



2008 - 2009

Associate Membership

*Your connection to the \$500 billion
consumer credit marketplace*

Consumer Finance

Credit Cards

Industrial Banks

Mortgage Lending

Vehicle Financing/Leasing



www.afsaonline.org



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■ WELCOME TO AFSA

■ WHAT IS AFSA?

AFSA, based in Washington, DC, is the national trade association for the credit industry. Founded in 1916, the association has members ranging from large national financial services firms to single office, independently owned and operated consumer finance companies. Although it is diverse, AFSA's membership is united by its main goal of serving the credit needs of consumers and businesses. Current Active membership is over 225 member companies including 40 of the world's top financial service firms. Its membership also includes 130 Associate members (industry providers) 47 Affiliate members (state associations) and five Foreign members. For more information, visit our Web site at www.afsaonline.org

■ WHAT INDUSTRY SEGMENTS ARE REPRESENTED BY AFSA?

AFSA represents consumer and sales finance companies, vehicle finance companies, industrial banks, mortgage lenders, card issuers, retail financial services providers, commercial finance companies and independently owned and operated consumer finance companies.

■ ASSOCIATE MEMBER BENEFITS

■ **PARTICIPATION/ASSOCIATE MEMBER ADVISORY BOARD** - The importance of Associate Members to AFSA is recognized through an Associate Member seat on the AFSA Board of Directors. In addition, the Associate Member Advisory Board provides a voice for industry providers to work with AFSA and develop opportunities for Associate Members to reach the financial services marketplace.

■ **ACCESS** - Your AFSA membership gives you the ability to speak directly to those executives who use your products and services. Our conferences provide the opportunity, in both social and private settings, to network with potential and current clients.

As specialists in the products and services they offer, AFSA's associate members play an important role in working with the association on special projects, serving on committees and boards, helping to develop conferences and serve as important resources to AFSA and its members.

■ AS AN AFSA ASSOCIATE MEMBER YOUR COMPANY WILL HAVE THE OPPORTUNITY TO:

- ✓ Make new contacts and meet potential customers and clients.
- ✓ Obtain a better understanding of the industry and the needs of your customers.
- ✓ Showcase your products and services through a 24/7 online Industry Buyer's Guide that is open to members and non-members.
- ✓ Work with AFSA members on a peer level through committees and boards.
- ✓ Promote your affiliation with AFSA on your Web site.
- ✓ Access membership directories, boards and committees including email lists.
- ✓ Receive discounts on advertising and exhibit fees.
- ✓ Take advantage of complimentary use of StateScape® - legislative tracking service valued at \$100K.
- ✓ Bundle your membership and marketing opportunities into a Marketing Partnership Agreement and receive valuable bonuses.
- ✓ Have a unique opportunity to get involved in the market space you serve!

SECTION AND DIVISIONS

To better serve its members, AFSA created special sections and divisions that relate to specific needs, interests, and business activities. Major AFSA initiatives and activities often originate in these groups based upon priorities and concerns voiced by section and division members.



INDEPENDENTS SECTION - Created to represent the interests of the independently owned and operated consumer finance company, this section holds its Annual Independents Conference and Exposition in the spring of each year. In addition to program development for the annual conference, which attracts 350-400 independents and industry suppliers, the Section also conducts major fundraising programs for the AFSAPAC and AFSA Education Foundation. For more information on the Annual Independents Conference and Exposition go to www.independentsconference.com



VEHICLE FINANCE DIVISION - The Division sponsors the Annual Vehicle Finance Conference and Exposition that is held in conjunction with the NADA Annual Convention and attracts over 400 senior industry representatives and suppliers. For more information on the annual conference go to www.vehiclefinanceconference.com



MORTGAGE LENDING DIVISION - AFSA's Mortgage Lending Division has a plan of work that incorporates federal and state government affairs initiatives, legal issues, communications and public relations.



INDUSTRIAL BANK DIVISION - Created to provide a forum for members to exchange information and develop programs and services to meet the needs of association Industrial Banks.

COMMITTEES OF PROFESSIONAL INTEREST

Over 300 member company representatives serve on AFSA committees of professional interest. AFSA Associate members (industry suppliers) may join committees subject to review and approval of the committee.

The committees meet a minimum of twice a year. Whenever possible, one meeting will be held in conjunction with the AFSA Annual Meeting and Leadership Conference in October. Committees include: **Accounting; Communications; E-Business & Technology; Financial Relations; Human Resources; Identity Theft Fraud Control; Marketing; Operations; Risk Management** and **State Government Affairs**.

