

The Leader-Herald

{ PRINT / ONLINE / MOBILE }



Interactive advertising begins here.



2019 Media Guide

8 EAST FULTON STREET / GLOVERSVILLE, NY 12078 / 518-725-8616 / WWW.LEADERHERALD.COM



THE LEADER-HERALD

8 East Fulton Street,
Gloversville, NY 12078

(518) 725-8616
Fax: (518) 725-7407 Editorial
(518) 773-3384 Advertising

RATES EFFECTIVE:

FEBRUARY 1 - DECEMBER 31, 2018
Members: Alliance for Audited Media
Published afternoons Monday through
Friday, mornings Saturday and Sunday.

PERSONNEL

Trevor EvansPublisher
tevans@leaderherald.com

Stephen HansenAdvertising Manager
shansen@leaderherald.com

Brenda Anich.....Circulation Director
banich@leaderherald.com

Patricia OlderManaging Editor
polder@leaderherald.com

James CornellBusiness Manager
jcornell@leaderherald.com

DEADLINES

A. RETAIL AND CLASSIFIED DISPLAY

Publication DayDeadline
MondayFri. 11:00 a.m.
TuesdayFri. 2:00 p.m.
WednesdayMon. 2:00 p.m.
ThursdayTues. 2:00 p.m.
FridayWed. 2:00 p.m.
SaturdayThur. 11:00 a.m.
Sunday C&DWed. 12:00 p.m.
Sunday A&BWed. 2:00 p.m.
Leader ExtraWed. 4:00 p.m.

B. CLASSIFIED TRANSIENT DEADLINES

4PM day prior to publication for Tuesday,
Wednesday, Thursday and Friday.
Deadline for Monday is Friday at 4PM.
Saturday and Sunday deadlines at 10AM Friday.
ALL CLASSIFIED LINE ADS ARE PREPAID

C. TV PREVIEW (TV magazine)

Week prior to date of publication.

MISCELLANEOUS SERVICES

- (At no additional investment)
- Copy, layout and ad design services
 - Co-op search and reimbursement
 - Advertising branding
 - Advertising photography
 - Advertising budgeting

MECHANICAL REQUIREMENTS

Retail - 6 column format - 22" web

One Column1.646 Inches
Two Column3.417 Inches
Three Column5.187 Inches
Four Column6.958 Inches
Five Column8.729 Inches
Six Column10.50 Inches

Classified - 8 column format

One Column1.203 Inches
Two Column2.531 Inches
Three Column3.859 Inches
Four Column5.187 Inches
Five Column6.516 Inches
Six Column7.844 Inches
Seven Column9.172 Inches
Eight Column10.50 Inches

ELECTRONIC REQUIREMENTS

A. ADS UPLOADED TO FTP:

PDF (Portable Document Format)
#1 choice-grayscale, color or black and white,
retains layout, typography and color.
With Fonts Embedded.
TIFF (Tagged Image File Format)
For grayscale or black and white.

B. PROGRAMS AVAILABLE:

Multi-Ad Creator and Adobe Photoshop
Color Values: Composite, CMYK (Cyan,
Magenta, Yellow, Black),
Must have for process color.
RGB-WE CANNOT ACCEPT RGB FILES,
PLEASE CONVERT TO CMYK
Files deleted after final printing date.

RATE POLICY

A. The Leader-Herald reserves the right to edit or reject any advertisement.

B. In the event an ad is accidentally omitted from publication, the publisher's liability for such omission or error shall not exceed the charge by publisher for the ad which is omitted or in error.

C. The publisher shall not be liable for slight changes or typographical errors that do not lessen the value of an advertisement. The publisher's liability for other errors is strictly limited to publication of the advertisement in any subsequent issue or the refund of any monies paid for the advertisement.

D. The advertiser and/or advertising agency agrees to defend and indemnify the publisher against any and all liability, loss or expenses arising from claims of libel, unfair competition, unfair trade practices, infringement or trademarks, copyrights, trade names, patents or proprietary rights or violation of rights of privacy resulting from the publication of the advertiser's advertisement.

E. Notice of typographical or other errors must be made before the second insertion. Claims for refunds or credit for more than one insertion will not be recognized unless notice of the error is given prior to second insertion. All requests for credit must be made during the same billing period in which ad appeared.

