

2022 Marketing Kit

# INCREASE YOUR BRAND AWARENESS

Person-to-Person | Digital | Print

Exhibit, Sponsor  
Educate with Webinars  
Advertise

**AFSA**  
AMERICAN FINANCIAL SERVICES ASSOCIATION



# OUR MEMBERS DO BUSINESS WITH AFSA BUSINESS PARTNERS!

*There is no better approach in a highly competitive market to expand business, meet customer needs, or address a challenge, than a partnership. It might be internal among colleagues or external between businesses; either way, harnessing strength to strength creates a strategic advantage to serve customers and grow.*

Bill Himpler, President and CEO  
American Financial Services Association

## Business Partners

### Increase Your Reach

<https://afsaonline.org/about-afsa/afsa-membership/membership-categories/business-partner-membership>

Connect to the \$300 billion consumer credit marketplace, including consumer and sales finance companies, traditional installment lenders, mortgage lenders and servicers, payment card issuers, direct and indirect vehicle finance and leasing finance sources. Receive benefits that increase your market share and enhance your bottom line through networking:

- ✓ Access contact information for all AFSA members, including principal officers (the primary contact for each member company), committees, and boards.
- ✓ Receive a complimentary listing in our exclusive industry Business Partner Resource Guide, which is accessible to anyone from the AFSA website homepage.
- ✓ Participate in committees of professional interest and networking groups.
- ✓ Receive a subscription to AFSA\*Track, the association's comprehensive state legislative tracking system.
- ✓ Receive substantial discounts on conference registration fees, advertising, sponsoring and exhibit fees at AFSA's conferences.
- ✓ Showcase your company and maintain visibility by advertising in our primary member communications: *AFSA News You Need*, *AFSA Capital Notes*, and other AFSA communication avenues – open to AFSA Business Partners only.
- ✓ Provide thought leadership to our members by sponsoring a webinar.
- ✓ Promote your membership affiliation on your website and in your materials with AFSA member logo.

## Premier Business Partner Program

### Maximize Your Reach

<https://afsaonline.org/about-afsa/afsa-membership/membership-categories/business-partner-membership/premier-business-partnership-program>

AFSA's Premier Business Partner Program provides Business Partner members with an opportunity to plan their marketing programs in advance by bundling their participation from a list of association opportunities such as, but not limited to, membership, exhibits, sponsorships, advertising, webinars, and donated services enabling the company to receive valuable bonuses, discounts and complimentary conference registrations.

### Receive More Benefits and More Recognition

Benefits in addition to the ones received as a standard Business Partner:

- ✓ AFSA online Business Partner Resource Guide listing with your premier level logo
- ✓ Premier Partners *only* Business Partner Resource Guide listing
- ✓ Customized membership lists and conference attendee lists with emails (Excel format)
- ✓ Premier Partner logo for use in corporate marketing materials
- ✓ Special recognition at AFSA conferences and in AFSA publications
- ✓ Exclusive direct marketing opportunities
- ✓ Seat on the AFSA Business Partner Board
- ✓ Early selection opportunities for exhibits at select AFSA conferences
- ✓ And more, depending on participation level.

There are eight Premier Business Partnership levels ranging from \$7,500 to \$100,000+. Each level has an individual star-level logo that can be used on company marketing materials. Badge ribbons and exhibitor plaques have been developed to showcase Premier Partners at our conferences.

For questions or comments, contact:

Jenny Bengtson, Director, Business Partner Memberships — Premier Partner Program, Exhibits, Sponsorships & Webinar Sales | [JBengtson@afsamail.org](mailto:JBengtson@afsamail.org) | (202) 776-7304

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*Be a part of an association that every day enhances the lives of millions of consumers and helps drive the American economy in communities across our nation.*

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Use this guide as a menu to build a variety of different marketing messages to meet your company’s needs and to keep your name in front of your customers all year long.

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# AFSA MEETING OPPORTUNITIES

*AFSA's meetings provide multiple opportunities for you to network with finance industry executives via on site exhibits and a variety of sponsorships. And as you network, you can keep abreast of industry changes that may help you enhance the products and/or services you offer.*



## Vehicle Finance Conference & Expo

March 7-10, 2022 | The Bellagio, Las Vegas, NV

<https://vehicle.afsaonline.org>

This, the largest of AFSA's conferences, is hosted by the Vehicle Finance Division representing both prime and specialty finance providers for direct and indirect auto financing. It is an educational and networking forum for industry leaders and top executives to meet and discuss important business and regulatory issues affecting vehicle finance. An extensive exposition of products and services is offered by industry suppliers and AFSA Business Partners.

The conference is held in conjunction with several other AFSA committees and boards.

The conference historically is held in conjunction with the NADA Show.

Discounted registration fees are offered to AFSA members, exhibitors/sponsors, and auto dealers.

Attendees are CEOs and senior executives, attorneys, marketing, operations, public policy, remarketing, risk management, state and federal government affairs executives, vehicle commercial credit executives, auto dealers, and industry suppliers and business partners.

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# AFSA MEETING OPPORTUNITIES (cont'd.)

