

## **What is Underwriting?**

Underwriting is the contribution of some form of consideration in exchange for recognition in an on-air announcement. We place your Underwriting credit at the beginning and end of the hour. We can mention within this credit a free event you are promoting to the public, as long as the public does not have to purchase anything or pay any kind of entry fee. Most Underwriting credits are within 20 to 60 seconds in length.

## **Content of Underwriting Credit Announcements**

Underwriting credit announcements may "identify" the underwriter and its facilities, services or products. "Identification" has been interpreted to include the following:

- The name of the person or entity
- Location information
- Telephone numbers
- Audio logograms or slogans that identify but do not promote
- Value-neutral descriptions of a product line or service
- Brand and trade names and product or service listings that do not include qualitative or comparative language.

## **Impermissible Underwriting Announcements**

Several specific types of impermissible promotional announcements, including those containing:

### **Price Information**

Information regarding product or service price, including interest rate information or other indications of savings or value associated with the product, is prohibited. Examples include:

- "7.7% interest rate available now."
- "Tickets are \$2.50 and \$1.50 for students."

### **Calls to Action**

Messages presented in exchange for remuneration cannot include a call to take a specific action. Examples include:

- "Stop by our showroom to see a model."
- "Try product X next time you buy oil."

Inducements to buy, sell, rent, or lease a product or utilize a service violate the rules. Examples include

- "Six months free service."
- "A bonus available this week."
- "Special gift for the first 50 visitors"

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(Information based on NFCB Legal Handbook)