

Consumerism Commentary

Advertising Rate Card

May 2009

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About Consumerism Commentary

Thank you for your interest in advertising on **Consumerism Commentary**, the premiere blog covering Personal Finance and other money-related topics. Since 2003, Consumerism Commentary has been a leader in this particular niche.

Consumerism Commentary has been featured in the best of financial mainstream print and online media including The Wall Street Journal, BusinessWeek, Kiplinger's Personal Finance, and Money Magazine. Many of these media have awarded Consumerism Commentary numerous accolades and praise. See more information about Consumerism Commentary in the press at <http://consumerismcommentary.com/press/>.

Consumerism Commentary has launched a new bi-weekly podcast. Information regarding advertising within the podcast is included in this document.

The advertising rates contained in this document are effective May 2009 and subject to change. If you have any questions, feel free to contact me ("Flexo") any time at flexo@consumerismcommentary.com.

Statistics and Traffic

Consumerism Commentary is consistently ranked well on a variety of metrics. In 2008, Consumerism Commentary received a total of 2,500,000 page views (impressions). This is an increase of almost 150% over the same period in 2007.

Google consistently places Consumerism Commentary at the top of search results for relevant terms. The “Google Toolbar PageRank” for consumerismcommentary.com is 6.

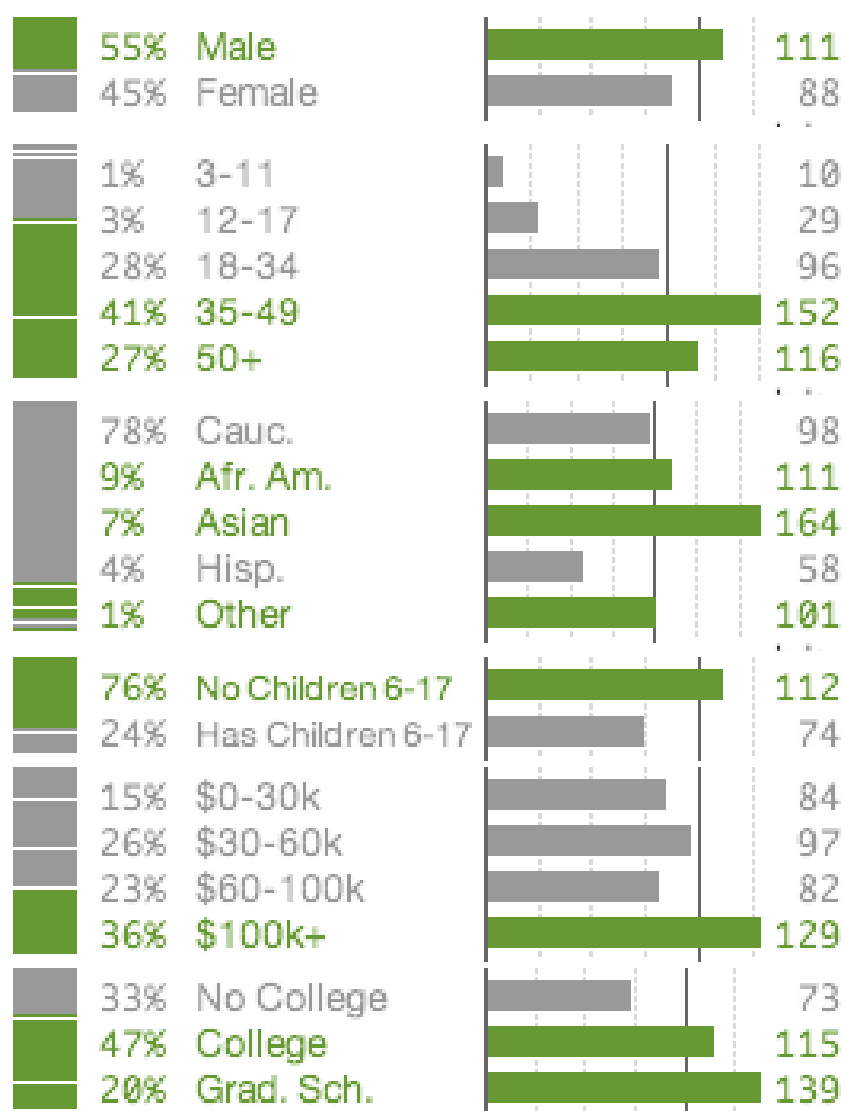
These are the relevant traffic rankings as of January 1, 2009:

