

Credit Union Times Marketing Solutions

DISCOVER | CONNECT | COMPETE

2021 MEDIA KIT



Credit Union Times



MISSION

Credit Union Times is the most comprehensive, independent credit union news site in the industry. *Credit Union Times'* trusted and independent team of experts provides credit union leaders with the strategic and tactical information necessary to run their institutions and better serve members.



VISION

We celebrate those that are adapting and succeeding in new ways and translate the impact of regulations and technology into digestible, shareable information that can be immediately put into real-life practice.

Invested in our Communities

Our Editorial Team



Michael Ogden
Editor in Chief,
Credit Union Times



Natasha Chilingirian
Executive Editor,
Credit Union Times

Credit union leaders turn to Credit Union Times because it provides the most comprehensive and accessible resources and knowledge for the credit union community.

We create content that is the benchmark source of news, insights and analysis for all credit union professionals.

Breaking news affects everyone in the industry, but each segment has different business goals and motivations – and Credit Union Times is constantly reporting on these key issues and much more.

Innovative Ways to Reach Our Communities

Through the alignment and influence of our trusted brands, Credit Union Times offers the most comprehensive marketing solutions/programs in the credit union community. Powered by CUTimes.com and *Credit Union Times* Magazine, we open the lines of communication while creating a vibrant and vital community online, in print and more.

CREDIT UNION TIMES MARKETING SOLUTIONS



WEBSITE

New Podcast programs & research



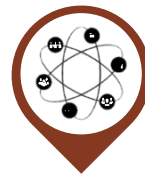
PRINT

Cross-platform opportunities



MOBILE

High-impact mobile units



ENGAGEMENT MARKETING

Fusion program & Audience First



NEWSLETTERS

Expanded newsletters



CUSTOM MARKETING

CU Times' Event Amplification program



SOCIAL AMPLIFICATION

Two NEW Social Amplification opportunities

Leverage the Credit Union Times Group

Executives turn to *Credit Union Times* for important news, insights and analysis.

Updated throughout the day CUTimes.com is read by decision-makers of every size credit union – providing these professionals with the valuable insights and comprehensive study of the news needed to make informed purchasing decisions.

* Source: September 2019 - August 2020, SiteCatalyst

** September 2020 Publisher's Statement of Ownership, Management and Circulation

†Source: Total Valid Users in SailThru, September 2020 - Not De-Duped

CUTimes.com



- Breaking News & Alerts
- Research
- Market & Industry Trends
- Data Analysis
- Sales Strategies
- Community Networking Opportunities
- Training, Tools, & Resources

TOTAL REACHED

- **179,523**
Avg. Monthly Pageviews*
- **68,629**
Avg. Monthly Unique Visitors*
- **50,829**
Newsletter Subscribers†

Credit Union Times



- Market & Industry Trends
- Research
- Training, Tools & Resources
- Data Analysis
- Sales Strategies

- **3,316**
Total Paid and/or Requested Circulation**
- **1,838**
Avg. Digital Magazine Subscribers per issue**

Editorial Overview

About CUTimes.com

CU Times' trusted and independent team of experts provides credit union leaders with the strategic and tactical information necessary to run their institutions and better serve members.

We celebrate those who are adapting and succeeding in new ways and translate the impact of regulations and technology into digestible, shareable information that can be immediately put into real-life practice.

179,523
Avg. Monthly Pageviews*

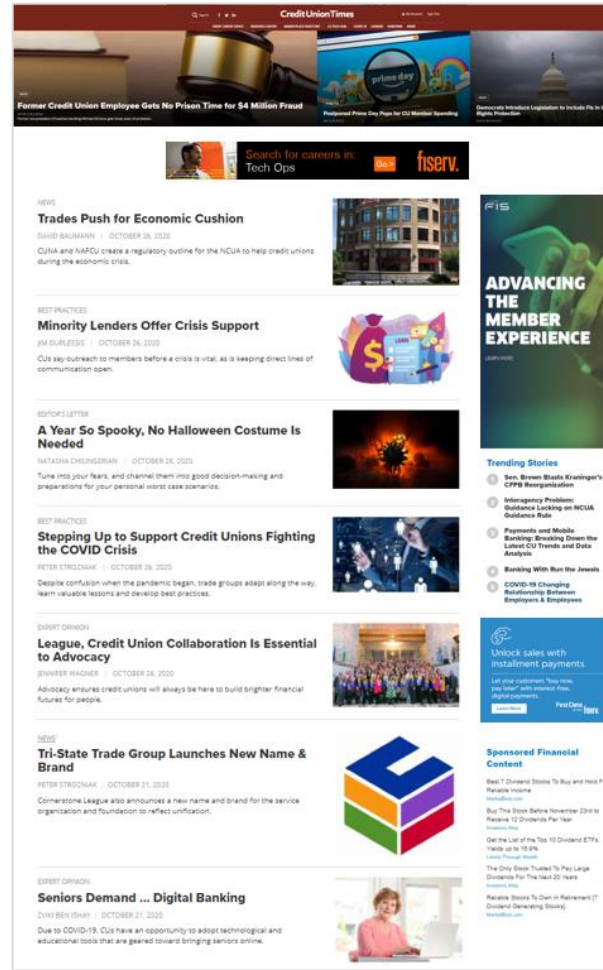
68,629
Avg. Monthly Unique Visitors*

Top Stories & Features

News and analysis provided daily by CU Times' skilled and experienced editorial staff. Plus FOCUS REPORTS on those key topics deserving a more in-depth look.

