

Template 3

Underwriting Guidelines

As a non-profit and non-commercial radio station, [STATION CALL LETTERS] is required to follow FCC guidelines for underwriting announcements. The FCC has identified five practices that promote rather than identify and therefore are not permissible for air on non-commercial stations: comparative descriptions, qualitative descriptions, pricing information, calls to action and inducements to buy, sell, rent or lease. Here are examples of each:

1. Comparative Descriptions

Announcements that contain descriptive language comparing the underwriter's products with those of competitors are not permitted. Comparative descriptions usually include words that draw an explicit or implicit comparison to others, such as best, better, more, and superior

Examples of acknowledgements that include these comparative terms are:

"With more assets than any other bank"
"Featuring the best products in town"

The relevant test is **not** whether these statements are true. A statement can be truthful and still be comparative and therefore promotional.

2. Qualitative Language

Announcements that contain qualitative descriptions of the underwriter's products are not permitted. Qualitative descriptions include words that describe the features, benefits, advantages or other qualities offered by the underwriter's products or services. Examples of qualitative words are fine, excellent, tasty and good.

Examples:

"Builder of homes of distinction"
"With twenty convenient locations"

3. Pricing Information

Announcements containing pricing information are not permitted. This includes interest rate information or other indications of savings or value associated with the product.

Examples:

"7.7% interest rate now available"
"Making computer power affordable at every desk"
"Office products at discount prices"

4. Calls to Action

Announcements that contain a “call to action” are not permitted. Most calls to action contain imperative language. That is a statement to the listener that tells him or her to take action.

Examples:

“Call us at 555-2222 for more information”

“Try Texaco next time you buy gasoline”

“Enjoy a night out at John’s Restaurant”

5. Inducements to Buy, Sell, Rent, or Lease

Announcements containing any inducement to buy, sell, rent or lease are not permissible. Language or descriptions that give reasons for doing business with the underwriter should be suspected of serving promotional rather than identification purposes.

Examples:

“Six months free service”

“A bonus available this week only”

“With twenty stores nearby to save you time and money”

Additional Underwriting Policies:

6. The station does not accept corporate sponsorships which promote the use of illicit drugs, alcohol, tobacco, or firearms
7. The station does not accept political advertising
8. The station will produce all announcements with station voices