## Independents Conference & Expo

May 2-5, 2022 | La Quinta Resort, LaQuinta (Palm Springs), CA

<https://independents.afsaonline.org>

Hosted by the AFSA Independents Section, this conference is the main event for owners/operators of independent finance companies providing traditional installment/personal loans, auto financing through independent auto dealers, mortgages, and other types of sales financing. The conference offers new ideas in compliance, legal and regulatory issues, technology, funding, human capital management, and new business opportunities. This program is enhanced by an exposition of products and services offered by industry suppliers and AFSA Business Partners. Many networking special events are also planned, including an AFSAPAC fundraising event.

This event is held in conjunction with the AFSA Board of Directors Meeting and several other AFSA committees and boards. Special group discounts are offered for large company group attendance.

Attendees are CEOs and senior executives from independently owned finance companies, and industry suppliers and representatives from major financial services companies who are interested in networking with independent operators. This includes professionals in accounting, compliance, funding, human resources, legal/legislative, marketing and operations. Spouse/companions and families are encouraged to attend.

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## Annual Meeting

October 23-26, 2022 | The Breakers, Palm Beach, FL

<https://annual.afsaonline.org>

This is the association's Annual Meeting for corporate CEOs, senior executives, and other professionals in the financial services industry. Educational sessions feature prominent industry executives and well-known speakers. Education sessions focus on compliance, legislative and operational issues/trends and topics relevant to specific market niches.

The AFSA Board of Directors meets along with other Boards: AFSA Education Foundation Board, Business Partner Board, Independents Auto Finance Executive Group, Vehicle Finance Division Board, and Women's Leadership Council (WLC). Many of the association's Committees of Professional Interest meet including: Human Resources, Law, Marketing, Operations (for COOs, consumer finance companies), Operations

& Regulatory Compliance, State Government Affairs, Vehicle Commercial Credit, and Vehicle Risk Management.

AFSA's highest honor, the Distinguished Services Award (DSA) are presented. The new AFSA Chair-Elect and Vice-Chair are installed.

Attendees are all levels of industry management including CEOs, COOs, CFOs, senior management from the financial services industry and professionals in the areas of compliance, legal, human resources, marketing, operations, risk management, state/federal government affairs, vehicle commercial credit and industry suppliers, and spouse/companions.

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# EXPOSITIONS and CONFERENCE ADVERTISING

*Do not miss these opportunities to build your brand's presence in front of key decision makers and industry influencers at AFSA's 2022 conferences and expositions.*

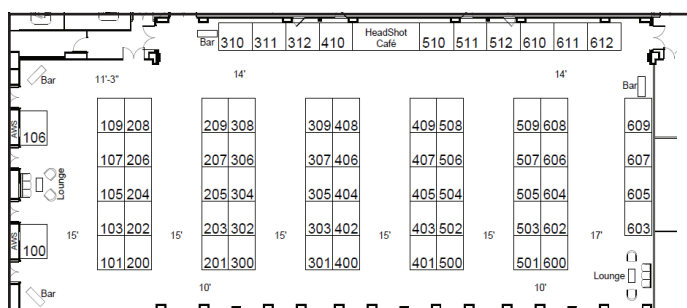
## Expositions

### Exhibit Booth Options and Rates

#### Single Booth

- Member Rate **\$5,000**
- Non-Member Rate **\$6,000**

When both trade shows are contracted at the same time, a \$500 discount is applied.



### Exhibiting Companies Receive:

- ✓ **On-site:** Two complimentary conference registrations. Each registration will provide your booth personnel admittance to all of the educational sessions, meal functions, and social events
- ✓ Pre- and post-conference registration rosters – electronic version with email addresses – sent approximately six-weeks prior to the event.
- ✓ Exhibiting companies will be included on the conference's website, in the exhibitor listing of the program guide and in the conference mobile app.

Sample plan, contact Jenny Bengtson (JBengtson@afsamail.org) for specific floorplans and an exhibitor contract.

## Advertising

### Conference Websites and Program Guides

#### ADVERTISING RATES

##### Conference Website **\$1,000**

- Pre-conference Opportunity
- Make your company visible in advance to conference attendees via advertising with a 250 x 250-pixel image (100K max) that links to your designated URL.

##### Program Guide **\$2,500 each full-page** **\$3,500 two-page spread** (bleed or non-bleed)

- On-site opportunity
- Make your company visible to conference attendees as they thumb through the conference program guide distributed to all.

See page 16 for ad specifications and materials deadlines.

For questions or comments, contact:

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# EXPOSITIONS and CONFERENCE ADVERTISING (cont'd.)

*As never before, value-aligned partnerships are crucial to successfully growing a business.  
We welcome Premier Partnership collaboration and contributions.*



## Sponsorships

### Exclusive for AFSA Business Partners

AFSA offers a sponsorship program for all of its conferences and forums.

AFSA Business Partner members receive an invitation to sponsor prior to each event.