F. Requests for special placement will be accommodated when possible.

G. Terms - Net payable in full by 30th of the month following publication. After 60 days all contracts are subject to nullification by publisher with advertising rebilled at open rate.

H. All advertising accepted on a cash-with copy basis unless credit has been established previously. Credit application must be completed 7 days prior to publication of initial advertising.

I. All advertising credit balances must be taken in kind (i.e., through additional advertising) and must be taken within one year.

J. The Leader-Herald reserves the right to cancel any agreement or make any rate revision upon 30 days written notice. The advertiser may cancel any contractual agreement without adjustment charge at any date upon which new and increased rates are made effective by The Leader-Herald.

K. Minimum space is 1 column inch. Advertisements over 20 inches in depth will be billed as full depth ads.

L. Combination rates and repeat discounts apply only when identical copy is scheduled in accordance with established combination rate structure. All combinations and repeats must be completed within 7 days.

M. The Leader-Herald will not extend credit for advertising orders or space reservations that claim sequential liability.

N. The Leader-Herald does not accept brokered advertising.

O. All local rates are non-commissionable. National rates are commissionable at 15%.

COPY & CONTRACT REGULATIONS

A. Cancellations: Any advertisement canceled after advertising deadline for the specified publication will be charged at 50% of the applicable rate for the advertisement.

B. Alteration Charges: Alterations to a composed ad will be limited to specific errors in copy or design on the part of The Leader-Herald. Any additional alterations will be charged subject to publisher's discretion, at a rate of \$25.00 per hour.

Alterations are defined as a change from original copy or layout made after the advertisement is submitted to The Leader-Herald for processing.

**In your hands.
On your phone.
On your computer.**

**We deliver your news,
every day.**

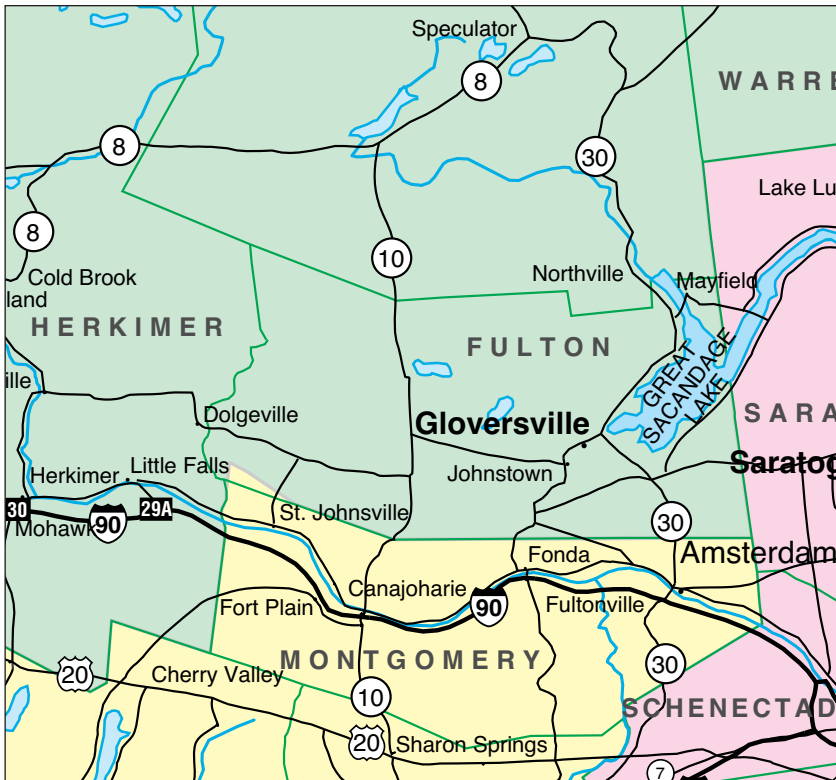
The Leader-Herald

ALL ACCESS

WEB SITE • E-EDITION • MOBILE APPS

FULTON COUNTY AND SURROUNDING AREAS

Total Average Paid Circulation: Sunday with The Leader Extra - 12,500 / Daily - 5,000 - BY ALLIANCE FOR AUDITED MEDIA



