



Brand Guide

July 2023



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Everyone who interacts with Veridian develops a perception about our brand. A strong and recognizable brand is critical to our success.

A consistent visual identity builds awareness. Clear messaging that highlights the benefits of our services increases trust and makes us more relatable. Together, these things create tremendous value for our organization.

The goal of this guide is to protect the strength of the Veridian brand. Our name and logo are synonymous with value, convenience and trust.

Everyone in charge of creating content for Veridian must know how to represent our brand. The Veridian marketing team must approve any deviations from these standards.

Thank you for strengthening our brand to create a more consistent experience.

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About the Veridian Credit Union brand

Our mission

Veridian Credit Union is committed to our members and strives in every interaction to exceed expectations. Our mission is to partner with members to create successful financial futures.

Our vision

Members

Create meaningful relationships where members view us as their trusted financial partner.

Employees

Engage, develop and value the diversity in our employees to ensure their success.

Products and services

Deliver a broad range of innovative, simple-to-use, high-quality products and services.

Community

Play a vital role in enriching the community.

Sustainability

Maintain unquestionable financial security.

Our values

Passion: We make a difference.

Innovation: We embrace different ways of thinking and lead change.

Relationships: We genuinely care about others.

Inclusion: We value diversity and include everyone.

Collaboration: We are people helping people. Together, we create our future.

Accountability: We deliver results.

Leadership: We live these values every day.

Brand positioning statement

Veridian Credit Union provides exceptional value and convenience for individuals and businesses seeking a full range of financial services. We deliver a seamless digital banking experience, the value of better rates and lower fees and face-to-face support when it's needed most.

Elevator story

Veridian Credit Union is a not-for-profit financial cooperative. We deliver exceptional value and convenience on a full range of financial services for consumers and businesses. Veridian is owned by our members and governed by the board of directors they elect to lead us in their best interests. Our mission is to partner with our members to create successful financial futures.

Value proposition

Life is easier when your finances are simple. We make managing your money seamless, while saving you more with better rates and lower fees. *That's the value of Veridian.*

Content themes

Any content or communication produced for Veridian should focus on one or some combination of the three following themes:



Convenience

Convenience means creating ease and simplicity in managing finances. We give our members 24/7 access to their accounts with seamless online banking and digital tools, plus in-person service throughout our local communities.



Value

The value we return to members is our biggest asset. As a not-for-profit financial cooperative, our members earn more on the money they save and pay less for the money they borrow.



Support

Our members can expect hands-on, personalized support to help them achieve successful financial futures. We put equal effort into strengthening our communities through sponsorships and service projects. When our members choose Veridian, they improve financial resources and wellness for themselves, their fellow members and their communities.

Brand personality, tone and voice

When writing copy for Veridian, it's important to use a consistent style that is informative, positive, professional and empathetic. Always keep the individual you are writing to in mind. Don't presume they know what you're talking about. Our messaging should feel like a friendly conversation with a teller. The tone of all communication should be:

Optimistic

With our sights set on long-term outcomes, we interact confidently towards a better future.

"Achieve your successful financial future..."

Empathetic

We're humans, not robots. We talk to members like people, not accounts.

"We care about your goals..."

Relatable

We connect with members on a personal level and earn their trust as their financial partner.

"We've been there before..."

Do:

Write copy that is positive and highlights our benefits.

Use headlines that establish value, convenience and support.

Keep copy short, simple and to the point.

Write scannable copy using subheads and bullets.

Be personal, i.e., "If you need help, contact us."

Don't:

Use banking jargon, acronyms, and corporate speak.

Get overly creative with cute and cliché headlines.

Complicate our offerings with too much explanation and details.

Overload with facts and figures.

Copywriting

Written content

Write all English content at an eighth-grade level and keep the messaging simple and clear. It's this consistency of tone and personality that reveals our authenticity, reflects our brand and builds trust with our members.

Translated copy

When writing a message that will be translated to languages other than English, expect the copy to be 25%-30% longer and adjust the word limit accordingly. Write this content at a sixth-grade level.