All sponsor companies will receive the following benefits:

- ✓ Recognition in all promotional mailings
- ✓ Recognition on site at Opening Session, on signage, and in the on site program guide and conference app
- ✓ Pre/post-conference roster of attendees
- ✓ Right of "first refusal" to sponsor same event/item at future meetings  
Right of first refusal = 1 year or the following year's conference; after which sponsorship can be sold to another partner
- ✓ AFSA website listing and company link

### Sponsorship Levels and Additional Benefits

#### Diamond – \$20,000+

- 4 complimentary registrations
- Full-page ad in final Program Guide
- Banner ad on conference website

#### Platinum – \$15,000 - \$19,000

- 3 complimentary registrations
- Banner ad on conference website

#### Gold – \$10,000 - \$14,999

- 2 complimentary registrations

#### Silver – \$5,000 - \$9,999

- 1 complimentary registration

#### Bronze – \$2,500 - \$4,999

- 50% off first registration

To learn about specific opportunities, contact Jenny Bengtson at [JBengtson@afsamail.org](mailto:JBengtson@afsamail.org).

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# AFSA BUSINESS PARTNER WEBINARS

*As an AFSA Business Partner you have access to companies that are committed to the financial services marketplace.*

## Webinars

Educate AFSA members on timely, pressing issues that affect the financial services industry and influence their business operations. Each webinar is marketed to executives and personnel at AFSA member companies – the key decision makers who design, develop, and implement strategies for their company's success.

**\$4,500 per Webinar      Limit 2 per year**



*Due to the popularity of AFSA's webinars, no refunds or credits will be issued. Requests to reschedule will be made on a space available basis, no later than 60 days in advance of the original schedule date.*

## Benefits

- Post-program recordings and handouts for continued exposure to AFSA members
- Direct access to consumer finance industry decision makers
- Registration and attendee report
- Content-rich survey feedback and lead generation resources

**Average Registration: 85**

**Average Attendance: 50**

## Call for Proposals

If you are an industry thought leader, AFSA encourages you to submit a topic to present to Marcy Berger at [mberger@afsamail.org](mailto:mberger@afsamail.org). AFSA Premier Business Partner members receive priority on the webinar schedule.

### We are looking for participants who can:

- Present topics that are unique, engaging, and relevant to AFSA member companies.
- Share research, white papers, or studies, the results of which directly affect how AFSA member companies do business.

AFSA will review the proposal and consult with the appropriate subject matter experts at AFSA to determine if the selected topic is timely and of interest to AFSA members. If it is not, every effort will be made to refocus the content.



**For questions or comments, contact:**

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# AFSA BUSINESS PARTNER WEBINARS (cont'd.)

## About Your Webinar

- Must be educational, not promotional, in nature and must be vendor neutral.
- Must be narrowly focused and action oriented.
- Must be different from prior presentations a conference seminars or workshops. New information should be the focus.
- Each webinar should provide specific takeaways for the viewer.
- Webinars can be between 30-45 minutes and allow an additional ten minutes for questions and answers.

---

## Preparing Your Webinar

- Handouts and multimedia resources are encouraged! Be sure to send them, along with a completed PowerPoint presentation at least three weeks prior to the webinar date.
- Two complimentary blog posts are included with your webinar; blog posts should be between 300-500 words, be educative in nature and can include tangential information about the webinar you are presenting.
- AFSA may alter or modify titles and content to meet association or legal guidelines.
- A “dry-run” rehearsal of the webinar via a conference call is required at least three days prior to the webinar date.
- AFSA will provide marketing coverage for the webinar via its website, its weekly Capital Notes newsletter, webinar alerts and its various social media accounts.
- Webinars will be moderated/produced by AFSA staff.
- Presenters may lead the webinar conversation to appropriately deliver content.
- AFSA will introduce presenters with a short bio and will moderate questions throughout or after the webinar.
- Contact information may be displayed at the conclusion of the program.

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## After Your Webinar

- AFSA will post a PDF of the slides on its website and a recording on AFSA's YouTube page with 30 days of access exclusivity for its members; afterward, the presenting company may use the video in any way they like with appropriate attribution.
- Presenters will receive a detailed evaluation summary following their webinar completed by all attendees.

For questions or comments, contact:

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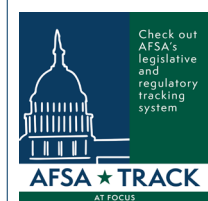
# DIGITAL NEWS ADVERTISING OPPORTUNITIES



## THE TOP LINE

Must-reads in today's edition...

- Homeowners and renters catch a break: Evictions and foreclosures are on pause for another two months
- Americans Skip Millions of Loan Payments as Coronavirus Takes Economic Toll
- Why the US pandemic response risks widening the economic divide
- Jobless claims total 1.5 million, worse than expected as economic pain persists



### Advertisement

#### AFSA Track at Focus

AFSA's comprehensive system tracks legislative and regulatory developments on hundreds of member issues in all 50 states.

This is Showcase Ad #1  
250x250 pixels.

## INSIDE THE BELTWAY

CFPB's independence is on trial. Other regulators are watching.

By John Heltman for American Banker on June 17, 2020

The Supreme Court is poised to decide the fate of the Consumer Financial Protection Bureau's leadership structure, but the implications could reach far beyond the bureau.

### Advertisement

#### THIS IS THE AD TITLE

This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA.

