

Credit Union Times



2022 Credit Union Times MARKETING SOLUTIONS

DISCOVER | CONNECT | COMPETE

ALM.

Tailored Programs Solving Marketing Challenges Throughout the Funnel



Credit Union Times users have been in the industry an average of
21 Years and 74%
took a purchasing action after seeing a product or service on our site.*

Credit Union Times' marketing solutions empower our partners to connect with credit union professionals while they are engaged with content critical to their daily needs. From high-impact ad units to content marketing services, we help you reach the credit union community through precise brand and topic-level targeting.

Our suite of products, including CUTimes.com and *Credit Union Times* magazine, reach all segments of the CU market during every phase of the evaluation and purchasing process.

Our readers are established decision-makers. For example, Credit Union Times users have been in the industry an average of 21 years and 74% took a purchasing action after seeing a product or service on our site.*

Buyers and sellers of credit union products and services trust Credit Union Times for the information, trend analysis, and tools they need to advance their businesses. From breaking news & deeply-researched industry analysis, to training and education, our brands and products work in synergy to prepare CU professionals to face, navigate, and capitalize on the challenges endemic to their complex and ever-shifting industry.

Our Mission & Vision

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

Meet Our Editorial Team

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.



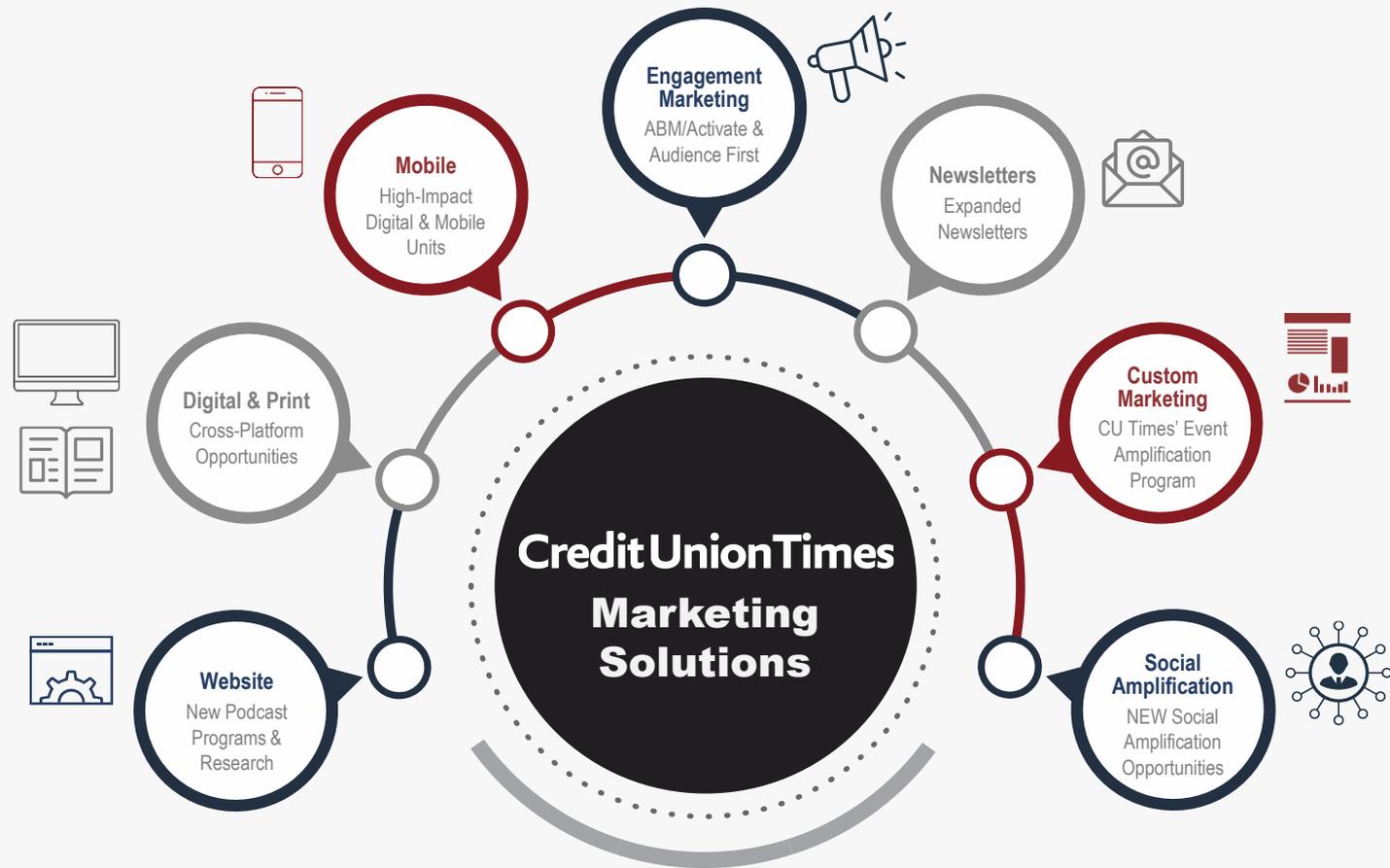
Michael Ogden
Editor in Chief, Credit Union Times