Headlines and short copy

Headlines and short copy (for billboards, posters, etc.) should be clear, simple and tie back to our themes of value, convenience or support.

Convenience: Sit back and watch your savings grow.

Value: Rest-easy savings.

Support: We're here for you and our communities.

Tagline: That's the value of Veridian

The value we return to our members is what makes Veridian unique. Hence our tagline: "That's the value of Veridian." This tagline should be used in sentence case and accompany a statement highlighting a benefit of our services.

Finances simplified – *That's the value of Veridian.*

Great rates, low fees – *That's the value of Veridian.*

Giving you more – *That's the value of Veridian.*



Copywriting

Term	Usage	Examples
Acronyms	When using a formal name multiple times, place an acronym in parentheses after the first instance, and use that acronym in all subsequent instances. Don't use periods in acronyms.	Veridian Credit Union (VCU)
Address	<p>Abbreviate the following when accompanied by a numbered address: "N.," "S.," "E.," "W.," "Ave.," "St.," "Blvd.," "Pkwy.," "Dr.," "Rd.," "Hwy.," "P.O. Box."</p> <p>For the sake of clarity, don't abbreviate "Circle" or "Suite." Also, use 1st, 2nd, 3rd, 4th, etc. with superscript.</p> <p>When only the street name is being used, don't use abbreviations.</p>	<p>1827 Ansborough Ave.</p> <p>812 S. 1st Ave.</p> <p>Our Coralville branch is located on Second Street.</p>
Alphabetical order	It's preferable to alphabetize lists (it helps us avoid the appearance of favoritism).	
Ampersands (&)	It's preferable to use the word "and" in copy and disclaimers. Ampersands may be used in headlines, graphic elements and titles where deemed necessary.	
Board of Directors terms	Use title case format for proper name and use lowercase format when "director" or "board" appears independently.	<p>Board of Directors</p> <p>He is our newest board member.</p>
Branches (general reference)	<p>This term should be used as sparingly as possible in marketing materials. When it is necessary, the terms "branches" and "locations" are preferable. "Offices" is not.</p> <p>When "Hy-Vee" appears in the name, always use a hyphen and capitalize the H and V.</p>	<p>Park Avenue Hy-Vee</p> <p>Prairie Trail Hy-Vee</p> <p>College Square Hy-Vee</p> <p>Crossroads Hy-Vee</p> <p>Logan Hy-Vee</p>
Contractions	Use them to keep copy clear and concise.	it's, that's, wouldn't
Dashes	<p>A hyphen (-) can be used to indicate times frames and should have spaces on either side.</p> <p>An en dash (–) is the equivalent of two hyphens, and it should be used to create a strong break in the structure of a sentence.</p> <p>For the sake of brevity and ease of line breaks, avoid using an em dash (—), which is the longest possible dash and is the equivalent of three hyphens.</p>	

