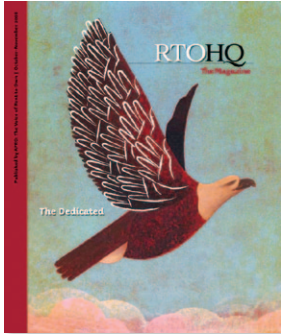


Consider these five great opportunities to expand your company's market



RTOHQ: The Magazine

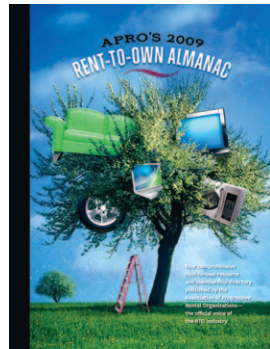
APRO's premier magazine serving the multi-million-dollar rent-to-own industry

With increased market penetration and emphasis on image enhancement, the rent-to-own industry is attracting more attention from the financial community and adding new customers. In addition, more manufacturers are adding rent-to-own to their marketing tiers. As the premier magazine serving this booming industry, advertising in RTOHQ: *The Magazine* is essential for companies targeting the rent-to-own market.

RTOHQ: *The Magazine* is a four-color bimonthly published by the Association of Progressive Rental Organizations, the official and most trusted voice of the rent-to-own industry. RTOHQ is the publication rent-to-own professionals rely on for accurate, in-depth coverage. With a circulation of 11,800, RTOHQ's readers are comprised of rent-to-own dealers, owners, managers, employees, manufacturers and suppliers.

Here are just a few of the companies who advertised with APRO in 2009: ArchBrook Laguna, Ashley, Benefit Marketing Solutions, BriteLite, Coaster Furniture, ColorTyme, Crosley, CybertronPC, D&H Distributors, Florida State Games, GE Appliances, High Touch, Imagery Marketing

Group, LG Electronics, New Age Electronics, O'Rourke Sales Co., Peg-Pérego, PTS Financial, Rental Information Systems, RSSS, SED International, Serta, SilkoRadio, Speed Queen, Teletrack, TRIB Group, Twinstar and Whirlpool.



RTO Almanac

A comprehensive rent-to-own industry resource and membership directory referenced year-round

The annual RTO Almanac is APRO's membership directory, listing dealers, their stores and suppliers in an easy-to-use format. The RTO Almanac is the direct connection for member dealers to contact suppliers, fellow APRO members and association headquarters. In addition, members refer to the RTO Almanac frequently for information on APRO's leadership, legislative updates, member service programs and to reference APRO's bylaws, code of ethics and collection practices.

As an advertiser, the RTO Almanac provides year-long exposure to dealers. Every time a dealer picks up his or her directory, your ad is seen again and again—maximum exposure at a minimum cost. As an added value, advertisers in this annual publication who are also associate members will be designated as such in the supplier section. The RTO Almanac is published in March 2010.

Show Guide

The perfect advertising outlet for companies exhibiting at APRO's Buying Show

Rent-to-own dealers from across the country eagerly anticipate the annual APRO Convention and Buying Show. The 2010 show promises to feature a record number of company exhibitors. Enhance your marketing by including your ad in APRO's 2010 Show



Guide. Published specifically for convention attendees, the official Show Guide lists exhibitors, booth locations, exhibit hall map and times and locations of all seminars and events.

You can be assured of maximum ad exposure as the Show Guide is distributed during and after the Convention and Buying Show to convention attendees, APRO members and prospective members.

Use this opportunity to let dealers know what you'll be exhibiting and encourage them to stop by your booth.

A P R O ONLINE NEWSLETTERS

RTO Today

Daily electronic newsletter keeps the industry up-to-date

With the growing reliance on online resources, rent-to-own professionals seek industry news and information on a more frequent and timely basis. Designed to meet this need, RTO Today, APRO's online newsletter, covers issues of importance to rent-to-own professionals and delivers that news electronically daily. RTO Today speaks to all levels of rental store personnel, offering current industry happenings, association news and events across the country. RTO Today has a circulation of 4,200 and is distributed to both APRO members and non-members. Effectively target your message to rent-to-own professionals everywhere with an electronic ad.

www.RTOHQ.org

The most comprehensive online resource for rental dealers

APRO's Web site, RTOHQ (www.rtohq.org), offers a wealth of information and innumerable resources for rent-to-own dealers, employees and vendors—a perfect way to capture the attention of potential buyers who visit the site. RTOHQ features industry news, legislative updates, state association information, registration to APRO events, current and archived issues of APRO publications, audio and video podcasts, links to rental stores and much more.



