Brand Guidelines



Let's get started.

What's at the core of the Chartway brand? What are our fundamental design elements? How do we get started with new layouts and marketing?

Answering those questions is what this guide is all about. Inside, you'll find insights into how we communicate our brand, as well as practical references to colors, type, layout and more.

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Platform

Purpose & Values

Chartway Credit Union is an organization led by its Purpose and Values. By codifying these principles, we define why we exist, as well as the motivations and philosophy that drive our actions.

Purpose

Unlocking the potential of individuals and families so they can thrive.

Values

We Value Relationships

Because human connection and kindness are the basis of trust and how we create real solutions.

We Value our Differences

Because welcoming diversity of thought, ability, and perspective makes us all stronger.

We Value Community

Because the people we serve and the places they live are connected, and they thrive together.

We Value Quality

Because we pursue excellence and are determined to find opportunity in every challenge.

Platform

Essence & Promise

The foundation of the Chartway Credit Union brand is built on the relationship between our organization and the community we serve. We call that foundation the Brand Platform, and at its core, it is shaped by the Brand Essence and Brand Promise.

Think of Essence as the DNA of our brand — an idea that guides our decisions, focus, actions and approach.

The Essence is then translated in a Promise that is implied and articulated across every aspect of our brand, beginning with our name, Chartway Credit Union.

Essence

Bright way forward.

Promise

We help you unlock your potential by empowering you and recognizing all that you're capable of.

Personality

Think of Chartway Credit Union as a person. How do we define its character? What traits and attributes rise to the top? How do they act?

These attributes lead our personality and help set direction for tone, style and design – defining it in human terms.









Empowering

We see the potential inside the person, and embrace everyone's authentic self.



Personas

Personas are data-driven, based on a Segmentation Strategy leveraging robust first and third party data about our members and our markets. They represent who is growing in our membership, and who we are working to attract more of to the credit union.

Personas humanize that data so that we are focused on empathizing and connecting with our members. They help us understand the needs and emotions of our members, instead of focusing only on product cross-selling.

They empower leaders within the credit union to create more human-centered strategies, and empower all team members with knowledge to enhance day-to-day interactions.

Our brand helps us connect with relevance to our personas, and to attract more of our target growth audiences to the credit union.



Moving in Monica

Life Triggers

- Engagement
- Marriage
- Graduation
- New Job
- Promotion
- Moving

Financial Behaviors of Peer Group

- New to their financial institution within a year
- · Some do not use banks at all
- Student loans
- Manage finances on mobile device
- Low income-producing assets
- Use check cashing and cash advance services
- Use prepaid debit cards



Expecting Emily

Life Triggers

- New Baby
- Moving
- Remodeling
- Career changes

Financial Behaviors of Peer Group

- Student loans
- Personal loans
- Purchasing a used vehicle
- Mortgage refinance
- Home improvement loan
- Bankruptcy



Supermom Sabrina

Life Triggers

- New driver in household
- Kids graduating high school
- Aging parents
- Health scare

Financial Behaviors of Peer Group

- Personal loans
- Prepaid debit cards
- Check cashing and cash advance services
- Not actively building retirement or investing
- Inconsistent health insurance coverage

Personas

Continued



Motivated Max

Life Triggers

- New driver
- Child graduating high school
- Child to college
- Promotion
- Health scare

Financial Behaviors of Peer Group

- Auto logns
- Credit balances
- Student Loans
- Personal loans
- 401 (k)s
- 529 College Savings Accounts
- Mobile banking
- Use internet banks



Almost Empty-Nest Amy

Life Triggers

- New driver
- Child graduating high school
- Child to college
- Promotion
- Health scare

Financial Behaviors of Peer Group

- Impressive 401K account balances
- 529 College Savings Plans
- Online investing
- Internet banking
- Mutual funds
- home improvement loans
- Refinancing
- Using multiple credit cards



New Grandpa Gary

Life Triggers

- First Grandchild
- Empty Nesters
- Retirement
- Health Expenses
- Aging Parent
- Death of a Parent

Financial Behaviors of Peer Group

- High balances in 401Ks and IRAs
- Own real estate investments
- 529 College Savings Plans
- Use Financial Planners & Stock Brokers
- Use multiple credit cards

Clear Space

Every logo needs a bit of personal space. Graphics, text and other logos shouldn't encroach too closely so the Chartway logo gets its time to shine.

