PLACEMENT POLICY
Revised October 1, 2016

Display and Rate Table Advertisers advertising on sites within the Bankrate Network, such as Bankrate.com, Interest.com, Mortgage-Calc.com, Bankaholic.com and Barganeering.com, pursuant to the Advertising Terms and Conditions must adhere to this Placement Policy. All capitalized terms used in this Placement Policy that are not defined in this Placement Policy shall have the meanings set forth in the Advertising Terms and Conditions. If Bankrate has approved usage of an agency or third party Terms and Conditions, advertisers must adhere to this placement policy.

Advertiser and Advertisement Criteria
Bankrate does not accept advertising for adult entertainment sites, tobacco products, gaming products and services or from any advertisers that Bankrate believes in its sole discretion to be fraudulent or misleading. Bankrate reserves the right to refuse any Advertisement or Hyperlink or to cancel any Advertisement or Hyperlink that, in its sole discretion, does not comply with this Placement Policy. Advertisements that do not comply with this Placement Policy will be returned for revision, which may delay the expected live date. Bankrate reserves the right to, in its sole discretion, cancel or remove any Advertisement or Hyperlink at any time and from time to time for any reason or for no reason.

Advertiser Representations and Warranties
Advertiser represents and warrants to Bankrate that: (i) all Advertisements and Hyperlinks shall comply with this Placement Policy, as the same may be amended by Bankrate in its sole discretion from time to time during the Term; (ii) Advertiser holds the necessary licenses or other rights to permit the use and republication of the Advertisements (and all material linked thereto or viewed, used or received therefrom); (iii) the use, reproduction, distribution or transmission of the Advertisements will not violate any criminal or civil laws or any rights of any third party, including without limitation any copyright, patent, trademark, trade secrets, music, image or other proprietary or property right, or any federal, state or local statute, rule, regulation, ordinance or any order of a federal, state or local court.

Placement Policy Revisions
Bankrate reserves the right to revise and amend this Placement Policy from time to time, in its sole discretion. All Advertisements and Hyperlinks are required to comply with the then-current Placement Policy. If Bankrate revises or amends this Placement Policy, all existing Advertisements or Hyperlinks from currently running Insertion Orders are considered to be in compliance until the expiration of the related Insertion Order.

Responsibility for Content
Advertiser shall be solely responsible for any liability whatsoever arising out of or relating to any content of any Advertisement or Hyperlink, or any data, script, information or other material that can be viewed, used, received, transmitted or manipulated by any person viewing or accessing an Advertisement or Hyperlink.

Advertisement Content Requirements
Advertisers are free to create ads that promote the benefits or the products and services that it sells. Advertisements or Hyperlinks cannot contain the words "lowest rate," "free," or any similar words. Advertiser is solely responsible for ensuring that the Advertisement or Hyperlink complies with all applicable laws, rules and regulations. Advertiser's Advertisement or Hyperlink must abide by each of the following requirements:

- Advertisement or Hyperlink must state the advertiser's name.
- If the product advertised is subject to Truth-In-Lending laws, the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If an Advertisement or Hyperlink states a rate or finance charge, it shall state the rate as an "annual percentage rate" ("APR") using that term. If the APR may be increased after consummation, the Advertisement or Hyperlink must state that fact. The Advertisement or Hyperlink shall not state any other rate, except that a simple annual rate or periodic rate that is applied to an unpaid balance may be stated in conjunction with, but not more conspicuously than, the annual percentage rate.
- If the product advertised is subject to Truth-In-Savings laws the Advertisement or Hyperlink must state only those terms that actually are or will be arranged or offered by Advertiser.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must include the name; whether the number they are quoting is a rate or annual percentage yield.
- If specific rates and or yields are used in an Advertisement or Hyperlink, Advertiser must also supply Bankrate with an additional generic tag/creative (which does not include a rate or yield) as back-up to the existing advertisement. This will be used to prevent the stoppage of a campaign when the rate/yield included in the advertisement is no longer valid and until the Advertiser can provide replacement tag/creative.
- If an Advertisement or Hyperlink states a rate or finance charge, it shall be applicable for the entire time the Advertisement or Hyperlink is running on Bankrate.

