CO-OP
FINANCIAL SERVICES

CO-OP Financial Services
Graphics Standard Manual for
Credit Unions

"CO-OP Financial Services believes in positioning credit unions as the tech-focused, convenient banking alternative. By promoting CO-OP ATM Network and other services with their brand, credit unions can leverage their market dominance as it relates to access and payment options. We offer turnkey, customizable marketing tools at no charge to make it easy for you to communicate credit union convenience to your membership."

-Samantha Smyth Paxson, Chief Marketing Officer

CO-OP Financial Services is a financial technology company that supports 3,500 credit unions and 60 million members by providing a cutting-edgeg suite of customizable tools and services. The company was the first in its industry to merge purpose, innovation and technology to help credit unions advance the industry mission of people helping people. To learn more visit www.co-opfs.org.

CONTENTS

INTRODUCTION

CO-OP Financial Services is the financial technology company that harnesses the vast breadth and depth of our insights, network, and connections in order to provide a customizable suite of tools and services, because we believe in accelerating the growth of a thriving community of credit unions and their members through innovative solutions that are simple, secure and convenient.

CO-OP supports thousands of credit unions, nationwide, who are committed to empowering their members to achieve their financial goals by providing superior access, convenience and personalized service.

Our products and services deliver the omnichannel experience and convenience today's discerning credit union member expects/demands. Superior access and technology, along with a member-oriented approach, pave the way for personal and financial accomplishments.

We created these guidelines to ensure integrity, proper use and quality control of the CO-OP brand. More importantly, they are designed to help our credit unions optimize their membership with CO-OP Financial Services to benefit their members.

If you have any questions regarding usage, please contact our Marketing Department at 800.782.9042 x7001 or marketing@co-opfs.org.

1.0 /

VERBIAGE STANDARDS

1.1 / Corporate
Representation

- Proper Name: CO-OP Financial Services
- The entire word "CO-OP" is always capitalized
- "CO-OP" always has a hyphen between the two "O"s
- CO-OP Financial Services must remain as a single unit on the same line

NOT:
CO-OP
Financial Services

NOT:
CO-OP Financial
Services

NOT:
CO-
OP Financial Services

- Avoid using CO-OP Financial Services as a possessive noun by restructuring the sentence

In place of:
CO-OP Financial Services' members...

Use:
The members of CO-OP Financial Services...

1.2.1 / Organizational Verbiage

CO-OP
CO-OP Credit Unions

1.2.2 / Product Verbiage

ATM Products:

CO-OP ATM^{SM}
CO-OP ATM Locator

Shared Branch Products:

CO-OP Shared Branch^{SM}
CO-OP Shared Branch *express*
CO-OP Shared Branch^{SM} Locator

Mobile & Online Products:

CardNav by CO-OP

Member Rewards by CO-OP

Photo-OP by CO-OP

RealPay by CO-OP

ShopSPOT by CO-OP

Sprig by CO-OP

2.0 /

CO-OP MARKETING PORTAL

2.1 / Introduction

The CO-OP Marketing Portal puts professionally prepared, turnkey marketing campaigns within easy reach of any credit union. This comprehensive online resource saves you time, money, and manpower while allowing you to promote your CO-OP products and services to your members effectively. You'll find a complete range of free materials to help strengthen the launch and accelerate the adoption of the solutions your credit union offers through CO-OP.

The CO-OP Marketing Portal offers a variety of customizable marketing materials in digital and print formats, including:

- Decals
- Product brochures
- Statement inserts
- Web banners
- Email templates

- Social media postings
- Direct mail
- Marketing resources such as logo files, marketing guide and more
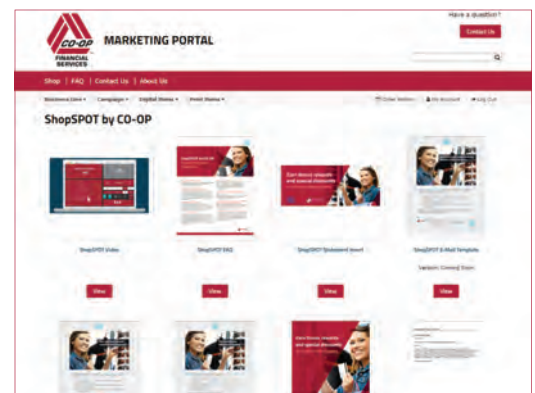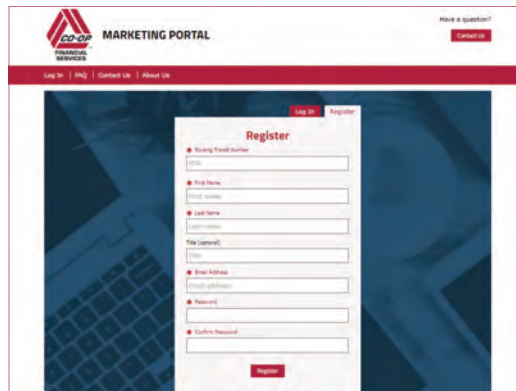
2.2 / Getting Started