Here, the amount of clear space is defined by the x-height of the "a" in Chartway.





The logo is a critical element in telling the Chartway story. It's solid yet flexible. Strong yet approachable. Simple yet distinctive.

The logotype is modern and clean, but still has a sense of friendliness and warmth. To put it casually, it plays the straight man in the double act with the icon.

The icon from the logo is representative of many things. It's a burst of energy and fun. An emanating light to guide the way forward. The releasing of potential. A beaming expression of joy. A brilliant C. We choose not to keep it in a box and define it just one way, because we know that people aren't just one thing.

But no matter where they're headed or what they're after, Chartway is the right way.

Note: Do not use any color variation not shown here.

Full Color/ Black





Light Reverse/ White





Dark Reverse/ Black





Dark Reverse/ Black





Black



Light Reverse/ White/ Duotone





Icon Usage

When using our burst on layouts or as a singular element, use the following guide so that our burst icon can be consistent with our logo color usage.

Note: Do not use any color variation not shown here.



Things to Avoid

Do not in any case tilt, scew, or distort our logo.







Do not in any case stack the icon above the logo, or place "credit union" beside our name.





Do not in any case change our logo to a color outside of our established brand colors.







Do not in any case place a drop shadow behind our logo.



Color

Our bright and energetic color palette reflects our personality traits of optimism and empowerment. And it's tied directly to our Brand Essence: Bright Way Forward.

Color is an instant identifier for Chartway, and we don't shy away from using it.

Blueberry and Pool do the heavy lifting, and Margarita is a bit more of an accent color.



HEX 002855 RGB 0 40 85 CMYK 100 69 8 54 PANTONE 295 C

Pool

HEX 05C3DE RGB 5 195 222 CMYK 68 0 13 0 PANTONE 311 C

Margarita

HEX C4D600 RGB 196 214 0 CMYK 28 0 100 0 PANTONE 382 C

Color conversions sourced from **pantone.com/color-finder** as of October 2021, and subject to change.

Color

Web Accessibility

To ensure proper color contrast in web applications, check the contrast ratio of the two colors you plan to use.

Color combos that fall below the recommended contrast ratio should be used for design elements and accents – not important text.

Combinations that meet or exceed 4.5 pass Web Content Accessibility Guidelines color contrast requirements.

They are marked with .



6.8



14.6



14.6



2.1













1.6

Typography

Forma DJR Micro

Deceptively simple yet incredibly flexible, Chartway's message is delivered by the Forma DJR Micro type family.

It's a clean, simple serif that doesn't feel unapproachably modern, but maintains a sense of expertise and sophistication.

Forma DJR Micro

Illuminate

Pathway

Beacon

Shine

Brilliant

Luminous

Guide

Bright

Light

Lorem ipsum dolor sit amet, consectetuer adipiscing elit, sed diam nonummy nibh euismod.

Regular

Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut.

Medium

Hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla.

Bold

Delenit augue duis dolore te feugait nulla facilisi. Lorem ipsum dolor sit amet, cons. AaBbCcDdEeFfGgHhliJjKkLIMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

AaBbCcDdEeFfGgHhliJjKkLIMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

AaBbCcDdEeFfGgHhliJjKkLIMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

AaBbCcDdEeFfGgHhliJjKkLIMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

Typography

Tahoma

Tahoma is a substitute font for when Forma DJR Micro is not available or accessible on certain documents or team member's computers.

Tahoma

Illuminate
Pathway
Beacon
Shine

Regular

Lorem ipsum dolor sit amet, consectetuer adi iscing elit, sed diam nonummy nibh euismod.

Bold

Ut wisi enim ad minim veniam, quis nostrud exerci tation ullaa mcorper suscipit lo bortis nisl ut.

AaBbCcDdEeFfGgHhIiJjKkLlMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

AaBbCcDdEeFfGgHhIiJjKkLlMm NnOoPpQqRrSsTtUuVvWwXxYyZz 0123456789!?@#\$%^&*({[-~+<>;:

Typography

Font Usage

Here is a guide for using our fonts to make sure that we consistently communicate our identity to our members.