Topics

CU Times' editorial team will drill down into the issues important to our credit union executive audience, including: Credit Union Management; Regulatory & Compliance; Human Resources; Lending; Marketing; Fraud & Enforcement; Growth Strategies; Cybersecurity & Privacy; Mobile Banking; Core Systems; Fintech; Payment Platforms



Helpful Tools & Resources

- **CU Tech Hub:**
A dedicated section where credit union professionals are guided by experts through the process of researching, choosing and implementing tech tools.
- **Digital Marketplace Directory:**
Comprehensive online source for CU specific products and services
- **Events & Conferences: ****
Live updates from the conference room floor via our event hubs
- **Whitepapers**
- **Webcasts & Podcasts**
- **Resource Center**

Newsletters

- CUT | Daily News Alert
- CUT | Breaking News Alert
- CUT | CU Tech Hub

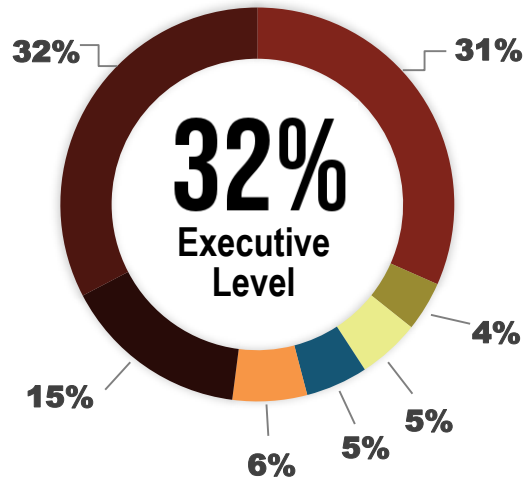
* Source: September 2019 - August 2020, SiteCatalyst

** Conferences and live events will be evaluated on a case-by-case basis

CUTimes.com Audience Profile

Connecting your brand with experienced professionals at well established credit unions.

KEY DECISION MAKERS



- CEO, President, CLO/VP Lending, CFO/VP Finance, CTO/VP Tech
- Marketing/sales
- Branch manager
- Lending officer
- HR, recruiting
- Technology manager
- Other

DIVERSE JOB FUNCTIONS

Management.....	23%
Lending.....	15%
Marketing.....	12%
Operations.....	9%
Compliance.....	8%
Accounting/Finance.....	6%
IT.....	6%

CREDIT UNION STATS AT-A-GLANCE

Avg. number of employees per credit union	201
Work at a natural person credit union*	45%
Proportion who are board/committee members	23%
Avg. CU membership	88.7K
Work at CUs with 10,000+ members	83%
Avg. CU asset size	\$579M

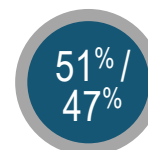
CU TIMES AUDIENCE BY THE NUMBERS



Average Age



Avg. Years Industry Experience



Male/Female Ratio



Avg. HHI



Holds at Least One Designation

All data from 2019 CUTimes.com Website Visitor Study unless otherwise noted

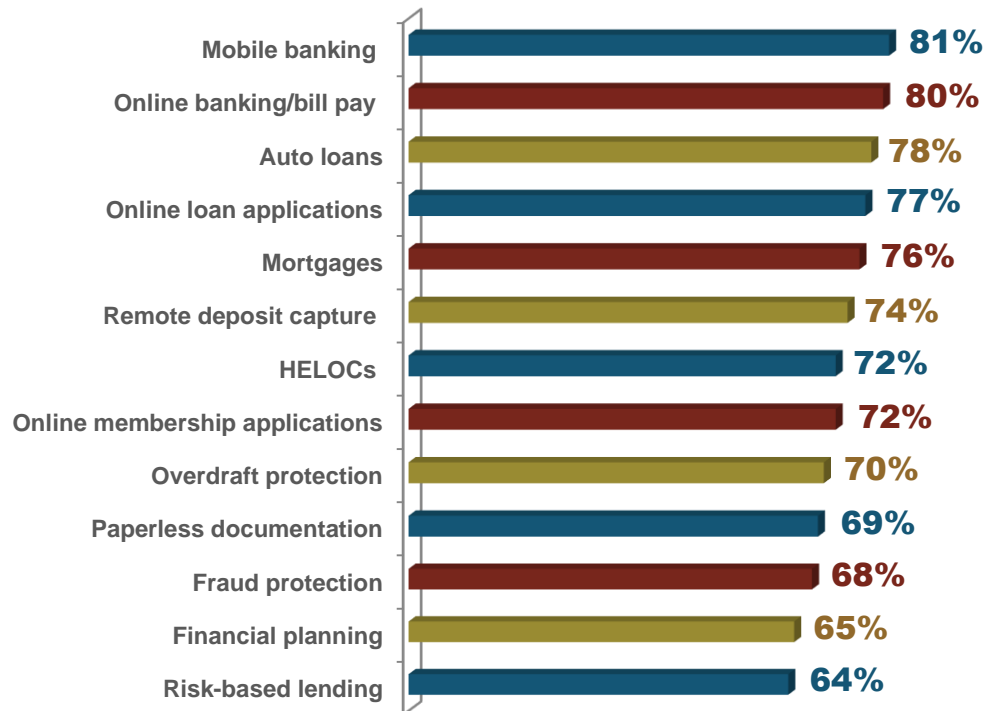
* A financial cooperative that serves consumers sharing an occupational, association, or community common bond