Natasha Chilingirian
Executive Editor, Credit Union Times

Innovative Ways to Reach Our Communities

Through the alignment and influence of our trusted brands, Credit Union Times boasts the most comprehensive marketing solutions/programs in the investment advisory community. Powered by CUTimes.com and *Credit Union Times* magazine, the Credit Union Times Group opens the lines of communication while creating a vibrant and vital community online, in print and more.



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.

Credit Union Times magazine is widely regarded as the paper of record for the credit union industry. It offers extensive onsite conference coverage, people features, statistical analysis and expert technology coverage.

With a growing stable of products, including events, webinars and custom publishing opportunities, the Credit Union Times brand offers readers and advertisers many ways to get connected and engaged with the dynamic credit union industry.



CUTimes.com

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

TOTAL REACHED

199,011

Average Monthly Pageviews*

83,736

Average Monthly Unique Visitors*

68,806

Newsletter Subscribers†



Credit Union Times

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

TOTAL REACHED

2,739

Total Paid and/or Requested Circulation**

1,653

Average Digital Magazine Subscribers per issue**

* Source: July 2020 - June 2021, SiteCatalyst

** September 2021 Publisher's Statement of Ownership, Management and Circulation

†Total Valid Users in SailThru: August 2021 - Not De-Duped

CU Times Editorial Overview

About CUTimes.com

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

We cover all aspects of the credit union industry in detail by reporting short- and long-term trends affecting it. We also celebrate those leaders who successfully navigate these challenges so that we can report those successes out to the community to put into real-life practice.



199,011

Average Monthly Pageviews*



83,736

Average Monthly Unique Visitors*

* Source: July 2020 - June 2021, SiteCatalyst

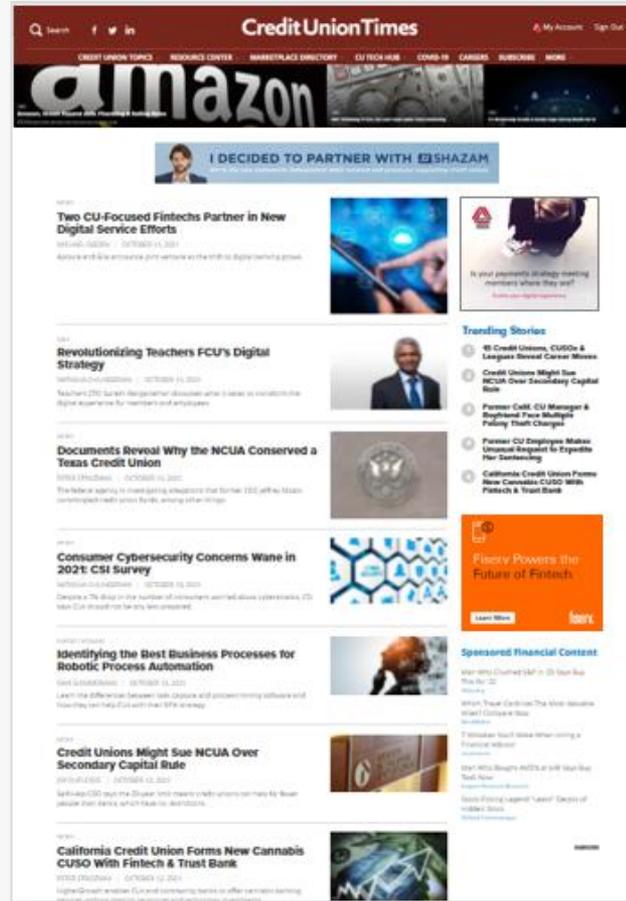
** Conferences will be evaluated on a case-by-case basis

