

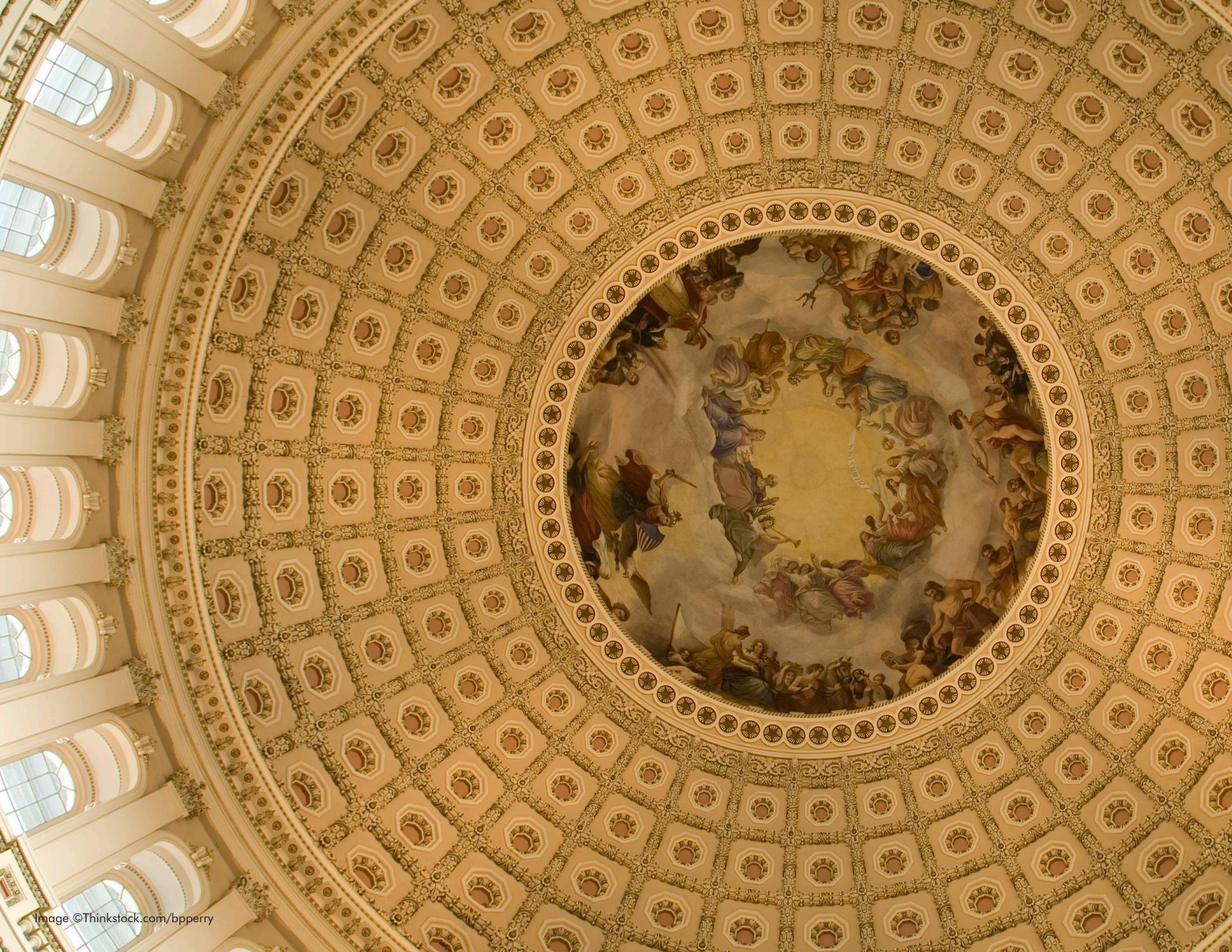


UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

# How we **LOOK**

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Brand Guide





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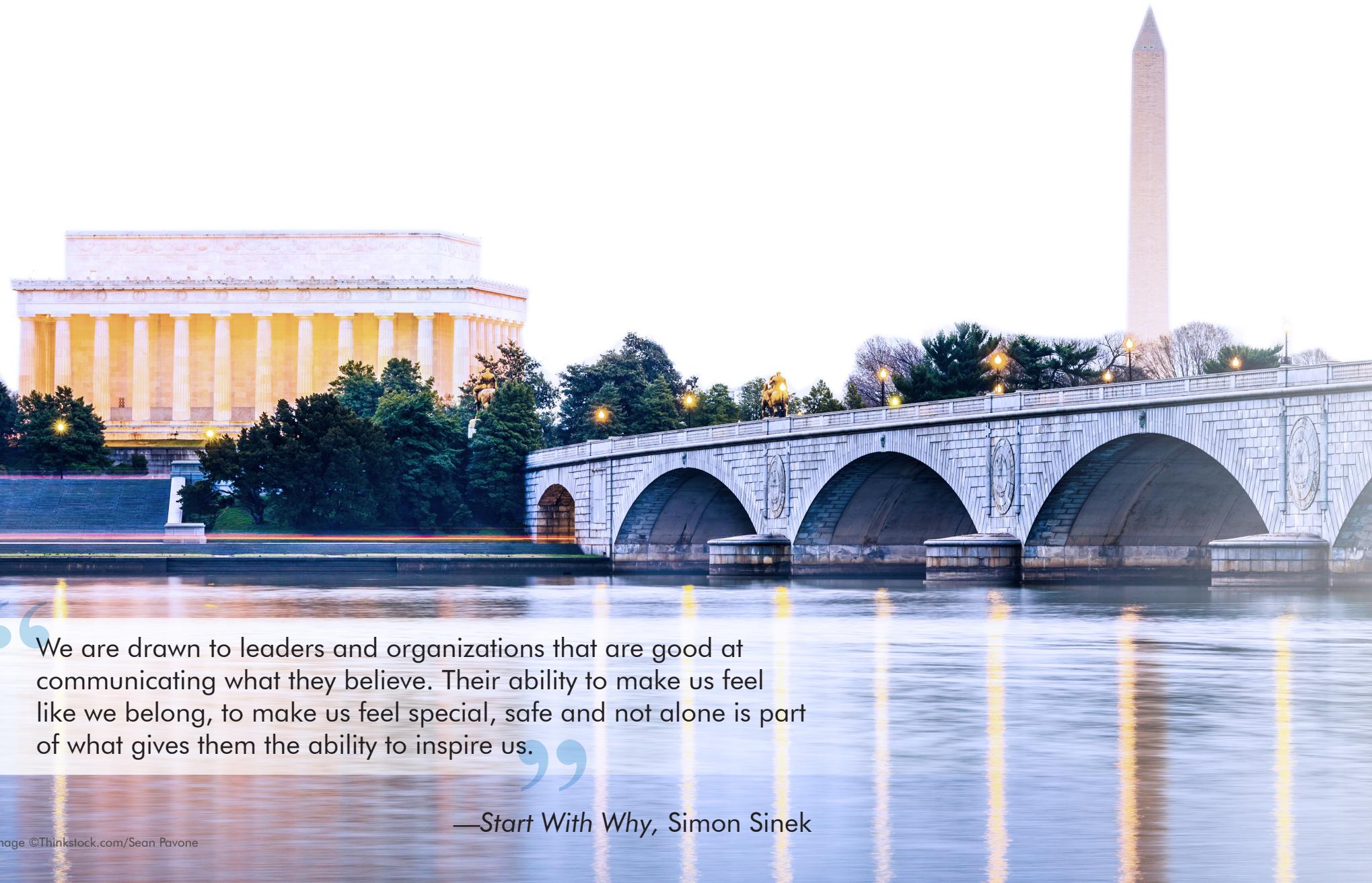
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Updated January 24, 2017



# UNITED STATES SENATE FEDERAL CREDIT UNION



“We are drawn to leaders and organizations that are good at communicating what they believe. Their ability to make us feel like we belong, to make us feel special, safe and not alone is part of what gives them the ability to inspire us.”

—Start With Why, Simon Sinek

# WHO we are

## Corporate Why Statement

### WHY we do what we do.

In everything we do, we deeply believe all people possess a fundamental right to receive financial enlightenment — straightforward and simple.

### HOW we do what we do.

We provide a competitive and broad suite of relevant products and services through ongoing member education and awareness in all life stages.

### WHAT we do.

We strive to offer secure, dependable and transparent financial relationships.

## Management Why Statement

### WHY we do what we do.

With everything we do, we deeply believe in the power of inspired and motivated people and their ability to accomplish great things, both individually and together.

### HOW we do what we do.

After proving an idea fundamentally, economically and/or financially prudent, we will seek to revise or remove any misconception, process or policy obstacles which hamper our success and/or provide necessary training, mentoring or coaching to assist our teams toward the goal of achieving the highest success rate.

### WHAT we do.

We serve as one of many team members who accept complete responsibility for our team's success as we work together to protect the financial and economic health of our organization and its members.



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This is the USSFCU primary logo. It should always be used in this format and in full color whenever possible unless shape or length creates a problem in production.

**USSFCU Blue**



**PMS 288C**

**CMYK: 100, 88, 27, 19**

**USSFCU Gold**



**PMS 871C**

**CMYK: 44, 45, 75, 17**

# Corporate LOGO

1. Vertical Format



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2. The Seal



## PRIMARY LOGO

The logo is the visual embodiment of our brand. It must always be prominent and legible as it is the first image the public will associate with who we are as a credit union and our mission. It should be consistent in appearance using only the approved United States Senate Federal Credit Union colors and formats outlined in this guide.

Recognition and recall are the ultimate goal of an effective branding strategy. Consistency is imperative as it is the foundation upon which recognition is built. Viewers should quickly and easily associate the style, colors, fonts and imagery with the USSFCU brand.

## Secondary Logos

While the primary logo should be used whenever possible, it is acceptable to use the two secondary formats of the USSFCU logo pictured at the left when space or production limitations arise. These formats are strictly to be used only when the primary logo is ill-fitted in the situation.