CUTimes.com Audience Profile

Actively selling & recommending your products and services.

PRODUCTS/SERVICES MARKETED/ RECOMMENDED

87% have marketed or plan to recommend these products & services to their customers within the next 12 months



PRODUCTS/SERVICES INVOLVED IN PURCHASING

60% are involved in purchasing at least one of these products/services

Educational events/web seminars for employees	26%
Compliance products/services	23%
Credit services	22%
Marketing/PR services	22%
ATMs	20%
Software	20%
Educational products/services for members	20%
Mobile banking	20%
Online banking	20%
Debit services	16%
Hardware	16%
Security products/services	16%
Insurance products/services to offer members	16%

CUTimes.com Audience Data & Reach/Traffic

A wide reach across many platforms with a direct impact on purchasing decisions.

74% took one or more purchasing actions during the past year as a result of seeing a product or service on CUTimes.com.

49%

Discussed product/service with others

38%

Passed product/service information along to others

36%

Visited product/service company's website

32%

Saved product/service information for future reference

PURCHASING INVOLVEMENT

87%

Approve, authorize, recommend or specify products & services for their credit unions

60%

are involved in the purchasing/selecting of technology vendors

ENGAGEMENT

CUTimes.com offers an exceptional audience that is **highly engaged** across multiple platforms:



80% subscribe to at least one CU Times **Newsletter**



70% currently listen to or would like to listen to career-related **podcasts**



67% have, or will attend a CU Times **webcast** in the next 12 months



71% are likely, or just as likely, to read **brand-sponsored** articles



57% use **social media** to network with industry peers and clients

REACH

CUTIMES.COM

- Visit CUTimes.com at least monthly: **88%**
- Avg. monthly pageviews: **179,523***
- Avg. monthly unique visitors: **68,629***

NEWSLETTERS

Total subscribers: **50,829†**

SOCIAL MEDIA FOLLOWERS**

- Twitter: **12,622**
- LinkedIn: **15,217**
- Facebook: **6,087**

Credit Union Times Editorial Overview

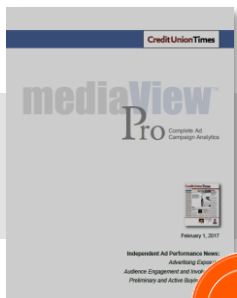
The Greatest Reach with an Independent Voice



CU Times provides cooperative financial services professional with unbiased news, information and analysis. We also create other tools to help credit unions grow their membership and product and service offerings.

Total Qualified Circulation*

3,316 ➔ And a pass-along readership of **10,279****



Advertising Effectiveness Studies: Find out what readers think about your advertising message. Simply run a half-page or larger ad in qualifying issues and you will be included in the study for FREE.



82%

of readers associated the ads with the respective brands!**

What Our Readers are Saying**

“Keeps me connected and informed of the people, tech and legislative trends affecting the industry.”

— President

“The articles are timely and the format is well laid out and easy to read.”

— CEO

“[I read Credit Union Times for] keeping up with trends, what’s going on with other credit unions, advancement in member service and technology.”

— Accounting Manager

“We’re always looking for unique solutions, so I like to keep up on what is needed, expected, and how others are solving common problems.”