Top Stories & Features

Daily news and analysis reported by CU Times' experienced editorial staff, as well as print and digital FOCUS REPORTS on important topics deserving in-depth investigation.

Topics

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



Reported, edited and selected daily and throughout the day by CU Times' skilled, experienced editorial staff.

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.

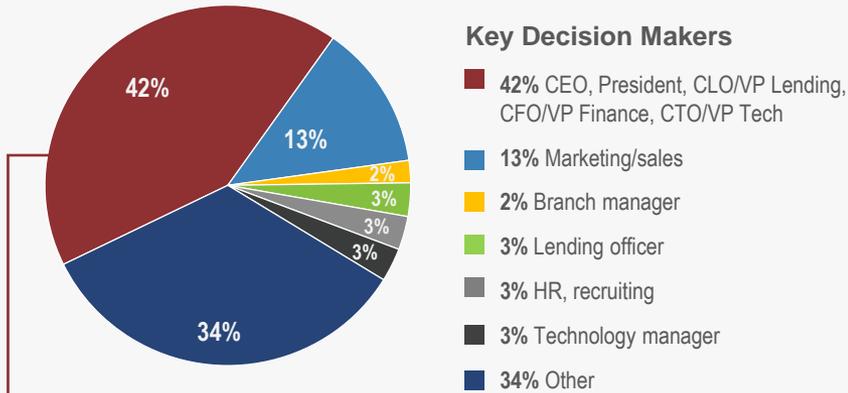
- Whitepapers
- Webcasts & Podcasts
- Resource Center

Newsletters

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

CUTimes.com Audience Profile

Connecting your brand with experienced professionals at well established credit unions



42%
Executive Level

Credit Union Stats At-A-Glance

Avg. number of employees per credit union	162
Work at a natural person credit union*	47%
Proportion who are board/committee members	25%
Avg. CU membership	71.6K
Work at CUs with 10,000+ member	78%
Avg. CU asset size	\$880M

Diverse Job Functions

Management	22%
Lending	12%
Marketing	11%
Strategy	10%
Compliance	9%
Operations	8%
Accounting/Finance	7%

CU Times By The Numbers



Average Age



Male/Female Ratio



Average Years Industry Experience



Average HHI



Hold At Least One Designation

CUTimes.com Audience Profile

Actively selling & recommending your products and services

Products/Services Marketed/Recommended	
Mobile Banking	82%
Online banking/bill pay	80%
Auto loans	76%
Online loan applications	76%
Mortgages	76%
Remote deposit capture	76%
Paperless documentation	73%
Fraud protection	70%
Overdraft protection	70%
HELOCs	68%
Online membership applications	68%
Debt consolidation	67%
Risk-based lending	66%

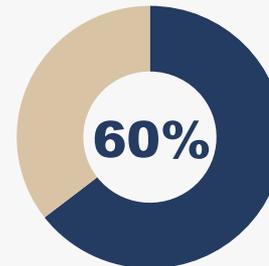
Products/Services Involved In Purchasing	
Educational events/web seminars for employees	25%
Marketing/PR services	25%
Compliance products/services	24%
Software	24%
Credit services	20%
Mobile banking	20%
Online banking	20%
Hardware	19%
IT security products/services	19%
ATMs	18%
Debit services	17%
Educational products/services for members	16%
Executive compensation consultation	15%