FULTON, MONTGOMERY AND HAMILTON COUNTY COMMUNITY DEMOGRAPHICS

FULTON COUNTY - 55,531

Bleecker	533
Broadalbin	5,260
Caroga	1,205
Ephratah	1,682
Gloversville	15,665
Johnstown, City	8,743
Johnstown, Town	7,098
Mayfield	6,495
Northampton	2,670
Oppenheim	1,924
Perth	3,646
Stratford	610

BY AGE:

Under 18	12,326
18+	43,205
20-24	2,976
25-34	6,298
35-49	11,746
50-64	11,869
65+	8,901

MONTGOMERY COUNTY - 50,219

Amsterdam, City	18,620
Amsterdam, Town	5,566
Canajoharie	3,730
Charleston	1,373
Florida	2,696
Glen	2,507
Minden	4,297
Mohawk	3,844
Palatine	3,240
Root	1,715
St. Johnsville	2,631

BY AGE:

Under 18	11,801
18+	34,418
20-24	2,915
25-34	5,732
35-49	9,750
50-64	10,500
65+	8,329

HAMILTON COUNTY - 4,836

Arietta	304
Benson	192
Hope	403
Indian Lake	1,352
Inlet	333
Lake Pleasant	781
Long Lake	711
Morehouse	86
Wells	674

BY AGE:

Under 18	795
18+	4,041
20-24	172
25-34	358
35-49	926
50-64	1,386
65+	1,130

EDUCATION - FULTON COUNTY

Public Schools	22
Students	9,345
Teachers	712
Non-Public Schools	1
Students (NP)	17
2-Yr. Public Colleges	1

EDUCATION - MONTGOMERY COUNTY

Public Schools	17
Students	7,798
Teachers	625
Non-Public Schools	7
Students (NP)	560
2-Yr. Public Colleges	0

EDUCATION - HAMILTON COUNTY

Public Schools	7
Students	596
Teachers	100
Non-Public Schools	0
Students (NP)	0
2-Yr. Public Colleges	0

ECONOMICS

Median Household Income	\$45,333
Per Capita Income	\$23,527

MAJOR EMPLOYERS

Euphrates Cheese
Fage
Lexington Center
Liberty Enterprises
Nathan Littauer Hospital
St. Mary's Hospital
Target
Taylor Made
Wal-Mart

The Leader-Herald reaches more than 20,000 readers each day through our newspaper and online availability.

The Leader-Herald serves Fulton, Montgomery and Hamilton counties and has been the area's leading news and information source for more than 130 years.

The Leader-Herald is a full service commercial printing company that specializes in web printing, as well as full color single sheet inserts, tabloids and broadsheets.

We provide professional service with post press and full knowledge of mailings and distribution.

(518) 725-8616
www.leaderherald.com

RETAIL DISPLAY RATES

Open Rate Daily \$18.40 Per Inch
Sunday \$18.80 Per Inch

Church/Charity Rate Daily \$12.00 Per Inch
Sunday \$12.40 Per Inch

Annual Bulk Space Rates (non-commissionable net)

Inches Per Year	Daily Rate Per Inch	Daily Rate With Extra	Sunday Contract Rates	Sunday With Extra Rates
75	\$14.00	\$17.35	\$14.40	\$17.75
125	\$13.75	\$17.10	\$14.15	\$17.50
250	\$13.35	\$16.70	\$13.75	\$17.10
500	\$12.95	\$16.30	\$13.35	\$16.70
1,000	\$12.50	\$15.90	\$12.85	\$16.25
2,000	\$12.10	\$15.50	\$12.45	\$15.85
3,000	\$11.65	\$15.10	\$11.95	\$15.40
4,000	\$11.25	\$14.70	\$11.55	\$15.00
5,000	\$10.95	\$14.40	\$11.25	\$14.70
6,000	\$10.65	\$14.10	\$10.95	\$14.40
7,000	\$10.45	\$13.90	\$10.75	\$14.20

Best investment is The Leader-Herald and The Leader-Herald Extra combo by reaching over 20,000 households.

