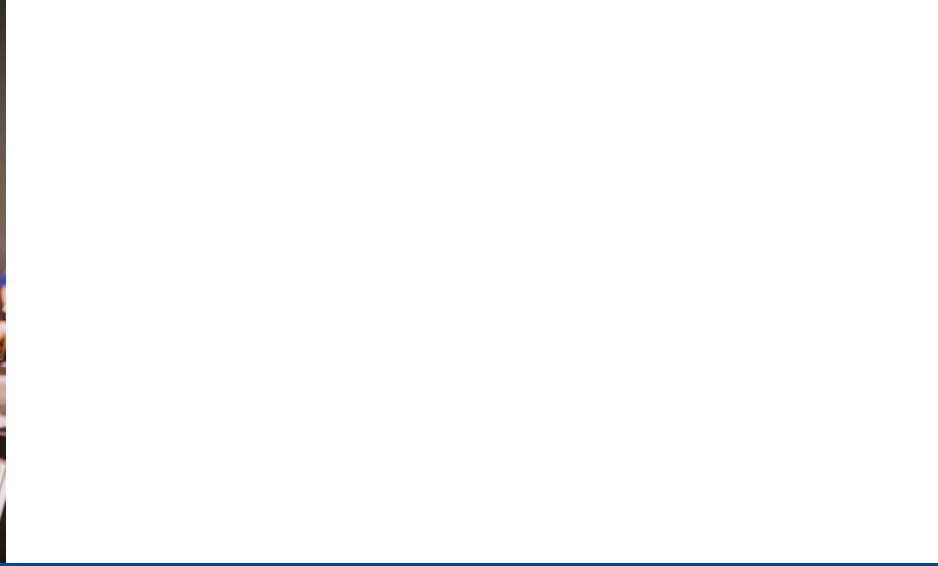


That's Savvy.

BRAND GUIDE



savvymoney[®]



BRAND PROCESS

How we got here.

Arriving at our brand has been a journey. We surveyed the marketplace. We engaged in intensive brand workshops with a broad group of stakeholders. And we continued the conversation with team members to gain a deeper understanding. These exercises let us dig deeply into our identity and why it matters. At the end of it all, we landed in a simple yet important place.



BRAND GUIDELINES

Logo

A solid mark is the foundation for an effective brand expression. The following is our logo, which anchors the visuals of the SavvyMoney brand system.

1. **LOGO MARK**
2. **LOGO VARIATIONS**
3. **LOGO USAGE**

Logo Mark

We updated the logo to increase the distinction between the two words that make up our name. The evolved logo should generally be treated as a one-color system — either with Pantone 301 or with white, depending on the background. Legibility of the logo is the primary concern, so choose the color that works best in the specific environment it will appear in.

NOTE

Small logos are very effective in the right application. Unsure about the proper usage? Reach out to your marketing superhero.

PANTONE 301 LOGO (1-COLOR)

The logo consists of the word "savvymoney" in a lowercase, sans-serif font, followed by a registered trademark symbol (®). The text is rendered in a dark blue color, specifically Pantone 301.

WHITE LOGO (1-COLOR)

The logo consists of the word "savvymoney" in a lowercase, sans-serif font, followed by a registered trademark symbol (®). The text is rendered in white, set against a solid dark blue rectangular background.The logo consists of the word "savvymoney" in a lowercase, sans-serif font, followed by a registered trademark symbol (®). The text is rendered in white, set against a solid light gray rectangular background.

WEB & SMALL DESIGN LOGO

Two small logo variants are shown side-by-side. The first is a dark blue square containing the lowercase letters "sm" in white. The second is a light gray square containing the lowercase letters "sm" in white.

Logo Variations

The following are logo options to accommodate a breadth of print and digital environments.

SOLID BACKGROUNDS

This is how the logo should appear when placed on a solid background. Priority should be given to legibility and consistency of the mark.

PHOTO BACKGROUNDS

This is how the logo should appear on photographic backgrounds. Priority should be given to legibility and consistency of the mark.

GRAPHIC ELEMENT

This is how the logo should appear on when connected to our API Bar. This limited-use logo is only for certain applications to avoid over-use.



savvymoney®



savvymoney®



savvymoney®



savvymoney®



savvymoney®



savvymoney

Logo Usage

It's important that our logo adhere to established standards to retain the integrity of the original design.

CLEAR SPACE

To allow our logo to “breathe” it's important to leave a clear space around the graphic element. The clear space for the logotype is defined by the height of the overall mark. This space should be kept clear of other type and graphics.

DOS AND DON'TS

To ensure consistency, it's important to avoid unapproved variations of the logo. The following are common mistakes to avoid.



Don't distort or skew the logo. Ensure proper proportions in all applications.



Don't add other elements to the logo.



Don't use unapproved colors.



Don't use retired multi-colored logos.



