

**David Dungan**
Director of Credit
Justin Brands Inc. (A Berkshire Hathaway company)
Do you have expertise in an area that is important to credit, collection or AR managers? If so, consider sponsoring a webinar to highlight that expertise. We work with expert vendors to help our audience with a particular issue in one of our webinars.

**Format:**
Our webinars are run much like an interview, or radio talk show, but with visual aids. Credit Today supplies the host/analyst and you supply the subject-matter expert. Our role is to provide general background and answer the question: “Why is this topic important?”

We also typically include others, such as credit managers — those “in the trenches” — who have successfully been involved in whatever the topic covers. We typically first interview a client/practitioner about their situation and success story, and we then ask questions of the sponsor/vendor/expert on a more detailed level about the dynamics of the solution.

**Note:**
Though someone from your firm is the designated expert, to remain independent, we don’t discuss specific products. Our goal is independent education, focused on a problem and solution, from a best-practices perspective. We then ask the audience some polling questions related to the topic and their operations.

**Length:**
Webinars last 30 to 40 minutes plus 15 to 20 minutes for participant questions. Questions can be submitted via the chat feature of the webinar software.

**Cost to Participants:**
Free to Credit Today members; non-member fee (if any) depends on the topic.

**Sponsorship Perks:**
As a sponsor, you gain recognition as a subject matter expert on a solution that you are engaged in with a target audience self-selected to have an interest in the topic. In addition, sponsors are granted the right to distribute the webinar, on your website or elsewhere, for as long as you want. The webinar include details about your firm, typically a mention that it is sponsored by you on the title slide and one slide at the end, along with a brief introduction of the sponsor and your contact information.

**Promotion:**
Credit Today advertises the webinar on our website and in our bi-weekly enewsletters, starting about two months prior to the webinar. We also send marketing emails about four weeks prior to the webinar and then again a week before the webinar. We also encourage sponsors to promote the webinar to your own respective audience.

Visit [www.credittoday.com/webinars](http://www.credittoday.com/webinars) to view recent webinar topics, check registration information and see website promotion.

**SPONSORSHIP INVESTMENT:**
$2,500
Put your message in front of credit and A/R influencers. Credit Today, an independent forum for the best ideas in credit management, now accepts advertising from leading service providers.

DISTRIBUTION
The print edition circulates to 5,000 credit decision-makers with articles and information they read carefully, keep and share. Subscribers report high levels of pass-along readership.

PREMIUM PLACEMENT
Premium pages incur an additional charge: back cover, 20 percent premium, inside front cover, 15 percent premium, and inside back cover, 10 percent premium. Rates are for 4-color CMYK ads.

FREQUENCY
Advertisers receive discounts for multiple insertions (see chart): 5 percent discount for two to three insertions; 10 percent for four insertions (every issue).

Frequency Rates:
The number of insertions used by an advertiser within 12 months, beginning with the first insertion, determines the frequency discount rate for all contracts.

Short Rates & Rebates
Advertisers will be short-rated if, within the specified contract period, they do not use the number of insertions upon which their contracted frequency rate was based. Advertisers will be rebated if, within the same period from the date of the first insertion, they have used sufficient additional space to warrant a lower rate than that at which they have been billed.

“Credit Today has become the first place I go when looking for working capital and credit management Best Practices. I find that the member interaction, along with the depth of research into today’s most compelling challenges, have made the reports and network invaluable.”

Paul H. Runko
Director
Neopost USA, Milford, Conn.

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<th>1X</th>
<th>2-3X</th>
<th>4X</th>
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<tbody>
<tr>
<td>Full Page</td>
<td>$2,200</td>
<td>$2,090</td>
<td>$1,980</td>
</tr>
<tr>
<td>1/2 Page</td>
<td>$1,350</td>
<td>$1,282</td>
<td>$1,215</td>
</tr>
<tr>
<td>1/3 Page</td>
<td>$970</td>
<td>$921</td>
<td>$873</td>
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PRINT SPECIFICATIONS
Advertising should be provided in a digital format.