82%

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

96%

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



60% plan to purchase **marketing and sales tools** in the next 12 months including:

- Industry conferences: **25%**
- Online resources: **23%**
- Market research: **19%**
- Social media marketing tools: **19%**
- Coaching/training: **18%**

CUTimes.com Audience Data & Reach/Traffic

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



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

46%

Discussed product/service with others

35%

Passed product/service information along to others

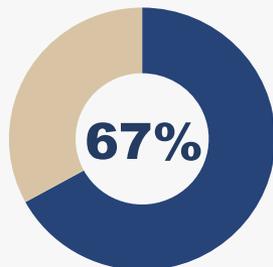
36%

Visited product/service company's website

29%

Saved product/service information for future reference

Technology Purchasing Involvement



67% are involved in the purchasing/selecting of **technology vendors**

Engagement

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



60%

Currently listen to or would like to listen to **career-related podcasts**



65%

Have, or will attend a **CU Times webcast** in the next 12 months



80%

Subscribe to at least one **CU Times Newsletter**



81%

Are likely, or just as likely, to read **brand-sponsored** articles



80%

Use **social media** for news consumption and/or to network with industry peers and clients

Reach

CUTimes.com

- Visit CU Times at least monthly: **75%**
- Average monthly pageviews: **199,011***
- Average monthly unique visitors: **83,736***

Newsletters[†]

- Total subscribers: **68,806**

Social Media Followers^{**}

- Twitter: **12,508**
- Facebook: **6,334**
- LinkedIn: **18,862**

Mobile Usage^{*}

- 32.2%** mobile percentage of overall unique visitors
- 27K** Avg. mobile monthly unique visitors

Credit Union Times Editorial Overview

The Greatest Reach with an Independent Voice

CU Times provides cooperative financial services professionals 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*

4,392

And a pass-along readership of 11,858**

❖ Did You Know?

85% of readers associated the ads with the respective brands**

Advertising Effectiveness Studies: Find out what readers think about your advertising message. Simply run a half-page or larger ad in the 2022 Ad Study issue and you will be included in the study for **FREE**.

What Our Readers are Saying**

"The periodical brings different perspectives to industry related topics. I think it also pushes forward potential trends that are developing in the industry."

— President/CEO

"Keeps me abreast of industry trends, issues, from a different vantage point."

— Partner

"To stay aware of what other credit unions are experiencing and how I can apply that knowledge to managing our credit union."

— CU Manager

"Like that you still print! Enjoy reading at home on my own time, learning what other CUs are doing,"

— CEO

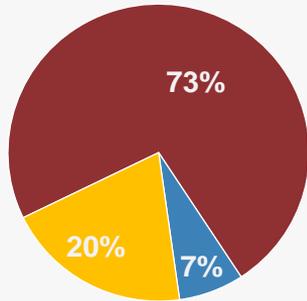


* September 2021 Publisher's Statement of Ownership, Management and Circulation

** 2021 Baxter Ad Effectiveness Study

Credit Union Times Audience Profile

Connecting your brand with experienced professionals at well established credit unions



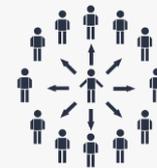
Key Decision Makers

- 73% CEO, President, CLO/VP Lending, CFO/VP Finance, CTO/VP Tech
- 7% Marketing, Sales
- 20% Other (Consultant, Advisor, Finance, HR, Technology, Legal)

Diverse Job Functions	
Management	20%
Strategy	16%
Operations	9%
Accounting/Finance	7%
Lending	7%
Marketing	5%
Audit	2%
IT	2%

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+ member	76%
Avg. CU asset size	\$741M