Make sure there's enough contrast between the logo and its background.

BRAND GUIDELINES

Brand Elements

A logo needs friends. With a carefully crafted system of colors, fonts, and images, a logo can reach its full expression.

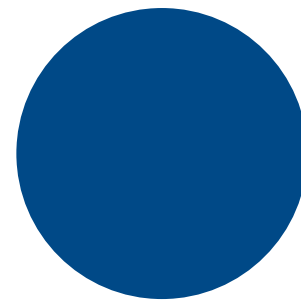
1. **COLORS**
2. **FONTS**
3. **FONT USAGE**
4. **PHOTOGRAPHY**
5. **GRAPHICS**

Colors

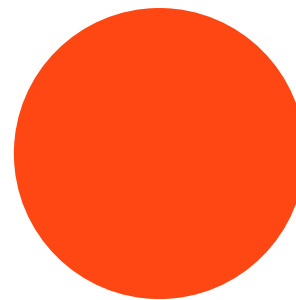
Colors are a great way to bring the emotions and nuances of the SavvyMoney brand to life. We've intentionally chosen colors that are unique in the marketplace. Please refer to the "Brand in Action" section of this guide for examples of color usage.

PRIMARY COLORS

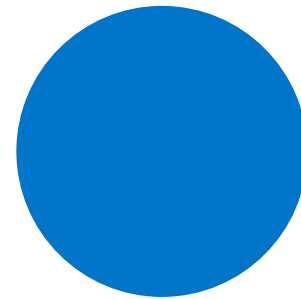
These primary colors form the "backbone" of the color system.



PANTONE 301
HEX#: 004987



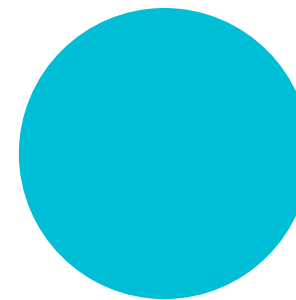
PANTONE 172
HEX#: FF4713



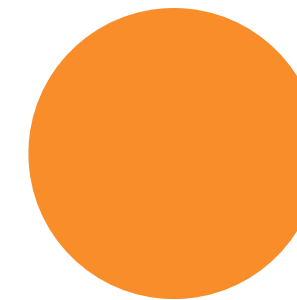
PANTONE 3005
HEX#: 0075C9

SECONDARY COLORS (API STREAM)

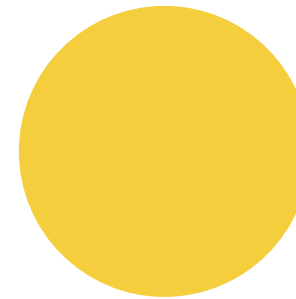
These secondary colors are used for the "API stream" that is part of some brand imagery. These colors should be used sparingly — only as "pop" colors to create emphasis.



PANTONE 3115
HEX#: 00BED6



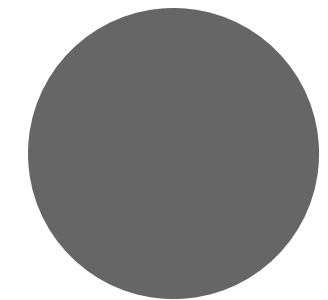
PANTONE 715
HEX#: F88D2A



PANTONE 129
HEX#: F5CE3E

NEUTRALS

These neutral colors offset the primary colors and are used primarily for type (Cool Grey 10) and background (Pantone p 179-2c) treatments.



PANTONE Cool Gray 10
HEX#: 666666



PANTONE P 179-2C
HEX#: E4E5E6

Fonts

Fonts are another way to ground our brand and “add flavor” to the visual system. It’s important to be consistent in the application of the SavvyMoney fonts.

WORK SANS LIGHT

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789

WORK SANS REGULAR

AaBbCcDdEeFfGgHhIiJjKkLlMmNn
OoPpQqRrSsTtUuVvWwXxYyZz
0123456789

WORK SANS BOLD

**AaBbCcDdEeFfGgHhIiJjKkLlMmNn
nOoPpQqRrSsTtUuVvWwXxYyZz
0123456789**

Font Usage

Like the other elements of our brand, fonts should follow a system. The following are guidelines for applying our brand fonts in various executions.

The font is a free Google Font available for download [here](#).

DECORATIVE TYPE IS WORK SANS BOLD AND CAN BE SET IN ALL CAPS.

Headlines are set in Work Sans Light.

Sub-headlines are set in Work Sans Regular.
Work Sans Bold can be used for emphasis.

Body copy should be set in Work Sans Regular. Body copy size should be the determining factor in terms of other type sizes (for headlines, sub-headlines, etc.). Variations in size, weight, color, and space are used to convey hierarchy and focus.



Copy is left aligned in all instances unless otherwise specified.

