

MANAGEMENT ADVERTISING:

Readex® Survey

Subscriber
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Rate Card

Ad Sizes

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Requirements

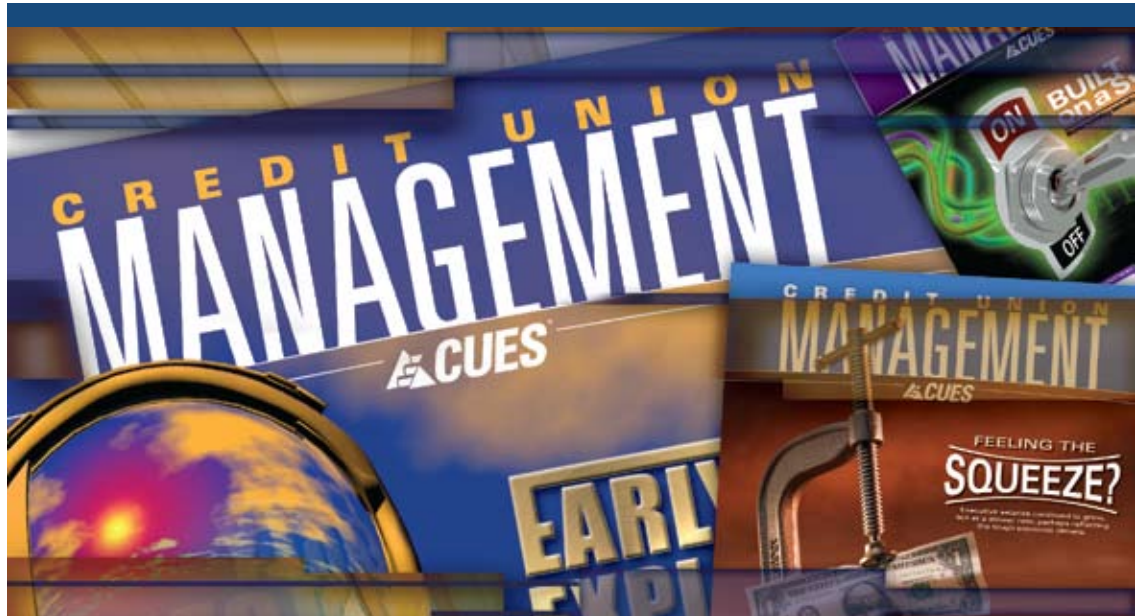
Marketplace Ads,
Inserts &
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The Best Vehicle for Your Message



For the twelfth year in a row, credit union executives chose *Management* magazine as the most valuable source of information on leading their credit union. Above all other publications in the movement, industry leaders rely on *Management* for the most current and in-depth reporting. Our publication is more than just a magazine; it's an important resource, as shown by the executives responding to our 2008 *Readex*® Survey:

- *Management* stays in executives' hands for longer than any other credit union magazine—four months
- On average, readers pass their issue along to **two other decision-makers** at their credit union—essentially tripling your ad's exposure
- 57% of presidents/CEOs refer back to an issue of *Management* at least once, giving your ad multiple chances to reach a wide audience of decision-makers

In addition, 44% of leaders distinguished *Management* as the most useful publication available. They take the ads found in our magazine just as seriously:

- 24% of survey respondents have visited an advertiser's Web site in reaction to an ad they saw in *Management*
- 23% have passed an ad in *Management* along to others in their credit union for consideration

Management's Reputation Boosts Your Message

With all of the messages credit union leaders are hit with every day, getting your ad to cut through the clutter can be a challenge. Let *Management* open the door to more customers. Decision-makers know they can find the highest quality information in our publication. Your message will not only stand out among the many leaders see; you'll also gain valuable credibility with new prospects and reinforce your integrity among current clients.