2.2.1 / How to Sign Up to Get Access

As of June 2016, we have a brand new CO-OP Marketing Portal, therefore, you are required to register for a new account setup. Getting access is easy, just follow the steps below:

- Visit https://marketingportal.co-opfs.org
- When you see the login screen, click on the "Register" tab.
- Fill in your credit union routing & transit number, name, email address, and an 8-digit password of your choice.
- Click "Register" and your account is set up. You'll receive an automatic email confirming that your account has been successfully set up.

2.2.2 / Support

Visit our Frequently Asked Questions to learn more about orders, shipping, payment, and more at
https://marketingportal.co-opfs.org/frequently-asked-questions.

You can also email us at MarketingPortal@co-opfs.org or call 888-328-2955 if you have any questions regarding your order or need assistance with technical issues on the Marketing Portal.

3.0 /

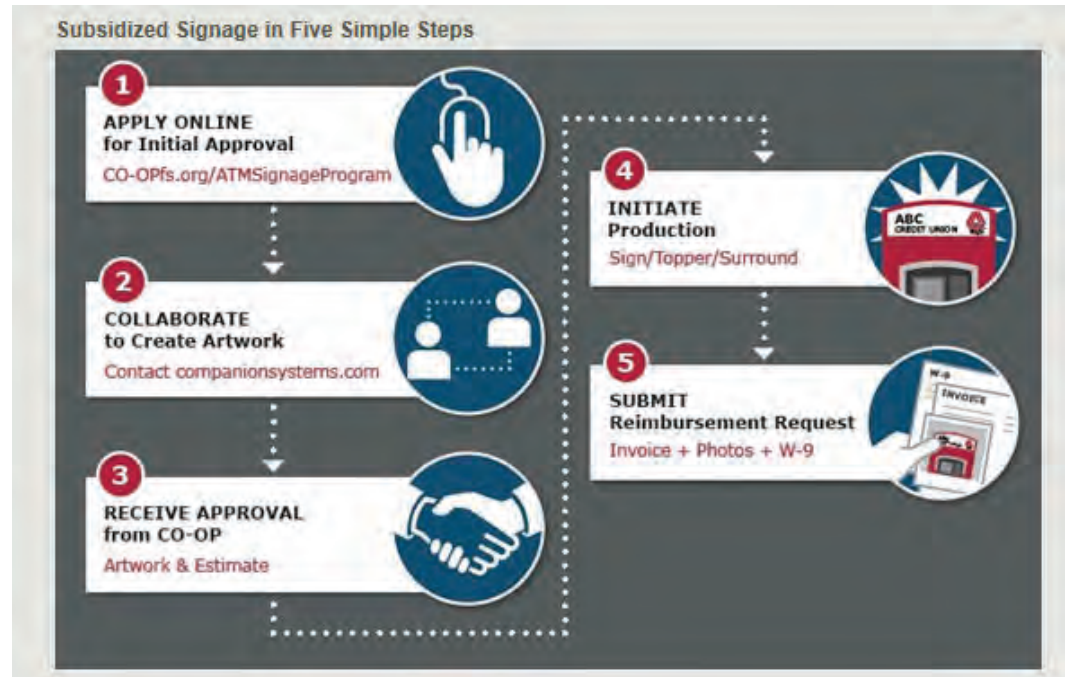## ATM SIGNAGE PROGRAM

3.1 / Introduction

CO-OP has helped many credit unions co-brand ATMs across the nation through this unique program since it was launched in 2008 by offering reimbursement for all types of ATM signage.

Co-branding your ATM showcases your credit union's identity while strengthening recognition of the convenience you provide as part of a nationwide ATM network whose scope rivals the largest banks.

	Description	Subsidy Amount
Tier 1	**Signage** Add the CO-OP ATM logo on header of ATM or other prominent signage at least 25% of available space **Toppers -** **Cash Dispenser and Full Function** with LED backlit sign **Enclosures and Wraps**	up to $500 per ATM for card processing clients*
Tier 2	**Surrounds** Can be used for both walk-up and drive-up through-the-wall ATMs with LED backlit lighting **Kiosks** **Canopies** **Island Identifiers** **Building/Street Signs**	up to $1,200 per ATM for card processing clients*

*A CO-OP Card Processing client can receive a maximum of $25,000 reimbursement dollars per year, any combination of the above. If your credit union participates in the surcharge-free CO-OP ATM Network ONLY, then the subsidy is $400 for Tier 1, $1,000 for Tier 2, up to a maximum of $20,000 per year.