Publication of Hyperlink Rate Listings

Bankrate's obligation to publish a Hyperlink Rate Listing shall immediately cease without notice if Advertiser has not timely provided Bankrate with its current rates for either (i) seven (7) or more consecutive days, or (ii) more than seven (7) days during any consecutive three (3) week period. In the event that Bankrate ceases to publish any Hyperlink Rate Listing(s) due to Advertiser's failure to provide Bankrate with its current rates as required above, Advertiser shall not be entitled to any refund of any Advertising Fees for the publication of such Hyperlink Rate Listing(s). Advertiser agrees to comply with Bankrate's quality control policy related to Hyperlink Rate Listing.

Bankrate reserves the right to delete any Rate Table Listing for any reason at any time, for any reason or for no reason and for any length of time.

Rate Table Hyperlink Listings
Company Logo Specs
- 125 (width) x 45 (height)
- Official corporate logos only – no custom or promotional logos permitted
- Any taglines associated with the logo must be official corporate taglines – special marketing messages are not permitted in the 125x45 space
- Format – GIF only
- No flash
- No animation of any kind
- File size – 2k maximum
- All required logo trademarks or registration marks must be included in the file – Bankrate will not add ™ or ® marks
- Must be on transparent background with no border
- Please provide any font(s) that are required to render correctly if available
- Bankrate will not resize images or alter images in any way
- No 1x1 pixels for tracking allowed
- Only one logo per advertiser allowed – no separate logos for rate table and lightbox
- Logo replacements allowed once per quarter
- Logos not meeting all required specs will be rejected and returned to advertiser
- The publishing of company logos could take up to 5 business days to publish

Credit Union Listings
- "Membership Required" must be included in the bottom-right-hand side of the logo
- "Membership Required" must be in **9-point Arial font, black only**
- If a CU wants to advertise on a table that does not have the new logo design, the advertiser must:
  - Include "Credit Union" in their hyperlinked name
  - Must include "Membership Required" in the advertiser comments
  - Once the tables are converted to the new format, they can include the disclaimer in their logo only
- All other criteria remains the same:
  - CUs must comply with our current product criteria
  - CUs must advertise rates that are being offered to the entire state
  - For 100 High, CUs must advertise rates that are offered to a consumer in all of the 50 states
  - All CUs must be insured by NCUA

Display Advertisement Composition Requirements

All Display Advertisements must contain a visible, high contrast border (minimum of 1 pixel) around the complete perimeter of the Advertisement or must have a background color in contrast to the host site. If Display Advertisements fail to contain a border around the perimeter, Bankrate will add one. Bankrate reserves the right to delete any Advertisement for any reason at any time, for any reason or for no reason and for any length of time. Advertiser shall abide by the following composition requirements:

- All ads must include advertiser's name.
- Ads may not mimic or resemble dialogue boxes, error messages, or the like.
- File name cannot contain spaces, ampersands, or any other extended characters.
- Multiple ad creatives are allowed but cannot exceed 4 creatives per campaign.
- All ad creatives must work with all browser versions.
- Secure (https://) and non secure (http://) URLs are allowed. Secure URLs are required in the Insurance Quotes area.
- No plug-ins, audio or video are allowed, with the exception of Macromedia Flash.
- JavaScript ad creatives are supported.
- Certain HTML rich media ad creatives may be accepted based on the type of rich media creative; however, we reserve the right to test any rich media ad creative before flighting. A default GIF or JPEG ad is required when submitting rich media creative.

- Bankrate will add cache busting code to all third party ads, as instructed by agency/advertiser.
- Iframe ad creatives are accepted; however, we reserve the right to test ad creative before flighting.
- Ad creatives may not mirror or resemble the graphical look or functionality of the Bankrate Network sites, content or navigation.

Display Advertisement Specifications

Advertiser shall comply with Bankrate's technical specification requirements for Advertisements, as amended by Bankrate from time to time, and posted at the URL: http://www.bankrate.com/pdfs/ad-specs.pdf

Frequency Capping

Bankrate generally does not allow frequency capping. Exceptions will be made on a case-by-case basis.

Cancellations

Advertisers must adhere to the termination policy pursuant to the Terms and Conditions agreement. Advertisers will not be allowed to pause or put-on-hold a display advertisement campaign without approval from Bankrate, Inc. Approvals will be granted on a case-by-case basis.

Palette and Logo Size Guidelines

Bankrate reserves the right to maintain its user experience by clearly distinguishing the advertising and editorial relationship on the sites within the Bankrate Network. Display Advertisements may not utilize colors that mirror the look of any of the sites within the Bankrate Network, and must display advertiser names and/or logos that are sufficiently prominent as to avoid any user confusion. HEX colors to avoid include: #2d3951, #444444, #666666, #5384bf and #f3f8fe. Logos must be horizontally oriented within the advertisement. Rectangular logos oriented vertically within the ad will not be accepted.