Term	Usage	Examples
Dates	<p>Use numbers in dates and avoid using suffixes (“th,” “st” or “rd”).</p> <p>In press releases only, abbreviate months with more than five letters (Jan., Feb., Aug., Sept., Oct., Nov., Dec.). Spell out March, April, May, June and July. Spell out months when they are not accompanied by a specific date.</p> <p>In all other print and digital marketing materials, including web articles, spell out all months.</p> <p>In tables, abbreviate days (Mon., Tue., Wed., Thurs., Fri., Sat., Sun.) and months according to the AP style rules above.</p>	<p>Press release: The event is Jan. 5. The announcement will happen in January 2024.</p> <p>All other marketing materials: The event is January 5. Table: Mon. – Fri..... 9 a.m. – noon. Mon., Jan. 12, 2024</p>
Email address	Only use title case format for all words/names that precede the @ sign. It helps readers identify key terms while matching the lowercase format of Veridian’s URL following the @ sign.	<p>SallyLS@veridiancu.org</p> <p>CommercialServices@veridiancu.org</p>
Equal Housing Opportunity	EHO logos are required when advertising real estate-related products (mortgage and home equity, for instance). For radio, “Equal Housing Opportunity” may be spoken instead of shown.	
Headlines/subheads	<p>Marketing materials: For headlines, we prefer sentence case (first letter of sentence is capitalized) – not title case. All uppercase may be used when necessary for design purposes. For subheads, use sentence case. Don’t use punctuation in either type of header, unless needed for effect.</p> <p>Articles and press releases: Use sentence case unless the publication or platform dictates differently. Don’t use punctuation in headlines, unless needed for effect. Punctuation should be used in subheads. Follow the AP Stylebook when deemed appropriate.</p> <p>Webpages: Title case is preferred for titles of pages as items appearing in the navigation.</p>	<p>Headline: Save now and spend down the road</p> <p>Subhead: Meet our newly elected directors</p> <p>Headline: Veridian opens new branch in Council Bluffs</p> <p>Tabs: Personal, Business, Belong.</p> <p>Pages: Auto loans, Merchant processing, Video library.</p>
NCUA disclaimers	When mentioning any insured deposit product (checking account, CD, etc.) in an advertisement, we’re required to include the NCUA logo or a text statement. When using a text statement (the long or short version), it must appear as large as the smallest nondisclaimer copy in the piece. We prefer to use a text version due to the excessive space required to make the NCUA logo compliant.	<p>Long version: “This credit union is federally insured by the National Credit Union Administration.”</p> <p>Short version: “Federally insured by NCUA.” or “Insured by NCUA.”</p>
Not-for-profit	Veridian is a not-for-profit organization. Technically, this is different than being a “nonprofit” organization; however, “nonprofit” is preferable when referencing other organizations.	
Numbers	<p>Spell out whole numbers below 10, use digits for 10 and above.</p> <p>Some exceptions apply when used as part of a graphic element or treatment.</p>	<p>Use “12” instead of “twelve”</p> <p>A double-points graphic/campaign that promises “2x the points.”</p>

Term	Usage	Examples
Phone numbers	<p>When referring people to Veridian (Member Contact Center), use the toll-free number unless there is a specific reason for including a local number.</p> <p>In body copy or a paragraph, use parentheses and a hyphen to separate the area code, prefix and suffix.</p> <p>In a graphic element or callout section, use periods to separate the area code, prefix and suffix.</p>	<p>Toll-free: (800) 235-3228</p> <p>(800) 235-3228 (800) 235-3228, Ext. 5634</p> <p>800.235.3228</p>
Product names and services	Use title case for formal product titles (products unique to Veridian). Don't capitalize products that are commonly used by other financials. We prefer to use the term "services" instead of "products" when describing what we offer.	<p>Home Equity Special, Loyalty Discount, Visa Platinum Credit Card</p> <p>home equity loan, auto loan, credit card</p>
Punctuation	<p>Commas: To be as concise as possible, avoid the Oxford comma (that precedes the word "and" in a series) unless it's needed for clarity or precedes an independent clause.</p> <p>Exclamation points: Web marketing: Don't use in page summaries or titles, use only as necessary and use a maximum of one within content, including call-to-action boxes. Other media: Use extremely sparingly.</p> <p>Ellipses: Use sparingly and place spaces on the left and right.</p>	<p>Veridian offers great rates, low fees and trusted service.</p> <p>Veridian offers great rates and low fees, and we don't charge for balance transfers.</p> <p>"Trust us for accounts, loans, guidance ... and much more."</p>
Seasons	Do not capitalize.	spring, summer, autumn, fall, winter
States	State names should be spelled out unless it is included in a full address, such as on a mailing panel. In addresses, use the two-letter postal style.	<p>It's our 26th branch in Iowa. Our next is planned for Omaha, Nebraska.</p> <p>1827 Ansborough Ave. Waterloo, IA 50701</p>
Symbols	For ease of understanding, use symbols with numbers instead of words.	\$1,000, \$0.32, 2.75%
Technological terms	Lowercase and no hyphens where possible, although title case for proper nouns.	email, internet, intranet, website
Times	<p>Avoid using "00" unless needed to align multiple hours in columns.</p> <p>Use lowercase and periods in "p.m." and "a.m." (except for rare occasions where space or graphic presentation demands otherwise).</p>	8 a.m. - 5:30 p.m.
URLs	<p>Use a lowercase format (without "www").</p> <p>For extensions with multiple words, capitalize the first letter of each word.</p>	<p>veridiancu.org</p> <p>veridiancu.org/MyOffers</p>

