

# DIGITAL AD POLICY

## OVERVIEW

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The statements expressed in advertisements are those of the advertisers and not necessarily of The American Association of Private Lenders (AAPL) or Affinity Enterprise Group. AAPL shall have at its absolute discretion the right to refuse, omit, suspend, or change the position of any advertisement accepted for insertion.

AAPL reserves the right to reject advertising that it believes is false, slanderous, exploitative, socially irresponsible, hateful, or offensive to its readership, or that fails to meet the production standards of AAPL.

AAPL also reserves the right to reject advertising from direct or indirect association competitors. The word "advertisement" shall be printed at the top of advertisements that, in the opinion of the publisher, might be confused with editorial pages.

AAPL reserves the right to interpret these or any other guidelines that may be put in place periodically and to refuse any advertisement that is deemed not to follow them. In order to maintain the integrity of the association and protect the interests of its members and partners, AAPL adheres to the following advertising placement policies.

AAPL reserves the right, when applicable, to restrict the participation of AAPL members in AAPL functions because of an outstanding debt.

Cancellations will not be accepted after the closing date. Cancellations must be submitted in writing to AAPL. Cancellations publication date will not be eligible for a refund.

An advertiser may change ad copy prior to the closing date. The advertiser (or its agency) is responsible for providing the publisher with all ad material.

Requested ad positions are not guaranteed unless the advertiser purchases a preferred position at a 10 percent premium.

AAPL strives to maintain a 60% editorial content to 40% advertising ratio.

## CLOSING DATES

Reservations are required approximately six weeks prior to publication date. Materials are due approximately three weeks before publication date. Please refer to the Editorial Calendar for space close and content deadlines, or call your Account Executive.