Showcase Ad #2  
250x250 pixels.

## NATIONAL AND STATE NEWS

U.S. weekly jobless claims total 1.508 million, vs 1.3 million estimate

By Jeff Cox for CNBC on June 18, 2020

Weekly jobless claims stayed above 1 million for the 13th consecutive week as the coronavirus pandemic continued to hammer at the U.S. economy.

### Advertisement

#### THIS IS THE AD TITLE

This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA.

Showcase Ad #3  
250x250 pixels.

## SOCIAL MEDIA HIGHLIGHTS

Twitter

Inside Higher Ed @insidehighered 06/17/2020

Surveys of prospective students found that about 20% of students didn't plan to go away for college this fall, instead deciding to stay close to home. This was primarily due to concerns over health and finances during the pandemic and recession

### Advertisement

#### THIS IS THE AD TITLE

This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA. This is ad copy that you submit to AFSA.

Showcase Ad #4  
250x250 pixels.

## News You Need

### Advertising Rates and Positions

Ad Weeks are scheduled on a first-come, first-serve basis. There is no restriction on the number of Weeks you can reserve; however, you can have only one Showcase running in the same week. **NOTE: Ad changes are allowed from one week to the next, but not within a week.**

See page 14 for a News You Need publishing schedule.

### Showcase Ad #1 \$2,800 per week

(Ad appears just above the INSIDE THE BELTWAY segment.)

### Showcase Ad #2 \$2,600 per week

(Ad appears after the INSIDE THE BELTWAY segment.)

### Showcase Ad #3 \$2,300 per week

(Ad floats among stories within the NATIONAL AND STATE NEWS segment.)

### Showcase Ad #4 \$2,100 per week

(Ad floats among stories within the SOCIAL MEDIA HIGHLIGHTS segment.)

News You Need delivers key industry headlines with links to more in-depth information, as well as social influencer tracking for additional on line engagement. The e-letter is sent each weekday morning to more than 7,000 industry professionals and provides an above average 27% open rate.

News You Need "Showcase" ad positions run consecutive (Monday through Friday) and are reserved by the "Week." With only four "Showcase" ads per issue, you receive excellent exposure.

In addition to a 250 x 250-pixel image and its related URL, there is space to include up to 100-words of text plus a title. This provides an ideal format for promoting white papers, studies, webinars, new programs, etc.

See page 16 for a list of ad specifications and deadlines.

For questions or comments, contact:

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# DIGITAL NEWS ADVERTISING OPPORTUNITIES (cont'd.)



July 9, 2020



## PPP Loan Data Highlights

### Critical Role Credit Plays in Economy

Earlier this week, the U.S. Small Business Administration (SBA) released loan data for its Paycheck Protection Program (PPP), in which some American Financial Services Association members participated. The data can be reviewed [here](#) and [here](#).

AFSA appreciates the efforts of the SBA, Treasury Department and Federal Reserve for their efforts during this challenging period for our economy, and throughout the almost five months of the COVID-19 pandemic AFSA member companies remained open on Main Streets across America – both virtually, and in many cases brick-and-mortar branches – to meet the financial needs of their customers. They processed half a trillion dollars in business loans to ensure other businesses could remain open, preserve jobs and help the overall economy.

Premium  
Ad #1  
250x250 pixels

Premium  
Ad #2  
250x250 pixels

Banner  
Ad #3  
728x90 pixels

### Judge Rules on Key Illinois Repossession Case

On July 2, a judge in Illinois state court 4th Circuit released an [order](#) in Bailey v. Pritzker saying in part “any executive orders in effect after April 8, 2020 relating to COVID-19, and finding their authority under the emergency powers of Section 7 of the IEMAA [Illinois Emergency Management Agency Act] are void ab initio.”

Though the [complaint](#) in Bailey was not related to repossession, Section 7 of the IEMAA is the same section of state law cited as authority for the repossession ban ([here](#) and [here](#)). Each company should seek its own counsel on whether repossession is permitted at this time in Illinois.

AFSA expects the decision to be appealed, but it has not to our knowledge as of this writing. Court rules allow 30 days for appeal; there is also a late appeal process.

Logo  
Title  
Sponsored Content  
Ad #4

Sponsored Content Ads resemble the publication's editorial content but is paid for by an advertiser and is intended to promote the advertiser's product(s) or services. This means that the sponsored content area should be text based and follow a simple formula: Opening Sentence + Hook + Call to Action.

## Capital Notes

### Advertising Rates and Positions

Ad Blocks are scheduled on a first-come, first-serve basis. There is no restriction on the number of Blocks you can reserve; however, you can have only one running in the same week, with the exception of Sponsored Content ads which can run simultaneously with another *Capital Notes* ad position.

See page 15 for a Capital Notes 2022 Publishing Schedule.

#### Premium Ad #1 \$3,000

Six-week block appears same week each month. Only 8 blocks available.

#### Premium Ad #2 \$2,000

Four-week block appears same week each month. Only 12 blocks available.

#### Banner Ad #3 \$1,000

Four consecutive-week block. Only 12 blocks available.

