



Rates and Products

Advertising options, section descriptions, display/classified rates and terms for 2017

BALTIMORE BUSINESS JOURNAL

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Questions? Contact jwhite@bizjournals.com

Display advertising rates

Ad size	\$125,000+	\$100,000+	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open rate
Full page spread	\$2,995	\$3,290	\$3,975	\$4,780	\$6,465	\$7,915	\$9,550	\$10,455
Full page	\$1,690	\$1,810	\$2,220	\$2,705	\$3,660	\$4,480	\$5,255	\$5,805
Island	\$1,410	\$1,510	\$1,845	\$2,260	\$3,055	\$3,745	\$4,380	\$4,840
1/2 page	\$1,200	\$1,285	\$1,570	\$1,915	\$2,590	\$3,175	\$3,720	\$4,115
3/8 page	\$990	\$1,065	\$1,290	\$1,580	\$2,140	\$2,620	\$3,070	\$3,395
1/4 page	\$740	\$795	\$970	\$1,180	\$1,600	\$1,960	\$2,295	\$2,540
3/16 page	\$490	\$535	\$645	\$750	\$1,060	\$1,305	\$1,530	\$1,700
1/8 page	\$405	\$435	\$530	\$840	\$870	\$1,065	\$1,250	\$1,375
List strip ad	\$625	\$650	\$770	\$890	\$1,070	\$1,585	\$1,995	\$2,400

Ad size	\$125,000+	\$100,000+	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open Rate
List Belt	\$1,275	\$1,325	\$1,450	\$1,550	\$1,750	\$2,000	\$2,450	\$3,250
Belt Spread	\$3,150	\$3,200	\$3,300	\$3,500	\$3,750	\$3,800	\$4,750	\$5,750
Tower Bookends	\$2,700	\$2,800	\$2,925	\$3,100	\$3,350	\$3,700	\$4,400	\$5,500
L Shape	\$2,175	\$2,275	\$2,475	\$2,675	\$2,850	\$3,250	\$3,880	\$4,850
Triangle Corner (Leads Only)	\$975	\$1,025	\$1,100	\$1,150	\$1,275	\$1,700	\$1,920	\$2,400
U-Shape Spread	\$3,800	\$4,050	\$4,250	\$4,450	\$4,800	\$5,200	\$6,000	\$7,500
Wave	\$1,300	\$1,375	\$1,450	\$1,600	\$1,750	\$2,100	\$2,400	\$3,000
Silent Front Cover Logo	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100	\$1,100
Editorial Page Logo	\$950	\$950	\$950	\$950	\$950	\$950	\$950	\$950

Additional Charges

Color Charge
4-color: \$500

Guaranteed Positions 15%

*Silent Front Cover Logo min. 13x Consecutive

Volume discounts

Volume discounts are determined by combining the total financial investment including print and digital insertions in Baltimore Business Journal, plus sponsorships, within the contract period. Contract begins with the date of first insertion and must be fulfilled within a 12-month period. Book of Lists and pre-printed inserts may also be included as part of your volume contract. Contracts guarantee the volume rate earned and ad sizes may vary during contract period. Refer to the column under the volume for rate of desired size. Rates subject to change during contract period. Rate increases are effective January 1, and all advertisers' rates change on that date.

Credit, payment and commissions

All first-time advertisers must pre-pay and payment must accompany all copy until credit has been established with the Credit Department. Payment by check, Visa, MasterCard or American Express. All advertisers must submit a Credit Application. Terms of credit extension to advertisers is Net 30 Days. No cash discounts. Any discrepancies in advertising invoices must be questioned within 10 days of publication. All rates are net and non-commissionable. All advertising transactions with the Baltimore Business Journal are subject to the publication's advertising terms and conditions, a copy of which is available on our Web site and, if applicable, in our advertising agreement.



Classified advertising rates

Business Marketplace

Ad size	Actual dimensions
1 Block	2.25" w x 2.75" h
2 Block H	4.625" w x 2.75" h
2 Block V	2.25" w x 5.625" h
4 Block H	9.5" w x 2.75" h
4 Block V	4.625" w x 5.625" h
6 Block S	7" w x 5.625" h
8 Block H	9.5" w x 5.625" h
8 Block V	4.625" w x 11.5" h
16 Block (full page)	9.5" w x 11.5" h

Volume Rate

\$225

Open Rate

\$450

Rates are net per insertion, per block.

DEADLINES

Space reservation is Friday, 5 p.m., 14 days prior to publication for Business Marketplace.

Digital files are required by 5 p.m., Friday, 7 days prior to publication.

All Business Marketplace ads must be prepaid with check or credit card.

Volume advertisers (4k+) must prepay.

Volume advertisers (10k+) will be billed weekly upon completion and approval of a credit application.

1 Block 2.25"w x 2.75"h		4 Block 4.625"w x 5.625"h
2 Block Horiz. 4.625"w x 2.75"h		
2 Block Vert. 2.25"w x 5.625"h	6 Block Horiz. 7"w x 5.625"h	
	4 Block Horiz.	9.5"w x 2.75"h

Inserts

Custom insert options

The BBJ offers design assistance for custom inserts.

Contact your Account Executive for more information.

Free-standing inserts

Baltimore Business Journal accepts preprinted inserts for inclusion in mailed and newsstand copies. FSIs may be used to fulfill advertising contract obligations. Total cost is based on 2015 circulation of 8,306. Insert rates are net and non-commissionable and must be pre-paid. Inserts must be full run of circulation; smaller increments are not available. Inserts must be submitted for approval two weeks prior to publication date. Advertiser is advised to get Publisher's approval before printing piece.

Contract	Open rate
\$1,350	\$1,950

INSERT REQUIREMENTS

All insert rates are net and non-commissionable. Inserts must be submitted for approval 10 days prior to publication. Any inserts resembling editorial matter must have "Paid advertising supplement to the Business Journal" in 14-point type at the bottom of the front page. All prices are for inserts weighing one ounce or less; each additional 1/2 ounce is a \$15 per thousand cost increase. Inserts are available on a first-come, first-served basis. Postal regulations govern insert requirements. Full run only. E-mail Debbie Hoffer at dhoffer@bizjournals.com for approval prior to printing. 10" x 13" max., 4-1/8" x 5-7/8" min.

INSERT DEADLINES AND DELIVERY

Reservations must be made by Tuesday, ten days prior to publication. Inserts must be delivered to the printer on Friday, seven days prior to publication. Delivery and charges associated with inserts are the responsibility of the advertiser.

Two exact copies of your insert must be received by the BBJ on Wednesday, 8 days prior to the insert date. Please indicate paperstock used and its weight so we can accurately report to the post office. If we do not confirm receipt, your insert may not make it into the desired issue. Please send to the attention of Debbie Hoffer.

DELIVER INSERTS TO:

FNP Printing and Publishing
c/o Baltimore Business Journal
351 Ballenger Center Dr.
Frederick, MD 21703
Attn: Heidi O'Hara
240-215-8704

All shipments must be clearly marked 'BBJ', include the publication insert date and labeled box 1 of 2, 2 of 2, etc., along with the name and total of the inserts.