— Vice President

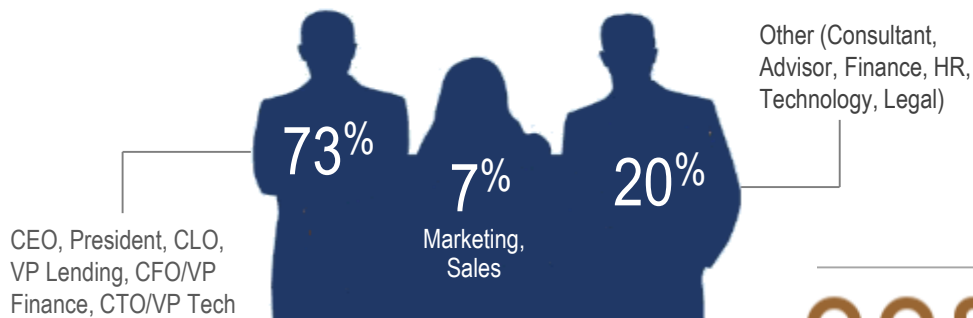
* September 2020 Publisher’s Statement of Ownership, Management and Circulation

** 2020 Baxter Ad Effectiveness Study

Credit Union Times Audience Profile

Connecting your brand with experienced professionals at well established credit unions.

KEY DECISION MAKERS



DIVERSE JOB FUNCTIONS

Management.....	20%	Lending.....	7%
Strategy.....	16%	Marketing.....	5%
Operations.....	9%	Audit.....	2%
Accounting/finance....	7%	IT.....	2%

83%

would recommend
Credit Union Times
to a colleague

CREDIT UNION STATS AT-A-GLANCE

Avg. number of employees per credit union	156
Work at a natural person* credit union	50%
Proportion who are board/committee members	40%
Avg. CU membership	67.1K
Work at CUs with 10,000+ members	76%
Avg. CU asset size	\$741M

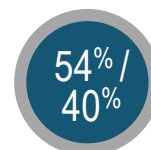
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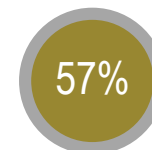
Average Age



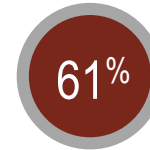
Avg. Years Industry Experience



Male/Female Ratio



Work at Natural Person or Corp CU



Hold at Least One Designation

All data from 2018 Credit Union Times Reader Study unless otherwise noted

* A financial cooperative that serves consumers sharing an occupational, association, or community common bond

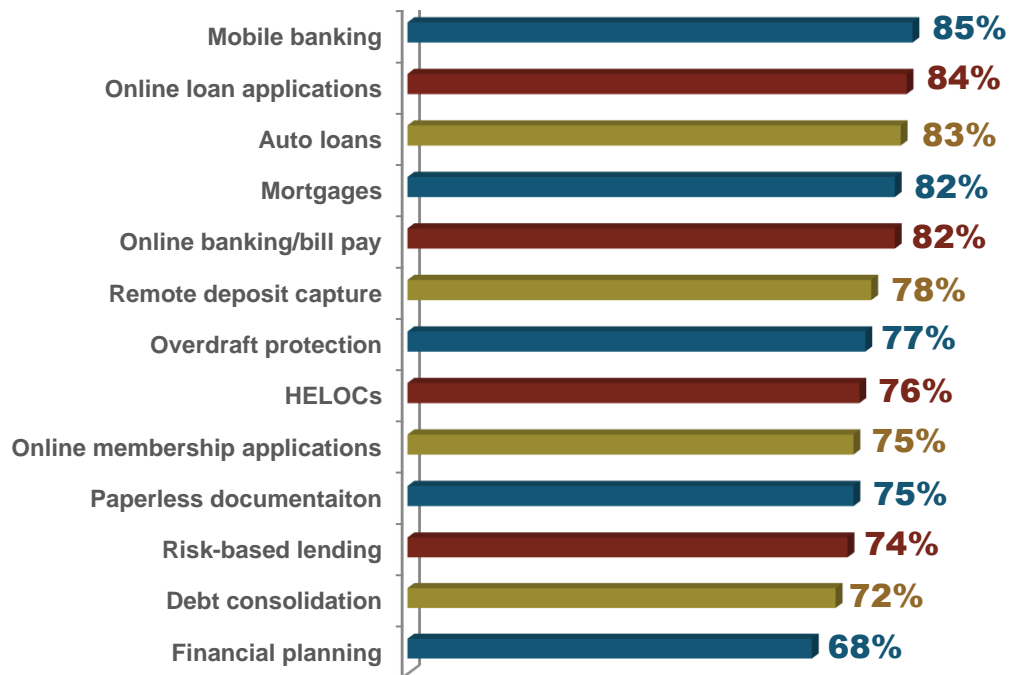
Credit Union Times

Credit Union Times Audience Profile

Actively selling & recommending your products and services.

PRODUCTS/SERVICES MARKETED/ RECOMMENDED

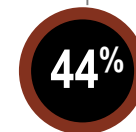
88% have marketed or plan to recommend these products & services to their customers within the next 12 months



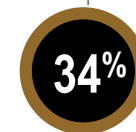
PRODUCTS/SERVICES INVOLVED IN PURCHASING

87% are involved in purchasing at least one of these products/services

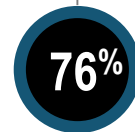
Ed. events/web seminars for employees	42%
ATMs	41%
IT security products/services	41%
Software	41%
Compliance products/services	38%
Hardware	38%
Insurance products/services for employees	38%
Credit services	37%
Debit services	35%



NET:
ATMs/Debit
Services



NET:
Mobile
Banking/Online



NET:
Business Lending
Services

Credit Union Times Audience Data & Reach/Circulation

An engaged readership with influence and purchasing power.

