



ICBA Independent Banker **Article Submission Guidelines**

ICBA considers a wide range of bylined articles from industry experts for publication in *ICBA Independent Banker* magazine, an award-winning publication serving the nation's community banks. The association looks to publish articles that are informative, constructive and clearly relevant to the magazine's audience—community bank senior managers and executives.

Keep in mind that ICBA's membership of community banks is diverse in size, scope, activities and geographic location. Its member institutions range from multi-billion in assets serving many counties and states to a few million in assets serving a few cities or towns. ICBA seeks concise articles that that community bankers can consider to address an opportunity, issue or challenge. Real-world examples are useful to explain how an idea or issue pertains to community banks.

- **How to Submit Articles.** Articles should be sent by email—with the author's full contact information, including a telephone number and a mailing address—to magazine@icba.org.
- **Review Process.** ICBA and *ICBA Independent Banker* publish relevant, educational articles as editorial space is available. Submitting an article for consideration does not guarantee its publication, either online or in print. ICBA will not publish articles, either online or in print, without first contacting the author. Initial and primary editorial changes and suggestions made to submitted articles will be sent to the author for approval before publication. However, ICBA retains the right to edit manuscripts for space, spelling, grammar, punctuation, usage and clarity without the author's final approval. ICBA also retains the right to alter all headlines without final approval from the author.

ICBA Independent Banker generally follows Associated Press Stylebook editorial guidelines. To review previously published articles, check out ICBA's website at www.independentbanker.org. Articles should use direct, plain English whenever possible. They should avoid jargon, and necessary technical terms should be clearly defined or explained. Define all abbreviations and acronyms.

- **Word Length.** Articles generally should not exceed 500 words, excluding any related tables, charts or graphs; sidebars; author(s) bios; or photo captions. To submit articles, paste the text into the body (message area) of an email to magazine@icba.org.
- **Author Bylines.** Articles should include the name, title and email address of the author for publication. Articles should include a concise, clear description of the organization the author is affiliated with—and what products and services the organization provides to community banks.
- **Copyright.** ICBA generally publishes submitted articles agreeing to North American First Serial Rights. ICBA will require authors to agree to and sign a standard writer's agreement outlining copyright issues related to articles it publishes from noncontract authors.
- **Charts and 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 to use the photo or image in the magazine at no charge.

When indirectly citing technical experts or sources and for all cited or referenced facts, statistics, reports, etc., please provide exact website addresses (where available) to assist fact-checking and verification of sources.