DECORATIVE

Size: 0.8x Body Copy
Leading: 1.5x
Tracking: 60

HEADLINES

Size: 2.5x – 3.5x Body Copy
Leading: 1x
Tracking: 0, Optical

SUB-HEADLINES

Size: 1.5x Body Copy
Leading: 1.3x
Tracking: 0, Optical

BODY COPY

Size: 1x
Leading: 1.5x
Tracking: 0, Optical

Font Application

When combining fonts and colors it is important to make sure we maintain legibility and hierarchy across all applications. The following are some examples to help in creating clear, cohesive font use across our applications.

Please refer to the templates in Canva for a deeper look into usage and application.

Samples to refer to:

[Case Study Template](#)

[Buyer's Guide](#)

[Standard Presentation](#)

HEADLINES AND HEADERS

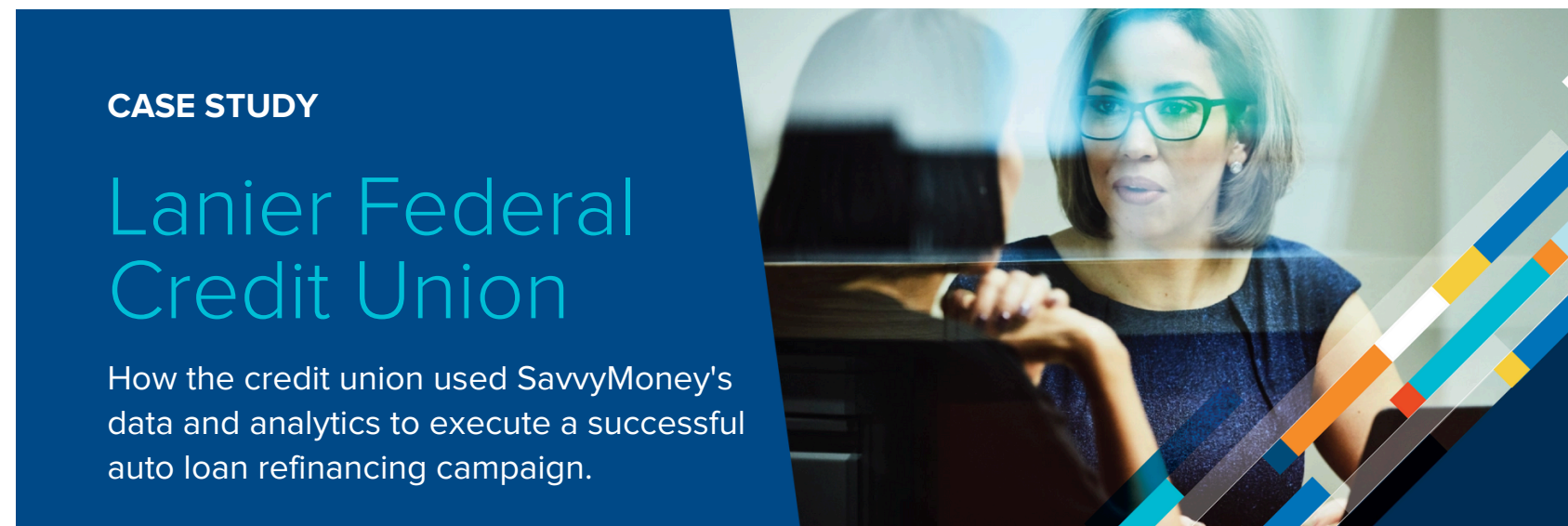
When creating any sort of branded application we will lead the materials with a branded header — these vary in style and execution based on the need. Below are a few examples of standard headers used in our templates.



CASE STUDY

Washington Federal

How the bank used SavvyMoney's data and analytics to execute a successful auto loan refinancing campaign.



CASE STUDY

Lanier Federal Credit Union

How the credit union used SavvyMoney's data and analytics to execute a successful auto loan refinancing campaign.

HERO HEADER

Hero images use an individual or product "portrait" placed on a grey background. Type placed on these should be legible in both type size and color. Copy should be limited to introduce the topic and set-up the content.

FONT COLORS

- A** PANTONE 301
HEX#: 004987
- A** WHITE
HEX#: ffffff

STANDARD HEADER

A Standard Header uses a stock image of product shot contained within a shape. Type is placed on the SavvyMoney dark blue (HEX#: 004987). Type placed on these should be legible in both type size and color. Copy should be limited to introduce the topic and set-up the content.

FONT COLORS

- A** PANTONE 3115
HEX#: 00BED6
- A** WHITE
HEX#: ffffff

Font Application

CONTINUED

Please refer to the templates in Canva for a deeper look into usage and application.

Samples to refer to:

- [Case Study Template](#)
- [Buyer's Guide](#)
- [Standard Presentation](#)

BODY COPY / CONTENT

The body copy of our communications needs to handle a variety of content — from long-form copy to stats to quick-hit call outs. Usage should be handled in a manner that highlights the key points, creating a clear hierarchy of information to allow for easy reading.