<i>Alexa Traffic Rank:</i>	68,134
<i>Compete Rank:</i>	40,088
<i>Quantcast Rank:</i>	21,641
<i>Technorati Authority:</i>	282
<i>Technorati Rank:</i>	11.631
<i>Google Toolbar PageRank:</i>	6

These numbers are subject to change by the respective service.

Demographics

These demographic estimations are provided by Quantcast. An index of 100 indicates the internet average.



Zone Overview: Above the Fold

The screenshot shows the homepage of Consumerism Commentary. At the top, there is a navigation menu with links for Home, Categories, Archives, Special Features, About/Advertise, Subscribe, Flexo's Net Worth: \$171,312, and Search. Below the menu, a banner for "CONSUMERISM COMMENTARY" features top stories: Quicken 2009 Discounts, The Right Size for Your Emergency Fund, The Envelope at Work: Do You Give In?, and Got tips? Email tips at this domain name.

The main content area is divided into several zones:

- ZONE 1A:** GE Interest Plus advertisement. It offers yields of 3.04-3.35% on available cash with quick access to money through checks and transfers. It highlights that there are no sales fees or redemption fees. A "LEARN MORE" button is present.
- ZONE 1B:** Blog post titled "Charitable Giving: A Case of Bad Market Timing" by Flexo, dated Wednesday, September 24, 2008. The post discusses the author's struggle with charitable giving and their decision to support the Fidelity Charitable Gift Fund. A "Get Started" button is visible.
- ZONE 1C:** Capital One Direct Banking advertisement for a 5.40% APY Certificate of Deposit for a 7-year term. It includes a "Get Started" button and a "MEMBER FDIC" label.
- ZONE 1D:** A collection of financial offers including:
 - ThinkBig! ThinkCash with an "APPLY NOW" button and "See Web site for details" link.
 - FNBO DIRECT offering 3.50% APY with a "Start Today" button.
 - SAVINGS ACCOUNT offering 3.30% APY.
 - Zecco trading offering \$0 Stock Trades (10/mo. with \$2,500 min. \$4.50 thereafter).

At the bottom right, there are sections for "Welcome to Consumerism Commentary" and "Credit Card Offers" with links to various credit card categories like Airline Rewards, Business, Cash Rebate, etc.

Zone Overview: Below the Fold

and this offering. You may get these documents for free by visiting EDGAR on the SEC website at www.sec.gov. Alternatively, the issuer, any underwriter, or any dealer participating in the offering will arrange to mail you the prospectus if you request it at www.gentiercapital.com or by calling toll free 1-800-433-4488.

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MoneyBlogNetwork
[AllFinancialMatters](#)
[FiveCentNickel](#)
[Free Money Finance](#)
[Get Rich Slowly](#)
[Mighty Bargain Hunter](#)
[No Credit Needed](#)
[Wise Bread](#)
[MoneyBlogNetwork Forums](#)

ZONE 2B
 FNBO DIRECT
 3.50% APY*
 Online Savings Account
 • No monthly fees
 • No minimum
 Start Today →

Considering I intended to use these funds, or at least a portion of these funds, throughout 2008, I shouldn't have chosen to invest in the stock market. I should have left the money in a money market account within the Charitable Gift Fund. The account would have grown to about \$5,200 by the end of December 2008 if left alone.