Guidelines for Destination URLs and Landing Pages

- Pages that are linked to from an Advertisement ("Landing Pages" or "Destination Pages") must not mirror the look and feel of any of the sites within the Bankrate Network.

- The destination Web page must clearly identify your organization.

- Clearly state the purpose for collecting any personal information on your destination Web page.

- Provide a direct link to your privacy and data collection policy.

- Bankrate requires express permission for the use of its name or logo (e.g. "As Seen on Bankrate") on Advertisement Landing Pages or Advertiser's Web site pages.

Third-Party Served Display Advertisements

Third-party ad serving is only allowed on The Bankrate Network by approved third-party ad servers.

All ad creatives and redirect tags that call the third-party ad server must be tested and pre-approved by Bankrate prior to the campaign start date. Furthermore, if during an active campaign additional creative is added by the advertiser through a third-party ad server, such creative must be reviewed and approved by Bankrate before placed on the site.

Ad creatives served by third-party servers must adhere to the Bankrate ad specifications and Size Requirements.

Rich Media Display Advertising Specifications

Rich media file types accepted:
- Flashtalking
- MediaMind
- Mediaplex
- PointRoll

Other formats may be accepted on a case-by-case basis, contingent upon successful testing.

All rich media ads, including third-party served rich media ads, must be tested and approved by Bankrate before the campaign start date. *Final creative assets must be provided to Bankrate a minimum of five (5) business days before the campaign start date for testing and approval.*

General:

    a. In every case, the advertiser must supply a simple GIF or JPG image along with each rich-media creative, so that DFP can still serve something to older browsers, or browsers that have had scripting disabled. If this simple GIF or JPG image is a third party call, the proper cache-busting information must be supplied as well. *It is not enough* that the rich-media creative includes code that will serve a default GIF or JPG. This is because if DFP detects that rich-media is not supported by the browser, the call to the advertiser's rich media creative will not be made and thus it will not be possible to serve a default ad.

    b. The advertiser should supply all the components of the ad, so that we may host them locally on our ad server. However, as stated, the simple GIF or JPG that DFP will serve in script-challenged situations may be a third-party call.

    c. The total size of all the components of the ad that initially load should not exceed the standard file size limit set for that particular creative size in our Ad Placement Policy. In some cases, within reason, additional components may be loaded after the user clicks on an ad that may cause total ad file size to surpass the standard limit. This is because the user has already expressed interest by clicking on the ad. Specifically how much the standard file size limit can be exceeded will be decided on a case-by-case basis.

    d. Provide rich-media creatives five (5) business days before campaign flight to allow for sufficient setup time and testing in DFP.

Expandable Units:

Expandable ads are limited to the Flex Ad, Pencil Ad and Pushdown. Expanding action must be user-initiated (rollover to expand or on-click). The method of ad expansion and contraction must be the same (e.g. rollover or click). Close button must be clearly positioned and labeled "[x]" or "close [x]."

- 300x250 Flex Ad expands to a maximum dimension of 500x250 to the left. Max file size 40k.
- 160x600 Flex Ad expands to a maximum dimension of 320x600 to the left. Max file size 40k.
- 300x600 Flex Ad expands to a maximum dimension of 600x600 to the left. Max file size 40k.
- 970x90 Pushdown expands to a maximum dimension of 970x415, pushing content down. Max file size 60k.
- Expandable ads are only accepted in:
  - Flashtalking
  - MediaMind
  - Mediaplex
  - Pointroll

Interstitial/Between-the-Page-Units/Transition Ads:

- 800x500 maximum dimension. Position TBD – between pages. Maximum file size 80k. Animation length 5 seconds before rate table pages, 15 seconds before other pages.
- Must be labeled "Advertisement or "Brought to you by"
- Capped at 1 per unique user per day
- "Skip advertisement" required, above the fold in the right corner
- Hosted by Bankrate
- Provide final materials to your Bankrate Network Representative 5 business days prior to launch

Newsletter and Rate Alert Advertisements
GIF, JPG and Flash file formats accepted.
- Weekly Newsletters
  Ad placements:
    1) Leaderboard: 728x90, 40k max
    2) Bottom Banner: 728x90, 40k max
    3) Medium Rectangle: 300x250, 40k max

- Rate Alert Newsletters
  Ad placement: Bottom Banner: 728x90, 40k max.