#### Content Ad #4 \$2,000

Four consecutive-week block. Stories may change from week-to-week - 100-word limit. Only 12 blocks available.

*Capital Notes* is the association's weekly e-letter highlighting must-know news and notes for the consumer credit industry, including ongoing advocacy efforts, upcoming events and more. It highlights AFSA's initiatives on behalf of its members.

*Capital Notes* is emailed to more than 7,000 industry professionals each Thursday at approximately 2:00 p.m. ET, 50-weeks a year. It averages a 38% total open rate.

While we cannot make any guarantee, AFSA makes every effort not to have competitors appearing in the same *Capital Notes* issue.

See pages 16 for a list of ad specifications and deadlines.

For questions or comments, contact:

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# NEW ADVERTISING OPPORTUNITIES FOR 2022

## Powering AFSA\*Track and Powering Legislative Advocacy

Members trust AFSA to provide key intelligence at the state and federal level. Make your presence felt as they access that intel by advertising on AFSA's Federal or State key pages. Your ad will appear at [afsasonline.org/afsatrack](https://afsasonline.org/afsatrack), which garners more than 6,000 unique visitors per month and at [afsasonline.org/legislative-advocacy](https://afsasonline.org/legislative-advocacy), the digital home of AFSA's Beltway advocacy.

The recognition will appear as *Powered by* followed by your company logo, which will link to the website of your choice. This will appear in the space between the website header and the first entry on the site and appear for a full quarter. There are only four available times for this ad opportunity and no restriction on the number of quarters you can purchase.

**Powering AFSA\*Track and the AFSA Legislative Advocacy site - \$1,000 per quarter.**

*No restriction on the number of quarters purchased.*

### AFSA\*TRACK



AFSA\*Track's comprehensive system tracks legislative and regulatory developments on hundreds of member issues in all 50 states, and allows AFSA members to create legislative maps, custom watch lists, personal folders, and alerts. It is used by lobbyists, legal departments, and compliance professionals across AFSA's membership, and is accessible every day of the year from anywhere in the world.

### Legislative Advocacy



Legislative Advocacy allows member access to AFSA's Federal Government Affairs department's communications on the industry's point of view with Members of Congress and their staff, regulators, and other key administration officials through in-person meetings and correspondence. A comprehensive list of AFSA's latest comment letters, joint trade letters, testimony, and requests for information may be found in the Comment Letters section.

## Powering AFSA Blog



AFSA's Blog items, published at various times throughout the business week, address a wide variety of public policy and business issues related to the consumer credit industries. The recognition will appear as *Powered by* followed by your company logo, which will link to the website of your choice. This will appear in the space between the BLOG website header and the first blog entry, for a full quarter. There are only four available times for this ad opportunity and there is no restriction on the number of quarters you can purchase.

**Powering the AFSA Blog - \$ 1,500 per quarter.**

For questions or comments, contact:

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# NEW ADVERTISING OPPORTUNITIES FOR 2022 (cont'd.)

## News From Our Members

### For Immediate Release

*News from Our Members* is a press release posting opportunity. Have a white paper, staff announcement, new product or service to promote? Let AFSA readers know! Your press release will be posted on the AFSA BLOG (more than 15,000 unique readers per month) and in AFSA *Capital Notes* (delivered to 9,000 mailboxes weekly).

**Two press releases \$1,000 per quarter.**

**Releases must run in the purchased quarter.**

*No restriction on the number of quarters purchased.*

### Sample of how releases may appear:

#### For Immediate Release:

insert company name (date of release)

Insert Release title followed by the first line or two of your release . . . [read more](#)