At this time, the account's value is a little over \$4,000, having lost about 20% so far this year. That's \$1,000 less that I have to donate to a worthy organization because I couldn't find the right match—possibly a procrastination—and because I invested without considering my time horizon for these particular funds.

Now I feel as if I need to leave the money in there until the market recovers its losses from the last year, but it could be a long time before the index fund increases 25% from today. My goal before the end of the year is to finally select an organization worthy of my continued support and pay them directly from my available cash rather than from the Charitable Gift Fund. I'll also continue to contribute to the Fund but I'll set some funds aside for short-term charitable giving in addition to continuing to invest in the stock market index fund for longer-term growth.

Bookmark: [del.icio.us](#) | [reddit](#) | [digg](#)
 Tags: [charitable contributions](#), [Charity](#), [donor advised fund](#), [foundation](#), [giving](#), [Philanthropy](#)
 By Flexo on Wednesday, September 24, 2008 at 8:00 am | [Edit](#) | [4 Comments](#)

FBI Investigating Lehman Brothers, Fannie Mae, Freddie Mac, and AIG

By Flexo on Tuesday, September 23, 2008 in [Economy and Government](#) | [Edit](#) | [Leave a Comment](#)
 Bookmark: [del.icio.us](#) | [reddit](#) | [digg](#)

Thanks to Matt from [Web Developer Guru](#) who just a few minutes ago wrote in to let me know about this latest development. The FBI is investigating the financial firms primarily involved with the recent economic collapse, Lehman Brothers, Fannie Mae, Freddie Mac, and American International Group (AIG), and those who have been running these companies, for potential fraud.

The FBI also investigated IndyMac after that bank failed earlier this year.

[FBI Probing Bailout Firms](#), Associated Press, September 23, 2008

Bookmark: [del.icio.us](#) | [reddit](#) | [digg](#)
 Tags: [bailout](#), [Economy and Government](#), [FBI](#)
 By Flexo on Tuesday, September 23, 2008 at 7:55 pm | [Edit](#) | [Leave a Comment](#)

Got Tips for Consumerism Commentary?

By Flexo on Tuesday, September 23, 2008 in [Administration](#) | [Edit](#) | [Leave a Comment](#)
 Bookmark: [del.icio.us](#) | [reddit](#) | [digg](#)

If you come across an interesting, article, study, or video, and you'd like to see it discussed on Consumerism Commentary, feel free to send an email to [tips](mailto:tips@consumerismcommentary.com) at this email address. While I can't write about everyone's suggestion, I try to pick a few to focus on.

Recent Comments
 Steven: Please add me to the list when it becomes open again. Thanks on [ING Direct \\$25 Bonus Referrals Updated and MoneyBlogNetwork Roundup](#)
 Steven: Please add me to the list, I have links as well. on [More ING Direct Referral Links Needed: Join the Waiting List](#)
 Steven: I too have referral links I'd love to share when the list is again open. Let me know when I can be... on [More ING Direct Referrals Needed: Earn \\$10 By Referring a New Customer Here](#)
 mattv dread: if I am doing my math correctly, Clark is LOSING at least \$1500 based on his numbers above and he says "And I'm not..." on [Gas Stations Charging Credit Users More Than Cash Users](#)
 Todd: CJ - I agree any organization will love to get \$4000. Will they appreciate \$5000+ more? Yes. If you have earmarked this money for charity how... on [Charitable Giving: A Case of Bad Market Timing](#)

Best of Consumerism Commentary
[Following Your Bliss: Good Advice or Bunk?](#)
[Unintended Consequences and Money](#)
[The New Emergency Fund: Five Components to an Emergency Plan](#)
[Paying off Debt: 6 Steps to Building a Better Snowball](#)
[10 Steps to Break the Credit Card Habit](#)
[Your Job as Your Identity: Not for Me, Thanks](#)
[5 Signs You are About to Lose Your Job](#)
[Economic Stimulus Tax Rebate Calculator](#)
[50 Tips to Help Establish Your Emergency Fund](#)
[79 Cards Offering 0% APR on Purchases, Balance Transfers, or Cash Advances](#)
[Cash vs. Credit Card: Gas Stations Charging Different Prices](#)

Popular on pfblogs.org
[Watch out for this grocery pricing trick](#) (Mighty Bargain Hunter)
[Charitable Giving: A Case of Bad Market Timing](#) (Consumerism

Zone Pricing

All advertising is subject to availability and approval. In general, a 5% discount is offered for a 3-month advance payment and a 10% discount is offered for a 6-month advance payment. These prices reflect that discount.