MEMBERSHIP DUES / HOW TO JOIN



Associate Membership dues are \$2,500 annually and includes two complimentary listings in the online Buyer's Guide.

To join, complete an application form with your dues payment to AFSA. All applications are subject to approval by the AFSA Board of Directors. For additional information, contact the **AFSA Membership Department** at (202) 296-5544 or e-mail membership@afsamail.org

MEETINGS, CONFERENCES AND EXPOSITIONS

JANUARY-FEBRUARY • AFSA VEHICLE FINANCE CONFERENCE AND EXPOSITION



Sponsored by the AFSA Vehicle Finance Division, this conference is held prior to the Annual Convention of the National Automobile Dealers Association (NADA). This conference continues to grow in program content and popularity among both industry representatives and exhibiting and sponsoring companies. The latest conference set records for attendance (400 registrants), sponsorships and exhibits. For more information on exhibits, advertising, and sponsorships, visit the conference Web site at www.vehiclefinanceconference.com

MARCH-APRIL • AFSA INDEPENDENTS CONFERENCE AND EXPOSITION



The conference attracts 350-400 attendees including members of the AFSA Board of Directors which holds its Annual Spring meeting in conjunction with the conference. For more information on exhibits, advertising, and sponsorships visit the conference Web site at www.independentsconference.com

MARCH-APRIL • AFSA MARKETING FORUM (HELD IN CONJUNCTION WITH THE ANNUAL INDEPENDENTS CONFERENCE)



AFSA's action-packed Marketing Forum, sponsored by the association's Marketing Committee, is devoted to important marketing and business development topics within the consumer finance industry. Representatives from both Independent companies and national chains will find this information-packed Forum to be valuable. For more information, go to www.afsaonline.org

SEPTEMBER • SGA FORUM



Sponsored by the SGA Committee, this meeting provides an in-depth update on important issues affecting the industry at the state and local level. There is also a joint Administrators/ Industry session with the National Association of Consumer Credit Administrators (NACCA) and a "Meet Your State Regulators Exposition." For more information, go to www.afsasga.com

OCTOBER • AFSA ANNUAL MEETING & LEADERSHIP CONFERENCE



This meeting brings together over 350 senior finance industry executives and industry suppliers for networking, well-known speakers and special events. This is the pre-eminent conference for AFSA and its members including top executives who serve on AFSA Boards and Committees of Professional Interest. Sponsorship opportunities are available for AFSA Associate Members. For more information, go to www.afsaannualmeeting.com

MARKETING OPPORTUNITIES

EXHIBITS

AFSA offers exhibiting opportunities at the Annual Vehicle Finance Conference and Exposition (January/February) held in conjunction with NADA's Annual Convention and the Annual Independents Conference and Expo (March/April).

■ **ACCESS** - Network with hundreds of senior management representatives from national and independently owned consumer financial services companies.

■ **ROSTERS** - Each exhibiting company receives pre- and post-conference registration rosters (Excel format) electronically.

■ **BENEFITS** - Each exhibit booth includes two complimentary conference registrations which provide admittance to all educational sessions; meal functions; and social events. Reduced registration fee for additional booth personnel.

■ **EXHIBIT BOOTH** (8' x 10' Booth Space)
For prices, see enclosed Marketing Partnership Commitment Form.



SPONSORSHIPS

AFSA also offers a sponsorship program for all of its conferences, forums, and annual meeting. Associate Members will receive an invitation to sponsor prior to each event. The program is one of tiered participation based upon levels of sponsorship with corresponding levels of benefits as follows:

- ★ **CHAIRMAN'S CLUB**
\$10,000+
- ★ **CEO'S CLUB**
\$ 5,000 to \$ 9,999
- ★ **PRESIDENT'S CLUB**
\$ 2,500 to \$ 4,999
- ★ **VICE PRESIDENT'S CLUB**
\$ 1,000 to \$ 2,499
- ★ **MANAGER'S CLUB**
\$ 500 to \$ 999

BENEFITS

As a sponsor, your company will receive the following benefits:

- ☆ Recognition in all promotional mailings and final program
- ☆ Recognition on-site at Opening Session and signage
- ☆ Pre/Post roster of attendees in Excel form
- ☆ Sponsor name ribbon
- ☆ Right of "first refusal" to sponsor same event/item at future meetings
- ☆ Chairman's Club sponsors receive two complimentary meeting registrations and free ad in final program
- ☆ CEO's Club sponsors receive one complimentary meeting registration
- ☆ AFSA Web site listing and company link
- ☆ If exhibitor, booth location priority

■ MARKETING OPPORTUNITIES (CONT'D)

■ ADVERTISING

■ AFSA NEWSBRIEFS HOME PAGE

This is a weekly executive summary of AFSA initiatives and consumer credit articles emailed to over 3,000 industry executives. **To preview**, go to AFSA's Home Page at afsaonline.org and click on "See Current Issue" in the Newsbriefs box.