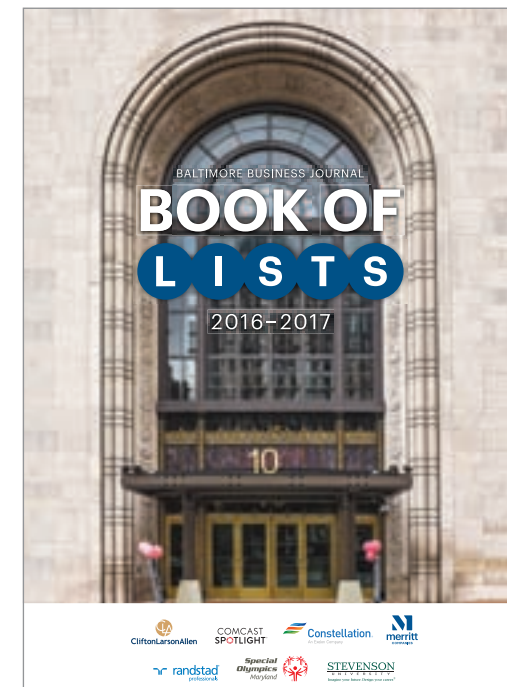
Book of Lists

Rates Effective 01/01/2017

Advertising

Baltimore's most valuable business reference guide and the one publication readers turn to throughout the year. It's a compilation of Baltimore Business Journal's weekly lists and is full of important information about Baltimore business that's unavailable any place else. Sold year-round. Guaranteed positioning is accepted only for full and half page ads on a first-come basis. Book of Lists ads are non-cancellable. All rates are net. **Add \$500 for color.**

Ad size	\$125,000+	\$100,000+	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open rate
Full page	\$4,605	\$4,745	\$5,005	\$5,155	\$5,580	\$6,440	\$7,730	\$8,180
1/2 page	\$3,300	\$3,400	\$3,505	\$3,680	\$3,985	\$4,600	\$5,520	\$5,840
1/4 page	\$2,390	\$2,460	\$2,540	\$2,620	\$2,840	\$3,275	\$3,930	\$4,160
List strip	\$1,865	\$1,920	\$1,980	\$2,040	\$2,215	\$2,555	\$3,065	\$3,245
Logo List	\$855	\$950	\$1,055	\$1,170	\$1,300	\$1,445	\$1,605	\$1,700
List Belt	\$2,235	\$2,405	\$2,375	\$2,450	\$2,655	\$3,065	\$3,680	\$3,895



Sponsorship opportunities available

Ask your Account Executive

Full

TRIM:
10.75"w x 14.5"h

BLEED:
11.125"w x 15"h
(.25 bleed)

LIVE:
9.5"w x 13.375"h

1/2 Horizontal
9.5"w x 6.375"h

1/2 Vertical
4.625"w x 13"h

1/4 Square
4.625"w x 6.375"h

List Strip
9.5"w x 1"h

Editorial/List Logo
2"w x 1"h

List Belt
9.5"w x 1"h



Weekly lists

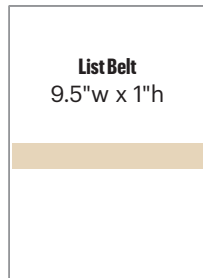
Baltimore Business Journal's weekly lists are compiled with information about the top local companies in specific industries. The lists are a mixture of self-reported information, original research conducted by Baltimore Business Journal and established third-party sources.

Weekly list topics

See the 2017 Editorial Calendar »

Secure space near a list in the Book of Lists

Take advantage of discounts off of the regular newspaper rate when you advertise in both the newspaper when the list comes out, and again in the Book of Lists for year round exposure.



FOR INFORMATION ON HOW TO GET ON A LIST

Contact Maria Sieron, 410-454-0520, msieron@bizjournals.com

22 BOOK OF LISTS 2014-2015 BALTIMORE BUSINESS JOURNAL

THE LIST YOUR LOGO HERE

COMMERCIAL LENDING BANKS IN BALTIMORE AREA

RANKED BY TOTAL COMMERCIAL AND INDUSTRIAL LOANS

Rank	Name/URL	Address/Phone	Commercial and Industrial loans 2014	Net loans and leases 2014	Real estate loans 2014	Loans to individuals 2014	Offices in Baltimore market 2014	Offices outside Baltimore market	Headquarters	CEO or Top Local Executive
1	Bank of America	100 S. Charles St. Baltimore, Maryland 21202 410-412-1000 www.bankofamerica.com	\$201 billion	\$770.5 billion	\$171.9 billion	\$74.9 billion	89	5,005	Charlotte, N.C.	Daniel M. Williams, Baltimore president and CEO
2	Wells Fargo	7 St. Paul St. Baltimore, Maryland 21202 410-468-2519 www.wellsfargo.com	\$154.2 billion	\$798.9 billion	\$449.2 billion	\$196.2 billion	58	6,251	San Francisco	Andrew Sanborn, regional president, Baltimore
3	Citibank	6 Sun Trust Bldg. Baltimore, Maryland 21202 410-457-2100 www.citi.com	\$145.2 billion	\$190.5 billion	\$178.9 billion	\$161.9 billion	1	957	New York	Michael Corbett, CEO
4	PNC Bank	1 E. Pratt St. Baltimore, Maryland 21202 410-237-1000 www.pnc.com	\$61.1 billion	\$200 billion	\$54.9 billion	\$26.2 billion	97	2,724	Pittsburgh	Laura Gumbly, regional president, Greater Baltimore
5	SunTrust Bank	120 E. Baltimore St., 25th Floor Baltimore, Maryland 21202 410-986-1677 www.suntrust.com	\$39.4 billion	\$121.8 billion	\$59.1 billion	\$21.1 billion	48	1,466	Atlanta	J. Scott Wilkins, chairman, president and CEO, Greater Baltimore and region
6	TD Bank	2102 Commerce Park Drive Baltimore, Maryland 21202 410-375-2762 www.td.com	\$13.7 billion	\$104.9 billion	\$51.6 billion	\$18 billion	5	1,323	Toronto	W. Edmund Conly, TD Bank Group
7	BBK/Brinkley Bank & Trust Co.	111 E. Calver St. Suite 2200 Baltimore, Maryland 21202 410-230-1040 www.bbkt.com	\$18.1 billion	\$118.1 billion	\$71.5 billion	\$15 billion	60	1,783	Winston-Salem, N.C.	Calvin Barber, Baltimore president
8	Capital One Bank	210 E. Baltimore St. Baltimore, Maryland 21202 410-230-1270 www.capitalone.com	\$16.8 billion	\$115 billion	\$56.5 billion	\$50.8 billion	25	860	McLean, Va.	Matthew Thompson, Baltimore Area president
9	Santander Bank N.A.	824 N. Market St., Suite 100 Wilmington, Delaware 19801 302-786-2063 www.santanderbank.com	\$14.3 billion	\$51.2 billion	\$12.9 billion	\$1.7 billion	3	699	NA	Steven Berman, CEO, U.S.
10	BOK Financial Corp.	1045 Elliott Mills Drive Elkton City, Maryland 21843 866-836-0846 www.bok.com	\$5.6 billion	\$15.5 billion	\$6.7 billion	\$100.7 million	1	165	Tulsa, Okla.	Stanley Lohrman, president and CEO
11	First Citizens Bank	800 Baygate Road Annapolis, Maryland 21401 410-375-2700 www.firstcitizensbank.com	\$1.2 billion	\$11.4 billion	\$1.1 billion	\$0	1	389	Raleigh, N.C.	Frank Hidding, CEO
12	Northwest Savings Bank	1101 Madison Chapel Lane Baltimore, Maryland 21229 410-242-1234 www.northwestsavingsbank.com	\$549.9 million	\$5.8 billion	\$5.2 billion	\$242.8 million	4	162	Warren, Pa.	William Morgan, president and CEO
13	Sandy Spring Bank	17801 Georgia Ave. Columbia, Maryland 21042 301-260-0024 www.sandyspringbank.com	\$307.3 million	\$2.9 billion	\$2.8 billion	\$19.8 million	12	35	Olney	Daniel Schuler, president and CEO
14	Woodforest National Bank	1601 Washington Blvd. Austin, Maryland 21227 410-242-6001 www.woodforest.com	\$242.7 million	\$2 billion	\$1.6 billion	\$29.7 million	5	758	Houston, Texas	Robert Marling, CEO
15	Beal Bank	800 Bayview Valley Road Towson, Maryland 21204 410-410-0044 www.bealbank.com	\$108.2 million	\$1.9 billion	\$1.8 billion	\$15 million	1	18	Dallas	D. Andrew Beal, chairman, president and CEO
16	CFG Community Bank	1427 Glenview Road Baltimore, Maryland 21209 410-823-0000 www.cfgcommunitybank.com	\$127.5 million	\$480.2 million	\$246.7 million	\$1.1 million	3	NA	Baltimore	Mark Katch, CEO
17	Columbia Bank	7188 Columbia Gateway Drive Columbia, Maryland 21046 410-412-8000 www.columbiabank.com	\$124.8 million	\$1.4 billion	\$1.2 billion	\$12.8 million	14	18	Columbia	John Sullivan, chairman, president and CEO
18	Essex Bank	2120 Baltimore Ave. Coffey, Maryland 21114 410-721-7330 www.essexbank.com	\$108.6 million	\$450.1 million	\$152.8 million	\$1.1 million	4	17	Towson, Md.	Rae Smith, CEO and president
19	Howard Bank	6011 University Blvd., Suite 370 Elkton City, Maryland 21843 410-726-0039 www.howardbank.com	\$106.6 million	\$450.1 million	\$152.8 million	\$1.1 million	9	NA	Elkton City	Mary Ann Scully, chairman, president and CEO
20	PeoplesBank	11100 PeoplesBank Road Suite 100 Hunt Valley, Maryland 21031 410-220-5036 www.peoplesbank.com	\$101.7 million	\$879.3 million	\$746.5 million	\$8.5 million	3	23	Logansport, Pa.	Larry Miller, president and CEO
21	Old Line Bank	1215 Roster Bridge Place Baltimore, Maryland 21205 301-426-2000 www.oldlinebank.com	\$51.9 million	\$501.6 million	\$786.1 million	\$10.1 million	5	18	Bowie	James Coleman, president and CEO
22	OBA Bank	20300 Seneca Meadows Parkway Parkville, Maryland 21076 301-916-2183 www.obabank.com	\$40 million	\$104.4 million	\$168 million	\$0	2	5	Greenbelt	Charles Miller, president and CEO
23	M&T Bank	25 S. Charles St. Baltimore, Maryland 21201 410-244-6000 www.mt.com	\$15.8 million	\$61.4 billion	\$40.8 billion	\$4.5 billion	102	632	Buffalo, N.Y.	Robert J. Nagel, chairman, president, Greater Baltimore and Chesapeake regions
24	First National Bank/F.N.B.	300 E. Calver St. Baltimore, Maryland 21202 800-555-1452 www.fnb.com	\$2.1 million	\$10.1 billion	\$6.8 billion	\$866.4 million	25	284	Harrisburg, Pa.	Mac Trudis, Maryland region president
25	Suburban Bank	107 International Circle, Suite 100 Hunt Valley, Maryland 21039 410-316-0000 www.suburbanbank.com	\$1.9 million	\$11.5 million	\$9 million	\$90.9 million	22	226	Lititz, Pa.	James Willy, regional president