83%

would recommend *Credit Union Times* to a colleague

CU Times By The Numbers



Average Age



Average Years Industry Experience



Male/Female Ratio



Work at Natural Person or Corp CU



Hold At Least One Designation

Credit Union Times Audience Profile

Actively selling & recommending your products and services

Products/Services Marketed/Recommended	
Mobile Banking	85%
Online loan applications	84%
Auto loans	83%
Mortgages	82%
Online banking/bill pay	82%
Remote deposit capture	78%
Overdraft protection	77%
HELOCs	76%
Online membership applications	75%
Paperless documentation	75%
Risk-based lending	74%
Debt consolidation	72%
Financial planning	68%

Products/Services Involved In Purchasing	
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

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



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

Credit Union Times Audience Data & Reach/Circulation

An engaged readership with influence and purchasing power



Took one or more **purchasing actions** during the past year as a result of seeing a product or service on **Credit Union Times***

39%

Saved the advertisement

27%

Discussed the advertised product or service with colleagues

27%

Visited advertiser's website

20%

Considered purchase of advertiser's product or service

Purchasing Involvement

79%

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

76%

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

Engagement

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



48%

Visit the **CUTimes.com website** at least monthly



57%

Have, or will attend a **CU Times webcast** in the next 12 months



63%

Subscribe to at least one **CU Times Newsletter**



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

Credit Union Times

- Pass-along readership* **1.7 other readers** (11,858 total readership based on 4,392 circ.)**
- Average subscription length: **13 years**
- Average time spent reading publication: **41 minutes**
- Readership frequency*: **63% 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

All data from 2019 *Credit Union Times* Reader Study unless otherwise noted

* 2021 Baxter Ad Effectiveness Study

** September 2021 Publisher's Statement of Ownership, Management and Circulation

2021 Credit Union Times Print Rates

Effective January 1, 2022

Frequency 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
10X	\$6,930	\$5,878	\$4,531	\$3,909	\$3,286
2C					
OPEN	\$8,941	\$7,471	\$5,981	\$5,467	\$4,998
4X	\$8,404	\$7,325	\$5,748	\$5,364	\$4,619
10X	\$8,001	\$6,921	\$5,344	\$4,953	\$4,185
4C					
OPEN	\$10,177	\$8,743	\$7,083	\$6,454	\$5,988
4X	\$9,654	\$8,295	\$6,719	\$6,389	\$5,680
10X	\$9,015	\$7,900	\$6,312	\$5,763	\$5,230

High Impact Ad Opportunities



- Belly Bands
- Cover Wraps/Tip Ons
- French Gate
- Gatefolds
- Tipped Supplements/Inserts
- Polybag Inserts
- Post-it Notes
- Bind-in Cards

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 10x 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.

2022 Credit Union Times: Editorial Calendar*

Issue	Ad Close	Materials Due	Special Feature	Special Feature Description
1/19/2022	12/29/2021	1/5/2022	AI's Growing Impact	The effects of artificial intelligence on payments & mobile banking
2/23/2022	2/2/2022	2/9/2022	CU Culture & Talent	What CUs are doing to develop the best culture and talent possible. Special GAC coverage AND annual Ad Effectiveness Study issue
3/23/2022	3/2/2022	3/9/2022	Branch Strategies	The purpose of a CU branch has shifted. What CUs are doing to develop new branch strategies
4/20/2022	3/30/2022	4/6/2022	Equitable Credit Unions	Exploring DEI efforts for CU employees and members
5/18/2022	4/27/2022	5/4/2022	Ransomware & Cybersecurity	What CUs can do to fight back against this growing criminal threat
6/22/2022	6/1/2022	6/8/2022	CU Compliance Burdens	Executives share what regulatory/compliance issues are causing the most problems
7/20/2022	6/29/2022	7/6/2022	The CU Generation	New demographic data of members and what it means for your credit union
8/24/2022	8/3/2022	8/10/2022	The Future of Lending	What mortgage/auto lending and credit card trends tell us about the months ahead
10/12/2022	9/21/2022	9/28/2022	CU Community Partnerships	How DEI strategies have refocused community outreach for CUs
11/16/2022	10/7/2022	10/14/2022	2023 Marketplace Directory	Annual buyer's product and service directory. Rides along with the November issue of Credit Union Times
11/16/2022	10/26/2022	11/2/2022	Celebrating CU Leaders	Featuring CU staff making a positive impact on the industry and world around them

