

Consumers Credit Union Brand Guidelines - V1

August, 2023



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Brand Foundation



Consumers Credit Union is a special company, filled with great employees serving our members and communities. We are the people in your corner. Whether you're one of us or a partner who is working with our brand assets, we want to make sure you have more than just "the rules."

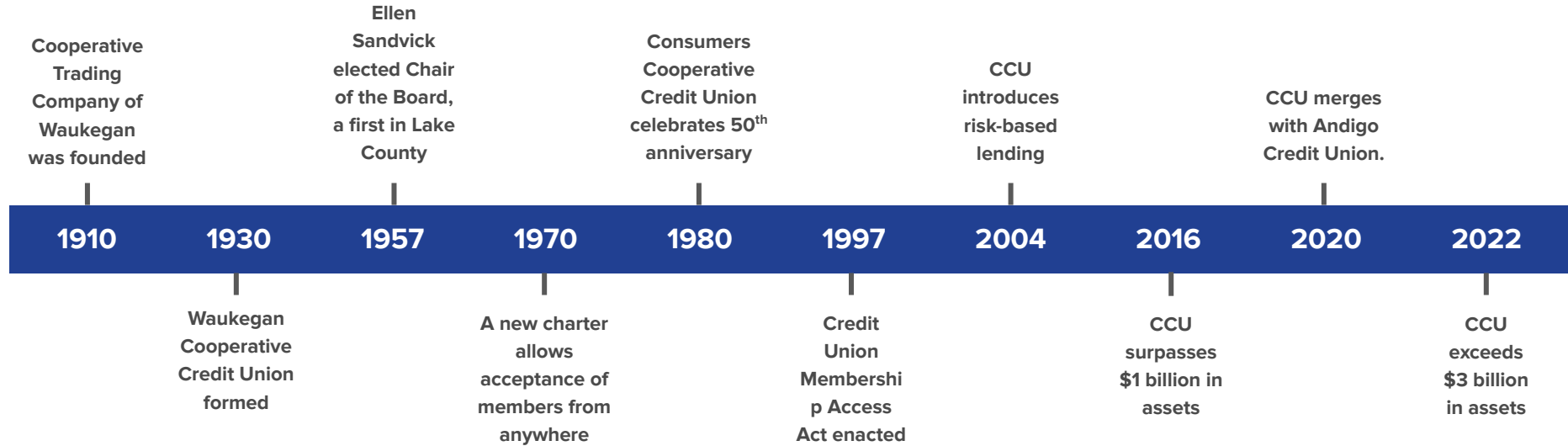
What follows are guidelines drawn from our history, service philosophy and brand purpose, that inform how to best communicate about our company. Thank you for representing us.

A handwritten signature in white ink on a blue background. The signature is written in a cursive, flowing style and reads "Ben McAtty".

History of CCU



Timeline



Strategic Blueprint



Strategic Blueprint - Overview

1. Challenge – Define the CCU brand and put it on the map.
2. Community – The Everyday Strivers.
3. Purpose – We believe You Don't Need A Bank On Every Corner, You Need People in Your Corner.
4. Archetype – The Everyman with a hint of Caregiver.

Strategic Blueprint - Challenge

We have two things to solve for:

1. Internally, clearly define the CCU brand to unify the organization under the same, consistent belief system.
2. Externally, put the defined CCU brand on the map to attract the next generation of members by communicating what makes CCU so special.