### New Advertising Opportunities Ad Schedule

1st Quarter – January – March

2nd Quarter – April – June

3rd Quarter – July – September

4th Quarter – October – December

PRODUCT	SERVICE	NAME RECOGNITION	ADVERTISE
<p><b>AFSA</b> AMERICAN FINANCIAL SERVICES ASSOCIATION</p> <p>25th <b>VEHICLE FINANCE CONFERENCE</b></p> <p>February 23-25, 2021</p> <p>afsaonline.org @AFSA_DC</p>	<p><b>AFSA</b> AMERICAN FINANCIAL SERVICES ASSOCIATION</p> <p>Harbor Beach Marriott Resort &amp; Spa Fort Lauderdale, Florida</p> <p>38th <b>INDEPENDENTS CONFERENCE &amp; EXPO</b></p> <p>May 24-27, 2021</p> <p>afsaonline.org   @AFSA_DC</p>	<p>AMERICAN FINANCIAL SERVICES ASSOCIATION</p> <p><b>AFSA</b></p> <p>2021 <b>INDEPENDENTS CONFERENCE &amp; EXPO</b></p>	<p><b>AFSA</b> Capital Notes</p> <p>September 16, 2021</p> <p><b>DoD Should Release Rate Cap Report Details</b></p> <p>AFSA submitted a Freedom of Information Act (FOIA) request to the Department of Defense (DoD) this week on the department's Report on the Military Lending Act &amp; the Effects of High Interest Rates on Servicemembers. Responses to House Report published in May 2021. The Report was issued in response to a request from the House Committee on Armed Services to examine the impact that a Military Annual Percentage Rate (MAPR) lower than 30% would have on military readiness and servicemember retention. In its report, the DoD concluded that the Military Lending Act, under the regulations issued in 2015, is working as intended. According to the DoD, "The MAPR places a reasonable limit, with a long regulatory history, on the cost of credit that prevents several borrowers from becoming trapped in a harmful cycle of debt resulting from exorbitant interest rates."</p> <p>However, to reach that conclusion, the Report repeatedly refers to surveys and other federal agencies without citing the underlying material or identifying the agencies. AFSA has carefully reviewed the above-captioned Report and is seeking additional data and information used—without citation or identification—to justify its conclusions. The association wrote AFSA is asking the DoD to identify the surveys cited, the data sources used, any available data, and the source materials received.</p> <p>1 August, AFSA sent a letter to the DoD's Office of the Undersecretary for Personnel and Readiness asking for the information referenced in the report, but did not receive a response. Therefore, the association decided to submit a formal FOIA request and looks forward to the DoD's response.</p> <p><b>SINGING YOUR PRAISES</b> OUTSOURCE YOUR PERFORMANCE. deli source</p> <p><b>PayNearMe</b> How Consume Pay Bills: Expectations &amp; Reality</p>
<p><b>AFSA</b> AMERICAN FINANCIAL SERVICES ASSOCIATION</p> <p><b>NEWS YOU NEED</b></p>			
<p><b>GOLDPOINT</b> Modern Lending Software</p> <p>Your platform. Your way.</p>			
<p><b>SourceLink is now Amsive.</b></p> <p>We amplify marketing results for consumer lenders.</p> <p>LEARN HOW <b>amsive</b></p>			
<p><b>DATA SCAN</b> WE ARE BREWING UP SOMETHING TO REVOLUTIONIZE THE INDUSTRY</p>			
<p><b>mcglinchey</b></p> <p>National counsel to the consumer financial services industry</p> <p>learn more</p>			

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# DIGITAL NEWS PUBLISHING SCHEDULES



## News You Need

### 2022 Publishing Schedule

While we cannot make any guarantee, AFSA makes every effort not to have competitors appearing in the same *News You Need* issue.

*no issue Dec 31 due to New Year's Holiday*

Week #1 – Jan 3 – 7

Week #2 – Jan 10 – 14

Week #3 – Jan 18 – 21

*no issue (Mon) Jan 17 due to MLK Day*

Week #4 – Jan 24 – 28

Week #5 – Jan 31 – Feb 4

Week #6 – Feb 7 – 11

Week #7 – Feb 14 – 18

Week #8 – Feb 22 – 25

*no issue (Mon) Feb 21 due to President's Day*

Week #9 – Feb 28 – Mar 4

Week #10 – Mar 7 – 11

Week #11 – Mar 14 – 18

Week #12 – Mar 21 – 25

Week #13 – Mar 28 – Apr 1

Week #14 – Apr 4 – 8

Week #15 – Apr 11 – 15

Week #16 – Apr 18 – 22

Week #17 – Apr 25 – 29

Week #18 – May 2 – 6

Week #19 – May 9 – 13

Week #20 – May 16 – 20

Week #21 – May 23 – 27

Week #22 – May 31 – Jun 3

*no issue (Mon) May 30 due to Memorial Day observed*

Week #23 – Jun 6 – 10

Week #24 – Jun 13 – 17

Week #25 – Jun 21 – 24

*no issue (Mon) June 20 due to Juneteenth observed*

Week #26 – Jun 27 – Jul 1

Week #27 – Jul 5 – 8

*no issue (Mon) Jul 4 due to Independence Day*

Week #28 – Jul 11 – 15

Week #29 – Jul 18 – 22

Week #30 – Jul 25 – 29

Week #31 – Aug 1 – 5

Week #32 – Aug 8 – 12

Week #33 – Aug 15 – 19

Week #34 – Aug 22 – 26

Week #35 – Aug 29 – Sep 2

Week #36 – Sep 6 – 9

*no issue (Mon) Sep 5 due to Labor Day*

Week #37 – Sep 12 – 16

Week #38 – Sep 19 – 23

Week #39 – Sep 26 – Sep 30

Week #40 – Oct 3 – 7

Week #41 – Oct 11 – 14

*no issue (Mon) Oct 10 due to Columbus Day*

Week #42 – Oct 17 – 21

Week #43 – Oct 24 – 28

Week #44 – Oct 31 – Nov 4

Week #45 – Nov 7 – 10

*no issue (Fri) Nov 11 due to Veterans Day*

Week #46 – Nov 14 – 18

Week #47 – Nov 21 – 22

*no issue (Wed – Fri) Nov 23, 24 or 25 due to Thanksgiving Holiday*

Week #48 – Nov 28 – Dec 2

Week #49 – Dec 5 – 9

Week #50 – Dec 12 – 16

Week #51 – Dec 19 – 23

*no issue (Mon) Dec 26 Christmas Day observed*

*no issue (Tue) Dec 27*

Week #52 – Dec 28 – 30

*Ad changes are allowed from one week to another, but not within a weekly ad block.*

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# DIGITAL NEWS PUBLISHING SCHEDULES (cont'd.)



