

ABOUT COLLECTIONS & CREDIT RISK

The New *Collections & Credit Risk* Online

Collections & Credit Risk is the industry's only independent news source covering important trends and news in consumer debt, risk and asset management, collection tactics and emerging technologies.

For 15 years, *Collections & Credit Risk* has served the needs of collection agencies, debt-buying companies and creditors and issuers in print. In 2010, *Collections & Credit Risk* moves to an online-only format and will continue to deliver the same targeted editorial to the industry with content that reaches actual collection, credit and risk decision-makers. Our readership is diverse within these organizations and includes EVPs, SVPs, CEOs, CFOs, risk managers and collection managers.

With daily online updates and the weekly *CCR Newslines* newsletter, *Collections & Credit Risk* explores and analyzes the credit sectors that the industry comprises, including: mortgages, credit cards, auto loans, health care, student loans and telecommunications.

Key topics covered include:

- Risk and asset management strategies
- Breaking state and federal regulatory news
- The multi-billion dollar debt-buying business
- Technology advancements

The re-launched Web site allows us to continue to offer dynamic lead-generation opportunities. Marketing solutions include online advertising, newsletter sponsorship, Web seminars, podcast campaigns, white paper programs, microsite development, event sponsorship and more.



MISSION | To provide independent and objective news and information for and about the collections debt buying industries.

Industry Outlook

Faced with a fast-changing collections, risk and credit climate, collection agencies, debt buyers and lenders often are overhauling, not just tweaking, their risk and asset management strategies. Technology adoption is playing a key role as debt collectors and internal shops handle more accounts — often without new staff. Their challenge is to pinpoint which investments will offer the best returns. Employee training programs also are taking on greater importance. The evolution of debt collection and acquisition will continue, as executives aim to capitalize on opportunities that arise once the economy returns to health.

WEB SEMINARS

Capture Qualified Leads | Build Thought Leadership | Gain Substantial ROI

Portray your company as the industry thought leader on collections issues and receive qualified sales leads.

Work with a Proven Partner

Collections & Credit Risk and SourceMedia have a strong track record of producing successful Web Seminars, offering an effective method to generate qualified sales leads and portray your company as an industry thought leader.

Our Web Seminars give you access to hundreds of participants who are interested in what your company has to say. With run times of about 60 minutes, you have the opportunity to offer informative, valuable content and real-time polling to this attentive audience, concluding with an engaging Q&A.

How it Works

Using the latest in Web conferencing technology, our Custom Media team takes care of every detail surrounding your Web Seminar including all marketing, project management and post-production logistics.

Our team will:

- Act as moderator for the event
- Market the event to our audience and handle event registration
- Provide reports on registration statistics and promotional campaigns
- Supply post-event reports with a complete list of registrant demographics as well as full attendee lists
- Host the Web Seminar on our archive site for 3 months and send out a post-event promotion
- Suggest speakers based on your choice of topic and audience profile

Benefits of Web Seminar Sponsorship

- Maximum brand awareness and exposure
- Heightened perception of your company as an industry thought leader
- Differentiation of brand, products and services
- One-stop, turnkey experience
- Immediate interaction and fast response time
- Substantial return on investment

COST | \$22,000 per Web Seminar

* Includes full 6-8 week marketing package. Ask your sales rep for details or to set up a custom media package.

Your one-hour Web Seminar will feature slide presentations viewable over the Internet, real-time polling of participants and a live Q&A session wrap-up. **The result: an hour of mind-share with targeted leads.**

WHITE PAPERS

The *Collections & Credit Risk* White Paper section is the definitive online resource for the latest industry white papers, reports and research. Updated regularly, our White Papers are relied upon by managers looking for today's market trends, data and product solutions. You can guarantee your white papers will be seen time and again.

Generate Qualified Leads

Posting your white paper on *Collections & Credit Risk* gives you direct access to qualified sales leads. Every time a user views your topic-specific white paper using our cross-enterprise search engine, you receive full contact information and demographics of your leads in real time.