CLASSIFIED RATES

OPEN CLASSIFIED DISPLAY

Open Rate \$13.50 per col. inch
* Classic \$10.90 per col. inch
** Repeat \$11.40 per col. inch

All Sunday display ads are included in The Leader Extra for only \$1.00 pci more and reach an additional 5,000 households.

ANNUAL DISPLAY CONTRACT

Must run a minimum of 2 inch rate holder, billed at \$5.80 per inch, per day. Rate holder must run each day.

Daily \$9.00 per col. inch
Classic \$6.20 per col. inch
Repeat \$7.75 per col. inch

* Repeat rate applies to ads repeated within a seven day period. No copy changes

** Classic applies to ads that run any three days from Thursday through Monday with no copy changes.

LINE ADS

1 - 2 Days \$1.21 per line per day
3 Days \$1.10 per line per day
4 - 6 Days \$1.01 per line per day
7 Days .97¢ per line per day
14 Days .86¢ per line per day
30 days .76¢ per line per day

All classified line ads require prepayment.

All line recruitment ads receive a \$5.00 on-line charge.

All Sunday ads are included in The Leader Extra for only \$3.00 more and reach an additional 5,000 households.

When two trusted brands like The Leader-Herald and ©RealMatch come together, there's a clear path to better jobs and better candidates.

Call (518) 725-8616 for complete information.

The Leader-Herald



8 East Fulton Street / Gloversville, NY, 12078 / 518-725-8616 / www.leaderherald.com

COLOR ADVERTISING

1 Color \$130 • 2 Color \$175 • Process \$215

Color contracts available. Call advertising for more information.

BRAND BUILDERS

Our Brand Builder advertising program is designed to create a name awareness for your business at a substantial discount. Your ad will appear in our daily newspaper, as well as the online version, keeping your business in the minds of readers. The Brand Builder program offers you 71% or higher savings off the open space daily rate!

4 Inch Ad 1 Year Contract
3 Ads Per Week \$284 Per Month
• Process Color Add \$48/mo.

6 Inch Ad 1 Year Contract
3 Ads Per Week \$396 Per Month
• Process Color Add \$72/mo.

TV PREVIEW

Our television magazine has a shelf life of 24 hours a day, 7 days a week.

THE LEADER-HERALD EXTRA

Rate\$4.90 Per Inch
Display Pickup Rate.....\$3.85 Per Inch

The Leader-Herald Extra is distributed to non-subscribers in Fulton and Montgomery counties.

Deadline: Wednesday prior to weekend distribution.



WELCOME HOME - REAL ESTATE GUIDE

Our monthly Welcome Home Magazine has proven to be a valuable resource with potential home buyers. Published the second Saturday of each month and made available for pick up at several area locations.

SUNDAY COMICS AVAILABILITY

PAGE	SIZE	COST
1	2 x 18	\$150.00
2	6 x 1.5	\$30.00
3	2 x 11	\$88.00
4	6 x 4	\$125.00
5	2 x 11.5	\$92.00
6	2 x 8	\$65.00

PICK-UP PROGRAM

40% repeat discount applies to any ad which is published for a second run and 50% to any ad which is published a third time within 6 days of the original publication. Ads must be scheduled on one insertion order with no copy changes.

PRE-PRINT RATES

The Leader-Herald and the The Leader-Herald Extra full circulation broadsheet.

SINGLE SHEET

Open \$44.00 6-23 Times \$42.00 24-36 Times \$40.00 37+ Times \$38.00

Insertions Per Year Up To 12 Pages Over 12-24 Pages Over 24 Pages

FULL RUN

Open	\$53.00	\$58.00	\$61.00
6-23 Times	\$46.50	\$51.50	\$54.50
23-36 Times	\$45.50	\$50.50	\$53.50
Over 36 Times	\$44.50	\$49.50	\$52.50

8,000 TO 8,999 RUN

Open	\$54.00	\$59.00	\$62.00
6-23 Times	\$47.00	\$52.00	\$55.00
23-36 Times	\$46.00	\$51.00	\$54.00
Over 36 Times	\$45.00	\$50.00	\$53.00

6,000 TO 7,999 RUN

Open	\$57.00	\$63.00	\$66.00
6-23 Times	\$51.00	\$56.00	\$59.00
23-36 Times	\$49.00	\$55.00	\$57.00
Over 36 Times	\$48.00	\$54.00	\$56.00

