

2015 MARKETING OPPORTUNITIES

BANKER & TRADESMAN



Our Readers Are Your Best PROSPECTS

Start Building Stronger Business Relationships Today.

For over 140 years, Banker & Tradesman has covered the residential and commercial real estate and the financial sectors, making it the most valued advertising vehicle in the Massachusetts real estate and banking markets. Our staff writers are well versed in their coverage areas, and in the ways those sections of the economy interact and overlap.

Each issue of Banker & Tradesman features a review of the hottest topics from our web coverage over the past week; By the Numbers, a collection of information for a revolving selection of Massachusetts counties and towns; and our renowned Records section, the premier source of information for mortgage transactions in the state, including foreclosure deeds and credit defaults.

Banker & Tradesman is a vital tool for bankers and financial professionals, providing the most current and accurate data with complete real estate transactions and listings. We also feature a highly rated website, bankerandtradesman.com, and a popular daily E-news Alert with more than 10,000 readers. The Warren Group produces multiple events and seminars each year that feature the most influential and informed government and industry experts. Advertising in Banker & Tradesman positions your organization as an industry leader.



To learn more about **Banker & Tradesman** or to customize a marketing program unique to your business needs, call **800-356-8805 ext. 307** or email advertising@thewarrengroup.com.

MEDIA SOLUTIONS

> PRINT

Weekly Newspaper
Banker & Tradesman

> DIGITAL

BankerandTradesman.com Banners
E-news: B&T Daily and B&T Weekly

> EVENTS

Special Events and Sections
throughout the year



Official Publication of The Warren Group

PRINT FEATURES

2015 SPECIAL SECTIONS

January

2015 Mortgage Outlook

February

Residential RE Outlook
Wealth Management

March

Top Lenders

April

Green Building

May

Bank Compliance
Community Bank Heroes

June

Mid-Year Banking
Regulations Update
Loan Originators

July

Technology Trends
Women of FIRE

August

Business Profiles
Fast 50

September

CU Heroes

October

Prism Awards
B&T's Best

November

Realtor Awards
Continuing Education

December

Legal Trends
Philanthropy



Our independent editorial staff drills deep into the issues affecting real estate and finance in Massachusetts. Only Banker & Tradesman readers can tap into the most important information impacting their businesses. Armed with a wealth of news and data, our readers are the most informed, educated and powerful leaders in the local business scene.

COLUMNS & REGULAR FEATURES

Industry News - News and trends in the banking, real estate and financial services scene.

Records and Research - Statewide real estate and credit records transactions compiled weekly for easy reading and analysis.

Print Exclusives - Print-only features, like *By The Numbers*, *Hot Property* and *Gossip Report*.

Special Supplements - Home in on industry-specific topics, such as commercial real estate, law, housing and banking.

With 96% penetration through print and web platforms, in addition to the 80% of business professionals who attend trade events, the power of b-to-b media to reach customers is clear.

— The Association of Business Information & Media Companies

“I’m trying to set our business apart from the standard image of mortgage lending. Banker & Tradesman provides a vehicle where I can have some fun with it and get some attention from a broad group of industry movers and shakers.”

Amy Tierce, Regional Vice President of Fairway Independent Mortgage

90% of our readers are involved in choosing and approving products and services purchased for their company. The remaining readers influence and recommend purchases.

“We need to make a property ‘commercially reasonable.’ Any major property going up for auction or foreclosure needs to go in Banker & Tradesman. The advertising needs enough credibility, and Banker & Tradesman is one of the sources I utilize to add to its legitimacy and make it commercially reasonable.”

Jeffrey Mann, Senior Vice President of Real Estate at Paul E. Saperstein Co.

MONTHLY BONUS DISTRIBUTION

January 500 copies

New England Mortgage Expo, BankWorld, NAIOP MA seminar, Developers and Building Owners

February 300 copies

NAIOP MA seminar, Residential real estate brokers

March 300 copies

NAIOP MA seminar, Mortgage brokers

April 300 copies

The Great New England Credit Union Show, NAIOP MA seminar

May 500 copies

NEFMA spring conference, Community Bank Heroes dinner, REBA

June 300 copies

Commercial real estate brokers, mortgage brokers, Business Profile clients

July 300 copies

Women of FIRE awards, Investors

August 300 copies

Commercial real estate brokers, mortgage brokers

September 500 copies

Banking New England conference, Credit Union Heroes ceremony, NEMBC

October 300 copies

NEFMA fall conference, NAIOP MA seminar

November 300 copies

ABX Architecture Boston show, NAIOP seminar, Building Owners

December 300 copies

Commercial and Residential RE brokers

READER DEMOGRAPHICS

Age

7%	25-34
21%	35-44
33%	45-54
30%	55-64
9%	65-plus

Median Age: 52

Education

77%	Undergrad Degree
32%	Post-grad Degree

Household Income

49%	\$1 Million+
31%	\$300,000+
9%	\$50,000+

Line of Business

45%	Real Estate/Investment/Development
16%	Small Business (General)
15%	Banking/Finance
8%	Insurance/Legal/Accounting