Logo specifications

Logo color

The Veridian Credit Union logo should only be reproduced in three ways:

Corporate green

PMS 3425 or C 93 / M 13 / Y 85 / K 44

Use this version on white or light-colored backgrounds.

Black

Use this version only on materials printed in black and white or with a limited color palette.

White

Use this version on dark-colored backgrounds.

Clear space requirements

To preserve the integrity of the Veridian Credit Union logo, always maintain the minimum clear space around the logo. This clear space protects the Veridian Credit Union logo from all the other graphic elements such as logos, copy, photographs or background patterns that may distract the viewer's attention.

Clear space equal to or greater than the height of the "n" used in the Veridian Credit Union logo should always be maintained. Remember the "n" space also applies to the distance between the Veridian Credit Union logo and any edge of the page.

Size requirements

To ensure legibility, the minimum size that the horizontal logo can appear is 1"-wide for print applications and 120px wide for digital applications.



PMS 3425



Black



White



Clear space requirement

Value Mark

Just like value is the foundation of our brand promise to customers, the Value Mark or graphic “V” is the essential element of our logo. It visually represents putting customers at the center of our business and surrounding them with service, security, collaboration, and community. The Value Mark can be used as a standalone badge, brand expression, or multiplied to provide visual interest.

Clear space requirements

The clear space around the Value Mark should be equal to or greater than $1/4x$, with the “x” being equal to the height of the Value Mark.



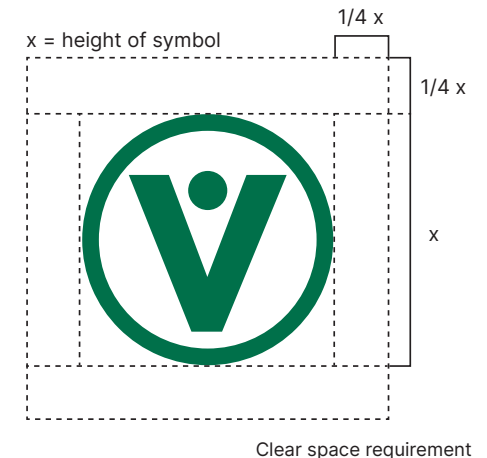
PMS 3425



Black



White



Restrictions

The Veridian logo and Value Mark should not be modified or re-created in any way.

Don't:

Stretch, rotate, or otherwise distort the logo. Be sure to observe size minimums and ensure proportions are preserved when scaling.

Mix-and-match or otherwise alter the color beyond the acceptable combinations.

Alter the proportions or arrangement.

Add graphics or additional information.

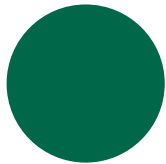
Add a drop shadow or other effect.

Compromise clarity with poor contrast, including using the logo on top of backgrounds with low contrast (excluding watermarks) or clashing colors, or on backgrounds that are busy.

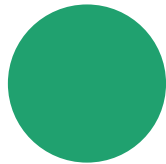


Color palette

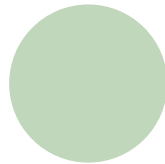
Our brand colors consist primarily of green and blue hues. These colors are designed to convey a sense of calm and call to mind the ease one feels when using our products and services.