3.2 / How It Works

Subsidized Signage in Five Simple Steps

1. **APPLY ONLINE for Initial Approval**
CO-OPfs.org/ATMSignageProgram

2. **COLLABORATE to Create Artwork**
Contact companionsystems.com

3. **RECEIVE APPROVAL from CO-OP**
Artwork & Estimate

4. **INITIATE Production**
Sign/Topper/Surround

5. **SUBMIT Reimbursement Request**
Invoice + Photos + W-9

Step 1: Apply for the program via the online application at www.co-opfs.org/ATMSignage. Please note that submission of an application is not a guarantee. Subsidy based on funds availability, first-come, first-serve basis.

Step 2: Upon approval of your application, you will work with our exclusive vendor, Companion Systems to create the artwork and produce the signage.

Requirements

- Signage must contain your credit union logo and the CO-OP ATM logo (no other network logos can appear on the sign. Network identifier panels are not covered in the reimbursement program, but your own panels must comply with network rules and display all network logos equally sized)
- The CO-OP ATM logo must be displayed on at least 25% of the sign's surface
- We realize you have built equity in your brand and color; the signage and/or surround can be customized to compliment your brand, with CO-OP's approval

3.2 / How It Works

Step 3: Submit the estimate and artwork to CO-OP for approval before production

Step 4: Once you receive approval on the estimate and artwork, you may have the signage produced (Please note if the materials are printed without first having the artwork approved by CO-OP, and the wrong logo is used and/or the materials do not meet the requirements, CO-OP will not be responsible for reimbursement).

Step 5: Submit the paid invoice and photos of the installed sign/topper/ surround along with a W-9 form to CO-OP at atmsignage@co-opfs.org for reimbursement.
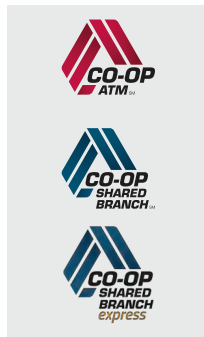
4.0 /   BRANDED PRODUCTS

4.1 / Introduction
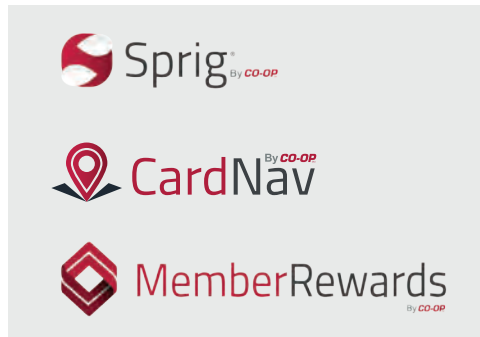
All branded products fall under one of three categories: branded locations, branded applications or programs, and branded features.

Locations   **Applications & Programs**   **Features**
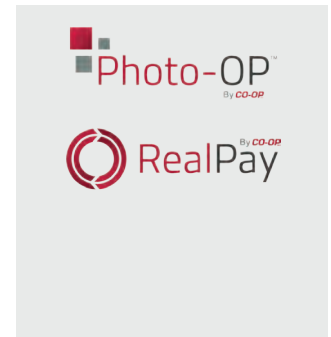
CO-OP ATM

Credit union members will see the CO-OP ATM logo (which replaced the CO-OP Network logo) when they use an ATM that is part of the CO-OP Network of ATMs.

CO-OP

The CO-OP logo appears on Debit/ATM cards when a credit union processes transactions through CO-OP.

CO-OP Shared Branch

Credit union members will see the CO-OP Shared Branch logo (which replaced the Credit Union Service Centers logo) when they use a CO-OP Shared Branch location that is part of the CO-OP Shared Branching network.

CO-OP Shared Branch *express*

Credit union members will see the CO-OP Shared Branch *express* logo when they use a CO-OP Shared Branch *express* location that is part of the CO-OP Shared Branching network.

4.2 / CO-OP ATM

Operating Rules and Regulations

Each ATM owner shall display the CO-OP ATM^{SM} logo/mark on its ATMs within 45 business days of the ATM Owner's live date in the CO-OP ATM network. The CO-OP ATM brand mark must be at least the same size and no less prominent than any other network brand mark on the terminal, with the exception of the proprietary mark of the financial institution itself.

If credit unions need decals, they can also be ordered directly from the CO-OP Marketing Portal at https://marketingportal.co-opfs.org.