Highlight Your Industry Expertise

The valuable research and information provided in your white paper highlights your company's expertise and helps portray your company as an industry leader and innovator.

Increase Brand Exposure

Your white paper sponsorship builds awareness of your company and its capabilities to our targeted audience of influential industry leaders and decision-makers.

Drive Traffic to Your White Paper

Designed to increase exposure of your white paper and to stimulate ongoing traffic to the white paper section, we have created a full range of marketing programs including online advertising and email campaigns.

PREMIUM WHITE PAPER SPONSORSHIP

Upgrade your white paper sponsorship with a Premium Sponsorship. In addition to the regular White Paper Sponsor benefits, your white paper will receive dedicated email promotions as well as a permanent position on the home pages of the Web site. This extra effort means more leads and brand exposure for your company.

WHITE PAPER SPONSORSHIP

3 Month Sponsorship: \$6,000

One Year Sponsorship: \$12,000

Includes:

- Posting on the *Collections & Credit Risk* Web site
- Inclusion in a monthly email campaign highlighting new white papers sent to *Collections & Credit Risk*

PREMIUM WHITE PAPER SPONSORSHIP

3 Month Sponsorship: \$9,000

One Year Sponsorship: \$15,000

**Rate is per single white paper posting.*

Discounts are available for multiple white paper postings.

Includes:

- Dedicated email promotion of your white paper to 5,000 subscribers. (One email promotion per three month period; if a one year contract then you receive four dedicated email promotions.) You are also included in general promotions as per above.
- Static real estate on the home page of the Web site for the duration of the contract. White papers rotate in this position if more than one premium package is sold.

Collections & Credit Risk

CONFERENCE SPONSORSHIPS

Live events are a great way to connect face-to-face with prospects and current clients. Our team works to do much of the heavy lifting for sponsors and exhibitors by incorporating elements into events that make it easy for you to meet the maximum number of quality contacts. Special promotions and giveaways are designed to drive sustained floor traffic throughout the conference. And as part of your exhibitor or sponsor package we also help you invite specific customers and the prospects you want to see at the shows.

14TH ANNUAL NATIONAL COLLECTIONS & CREDIT RISK CONFERENCE

National Collections & Credit Risk Conference

March 2010

FINANCIAL SERVICES COLLECTIONS & CREDIT RISK CONFERENCE

Financial Services Collections Conference

October 2010

About the Events

For the past 17 years, SourceMedia collections conferences – the Spring **National Collections & Credit Risk Conference** and the Fall **Financial Services Collections Conference** – have provided a gathering place for leading credit granting and collections executives, as well as service and solution providers who serve this changing industry.

As we enter 2010, agencies, debt buyers and lenders will be taking a hard look at their risk and asset management strategies. That process is likely to bring about broad-based changes at the organizational, operational, financial and technology levels to address the gaps that contributed to the current crisis.

The credit cycle reminded everyone that preparation is the key to success and that will continue to be true regardless of how the economy performs in 2010. Our collections conferences are crafted to educate and inform as well as to provide networking opportunities for industry executives. They'll help you identify ways to make sure your business has a solid foundation to deal with down cycles, and the flexibility to capitalize on opportunities when conditions improve.

WWW.SOURCEMEDIACONFERENCES.COM

Past sponsors include:

- CGI
- Creditors Interchange
- CSG International Messaging
- CX - Analytics
- First Data
- Genpact
- LexisNexis
- LiveVox
- MoneyGram
- Persolvo Data Systems
- SoundBite Communications
- TransUnion
- VantageScore
- Varolii

SPONSORSHIP PACKAGES INCLUDE:

- Presentation Opportunities
- Custom Networking Events
- Digital Advertising
- On-site Branding

**Custom Event Programs are available —
talk to your rep today.**

CUSTOM MARKETING SOLUTIONS

Delivering Maximum Results

Put the full power of our strategic marketing channels to work with a custom marketing program. Our comprehensive suite of custom media solutions and creative services offerings set you apart from your competitors and communicate your message to clients and prospects.

