

No attempt has been made to rank the information contained in this report in order of importance, since BPA Worldwide believes this is a judgment, which must be made by the user of the report.

Two Corporate Drive, Ninth Floor  
Shelton, CT 06484-6259  
Phone: +1 203.447.2800  
Fax: +1 203.447.2900  
[www.bpaww.com](http://www.bpaww.com)

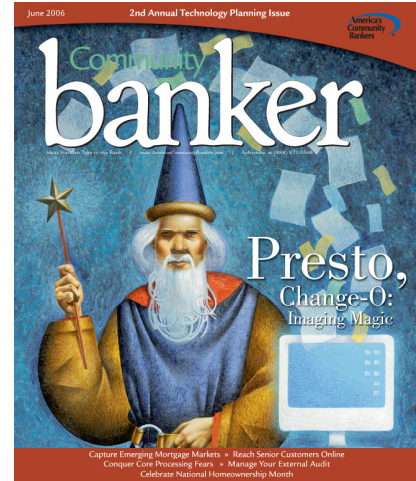
A not-for-profit organization since 1931, BPA Worldwide is governed by a tripartite board comprising media owners, advertising agencies and advertisers. Spanning 25 countries, BPA serves more than 2,000 B-to-B publications and 500 consumer magazines, plus newspapers, events, Web sites, email newsletters, databases, wireless and other advertiser-supported media—as well as more than 2,600 advertiser and agency members.

Visit [www.bpaww.com](http://www.bpaww.com) for the latest audit reports, membership information and publishing and advertising industry news.

# Community banker

America's Community Bankers  
900 19th Street NW  
Washington, D.C. 20006  
Tel. No.: (202) 857-3100  
FAX No.: (202) 659-1134

Official Publication of: None  
Established: 1919  
Issues Per Year: 12



**FIELD SERVED**

COMMUNITY BANKER serves mutual savings banks, savings and loan associations, commercial banks or trust companies, credit unions, government departments or government agencies, financial investment firms, mortgage companies and other industries allied to the field.

**DEFINITION OF RECIPIENT QUALIFICATION**

Qualified recipients are directors, trustees, chairmen, vice chairmen, presidents, CEOs, CFOs, COOs, executive vice presidents, first vice presidents, and senior vice presidents, vice presidents, officers & managers of marketing, other VPs (including commercial lending, operations, retail banking & trust officers), librarians, and other titled and non-titled personnel including company copies.

AVERAGE NON-QUALIFIED CIRCULATION	
NON-QUALIFIED Not Included Elsewhere	Copies
Other Paid Circulation _____	-
Advertiser and Agency _____	516
Rotated or Occasional _____	-
Allocated for Trade Shows and Conventions _____	227
All Other _____	730
<b>TOTAL</b>	<b>1,473</b>

1. AVERAGE QUALIFIED CIRCULATION BREAKOUT FOR PERIOD						
QUALIFIED CIRCULATION	Total Qualified		Qualified Non-Paid		Qualified Paid	
	Copies	Percent	Copies	Percent	Copies	Percent
Individual _____	8,724	80.8	6,121	56.7	2,603	24.1
Sponsored Individually Addressed _____	-	-	-	-	-	-
Membership Benefit _____	2,002	18.5	-	-	2,002	18.5
Multi-Copy Same Addressee _____	76	0.7	-	-	76	0.7
Single Copy Sales _____	-	-	-	-	-	-
<b>TOTAL QUALIFIED CIRCULATION</b>	<b>10,802</b>	<b>100.0</b>	<b>6,121</b>	<b>56.7</b>	<b>4,681</b>	<b>43.3</b>

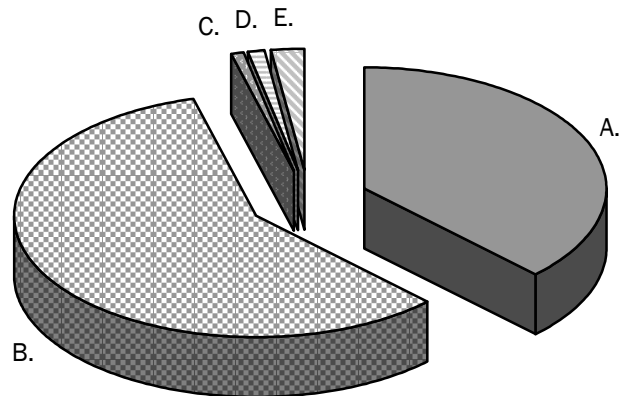
2. QUALIFIED CIRCULATION BY ISSUES WITH REMOVALS AND ADDITIONS FOR PERIOD											
2006 Issue	Number Removed	Number Added	Qualified Non-Paid	Qualified Paid	Total Qualified	2006 Issue	Number Removed	Number Added	Qualified Non-Paid	Qualified Paid	Total Qualified
January _____	56	14	6,137	4,580	10,717	April _____	604	69	6,117	4,408	10,525
February _____	92	412	6,128	4,909	11,037	May _____	24	211	6,114	4,598	10,712
March _____	118	141	6,123	4,937	11,060	June _____	21	74	6,109	4,656	10,765
						<b>TOTAL</b>	<b>915</b>	<b>921</b>			

**3a. BUSINESS/OCCUPATIONAL BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF MAY 2006**  
 This issue is 1.0% or 109 copies below the average of the other 5 issues reported in Paragraph two.