## Capital Notes

### 2022 Ad Blocks and Publishing Schedule

Some blocks include extra weeks due to November and December holidays. The calendar each year determines which blocks receive the extra weeks.

#### Premium Ad 1 Schedule (square image)

##### Six-week run

Same week each month; exceptions, November and December have alternate and/or bonus days due to holidays.

Between January - December 2022, there are 8 blocks available for purchase.

They are coded A thru H.

- Block A** - Jan 6, Feb 3, Mar 3, Apr 7, May 5, Jun 2
- Block B** - Jan 13, Feb 10, Mar 10, Apr 14, May 12, Jun 9
- Block C** - Jan 20, Feb 17, Mar 17, Apr 21, May 19, Jun 16
- Block D** - Jan 27, Feb 24, Mar 24, Apr 28, May 26, Jun 23
- Block E** - Jul 7, Aug 1, Sep 1, Oct 6, Nov 3, Dec 1
- Block F** - Jul 14, Aug 11, Sep 8, Oct 13, Nov 10, Dec 8
- Block G** - Jul 21, Aug 18, Sep 15, Oct 20, Nov 17, Dec 15
- Block H** - Jul 28, Aug 25, Sep 22, Oct 27, Dec 22, due to holidays, Mar 31, Jun 30, Sept 29, and Dec 29

#### Premium Ad 2 Schedule (square image)

##### Four-week run

Same week each month; exceptions, November and December have alternate and/or bonus days due to holidays.

Between January - December 2022, there are 12 blocks available for purchase.

They are coded I thru T.

- Block I** - Jan 6, Feb 3, Mar 3, Apr 7
- Block J** - Jan 13, Feb 10, Mar 10, Apr 14
- Block K** - Jan 20, Feb 17, Mar 17, Apr 21
- Block L** - Jan 27, Feb 24, Mar 24, Apr 28
- Block M** - May 5, Jun 2, Jul 7, Aug 4
- Block N** - May 12, Jun 9, Jul 14, Aug 11
- Block O** - May 19, Jun 16, Jul 21, Aug 18
- Block P** - May 26, Jun 23, Jul 28, Aug 25
- Block Q** - Sep 1, Oct 6, Nov 3, Dec 1
- Block R** - Sep 8, Oct 13, Nov 10, Dec 8
- Block S** - Sep 15, Oct 20, Nov 17, Dec 15 and due to holidays, Sep 30
- Block T** - Sep 22, Oct 27, and due to holidays, Mar 31, Jun 30, Sep 6, Dec 29

#### Premium Ad 3 Schedule (banner image)

##### Four-week run

Consecutive-weeks; exceptions, November and December have alternate and/or bonus days due to holidays.

Between January - December 2022, there are 12 blocks available for purchase.

They are coded 1 thru 12.

- Block 1** - Jan 6, 13, 20, 27
- Block 2** - Feb 3, 10, 17, 24
- Block 3** - Mar 3, 10, 17, 24
- Block 4** - Apr 7, 14, 21, 28
- Block 5** - May 5, 12, 19, 26
- Block 6** - Jun 2, 9, 16, 23
- Block 7** - Jul 7, 14, 21, 28
- Block 8** - Aug 4, 11, 18, 25
- Block 9** - Sep 1, 8, 15, 22
- Block 10** - Oct 6, 13, 20, 27
- Block 11** - Nov 3, 10, 17, and due to holidays Mar 31 and Jun 30
- Block 12** - Dec 1, 8, 15, 22 and due to holidays, Sept 29 and Dec 29

#### Sponsored Content Ad 4 (no image)

##### Four-week run

Consecutive-weeks; exceptions, November and December have alternate and/or bonus days due to holidays.

Between January - December 2022, there are 12 blocks available for purchase.

They are coded C1 thru C12.

- Block C1** - Jan 6, 13, 20, 27
- Block C2** - Feb 3, 10, 17, 24
- Block C3** - Mar 3, 10, 17, 24
- Block C4** - Apr 7, 14, 21, 28
- Block C5** - May 5, 12, 19, 26
- Block C6** - Jun 2, 9, 16, 23
- Block C7** - Jul 7, 14, 21, 28
- Block C8** - Aug 4, 11, 18, 25
- Block C9** - Sep 1, 8, 15, 22
- Block C10** - Oct 6, 13, 20, 27
- Block C11** - Nov 3, 10, 17, and due to holidays, Mar 31 and Jun 30
- Block C12** - Dec 1, 8, 15, 22 and due to holidays, Sept 29 and Dec 29