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

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

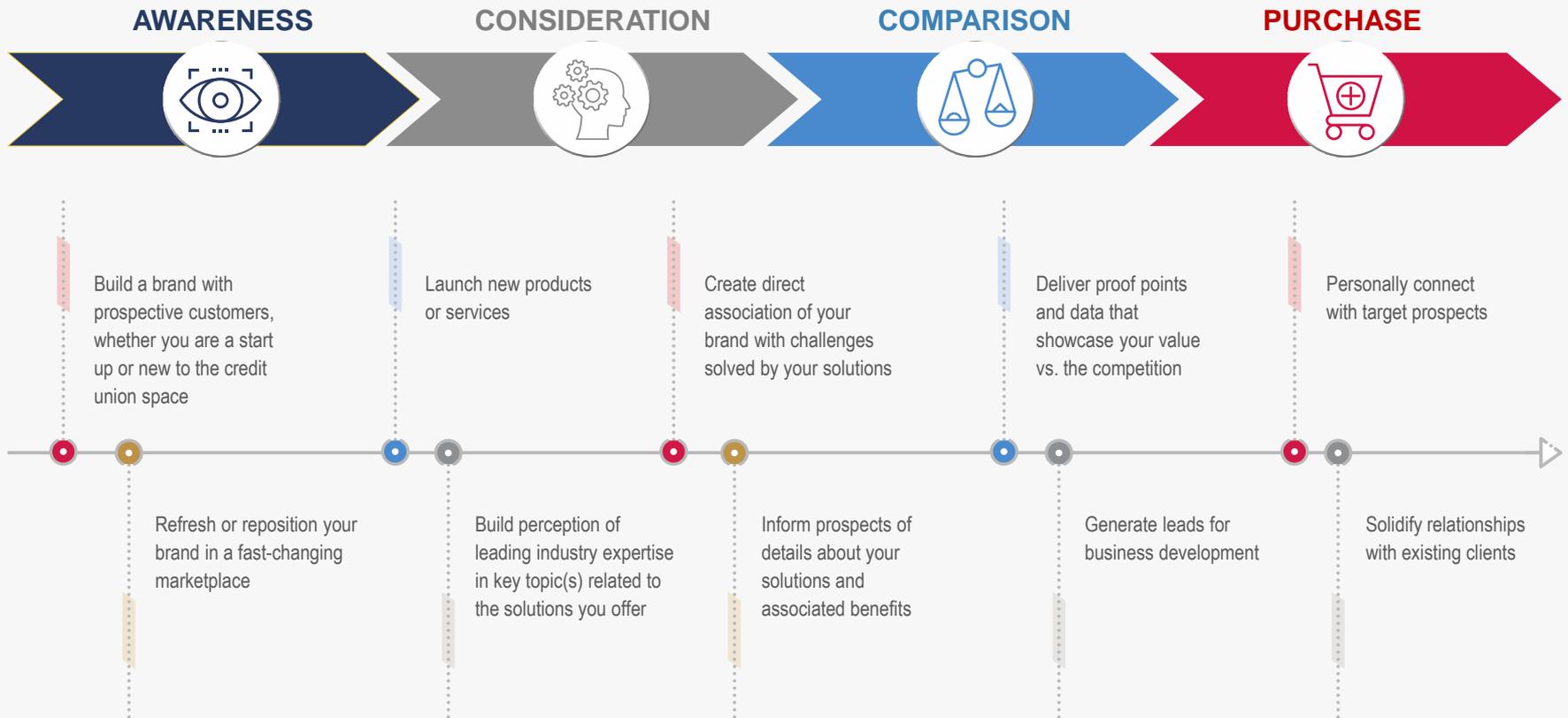
Credit Union Times



2022 Marketing Solutions

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 and build your brand.

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 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 Instagram 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.



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.

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.