It is recommended that the CO-OP ATM brand mark be placed at the upper-left position in horizontal signage and the top-left position in vertical signage. If this position is occupied by the financial institution's brand mark, then it is recommended that the CO-OP ATM brand mark is to be placed in the next prominent position.

All CO-OP ATM brand marks and signage must be removed from all ATM terminals within 15 days of termination/resignation in the CO-OP ATM network.

Upon termination from the CO-OP Network, a former CO-OP member must immediately stop issuing cards with the CO-OP mark and withdraw CO-OP cards from circulation no later than 3 months following termination, but, at the Issuer Member's option, may reissue cards without the CO-OP mark during the 3-month period prior to termination.

CO-OP ATM Logo

To ensure logo consistency and quality reproduction, always use authorized CO-OP ATM artwork.

Follow these production guidelines to separate the CO-OP ATM logo from other layout elements and achieve proper reproduction.

Service Mark

Mark + Logotype

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.2 / CO-OP ATM

Reverse

Whenever possible, use the red and black version of the CO-OP ATM logo, following the reproduction guidelines here.

Alternatively, a white version or a black version may be used when creative requirements dictate.

White background

Grey background

Dark reverse

CO-OP red reverse

Logo Placement

In addition to the ATM terminal, the CO-OP ATM logo may also be placed on signage, surrounds, buildings, etc. Refer to the ATM Signage Program specifications on page 8 for details.

4.2 / CO-OP ATM

Mobile/Web Based Logos

Authorized CO-OP ATM logos to be used for mobile/web **only when product type (ATM) is hard to distinguish due to logo size.**

Incorrect Usage

Utilizing the approved rules and logo versions explained in this brand guide will strengthen brand consistency and maintain the integrity of the identity. Incorrect usage of the CO-OP identity, as seen here in several examples, should be avoided. If you are uncertain about whether you are correctly using these resources, please contact the brand manager as mentioned at the end of this guide.

Don't remove elements

Don't add elements

Don't rotate

Don't stretch

Don't change kerning

Don't change spacing

Don't resize the symbol

Don't resize the type

Don't put the logo over a background image
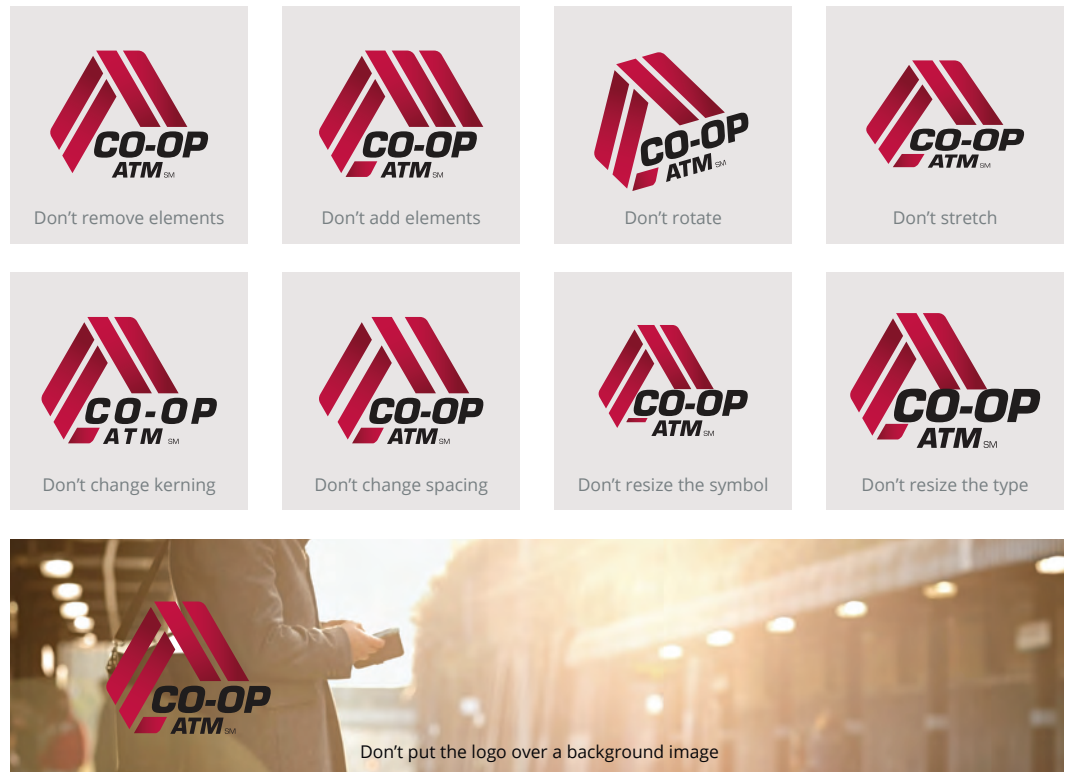
4.2 / CO-OP ATM

Outdoor Signage Logos

Authorized CO-OP ATM logos to be used for outdoor signage.