These prices are for static graphic advertising. All links will have the *rel="nofollow"* attribute. See **Premiums** on the following page for more information.

Options sold out for December can be reserved for future dates.

<u>Zone 1A Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
160x600 Skyscraper	\$3,000	\$8,550	\$16,200	
125x125 Button (High)	\$1,000	\$2,850	\$5,400	
125x125 Button (Low)	\$750	\$2,136	\$4,050 (this position may appear below fold)	
<u>Zone 1B Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
468x60 Leaderboard	\$4,000	\$11,400	\$21,600	
<u>Zone 1C Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
300x250 Rectangle	\$3,500	\$9,975	\$18,900	
250x250 Square	\$3,000	\$8,550	\$16,200	
<u>Zone 1D Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
300x250 Rectangle	\$4,500	\$12,825	\$24,300	
250x250 Square	\$4,000	\$11,400	\$21,600	
125x125 Button	\$1,000	\$2,850	\$5,400	two of four currently available
<u>Zone 2A Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
300x250 Rectangle	\$3,350	\$9,550	\$18,000	
250x250 Square	\$3,000	\$8,550	\$16,200	
125x125 Button	\$750	\$2,136	\$4,050	
<u>Zone 2B Options</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
160x600 Skyscraper	\$2,500	\$7,125	\$13,500	
<u>Lower Placements</u>	<u>1 month</u>	<u>3 months</u>	<u>6 months</u>	
300x250 Rectangle	\$2,250	\$6,412	\$12,150	
250x250 Square	\$2,000	\$5,700	\$10,800	
160x600 Skyscraper	\$1,250	\$3,562	\$7,250	
125x125 Button	\$500	\$1,425	\$2,700	

Zone Pricing: Premiums

The prices listed on the preceding page represent static graphics. The following premiums are available for an additional percentage above the base price.

<u>Premium Type</u>	<u>Additional Charge</u>
Removal of <i>rel="nofollow"</i>	20%
Animation (maximum 60 seconds)	2.5%
<i>or</i> Animation (beyond 60 seconds)	5%
<i>or</i> Rich Media (forms, input, script, etc.)	25%
Added text (may not be linked)	25%

Advertising may not extend beyond its own borders.

Other Advertising Opportunities

Consumerism Commentary accepts *select* affiliate relationships through major third-party brokers such as Commission Junction, Commission Soup, Card Offers, and LinkShare. **Consumerism Commentary does not offer text link advertising, paid reviews, or embedded advertisement.** For text link advertising, consider carnivalofpersonalfinance.com (PR5). Text links at that location are offered for \$100 per link per month.

Consumerism Commentary Podcast

Statistics for podcast listeners will be released as soon as available. For initial pricing, a 10 second spot will be \$275 per episode and a 20 second spot will be \$500 per episode. Episode sponsorship, mentioned throughout the podcast by the hosts, will be \$1,000 per episode. There will be two 10 second spots and two 20 second spots per episode.

Approval and Payment

Before sending payment, please contact Flexo at Consumerism Commentary so your advertising can be reviewed and scheduled. We will also be able to provide payment instructions at that time.

Consumerism Commentary accepts personal and business checks, money orders, and credit/debit cards. All payments must be made in advance.

Thank you very much for your interest in advertising on Consumerism Commentary. If you have any questions, please email

flexo@consumerismcommentary.com.