Actions Taken Due to Reading Ads

43%	Discussed ad with others
33%	Passed ad along to others
24%	Visited an advertiser's website
20%	Contacted dealer, supplier or representative

Title/Position

40%	Executive Management
15%	Sales/Marketing
13%	Vice President/Manager

Primary Readers of Banker & Tradesman Include:

Real Estate Investors, Real Estate Brokers, Real Estate Developers, Builders & Contractors, Commercial Property Owners, Bankers & Lenders, Mortgage Bankers & Brokers, Government Agencies, Real Estate Professional Services Including Legal, Insurance, Accounting and Appraisal.

Banker & Tradesman Subscribers/Circulation	3,000
Newspaper Audience:	7,500+
B&T Daily / Weekly Opt-In Circulation	10,000
BankerandTradesman.com Unique Visitors	15,000

Banker & Tradesman Is a Valued Information Resource

Annual Subscriptions to Banker & Tradesman	\$329
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The CRE Insider

Banker & Tradesman's special supplement, The CRE Insider, delivers all the crucial information on what's happening in the commercial real estate scene in Massachusetts each month.

Our team of experts brings readers the latest commercial real estate news. They go into depth about the drama behind the news, its impact on the industry and its significance for the state and the people who live and work here.

January - 2015 CRE Outlook

Greater Boston CRE fired on all cylinders in 2014, with rising demand for office space, hotels and multifamily properties. What inning of this ballgame are we in, and which sectors are ripe for a correction?

February - Innovations in Building

Closer collaboration between architects and contractors are making for a more seamless construction process.

March - Gateway Cities

While the Greater Boston economy booms, it's a different picture in Massachusetts' Gateway Cities. These former manufacturing centers are still playing catch-up.

April - Retro & Rehab

For many tech companies, renovated brick-and-beam space is more desirable than state-of-the-art new construction. How are landlords and developers catering to their requirements?

May - CRE Legal Trends

Don't forget to read the fine print – the legal and regulatory systems play a role in what gets built and how.

June - Commercial Renewable Energy Trends

Sustainable building designs aren't just good for the environment; they're a boost for landlords' bottom lines. As energy costs rise, the industry is more willing than ever to embrace innovative technology.

July - Development Trends

Greater Boston is in the midst of a once-in-a-generation building boom, with cranes dotting the horizon from the Seaport to the suburbs. But many of the new developments shatter the old paradigms about how we build.

August - Town & Gown

Local colleges helped keep the construction industry busy during the recession and are maintaining a busy pace during the development rebound.

September - Cape & Islands

When it comes to development, Cape Cod is one of the most heavily regulated areas in the state. Who's navigating these choppy waters?

October - Retail Space

Amazon may have changed the equation, but the Bay State's retail real estate market has been remarkably resilient. Part of the reason: The next generation of retail centers is about more than shopping.

November - Biotech & Life Sciences

The sector that helped lead Massachusetts out of the recession is driving some of the highest rents in commercial real estate and having a major influence on key submarkets.

December - Focus on the 'Burbs

When it comes to commercial properties, not all suburbs are created equal. Those that embrace successful development patterns will have an advantage when the market cools off.



CONTENT MARKETING OPPORTUNITIES

ADVERTORIALS

Advertorials are a powerful and highly effective tool for advertisers as they provide readers with the detailed information they need to make informed decisions. Advertorials allow you to establish your company as a thought leader and showcase your expertise in an editorial format that is engaging and interesting. Stories not only help people to remember a business, but they also are a powerful way to motivate them to take action.

DIRECT EMAIL CAMPAIGNS

Supplement your advertising campaign with a direct email campaign. We will design and deliver your email campaign to all, or selected parts, of our banking audience. Utilize our professional creative services department and our exclusive database. Call now for a tailored plan and pricing. Opportunity is exclusive to two clients per month.

CREATIVE SERVICES

Need to hit the marketing refresh button? That's just the beginning of our services. We can also create email and direct mail campaigns to promote your services. From copywriting and design to implementation, we help brands connect with customers. Our talented design team can help with complete redesign, branding, logo creation, stock/photography and web development. Our existing relationship with printers also allows for aggressive pricing.

BANKER & TRADESMAN

THIS WEEK'S PAPER

Fort Point Landlords Ready To Cash Out
The owners of big office space blocks in South Boston's Fort Point think it's the right time to cash out after years of steep rent growth. Nearly 750,000 square feet of office space is currently on the market, or nearly one-fifth of the neighborhood's office inventory. The six properties include the Thomson Reuters office portfolio, an assemblage of 10 buildings containing 414,000 square feet of brick-and-beam space. The transactions will go a long way toward determining whether Fort Point can retain its status as an Innovation District, or whether rents set by the new owners will force startups to look elsewhere. "It's a g..."