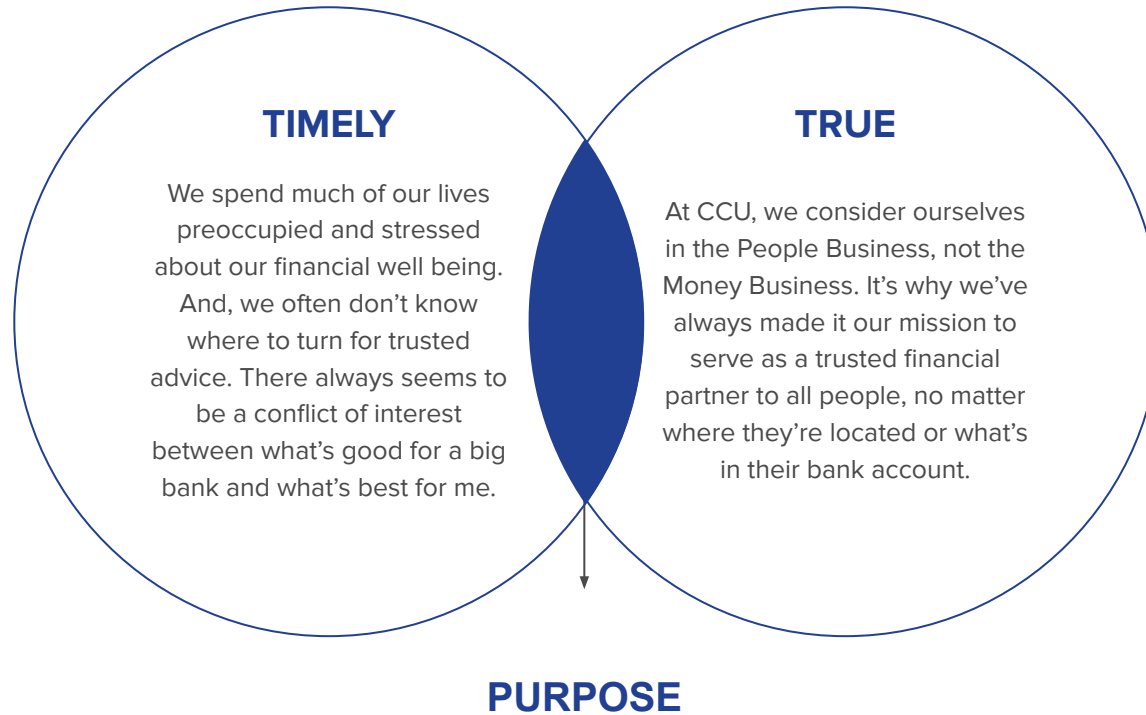
Strategic Blueprint - Community

CCU's Community: The Everyday Strivers.

Financial consumers from all walks of life who are prideful, selective and focused. They are determined to make the most of what they have and want to align with people who have their best interests at heart.

- Shared values are important to them and influence the people they partner with. They're looking for authentic, trustworthy individuals who are willing to guide their choices. Once they find someone they can trust (aka "their person"), they are loyal to that individual and seek guidance from them time after time.
- When it comes to putting savings aside, establishing credit and even just knowing what kind of financial choices they should be making to better their lives, they can feel as if they're on their own without anyone in their corner. They might feel locked in a cycle that they can't break free from and scorned from past decisions that have been made that hurt their potential. But, their high aspirations (including those for their money) motivate them to move forward.
- They seek value and are motivated by a good deal. They shop around and will return to trusted sources that have given them a good deal before. They understand that every financial decision they make matters and, therefore, want to continue to make better, more-informed choices that will benefit them.

Strategic Blueprint - Brand Purpose



We Believe You Don't Need A Bank On Every Corner, You Need People In Your Corner.

Strategic Blueprint - Archetype

CCU's Archetype: The Everyman with a hint of Caregiver.

The Person Next Door. Your Trusted Friend. A Realist. An Empathetic Guardian.

- **Mottos**

- "All for one and one for all."
- "Treat others with kindness."

- **Goals**

- To belong, be accepted and help others.

- **Strategies**

- To create a down to earth, welcoming community.

- **Values**

- Integrity. Acceptance. Compassion. Common Sense. Community. Responsibility. Fairness.

- **Makes People Feel**

- Welcomed, part of a community, like they are talking to a trusty straight shooter that will take care of them.

- **Voice**

- Friendly. Honest. Humble. Warm. Their stories are relatable because they are showing the normal parts of life as we know it and showing we're not alone.

Brand Manifesto + Video



Brand Manifesto

Money has always been important. We need it for everything we do.
Not just for buying a house or sending our kids to college.
Try getting a donut, stick of gum or cup of coffee without any money.

Right now, we find ourselves living in a world that directs everything of value—especially money—away from the people who need it most toward those who need it least.

What about the rest of us?
What about the 99% of us?
What about real, normal, everyday people who work for a living,
because they're striving for something better for themselves and their families.

For most of us, it's a struggle. In fact, it's a fight.
And we're not talking about 10 or 12 rounds on Saturday night.
We're talking about 40 or 50 years—a working lifetime—of going head-to-head,
toe-to-toe, every single day, scraping and clawing for every dollar we get.
For every penny we try to hang onto.