■ VERTICAL BANNER ADS

150 pixels width x 225 pixels length
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

■ BUTTON ADS

150 pixels wide x 100 pixels height
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

■ AFSA BUYERS GUIDE HOME PAGE/LISTINGS

The introductory home page to the on-line Buyers Guide of products and services offered by industry suppliers. **To view**, go to AFSA Home Page at afsaonline.org and click on the "Buyers Guide" tab on the main menu.

■ **VERTICAL BANNER ADS** for placement on the Buyer's Guide main page as well as interior Buyer's Guide pages.
120 pixels width x 240 pixels length
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

■ AFSA MEETINGS SITES

These sites allow you to target your specific niche market. **To preview**, go to the following:

- **VEHICLE FINANCE:** www.vehiclefinanceconference.com
- **ANNUAL MEETING:** www.afsaannualmeeting.com
- **INDEPENDENTS:** www.independentsconference.com
- **SGA FORUM:** www.afsasga.com

■ BUTTON ADS

150 pixels width x 100 pixels length
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

■ INDEPENDENTS WEB SITE

A new Web site developed for AFSA Independent Section members. Advertisers will receive a complimentary membership to the Independents Section valued at \$175. This site replaces the quarterly Independents Newsletter and provides timely information in the areas of funding, technology, personnel, financial trends, legislative and regulatory and other operational areas designed to assist the independent operator.

■ VERTICAL BANNER ADS

150 pixels width x 225 pixels length
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

■ BUTTON ADS

150 pixels wide x 100 pixels height
JPEG or GIF format.
Only NON-ANIMATED ads will be accepted.

MARKETING OPPORTUNITIES - ADVERTISING (CONT'D)

WEB SITE (CONT'D)

	<u>MEMBER</u>	<u>NON-MEMBER</u>
NEWSBRIEFS HOME PAGE		
• Banner Ads (150 pixels width x 225 pixels length)	\$1,650	\$2,640
• Button Ads (150 pixels wide x 100 pixels height)	\$ 880	\$1,430
BUYERS GUIDE HOME PAGE/INTERIOR GUIDE PAGES		
• Banner Ads (120 pixels wide x 240 pixels length)	\$ 715	\$1,100
CONFERENCES SITES		
• Button Ads (150 pixels wide x 100 pixels height)	\$ 880	\$1,430
INDEPENDENT SECTION MEMBERS WEBSITE		
• Banner Ads (150 pixels width x 225 pixels length)	\$1,650	\$2,640
• Button Ads (150 pixels wide x 100 pixels height)	\$ 880	\$1,430

CONFERENCE / MEETING PROGRAMS

Advertise in the final printed program of AFSA conferences, forums, and meetings which is distributed onsite to all registrants.



AD RATES (BLACK/WHITE)

<u>AD SIZE</u>	<u>RATE</u>
1 Page	\$1,300
½ Page	\$ 825
¼ Page	\$ 465

AD SPECIFICATIONS

Mechanical Requirements:

	<u>WIDTH</u>	<u>DEPTH</u>
1 Page (bleed)	4 ¼"	9 ¼"
1 Page (non-bleed)	3"	8"
½ Page (horizontal)	3"	4"
¼ Page (horizontal)	3"	2"

SPECIFICATIONS

Acceptable electronic PC file formats include:

- Adobe PDF
- EPS (outlined)

* Please include all fonts and graphics used in the document.

MARKETING OPPORTUNITIES - ADVERTISING (CONT'D)

BUYERS PAK

A Buyers Pak which consists of Associate Members' marketing literature (i.e. ads, press releases, etc.), is sent quarterly to over 500 senior management representatives in the financial services industry.

Participating companies provide an electronic file of the ad or notice to be included in the Buyers Pak to AFSA who will print (4 color or b/w) and mail at no cost to the advertiser. A printed sample of ad is provided for final approval.