- 4-color and B&W ads should be provided in a high-resolution (minimum 300 dpi) Adobe Acrobat PDF file
- Images must be a minimum resolution of 300 dpi at full size (100%)
- The standard bleed measurement is .125” (1/8”). Please set bleed values in all programs that accept them. Extend bleeding elements (photos, tints, rules, solids, etc.) 1/8” beyond the trim area.
- Use CMYK mode for process color jobs. For best results, do not use RGB preview modes. Please convert all Pantone spot colors or RGB colors to CMYK.
- To avoid font substitutions either supply a font package, convert all fonts to outlines, or rasterize any type layers.
- Safe area: For text and critical content, the safe area is at least .125” (1/8”) in from the trim line. For best results use 8.25” by 10.75” for text.

4-COLOR PROCESS
The quality of reproduction of 4-color process advertisements appearing in the print publication will depend largely on the quality of the file supplied. Please contact Credit Today for additional information and any questions about file transmission.

REVERSE ADS
Reverse black and white advertisements are accepted at no extra charge.

BLEED ADS
Full bleed is available on full and half-page ads at no additional charge.

- Full page is 8.5” x 11”
- Add 1/8 inch for bleed (8” x 11 1/8”)
- Critical advertising matter should be kept at least 3/8” from trim edge (live area 8 1/8” x 10 5/8”)

NON-BLEED SPECS

<table>
<thead>
<tr>
<th>Size</th>
<th>Dimensions (W x H)</th>
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<tbody>
<tr>
<td>Full Page</td>
<td>7” x 10”</td>
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<tr>
<td>1/2 Page</td>
<td>7” x 5”</td>
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<tr>
<td>Horiz.</td>
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<tr>
<td>1/2 Page</td>
<td>3 1/2” x 5”</td>
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<tr>
<td>Vert.</td>
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<tr>
<td>1/3 Page</td>
<td>7” x 3 1/3”</td>
</tr>
<tr>
<td>Horiz.</td>
<td></td>
</tr>
<tr>
<td>1/3 Page</td>
<td>2 1/3” x 10”</td>
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<tr>
<td>Vert.</td>
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<tr>
<td>1/3 Page</td>
<td>4 3/5” x 6 5/8”</td>
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<tr>
<td>Square</td>
<td></td>
</tr>
<tr>
<td>1/4 Page</td>
<td>3 1/2” x 5”</td>
</tr>
</tbody>
</table>

Questions? Contact us:
Phone: 540-343-7500
Email: Ads@credittoday.net
Yes!

☐ Please find my space reservation for newsletter advertising below.
☐ Please contact me about a website sponsorship.
☐ Please contact me about a Webinar sponsorship.

Name: ______________________________
Title: ______________________________
Company: __________________________
Address: ____________________________
Phone: _____________________________
Fax: ________________________________
Email: ______________________________
Signature: __________________________
Date: ________________________________

PRINT AD SIZE
☐ Full Page
☐ 1/2 Page Horiz.
☐ 1/2 Page Vert.
☐ 1/3 Page Horiz.
☐ 1/3 Page Vert.
☐ 1/3 Page Square

COLOR (choose one)
☐ 4-Color
☐ Black & White

FREQUENCY (circle)
1 2 3 4

IF LESS THAN 4, INDICATE ISSUES:
☐ Winter
☐ Spring
☐ Summer
☐ Fall

POSITION
☐ PREMIUM?
☐ Yes ☐ No

PLACEMENT
☐ Back Cover
☐ Inside Front Cover
☐ Inside Back Cover

Questions? Contact us:
Phone: 540-343-7500
Email: Ads@credittoday.net

We will bill on receipt of your order.
Terms will be net 20 days.

Don’t Forget to Use These Free Tools to Reach Our Readers!
Register in our Online Resource Directory (www.credittoday.net/resources/index.cfm). Just click on “Add a Resource” and you’ll be off and running. It’s a high-traffic, search-friendly section of our website. You can register in multiple categories if that makes sense for your business. And if you don’t find the right category, let us know.

Another way to raise awareness of your products and services for the Trade Credit market is to utilize two other sections of the website: the “Outside the Box” section, for white papers and relevant articles; and the “Press Release” section. Make sure we’re on your routing list for any press releases.