70% took one or more purchasing actions during the past year as a result of seeing a product or service in *Credit Union Times*.

44%

Discussed product/service with others

32%

Saved product/service information for future reference

37%

Visited product/service company's website

31%

Passed product/service information along to others

ENGAGEMENT

Credit Union Times offers an exceptional audience that is **highly engaged** across multiple platforms:



48% visit the *CUTimes.com* website at least monthly



63% subscribe to at least one *CU Times Newsletter*



57% have, or will attend a *CU Times webcast* in the next 12 months



68% are likely, or just as likely, to read **brand-sponsored** articles



37% use **social media** to network with industry peers and clients

READING BEHAVIOR

Pass-along readership*
2.3 other readers
(10,279 total readership based on 3,316 circ.**.)

Average subscription length
13 years

Avg. time spent reading publication
41 minutes

Readership frequency*
46% read or looked through the past 4 issues*

Thoroughness of readership
54% read ½ or more of each issue

62% rank *Credit Union Times* as their most valuable publication

PURCHASING INVOLVEMENT

79%

Approve, authorize, recommend or specify products & services for their credit unions

76%

are involved in the purchasing/selecting of **technology** vendors

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* 2020 Baxter Ad Effectiveness Study

** September 2020 Publisher's Statement of Ownership, Management and Circulation

Credit Union Times

2021 Credit Union Times Print Rates (Effective January 1, 2021)

FREQ RATE	TAB PAGE	JR. PAGE	1/2 PAGE	1/3 PAGE	1/4 PAGE
BW					
OPEN	\$6,738	\$6,617	\$5,068	\$4,633	\$3,939
4X	\$7,316	\$6,314	\$4,892	\$4,307	\$3,720
8X	\$6,930	\$5,878	\$4,531	\$3,909	\$3,286
16X	\$6,617	\$5,661	\$4,141	\$3,619	\$3,010
2C					
OPEN	\$8,941	\$7,471	\$5,981	\$5,467	\$4,998
4X	\$8,404	\$7,325	\$5,748	\$5,364	\$4,619
8X	\$8,001	\$6,921	\$5,344	\$4,953	\$4,185
16X	\$7,688	\$6,660	\$5,068	\$4,663	\$3,881
4C					
OPEN	\$10,177	\$8,743	\$7,083	\$6,454	\$5,988
4X	\$9,654	\$8,295	\$6,719	\$6,389	\$5,680
8X	\$9,015	\$7,900	\$6,312	\$5,763	\$5,230
16X	\$8,701	\$7,661	\$6,073	\$5,482	\$4,962

ADVERTISING TERMS & CONDITIONS

- An \$850 premium is charged for each Pantone color match.
- A 5% premium will be added for pages 5, 7, 9, 11 & 13.
- A 10% premium will be added for Inside Front Cover. (cover 2)
- A 15% premium will be added for Back Cover. (cover 4)
- All premium pages are limited to clients who reserve a minimum of 12x per position.
- Insert rates are available upon request. Please contact your Advertising Representative for pricing.
- Spread pricing is available upon request. Please contact your Advertising Representative for pricing.
- Payment with order unless credit has been preapproved.
- Terms: 15% advertising agency commission.

Credit Union Times Special Ad Opportunities

Classified

Promote your products & services and recruit with the Classified leader

2021 CLASSIFIED RATES* & AD SPECS

	1 WEEK	4 WEEKS	8 WEEKS	16 WEEKS
Basic				
1 col. x 4 in.	\$2,366	\$3,687	\$5,511	\$10,019
Advertiser				
2 col. X 3 in.	\$3,485	\$5,236	\$7,570	\$10,978
Sponsor				
2 col. X 4 in.	\$4,605	\$7,129	\$10,137	\$17,539
Banner				
4 col. X 4 in.	\$9,080	\$9,451	\$10,691	\$18,957

Better Lobby Solution
Increase Branch Sales by Booking More Branch Appointments!
 Some financial products are best sold in person - and often require a branch meeting with expert staff.
 The Better Lobby Solution makes arranging appointments easy.
 Branch Appointment Calendar for staff
 Mobile Booking Tool for members
 Learn more: www.BetterBranches.com
 Phone: 866-444-8344 ext 20

Sponsor ad

Banner ad

★ **JOB OF THE WEEK** ★

TFCU
 Tinker Federal Credit Union

VP Director, Lending - Oklahoma

Tinker Federal Credit Union has an immediate opening for a VP Director, Lending in Oklahoma City, OK. The position is responsible for implementation of lending policies and procedures. They will work directly with Lending Managers and Branch Managers to ensure corporate loan growth goals are reached and provide oversight and direction to maintain uniformity, consistency, and regulatory compliance in all lending practices throughout the credit union. The preferred candidate will have a Bachelor's Degree in a related field plus a minimum of 3 years related experience within a financial institution.