RTOHQ: The Magazine

Page rates—black and white

	One time	Three times	Six times
Full page	\$2,090	\$1,880	\$1,777
Two-page spread	2,757	2,480	2,336
Two-thirds page	1,727	1,557	1,472
Half page	1,397	1,270	1,207
Third page	1,045	939	894
Sixth page	703	635	595
Twelfth page	381	342	322

- ▶ Rates indicate per-insertion price
- ▶ Rates indicate black ink only
- ▶ Printed rates reflect multiple insertion discounts
- ▶ Rates subject to annual increase

Special positioning

- ▶ Back cover: \$2,735
- ▶ Inside front cover: \$2,600
- ▶ Inside back cover: \$2,445
- ▶ Six-time contract only on special positioning; non-cancelable; four-color process required

Color charges

For four-color process, add \$650 per page to space rate. High-resolution digital files and color proof must be furnished by advertiser.

Inserts

Contact advertising representative for availability, specifications and rates.

Issue dates and cancellation policy

RTOHQ: *The Magazine* is published six times annually: February, April, June, August, October and December. The advertiser may cancel by written notice sent by certified mail and delivered to RTOHQ before the 30th of the month preceding issue date. Under no circumstances will any cancellation be accepted after the 30th of the month preceding issue date. Covers and special units are non-cancelable.

Circulation

With a total circulation—both national and foreign—of 11,800, RTOHQ is distributed to owners, managers and executives of home entertainment, appliance and furniture rental outlets.

Issue specifications

- ▶ Trim size: 9" x 10 3/4"
- ▶ Stock: 70 lb. matte book white; cover stock: 100 lb. gloss cover white
- ▶ Print: sheet-fed offset with black-only and four-color (process) runs; 150- to 175-line screen
- ▶ Binding: perfect—i.e., with spine

Standard non-bleed ad sizes

Full page.....	8" x 9 3/4"
Two-thirds page (vertical).....	5 1/4" x 9 3/4"
Half page (vertical).....	5 1/4" x 7 1/4"
Half page (horizontal).....	8" x 4 3/4"
Third page (one column).....	2 1/2" x 9 3/4"
Third page (square).....	5 1/4" x 4 3/4"
Sixth page (vertical).....	2 1/2" x 4 3/4"
Sixth page (horizontal).....	5 1/4" x 2 1/4"
Twelfth page.....	2 1/2" x 2 1/4"

Bleeds

- ▶ There is no extra charge for bleeds.
- ▶ Provide one-eighth inch of bleed on each side of an ad that bleeds. A one-page advertisement that bleeds all four sides should measure 9 1/4" x 11", before trim. Trim size is 9" x 10 3/4".
- ▶ Keep the live matter one-quarter inch from trimmed edge top and bottom and one-half inch from the outside trim.

Advertising materials

Ads must be furnished electronically and must meet the following requirements:

- ▶ Provide Macintosh-compatible CD. Projects smaller than 2MB may be e-mailed to APRO. Please do not attempt to e-mail files larger than 2MB. Files larger than 2MB may be uploaded to APRO's FTP site. Contact APRO for the proper e-mail address and/or FTP instructions for digital submissions.
- ▶ Submissions must be accompanied by an accurate color proof.
- ▶ Only Macintosh InDesign, Photoshop, Illustrator or high-resolution PDFs (PDF/X:1a compliant) files are supported. Photoshop files should be flattened and saved as CMYK TIFF files at no less than 300 ppi at reproduction size.
- ▶ Provide all support files, including Macintosh-compatible Type 1 Postscript or Open Type fonts.
- ▶ All color graphic files within InDesign must be CMYK and scaled to 100 percent. If alterations by APRO are required to make customer-supplied digital files suitable for printing, the advertiser will be billed at \$100 per hour. All digital files must meet the requirements as listed, or alteration charges will be incurred.

Product focus and advertising deadlines

In every issue of RTOHQ: *The Magazine*, a listing of Who's Who in Rent-to-Own will be listed. These listings highlight rent-to-own industry product and service suppliers who support the industry in a variety of ways.

JANUARY-FEBRUARY 2010: Who's Who in Rent-to-Own Management. Advertising space closing: January 4; materials due: January 15

MARCH-APRIL 2010 (additional distribution for this issue): Who's Who in Rent-to-Own Furniture and the APRO Convention and Buying Show preview. Advertising space closing: March 3; materials due: March 12

MAY-JUNE 2010: Who's Who in Rent-to-Own Audio and Video. Advertising space closing: May 3; materials due: May 14

JULY-AUGUST 2010: Who's Who in Rent-to-Own Jewelry. Advertising space closing: July 5; materials due: July 16

SEPTEMBER-OCTOBER 2010: Who's Who in Rent-to-Own Computers and the APRO Convention and Buying Show recap. Advertising space closing: September 17; materials due: September 30

NOVEMBER-DECEMBER 2010: Who's Who in Rent-to-Own Appliances. Advertising space closing: November 5; materials due: November 19

Advertorials

Advertorials in RTOHQ: *The Magazine* are available to vendors who want to expand their exposure to rent-to-own professionals. Place a full-page, four-color advertisement at the normal display rate and receive up to three additional pages of editorial for \$900 per page. APRO reserves the right to approve all copy and design work. APRO will provide specifications for all advertorials and requests that advertisers provide print-ready digital files of the artwork. APRO also offers copy writing and design services for an additional fee (earlier deadlines will be required for these services). All deadlines are firm.