- Standalone E-Mails
  HTML: Formatted text/images or gif/jpeg no larger than 18k. Recommended pixel size 400x520. Advertiser is required to supply .html format.
  Text: Recommended maximum of 600 words or 3,000 characters (including URL), 15k limit. Advertiser is required to supply .txt format.

  Subject lines: 50 characters maximum, including spaces. To avoid a high spam rating, use normal text with minimal use of caps, special characters and punctuation. It is also recommended that advertisers avoid words and phrases such as: Available, Buy, Check it out, Click, Click here, Discount, Enhanced, Exciting, Free, Home page, Hot, Log in, More, Offers, Opportunity, Select, Special.

  Standalone E-mails: Restricted to four sends per quarter per unique user.

ADVERTISER ONLINE DATA COLLECTION AND USE POLICY

Bankrate,LLC and its affiliates and subsidiaries (collectively, "Bankrate") set forth this Advertiser Online Data Collection and Use Policy (this "Policy") to guide advertisers and their agencies and vendors in preparing advertisements for display on websites owned, controlled or operated by Bankrate (collectively, "Bankrate Websites"). If you place advertisements or other promotions on Bankrate Websites, either directly or as an agency or vendor, you agree to this Policy, which applies to all of your advertising creatives, any technology or software used to serve and display your advertisements, and the landing pages that appear when a user clicks on your advertisements (collectively, "Advertiser Content").

Data Collection and Use Rules
You will abide by the following rules (collectively, "Data Collection and Use Rules"):
- You will not use or disclose any data gathered from Bankrate Websites, including without limitation, for the purpose of tracking or targeting subscribers or users when they leave Bankrate Websites, subsequent advertisement segmentation, retargeting of advertisements or messages to users, or resale or transfer to any third party for commercial or other use;
- You will not combine data gathered from Bankrate Websites with data from other sources;
- You will not collect any data from Bankrate Websites or its users consisting of usage behaviors, clickstream data, traffic patterns, and analytics;
- No cookie may be used for the purpose of retargeting, behavioral remarketing or targeting any advertisements, segment categorization or any form of syndication, which is related to Bankrate Websites or their content or users;
- No cookies used within advertising campaigns will extend beyond the date that the advertisement campaign expires or terminates, and no other cookies will extend beyond 12 months after the date on which the cookie is stored;
- When implementing cookies, you shall supply Bankrate with a link to the domain owner's end-user privacy policy, which must contain clear instructions regarding how to opt out of the domain owner's services controlled by a cookie;
- Pixels may not add to the overall Bankrate Website page latency during loading;
- Pixels must support http(s) traffic at 3000+ transactions per second;
- Pixels can only load after the advertising unit itself loads using a "polite download" technique;
- Pixels may only trigger a single DNS lookup;
- You shall never implement flash cookies, HTML5 storage or any forms of locally stored objects on users' devices;
- JavaScript shall not exceed 1K in size;
- You shall not engage in redirects; only direct requests may be used; and
- You shall not engage in any other data collection or use that Bankrate finds objectionable.

- You will immediately modify any Advertiser Content that Bankrate believes violates Bankrate's Data Collection and Use Rules.

<u>Seeking Approval and Guidelines to Engage in Prohibited Data Collection and Use</u>
Should you wish to engage in data collection and/or use that would or might violate Bankrate's Data Collection and Use Rules, you shall notify Bankrate in advance and provide Bankrate with all information requested by Bankrate regarding such requested data collection and use. Should Bankrate grant you written permission to engage in such data collection and use, then, unless otherwise agreed to by Bankrate, in writing:
- Bankrate shall own all data collected;
- You shall comply with all terms, conditions and restrictions imposed by Bankrate regarding the data collection and use;
- You shall comply with all applicable laws and regulations related to the data collection and use,
- You shall not disclose data collected to any third parties; and
- Upon termination or expiration of your relationship with Bankrate, you shall delete all data collected from your servers.

Keep in mind that, even though Bankrate provides this Policy and may approve or accept an insertion order for the display of your Advertiser Content, or may approve certain data collection and use, you are solely responsible for your Advertiser Content and data collection and use, including, without limitation, any claims or liabilities arising from your Advertiser Content or data collection and use. You shall indemnify and hold harmless Bankrate from any such claims or liabilities.

Bankrate reserves the right to add, remove or modify this Policy at any time by placing updated policies on Bankrate Websites. Bankrate reserves the right to reject or remove any Advertiser Content at any time, for any reason or no reason, in its sole discretion.

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