We need help. Not just some of us. All of us.
We've been taught that banks are the safe place to put our money.
But the truth is a bank's just another business trying to take your money.
And, they're really good at it.
So good that they do things that are good for them and bad for you all the time.
And all they really expect you to do is say thank you.
They charge you 20% for using their money. But only pay you 1% for using yours.
They make you wait days for the privilege of using your own money.
But they start using it the second they get their hands on it.
They pay their CEO's tens of millions of dollars every year. Where do you think that comes from?
It might have something to do with millions of people paying \$3 to take \$20 of their own money out of an ATM.

And what's up with banks on every corner?
Nobody needs that, especially these days. They're like these little monuments that banks build to themselves to show us all how important they are.
And hard-working people just hand their money over, as if there was no other option.

There is another option though—a better option.
A Credit Union is a far better option.
And Consumers Credit Union is the best option of all.
The problem is too many people don't really understand what a Credit Union is.
And even more don't think they're welcome to join.

At Consumers Credit Union, we do what banks pretend to do. We don't use people to make money.
We use money to help people. We go to work to help our members. Not to profit off them.
Our profits aren't used to make executives rich or gobble-up real estate. Our profits are returned to members in the form of reduced fees, higher savings rates, and lower loan rates.
And at Consumers Credit Union, we do even better than that. We welcome everyone.
We don't exclude anyone. Because we believe everyone deserves better.

No one should have to settle for people who say they take money seriously.
Everybody takes money seriously. That's why they all want it.

People need people who take their money personally.
People who remember it's their money.
People who will never forget how hard they've worked for it.
People who will make it work as hard as it possibly can for them.

People don't need a bank on every corner.
But everyone needs people who are in their corner.

Consumers Credit Union

Brand Manifesto Video



Tagline



The people in your corner.

Consumers Credit Union is unique when it comes to financial services. We exist solely for our members. Yes, it's a little crazy to admit in an industry obsessed with 'bottom line,' but we're proud to say it: we are not for profit. Which means the profit we do make is returned to you, our members. So we're able to give our members better rates, bigger returns and all the other good stuff that comes from focusing on . . . people. We are the people in your corner.

Tagline Style

The people in your corner.

The People In Your Corner.

Use sentence or title capitalization for headlines and subheads based on the needs of your layout.

Do not use quotation marks or italics to emphasize the tagline when it appears within headlines, sublines and body copy.

e.g. At CCU, we are ‘the people in your corner.’

Instead use: At CCU, we are the people in your corner.

Tone



Tone

Tone is how we say it. People won't always remember what we said word for word, but they'll remember how we made them feel. And tone is that feeling. It's what makes our voice, ours.

We've defined four tone qualities that bring our voice to life.

Friendly: dependable, helpful, & approachable

Honest: confidence, trust, & integrity

Humble: simplicity, candor, authenticity

Warm: kind, emotional, positive

Tone

Friendly

We are the people in your corner. People are at the heart of everything we do. Our business model fosters relationships and connections that serve our communities. When our communities do well, we do well. Friendliness isn't a put on, it's a natural expression of who we are. We care, and our language reflects that.

Tone

Dependable

We are a reliable source of expertise and knowledge in an often complex and stress-inducing arena of life. We speak in layman's terms and offer our members clear guidance.

Helpful

We are flexible and discern the right message for the right medium and audience. Part of being helpful is knowing how to help. Our communication is dynamic and changes according to need.

Approachable

We communicate simply, clearly and openly. We tend to lean toward informal and conversational. We use gender neutral language as a rule of thumb and are respectful of how our audience prefers to be addressed.

Tone

Honesty

Transparency is foundational to our work. We don't believe banking should be shrouded in mystery, nor do we keep decisions locked behind boardroom doors. We are proudly not for profit. That's why our members place their hard-earned dollars and trust in us to help them live better lives. We're happy to communicate exactly how they can do that.

Tone

Confidence

We use active sentences and write for clarity. We use structure to organize thoughts, especially in long form. We write for all readers, so whether people are skimming or soaking up every word, they get the gist.

Trust

We stand by our words. We openly communicate, set expectations and dispel confusion. We're not afraid to tell it as it is. We speak truth.