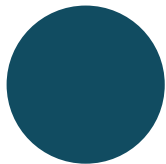
Corporate Green
PMS 3425
C 90 / M 35 / Y 81 / K 27
R 0 / G 103 / B 71
006747



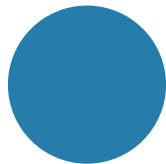
C 80 / M 12 / Y 74 / K 1
R 31 / G 160 / B 110
20A06E



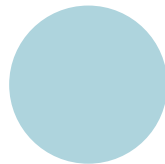
C 26 / M 5 / Y 31 / K 0
R 192 / G 214 / B 186
COD6BA



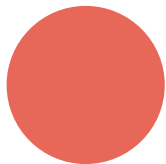
C 94 / M 62 / Y 44 / K 28
R 18 / G 76 / B 97
124C61



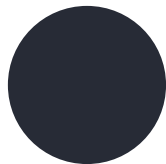
C 83 / M 43 / Y 16 / K 1
R 37 / G 125 / B 171
257DAB



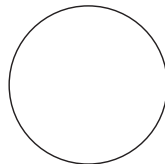
C 31 / M 5 / Y 10 / K 0
R 174 / G 212 / B 221
AED4DD



C 5 / M 74 / Y 65 / K 0
R 230 / G 103 / B 88
E66758



C 79 / M 71 / Y 54 / K 58
R 39 / G 42 / B 54
272B36



C 0 / M 0 / Y 0 / K 0
R 100 / G 100 / B 100
FFFFFF

Typography

Inter family

The Inter font family is the primary typeface for the Veridian brand. It offers a sophisticated look and rich feel. It allows the brand to stand out.

Licensing

Inter is a free-to-use Google Font that is licensed for desktop and web use through a Google Font license.

Substitute typeface

For company employees who are not on the marketing team and cannot download and install Inter, please use Arial.

Regular/ *Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890.?! , ; " % \$

Bold/ *Bold Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890.?! , ; " % \$

Extra Bold/ *Extra Bold Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890.?! , ; " % \$

Black/ *Black Italic*

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890.?! , ; " % \$

Imagery

Lifestyle photography

Photos and video can feature one or more persons. Images can be cropped in various ways, ranging from tight, head-and-shoulder shots to half-length or full-length body shots.

Photos should feel authentic and real, representing the diverse individuals to whom we provide services. This means there are no limitations on race, weight, or socioeconomics.



Photography don'ts

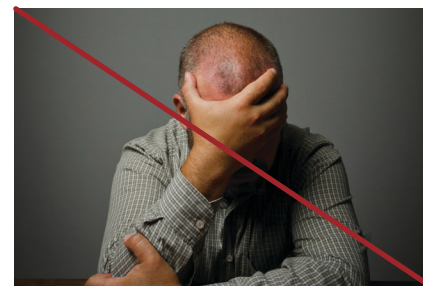
People should look natural and not overly-posed or styled.

People and settings should not be suggestive, risqué or revealing.

Subjects and environments should be believable and not overly abstract.

Avoid cliché, stereotyped, depressing or graphic imagery.

Avoid outdated imagery. The props and settings along with the attire and hairstyles of the subjects should reflect current times.



Imagery

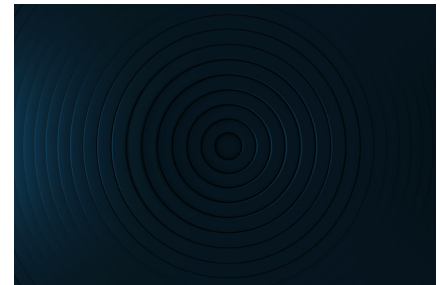
Conceptual photography

These images and video assets can sometimes take more effort to find, but they can give the brand persona an exciting twist and help tell our story in a more compelling way.



Go-for-it imagery

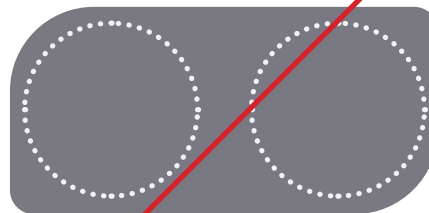
A little more abstract in concept, these 3D images and videos provide the brand with unique and ownable visual assets.



