

Mindgruve and First Horizon Brand Safety & Media Buying Guidelines

September 2022

Standard Mindgruve IO Language for Direct Partner buys:

ALL MINDGRUVE CAMPAIGNS:

- Mindgruve uses Integral Ad Science (IAS) to monitor fraud, viewability, bot traffic, site/content delivery, video delivery (including player size) and brand safety at the domain level.

- All partners are held to IAS averages (at a minimum) on all campaigns. Mindgruve monitors IAS brand safety performance and reviews optimization opportunities at least two times per week.

- DISPLAY: 62% viewable, 2% Invalid Traffic (IVT) rate
- VIDEO: 65% viewable, 2% IVT rate
- All Mindgruve clients to be in brand safe inventory, and will block the following content:
 - Hate/profanity including cyberbullying, racism, sexism
 - Extreme/violence including weapons
 - Graphic/explicit violence
 - Substance abuse
 - Disaster: vehicle, terrorist events, natural, man-made, aviation
 - Controversial subjects: inflammatory politics & news including Breitbart
 - Fake news sites
 - Adult content including porn, nudity, partial nudity
 - Illegal activities
 - Incentivized traffic
 - Negative news: financial
 - Nuisance/spyware/malware/warez: ad clutter, phishing, spam

Agency Insertion Order T&Cs include clause that reserves the right to cancel any partner schedule immediately if impressions run in questionable content.



First Horizon Specific Brand Safety Guidelines

For direct partner buys, viewability and IVT rates shall be reviewed on a monthly basis and Mindgruve will negotiate makegoods in the event a partner underperforms the benchmarks listed above. The viewability makegood shall be at least equal value to the impression difference between monthly expected viewable impressions and the campaign's delivered monthly viewable impressions. The IVT makegood shall be at least equal value to the impression difference between monthly expected valid traffic impressions and the campaign's delivered monthly valid impressions.

We will not advertise or otherwise be associated with content that is sexually explicit, controversial in nature, violent, blatantly partisan, editorially biased or any such content that associates the First Horizon brand with personalities or opinions that conflict with our values. Programs/content/websites will be avoided that contain the following:

- Gratuitous, graphic and/or explicit use of sex, profanity or violence
- Treat ethnic, religious or political groups in a disparaging manner
- Present facts inaccurately or distort them to blatantly partisan advantage
- Treat individuals or groups in a demeaning manner
- Glorify tobacco, drug use or alcohol consumption
- Would imply endorsement by First Horizon of any ethnic, religious or political cause
- Programs that express a strong editorial opinion
- Have any content directly conflicting with First Horizon products or services

Exclude any sites from programmatic or site direct buys that:

- Include or promote questionable content including the "dirty dozen" which includes: Arms, Crime, Death or Injury, Online Piracy, Hate Speech, Military Conflict, Obscenity, Illegal Drugs, Spam or Harmful Site, Terrorism, Tobacco
- Represents any extreme political views

News is a crucial channel for the First Horizon brand but partnerships and placements need to be approached with sensitivity to avoid implying endorsement of political views. Generally, we want to avoid politics. Financial and local news is generally acceptable.

AllSides.com will be utilized to determine biasness of individual news sites— sites determined either left or right will be added to the blacklist, unless permission is granted by Mindgruve in writing for a requested exception.



AllSides Media Bias Chart™

All ratings are based on online content only — not TV, print, or radio content. Ratings do not reflect accuracy or credibility; they reflect perspective only.



Blacklist will be updated on an ongoing basis as any new sites are flagged or due to campaign learnings and/or client feedback

Industry standard is <5% of impressions will be delivered on non approved sites, and all impressions delivered on non approved sites will be credited



Frequency caps

Frequency caps will be put in place for each individual campaign by media vendor. Frequency caps may range from 3-7x per week depending on the campaign's overall Reach/Frequency goals

- Higher frequency caps would be utilized in conversion campaigns to drive action
- NOTE: Certain scenarios, such as campaigns including sequential messaging, may lead to exceptions and will be outlined and agreed upon prior to campaign launch.

News Website Block Lists

The following news sites have been blocked within The Trade Desk programmatic media platform to ensure First Horizon advertising is not adjacent to political content, content with a strong editorial opinion, and political causes.

In addition to news websites, Mindgruve excludes domains that underperform IAS in-view %, IVT% and brand safety % metrics. Domain exclusions are updated on a weekly basis throughout the campaign.

News Site / App Block List
cnn.com
reason.com
washingtontimes.com
nationalreview.com
bloomberg.com
alternet.org
washingtonpost.com
motherjones.com
breitbart.com
time.com
theblaze.com
vox.com
cbs.com
dailycaller.com
msnbc.com

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slate.com
theatlantic.com
theguardian.com
newyorker.com
abc.com
politico.com
dailywire.com
thedailybeast.com
apnews.com
huffpost.com
spectator.org
thenation.com
economist.com
www.theamericanconservative.com
theepochtimes.com
nbc.com
examiner.net
thefederalist.com
oann.com
jacobinmag.com
theintercept.com
buzzfeednews.com
democracynow.org
www1.cbn.com
thedispatch.com
thepostmillennial.com
prorepublica.org
nytimes.com
npr.org
news.yahoo.com
nypost.com
foxnews.com

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onceuponachef.com
skinnytaste.com
turtlediary.com
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ass.ru
t.com