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# ADVERTISING MATERIALS SPECIFICATIONS & DEADLINES

## General Digital Ad Requirements and Materials Deadlines

- **Preferred Digital Image Format:** PNG – 100K max file size. If ad background is white, insert a black or colored hairline frame around the ad to separate it from surrounding newsletter text.
- **URL Notice:** All links must be https:// secure to ensure our viewers are not exposed to potentially dangerous websites.
- **Text:** 100-words max. (75-80 words are ideal).
- **Materials Deadlines:** Unless otherwise specified, all digital news ad materials deadlines are on Monday, one-week prior to the week the ad is to appear. (Example, if your Capital Notes ad runs on January 20, your ad materials are due January 10. If your News You Need ad begins running on January 17, your ad materials are due January 10.)
- **Conference Website Ad Materials Deadlines**  
*Based on a go-live approximately 4½ months prior to first day of meeting.*
  - Vehicle Finance ad deadline - Oct. 25, 2021
  - Independents ad deadline - Dec. 20, 2022
  - Annual Meeting ad deadline - July 11, 2022

## News You Need Ad Specs

### Showcase #1, #2, #3, #4 (square) Ads

- **Image** - 250 x 250-pixel. PNG. (100K max)
- **Text** - 100-word limit (75-80 words are ideal)
- **Title** to accompany text
- **URL** related link

## Capital Notes Ad Specs

### Premium #1 and #2 (square) Ad

- **Image** - 250 x 250-pixel
- **URL** related link

### Banner #3 Ads

- **Image** - 728 x 90-pixel
- **URL** related link

### Sponsored Content #4 (text) Ad

- **Title**
- **Text** - 100-word limit. (75-80 words are ideal)
- **Company Logo**

Sponsored content ad text should resemble the publication's editorial content but is intended to promote product(s) or services. This means that the sponsored content area should be text based and follow a simple formula: Opening Sentence + Hook + Call to Action.

## General Guide Requirements and Materials Deadlines

- **File Format:** Press-Ready PDF with crop marks or InDesign (Packaged with all fonts and graphics, with crop marks). We prefer not to receive other formats like Illustrator or Photoshop as they often require extra processing time. Absolutely NO DOC or EXCEL files accepted.
- **Color:** Images must be CMYK or grayscale, not RGB. Any image printing Black only should only contain Black ink, do not use any rich black or Registration Black.
- **Resolution:** Minimum of 300 dpi. Images designed for the web are usually at a low screen resolution of 72 dpi and result in a substantial drop in the image quality so are not suitable.
- **2022 Conference Program Guide Deadlines:**  
Ad files are due approximately 6 weeks prior to the first official day of the conference.
  - Vehicle Finance Conference & Exposition  
March 7-10, 2022  
Deadline: January 31, 2022
  - Independents Conference & Exposition  
May 2-5, 2022  
Deadline: March 22, 2022
  - AFSA Annual Meeting  
October 23-26, 2022  
Deadline: September 21, 2022

## Conference Program Guide Ad Specs

- Full-Page (non-bleed) 3½" W x 8¼" H **OR**
- Full-Page (bleed)
  - Trim Area: 4"x9"
  - Live Area: 3-¾" x 8-¾"
  - Bleed Area: 4-1¼" x 9-1¼"

NOTE for bleeds: the "Live Area" is 3-¾" W x 8-¾" H – Be sure to keep all of your ad copy within these dimensions. "Bleed Area" is 4-¼" W x 9 ¼" H – Your background color or pictures should bleed outside the 4"x9" trim area dimensions by at least 1/8" on all sides.)

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# ADVERTISING - General Information and Logo Requirements

## Advertising Materials Submission

Identify which publication(s), issues, and position the ad is for. If a third-party ad agency, be sure to identify the AFSA member the ad is for.

## General Advertisement Policy

All copy is subject to approval. Publisher reserves the right to reject or cancel any advertisement for any reason at any time. Advertisers and advertising agencies assume liability for all content of advertisements (digital and print) and assume responsibility for any claims that may arise against publisher for their advertising. Advertising space is available to AFSA members only.



## Logo Requirements

Because company logos may be displayed on conference websites, in printed programs, and in various other promotional materials, it is important that high-resolution graphics files be uploaded in your electronic exhibit contract application.

Logos and wordmarks come in various shapes and sizes. For best results, your submitted logo should be a standard rectangle or square. Logos that are particularly wide or tall, or feature small print, may not appear as intended.

In all cases, keep the white space around the logo to a minimum of 1/8". We do not crop logo files so excessive white space can cause your ad to appear smaller in some programs.

### Files accepted for print:

Four-color images (must be 300 dpi or higher) in PNG (preferred), JPEG, or ESP format. However, ESP format artwork must be converted to outline or required fonts/additional art must be provided.

Convert PMS colors to CMYK

NO DOC or EXCEL files can be accepted.

### Files accepted for websites:

300 DPI. Image files less than 1000KB and greater than 50K for best results.

PNG preferred format: JPEG accepted.

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## Insertion Orders

AFSA will prepare insertion orders for signature for ad placements that are not included in a Premier Business Partnership agreement.

Signing an insertion agreement with AFSA is a legally binding contract and is subject to the terms and penalties stated on the insertion agreement.

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# About AFSA

Formed in 1916, the American Financial Services Association (AFSA) is the primary trade association for the consumer credit industry, protecting access to credit and consumer choice. AFSA corporate members provide consumers with many kinds of credit, including traditional installment loans, direct and indirect vehicle financing, mortgages, payment cards and non-vehicle retail sales finance.



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