YOUR AD HERE



Digital advertising rates

Our digital opportunities are efficient, powerful, cost-effective ways to extend your reach to your best new business prospects.

Run of site Monthly Sponsorships

Includes upper and lower 300px x 250px, top and bottom 728px x 90px, and mobile 320px x 50px banner

	\$125,000+	\$100,000	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open
400,000 impressions	\$5,962	\$6,084	\$6,208	\$6,419	\$6,663	\$7,481	\$8,346	\$9,270
330,000 impressions	\$5,110	\$5,214	\$5,321	\$5,510	\$5,714	\$6,405	\$7,532	\$8,294
200,000 impressions	\$3,407	\$3,477	\$3,547	\$3,674	\$3,806	\$4,274	\$4,771	\$5,529
130,000 impressions	\$2,555	\$2,607	\$2,660	\$2,755	\$2,857	\$3,207	\$3,576	\$4,147
80,000 impressions	\$1,703	\$1,738	\$1,774	\$1,837	\$1,909	\$2,131	\$2,391	\$2,764
50,000 XL banner impressions ** with 80k ROS pkg or higher	\$1,696	\$1,731	\$1,767	\$1,830	\$1,901	\$2,123	\$2,382	\$2,750
Homepage Takeover* with 130k ROS pkg or higher	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400	\$3,400
Business Pulse* with 130k ROS pkg or higher	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Special Section* with 130k ROS pkg or higher	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
People on the Move* with 130k ROS pkg or higher	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Digital List* with 130k ROS pkg or higher	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Native Content Publishing* with 130k ROS pkg or higher	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500

*Must be purchased with 130K impression packages or higher.

All impressions served on Web and Mobile platforms. Proportionate delivery is based on usage of each platform.

Rates are based on total dollar investment (combined print, digital and sponsorships)

80,000 impression packages run for two weeks

** Must be purchased with 80K ROS package or higher



Homepage takeover

Runs five consecutive business days, must be purchased with 130,000 Run of Site package or higher

(Example found at http://bit.ly/Homepage_Takeover)

Overview

The Home Page Takeover ad is a premium package that utilizes high-impact rich media units and traditional banners to reach the business reader at the “front door” of our site.

The Home Page Takeover

includes three ad units:

- Skin (1600x660)
- Pushdown (970x415 and 970x66)
- Upper island (300x250)

Large format offers flexibility with creative such as:

- Embedded video
- Flash animation
- Extended text and exciting graphics

Creative Execution

- The Home Page Takeover units: skin, pushdown, and upper island run for 5 consecutive business days of the clients' choosing (must be Monday-Friday).
- The pushdown unit (970x415) appears for 5 seconds the first time a user comes to the home page during a 7-day period, and after 5 seconds, the leave behind ad (970x66) appears.
- Each additional time a user comes back to the home page within the same 7-day period, the leave behind ad 970x66 appears.
- Home Page Takeover is exclusive to advertisers on a first come, first serve basis.

Note: Home Page Pushdown must be purchased in conjunction with a 130k ROS package or greater.



	Cost	Ad unit
57K impressions	\$3,400	970x418 / 970x66 pushdown, 300 x250, 1600x660 skin



XL Banner

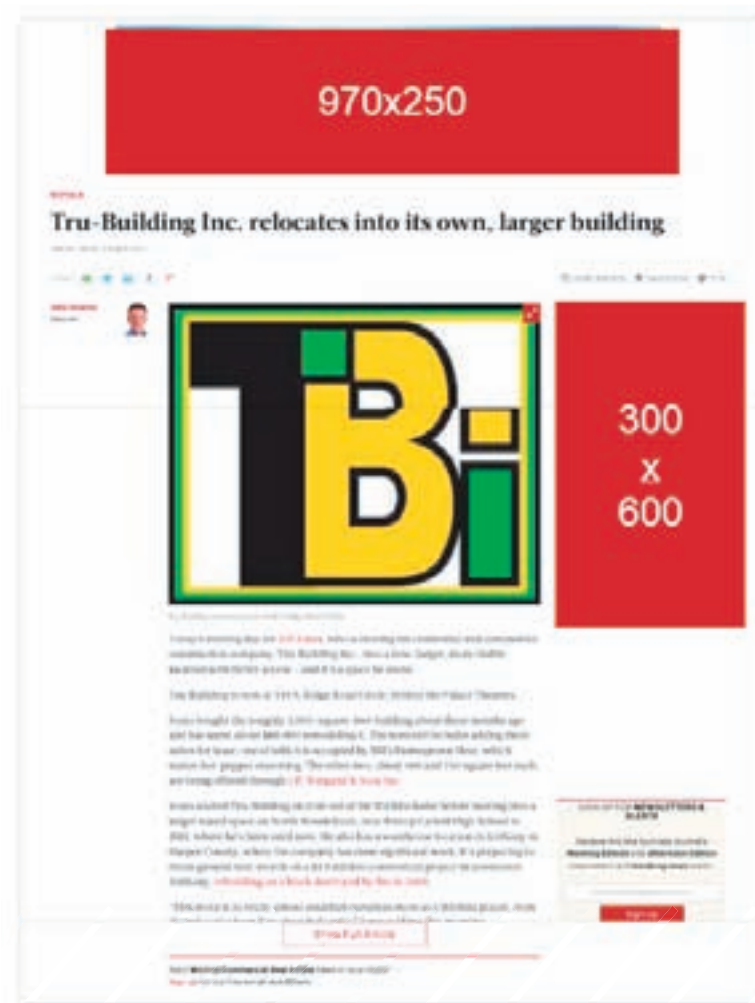
XL Banners are high-impact ad units that drive up response rates throughout the site. With the ability to incorporate rich media into a larger format than standard banners, XL Banners serve as powerful vehicles for advertisers.

