

# Working with Visions, Ink.



**Visions, Ink.**  
*Marketing for Credit Unions*

Our relationships with the credit unions we serve are important to us. And we realize that the quality of those relationships depends largely on the quality of our communication. Good communication eliminates the possibility of differing assumptions and unstated expectations, which can undermine any relationship. That's why we prepared the following. We want you to know from the outset what to expect when working with us.

## **ESTIMATES**

At your request, we'll provide you with a free estimate for any project. Estimates are valid for 30 days. We'll estimate design and copywriting hours within a reasonable range based on the project's specifications. We'll bill you for the hours our staff spends working on the project and for the materials we use to complete it. Printing and bindery estimates will be based on the exact specifications you provide. If the specifications change, the prices may change.

For web projects, all services will be outlined with the hours budgeted for completion and the total cost for each service based on that budgeted time. If the project requirements change, the hours required for completion may change, as will the cost for the service. When a change of requirements will increase costs, a revised proposal will be submitted to you reflecting that change.

## **PROOFS**

All proofs or comps will be emailed as Adobe PDF files, with the exception of web art images which will be emailed in the appropriate web format. If you require a specific file format, please let us know. Full website design comps will be posted on our website review for your actual-size, online viewing.

All proofs for print projects will be accompanied by a project approval form. Please carefully review the project specifications and delivery instructions on this form. Be sure to fill in any incomplete information or mark any changes that you need us to make before faxing or emailing the signed form back to us.

Website projects will require approvals at various phases of the project. Approval will be required before we will proceed to the next phase. The production timeline will include milestones for when approvals are due. Failure to meet these deadlines by the client will likely cause shifts in the production schedule and the scheduled launch date. Approvals must be submitted in writing by email to the web project coordinator or posted in our online project management system.

Mounted glossy comps for any project are available upon request.

When it comes to colors, keep in mind that what you see may not be exactly what you get. There's always a slight variance between a color as it appears on screen, or in a printout, and that same color as it appears in the final product.

The quality or appropriateness of any photo, copy or anything else in any file that you provide is your responsibility, as is the accuracy of the copy.

We'll be as careful as we can with every project you bring us. But, despite our best efforts, we may slip up occasionally (or we may fail to notice that you slipped up). So please don't give us your approval of any proof without thoroughly reviewing it first.

## AUTHOR'S ALTERATIONS

Author's alterations (AA's) to print projects **after** the first two rounds of proofs, and any requested alterations to art, will incur additional costs. We will not charge you for the first two sets of changes to type and we will not charge you for revisions necessitated by errors on our part. Additional charges may be incurred for other services rendered such as scans, illustrations, and photography.

Requested alterations for art for web projects will be included in the design budget until the budget is exhausted. We typically allow a minimum of four hours to accommodate such requests during the design phase. We will notify you if your requests will exceed this allowance prior to fulfilling the requests. Changes to art after the design is approved will incur additional charges.

AA's to web text or factual content you provide will incur additional charges. The first round of AA's to web content written by our staff will be completed at no additional charge. Additional AA's will incur additional charges.

You may send us your AA's for print projects by fax or email. We'll usually email you a revised PDF proof within 3 business days of receiving the changes. AA's for web projects should be submitted by email or in a Word or text document. The turnaround time for these changes will be based on the extent of the changes and the overall production timeline.

## COPY AND USAGE RIGHTS

Any artwork or copy we provide you—preliminary or final—remains our property. This is standard in our industry. For print projects, that means you'll need to check with us before you reproduce it, modify it, scan it or distribute it. For web projects, that means you'll need to check with us before you reproduce, reuse or distribute it in any format beyond the website we created for you, or before you modify any web art we created for you. We retain the right to enter work we do for you in design competitions, send it to publications or use it in our marketing materials.

We retain and archive all artwork, copy and specifications for completed projects.

## FINAL APPROVALS

We require a signed project approval form on all projects. So if you give us your okay over the phone or by email, you may still need to fax the approval form to us. It will be up to you to verify the information on the form, including specifications, quantities, and mailing and delivery instructions.

Again, we'll make every effort to guard against typos or obvious errors, but we will take your signature on a project approval form to mean that you have thoroughly reviewed the proof.

For web projects, although they are dynamic and never really final, we consider the scheduled launch date to be the final approval of the web project. Any changes requested must be submitted to us by their scheduled due date. If we will be unable to complete all requested changes prior to the launch date, we will notify you and together we will determine if the launch date should be shifted or if changes will be completed post-launch.

## MAILING

We're committed to keeping all our clients' data secure. We won't provide any of your data to a third party unless you authorize it in writing. We will delete your database within 2 weeks of the mail drop date unless you request that we retain it for subsequent mailings. Our confidentiality agreement covers these matters in greater detail.

Mail files should be provided as Excel files or standard ASCII files in comma-delimited format. We strongly recommend you send PGP-encrypted files. But, if you prefer, you can also upload password-protected mail files to our secure FTP site or simply email us password-protected files. We recommend you call us with the password, rather than emailing it to us.

Whenever it seems appropriate and advisable, we require a mail file prior to the printing of a project to determine final quantities. If you should wish to have additional quantities delivered to your credit union offices, note that information on the final project approval form.

Upon receipt of your mail file, we'll send you a postage request. Your payment will be due prior to the project's mail date.

## TIMELINES, COMPLETION DATES AND RUSH CHARGES

We will gladly provide you with a timeline for any print project. But before we can do that, you'll usually need to provide us with everything we'll need from you to do the job. If you deviate from the timeline we provide, the completion date may change accordingly or rush charges may apply.

A detailed production timeline for web projects will be scheduled upon completion of Phase 1: Sitemap, Information Architecture & Technical Planning. We typically allow two to four weeks from the receipt of a signed proposal to complete Phase 1, depending on the scope of the project. Until that point, a rough production timeline with approximate launch date will be provided.

## INDEMNITY AGREEMENT

Please understand that we won't be liable for any legal action that may arise from artwork you supply. In addition, Visions is not responsible for errors, omissions, loss of product, etc., by a third party vendor. This includes errors committed by the U.S. Post Office.

## CANCELLATIONS AND DORMANT PROJECTS

If you cancel a project after receiving a design comp for it but prior to accepting it, we reserve the right to charge a cancellation fee of at least 30% of the expenses incurred up to that point. If you cancel a project after you accept a design comp for it, the cancellation fee will be 100% of all the expenses incurred up to that point. Anytime a client cancels a project, we still retain ownership of all copyrights and any original artwork.

If a project is dormant for more than 60 days, we will invoice you for the work completed to date and archive the files for your use should you wish to complete the project later.

## PAYMENT TERMS

Generally, we will invoice you for your projects after we complete them, due upon receipt. For web projects, a 50% deposit is required with your signed proposal. The balance of the invoice, including any services added to the project during production, will be invoiced upon delivery of final product, usually at the time of launch, and due upon receipt.

If you prefer to pay your invoice by ACH or wire transfer, you'll need the following information:

**Mid-Atlantic Corporate FCU**  
Routing #231387550 (wires only)

**EP Federal Credit Union**  
Acct. #254074222

**Visions, Ink.**  
Acct. #10086480

**Please reference your credit union's name and our invoice number  
in the description when you pay your invoice.**

**Thank you for allowing us to serve you!**

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Credit Union Name

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Visions, Ink. Account Executive

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Credit Union Representative (please print)

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Credit Union Representative (signature)

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Date