Integrity

We embody our values. That can appear heroic in an industry where companies often speak from both sides of their mouth. We don't go out of our way to fight Goliaths. But we're not afraid to stand our ground either, fighting for what people deserve.

Tone

Humble

Our humbleness is an authentic expression. It lies in our Midwestern roots and values of hard work, fairness, decency, and the belief that everyone deserves a chance to build a better life. Goodness comes in staying true to our beginnings, because when we invest in the people and neighborhoods we work in, we can all rise together.

Tone

Simplicity

Keep it simple. Less is often more. Write to the point. Say what needs to be said and no more.

Candor

We aren't afraid to show our humanity. We write from the heart when appropriate. We know how to cut loose when needed. Our humor is good natured, friendly and inclusive.

Authenticity

We are genuinely ourselves. We celebrate our shared values and also embrace the diversity of our team and members.

Tone

Warm

Money is intrinsic to living. It touches every aspect of our life. Just as there's nothing impersonal about our hopes, dreams and worries, there's no such thing as "it's just business" with us when it comes to money. At the heart of every transaction are the daily concerns of our members. We treat money, and business, as we treat people—with extraordinary care.

Tone

Kind

We treat people with kindness, the way we like to be treated. We're not communicating to hear ourselves talk, we're communicating to have a conversation. Our communications should bring something to the table rather than just fill space.

Emotional

We write like people, because we are. No need for jargon. We write with warmth, empathy and emotional intelligence. Our strength is our peopleness.

Positive

We use positive language to talk about our brand, services, and community work. We may use negative language like "can't," "don't," etc. to contrast our offerings and values compared to other financial institutions. We don't use negative language to speak disparagingly or derogatively.

Brand Elements



Logo



Brand Elements - Logo

Breaking down the CCU logo

These are the different components of our logo, defined:



This is the logo when the Tag is not used.



NOTE: The CCU logo is a graphic only and should never be reconstructed using a typeface.

Logo - Tagline Unlocked

The tagline should always be sentence case in the logo lockup. If the tagline appears as a headline or in the text directly above the logo, use the logo without the tagline lockup.

Logo Without Tagline Lockup:



Logo Usage - Using the Tag

Logo with/without tag usage

Usage of the tagline in the logo is preferable on most pieces when it is clearly readable. Use of the tag in body copy does not automatically render it unusable in the logo.

Exceptions:

1. On digital advertising, if it renders the tagline nearly unreadable on a mobile device (less than 6pt. font).
2. If the phrase “The people in your corner” is featured in the headline or immediate copy above the logo.

1.



350px x 350px

2.



Small space ad

Logo Usage - DOs

Logo usage

To protect the Consumers Credit Union brand signature, an effort should be made to leave space around the logo whenever possible. Using the “O” in “CONSUMERS” as a guide, users should try to leave the width and height of the letter “O” around the signature in layouts and designs. Do not allow text to overlap any part of the logo.



Logo Usage - DON'Ts

Unacceptable logo usage

When using the logo, it is unacceptable to change the color outside of our 3-color, black or white logo. The logo should always be presented as is and the tagline, when used, should not be moved to a different position in comparison to the logo.

1. Do not distort or alter the logo.
2. Do not place the logo on a patterned, cluttered background.
3. Do not use logo that blends into the background colors.
4. The Mark should not be removed from the C in the logo.
5. The only solid color variations allowed are All White, All Black or All Dark Grey.



Logo - Placement

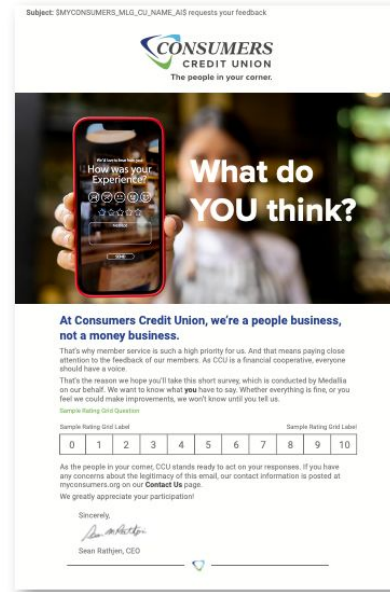
In general, the logo should be placed in one of the corners of the designs. Centered at the bottom or top of the piece, for example with email, is also acceptable. Placing the logo in the corner acts as a signature of our brand and a design element that emphasizes being *the people in your corner*.