BUSINESS/INDUSTRY	TOTAL QUALIFIED	PERCENT OF TOTAL	Paid	Non-Paid	CLASSIFICATION BY TITLE		
					Directors, Trustees, Chairmen, Vice Chairmen, Presidents, CEOs, CFOs, COOs, Executive Vice Presidents, First Vice Presidents, Senior Vice Presidents	Vice Presidents, Officers and Managers of Marketing, Other VP's (including Commercial Lending Operations, Retail Banking and Trust Officers)	All Other Titled and Non-Titled Personnel including Librarians and Company Copies
Mutual Savings Banks, Savings & Loan Associations ___	4,009	37.4	3,895	114	2,519	591	899
Commercial Banks or Trust Companies _____	6,263	58.4	275	5,988	6,221	27	15
Credit Unions, Financial & Investment Firms, Mortgage Companies, Industrial & Insurance Companies, and Foreign Companies _____	92	0.9	90	2	38	20	34
Government Officials, Departments, and Agencies; Colleges, Universities, Libraries and Associations _____	116	1.1	108	8	33	-	83
Others Allied to the Field _____	232	2.2	230	2	53	30	149
<b>TOTAL QUALIFIED CIRCULATION</b>	<b>10,712</b>	<b>100.0</b>	<b>4,598</b>	<b>6,114</b>	<b>8,864</b>	<b>668</b>	<b>1,180</b>
<b>PERCENT OF TOTAL QUALIFIED</b>	100.0	-	42.9	57.1	82.8	6.2	11.0

**3a. Qualification by Business/Industry**

Business/Industry	Copies	%
A. Mutual Savings Banks, Savings & Loan Associations _____	4,009	37.4
B. Commercial Banks or Trust Companies _____	6,263	58.4
C. Credit Unions, Financial & Investment Firms, Mortgage Companies, Industrial & Insurance Companies, and Foreign Companies _____	92	0.9
D. Government Officials, Departments, and Agencies; Colleges, Universities, Libraries and Associations _____	116	1.1
E. Others Allied to the Field _____	232	2.2



3b. QUALIFICATION SOURCE BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF MAY 2006							
QUALIFICATION SOURCE	Qualified Within			Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
	1 year	2 years	3 years				
I. <b>TOTAL</b> - Personal direct request from the recipient: _____	<b>51</b>	<b>58</b>	<b>-</b>	<b>5</b>	<b>104</b>	<b>109</b>	<b>1.0</b>
a. Written _____	41	55	-	5	91	96	0.9
b. Telecommunication _____	10	3	-	-	13	13	0.1
c. Electronic _____	-	-	-	-	-	-	-
II. <b>TOTAL</b> - Request from recipient's company: _____	<b>2,305</b>	<b>286</b>	<b>52</b>	<b>124</b>	<b>2,519</b>	<b>2,643</b>	<b>24.7</b>
a. Written _____	2,304	285	52	124	2,517	2,641	24.7
b. Telecommunication _____	1	1	-	-	2	2	-
c. Electronic _____	-	-	-	-	-	-	-
III. <b>TOTAL</b> - Membership Benefit: _____	<b>1,914</b>	<b>57</b>	<b>4</b>	<b>-</b>	<b>1,975</b>	<b>1,975</b>	<b>18.4</b>
a. Individual _____	-	-	-	-	-	-	-
b. Organizational _____	1,914	57	4	-	1,975	1,975	18.4
IV. <b>TOTAL</b> - Communication from recipient or recipient's company (other than request): _____	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a. Written _____	-	-	-	-	-	-	-
b. Telecommunication _____	-	-	-	-	-	-	-
c. Electronic _____	-	-	-	-	-	-	-
V. <b>TOTAL</b> - Sources other than above (listed alphabetically): _____	<b>5,985</b>	<b>-</b>	<b>-</b>	<b>5,985</b>	<b>-</b>	<b>5,985</b>	<b>55.9</b>
Association rosters and directories _____	-	-	-	-	-	-	-
*Business directories _____	5,985	-	-	5,985	-	5,985	55.9
Independent field reports _____	-	-	-	-	-	-	-
Licenseses - National, State or Local Government _____	-	-	-	-	-	-	-
Manufacturer's, distributor's and wholesaler's lists _____	-	-	-	-	-	-	-
Other sources _____	-	-	-	-	-	-	-
VI. <b>TOTAL</b> - Single Copy Sales: _____	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL QUALIFIED CIRCULATION</b>	<b>10,255</b>	<b>401</b>	<b>56</b>	<b>6,114</b>	<b>4,598</b>	<b>10,712</b>	<b>100.0</b>
<b>*See Paragraph 11</b>	<b>PERCENT</b>	<b>95.8</b>	<b>3.7</b>	<b>0.5</b>	<b>57.1</b>	<b>42.9</b>	<b>100.0</b>