PODCASTS

A powerful platform to drive thought leadership. Three formats—editorial, syndicated and custom podcasts—offer sponsors the opportunity to reach a highly qualified and engaged audience of credit union professionals.

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
- Infographics
- More

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.

Property Sciences

Growing Graceful

How Credit Unions Can Leverage Appraisal Management Companies

42% growth over 10 months

0.7% ROA

0.85% ROA

Credit Union Growth Through Payment Innovation

Customers have waited since the dawn of time, beginning with the most basic form of trade: bartering. Over time, that simple system evolved to include paper money and, eventually, credit cards. Now, it's evolving yet again.

Credit union members are similarly in motion, working, traveling and returning courtesy returned to their mobile devices. The result of this shifting is the evolution of digital wallets like Apple Pay, Samsung Pay, Android Pay and others.

These innovative payment options are gaining rapid adoption, with Mercator Advisory Group forecasting that volume will quickly reach \$200 billion.

This rapid growth creates many questions for credit unions, such as, "How can we better prepare for these new payment transactions with greater effectiveness and safety?"

Mercator Advisory Group predicts that mobile payments volume will quickly reach \$200 billion.

Major drivers of payment innovation

Behind every trend are drivers propelling that trend forward. One such catalyst for payment innovation is the rapid adoption of cloud technology and the internet of things (IoT). Gartner predicts that by 2020, there will be nearly 21 billion connected IoT devices. This technology fosters greater connectivity, making it easier for members to stay connected and send and receive data.

Gartner predicts that by 2020 there will be nearly 21 billion connected IoT devices.

Members have noted the trend and are responding quickly. Another major prediction for credit unions is that by 2020, there will be nearly 21 billion connected IoT devices. This technology fosters greater connectivity, making it easier for members to stay connected and send and receive data.

Another emerging payment innovation is near-field communication (NFC), a technology that allows members to exchange data from their devices without using Wi-Fi, which, with the combination of one another, when it comes to payments, is a powerful driver of payment innovation.

By Think In Black



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.

LEAD GENERATION

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

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. Find a full listing of our events at alm.com/events



NEW
for
2022



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.