Welcome Letter



Stand-up Banner



Email (survey invitation)

Logo Usage - Color Usage

The Consumers Credit Union brand signature and tagline may be reproduced in one of four different colors to suit the application and size or shape of space available. Grey logo should be used first when applicable.

When using the logo, it is unacceptable to change the color outside our 3-color, black or white logo. The logo should always be presented as is and the tagline (when used, should not be moved to a different position in comparison to the logo.



First choice.



Second choice.



Third choice.

Logo Usage - Formats

Logo formats

The Consumers Credit Union brand signature and tagline may be reproduced in dark gray or white lettering to suit the application and size or shape of the space available. The dark gray logo should be used first when able.

The brand signature can be used with or without the tagline. It is preferred that it be used in conjunction with the tagline, but exceptions do exist.



With Tagline.



Without Tagline.



These formats are also allowed with/without tagline.

Link to Logo Files

<https://www.myconsumers.org/ccu-brand-assets>

Color Palette



Color Palette

Primary background colors

Dark Blue RGB: 33, 64, 146 CMYK: 100, 89, 5, 1 HEX: 214092 PMS: 287C	Light Blue RGB: 0, 191, 241 CMYK: 68, 1, 0, 0 HEX: 00bfff PMS: 306C	Green RGB: 101, 188, 70 CMYK: 64, 0, 100, 0 HEX: 65bc46 PMS: 360C	Light Gray RGB: 113, 114, 113 CMYK: 56, 47, 48, 13 HEX: 717271 PMS: 424	Dark Gray RGB: 74, 74, 74 CMYK: 66, 59, 57, 39 HEX: 4a4a4a PMS: Cool Grey 11
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Secondary background colors

(a shade darker than primary colors)

HEX: 4796d1	HEX: 045eb3	HEX: 659a40
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Fonts



Fonts - Primary

Proxima Nova Light

Proxima Nova Light Italic

Proxima Nova Regular

Proxima Nova Regular Italic

Proxima Nova Bold

Proxima Nova Bold Italic

Proxima Nova Extrabold

Le Monde Regular

Le Monde Italic

And I am body copy in LeMonde. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Imagery & Photography



Brand Elements

Imagery and Photography tell our brand story visually. People are at the center of everything we do. Our photography has a natural focus on people living their lives. We aim for candid, relatable moments that capture the big and small and everything in between. We showcase people as they are, and celebrate the uniqueness of individuals and their pursuits. We welcome all and are made up of members from all ages, backgrounds and family types.

Imagery & Photography - Members

Tone

Relatable, proud, motivated,
engaged with life and optimistic.

Honest portraits of the
“every person” who share a
positive outlook on life.

A full spectrum of race,
age and lifestyles.



Imagery & Photography - Members

Style

Direct to camera. Street and neighborhood settings.

Natural lighting.

No commercial sheen or “feel” of average stock.



Imagery & Photography - Members



Imagery & Photography - Members



Imagery & Photography - Members

Some context is okay.
Keep it simple and genuine.
Keep it real.



Imagery & Photography - Team Members

CCU Team Imagery

Kind,
informed
and welcoming.

Leverage actual CCU Team
Members and happy Members
when possible.

We will add more assets over
time.

For existing photography,
try to lighten and warm when
possible.



Imagery & Photography - Team Members



Imagery & Photography - Considerations

Color Palette

Look for places to pop our brand colors.

When possible, use imagery that complements our brand colors. This can be done through member, member and surroundings.



Imagery & Photography - CCU Branches



Application



Print Overview

Two Looks

We have created two branded looks using a recruitment ad and a local sponsorship as examples. Choose the one that suits your needs and follow these general guidelines.

