

Advertising Policies (Payment Terms and Cancellation/Refund Policies)

Payment Terms

Payment choices include Invoicing, Credit Card and Purchase Orders. If the advertiser is not allowed credit then ads must be prepaid for by Credit Card or Electronic Transfer.

Payment terms are net 30 days with established credit. Credit approval must be completed prior to first insertion, or prepayment will be required. Penalty after 60 days is 1.5 percent per month. MasterCard and VISA cards accepted. Publisher's Approval

All advertising is subject to publisher's approval. Advertising schedule is subject to change. Sequential Liability

Publisher shall have the right to hold advertiser and/or its advertising agency liable for such monies as are due and payable to the publisher for advertising which advertiser or its agency ordered and which advertising was posted. Sequential liability clauses will not be accepted. The advertiser and the agency agree to hold the publisher harmless from any and all claims or suits, including attorney fees, arising out of advertising posted. Cancellation Policy for Print Advertisers

Written cancellation of order must be received no later than the space reservation deadline to avoid billing. Cancellations without written acknowledgement from the publisher will not be accepted. Any order canceled after the space reservation deadline stated in the Rate Card will incur the full insertion cost. Late delivery of materials may incur forfeiture of space at full cost. Cancellation Policy for Internet Advertisers

This cancellation policy applies only to Banner advertisers, online editorials and sponsored sections. It does not apply to printed ads. In the event that it is necessary to cancel an ad during the monthly period, invoices will be prorated as follows:

- 1 to 7 days: 50% of total amount due
- 8 to 14 days: 70% of total amount due
- 15 to 21 days: 90% of total amount due Internet Policies
- Internet rates are effective January through December 2008.
- Internet advertising does not contribute to print advertising frequency discount.
- Print advertising does contribute to Internet advertising frequency discount, except where noted.
- Invoices will be issued on a monthly basis.
- Advertisers can change banner ad artwork up to two times each month. However, banner ads are posted on Fridays, and new artwork must be received four days before it is posted.