3c. MAILING ADDRESS BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF MAY 2006				
MAILING ADDRESS	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
Individuals by name and title and/or function _____	6,105	3,598	9,703	90.7
Individuals by name only _____	9	625	634	5.9
Titles or functions only _____	-	184	184	1.7
Company names only _____	-	122	122	1.1
Multi-Copy Same Addressee copies _____	-	69	69	0.6
Single Copy Sales _____	-	-	-	-
<b>TOTAL QUALIFIED CIRCULATION</b>	<b>6,114</b>	<b>4,598</b>	<b>10,712</b>	<b>100.0</b>

4. GEOGRAPHICAL BREAKOUT OF QUALIFIED CIRCULATION FOR ISSUE OF MAY 2006									
State & Zip Code	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent	State & Zip Code	Qualified Non-Paid	Qualified Paid	Total Qualified	Percent
039-049 Maine _____	29	38	67		400-427 Kentucky _____	174	34	208	
030-038 New Hampshire _____	20	22	42		370-385 Tennessee _____	174	23	197	
050-059 Vermont _____	18	13	31		350-369 Alabama _____	114	26	140	
010-027 Massachusetts _____	99	302	401		386-397 Mississippi _____	95	8	103	
028-029 Rhode Island _____	6	8	14		<b>EAST SO. CENTRAL</b>	<b>557</b>	<b>91</b>	<b>648</b>	<b>6.0</b>
060-069 Connecticut _____	46	114	160		716-729 Arkansas _____	175	17	192	
<b>NEW ENGLAND</b>	<b>218</b>	<b>497</b>	<b>715</b>	<b>6.6</b>	700-714 Louisiana _____	125	78	203	
100-149 New York _____	214	256	470		730-749 Oklahoma _____	176	20	196	
070-089 New Jersey _____	133	541	674		750-799 Texas _____	388	91	479	
150-196 Pennsylvania _____	275	256	531		<b>WEST SO. CENTRAL</b>	<b>864</b>	<b>206</b>	<b>1,070</b>	<b>10.0</b>
<b>MIDDLE ATLANTIC</b>	<b>622</b>	<b>1,053</b>	<b>1,675</b>	<b>15.6</b>	590-599 Montana _____	29	14	43	
430-459 Ohio _____	203	344	547		832-838 Idaho _____	15	21	36	
460-479 Indiana _____	197	227	424		820-831 Wyoming _____	16	17	33	
600-629 Illinois _____	551	352	903		800-816 Colorado _____	83	30	113	
480-499 Michigan _____	186	108	294		870-884 New Mexico _____	41	7	48	
530-549 Wisconsin _____	222	220	442		850-865 Arizona _____	20	11	31	
<b>EAST NO. CENTRAL</b>	<b>1,359</b>	<b>1,251</b>	<b>2,610</b>	<b>24.4</b>	840-847 Utah _____	42	11	53	
550-567 Minnesota _____	115	72	187		889-898 Nevada _____	24	4	28	
500-528 Iowa _____	106	29	135		<b>MOUNTAIN</b>	<b>270</b>	<b>115</b>	<b>385</b>	<b>3.6</b>
630-658 Missouri _____	157	67	224		995-999 Alaska _____	8	2	10	
580-588 North Dakota _____	22	23	45		980-994 Washington _____	77	259	336	
570-577 South Dakota _____	37	14	51		970-979 Oregon _____	35	14	49	
680-693 Nebraska _____	50	19	69		900-961 California _____	329	199	528	
660-679 Kansas _____	87	47	134		967-968 Hawaii _____	7	9	16	
<b>WEST NO. CENTRAL</b>	<b>574</b>	<b>271</b>	<b>845</b>	<b>7.9</b>	<b>PACIFIC</b>	<b>456</b>	<b>483</b>	<b>939</b>	<b>8.8</b>
197-199 Delaware _____	38	1	39		<b>UNITED STATES</b>	<b>6,100</b>	<b>4,585</b>	<b>10,685</b>	<b>99.7</b>
206-219 Maryland _____	117	169	286		969 & 004-009 U.S. Territories _____	14	3	17	
200-205 Washington, DC _____	12	45	57		Canada _____	-	5	5	
220-246 Virginia _____	173	41	214		Mexico _____	-	-	-	
247-268 West Virginia _____	69	23	92		Other International _____	-	5	5	
270-289 North Carolina _____	119	105	224		APO/FPO _____	-	-	-	
290-299 South Carolina _____	90	40	130		<b>TOTAL QUALIFIED CIRCULATION</b>	<b>6,114</b>	<b>4,598</b>	<b>10,712</b>	<b>100.0</b>
300-319 Georgia _____	274	73	347						
320-349 Florida _____	288	121	409						
<b>SOUTH ATLANTIC</b>	<b>1,180</b>	<b>618</b>	<b>1,798</b>	<b>16.8</b>					