PMS 201 or white on a dark background may be used for the entire logo in outdoor applications where only one color is available.

4.3 / CO-OP Shared Branch

CO-OP Shared Branch Logo

To ensure logo consistency and quality reproduction, always use authorized CO-OP Shared Branch artwork.

Follow these production guidelines to separate the CO-OP Shared Branch logo from other layout elements and achieve proper reproduction.

Service Mark

Mark + Logotype

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.3 / CO-OP Shared Branch

Reverse

Whenever possible, use the red and black version of the CO-OP ATM logo, following the reproduction guidelines here.

Alternatively, a white version or a black version may be used when creative requirements dictate.

White background

Grey background

Dark reverse

CO-OP red reverse
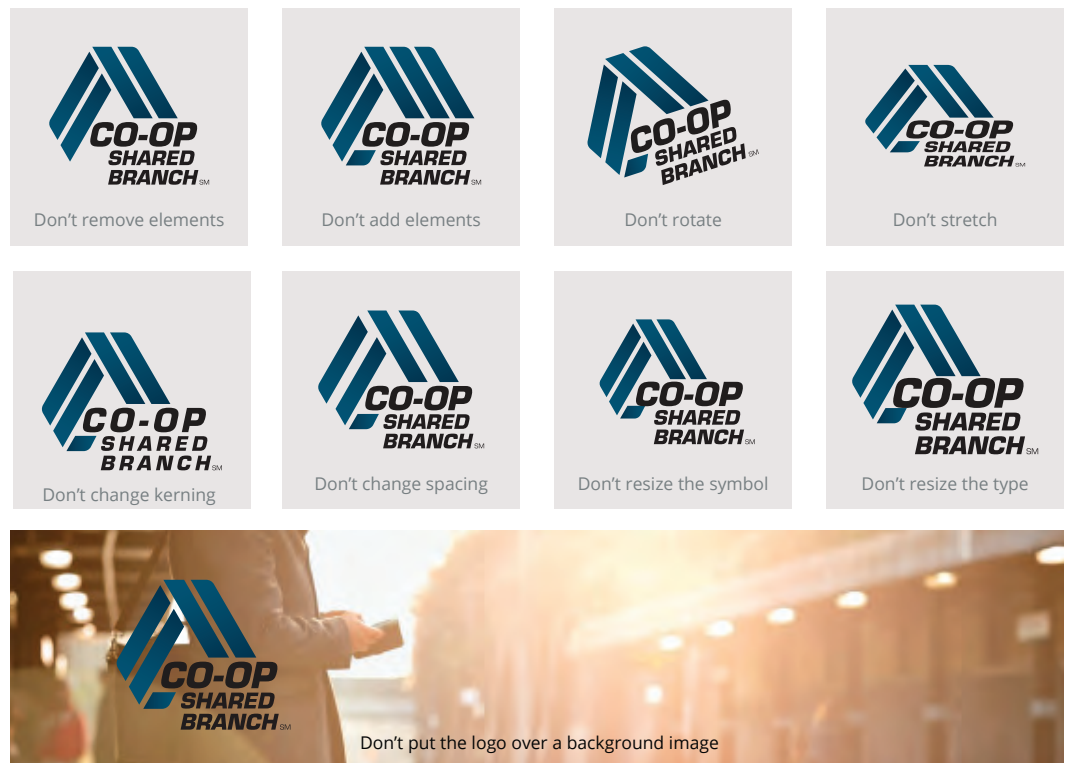
4.3 / CO-OP
Shared Branch

Mobile/Web Based Logos

Authorized CO-OP ATM logos to be used for mobile/web **only when product type (ATM) is hard to distinguish due to logo size.**

Incorrect Usage

Utilizing the approved rules and logo versions explained in this brand guide will strengthen brand consistency and maintain the integrity of the identity. Incorrect usage of the CO-OP identity, as seen here in several examples, should be avoided. If you are uncertain about whether you are correctly using these resources, please contact the brand manager as mentioned at the end of this guide.