■ Case Studies

Reach an audience of industry decision-makers to show how your business solution is yielding tangible results through this custom email campaign.

■ Co-Branded Emails

Leverage the power of our brand recognition through a co-branded email. Your message is sent out under the brand name of the list you rent, highlighting your association with us.

■ Conference Dailies

Industry events are packed with information. Dailies provide an opportunity for you to funnel developments into a tangible custom piece that attendees can use for reference on-site and beyond for long-term retention of your message.

■ Custom Events

Present your company's solutions on the topic of your choice in the cities you want. We provide an expert team to produce targeted custom meetings and conferences based on your needs to help build client relationships.

■ Custom Research

Custom research solutions allow your firm to discover ways to measure how products and services are selling. Get valuable information on how your products or services are perceived by your customers.

■ Dedicated Dialogues

We bring together key executives to discuss major issues on your topic. We help create a thought-provoking list of questions to ensure a stimulating conversation. Excerpts and photos from discussions can be published in digital editions on our Web site and pushed out to subscribers.

■ eNewsletters

Use our weekly newsletters to reach out to subscribers in a targeted editorial environment.

■ Microsites

A microsite includes content from archives, repositories, and custom information. Microsites are hosted for a 1-year minimum and include a full marketing package.

■ Online Advertising

Collections & Credit Risk offers a strong editorial environment with proven ROI for your online marketing campaigns.

■ Podcasts

Engage potential customers with a monthly series using our editorial team to record interviews and discussions with content experts and client case studies.

■ White Papers

Our Custom Media group can write your white paper using our editorial resources. It's then posted and promoted in our online library and marketed to our readers.

■ Rich Media

Interactive media includes streaming video, audio and animation. It allows site visitors access to more information and an opportunity to interact with your brand. Extensive usage reports are included.

■ Videocasts

Our editorial team will record a compelling segment in a studio, for broadcasting on demand. It's a great branding opportunity with logo placement and a video clip pre-roll opening.

■ Web Seminars

Communicate live, online with an audience. In addition to a full marketing package, the 1-hour session includes 45 minutes of a slide presentation and a 15-minute Q&A session with real-time polling capability.

RATES & SPECIFICATIONS

Online Advertising

	1 Month Rotational	3 Months Rotational	6 Months Rotational	9 Months Rotational	12 Months Rotational	Size	Max File Size
Leaderboard	\$7,500	\$6,750	\$6,000	\$5,250	\$4,500	728x90	23k
Medium Rectangle	\$6,500	\$5,850	\$5,200	\$4,550	\$3,900	300x250	25k
Search Toolbar Sponsorship	\$6,000	\$5,400	\$4,800	\$4,200	\$3,600	Custom	25k
Department Sponsorship	\$6,000	\$5,400	\$4,800	\$4,200	\$3,600	300x250	25k

Departments to choose from: **Collections - Credit Cards, Collections - Other Consumer, Deals & Pricing, Regulation, Risk & Analytics, Technology**

* All online packages include a 120x90 ROS and an ad in the CCR Newsline enewsletter. Interactive media campaigns must run concurrently (i.e. in the same month).

Enewsletter Advertising

CCR Newsline Contact your sales rep for weekly and monthly pricing.

Other Sponsorship Opportunities

White Paper Sponsorship 3 Months: \$6,000 1 Year: \$12,000

Premium White Paper Sponsorship 3 Months: \$9,000 1 Year: \$15,000

Web Seminar \$22,000 per event

Conferences Contact your sales rep for opportunities and pricing.

* All rates are net.

PUBLISHER RESERVES THE RIGHT TO CHANGE RATES UPON THIRTY (30) DAYS NOTICE.

General Rate Policy

1. Advertising copy, including illustrations, is subject to approval of the publisher.
2. Advertising which, in the opinion of the publisher, simulates editorial format will be labeled "Advertisement."
3. Advertisers will be short-rated if the contract space is not used within the period upon which their billing is based.
4. All cancellations must be in writing prior to the run date. Cancellations received after the 5th day of the month will incur a 25% cancellation fee.
5. The publisher is not responsible for failure to publish, because of strikes, work stoppages, accidents, fires, acts of God, or any circumstances outside the publisher's control.
6. The publisher reserves the right to reject or cancel any advertisement any time before run date.
7. Pre-payment required for first-time advertisers.