PANTONE 301
HEX#: 004987

AT A GLANCE

About LFCU

- Georgia-based
- \$68MM+ in assets

SavvyMoney Partnership

- Established September 2021
- 29% digital user adoption

Impact

Record high sales month with 85% of new auto loan volume directly attributable to SavvyMoney

\$2.8MM
FUNDED AUTO LOANS MAR 2022

PANTONE 301
HEX#: 004987

“Not only has SavvyMoney helped us drive incremental loan volume, but it’s actually enabled us to enhance the overall digital experience for our members. And, I have to say, that the SavvyMoney team is as valuable as the solution itself!”

Damian McNeese
MANAGER, LENDING

A background color of light grey (HEX#: E4E5E6) or dark blue (HEX#: 004987) can be used to highlight key content. Copy should be dark enough to be legible.

OPPORTUNITY

Lanier Federal Credit Union strives to maximize the cost savings and overall financial health of their members while also achieving profitable loan growth. According to Damian McNeese, lending manager at LFCU, there was a clear opportunity to drive growth by improving loan retention and more successfully recapturing paid-out loans. The credit union was increasingly losing members to predatory lenders. Damian was confident the credit union could better protect its members through better financial education and more effective communication about LFCU's money-saving offers and products.

SOLUTION

Through SavvyMoney Analytics, the LFCU team leveraged credit and share of wallet data to identify actionable growth opportunities. Using SavvyMoney's digital marketing tools, they executed a highly-targeted campaign to drive auto loan volume in March 2022. Not only did SavvyMoney's data help to focus the team on imminent opportunities, but the platform allowed LFCU to increase the visibility of money-saving offers, and also increased engagement with offer marketing by enabling LFCU to create highly personalized messaging with quantified interest savings at the member-level.

SavvyMoney also added tremendous value to members with its educational content and interactive financial decisioning tools. Members learned about the importance of maintaining a healthy credit profile and about ways to strengthen their financial well-being.

BENEFITS

- LFCU drove \$2.7MM in loan volume - a record month - and SavvyMoney drove 85% of that
- The team achieved a wildly positive ROI, investing only \$1,000 to pay for the SavvyMoney tool and some additional marketing

BODY COPY

Body copy should be dark grey (HEX#: 666666) when on a white background.

FONT COLORS

A **PANTONE Cool Gray 10**
HEX#: 666666

In some instances copy can be white when placed against a dark background like the dark blue (HEX#: 004987).

FONT COLORS

A **WHITE**
HEX#: FFFFFFFF

HEADERS, CALL-OUTS AND SPECIALTY TEXT

To create distinction to differing type of content use color hits to emphasis key points or breaks in the copy blocks.

FONT COLORS

A **PANTONE 301**
HEX#: 004987

A **PANTONE 172**
HEX#: FF4713

Graphics: API Stream

The API stream graphic is our key branded element. There are a few ways to use this, all based on the application. Variations are provided to create interest while maintaining the overall brand presence.

If you have any questions about proper use of the API stream, reach out to your fellow marketing superhero.



API STREAM

The API stream art should maintain the same spacing and colors across all applications.

WITH HERO IMAGE

When used with hero images, the API stream is layered with some color bars in front of the subject and others behind. Please use existing, composed artwork that has the graphic included.

WITH STOCK IMAGE

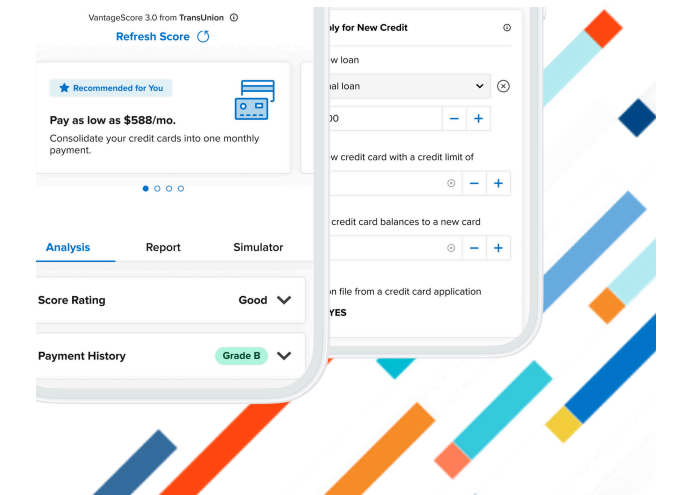
When using stock images, use this version of the API stream. The lower corner helps anchor the stream while maintaining the legibility of the stream and the image.

ON COLOR BACKGROUND

The API stream can be used as a stand-alone element when placed against color HEX#004987. Do not use other colors, or white, as backgrounds.