TFCU is committed to the success, development, and long-term engagement of its employees and offers a competitive compensation/benefit package to include: Medical/Dental/Vision/Life Insurance, paid holidays, 401K, matching & more! Salary range: \$95,000 - \$119,200 actual placement will be determined individually based on the selected candidate's experience relative to organizational needs and internal salary equity.

Apply online: www.tinkercu.org

Credit verification will be evaluated prior to interview. Education, employment, and professional certifications will be verified for final candidates. Selected candidate is subject to substance/alcohol testing and background screening. We promote a substance-free workplace. Equal Opportunity Employer, M/F/Disability/Vet

Job of the Week ad

ONLINE

\$1,300 per posting for 30 days

JOB OF THE WEEK DOUBLE PLAY

\$3,000 for 1 print issue and online for 30 days

DESIGN FEES

\$280 for ad design, \$175 for logo addition

See Editorial Calendar for close and material due dates

STANDARD UNIT SIZES

MECHANICAL SPECIFICATIONS

1 column width 2.4 inches

2 column width 4.925 inches

4 column width 9.54 inches

CONTACT:

Martha Frechette
 Classified Account Manager
 Tel: 213.896.9210
martha@rwwcompany.com

* Effective January 1, 2021

2021 Credit Union Times Editorial Calendar*

ISSUE	AD CLOSE	MATERIALS DUE	SPECIAL FEATURE	SPECIAL FEATURE DESCRIPTION
1/13/21	12/23/20	12/30/20	Leadership in 2021	Interviews with CU leaders and their strategies to face the year ahead.
2/10/21	1/20/21	1/27/21	Auto Lending	The latest auto lending numbers and what they mean for CUs.
2/24/21	2/3/21	2/10/21	30th Anniversary Issue	Special issue commemorating 30 years of covering the credit union industry.
3/17/21	2/24/21	3/3/21	State of Brick & Mortar	One year after the pandemic began, what is the future of the branch?
4/14/21	3/24/21	3/31/21	New World of CU Events	The state of event planning in 2021 & what attendees are looking for.
5/12/21	4/21/21	4/28/21	Cybersecurity Battleground	Indepth look at cybersecurity regulations that hurt and help credit unions.
5/26/21	5/5/21	5/12/21	DEI: Evaluating Credit Unions	A year after CUs took a stand for DEI, what progress has been made?
6/16/21	5/26/21	6/2/21	CU Employee Development	How CU execs can create a healthy culture for employees.
7/14/21	6/23/21	6/30/21	Mobile & Digital Banking	Experts & FinTech organizations present the next steps in tech-driven banking.
8/11/21	7/21/21	7/28/21	Mortgage Lending	A breakdown of the latest mortgage numbers and trends for CUs.
8/25/21	8/4/21	8/11/21	Credit & Debit Cards	A closer look at effective credit & debit card products.
9/15/21	8/25/21	9/1/21	Regulation & Compliance	Expectations for CUs with new and updated rules this fall.
10/13/21	9/22/21	9/29/21	Mapping CU Mergers	Studying merger trends and where CUs are heading.
2022 Marketplace Directory	10/1/21	10/8/21	2022 Marketplace Directory	Annual buyer's product and service directory. Rides with the 11/10/21 issue of Credit Union Times.
11/10/21	10/20/21	10/27/21	Core Strength	Tools and programs to help CUs strengthen core systems.
11/24/21	11/3/21	11/10/21	Community Champions	CUs making inspiring changes in the community.
12/15/21	11/24/21	12/1/21	2021: What Just Happened?	To look ahead, CUs must look back. What went right & wrong?

* THIS CALENDAR IS SUBJECT TO CHANGE AND IS FOR PLANNING PURPOSES ONLY. FOR THE MOST CURRENT INFORMATION, PLEASE VISIT: <http://www.cutimes.com/editorial-calendar/>

Marketing Solutions

Context Matters

Numerous studies reinforce the notion that advertising in premium publications delivers higher ad effectiveness:



Premium Publishers are 3X more effective in driving mid-funnel brand lift metrics such as Favorability, Consideration and Intent to Recommend.

– THE HALO EFFECT

How Advertising on Premium Publishers Drives Higher Ad Effectiveness, comScore, July 2016

Both **site content** and a publisher's **brand perception** have significant impact on overall ad effectiveness.