- XL Banners run in place of the 728x90 and 300x250 units on the website in both above and below the fold placements
- XL sizes: 970x250 & 300x600
- XL Banners are sold in conjunction with a ROS package
- When sold with an 80k package, impressions will run over two weeks
- When sold with a 130k package or greater, impressions will run over four weeks

INVESTMENT:

\$125,000+	\$100,000	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open
\$1,696	\$1,731	\$1,767	\$1,830	\$1,901	\$2,123	\$2,382	\$2,750

Rates are in conjunction with the run of site package.



Breaking News

- Responsive template so it can be viewed across all devices
- Slimmer logo and header area
- More prominent ad spot and addition of sponsor logo
- Going from 728x90 banner ad to 300x250
- Adding reporter headshot and bio
- Providing additional space for teaser text
- More prominent Related News section
 - Includes article image and industry
 - Note: If not manually curated, template will auto-fill 3 most recent related news articles
- Added social links



PRICING

SUBSCRIBERS	3 MONTH	6 MONTH	1 YEAR
14,705	\$11,000	\$20,000	\$37,000



8 Things To Know Sponsorship

8 Things To Know is consistently the Baltimore Business Journal's most read section online month-after-month. Readers come to the site to get the latest local business news to grow their companies and advance their careers.

Sponsorship Execution:

- Sponsorship of the Baltimore 8 Things To Know Section
- 200,000 total impressions served first on Eight Things to Know section and article pages with balance impressions served across website
- 100% Share of Voice on the Eight Things to Know landing page
- Sponsored By logo on landing and article pages

INVESTMENT:

- **\$2,000 flat rate** + 130k Impression ROS (earned volume rate)/per month (3 month minimum)
- *Native Content (optional add on): \$1,500/month
- Supply content showcasing your company as an industry leader (two articles per month)
- 160 characters of text (headline of your article)
- Appears within headlines where users are most engaged surrounded by display ad units
- Appear as part of each morning's Eight Things to Know



Local Vertical Sponsorship

Align your brand with a relevant industry while reaching a targeted audience of business decision makers in your target markets.

Per Market Package Includes:

Industry Landing Page

- 100% share of voice and "Sponsored by" logo
- Ads on Industry Articles
- 20% share of voice

Run of Site Supported Media

- Impressions run across desktop and mobile Content Module
- Appears one day per week in Afternoon Edition
- Includes 255 characters of text and 120x60 logo

Native Advertising

- Two articles per month
- 100K promotional headlines per article
- One social promotion per article

INVESTMENT:

• **\$5,000+**

Pricing varies based on impressions delivered



Project Watch

Local business executives rely on their local business journal for its insight into new developments in the local market that could affect their business. The Future of Baltimore Project Watch summarizes this content into an interactive map, highlighting projects in the proposal and build stage. Readers can click on the map to pull up a rendering or street shot of the construction site with a description of the project, the developers behind it and an update on where the work stands today. The Future of Baltimore Project Watch also aggregates all content on the project by linking to stories written by the local business journal.

Sponsorship Benefits:

- Industry exclusivity
- Up to four sponsors
- Sponsors have 25% share of voice on the map (includes 120x60 logo, 728x90 and 300x250 banner placements)
- All sponsor logos featured at the top of the page (can be linked to company site)
- Inclusion in 50,000 impression ROS co-branded ads promoting Future of Baltimore Project Watch/month
- Minimum 130,000 ROS impressions per month (includes top & bottom 728x90 banner, upper & lower 300x250 island, and 320x50 mobile ad units)
- Inclusion in two promotional print ad units per month (approx. every other week)

INVESTMENT: 130K ROS package minimum + **\$1,500 sponsorship/per month**

Note: 6 month minimum commitment



Business Pulse

Overview

Business Pulse is an interactive section that gives users the opportunity to take quizzes and surveys or vote on poll questions. Visitors can also share their comments on the subject and read what others have to say about these local and national business topics. Business Pulse is the most interactive content on the site.

Sponsoring the Baltimore Business Pulse gives clients ownership of the section and logo exposure on the promotional module on the market home page and in every afternoon edition email.

Sponsorship Opportunities:

1-2 Month Sponsorship

100% SOV within Business Pulse section

Logo within Business Pulse module on market homepage and in Afternoon Edition emails

Supporting media on market news and article pages

3-5 Month Sponsorship

100% SOV within Business Pulse section including high impact pushdown & skin

Native Sponsor Content Feature Question (1/month)

Logo within Business Pulse module on market homepage and in Afternoon Edition emails

Supporting media on market news and article pages

Note: Sponsorship cost based on budget level



Special Section

Overview

A special section sponsorship allows clients to take ownership of content on the site. The content that is showcased may be editorial (articles from a print focus or event special section) or advertorial. A special section may be one page or may consist of an article index with up to ten sub-articles.

Benefits

“Own” a section of content on the Baltimore Business Journal website
Align your brand and message with designated content
Use space to position your company as an authority or thought leader on a critical business topic

Features

Special section sponsorship is exclusive
100% share of voice in the section
May be editorial or advertorial content
Can be promoted using the promotional filmstrip which appears throughout the site (at market discretion)

Note: Special section sponsorship must be purchased in conjunction with a 130k ROS package or greater.



People on the Move

Overview

People on the Move is a signature section that highlights the changes and advancements of professionals in the local business community.

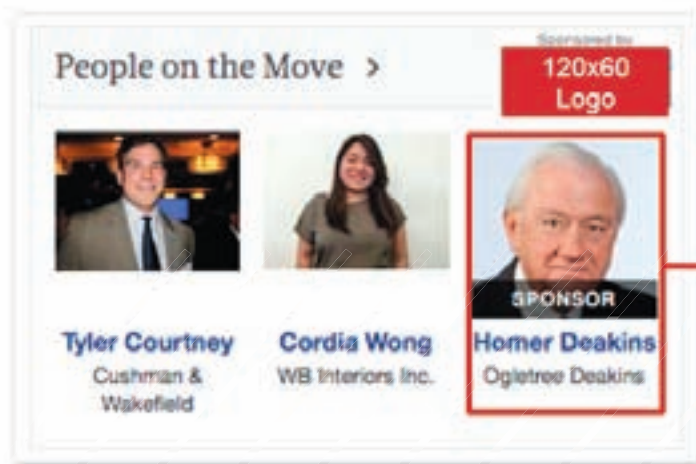
Sponsorship Opportunity

- 100% share of voice in the section
- Logo exposure wherever People on the Move is promoted
- Includes Afternoon Edition email with People on the Move module/client logo

Note: People on the Move is exclusive and must be purchased in conjunction with a 130k ROS package or greater.

Native Advertising Opportunity

With a commitment of three months or more, clients can own one position in the module to feature the person of their choice.



Native
Advertising
Opportunity

Native
Advertising
Opportunity



Native Content

The Business Journals offers advertisers the opportunity to publish on our site through native advertising with support available from our content production and editing service.

Two articles (provided by advertiser and approved by ACBJ*)

- In addition to article, advertiser can provide up to 50 words for an author bio or company profile including one link within this content. Content will run at the end of the article.
- Articles will be labeled as "Paid Content".

Market homepage/edit well promotion (headline in 3rd spot for 24 hours per article)

100k native headline impressions per article

- Market homepage/edit well promotion (headline in 3rd spot for 24 hours per article)
- Headline promotion on article page could include related content headlines (left rail) and suggested reading headlines.
- Headlines will be labeled as "Paid Content".
- One Social Push (posted on Facebook & Twitter and labeled as Paid Content)
- Dedicated landing page for all paid content accessible via search
- Content shows up on bizjournals search and external search engines (Google, Yahoo, etc)
- Content eligible to appear within internal "Most Popular" rankings listed in module on homepages and skybox on article pages

Content syndicated to appear within the appropriate site section & industry landing pages

Package Timing

One month

Package Rate

\$1,500 + minimum 130K ROS package at earned rate

*additional cost for content creation if needed

Sample Content Promotion



Baltimore Business Journal Morning Edition

The Afternoon Edition is an email newsletters that offers breaking business news, key information and competitive insight by our elite editorial staff. Advertising in these newsletters allows your brand exclusive access to an opt-in subscriber base of affluent, influential business decision makers.