Commission

Agency commission to recognized advertising agencies: 15% of gross billing for space and special position.

Short Rate

Advertisers will be short-rated if, within a 12-month period from date of first insertion, they do not use the amount of space (frequency) upon which their billings have been based. Advertisers will be rebated if, within a 12-month period from date of first insertion, they have used sufficient additional space to warrant a lower rate than that at which they have been billed. Rebates will be offered as a credit toward future advertising scheduled or as a cash reimbursement.

Cancellation

Cancellations are accepted only before final date for reservation and must be in writing. 90-day advanced written notice is required for preferred positions and 120-day advanced written notice is required for all custom publishing projects. Cover positions are noncancellable. Advertisers will be responsible for late cancellations.

Online

Collections & Credit Risk does not guarantee impressions on its Web site. Impressions quoted are based off of a historical average as provided by a third party vendor.

ONLINE AD SPECIFICATIONS & SUBMISSION INFORMATION

SourceMedia uses **DART for Publishers** to serve ads to its Web sites. DART for Advertisers clients are encouraged to send Internal Redirects to expedite the ad traffic process.

Accepted Banner Formats

- Static GIF
- Animated GIF
- JPEG
- Flash (see instructions below)
- SourceMedia also accepts redirects from a variety of DART approved third-party Rich Media Agencies such as Atlas, Mediaplex, Point Roll, EyeBlaster, etc.
- All files must be 30K or less.
- Max looping: indefinite
- Max animation: :15
- Max frame rate for flash : 18fps
- Audio must be user initiated

**For newsletters we cannot serve any rich media redirect tags or Flash files. Also note that while we accept animated .gif files for newsletters, users of Outlook '07 will not be able to view them correctly. We recommend using static images for newsletters.*

Adobe Flash: We support up to Flash version 10

Please include the following:

- Compressed Flash file (*.swf)
- A backup GIF or JPEG image file

Compiling your *.fla file into a *.swf file.

1. Create the Flash ad in the form of a button.

In the button object Action (TOP LAYER):

- Use clickTag command as part of the getURL and check the URL Expression box. The clickTag variable means that you do not need to hard code a click through URL or click command into the .swf file. The clickTag variable is given a value in the Rich Media code in DART, which is passed into the clickTag variable in the .swf file once the ad is clicked on.
- Set the target Window as _blank. Do not check the Window Expression box.
- Set the Variables as "Don't Send."

2. Use a single click-through URL for your campaign.
Button Object Action getURL example:
on (release) {
getURL (_level0.clickTag, "_blank");}
3. All files should begin with the same file name and may not exceed 12 characters excluding the extension name. For example, abc468x60.fla, abc.468x60.swf and abc468x60.gif
4. In order to preview the background color of your .swf file in DART for Publishers, ensure it is not set in Flash. Instead, set the bottom/last layer to have a graphic that spans the complete movie, so no matter what the background color is set to the user will always see the background color.

Note: When submitting a Macromedia Flash banner(s), you must supply a compiled .swf file and a standard GIF or JPEG image file used as backup for non-Rich Media enabled browsers. Please include the URL for each ad campaign.

Submission Information

One-pixel border: SourceMedia highly recommends inserting a one-pixel border around the ads that have a white background so the user may be able distinguish it from white background areas of the site.

Referring URL/link and Tracking: SourceMedia will not schedule any campaigns with inactive referring URL/link (destination page/site).

Email or FTP Information: Send materials and files using the following FTP. Please use the name of the folder or the subject line of the email to specify the name of the product where your ad will run. Email to your online ad traffic coordinator at Maureen.O'Neill@sourcemedia.com.

FTP Site Address: <ftpfiles.sourcemedia.com>

Username: aduser

Password: fulcrum29