Digital Overview

Look 1

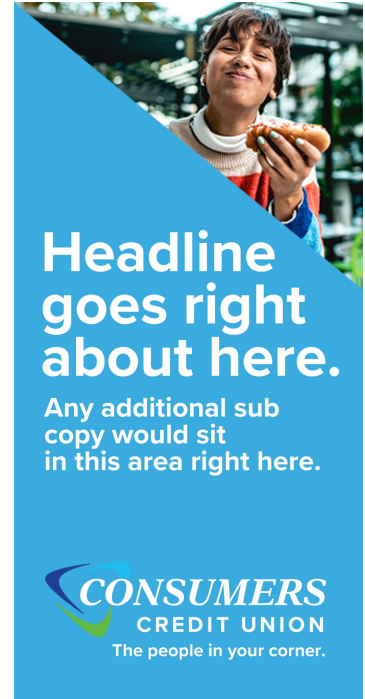
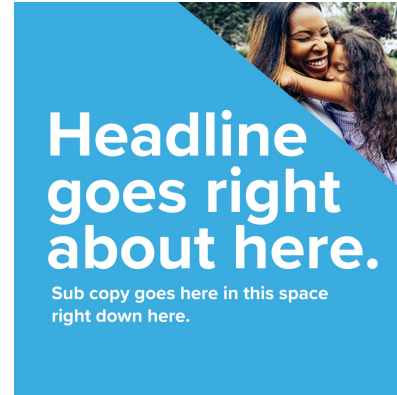


Application - Digital Overview



Use 40 degree angle to create interesting crops and animations.

In digital advertising, do not use the tagline if it is unreadable (less than 6pt. font).



Print

Look 1



Look 1



Crop at 40 degree angle on right
or left side depending on image

Font: Proxima Nova Bold
Use contrasting brand color
to highlight portion of headline

Spacing is about equal to font size

Font: Proxima Nova Bold - ALL CAPS

Font: Le Monde body copy - justified left

Use secondary background color or white

Centered call to action

Centered logo



Look 1



**It's not
work when
you love what
you do, and
where you do it.**

WE'RE HIRING!

- ▶ Competitive Pay
- ▶ Excellent Benefits
- ▶ Training & Development
- ▶ "Dress for Your Day"
Work Environment
- ▶ Inclusive & Diverse
- ▶ Friendly, Rewarding,
Innovative Culture

Visit myconsumers.org/careers

CONSUMERS
CREDIT UNION
The people in your corner.



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CONSUMERS
CREDIT UNION
The people in your corner.



**Consumers
Credit Union
supports
Soccer to
Success!**

CONSUMERS
CREDIT UNION
The people in your corner.

myconsumers.org

Digital Overview

Look 2



Application - Digital Overview



Copy goes in this general area right here.



CONSUMERS
CREDIT UNION
The people in your corner.

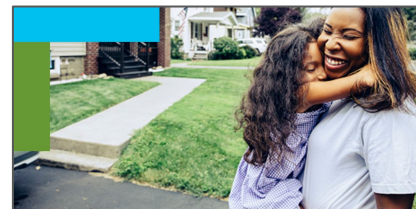


Sub copy goes in this general area right here.



CONSUMERS
CREDIT UNION
The people in your corner.

In digital advertising, do not use the tagline if it is unreadable (less than 6pt. font).



Headline goes right about here.



Headline goes right about here.

Sub copy would sit in this area right here.



Print

Look 2



Look 2

Branding Element in top right (or left) corner

Font: Proxima Nova Bold

Spacing is about equal to font size


Font: Proxima Nova Bold - ALL CAPS

Font: Le Monde body copy - justified left

Use secondary background color or white

Centered logo


Centered call to action



Headline goes right here in this space.

SUB HEADLINE

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo magna consequat.

**CONSUMERS**
CREDIT UNION
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Look 2



**It's not
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where you do it.**

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Work Environment
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**Consumers
Credit Union
supports
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Success!**


CONSUMERS
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myconsumers.org

Copy Style



Copy Style

Calls to action (CTAs)

Primarily illustrated as a button with 4 rounded corners

Commas

We do not use Oxford commas. No comma before “and” unless needed for sentence clarity (i.e., “CCU is relatable, dependable and honest.” Not “CCU is relatable, dependable, and honest.”