	\$125,000+	\$100,000	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open
Top Banner 728x90	\$1,218	\$1,340	\$1,461	\$1,583	\$1,827	\$2,131	\$2,436	\$2,740
Middle Banner 728x90	\$1,096	\$1,157	\$1,279	\$1,400	\$1,461	\$1,705	\$1,827	\$2,131
Bottom Banner 728x90	\$487	\$548	\$670	\$731	\$792	\$974	\$1,096	\$1,218
Upper Logo + Text	\$548	\$597	\$657	\$717	\$765	\$956	\$1,075	\$1,195
Middle Logo + Text	\$365	\$426	\$487	\$548	\$609	\$731	\$852	\$913

Notes: All rates are NET. Costs quoted are "per week" (five drops per week: Monday-Friday).

SPECS

Banners

Upper/Middle/Lower

728x90px

PNG/JPG/GIF

NO FLASH SUPPORT

200KB

Up to 15 seconds of animation

Logo + Text

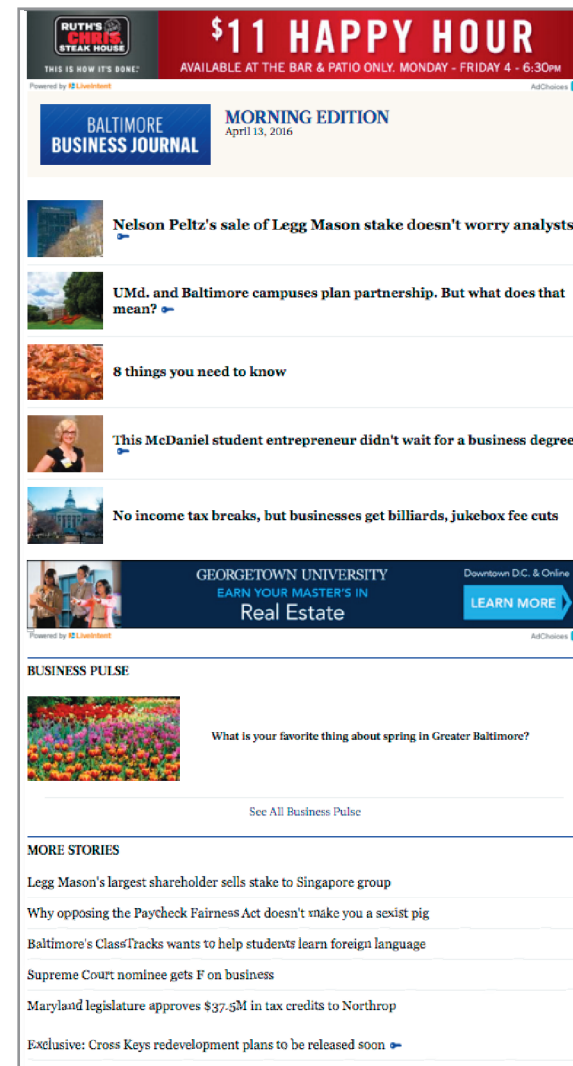
Middle/Lower

120x60px logo GIF/JPG

80KB (static image)

255 text characters
(spaces included)

Click URL



For **Morning Edition and Afternoon Edition bundled rates**, contact your Account Executive.

Sign up for the free Morning Edition at
<http://www.bizjournals.com/baltimore/newsletter/>



Real Estate Inc. email newsletter

The Real Estate Inc. daily email update has an edge in the Baltimore commercial real estate industry and boasts 7,890 subscribers. Real Estate Inc. features all the latest commercial real estate news and a highlight of national headlines.

About

- » Subscriber based product with a focus on commercial real estate news.
- » Sent out Monday-Friday
- » Opt-in audience

Position	Size	Cost
Top banner with sponsor logo	728 x 90 logo is 120px x 60px	\$2,700/month
Middle banner	468 x 60	\$1,900/month
Lower banner	468 x 60	\$1,275/month
Upper Skybox	200 x 200	\$2,400/month
Lower Skybox	200 x 200	\$1,500/month

SPECS

Banners

Upper/Middle/Lower

728x90px

PNG/JPG/GIF

NO FLASH SUPPORT

200KB

Up to 15 seconds of animation

Logo + Text

Middle/Lower

120x60px logo GIF/JPG

80KB (static image)

255 text characters

(spaces included)

Click URL



Sign up for Real Estate Inc. at
<http://www.bizjournals.com/baltimore/newsletter/>



Baltimore Business Journal Afternoon Edition

The Afternoon Edition is an email newsletters that offers breaking business news, key information and competitive insight by our elite editorial staff. Advertising in these newsletters allows your brand exclusive access to an opt-in subscriber base of affluent, influential business decision makers.

	\$125,000+	\$100,000	\$80,000	\$60,000	\$40,000	\$20,000	\$10,000	Open
Top Banner 728x90	\$1,401	\$1,541	\$1,681	\$1,821	\$2,102	\$2,452	\$2,802	\$3,152
Middle Banner 728x90	\$1,261	\$1,331	\$1,471	\$1,611	\$1,681	\$1,961	\$2,102	\$2,452
Bottom Banner 728x90	\$581	\$619	\$774	\$829	\$885	\$1,106	\$1,244	\$1,382
Upper Logo + Text	\$630	\$701	\$771	\$841	\$911	\$1,121	\$1,261	\$1,401
Middle Logo + Text	\$420	\$490	\$560	\$630	\$701	\$841	\$981	\$1,051

Notes: All rates are NET. Costs quoted are "per week" (six drops per week: Monday-Friday with a Saturday BONUS).

Subscriber stats

67%
receive 1 or more
Business Journal
email updates

59%
work at companies
with gross annual
sales of \$5M-25M+

SPECS

Banners
Upper/Middle/Lower
728x90px
PNG/JPG/GIF
NO FLASH SUPPORT
200KB
Up to 15 seconds of animation

Logo + Text
Middle/Lower
120x60px logo GIF/JPG
80KB (static image)

255 text characters
(spaces included)

Click URL

For **Morning Edition and Afternoon Edition bundled rates**, contact your Account Executive.

Sign up for the free Afternoon Edition at
<http://www.bizjournals.com/baltimore/newsletter/>



Bizspace Property Spotlight

Bizspace Property Spotlight is a unique online opportunity to showcase your commercial space to a highly affluent audience of business decision makers.

Your Bizspace Property Spotlight showcase includes:

- » Up to 15 high resolution property photos so users can explore each property
- » Broker call-to-action with picture, logo, phone number, email and link to website that scrolls with the user throughout gallery
- » Dynamic slide show controls so user can easily scroll through images or click to next photo
- » Social tools to share property on Twitter, LinkedIn, Facebook and Google
- » Live on site 24 hours a day / 7 days a week for 30 days

Bizspace Property Spotlight promotion includes:

- » Gallery and native content story
- » Promotion as integrated native content on homepages and article pages - both full site and mobile minimum once per month
- » Promotion in daily email newsletters minimum once per month

PRICING

PROPERTY SPOTLIGHTS	3 MONTH Price Per Spot Per Month	6 MONTH Price Per Spot Per Month	1 YEAR Price Per Spot Per Month
2 to 5	\$800	\$700	\$600
6+	\$700	\$600	\$500



Bottom line/slider

Runs 30 days, served to one unique user per day

(Example found at <http://bit.ly/BottomLineSlider>)

BOTTOM LINE/SLIDER

Runs for 30 days – served to one unique visitor per day

91,323 Impressions

BENEFITS:

- High profile positioning that captivates the business reader.
- Leave-behind brands client's message on page

THE SLIDER FEATURES:

- The Slider is a 950x90 ad size appearing on all pages of the website with the exception of the home page and sponsored pages (People on the Move, Business Pulse, Special Sections, How To, etc.).
- The 950x460 Full Page appears when the user initiates the "slide" feature.
- This does NOT have to be sold with a run of site package.
- The package is a certain amount of impressions, not share of voice.