Don't remove elements

Don't add elements

Don't rotate

Don't stretch

Don't change kerning

Don't change spacing

Don't resize the symbol

Don't resize the type

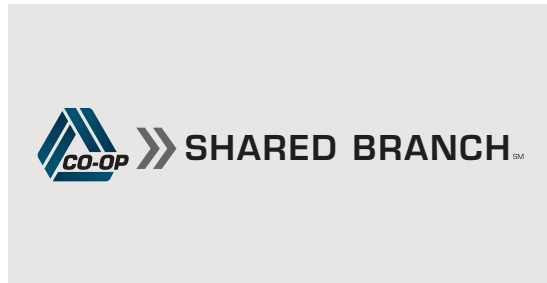
Don't put the logo over a background image

4.3 / CO-OP
Shared Branch

Outdoor Signage Logos

Authorized CO-OP Shared Branch logos to be used for outdoor signage.

PMS 308 or white on a dark background may be used for the entire logo in outdoor applications where only one color is available.

4.3 / CO-OP Shared Branch *express*

CO-OP Shared Branch *express* Logo

To ensure logo consistency and quality reproduction, always use authorized CO-OP Shared Branch *express* artwork.

Follow these production guidelines to separate the CO-OP Shared Branch *express* logo from other layout elements and achieve proper reproduction.

Mark + Logotype

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.
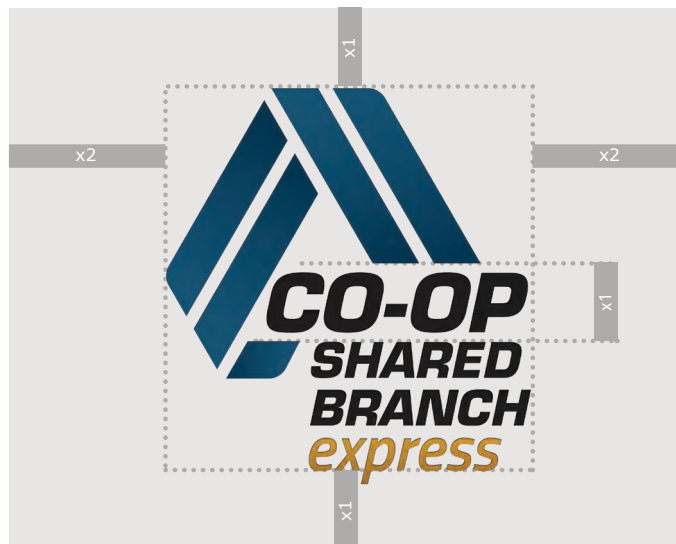
4.3 / CO-OP
Shared Branch
express

Reverse

Whenever possible, use the red and black version of the CO-OP ATM logo, following the reproduction guidelines here.

Alternatively, a white version or a black version may be used when creative requirements dictate.

White background	Grey background

Dark reverse	CO-OP red reverse

4.3 / CO-OP
Shared Branch

Mobile/Web Based Logos

Authorized CO-OP ATM logos to be used for mobile/web **only when product type (ATM) is hard to distinguish due to logo size.**

Incorrect Usage

Utilizing the approved rules and logo versions explained in this brand guide will strengthen brand consitency and maintain the integrity of the identity. Incorrect usage of the CO-OP identity, as seen here in several examples, should be avoided. If you are uncertain about whether you are correctly using these resources, please contact the brand manager as mentioned at the end of this guide.

Don't remove elements

Don't add elements

Don't rotate

Don't stretch

Don't change kerning

Don't change spacing

Don't resize the symbol

Don't resize the type

Don't put the logo over a background image

CO-OP Logo

The CO-OP logo appears on Debit/ATM cards when a credit union processes transactions through CO-OP. The minimum usage size is .5 inches wide when scaled proportionally.

The triangular mark should never appear independent of the logotype. Use of the service mark (SM) is always required. Use only approved CO-OP reproductions that bear the "SM" in the weight, size, proportion and position as shown.

Service Mark

Mark + Logotype

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.4 / CO-OP

Reverse

The reverse logo version is for use in applications with dark backgrounds. Black is the preferred dark background for maximum brand recognition.