API STREAM & PRODUCT

The API stream always goes behind a product image, never in front.



API BAR

The API bar is built from the same colors as the stream. It can be used as a branded element with our logo to help sign off communications or in places where the full API stream shouldn't be used.

Note: Our new API bar does not have yellow.

Graphics: Icons

SavvyMoney iconography has been created to family with other brand elements. They are a simple and effective way to highlight key points. When creating new icons please follow the look and feel of the samples provided.

FEATURES AND BENEFITS

Icons have been created for each of our core features to highlight what sets us apart.



Credit Score



Analytics



Offer Engine



Social Media



Webinar



LOAN APPLICATION UX



PRE-APPROVED
MARKETING



FINANCIAL EDUCATION



PRODUCT GUIDE



SAVVYMONEY
EXCHANGE



BRAND GUIDELINES

Brand Messaging

Effective messaging is rooted in communicating both the “head and heart” of what we offer.

- 1. ELEVATOR PITCH**
- 2. PROPER NOMENCLATURE**
- 3. WRITING TIPS**

Elevator Pitch

Building on the Smart Move brand platform, our elevator pitch expands the brand storytelling.

SavvyMoney is your trusted partner. Our robust credit score solutions empower you with the digital personalization and real-time analytics to strengthen and deepen your customer relationships. The result? We make your job faster and easier. We provide the data-driven insights to deliver the right offer at the right time — creating a win / win for you and your customer.

But we're about more than technology. We're a team of experts who listen closely and respond to what you actually need. The way we see it, your success is our success. That's why banks and credit unions across the country trust our market-leading solution, backed by our hands-on service.

Proper Nomenclature

Naming is fun, but having a proper name is even more fun! With the complexity of who we work with day after day, it's a great idea for all of us to be on the same page.

We have decided to make this really, really simple, our end users are Consumers, our FI's are Partners, and our Technology Partners are Strategic Partners. Using one name across the business will help convey our message clearly and quickly.



CONSUMER

We call our ultimate end user a Consumer. This is the final user of our products and solutions.

PARTNER

We call our financial institutions Partners. Our partners include credit unions, banks, and financial institutions who use SavvyMoney's products for their end consumer. These include American Airlines FCU, Golden1, BCU, and OlyFed, to name a few.

STRATEGIC PARTNER

We call our Digital Banking Partners Strategic Partners. They are the Partners who we work with to implement and sell SavvyMoney products. These include Bankjoy, Q2, Alkami, and NCR Partners.

COLLEAGUES, CO-WORKERS, TEAM

We call each other colleagues or co-workers. This includes, all of you reading this guide. Yes, you! We actually mean you!

Writing Tips

The right words do more than relay information. They inspire decisions. They build relationships. But most importantly, they tell stories. The following are guidelines for bringing the SavvyMoney voice to life.

BE TRUSTWORTHY

We are the trusted partner of banks and credit unions. As such, we should always convey the confidence, experience, and expertise that only we can deliver.

SPARK PASSION

Emotions are what draw readers in. Don't be afraid to lean into emotions when crafting copy.

BE HUMAN

SavvyMoney is rooted in long-time relationships. The commitment to our clients and our culture should always shine through.

BREAK THE MOLD

Dare to be different. Don't fall into the jargon-y, boring rut that our competitors do.

CREATE A RHYTHM

Alternate sentence structure. Make some sentences short and punchy and make others long and expressive.

BE CONCISE

We live in an age of information overload. Keep on your editor's hat and make sure your copy gets to the point. Avoid extra words and steer clear of the passive voice.

TAKE OWNERSHIP

The brand voice belongs to everyone on the team. Encourage people to share the story in a way that's consistent, yet individualized.

BRAND GUIDELINES

Brand in Action

The following pages show sample executions across digital and traditional applications. These samples are intended to give a flavor of how to tighten copy and incorporate photography. These samples also demonstrate how to apply different colors and fonts in various executions.

- 1. HERO IMAGE APPLICATIONS**
- 2. WEBSITE**
- 3. TRADE SHOW BOOTH & LOOK**
- 4. DOCUMENT DESIGN**
- 5. COMPANY STATS**

Hero Application

This is a sample application that shows all the elements of our brand coming together — the colors, the API stream, the fonts, the evolved logo, and the messaging. These elements will be the key drivers of our brand's look and feel.

savvymoney®

Financial power. Simplified.