Management: The First Choice			
In a head-to-head comparison of...			
	<i>Credit Union Management</i>	<i>Credit Union Magazine</i>	<i>Credit Union Business</i>
If you could only receive one of these publications, which one would you choose?	49%	26%	15%
Which of these publications do you personally receive (addressed to you)?	84%	69%	50%
Which one publication provides the most help in doing your credit union job?	44%	26%	11%
Which one publication provides the most credible content?	42%	27%	12%
Which one publication provides the most depth of coverage?	45%	19%	15%
Which one publication provides the most focus on leadership issues?	67%	13%	7%
Which one publication provides the most relevant articles?	41%	32%	13%

Source: June 2008 Readex® Survey

The numbers show that *Management* is far and away the first choice among executive respondents who also read *Credit Union Magazine* and *Credit Union Business*.

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Why do so many decision-makers turn to *Management*? Here's what readers had to say:

"It's published by a reliable source within the credit union industry."



"It has many articles related to operations which directly apply to my area."



"It covers all areas of management from HR issues to target marketing."



"I generally find several relevant, timely articles."



"I'm given both the big picture and actual in-the-trench experience."



"It helps me do my job more effectively."



"It helps with key issues for managing my credit union."



"It's more applicable to my areas of interest."



"It has the most usable marketing and sales information."



"CUES is a dependable resource."

Source: June 2008 Readex® Survey

Connect with a Powerful Audience

Who sees your ad when you advertise in *Management*? The respondents to the Readex® Survey are the executives who are heavily involved in where their credit union's money goes. Reach them through *Management* and your message will go straight to the top.

Put your name in front of leaders with extra spending power:

64% of respondents are from credit unions with assets of \$100 million or more

Nearly **29%** are presidents/CEOs

Get your message to the decision-maker right away:

96% are involved in purchasing decisions at their organization

42% authorize purchases at their credit union

36% approve their credit union's budget

Source: June 2008 Readex® Survey

Major Changes Mean a Greater Need for Your Offerings

Executives have big plans for their credit unions over the next two years—and that means they'll have a high need for your product or service now and in the future. Respondents to the 2008 *Readex*® Survey reported that within the next two years, they plan to:

build or remodel a branch or the headquarters	49%
enhance their sales and service culture	37%
implement business services	31%
improve customer relationship management	27%
add imaging/Check 21 solution	25%
install new or refurbished ATMs	24%
go through a merger	24%
seek new HR technology	19%
prepare for a security audit	17%
seek a new online banking provider	16%
create a credit union service organization	15%
research a new provider for executive and/or employee benefits	12%

Source: June 2008 *Readex*® Survey

Leaders Will Turn to You for New Solutions

In addition, credit union leaders are constantly seeking new ideas to fulfill their members' needs. They turn to *Management* and its advertisers for fresh information:

78%	of respondents are interested in membership growth
76%	are seeking more resources for leadership development
67%	are looking for more information on non-interest income
65%	want to know more about lending
64%	are seeking customer relationship management solutions
63%	are concerned with compliance issues
61%	want to expand their knowledge of financial management

Source: June 2008 *Readex*® Survey



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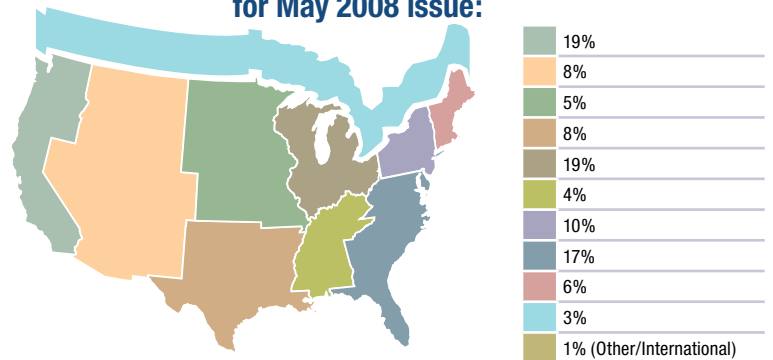
Management Takes You Straight to the Decision-Makers

A look at *Management's Subscriber Demographic Statistics* demonstrates that advertising in our publication is a fruitful investment.