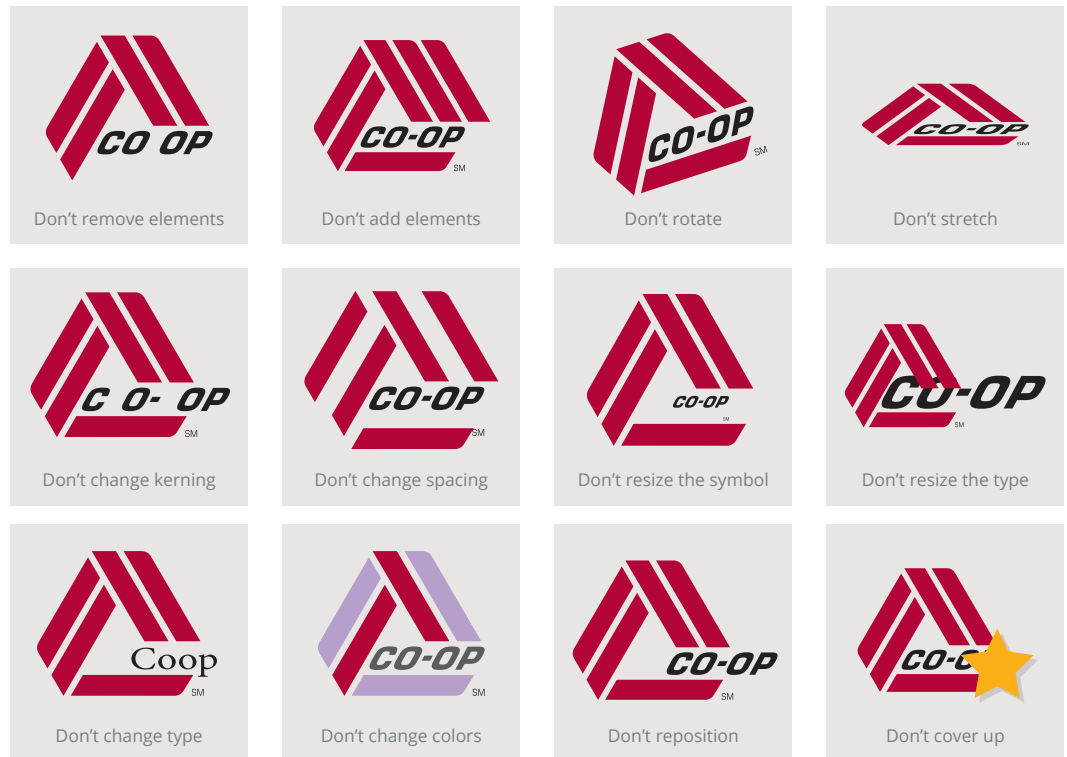Dark reverse   CO-OP red reverse

On Cards

Logo must be in black or white and cannot be modified in any way.

4.4 / CO-OP

Incorrect Usage

Utilizing the approved rules and logo versions explained in this brand guide will strengthen brand consistency and maintain the integrity of the identity. Incorrect usage of the CO-OP identity, as seen here in several examples, should be avoided. If you are uncertain about whether you are correctly using these resources, please contact the brand manager as mentioned at the end of this guide.

Don't remove elements	Don't add elements	Don't rotate	Don't stretch
Don't change kerning	Don't change spacing	Don't resize the symbol	Don't resize the type
Don't change type	Don't change colors	Don't reposition	Don't cover up

4.5 / CardNav by CO-OP Logo Components

The CardNav logo is a key element of our brand. Always use the CardNav logos in accordance to these guidelines.

Mark   Logotype   By CO-OP tag   Vertical Layout

LEADING THE CHARGE IN CARD CONTROL

Tagline

Secondary usage
Only to be used if necessary.

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.5 / CardNav by CO-OP **Backgrounds**

The corporate logo on a white background is the ideal representation for the Sprig brand identity. Utilize this setup whenever possible. Due to the color choice of the symbol in the corporate logo, we must be very selective of the backgrounds we choose. That is why there is a limited number of suggested and approved backgrounds.

When considering a background, make sure there is sufficient contrast with the logo for maximum brand visibility.

Light background

Red background

Black background

4.6 / Member Rewards
by CO-OP

Logo Components

To ensure logo consistency and quality reproduction, always use authorized Member Rewards by CO-OP artwork.

| Mark | Logotype | By CO-OP tag |

Vertical Layout

Secondary usage
Only to be used if necessary.
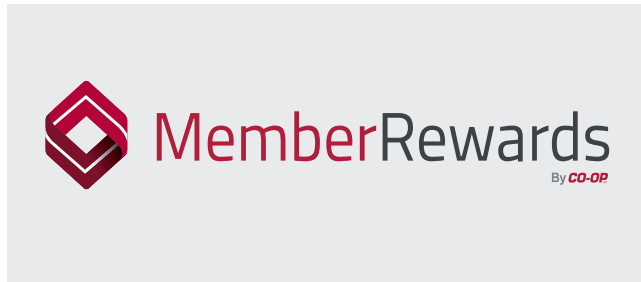
Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

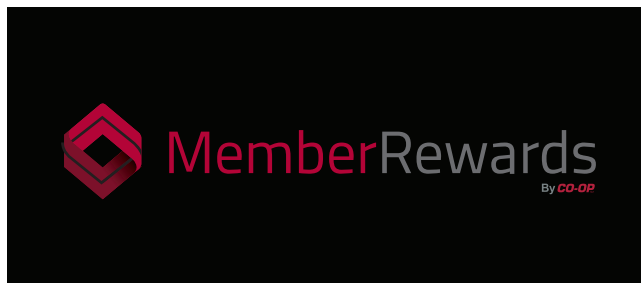**4.6 /** Member Rewards
by CO-OP

Backgrounds

Whenever possible, use the full color Member Rewards by CO-OP logo. Alternatively, a white versions or a black version may be used when creative requirements dictate.