5,000 TO 5,999 RUN

Open	\$59.00	\$65.00	\$69.00
6-23 Times	\$54.00	\$58.00	\$61.00
23-36 Times	\$52.00	\$57.00	\$60.00
Over 36 Times	\$51.00	\$55.00	\$59.00

Pre-print sizes larger than 44 pages add \$2.50/m for each additional 8 tab pages. Insert rates are based on quantity and usage. Insert revenue applied toward ROP contract fulfillment. For Sunday and holiday pre-prints we only accept full run quantities.

TOTAL MARKET DISTRIBUTION

Monday - Saturday: 5,000 • Sunday: 12,500 with The Leader Extra

MECHANICAL REQUIREMENTS

- Inserts accepted Tues., Wed., Th., & Sun. only.
- Product width: 7" minimum, 11"x11" maximum. Any piece over 11" must be quarter folded.
- Product thickness: 80# bond minimum.
- Product samples or pouchable inserts available upon request. Call your advertising representative for price quote.
- Additional charges may apply to unique, non-standard or damaged skids.
- Odd shaped inserts accepted, but client is not guaranteed problem free insertion.

PREPRINT CLOSING/SHIPPING INFORMATION

- Reservations: 10 working days prior to insertion. Deadline subject to change for holidays.
- Receiving deadline: 7 working days prior to insertion date.
- Minimum insertion charge: \$136.
- Receiving dock hours Monday - Friday, 8 a.m. - 10:30 a.m. and 1 p.m. - 4 p.m.
- Packaging: Secured bundles on skids or cartons in turns of 100. Single stacked pallets no larger than 5 feet high. Minimum 4 bands per pallet. If insert is physically thicker on one side, please bundle inserts in turns of 50.
- We reserve the right to refuse any damaged skid on delivery.
- Address deliveries to: The Leader-Herald, 13 Washington St., Gloversville, N.Y. 12078.

PACKAGING PREPRINTS

Improperly packed inserts can cause misses or multiples. We offer these important guidelines:

- Stack inserts on non-returnable 4-way wooden pallets designed for use with forklift trucks.
- Standard pallet should be 40 x 48 inches off the floor.
- Add a protective cover to the bottom of pallet to protect inserts from green lumber and another on top to protect from the weather.
- Do not double stack pallets.
- Skids must be tagged with insert name, date of insertion, and quantity.
- Small quantities can be delivered in boxes identified on the outside with insert name and quantity in each box.

AD SHEETS

LET US DESIGN, PRINT AND INSERT A FLYER FOR YOUR NEXT BIG EVENT!

Single Ad Sheets

4 color, 1 sided.

60# white gloss stock

Price includes insertion into the newspaper

6,000: \$147 per M

9,000: \$119 per M

Allow ten days to print and deliver - after proof approval.
Other options available for quotation.

STICKY NOTES

Put the power of front page advertising to work for you. Sticky notes are placed by hand on the front page of all paid households. Pricing available upon request.

Looking to reach your best prospects?

Living

FULL OF FEATURES

From the advice of Annie's Mailbox and horoscopes to local engagements, food, weddings, and anniversaries, you will find it all in this section.

Classified/©RealMatch

LOOKING FOR A CAREER?

Having teamed up with ©RealMatch, we can now assist you in placing an ad on numerous sites when you place a print ad with us.

Senior Focus

A VITAL PART OF OUR MARKET

Almost 30% of our area market is 55 or older - want a better way to reach them? This is where you need to be each Saturday!

What's To Do

WHAT TO DO THIS WEEKEND

Keep up with local happenings in arts and entertainment with What's To Do.

Sunday Sports

FOR THE SPORTS JUNKIE

A comprehensive report on local, college and professional sports in one dynamite package that is loaded with pictures. It's the first section you'll want to read on Sunday!

ONLINE RATES

In the past twelve months, leaderherald.com has had 2,553,832 Visits; 991,064 Absolute Unique Visitors; and 8,489,032 Pageviews.