The majority of our circulation is made up of “qualified paid” subscribers—99% from January through June 2008, according to our *Subscriber Demographic Statistics*. “Qualified paid” subscribers are individuals who requested the magazine and deemed it valuable enough to purchase. They consider *Management* to be an important resource in their leadership role, and your ad will reach them as they are seeking new information and solutions.

In addition, 96.3% of the issues sent are personally addressed to subscribers by name and title. Unlike other publications that use only generic job title labeling or send free copies to credit union employees to boost their circulation, *Management's* subscriber demographics prove that our magazine goes straight into the hands of the leaders you want to connect with.

Geographical Breakout of Qualified Circulation for May 2008 issue:



The circulation information above represents the May 2008 issue, which was 5.9%, or 510 copies, below the average of other issues, January to June 2008.

Average Qualified Circulation Breakout for January – June 2008

Qualified Circulation	Total Qualified		Qualified Non-Paid		Qualified Paid	
	COPIES	PERCENT	COPIES	PERCENT	COPIES	PERCENT
Individual subscribers	699	8.2%	88	1.0%	611	7.2%
Membership benefit	7,073	83.3%	0	0%	7,073	83.3%
Multi-copy same address	715	8.4%	0	0%	715	8.4%
TOTAL QUALIFIED CIRCULATION	8,487	100%	88	1.0%	8,399	99.0%

Mailing Address Breakout of Qualified Circulation for May 2008 Issue.

Mailing Address	Total Qualified	Percent
Individuals by name and title and/or function	7,778	96.3%
Individuals by name or title	41	0.5%
Company names only	15	0.2%
Multiple-copy same address	246	3.0%
TOTAL QUALIFIED CIRCULATION	8,080	100.0%

Who are Management's Readers?

Directors/Committee members include individuals who serve on credit union boards of directors and supervisory committees.

Credit Union Chief Executives include presidents, managers, general managers, CEOs, executive officers and administrators.

Credit Union Operations Executives include accounting, finance, lending, administration, information systems, operations, human resources and internal audit executives.

Credit Union Marketing Executives include marketing, PR, communications, member services and sales executives.

Others Allied to the Field include CUES Supplier members (credit union industry suppliers), retired credit union executives, other non-management individuals and those qualified paid with an unknown job title.

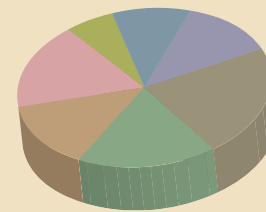
Credit Union Executive Staff include branch managers and other executive managers.

Credit Union Association Staff include presidents and CEOs of credit union leagues.

Reach the Leaders Who Can Spend More

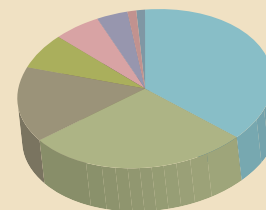
Only *Management* delivers your ad to the highest level of leaders in the movement at the largest credit unions with the most purchasing power. **Three out of ten subscribers** are CEOs/presidents who hold ultimate purchasing authority, and **nearly half** are from credit unions with \$250 million or more in assets.

Qualified Circulation by Asset Size (in millions)



- 10% \$1-49.9
- 13% \$50-99.9
- 22% \$100-249.9
- 18% \$250-499.9
- 14% \$500-999.9
- 17% \$1 Billion+
- 6% Information Not Available

Qualified Circulation by Title



- 38% Directors/Committee Members
- 29% Chief Executives
- 16% Operations Executives
- 7% Marketing Executives
- 6% Others Allied to the Field
- 4% Executive Staff
- <1% Association Staff
- <1% Information Not Available

The circulation information above represents the May 2008 issue, which was 5.9%, or 510 copies, below the average of other issues, January to June 2008.

Source: June 2008 *Subscriber Demographics Statistics*

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