RTOHQ: APRO's Web site

Ad size 1 (banner)

- ▶ Banner size is 468 pixels x 60 pixels.
- ▶ \$1,500 per six months with placement throughout the site; \$300 per month on a month-to-month basis. Advertisers can link the ad to their Web site.

Ad size 2 (square)

- ▶ Square size is 300 pixels x 250 pixels.
- ▶ \$3,300 per six months with placement throughout the site; \$600 per month on a month-to-month basis. Advertisers can link the ad to their Web site.

Specifications

- ▶ There is a \$120 fee for APRO to design an electronic ad.
- ▶ Electronic ads will rotate throughout the entire Web site.
- ▶ Static GIF, animated GIF, JPEG or Flash-based files are accepted; Flash-based files must have the advertiser's Web address embedded before submitting the file (to ensure that visitors are directed to the appropriate site).
- ▶ File size is limited to 25K.

RTO Today e-newsletter

Ad size 1 (banner)

- ▶ Banner size is 234 pixels x 60 pixels.
- ▶ \$3,300 per six months with placement throughout the site; \$600 per month on a month-to-month basis. Advertisers can link the ad to their Web site.

Ad size 2 (square)

- ▶ Square size is 125 pixels x 125 pixels.
- ▶ \$2,700 per six months with placement throughout the site; \$500 per month on a month-to-month basis. Advertisers can link the ad to their Web site.

Contact information

Send all contracts, insertion orders, advertising materials and proofs to Cindy Ferguson, APRO, 1504 Robin Hood Trail, Austin, Texas 78703.

For more information, contact Cindy Ferguson at 800/204-2776 or via e-mail at cferguson@rtohq.org. You may fax contracts and/or insertion orders to 512/794-0097.

Specifications

- ▶ There is a \$125-per-hour fee for APRO to design an electronic ad.
- ▶ Static GIF, animated GIF, JPEG or Flash-based files are accepted; Flash-based files must have the advertiser's Web address embedded before submitting the file (to ensure that visitors are directed to the appropriate site).
- ▶ File size is limited to 25K.

Convention and Buying Show Guide

Charges and specifications

- ▶ Full page (black ink): \$1,000
- ▶ Full page (color): \$1,400
- ▶ Trim size: 9" x 10 $\frac{3}{4}$ "
- ▶ Space closing: June 16, 2010
- ▶ Materials deadline: July 1, 2010
- ▶ Published: August 2010

Please refer to the RTOHQ: *The Magazine* specifications regarding advertising material requirements.

RTO Almanac

Charges and specifications

- ▶ Full page (black ink): \$1,600
- ▶ Half page: \$1,300
- ▶ Four-color: \$650 additional
- ▶ Full-page dimensions: 7 $\frac{1}{2}$ " x 10"
- ▶ Half-page horizontal dimensions: 7 $\frac{1}{2}$ " x 4 $\frac{7}{8}$ "
- ▶ Trim size: 8 $\frac{1}{2}$ " x 11"
- ▶ Space closing: February 2, 2010
- ▶ Materials deadline: February 16, 2010
- ▶ Published: March 2010

Please refer to the RTOHQ: *The Magazine* specifications regarding advertising material requirements.

Terms and conditions

Commissions

- ▶ 15 percent of gross billings to recognized agencies on space, color and position.
- ▶ Back-up, tip-in or other special mechanical requirements are non-commissionable.
- ▶ No commissions will be granted if advertising materials do not meet the specifications detailed in the previous section.
- ▶ No commission will be granted for Web or RTO *Today* ads.
- ▶ APRO associate members receive an additional 5 percent discount.

Recruitment advertising

Employee recruitment advertisements are not accepted in any APRO publications.

Credit

Advance payment required on new accounts unless credit is approved by APRO.

Billings

Approved accounts will be billed upon insertion.

Extra charges

- ▶ Cancellation of the advertising prior to the contracted period will result in a one-time cancellation fee of \$50.
- ▶ Alterations, type layout and artwork are billed at cost to advertisers who do not submit camera-ready ads.
- ▶ Special positioning billed at rate plus 10 percent.
- ▶ In the event APRO makes an error or omission from any advertising submitted by the advertiser, the liability of APRO to the advertiser shall be limited to an amount not exceeding the charge paid by the advertiser for the advertising involved. In no event shall APRO be liable for any other or indirect or consequential damage.
- ▶ APRO reserves the right to reject any advertising.