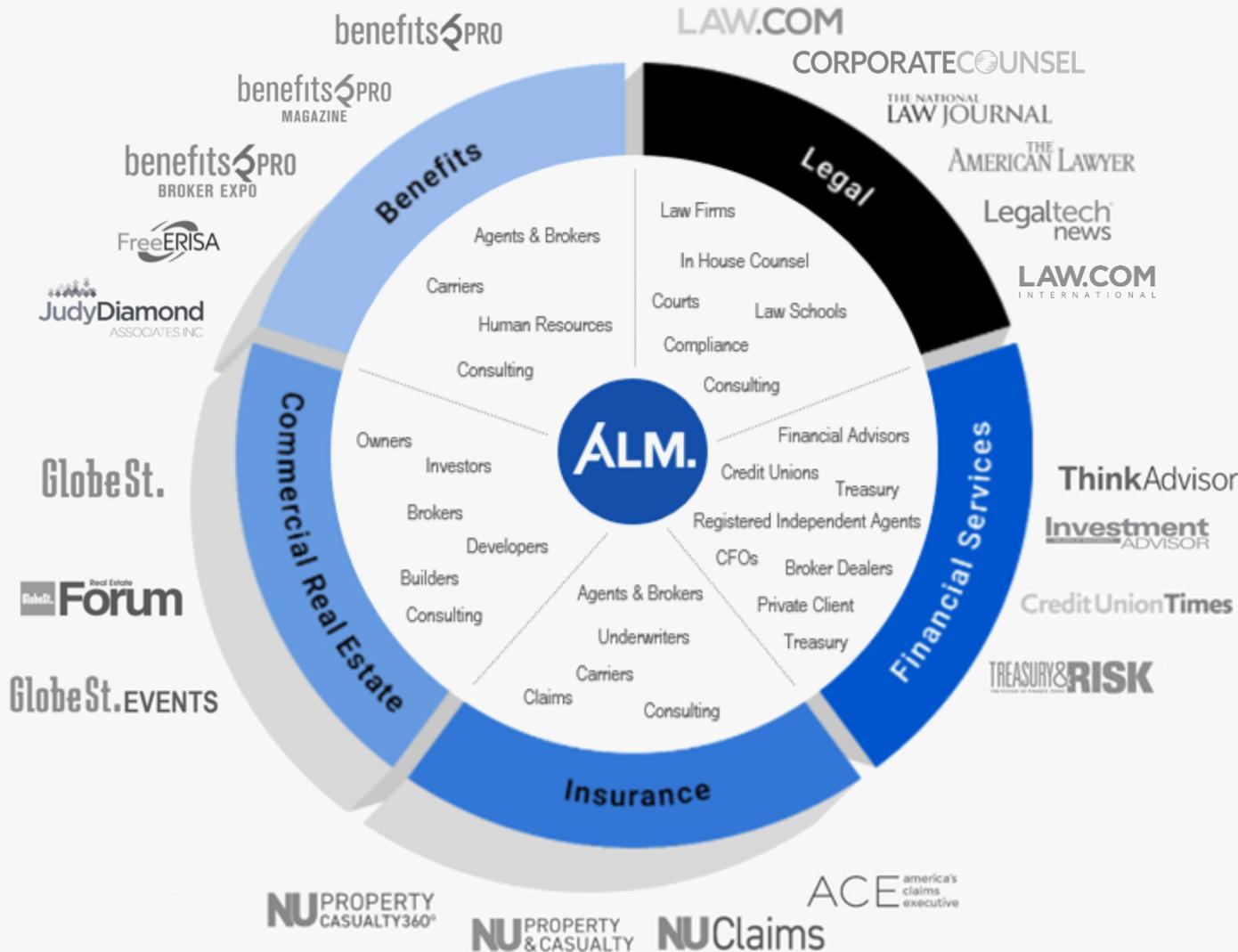


Complete the form below:

Work Email Address	Company Street Address
<input type="text"/>	<input type="text"/>
First Name	Company Suite/Office
<input type="text"/>	<input type="text"/>
Last Name	Company Postal/Zip Code
<input type="text"/>	<input type="text"/>
Company Name	Company City
<input type="text"/>	<input type="text"/>
Job Title	Company State
<input type="text"/>	State is required for USA, Canada, a
Job Area	Company Country
select your job area	UNITED STATES
Work Phone Number	
<input type="text"/>	
Company Size	
select number of employees	
Company Industry	
select your company's main industry	

A Deeper Dive Into the ALM “Universe”

ALM offers deep expertise in **five key industries**, and integrated solutions to connect **7+ million** business leaders and practicing professionals within and across them. It’s why leaders in the legal, financial services, benefits, CRE and property & casualty insurance spaces look to ALM to help set the agenda for their industries and to provide the news, content and analysis they need to excel in their roles and grow their businesses.



ALM By the Numbers



87M+
yearly page views

2.65M
monthly unique visitors

2.85M
newsletter subscribers

65+
global events

18K+
event attendees

10K+
ALM Intelligence customers

250
intelligence tools & resources

Additional Information

Access information via our online resources below

OUR WEBSITES & SERVICES

- [CUTimes.com](#)
- [Credit Union Times magazine](#)
- [CU Times Resource Center](#)
- [CU Tech Hub](#)
- [Marketplace Directory](#)

MARKETING SOLUTIONS INFORMATION

- **Editorial Calendar**
[Editorial Calendar](#)
- **Digital Specifications**
Click [HERE](#)
- **Print Specifications**
Click [HERE](#)
- **Custom Marketing Solutions Showcase**
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- **Rates**
Contact your sales representative

REPRINTS & LICENSING

Custom reprints are one of the most authoritative and convincing ways to get your message across to your intended audience and allow you to brand your company through a reputable news source.

They can be tailored to meet your specific business needs and can include a tagline, contact information, logo or display advertisement. Click [HERE](#) for more information or to order reprints today!

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