Light background

Red background

Dark background

4.7 / Photo-OP™ by CO-OP

Logo Components

To ensure logo consistency and quality reproduction, always use authorized Photo-OP by CO-OP artwork.

| Logotype/mark | By CO-OP tag |

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.7 / Photo-OP™ by CO-OP

Backgrounds

Whenever possible, use the full color Photo-OP by CO-OP logo. Alternatively, a white versions or a black version may be used when creative requirements dictate.

Light background

Red background

Dark background

4.8 / RealPay
by CO-OP

Logo Components

To ensure logo consistency and quality reproduction, always use authorized RealPay by CO-OP artwork.

By CO-OP Tag

Vertical Layout

Mark

Logotype

Secondary usage
Only to be used if necessary.

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

**4.8 / RealPay
by CO-OP**

Backgrounds

Whenever possible, use the full color Photo-OP by CO-OP logo. Alternatively, a white versions or a black version may be used when creative requirements dictate.

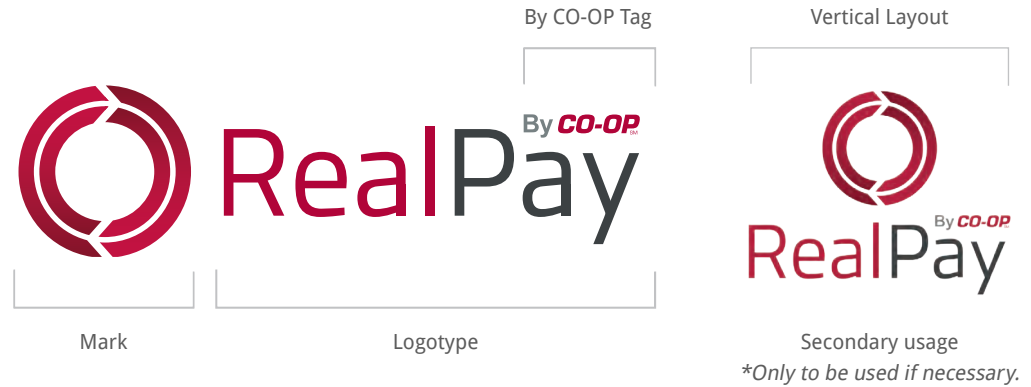Light background

Red background

Dark background

4.9 / ShopSPOT by CO-OP

Logo Components

To ensure logo consistency and quality reproduction, always use authorized ShopSPOT by CO-OP artwork.

By CO-OP Tag

Vertical Layout

Mark Logotype

Secondary usage
Only to be used if necessary.

The ShopSPOT identity logo comes in three variations: ShopSPOT, ShopSPOT in-store and ShopSPOT online. All rules on the following pages are applicable to all three logos.

By CO-OP Tag

Vertical Layout

Mark Specification

Secondary usage
Only to be used if necessary.

By CO-OP Tag

Vertical Layout

Mark Specification

Secondary usage
Only to be used if necessary.

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

Backgrounds

Whenever possible, use the full color Photo-OP by CO-OP logo. Alternatively, a white versions or a black version may be used when creative requirements dictate.

Light background

Red background

Dark background

Logo Components

The Sprig logo is a key element of our brand—the combination of a compelling graphic symbol, the dynamic name, and strong logotype along with the tagline support the brand mission. Always use the Sprig logos in accordance to these guidelines.

Mark   Logotype   By CO-OP tag   Vertical Layout

ALL YOUR ACCOUNTS, ONE APP.

Tagline

Secondary usage
*Only to be used if necessary

Clearspace

Clearspace is the area designated around the perimeter of the logo to be free of text and graphics, and is intended to ensure the visibility and integrity of the mark. The clearspace has been set according to specific dimensions of the different logo components.

4.10 / Sprig® by CO-OP

Backgrounds

The corporate logo on a white background is the ideal representation for the Sprig brand identity. Utilize this setup whenever possible. Due to the color choice of the symbol in the corporate logo, we must be very selective of the backgrounds we choose. That is why there is a limited number of suggested and approved backgrounds.

When considering a background, make sure there is sufficient contrast with the logo for maximum brand visibility.

Light background

Red background

Black background