INSERTION RATES (ASSOCIATE MEMBERS ONLY)

	<u>1x RATE</u>	<u>2x RATE</u>	<u>3x RATE</u>	<u>4x RATE</u>
One Insert	\$1,050	\$ 950	\$ 850	\$ 750
Two Inserts	\$1,600	\$1,450	\$1,300	\$1,150

ISSUES AND DEADLINE DATES

<u>ISSUE</u>	<u>DEADLINE DATE FOR MATERIALS</u>
Spring	March 1
Summer	June 1
Fall	September 1
Winter	December 1

SPECIFICATIONS

Acceptable electronic PC file formats include:

- Adobe PDF
- EPS (outlined)
- Word document*

* Please include all fonts and graphics used in the document.



MARKETING PARTNERSHIP PROGRAM

This unique marketing program was created by the AFSA Associate Members Advisory Board to recognize the association's "Premier" Associate Members with special recognition and benefits. It allows Associate Members to plan their marketing program one year in advance by selecting from the marketing opportunities outlined earlier in this brochure. Once selected, those Marketing Partners whose total annual commitment is \$5,000 or more have the option of being invoiced quarterly for 25% of the total dollar commitment.

PARTNERSHIP LEVELS

Participation in any of the marketing programs may qualify Associate Members as an AFSA Marketing Partner based on the level of dollar participation which includes annual membership dues.

PARTNER LEVELS

Diamond	\$ 20,001 - \$ 25,000+
Platinum	\$ 15,001 - \$ 20,000
Gold	\$ 10,001 - \$ 15,000
Silver	\$ 7,501 - \$ 10,000
Bronze	\$ 5,000 - \$ 7,500

BENEFITS AND BONUSES



■ Participating companies are identified as "Premier" Associate Members and Marketing Partners in the online Buyers Guide and at all AFSA conferences and meetings.



■ "Premier" members will receive a special logo plaque for display in exhibit booths and the special logo designation shown above may be used on marketing materials.

■ Receive special "bonus" marketing opportunities and other cost-saving benefits based on level of participation as shown on page 11.

HOW TO BECOME A MARKETING PARTNER AND OBTAIN "PREMIER" STATUS



Associate Members determine in which marketing programs they would like to participate for the current or coming year by completing the enclosed Marketing Commitment Form.

Add up the total marketing commitments for the year including membership dues (\$2,500) to determine the Marketing Partner category.

For more information about the **Marketing Partnership Program** contact **Matt Gannon**, Vice President, Marketing at (202) 776-7301 or mgannon@afsamail.org

MARKETING PARTNERSHIP BONUS BENEFITS

	DIAMOND PARTNER \$20,001 - \$25,000+	PLATINUM PARTNER \$15,001 - \$20,000	GOLD PARTNER \$10,001 - \$15,000	SILVER PARTNER \$7,501 - \$10,000	BRONZE PARTNER \$5,000 - \$7,500
MEMBERSHIP ACCESS					
* Invitation to AFSA Board of Directors dinners (Spring/Fall)	✓	✓	✓		
* Membership Disk for 1-time mailing	✓	✓	✓	✓	✓
* On-line Membership Directory	✓	✓	✓	✓	✓
* Committee Participation (with Committee Chair approval)	✓	✓	✓	✓	✓
ADVERTISING					
* Web site ads (Newsbriefs, Buyers Guide, Vehicle Finance Conference, Independents Conference, Independents Section)	Free BANNER Ad on All Web sites	Free BANNER Ad on Two Web sites	Free BUTTON Ad on Two Web sites	Free BUTTON Ad on One Web site	
* Quarterly Buyers' Pak ads	3 Free Inserts	2 Free Inserts	1 Free Inserts		
* On-line Buyers Guide Listing	✓	✓	✓	✓	✓
* Premier Logo use	✓	✓	✓	✓	✓
EVENT PARTICIPATION					
* Complimentary registration(s) to any AFSA Conference based on level of participation	3 (total) Complimentary Registrations	2 (total) Complimentary Registrations	1 (total) Complimentary Registration		
* Advance and post attendee rosters	✓	✓	✓	✓	✓
* Invitation to special events	✓	✓	✓	✓	✓
RECOGNITION					
* Marketing Partner Banner with company logos displayed at all conferences/meetings	✓	✓	✓	✓	✓
* Marketing Partner listing in all final conference programs	✓	✓	✓	✓	✓
* Marketing Partner flyer included with all Buyer's Paks	✓	✓	✓	✓	✓
* Marketing Partner and Premier designations in on-line Buyers Guide	✓	✓	✓	✓	✓



American Financial Services Association

AMERICAN FINANCIAL SERVICES ASSOCIATION

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