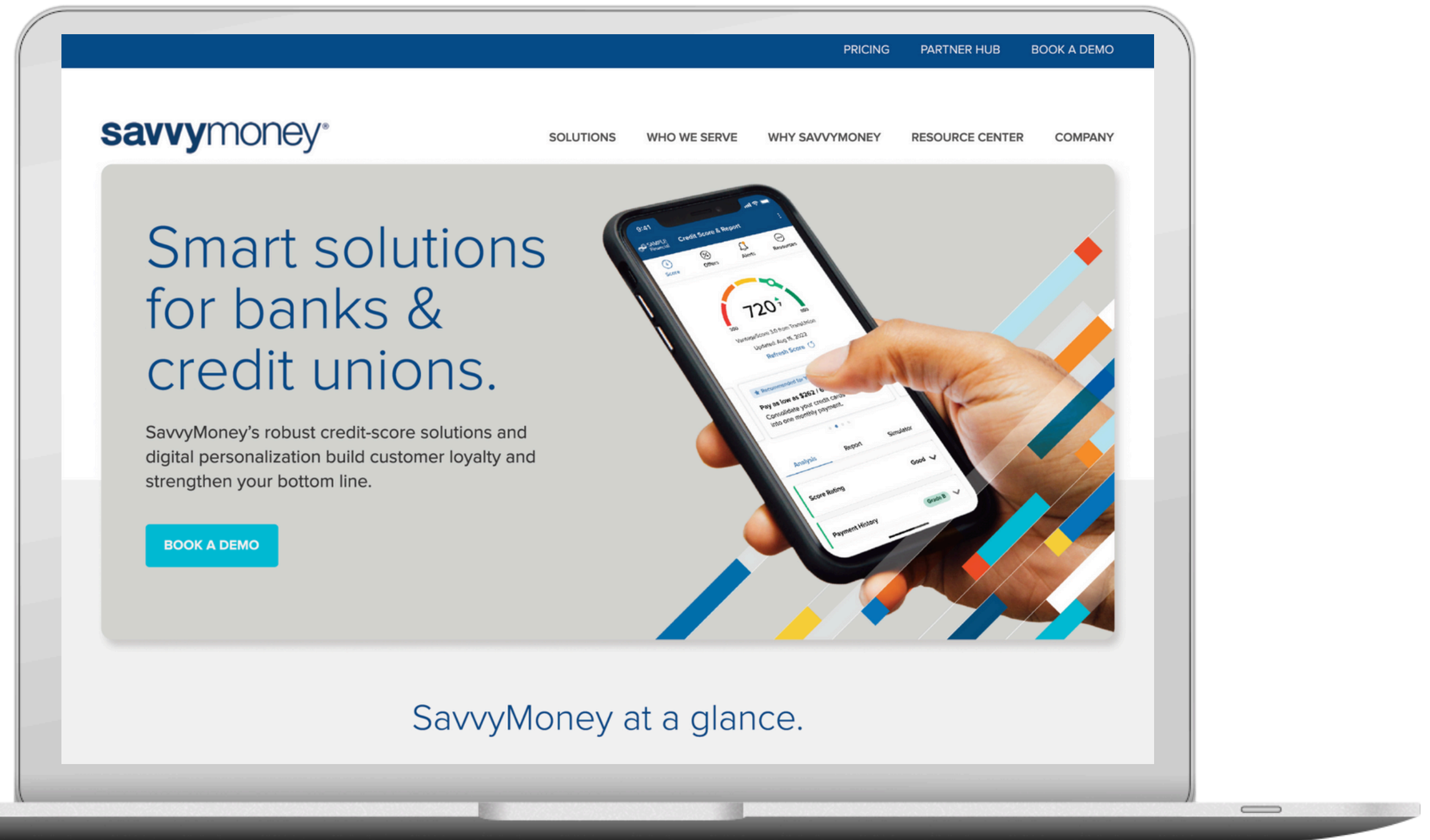
Our credit score solutions
help you win (while helping
your members win, too).

Now, That's Savvy.



Website

The website is the workhorse of all SavvyMoney marketing activities. The website tells the full SavvyMoney story — our solutions, our philosophy, our people, and history. The website balances the human aspect of what we do with the highly technical innovation that makes us a standout in the marketplace. The website delves into case studies, blog posts, press releases, and much much more.



SavvyMoney at a glance.

Trade Show Booth

Trade shows are a great way to meet directly with potential clients and future partners. The trade show booth was designed to be timeless and flexible while tailored to specific trade show needs.



Trade Show Look

Our trade show look can be closely defined as Smart Casual or Informal Smart Casual, which is a style that incorporates trendy pieces into an outfit to achieve a clean yet comfortable, semi-formal appearance.

Various clothing options include skirts, dresses, trousers, slacks, sweaters, collared shirts or blouses, and possibly a blazer or a jacket, depending on the occasion.

Informal smart casual options include clean sneakers, dark-colored jeans, and structured T-shirts.

Informal smart casual attire is also acceptable. They're both styles of clothing that will give you a professional appearance without wearing suits or other formal professional clothing. The main difference is that smart casual attire may incorporate more trendy, fashionable pieces.



CONFERENCE ATTIRE DOS AND DON'TS

CLEAN LOOK

Keep your shoes clean, clothes pressed, and pants ironed if needed.