Font Usage

For headlines, use Forma DJR Micro Bold.

When there is more than one line of copy, use a leading size 3 points larger than the font size.

Example: 25pt font size requires 28pt leading.

For subheads, use Forma DJR Micro Medium.

When emphasizing certain words, use **two** font weights above the rest of the copy along with the reversed color.

For body copy, use Forma DJR Micro Regular. **Example:** This example sentence is in Forma DJR Micro **Regular**, so the **emphasized** words are in Forma DJR Micro **Bold** and **pool**.

In the case a bolded word is at the end of a sentence, do not bold the **punctuation**.

Do not in any case use *italic* variations.

Always use sentence case.

Do: This is how our copy looks.

Don't: This Is How Our Copy Should Not Look.

Photography

Photos should evoke warmth and positivity while maintaining a sense of authenticity.
Representing a diverse community is also paramount.

Smiles abound, but no overly-posed glamour shots welcome. The people on the other side of the lens should feel like people — not models.

Please do not use any photos where the subject is looking directly at the camera in a "traditional stock photo" style. Any direct contact should be as candid as possible.























Photography

Things to Avoid

In order to keep our photos within our brand standards, please follow the shown guidelines for our imagery.

Do not in any case place a filter on an image.

Do not in any case

place an overlay

on an image.





Do not in any case tilt, scew, or distort any image.



Do not in any case place a wedge or burst over an image.





Do not in any case convert a photo to black and white.

Voice

Writing in the Chartway Credit Union brand voice starts by thinking of the brand in human terms — not as a corporate financial institution.

At Chartway, our voice is positive and optimistic. Bright Way Forward is the essence of our brand. So naturally, our voice is positive and optimistic. We speak to both achievement and potential, in a way that is both human and approachable.

Our voice is the perfect place to show off our personality.

MESSAGE	OFF-BRAND EXAMPLE		ON-BRAND EXAMPLE
Brand Focus	We deliver great banking.	→	Your future just got a little brighter.
Potential	Our banking unlocks your potential.	→	If it's within you, it's within reach.
Rates	Home rates have never been this low. Act now.	→	Your 'someday' is right now.
Apply	Apply now. It's easy.	->	Get started now, and unlock your possible.
Join	Become a member of Chartway Credit Union.	→	It's time to shine on. You belong here.

Squared

The Chartway brand is comprised of cohesive yet varied layout styles. Each of these layouts - Squared, Burst, and Wedge – use the same brand elements in different ways to achieve a different vibe, style, and approach. That way, the brand as a whole is always visually connected, but never cookie-cutter.

The first, Squared layouts, are polished and clean photo-driven approach.

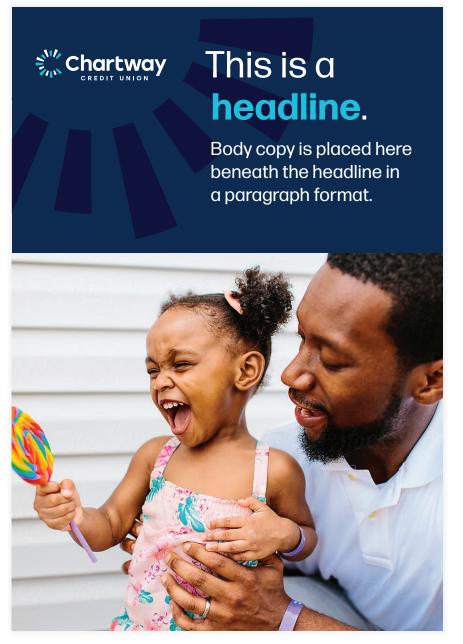
Here, the layout gets broken up into part color, and part photo, or full photo. The Chartway burst icon is placed into the color section as a textural background element.

This layout is simple to execute and super flexible, so it adaptas well to different mediums and applications. When using our burst icon in a background, place in a corner space opacity guidelines for and only show the top 6 wedges at a time. on page 21.

