



ICBA Independent Banker

Article Submission Guidelines

ICBA Independent Banker accepts articles for possible publication online or in print, and the magazine publishes a wide range of expert articles of interest to community bankers. When submitting an article to *ICBA Independent Banker*, please follow the guidelines below.

ICBA accepts a wide range of byline articles with information relevant to community bankers. Sales or marketing articles/communications will not be published. The magazine's [editorial calendar](#) also can provide hints on topics we plan to cover in future issues. However, we publish articles on a space-available basis provided that they are suitably written for and are relevant to our audience. Submitting an article does not guarantee its publication, either online or in print.

Article submissions should be sent by e-mail, with the author's contact information, to magazine@icba.org. No follow-up calls on submissions, please. Also, do not submit multiple versions of an article. ICBA receives too many proposals to respond to every submission.

ICBA staff will contact authors who submit articles it wishes to publish. We will not publish articles, either online or in print, without first contacting the author. Any edits made to submitted articles will be sent to the author for approval before publication. However, ICBA retains the right to edit manuscripts for spelling, grammar, punctuation, usage and clarity without the author's approval if necessary. ICBA also retains the right to alter headlines, subheads or deckheads within the article without approval from the author.

Manuscript Requirements

- **Writing Style.** Use plain English whenever possible. Please define all abbreviations and acronyms as a courtesy to the reader. And, above all, please do not use highly technical terms or jargon without explaining these terms or words to the reader. ICBA generally follows Associated Press Stylebook style guidelines.
- **Author Byline.** Every article must include the name of the author and his/her title and corporate affiliation.
- **Word Length.** Article length must not exceed 1,000 words, excluding any related tables, charts or graphs; sidebars; author(s) bios; or photo captions.

- **Format.** To submit articles, paste the text into the body (message area) of an e-mail to magazine@icba.org.
- **Images.** If charts or graphs are provided, please also provide the data/numbers used to generate the charts or graphs (as they will need to be recreated). The minimum resolution for photographs is 300 dpi (for a 4" by 6" image). We prefer photos to be in a Joint Photographic Experts Group (JPEG) format with a file name extension of .jpg. We cannot access photos embedded in a Portable Document Format (PDF) file or a Word file. Photos or images cannot be used unless the author provides us with written permission from the photographer or photo source for *ICBA Independent Banker* to use the photo or image in the magazine at no charge.
- **Quotes.** When directly quoting individuals, provide written approval (an e-mail is sufficient) from each person quoted in the article AND list at the end of the article each individual's name, physical mailing address, e-mail address, telephone number(s), and (if applicable) the Web address of the quoted source for verification. When directly quoting written sources, please provide the author's name, title, and date of publication; if you accessed the source on the Web, please also provide the Web address.
- **Attributions.** When indirectly citing technical experts or sources and for all cited or referenced facts, statistics, reports, etc., please provide exact Web addresses (where available) to facilitate fact-checking and verification of sources.
- **Certification.** All manuscript submissions to *ICBA Independent Banker* must include the following certification signed by the author:

"I certify that the work I submit for ICBA Independent Banker is original, that it does not falsely defame any person or entity, that the sources identified are authentic, that the quotations attributed to sources are accurate, and that publication of the work does not violate the rights of any third parties. I agree that ICBA Independent Banker may rely on this Statement."
- **Copyright.** ICBA and *ICBA Independent Banker* publishes submitted articles based on North American First Serial Rights. The association requires rights to publish the manuscript on ICBA's Web site (www.icba.org) and second serial and electronic rights.

Content/Editorial Guidelines

Keep in mind that our audience is community bankers. Whereas some of ICBA's community bank members are fairly large (several million dollars in assets), others are small community businesses with only a few branch offices. Articles cannot be sales- or marketing-oriented pieces (although product and service vendors can be mentioned in articles), but they must be informative and clearly relevant to the magazine's audience.

If a product or service is featured or mentioned, the article text should clearly explain how the product or service directly relates to the community bank environment and should specify exactly how the product or service would benefit bankers (i.e., how much money, time, energy, etc., can be saved).

If the article discusses a particular problem or challenge, it should also include a brief bulleted or numbered list giving readers short and easy-to-understand concrete steps they can take to resolve or address the problem or challenge. Case stories can be wonderful examples, but you must be sure that readers take away a clearer understanding of the problem as it relates to them and how they can use this information to help themselves.

To review previously published articles, check out ICBA's [Article Vault](#) and the [ICBA Independent Banker archives](#).