MATCH OTHERS

On most booth days, we try and match each other either with t-shirt color, jacket, or vest selection.

NO WORN, TORN, OR TATTERED CLOTHING

Avoid wearing clothing that is torn or heavily worn.



Support Applications

SavvyMoney has a lot of information to share! An extensive toolkit has been designed in Canva to streamline the production of “on-the-fly” materials that need to be crafted for different clients and unique situations. The plan is to continue adding to this toolkit to facilitate the aggressive sales goals that the company is shooting for.

CASE STUDY

CoVantage Credit Union

How the credit union used SavvyMoney's data & analytics to drive significant loan growth in just 60 days.



AT A GLANCE

About CoVantage

- 122,168 members
- 66,050 digital banking users

SavvyMoney Partnership

- Established October 2020
- 55% user adoption

Impact

R\$8MM+ funded loans from directly tied to the email campaign

\$8.1MM

IN LOAN GROWTH

"With SavvyMoney, we are able to simply and quickly translate credit data into targeted refinancing campaigns. From auto loans to personal loans and credit cards, members have been receptive to our offers especially when they are informed of the specific savings our credit union could offer them."

Howard Heinrich
VP OF CONSUMER LENDING

CHALLENGE

Loan marketing at CoVantage lacked consistency. A member saw the same offers and messaging, creating a subpar experience. Digital engagement and product marketing was also costly and inefficient. They could improve conversion rates with a more targeted approach.

SOLUTION

CoVantage addressed the lack of marketing strategy by being smart. They used SavvyMoney provided. After testing across various credit attributes, they segmented by credit tier and out relevant. This segmentation strategy qualified offers with accurately personalized messaging to quantify member-level.

Using SavvyMoney's robust marketing tools, they effectively reach its members through including the online banking portal campaigns.

RESULTS

The refined segmentation and messaging translated directly into measurable results:

- CoVantage acquired 516 new members in 60 days following the email campaign
- Across all channels, the SavvyMoney team drove \$20mm in funded loans over the campaign period

CASE STUDY

Lanier Federal Credit Union

How the credit union used SavvyMoney's data and analytics to execute a successful auto loan refinancing campaign.



AT A GLANCE

About LFCU

- Georgia-based
- \$70MM+ in assets

SavvyMoney Partnership

- Established September 2021
- 29% OLB user adoption

Impact

Record high sales month with 85% of new auto loan volume directly attributable to SavvyMoney

\$2.8MM

FUNDED AUTO LOANS MAR 2022

"Not only has SavvyMoney helped us drive incremental loan volume, but it's actually enabled us to enhance the overall digital experience for our members. And, I have to say, that the SavvyMoney team is as valuable as the solution itself!"

Damien McNeese
MANAGER, LENDING

OPPORTUNITY

Lanier Federal Credit Union strives to maximize the cost savings and overall financial health of their members while also achieving profitable loan growth. According to Damien McNeese, lending manager at LFCU, there was a clear opportunity to drive growth by improving loan retention and more successfully recapturing paid-out loans. The credit union was increasingly losing members to predatory lenders. Damien was confident the credit union could better protect its members through better financial education and more effective communication about LFCU's money-saving offers and products.

SOLUTION

Through SavvyMoney Analytics, the LFCU team leveraged credit and share of wallet data to identify actionable growth opportunities. Using SavvyMoney's digital marketing tools, they executed a highly-targeted campaign to drive auto loan volume in March 2022. Not only did SavvyMoney's data help to focus the team on imminent opportunities, but the platform allowed LFCU to increase the visibility of money-saving offers, and also increased engagement with offer marketing by enabling LFCU to create highly personalized messaging with quantified interest savings at the member-level.