BENEFITS:

- Fixed high profile positioning that captivates the business reader.
- Interactive feature included in slider that allows the customer to design a full page of creative

*Months NOT available: March, May, October 2016

	Cost	Ad unit
91,323 impressions	\$3,650	1034x90/1034x30 for bottom line, 950x90/950x460 for slider



Deadlines and cancellations

Weekly newspaper

Baltimore Business Journal publishes weekly, 52 times a year, on Fridays. Premium positions are sold on a first-come basis. Please see the 2017 Production Calendar for other deadline exceptions.

Section/advertising type	Deadline
General display advertising insertion	Friday, 14 days prior to publication
Cancellation	Friday, 8 days prior to publication
Workup information due	Thursday, 8 days prior to publication
Press ready pdf due	Friday, 1 week prior to publication

Special publications

Special publications such as Best Places to Work, 40 Under 40, and Enterprising Women, are published periodically (see Production Calendar for dates) and are inserted into, or run as a part of, the weekly Friday paper.

Section/advertising type	Deadline
General display advertising insertion	Friday, 16 days prior to publication
Workup information due	Thursday, 15 days prior to publication
Press ready pdf due	Friday, 2 weeks prior to publication
Cancellation	Friday, 15 days prior to publication

Free-standing inserts

Inserts for the weekly newspaper must be pre-approved.

Weight and page count must be sent to Debbie Hoffer, dhoffer@bizjournals.com

	Deadline
Reservation	14 days prior to publication
<i>* 2 Exact copies of your insert must be received by the BBJ 8 days prior to publication. Attention: Debbie Hoffer</i>	
Delivery	7 days prior to publication

Book of Lists // Publishes December 22

The Book of Lists is published once a year. Positions are sold on a first-come basis.

Section/advertising type	Deadline
Advertising space	Friday, October 27
Workup information due	Friday, November 3
Press ready ad pdf due	Friday, November 10
Cancellation	CANNOT BE CANCELLED

Cancellation policy

Cancellation of an ad or a change in its schedule must be received in writing on or before the deadlines listed above. Ads canceled after the deadline will be billed at 100%.



Terms and conditions

The following terms and conditions govern all entities that place advertising ("Advertiser"), either directly or through an agent ("Agency"), with publications ("Business Journal(s)"), digital Business Journal publications ("Digital Editions"), websites and mobile sites ("Websites") and applications ("Apps") and any other service (collectively, together with Business Journals, Digital Editions, Websites and Apps, the "Service") published and/or owned, licensed or operated by or on behalf of American City Business Journals ("Publisher"). The placement of advertising in any Publisher Service constitutes Advertiser's (and, if applicable, Agency's) agreement to these terms. These terms and conditions may be modified from time to time by Publisher; additional placement of advertising will constitute Advertiser's (and, if applicable, Agency's) agreement to any such modifications.

I. DEFINITIONS

A. "Dollar Volume Discount" is determined by combining the dollar value of print and digital insertions in the Business Journal(s) plus sponsorships, within the contract period. Contract begins with the date of first insertion and must be fulfilled within a 12-month period. Book of Lists and pre-printed inserts may also be included as part of your volume contract. Contracts guarantee the volume rate earned and ad sizes may vary during contract period. Refer to the column under the volume for rate of desired size. Rates subject to change during contract period. Rate increases are effective January 1, and all advertisers' rates change on that date.

B. "Short Rate" is the difference between the rate charged on the contracted dollar volume and the higher rate based on the reduced dollar volume of advertisements actually published and paid for.

II. TERMS AND CONDITIONS APPLICABLE TO ADVERTISING PLACED IN ANY PUBLISHER SERVICE

A. PUBLISHER'S RIGHT TO REJECT, CANCEL OR TERMINATE ORDERS: Publisher reserves the right at its absolute discretion, and at any time, to cancel any advertising order or reject any advertising copy, whether or not the same has already been acknowledged and/or previously published, displayed, performed or transmitted (collectively referred to herein as "Published" or "Publish"), including, but not limited to, for reasons relating to the content of the advertisement or any technology associated with the advertisement. In the event of such cancellation or rejection by Publisher, advertising already run and to be run shall be paid for at the rate that would apply if the entire order were Published and no Short Rate will apply. Publisher, at its absolute discretion, may terminate

its relationship with Advertiser and/or Agency for the breach of any of the terms hereof, including without limitation a breach based on the failure on the part of either Advertiser or Agency to pay each bill by its due date. Should Publisher terminate its relationship with Advertiser and/or Agency, a Short-Rate may apply and all charges incurred together with Short-Rate charges shall be immediately due and payable. Furthermore, in the event Advertiser or Agency breaches, Publisher may, in addition to its other remedies, (a) cancel its recognition of Agency, thereby causing Agency to lose claim to any commission for any further advertising placed with Publisher on behalf of Advertiser or any other client of Agency, and/or (b) refuse to Publish any or all of Advertiser's advertising.

B. ADVERTISER'S FAILURE TO RUN ADVERTISING/SHORT-RATE: All agreements for advertising Dollar Volume Discounts require that the specified dollar volume of advertisements be Published within a specified period and be promptly paid for. In the event of Advertiser's or its Agency's cancellation of any portion of any advertising order/contract or failure to have Published and paid for the specified dollar volume of advertisements, or if at any time Publisher in its reasonable judgment determines that Advertiser is not likely to Publish and pay for the total amount of advertising specified during the term of the agreement, any rate discount will be retroactively nullified, including for previously Published advertisements, and may result in a Short-Rate. In such event, Advertiser and/or Agency must reimburse Publisher for the Short-Rate within 30 days of invoice therefor and Advertiser will thereafter pay for advertising at the open rate or at the earned rate(s) as applicable. Any merchandising program executed by Publisher in reliance on advertising that is cancelled will be paid for by Advertiser at the fair market rate for such program. Advertising credits (for any earned advertising Dollar Volume Discount adjustments for advertising run in excess of specified schedule) will only be earned if all advertising is paid for by the due date. Advertising credits must be used by the Advertiser within six months after the end of the period in which they were earned. Any portion of such advertising credits unused at the expiration of the foregoing six month period shall be expired and Publisher shall not have any further obligation to Advertiser and/or Agency with respect thereto.

C. RESTRICTIONS ON ADVERTISER'S CANCELLATION OF ADVERTISING ORDERS: No changes in orders or cancellations are accepted unless received before the specified closing dates, which vary by product and are set forth in Publisher's rate card and web site. No changes in orders or cancellations may be considered executed unless acknowledged in writing by Publisher.

Orders not cancelled as of these closing dates will be billed, even though Advertiser fails to furnish copy, digital files or film. When change of copy or artwork is not received by the closing date, copy run in previous issues will be published. Should Publisher agree to cancel an existing work order, Advertiser will be responsible for the cost of any work performed or materials purchased on behalf of Advertiser, including the cost of services, paper and/or printing.

D. ADVERTISING POSITIONING AT PUBLISHER'S DISCRETION: Orders for advertising containing restrictions or specifying positions, facings, editorial adjacencies or other requirements may be accepted and Published but such restrictions or specifications are at Publisher's sole discretion.

E. LABELING OF ADVERTISEMENTS: Advertisements that simulate or resemble, or otherwise might not be obviously distinct from, editorial content must be clearly identified and labeled "ADVERTISEMENT" or any other label as determined by Publisher at the top of the advertisement, and Publisher may, in its discretion, so label such material and/or otherwise distinguish the style and/or presentation of such material.