Date

Write out the date in running text (Hurry, offer ends on January 10.) or, if space is an issue, use periods (i.e., 12.10.25). Be sure to include “0” for initial digit for month if applicable (e.g., 03.04.25)

Do not use th or st at the end of a date. (i.e., Jan. 2, May 8)

Month abbreviations: Jan., Feb., Aug., Sept., Oct., Nov., and Dec. (All others, leave as is.) *Note: don’t forget the second comma in running text: “Feb. 14, 2016, was the target date.”*

em dash: Used to set off an idea in a sentence from the rest of the sentence. Should have space before and after. Should be used wisely, one paragraph shouldn’t have too many.

en dash: Used between time and other numerical ranges. Should have space before and after for times. i.e., 10:30 am – 2 pm, but Cubs won 5–3, years 2015–2017, compound nouns “New York–New Jersey border”

Copy Style

Official business

When writing an official business letter/email, address the member with Hi [First name], not dear. Always sign off with a signature.

Phone numbers

Phone numbers should be separated by periods (not dashes)

When including an extension to a department, write it as either 877.275.2228 x1234 or 877.275.2228, option 1, then 2

Quotations marks & punctuation

When using quotation marks to signify a special name for something or a promo code at the end of a sentence the punctuation should go after the end quote. (i.e., Use promo code “REWARD”! Not Use promo code “REWARD!”)

Time

When the time falls on the hour, do not include :00 (i.e., 1 pm not 1:00 pm)

Use lowercase am/pm (am/pm not a.m./p.m.), when in a sentence that is all caps AM/PM is acceptable

Words & Phrases



Words & Phrases

A

am, pm: Use a space between number and am/pm, as in 6 am

Annual Percentage Rate (APR) or APR*: If the latter is used, disclosure must be included at the bottom as, *APR=Annual Percentage Rate

Annual Percentage Yield (APY) or APY*: If the latter is used, disclosure must be included at the bottom as, *APY=Annual Percentage Yield

ATM: Automatic Teller Machine

B

branch: Our locations should be referred to as branches and not service centers

C

Contact Center/Call Center/Member Services: Member facing is Member Services but Contact Center and Call Center are interchangeable on some promotional items if approved by the Contact Center Managers

Credit union: CCU should be referred to as a credit union and not as a bank. Credit union should not be capitalized when in the middle of a sentence and when it is being referenced as a stand alone word. When it is written with the word Consumers in front of it, credit union is capitalized

D

departments: Lowercase. The marketing department or information technology department

do's and don'ts: Include apostrophes

drive-thru: Hyphenate

E

ellipses: Use three periods with no space between the periods, per AP style (i.e., CCU is a local credit union that is ... not-for-profit.)

email: No hyphen

I

ITM: Interactive Teller Machine

Words & Phrases

F

Facebook: Capitalized in all forms

L

less vs. fewer: Use less when referring to mass nouns, distance or money

likes (as in, on Facebook): lowercase, not set in quotes

login vs log in: Login in used when referencing a noun such as a login ID. Log in is when the word is used as a verb

M

member(s), membership: The word member should not be capitalized when used

more vs. over: Use more with quantities and over with spatial relationships (There were more than 20 people in the apartment; the plane flew over the ocean.)

O

Online Banking: Capitalized when referring to CCU's service (e.g., "CCU's Online Banking is best!"). Lowercase when referring to online banking in general (e.g., "If your financial institution offers online banking, CCU does it better!")

P

pre-approval: (use dash)

pre-qualified: (use dash)

private mortgage insurance (PMI)

Q

Q&A

S

semi-colon: Avoid unless absolutely necessary.

Social Security Administration

Social Security number (SSN)

Words & Phrases

T

tagline: Can be sentence or title capped in headlines and subheads. Quotation marks and italics should not be used with the tagline (e.g. At CCU, we are ‘the people in your corner.’ Instead use: At CCU, we are the people in your corner.)

telephone numbers: Use periods within the number; i.e., 847.538.3097

time: 8:30 am, 2 – 5 pm (2 pm not 2:00 pm), noon and midnight

titles: Lowercase professional titles, except when immediately preceding the name (Chief Executive Officer Sean Rathjen)

U

U.S. (v.); United States (n.): We are traveling to the United States to pick up some U.S. sportswear.

V

vs: (list-y, blog-like posts); versus (long articles or formal documents)

W

wifi

www: avoid and use only when needed to access web address (i.e., myconsumers.org)

Y

years: 1980s or '80s ... not the 1980's or 80's

Z

zip code (lowercase) or **ZIP**

Legal



Mandatories - Legal

MARKETING

Fifth Edition

BY THOMAS C. LEDUC



Thank You