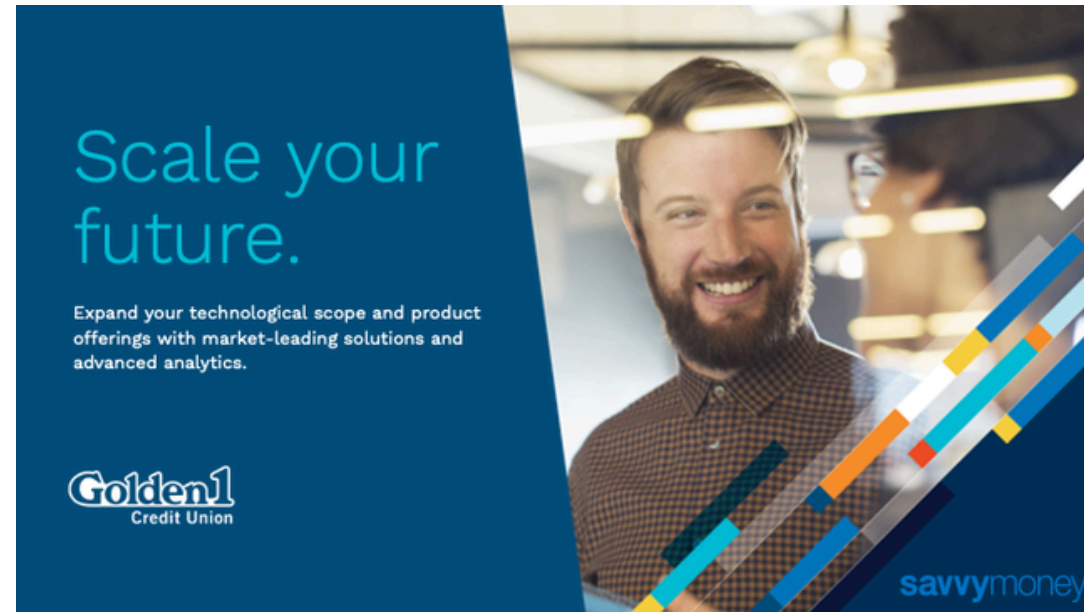
SavvyMoney also added tremendous value to members with its educational content and interactive financial decisioning tools. Members learned about the importance of maintaining a healthy credit profile and about ways to strengthen their financial well-being.

BENEFITS

- LFCU drove \$2.7MM in loan volume - a record month - and SavvyMoney drove 85% of that
- The team achieved a wildly positive ROI, investing only \$1,000 to pay for the SavvyMoney tool and some additional marketing

Support Applications

Additional resources in the sales toolkit include a pitch deck and an overall Powerpoint. All of these materials are designed in Canva to make materials more accessible to those who need them.



Scale your future.

Expand your technological scope and product offerings with market-leading solutions and advanced analytics.

Golden1 Credit Union

savvymoney



The competition is heating up.

If you don't provide what your member / customer is asking for, someone else will.

savvymoney

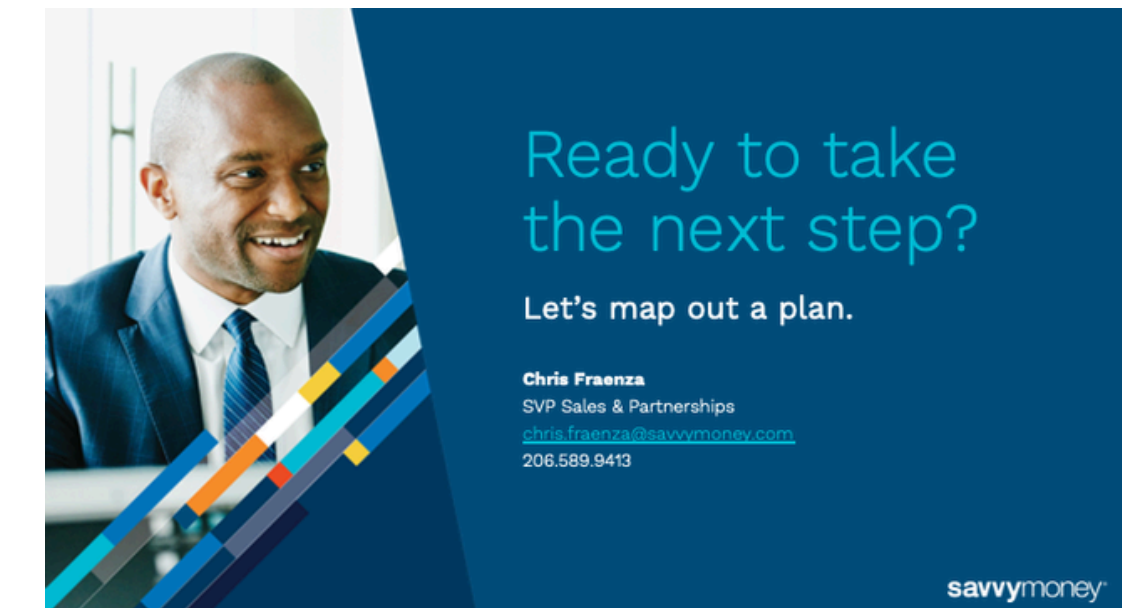


We're way more than a credit-score feature.

We're a full-scale solution with proven ROI.

- ✔ Personalized loan offers
- ✔ Streamlined applications
- ✔ Marketing materials with your logo
- ✔ Much, more more...

savvymoney



Ready to take the next step?

Let's map out a plan.

Chris Fraenza
SVP Sales & Partnerships
chris.fraenza@savvymoney.com
206.589.9413

savvymoney

Corporate Papers

Business cards and letterhead are still a corporate must, even in our digital age. Corporate papers are designed to highlight the “flair” of our SavvyMoney brand while allowing for ease of use and implementation.



Thank you.

For help please contact:

Ryan Sonnenberg
Director of Marketing
ryan.sonnenberg@savvymoney.com

savvymoney[®]