Source: Google Analytics report January 2018 - December 2018

POSITION	OPEN		GOLD		SILVER		BRONZE	
	ros*	targeted	ros*	targeted	ros*	targeted	ros*	targeted
Top leaderboard	\$13	14	7	8	9	10	11	12
RIGHT								
Rectangle	\$13	14	7	8	9	10	11	12
Half Page	\$15	17	11	12	12	14	13	15
LEFT								
Skyscraper	\$13	14	7	8	9	10	11	12

(rates per 1,000 impressions)

OTHERS

Funeral home ad below obit: \$10 per obit

PACKAGES

Gold Level

300,000 impressions per month (ie: leaderboard would be $300 \times \$7 = \$2,100$)
A one year commitment would give the advertiser gold status without a minimum monthly impression commitment.

Silver Level

200,000 impressions per month (ie: leaderboard would be $200 \times \$9 = \$1,800$)
A 6-month commitment would give the advertiser silver status without a minimum monthly impression commitment.

Bronze Level

100,000 impressions per month (ie: leaderboard would be $100 \times \$11 = \$1,100$)
A 3-month commitment would give the advertiser bronze status without a minimum monthly impression commitment.

SAMPLE PACKAGES

10,000 impression
per month
LEADERBOARD

\$90
per week

Run of site ad with
a silver package.

25,000 impression
per month
HALF PAGE

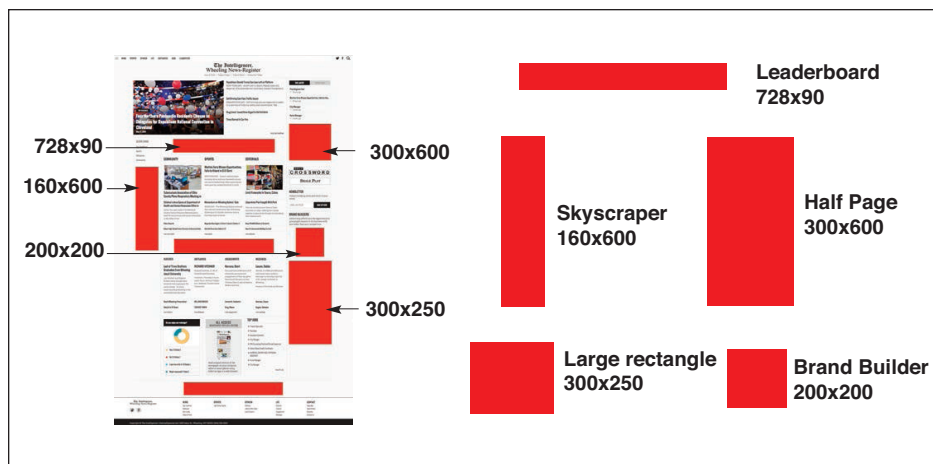
\$275
per month

Run of site ad with
a gold package.

7,500 impression
per month
SKYSCRAPER

\$67.50
per week

Run of site ad with
a silver package.



FOLLOW US!

The Leader-Herald is on Facebook and Twitter. You can also download our app to stay connected on your mobile device.

LEADERHERALD.COM

Each month our site is visited by more than 82,500 readers who view more than 707,500 pages. The responsive design seamlessly scales to be comfortably viewed on a computer, tablet, or smart-phone, allowing readers in the area and around the world to view one of the most comprehensive reports of the Fulton County area on the web. The site has a robust archive, containing stories dating back to 2009.

KEY POINTS

- All sites offer IAB standard ad positions:
Leaderboard - 728x90 pixels
Skyscraper - 160x600 pixels
Rectangle - 300x250 pixels
Half-banner - 234x60 pixels
Banner - 468x60 pixels
 - Inventory on the sites can be purchased individually, by region, by state, or by entire network.
 - All sites have standard sections that include news, sports, obituaries, business and lifestyles.
 - All ads on dailies are scheduled using Open Ad Stream or Google Ad Manager, both of which allow third party tags.
 - Targeting is possible by section, time of day, day of week, frequency and by geographic location of the user.
- Please contact us to learn how you can use some or all of the sites to reach your intended online audience.

REACH

Our newspaper reaches more of your potential customers more effectively than any other advertising medium in this region.