In addition, please follow the color and our burst icon shown







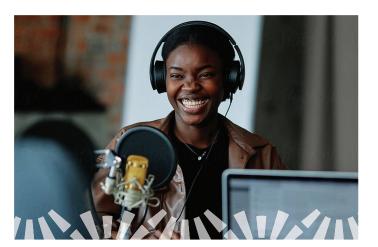
Burst

Burst layouts are energetic and playful with a strong visual tie to the Chartway logo. They can really pack a graphic punch.

Here, the Chartway "C" gets a center stage. It fills the layout and breaks off the edge, while the circular counterspace in the center holds a photo.

Take care to find a photo with centralized subject matter, that way nothing gets lost when it's dropped into the circular mask.

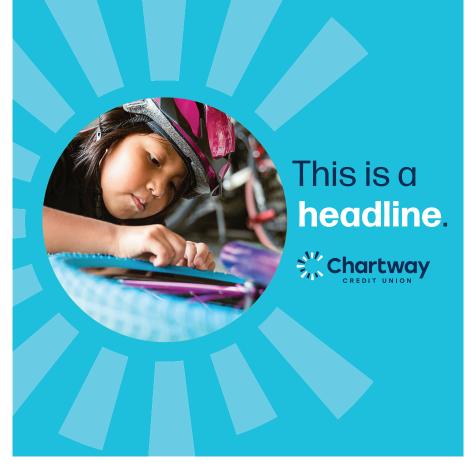
When using our burst icon as a border element, please show 5 burst sections in all white and crop to fit the layout as shown to the right.









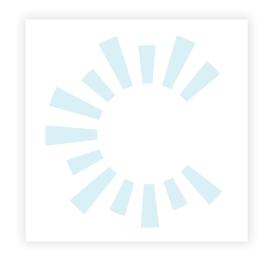


Burst Usage

When using the burst on layouts as a watermark, there are different opacities that have to be used depending on which color the mark is placed.

In addition, just as with the logo, the burst is used on certain colors in certain capacities.

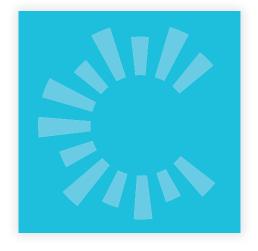
Note: Do not use any color variation not shown here.



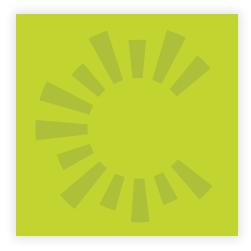
Pool on white 20% opacity



Blueberry on blueberry 100% opacity Dark watermark HEX: 021d49, PMS: 2768 C



White on pool 25% opacity



Blueberry on margarita 7% opacity

Wedge

Wedge layouts are simple and unexpected with a more subtle visual tie to logo than the burst, but with a ton of built-in variability.

The basic mechanics of the Wedge layout style involve the scaling up and cropping of a wedge shape pulled from the Chartway "C" icon, and using that as a mask for photography.

As evidenced by the visual examples, just by varying position, size, and cropping of the same shape, you can achieve a wide range of looks.

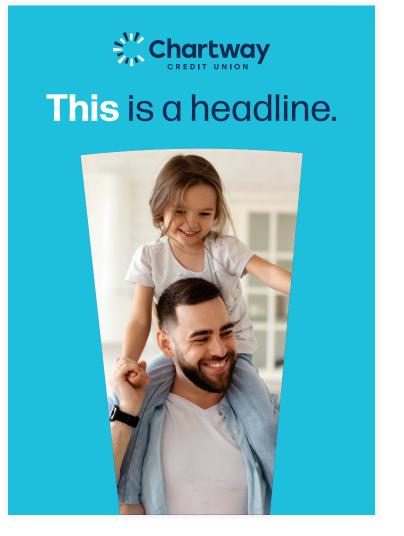
And just like with Burst layouts, photo selection is key for filling the wedge.

When using the wedge element, make sure to use images that fit the wedge itself.









Extras

Stationary

Our stationary set features a simple, clean design that reflects our professional yet bright identity.





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(800) 678-8765 chartway.com

Month XX, 2022

Name Here 5700 Cleveland Street Virginia Beach, VA 23462

Dear Name,

This is the placeholder text for your body copy. Please select this body copy and insert your personalized letter here. Please do not forget to change the name, date, and address as needed in this document.

Thank you,

Name Here