F. INSERTS: An accurate copy of any furnished insert must be submitted to Publisher for review prior to the printing of the insert. Publisher's review and/or approval of such copy does not release or relinquish Advertiser/Agency from its responsibilities hereunder. Publisher is not responsible for errors or omissions in, or the production quality of, furnished inserts. Advertiser and/or Agency shall be responsible for any additional charges incurred by Publisher arising out of Advertiser and/or Agency's failure to deliver furnished inserts pursuant to Publisher's specifications. In the event that Publisher is unable to Publish the furnished insert as a result of such failure to comply, Advertiser and/or Agency shall nevertheless remain liable for the space cost of such insert.

G. ERRORS IN OR OMISSIONS OF ADVERTISEMENTS: In the event of Publisher's errors in or omissions of any advertisement(s), Publisher's liability shall be limited to a credit of the amount paid attributable to the space of the error/omission (in no event shall such credit exceed the total amount paid to Publisher for the advertisement), and Publisher shall have no liability unless the error/omission is brought to the Publisher's attention no later than 60 days after the advertisement is first Published. However, if a copy of the advertisement was provided or reviewed by Advertiser, Publisher shall have no liability. In no event will Publisher have any liability for errors or omissions caused by force majeure or errors in key numbers. In the event of a suspension of print publication due to computer, software, or network malfunction, congestion, repair, strike, accidents, fire, flood, storms, terrorist attacks, acts of war or any other cause or contingencies or force majeure beyond the reasonable control of Publisher, it is agreed that such suspension shall not invalidate

any advertising agreement but a) will give Publisher the option to cancel any advertising agreement, or if Publisher does not do so, b) upon resumption of print publishing, the agreement shall be continued and Publisher will have no liability for any errors or omissions or any damages or missed impressions caused by such suspension. IN NO EVENT WILL PUBLISHER HAVE ANY LIABILITY FOR ANY ADVERTISING CREATIVE OR PRINTING COSTS, ADMINISTRATIVE COSTS, AND/OR CONSEQUENTIAL, INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL OR EXEMPLARY DAMAGES WHATSOEVER, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF INFORMATION AND THE LIKE.

H. TRADEMARKS: The titles and logos of the Business Journals and other publications Published by American City Business Journals, as well as the Websites and Apps Published or used by American City Business Journals, are registered trademarks and/or trademarks protected under common laws. Neither the titles nor the logos may be used without the express written permission of American City Business Journals.

I. WARRANTIES; INDEMNIFICATION: Advertiser and its Agency, if there be one, each represent and warrant that: (i) Advertiser's websites, mobile sites, applications, and/or similar services that are associated with advertising purchased under an IO shall contain all necessary consumer disclosures required by applicable federal, state and local laws, rules and regulations, including, but not limited to, a conspicuous link to a clear, accurate and up-to-date Privacy Policy (and Advertiser shall not violate the terms of such disclosures) that: (a) discloses (1) the usage of third party technology; (2) the participation of third party service providers; and (3) the data collection and usage by such service providers and from such third party technology; and (b) complies with all applicable privacy laws, rules and regulations; (ii) it will not merge personally identifiable information with information previously collected as non-personally identifiable without robust notice of, and the end-user's prior affirmation (i.e., "opt-in") consent to, that merger; and (iii) any advertising or other material (including, but not limited to, product samples) submitted by Advertiser or Agency and/or created by Publisher on behalf of Advertiser or Agency, and any material to which such advertisement or other material links or refers, complies with all applicable laws and regulations and does not violate the personal or proprietary rights of, and is not harmful to, any person, corporation or other entity. As part of the consideration to induce Publisher to Publish such advertisement, Advertiser and its Agency, if there be one, each agrees jointly and severally to defend, indemnify and hold harmless Publisher, its parent, subsidiaries and affiliates, and each of their officers, directors, members, employees, contractors, licensees, agents, representatives, successors and assigns against any and all liability, loss, damage, and expense of any nature including, but not limited to, attorneys' fees (collectively, "Losses") arising out of any actual or potential claims for libel, invasion of privacy,



Terms and conditions continued

harm, copyright, patent, or trademark infringement, and/or any other actual or potential claims or suits that may arise out of (a) the copying, printing, publishing, displaying, performing, distributing or transmitting of such advertisement; (b) any violation of the CAN-SPAM Act or other laws relating to Advertiser's advertisements, including, but not limited to, commercial messages e-mailed on Advertiser's behalf by Publisher; (c) the loss, theft, use, or misuse of any credit/debit card or other payment, financial, or personal information; (d) the products and/or services promoted, sold, presented and/or contained in Advertiser's advertisements; and/or (e) a breach or alleged breach of its covenants, warranties and obligations under these advertising rate card contract terms and conditions. If the Publisher participated in the creation of an advertisement, the Publisher will indemnify Advertiser in connection with potential claims only to the extent it has agreed to do so in writing.

J. RESPONSIBILITY FOR PAYMENT OF ADVERTISING

BILLS: In the event an order is placed by an Agency on behalf of Advertiser, such Agency warrants and represents that it has full right and authority to place such order on behalf of Advertiser and that all legal obligations arising out of the placement of the advertisement will be binding on both Advertiser and Agency. Advertiser and its Agency, if there be one, each agrees to be jointly and severally liable for the payment of all bills and charges incurred for each advertisement placed on Advertiser's behalf. Advertiser authorizes Publisher, at its election, to tender any bill to Agency, and such tender shall constitute due notice to Advertiser of the bill and such manner of billing shall in no way impair or limit the joint and several liability of Advertiser and Agency. Any bill tendered by Publisher shall constitute an account stated unless written objection thereto is received by Publisher within ten (10) days from the rendering thereof. Payment by Advertiser to Agency shall not discharge Advertiser's liability to Publisher. The rights of Publisher shall in no way be affected by any dispute or claim between Advertiser and Agency. Advertiser and Agency agree to reimburse Publisher for its costs and attorneys' fees in collecting any unpaid advertising charges. Advertiser confirms that it has appointed Agency, if one is specified, to be its authorized representative with respect to all matters relating to advertising placed on Advertiser's behalf with the understanding that Agency may be paid a commission.

K. NO ASSIGNMENT OF ADVERTISING: Advertiser and its Agency may not use any advertising space either directly or indirectly for any business, organization, enterprise, product, or service other than that for which

the advertising space is provided by Publisher, nor may Advertiser or Agency authorize any others to use any advertising space.

L. REPUBLICATION OF ADVERTISEMENTS: Advertiser and Agency agree that any submitted advertisements Published in any Service hereunder, may, at Publisher's option, be republished, re-performed, retransmitted or otherwise reused by Publisher or its agents in any form in whole or in part in all media now in existence or hereafter developed, whether or not combined with material of others. The copyright in any advertisement created by Publisher is owned by Publisher and may not be otherwise used by Advertiser or third parties without Publisher's prior written consent.

M. ADVERTISING RATES: Publisher's Business Journal rates contained in advertising orders that vary from the rates listed herein shall not be binding on Publisher and the advertisements ordered may be inserted and charged for at the actual schedule of rates. Publisher's Business Journal rates and units of space are effective January 2015. Announcement of any changes in rates will be made thirty (30) days in advance of the closing date for the first issue affected by such new rates. Rates will be honored by Publisher until the current contract expires. Advertising rates are not contingent on Business Journal reaching any circulation or readership level that may be represented in Business Journal's marketing materials.

N. SPECIAL PUBLICATIONS: Certain special publications (e.g., The Book of Lists) produced and published by the Business Journals carry special rates and are non-cancellable once an agreement is signed.

O. TERMS OF SALE: Payment is due thirty (30) days from the date of invoice. All advertising production fees (if any) shall be billed and are immediately due in full within the first month of the advertising campaign. Interest may, at Publisher's discretion, be charged at a rate of 1.5% per month on past due balances. Publisher may at its option require cash in advance with order or change payment terms.