<b>TOTAL NEW AND RENEWED QUALIFIED PAID SUBSCRIPTIONS ORDERED/SOLD FOR THE PERIOD</b>			
<b>Includes gross subscription sales/orders with unpaid invoices pending.</b>			
Average Annual Order Price: 12 issues for \$66.23		Total	Percent
<b>5. PRICES</b>			
<b>Offers (&gt;= to 5% of total Orders)</b>			
12 for \$30 _____	320	15.4	
12 for \$75 _____	1,145	55.2	
12 for \$65 _____	225	10.8	
12 for \$60 _____	117	5.6	
12 for \$95 _____	124	6.0	
All Others _____	145	7.0	
<b>TOTAL</b>	<b>2,076</b>	<b>100.0</b>	

<b>7. USE OF FREE PROMOTIONAL INCENTIVES</b>		
	Total	Percent
Ordered without promotional incentive _____	2,076	100.0
Ordered with editorial promotional incentive including reprints _____	-	-
Ordered with other promotional incentive _____	-	-
<b>TOTAL</b>	<b>2,076</b>	<b>100.0</b>

<b>6. LENGTH OF SUBSCRIPTIONS</b>		
	Total	Percent
Less than 1 year _____	15	0.7
1 year or more (but less than two) _____	2,059	99.2
2 years or more (but less than three) _____	2	0.1
3 years or more _____	-	-
<b>TOTAL</b>	<b>2,076</b>	<b>100.0</b>

<b>9. FIVE CALENDAR YEAR ANALYSIS: AVERAGE ANNUAL AUDITED QUALIFIED CIRCULATION AND CURRENT UNAUDITED CIRCULATION STATEMENTS</b>					
	Audited Data	Audited Data	Audited Data	Circulation Claim	Circulation Claim
	2002	2003	2004	*2005	**2006
Total Audit Average Qualified:	6,015	6,032	8,790	10,431	10,803
Qualified Non-Paid: _____	928	1,204	4,215	5,973	6,121
Qualified Paid: _____	5,087	4,828	4,575	4,458	4,681
Post Expire Copies included in Paid Circulation: _____	***NC	***NC	***NC	***NC	***NC
Average Annual Order Price: _	***NC	\$65.56	\$66.04	\$68.99	\$66.23

**\*NOTE: The audited average qualified circulation for January-June 2005 = 10,187. The unaudited average qualified circulation for July-December 2005 = 10,674. Yielding an average qualified circulation of 10,431. With each successive year, new data will be added until five years of data is displayed.**

\*\*2006 data is unaudited.

\*\*\*NC = None Claimed.

#### 11. ADDITIONAL DATA

##### PARAGRAPH 3b:

Business directories include 1 source of circulation for a quantity of 5,985 copies or 55.9%, including SNL database, the leading financial services industry information and research firm.

<b>10. PAID CIRCULATION DATA</b>	
\$66.23	Average Annual Subscription Order Price for the Period Required (includes promotional incentive value, if any)
12	Issues Per Year
***NC	All Single Copy Sales Prices for the Period
***NC	Renewal Rate of Paid Subscribers (Optional)

<b>PUBLISHER'S AFFIDAVIT</b>		
We hereby make oath and say that all data set forth in this statement are true.	Date signed	July 17, 2006
Debra Cope, Publisher	State	District of Columbia
Leann Shepp, Circulation Manager	County	Washington
(At least one of the above signatures must be that of an officer of the publishing company or its authorized representative.)	Received by BPA Worldwide	July 17, 2006
<b>IMPORTANT NOTE:</b>	Type	PJ
This unaudited circulation statement has been checked against the previous audit report. It will be included in the annual audit made by BPA Worldwide.	ID Number	A234P0J6