– PUBLISHER IMPACT

MillwardBrown, June 2014

Premium editorial helps create more memorable hero moments, with a **15% higher impact on peak detail memory**

– NEURO-MAPPING,

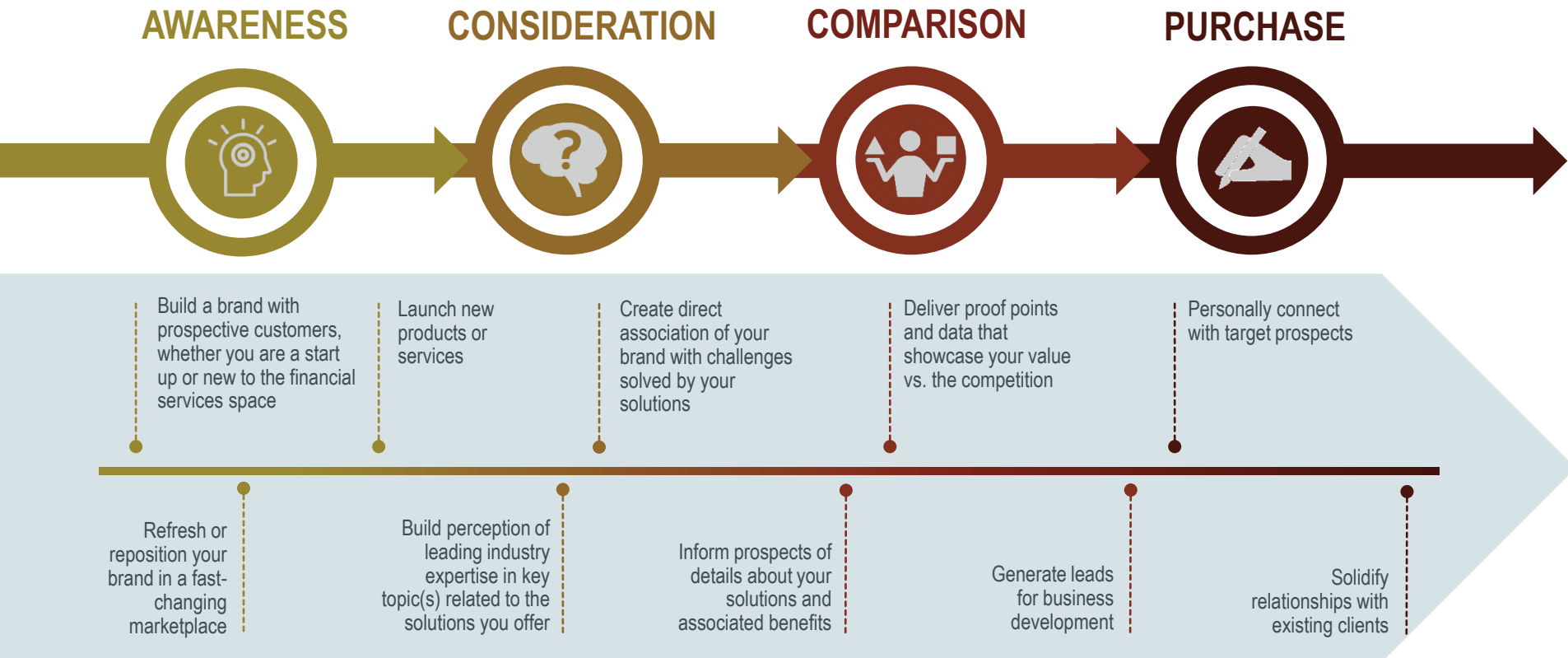
Teads, February 2017



Surround our premium content with your message.

Solutions Across the Buyer's Journey

Move your clients through the buyer's journey or reach them wherever they are on their path to purchase. We have organized our solutions to showcase how we can help you every step of the way.



Awareness

INCREASE AWARENESS & BUILD YOUR BRAND WITH MULTI-PLATFORM ADVERTISING AND SPONSORSHIPS

Reach your target audience across multiple media touchpoints.

DIGITAL

Create a digital campaign to meet your exact goals. Includes standard IAB units plus high-impact and content-rich units to increase awareness, promote content and drive more clicks.

NEWSLETTERS

Reach opt-in subscribers to our weekly and daily newsletters and connect your message when our audience is most engaged with content.

SOCIAL

Audience First Social uses our first-party audience data to reach ALM audiences on Facebook, LinkedIn, and Twitter as well as on brand-safe sites they access during their day. ABM/Activate LinkedIn uses CU Times' AI-driven buyer intent engine and our first-party data, to serve ads to stakeholders from companies interested in your products on their LinkedIn feeds.

PRINT

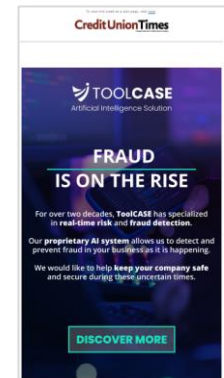
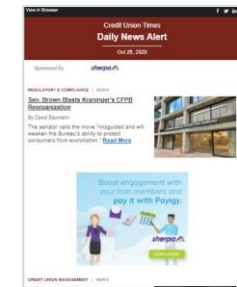
Reach our highly engaged print subscribers with advertising, advertorials and multiple custom publishing opportunities.