- Our research has shown that our readers actually purchase the newspaper for the advertisements.
- Unlike unwanted ads in other mediums, our readers welcome our ads and are actively engaged in them. (Viewers change TV/Radio channels; drive by billboards; throw away "junk" mail.) Newspapers are invited into the home.
- Newspaper advertising is not fragmented like television commercials (too many channels) or radio (AM, FM, satellite).
- When you combine newspaper advertising with advertising on the newspaper's website, your message reaches roughly 80% of adults in the market.

VALUE

You simply cannot find a better advertising value in our market when measured in terms of cost and results.

- No production costs. We offer free design for all advertisements. This allows you to spend more of your ad budget on placement of ads, instead of paying to have them produced.
- People respond immediately to ads in our newspaper because we are at the purchasing level of the marketing mix. Direct results are the real value of advertising with us.
- Our newspapers provide the most effective way to deliver your messages to your potential customers.
- We deliver the best cost per impression of any medium in the region.
- Your time also has value. From concept to cash register, we have some of the best timelines of any media platform.
- Let us show you how The Leader-Herald can deliver measurable results in the most cost-effective way.

FLEXIBILITY

Our newspaper provides you the flexibility needed to deliver your message more effectively.

- Our newspaper provides advertisers with the ability to go into greater depth and detail than other media.
- Our newspapers allow advertisers to quickly change their advertising message. This quick turn around is almost impossible with TV, radio, billboard and direct mail advertisements because of production time.
- Ads in our newspaper are tangible. You can hold them, read them and re-read them at your convenience.
- Ads in our newspaper drive business on the days you want to target.
- Black and white, spot color, full color, white space. Have a consistent look or mix it.

Consumer response to newspaper preprints

Over the course of 30 days, newspaper preprint advertising evokes a variety of responses from most adults. Among all adults, close to 80% said they acted on information from newspaper circulars in various ways.



78%

TOOK ACTION

52%

Used it to compare prices

56%

Clipped and saved a coupon

48%

Compared one circular to another

41%

Used a special ad offer to make an unplanned purchase

How consumers act on newspaper advertising

Readers notice advertising in newspapers either routinely or when it suits them. Most also react to the advertising messages in various ways. About 8 in 10 of all adults (79 percent) said that they respond to newspaper advertising within 30 days.

ACTIONS FROM PRINT NEWSPAPER ADVERTISING WITHIN 30 DAYS:

79%

TOOK ACTION

51%

Made a purchase

40%

Made online actions (purchase, search, visit sites)



Source: Newspaper Association of America 2014

COMMERCIAL PRINTING AT THE LEADER-HERALD CAN MAKE YOUR NEWSPAPER AND YOUR BOTTOM LINE LOOK BETTER THAN EVER!

The Leader-Herald has been in operation for over one hundred and thirty years and *The Leader-Herald* Printing service has become a proven leader in broadsheet and tabloid printing.

Quality is our main goal in running two large web presses, two sheet-fed presses combined with a stitching and trimming operation that produces newspapers, manuals, booklets and a variety of other printing jobs that have satisfied customers all over the Northeast.

Located in Gloversville, NY. we offer very competitive pricing and our central New York State location, provides our customers with timely and cost saving distribution.

Our pre-press department provides the sharpest images with our computers outputting to high-resolution ECRM CTP assuring crisp, clean type and sharp

graphics for high-quality reproduction.

We have the ability to accept digital files via our FTP site, offering our customers the convenience of uploading files from anywhere, in a matter of minutes.

Our bindery department completes the cycle of excellent print production. Our proficiency in this area include accurate trimming, folding, and stapling.

Packaging and shipping personnel make sure that your printed product arrives when you need it.

We offer full service data processing and mailing. We take the hassle out of printing at one location, binding at another and mailing from yet another.

For complete information - quotes and professional customer service **contact Tim VanAernam** at (518) 725-8616 or e-mail him at tvanaernam@lhprint.com

- Quality printing at competitive prices
- Fast turn around
- State-of-the-art electronic transfer

We will print your **publication** or **special section!**

PRESS

tabloid • broadsheet • booklet (magazine & digest size)

BINDERY

saddle stitch • glue binding with inline trimming • perfect binding

MAILING

ink jet addressing • postal reports • NCOA verification