Q. DISCLAIMER: PUBLISHER DISCLAIMS ALL WARRANTIES AND/OR GUARANTEES, EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, WARRANTIES FOR NONINFRINGEMENT, ACCURACY, AVAILABILITY, UPTIME, MERCHANTABILITY AND/OR FITNESS FOR ANY PARTICULAR PURPOSE IN CONNECTION WITH THE DISPLAY, PERFORMANCE AND TRANSMISSION OF ADVERTISEMENTS ON PUBLISHER'S SERVICES. Without limiting the generality of the foregoing, Publisher disclaims all warranties and guarantees with respect to its Services, including, without limita-

tion, warranties and/or guarantees relating to: (a) the positioning or placement of advertisements on the Services; (b) advertising results on the Services; and (c) the accuracy of audience data, including, but not limited to, audience demographic data, audience size/ reach data, etc. with respect to the Services.

R. ENTIRE AGREEMENT: The foregoing terms and conditions (and the Additional Terms set forth below) shall govern the relationship between Publisher and Advertiser and/or Agency. Publisher has not made any representations to Advertiser or Agency that are not contained herein. Unless expressly agreed to in writing and signed by an officer or senior executive of Publisher, no other terms or conditions in contracts, orders, copy, or otherwise will be binding on Publisher. Failure by Publisher to enforce any of these provisions shall not be considered a waiver of such provision.

III. ADDITIONAL TERMS AND CONDITIONS APPLICABLE TO DIGITAL ADVERTISING PLACED ON PUBLISHER'S WEBSITES AND APPS

The placement of digital advertising on any of Publisher's Websites and Apps constitutes Advertiser's (and, if applicable, Agency's) agreement to the following terms: (These terms and conditions may be modified from time to time by Publisher; additional placement of digital advertising will constitute Advertiser's (and, if applicable, Agency's) agreement to any such modifications.)

A. SECTION II ADVERTISING TERMS AND CONDITIONS: For the purpose of clarification, the terms and conditions set forth in Section II above also apply to all digital advertisements Published on Publisher's Websites and Apps.

B. INTERACTIVE ADVERTISING BUREAU STANDARD TERMS AND CONDITIONS: Except to the extent modified below, the Interactive Advertising Bureau Standard Terms and Conditions for Internet Advertising for Media Buys One Year or Less, Version 3.0 - Dec 2009 (found at http://www.iab.net/media/file/IAB_4As-standcs-FINAL.pdf) ("IAB Terms") shall also apply to all digital advertisements Published on Publisher's Websites and Apps. To the extent the IAB Terms directly conflict with or are inconsistent with Sections III(A) or III(C) herein, Sections III(A) and III(C) shall govern with respect to digital advertising placed on Publisher's Websites and Apps. The IAB Terms are hereby modified as follows:

(i) Section II(d) of the IAB Terms is hereby modified by changing 24 hours to two (2) business days.

(ii) Section IX(c) of the IAB Terms is hereby modified by deleting the following in the last sentence: "provided that if Media Company has reviewed and approved such Ads prior to their use on the Site, Media Company will not immediately remove

such Ads before making commercially reasonable efforts to acquire mutually acceptable alternative Advertising Materials from Agency."

C. ADDITIONAL DIGITAL ADVERTISING TERMS & CONDITIONS

1. IMPRESSION GUARANTEES: Publisher makes no guarantee or representation as to the quantity and/or quality of visits, impressions, circulation, or other usage of Publisher's Websites or Apps or of the advertisement, or as to the use of any particular tracking or information-gathering devices, unless Publisher expressly agrees otherwise in writing. Advertiser and Agency acknowledge and agree that advertisements and ad impressions Published on Publisher's Websites and/or Apps may be viewed by end users located in and/or outside the United States.

2. ERRORS IN OR OMISSIONS OF ADVERTISEMENTS:

In the event of Publisher's errors in or omissions of any advertisement(s) on its Websites or Apps (including, but not limited to, errors or omissions involved in converting Advertiser's ads into an App), Publisher's sole liability shall be limited to a credit of the amount paid attributable to the space of the error (in no event shall such credit exceed the total amount paid to Publisher for the advertisement), and Publisher shall have no liability unless the error/omission is brought to the Publisher's attention no later than 5 days after the advertisement is first Published. However, if a copy of the advertisement was provided or reviewed by Advertiser, Publisher shall have no liability. IN NO EVENT WILL PUBLISHER HAVE ANY LIABILITY FOR ANY ADVERTISING CREATIVE OR PRINTING COSTS, ADMINISTRATIVE COSTS, AND/OR CONSEQUENTIAL, INDIRECT, INCIDENTAL, PUNITIVE, SPECIAL OR EXEMPLARY DAMAGES WHATSOEVER, INCLUDING WITHOUT LIMITATION, DAMAGES FOR LOSS OF PROFITS, BUSINESS INTERRUPTION, LOSS OF INFORMATION AND THE LIKE.

3. ADDITIONAL ADVERTISER WARRANTIES;

INDEMNITIES: In addition to the warranties set forth in Section II above, Advertiser and its Agency, if there be one, each represent and warrant that: (i) none of the advertisements, ad tags (if any) or any other materials provided to Publisher for display on its Websites or Apps cause the download or delivery of any software application, executable code, any virus or malicious or social engineering (e.g., phishing) code or features; (ii) it will not conduct or undertake, or authorize any third party to conduct or undertake, any unlawful or improper actions in connection with the Websites or Apps, including, but not limited to, generating automated, fraudulent or otherwise invalid clicks or impressions on Publisher's Websites or Apps, or collecting data contrary to applicable laws or regulations or Publisher's Privacy Policy and/or these terms and conditions or Publisher's Third Party Data Collection Policy (referenced in Section 5 below); and (iii) it will comply with all applicable self regulatory behavioral targeting principles, including,



Terms and conditions continued

but not limited to, the Digital Advertising Alliance and Network Advertising Initiative self regulatory behavioral targeting principles. In addition to the indemnification obligations of Advertiser/Agency set forth in Section II above, Advertiser and its Agency, if there be one, each agrees jointly and severally to defend, indemnify and hold harmless Publisher its parent, subsidiaries and affiliates, and each of their officers, directors, members, employees, contractors, licensees, agents, representatives successors and assigns against any and all Losses (as defined in Section II above) that may arise from or relate to: (a) the linkage of any advertisement on Publisher's Website and/or Apps to other material; or (b) a breach or alleged breach of Advertiser's warranties set forth in this Section 3.

4. ADDITIONAL DISCLAIMER: In addition to the disclaimers set forth in Section II above, and without limiting the generality of the foregoing, Publisher disclaims all warranties and guarantees with respect to its Websites and Apps, including, without limitation, warranties and/or guarantees relating to: (a) the availability, uptime and delivery of any impressions or advertisements on any of Publisher's Websites or Apps; and (b) the quantity, quality or frequency of clicks or click-through rates of advertisements on the Websites and Apps. Advertiser acknowledges that third parties other than Publisher may generate automated, fraudulent or otherwise invalid/improper impressions, conversions, inquiries, clicks or other actions on Advertiser's advertisements displayed on Publisher's Websites or Apps. As between

Advertiser and Publisher, Advertiser accepts the risk of any such improper actions. Advertiser's exclusive remedy for such suspected improper actions is for Advertiser to request a refund relating to its impacted advertisements in the form of advertising credits on the applicable Website or App within thirty (30) days from the end of the calendar month in which such advertisement is initially displayed on the applicable Website or App. Any advertising credit refunds in connection with the Advertiser's aforementioned requests are within the sole discretion of Publisher.

5. DATA COLLECTION: To the extent Advertiser and/or Agency collects or obtains data from any Publisher owned or operated Website or App, whether collected or received via an advertising unit, widget, pixel tag, cookie, clear gif, HTML, web beacon, script or other data collection process, including without limitation "clickstream" or "traffic pattern" data, or data that otherwise relates to usage of the Website and/or App, user behavior, and/or analytics, Advertiser and/or Agency is subject to the then-current version of Publisher's Third Party Data Collection Policy, which is incorporated herein by reference (a copy of which is available upon request).

6. MAKEGOODS: All makegoods relating to digital advertising on Publisher's Websites and Apps shall be determined by Publisher in accordance with Publisher's makegood policy.

