

CRISTA MEDIA COMMERCIAL ACCEPTANCE POLICY

For advertisers wishing to reach Christian radio listeners and listeners with a family-based lifestyle, CRISTA radio stations provide an ideal vehicle to reach this large and loyal body of consumers. Our broadcast team would be happy to assist in tailoring advertising messages that would be effective for the CRISTA radio listeners. Here is an outline of our commercial acceptance policy:

1. Length of commercial, including tag and sponsorship identification, needs to be within the length of airtime purchased by advertiser.
2. Advertiser identification needs to be clearly communicated in commercials.
3. Commercials mentioning station call-letters or moniker must be approved in advance by station management.
4. Commercials promoting religious practices inconsistent with the doctrinal statement of CRISTA Ministries are not acceptable.
5. Commercials of poor audio quality or using highly irritating production and sound effects are not acceptable.
6. Commercials for illegal products and services are not acceptable.
7. Piggyback commercials are treated as separate commercials.
8. Commercials that make misleading or false claims are not acceptable.
9. Commercials that attack individuals, products or companies are not acceptable.
10. Commercials that alarm the public or cause fear in youth listeners are not acceptable.
11. Advertisers of the financial sector are required to provide proof to substantiate claims made in their commercials regarding interest rates, investment return, risk, etc.
12. Commercials that contain off-color humor or inappropriate innuendo are not acceptable.
13. Commercials that promote usage of the following categories are not acceptable: birth control, casinos, cigarettes and tobacco, guns and firearms, hard liquor, drugs, lottery and gambling, R-rated movies and video, sexual content and pornography, witchcraft, and wizardry.

14. Commercials may be declined when a company or business is under investigation by state agencies or has negative publicity,
15. Commercials for cosmetic surgery and personal hygiene products are subject to copy approval by station management.
16. Restaurant commercials that advertise food items with incidental mentioning of happy hour are generally acceptable as long as there is no inclusion of alcoholic beverages. Copy requires approval from station management.
17. Grocery store commercials featuring wines are generally acceptable. Copy requires approval from station management.
18. Grocery store commercials that advertise food items with incidental mentioning of beer as one of the items offered are generally acceptable. Copy requires approval from station management.
19. Grocery, Drug or Convenience store commercials that specify name brands of hard liquor are not acceptable. The use of the word "Spirits" may be acceptable once in a commercial with management approval.

In situations where commercial content falls in the grey area, please consult your CRISTA station representative. Our production staff would be happy to provide editing as a free service to tailor commercials for advertisers.

Thank you for including CRISTA radio stations in your advertising plans.

TERMS AND CONDITIONS

The parties to this advertising agreement affirm that nothing in this agreement, or any of the actions, benefits and obligations relating to it, discriminate in any way on the basis of race or ethnicity.

Notwithstanding to whom bills are rendered, advertiser, agency and service, jointly and severally, shall remain obligated to pay to station the amount of any bills rendered by station within the time specified and until payment in full is received by station. Payment by advertiser to agency or to service or payment by agency to service, shall not constitute payment to station. Station will not be bound by conditions - printed or otherwise; contracts, insertion orders, copy instructions or any correspondence when such conflict with the above terms and conditions.

Two week advance cancellation notice is required unless otherwise specified.