Building For The Middle
A former project manager and consultant, Kemery founded Boston Residential Group in 2003, helping to build and manage residential developments in some of Boston's most prominent locations, including the Navy Yard, Newbury Street and, most recently, a 48-unit loft-style development currently underw...

Battle By Proxy
Hampden Bancorp's ongoing proxy battle with a cadre of activist shareholders may hold some lessons for community banks that want to go public - and also remain independent. Hampden Bank went public in 2007. Since then, the bank has since struggled to produce returns adequate enough to...

Bay State Foreclosure Petitions Post Big Increase In March
BOSTON, May 8, 2014 - Foreclosure petitions in the Bay State took a sharp turn upwards in March, posting a 133.2 percent increase compared with March 2013, according to a new report from The Warren Group, publisher of Banker & Tradesman. The increase ended 16 consecutive months of decline in petiti...

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Feds Speak Of Market Loosening, But New Rules Have Yet To Trickle Down
The hallowed choir of federal officials who oversee their nation's mortgage market seem to have changed their tune in recent weeks - but so far mortgage bankers aren't ready to hit the dance floor. After months of mutterings, several announcements by policymakers this month have heralded a sea...

Tweets

BANKER & TRADESMAN

A New Approach

WORSE

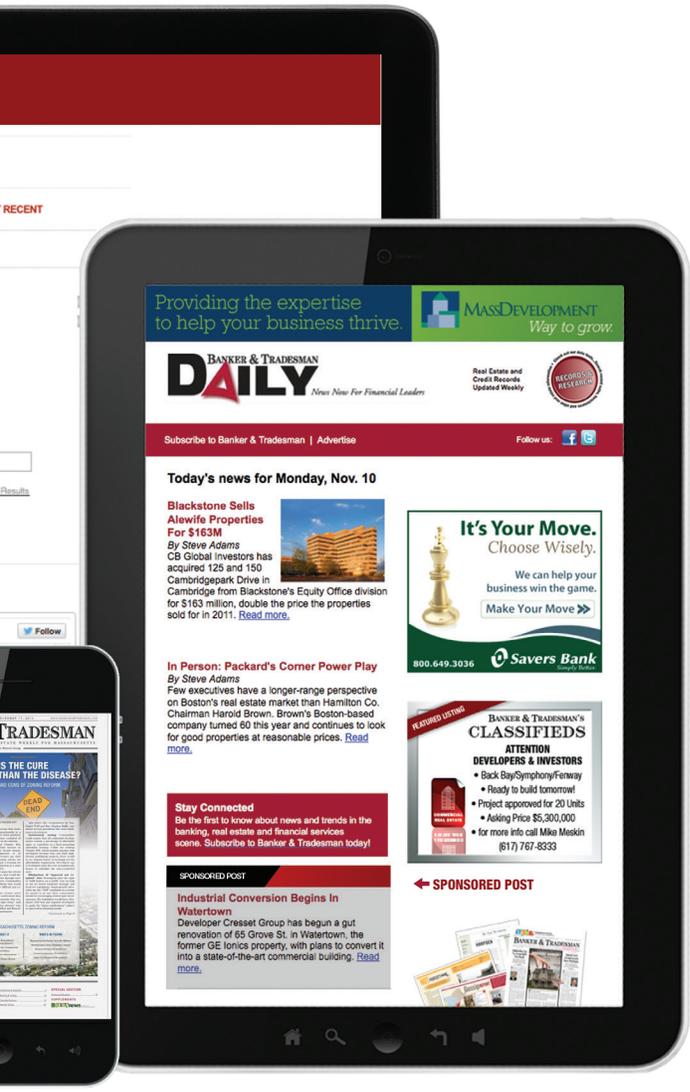
New Construction Slow Recovery

SPONSORED POSTS

You have an editorial contribution to make to help educate this focused audience. It provides news and information, not a sales pitch for your company. We can approve your contribution as a sponsored post and place it within the content of our website or daily E-news Alerts.

NATIVE ADVERTISING

Be a part of our headlines on the BankerandTradesman.com website and on the daily E-news Alerts. Your headline, image and description blends with the flow of our content on the website and E-news Alerts. Grab the reader's attention and bring them back to a targeted landing page on your site for the full description of your expertise and services.



BANKER & TRADESMAN DAILY E-NEWS

Delivered to approximately 7,500 people, the daily E-news Alert links directly to The Banker & Tradesman website, averaging a 20% open rate and 3.5% click-through rate per issue. Our audience uses the daily e-blast to stay up-to-date on the news that matters most to them. We're constantly adding new recipients to the distribution list.

