



What our guidelines cover

- General guidelines
- Website and social media advertisements
- Print advertisements
- Television, radio, and telephone advertising
- 6-Month Promotional Credit Plan

General guidelines

Please start here to review our general guidelines that apply to ALL CFNA advertising. Guidelines specific to different advertising methods are called out below.


Our advertising guidelines help you correctly promote CFNA to your customers and help CFNA remain compliant with laws and regulations governing financial institutions. **Your cooperation is critical!**

- All CFNA-related information must be current. This includes, but is not limited to, the 6-Month Promotional Credit Plan disclosures, credit card art, and other annual updates we communicate to you.
- The 6-Month Promotional Credit Plan language must appear exactly as CFNA displays it. This includes all font sizes and formats, dates, text, and disclosures. We recommend copying and pasting the language to ensure nothing is changed or modified.
- An image of the credit card you offer is available for advertising use. The image of the credit card must never be stretched or altered in any way.
- All advertisements must be reviewed and approved by CFNA. Email marketing@cfna.com for review requests.

Website and social media advertisements

Customers are able to safely apply for the CFNA credit card on your website by clicking the application link provided by CFNA.

We can also provide you with advertising language and credit card art for your website and social media page(s).


 *Never collect customer information for a credit card application on your website or social media page. Please use your customized link to direct all customers to CFNA's secure credit card application on www.CFNA.com.*

Television, radio, and telephone advertising

You may include the mention of CFNA's credit card if you choose to run a television or radio or on-hold phone message advertisement.

Please note that if the 6-Month Promotional Credit Plan tagline is stated in a radio spot or is part of on-hold messaging, the two required disclosures must also be stated.

Television advertising can be handled the same way, or another option is available: if the two disclosures are not read during the commercial, the disclosures must appear on the screen in a reasonable font size and long enough for an average person to read them.

 *Due to these requirements, scripts and commercial drafts must always be reviewed and approved by CFNA. Email marketing@cfna.com for review requests.*



Print advertisements

You may opt to include CFNA's credit card if you choose to run or distribute print advertisements for your store. Print advertisements include, but are not limited to:

- Mailers
- Newspaper ads
- Flyers
- Phone book ads
- Brochures

6-Month Promotional Credit Plan

The formal name of our promotional credit plan is: 6-Month Promotional Credit Plan. It should always appear as such, including within sentences. **No other variation may be used.**

Any use of the promotional credit plan tagline MUST be followed by both disclosures and follow specific guidelines. The first line is called the tagline. It is followed by the first and second required disclosures. Here is what advertising the promotion should look like:

DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS*

\$149 Minimum purchase required. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within 6 months or if you make a late payment.

***MINIMUM MONTHLY PAYMENTS REQUIRED.** APR: 28.8%. Minimum Finance Charge: \$2.00. Terms are subject to change.

! **MINIMUM MONTHLY PAYMENTS REQUIRED. must be bolded and appear in all caps, and a single asterisk before **MINIMUM** must be used.**

} **Tagline:** 12pt font

} **1st Disclosure:** 9pt font / 75% of the tagline size

} **2nd Disclosure:** 6pt font / 50% of the tagline size

The 6-Month Promotional Credit Plan font point sizes must be translated into a pixel format for website advertising so that the promotional language is easily readable. The correct pixel font sizes are 16px, 12px, and 8px.

Here are important rules regarding how to advertise the promotion:

Tagline: DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS*

- Must appear, at minimum, in a 12 point font size.
- Any mention of "Deferred interest" MUST be followed with "if paid in full within 6 months*" in the same phrase and in the same color and same font size.
- If any part of the phrase is capitalized, underlined, bolded, italicized, or styles are combined, it must be consistent for the entire phrase.
- An asterisk is to be used at the end of the language to reference the second required disclosure.

Examples:

- DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS*
- Deferred interest if paid in full within 6 months*
- Deferred interest if paid in full within 6 months*
- Deferred interest if paid in full within 6 months*
- DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS*
- Can be combined with other disclosures (e.g. shop fees, warranty) but must start on its own line.



First required disclosure: \$149 Minimum purchase required. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within 6 months or if you make a late payment.

- Ensure that the correct minimum purchase amount (\$149) is displayed.
- Must appear, at minimum, in a 9 point font size or be at least 75% of the tagline size.
- Must be located directly beneath the tagline with no intervening text or graphics.
- The disclosure cannot be located in a footnote or on the reverse side.

Second required disclosure: ***MINIMUM MONTHLY PAYMENTS REQUIRED. APR 28.8%. Minimum Finance Charge: \$2.00.** Terms are subject to change.

Must appear, at minimum, in a 6 point font size or be at least 50% of the tagline size.

- Can be located in a footnote.
- Can be combined with other disclosures (e.g. shop fees, warranty) but must start on its own line.
- **"*MINIMUM MONTHLY PAYMENTS REQUIRED."** must be bolded and appear in all caps, and a single asterisk before **"*MINIMUM"** must be used.