Framing

The “V” in the Veridian logo and the standalone Value Mark have nearly always included a partial or full circle. This basic shape is a strong visual asset for our brand and something we can leverage in our marketing when framing a photo, image, video asset, and copy. The circle shape can be stretched to include similar forms such as the pill shape.

The pill shape is an elongated circle with its sides a continuous curve.



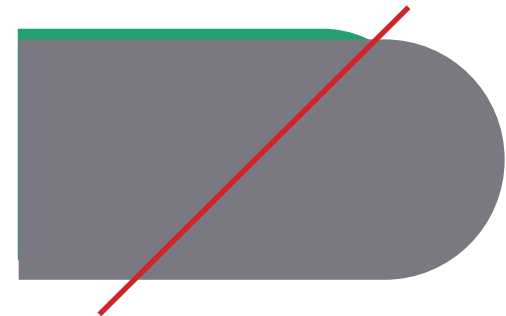
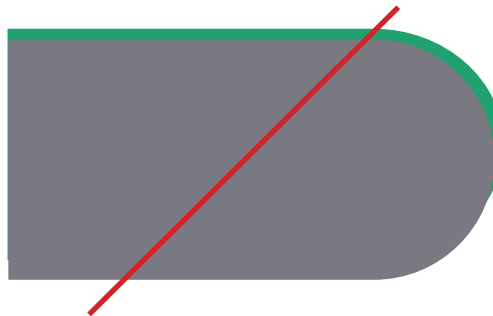
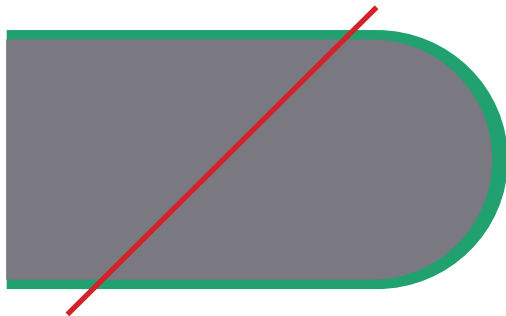
Color bar - border

A bar or border around photos adds a pop of color to the composition and helps define the boundary of photographs. Color bars should be used on all pill-shaped photos. A stroke or border should be applied to any circular photos.

Image with the color bar at the top of the photo.

Image with the color bar at the bottom of the photo.

The color bar on pill-shaped photos wraps around the long edge of the photo and tapers to a point where the curve meets the long edge on the opposite side.



Iconography

Iconography plays an important role in the Veridian graphic library. We use icons to easily communicate complex words, phrases, and thoughts. These important visuals are produced using a simple line art technique, allowing us to grow a consistent library of icons as needs are presented.



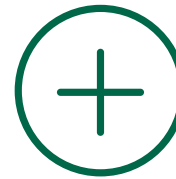
Anatomy of a Veridian icon

When drawing an icon, setting an artboard size, scale, and stroke are imperative for consistency. Once drawn, outline your stroke before scaling.

Size: 2"x2"

Scale: 1 to 1 (square)

Stroke: 5pt, rounded cap and corner



Graphics and illustrations

In instances where the use of photography is not optimal or appropriate, graphics or illustrations may be used. Avoid using illustrations of people.



artshare

camera speech share paintbrush




Get up to

\$150 cash back*

Lower your monthly car payment.

Apply now





Get up to
\$150
cash
back*

Lower your
 monthly
 car payment.

Apply now

Veridian.
 CREDIT UNION

VERIDIAN CREDIT UNION

* SPARK *
THE
SPIRIT *

[illegible]



Pay with st a tap

Reduce the risk of fraud when you
-to-pay with your Veridian card.

ing securely. *That's the value of Veridian.*

5-year
ed HELOC

60%
APR*

oyalty Program*

u new card instantly
Veridian branch.

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CREDIT UNION