	3-Month	6-Month	12-Month
Native Ad within Content	\$1,095	\$930	\$790

WEBSITE ADVERTISING

The website features all the real estate, banking and lending, and construction and development information readers really need. The combination of industry news and weekly real estate transaction listings are an invaluable tool that empowers readers to make the best possible business decisions. Subscribers also have full access to the digital newspaper online. As of January 1, the website has a brand-new, sleeker design, and is now mobile optimized. We average 18,000 monthly visitors and 63,000 page views. Our brand-new reactive moving advertising options guarantee your message will be seen.

	3-Month	6-Month	12-Month
Native Ad within Content	\$835	\$750	\$675

NATIVE ADVERTISING PACKAGE

Readers are digesting our content, coming to us from multiple channels, and you can be there to capitalize. Your educational appeal to our audience to bring them to your site and provide them with answers will blanket our touch points and be embedded within our content through the following channels:

Headline, introduction and image on www.bankerandtradesman.com

Headline, introduction and image on Banker & Tradesman Daily E-news

Headline and introduction on the Banker & Tradesman Facebook page

Headline and introduction on the Banker & Tradesman Twitter feed

Headline and introduction on one of the three Banker & Tradesman blogs

All posts will run for one week

ONLINE ADVERTISING RATES

BANKER & TRADESMAN DAILY E-NEWS NEW IN 2015

Your ad is placed six days a week, in every Banker & Tradesman Daily, Monthly or Breaking News release for the length of your contract. An average of more than 30 placements per month for a median price under \$30 per ad.

Ad Specs	1-Month	3-Month	6-Month
Native Ad within Content	\$1,095	\$930	\$790
Top & Bottom Banner 728 x 90	\$995	\$845	\$725
Rectangle 300 x 250	\$895	\$760	\$650

BANKER & TRADESMAN WEBSITE NEW IN 2015

Your ad runs 7 days a week on every page of the site for the length of your contract. A maximum of 2 ads will rotate in any position. You pay only 2 cents per impression at median pricing.

Ad Specs	1-Month	3-Month	6-Month
Native Ad within Content	\$835	\$750	\$675
Top & Bottom Banner 728 x 90	\$760	\$680	\$625
Rectangle 300 x 250	\$685	\$615	\$555

PRINT ADVERTISING RATES

AD SIZE	12 TIMES	6 TIMES	1 TIME
Full Page 10" X 15.375"	\$2,350	\$2,610	\$2,900
Junior 7.5" X 10"	\$1,765	\$1,960	\$2,180
Half Page V. 4.875" X 15.375" H. 10" X 7.5"	\$1,645	\$1,830	\$2,035
Quarter Page 4.875" X 7.5"	\$940	\$1,045	\$1,160
One Eighth 4.875" X 3.75"	\$590	\$650	\$725

Pricing is per issue • All rates are net • Ad close dates are 10 days prior to issue dates.

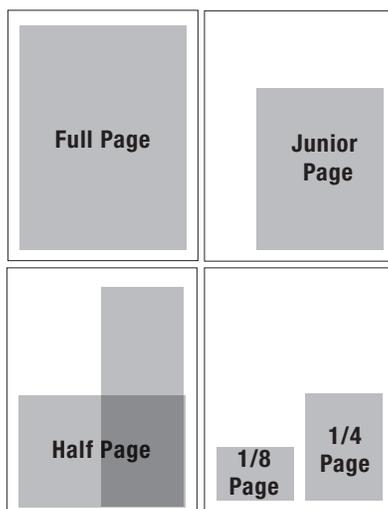
SPECIAL OFFER!

3 FULL PAGES
COMES WITH
1 WEEK ONLINE
BT DAILY BANNER

3 JUNIOR PAGES
COMES WITH
1 WEEK ONLINE
BT DAILY RECTANGLE

3 HALF PAGES
COMES WITH
1 WEEK ONLINE
BT BANNER

3 QUARTER PAGES
COMES WITH
1 WEEK ONLINE
BT RECTANGLE



ADVERTISING MATERIAL SPECIFICATIONS

File formats: PDF version 1.3 (transparency flattened), EPS, or TIFF

PDF: 1.3 (transparency flattened), PDF/X-1a:2001

Acceptable Software: Photoshop, Illustrator & InDesign.

Resolution: 300 DPI

TAC limit (Total Area Coverage): SWOP (coated) #5
Sheet TAC = 300%

Color: CMYK

ICC color profile: North America Prepress 2

Rich Black Settings: 100k, 75c, 63m, 63y

Fonts: PostScript or OPEN fonts.

Images & Fonts: Should be embedded or included.

Proof: Please include a printed proof.



To learn more about **Banker & Tradesman** or to customize a marketing program unique to your business needs, call **617-896-5307** or email advertising@thewarrengroup.com.