SPONSORSHIPS

Our integrated sponsorships cross all media touchpoints to deliver highly relevant content around critical industry topics, annual editorial special coverage and industry award programs, to name a few. Each sponsorship offers multiple opportunities for branding, messaging and content marketing aligned to our brand's most coveted features.

CO-BRANDED EMAILS

Co-branded email marketing introduces your message, generates interest and drives response. Target by brand or specific audience segments.



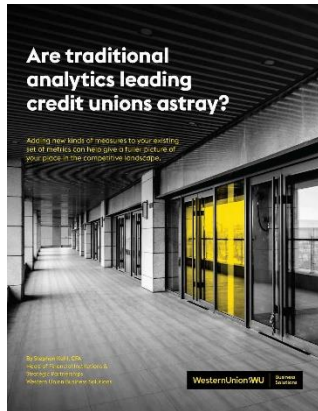
**NEW for
2021**

ABM/Activate Display Advertising: Identify key accounts that want to buy your products and then message stakeholders at those companies using our first-party data as they access ALM sites, across the internet and their social feeds.

Consideration

ELEVATE YOUR SOLUTION DURING CONSIDERATION THROUGH RESEARCH & CONTENT SERVICES

Listen to the market and establish your brand as a thought leader.



RESEARCH

Research provides robust intelligence about what matters most to your target audience to help set you apart from your competition and showcases your commitment to solving their biggest business challenges.

CONTENT DEVELOPMENT

Stand out from your competitors. Create custom content to educate and engage your targets—whether you want to reach our audience or support your own website and marketing channels. We offer a full suite of content solutions:

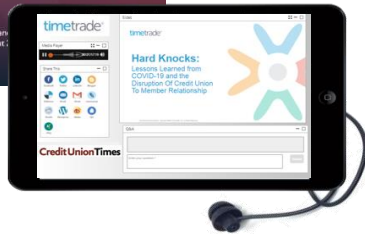
- Whitepapers
- Videos
- Podcasts
- Articles & Blogs
- More

NATIVE/SPONSORED CONTENT

Connect your thought leadership content with our digital audience in the context of the editorial user experience. Native Advertising includes multi-platform content placements in the flow of our editorial stories, resulting in higher visibility and engagement.

INTERACTIVE CONTENT

Interactive assets combine our expertly crafted content with an interactive digital experience to increase engagement and conversions. We offer multiple formats to best tell your story in more compelling ways.



**NEW for
2021**

ABM/Activate Co-Branded Emails: Identify key accounts that want to buy your products and then drive them to register for white papers or webcasts on your site with an email with our brand and yours.

Demand Generation

GENERATE LEADS & CLOSE BUSINESS WITH LEAD GENERATION, CONTENT DELIVERY AND LIVE EVENTS

Build and distribute engaging content to increase consideration and preference, fast-track your demand generation & gain more qualified prospects, or build new business relationships from our qualified database.



WEBCASTS

Two formats—editorial and sponsor—offer thought leadership opportunities and engagement with highly qualified registrants who have demonstrated interest in the topic.

CUSTOM EVENTS

Build thought leadership and develop prospects with small event formats customized to your marketing priorities.

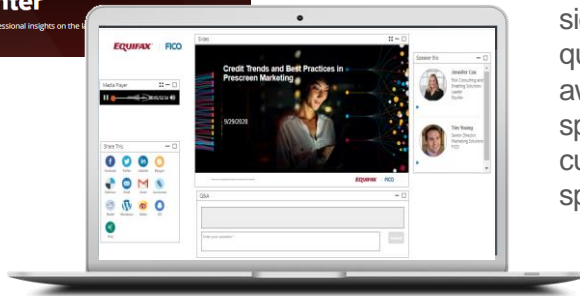
- Roundtables
- Executive Forums
- Lifestyle Events

INDUSTRY EVENTS & CONFERENCES

Meet and engage with impactful and influential decision-makers at our signature ALM events. Network with qualified prospects, and build brand awareness and more with a range of sponsorship opportunities or a custom program designed specifically for your business needs.

LEAD GENERATION

Leverage our proven and effective content syndication platform to generate leads in your target audience segments.



**NEW for
2021**

ABM/Activate Lead Generation: Identify key accounts that want to buy your products and then leverage Credit Union Times' first-party data and relationships with potential buyers/stakeholders at those companies to get new leads.

Additional Information

Access information via our online resources below.

OUR WEBSITES & SERVICES

CUTimes.com

[Credit Union Times](#)

[CU Times Resource Center](#)

[CU Tech Hub](#)

[Marketplace Directory](#)

MARKETING SOLUTIONS INFORMATION

Editorial Calendars:

cutimes.com/editorial-calendar/

Custom Marketing Solutions Showcase:

<http://view.alm.com/customshowcase/p/1>

Digital Specifications:

<http://engage.alm.com/>

Print Specifications:

Contact your sales representative

Audience Verification Statement

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Rates:

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