The vertical version (1) is formatted and suitable for narrower design spaces while the seal (2) is to be used when the full logo cannot fit and needs to be condensed. It may also be used as a watermark. All formats of the USSFCU logo should be printed or displayed in full color when possible. Please see page 10 for exceptions and proper use when the full color version is not an option.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## LEGIBILITY

The logo should always be clear and legible. In order for the text within the seal to be easily readable, the primary logo should never be smaller than **2 x 0.5843** inches (see example below). As a general rule: If you cannot read the text within the seal, the logo is too small.

Please also ensure that the correct file type is used and that there is no pixelization of the logo. It should always appear clean and crisp with no fuzziness or distortion.

## The Exclusion Area

The 'exclusion area' refers to the area around the logo which must remain free from other copy or graphic elements to ensure that the logo is unobscured. As the diagram indicates, the exclusion area is equal to that of the cap height and width of the 'O.'

The logo must never be covered or overlapped and should always be plainly visible within a design. The only exception to the rule applies to the seal which may be used as a watermark or transparent graphic element within a design piece.



The logo pictured above represents the smallest size allowed for the primary logo: 2 x 0.5843".

## Primary Logo



# Corporate LOGO

Seal (Secondary)



Vertical Logo (Secondary)



The secondary USSFCU logo should only be used whenever the primary logo shape or length creates a problem in production. The exclusion area should always be equal to the cap height of the 'O' in its proportional size to the logo.



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**Color Variations**



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UNITED STATES  
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The logo color variations pictured above may only be used when the full color version is ill-suited for the situation. The black version specifically is ONLY acceptable when color printing is not an option.

# Respect Our LOGO



## THE SPECIFICS

In order to maintain consistency, it is important that the USSFCU logo only be used as shown on pages 6-9 unless a situation arises that does not allow for the primary format or full color.

## Color Alternatives

It is acceptable to use the knockout version of the logo (primary or secondary) when placed over a solid background. This form of the logo must only be used against background colors which are strong and dark with enough contrast to maintain legibility. The black logo variation may only be used when color printing is not an option and should otherwise be avoided.

## Brand Violations

The logo must never be used in any way that has not been approved and outlined by the brand guide.

### Do not:

- place the seal in another location relative to the text
- place the white knockout over an image that is too busy, making the logo difficult or impossible to read
- place the color version over an image
- angle, tilt or distort the logo
- use any color outside of the USSFCU primary colors
- render the logo in all gold
- reduce to a single line or double lines
- use the text without the seal



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Corporate (Primary) Colors

### USSFCU Blue



PMS 288 C  
CMYK: 100, 88, 27, 19  
RGB: 0, 45, 115  
#002c73

### USSFCU Gold



PMS 871 C  
CMYK: 44, 45, 75, 17  
RGB: 134, 117, 77  
#86754d

# Our Brand **COLORS**

## Brand Colors

### Primary Brand Colors



#### USSFCU Blue

PMS: 288 C  
CMYK: 100, 88, 27, 19  
RGB: 0, 45, 115  
#002c73



#### USSFCU Cyan

PMS: 299 C  
CMYK: 79, 29, 1, 0  
RGB: 0, 146, 207  
#0092d0

### Secondary/Accent Colors



#### Ruby Red

PMS: 1935 C  
CMYK: 14, 100, 76, 4  
RGB: 202, 31, 63  
#c91f3f



#### Sunshine Yellow

PMS: 123 C  
CMYK: 0, 23, 93, 0  
RGB: 255, 198, 40  
#ffc528

USSFCU Blue and Cyan should be used as much as possible to help ensure brand consistency.

Accent colors should be used sparingly to add visual emphasis and interest. They should never overpower the Primary Brand Colors.

## Neutral Palette



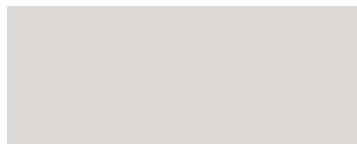
#### USSFCU Gold

PMS: 871 C  
CMYK: 44, 45, 75, 17  
RGB: 134, 117, 77  
#86754d



#### Sand

PMS: 7536 C  
CMYK: 44, 35, 50, 0  
RGB: 154, 153, 134  
#999885



#### Light Grey

PMS: 7541 C  
CMYK: 13, 11, 12, 0  
RGB: 219, 217, 214  
#dbd8d6

Neutral colors are used to add warmth to our brand and should be used subtly. White space should be utilized to keep the tone modern, open and inviting. The USSFCU Gold is to be used minimally as an accent color.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## FUTURA

The USSFCU corporate typeface is Futura. This modern typeface is known for its crisp readability and corporate-friendly look. It is a simple, geometric, sans-serif font family that is good for use as body copy. This font family includes: Light, Book, Medium, Bold, Heavy and Black. Each font has an italic option. Be sure in all design uses that the fonts are properly kerned and aligned.

### Print Design

Futura has been chosen as the typeface that will be used for all printed USSFCU body copy. Sentence case should be used within the copy and it is acceptable to mix weights.

### Web Fonts

There are instances, such as the web, where Futura will not be available. In these situations, the typeface will need to be replaced with Arial, our web-safe font. **DO NOT** use Arial for any print materials.

#### Arial

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk  
Ll Mm Nn Oo Pp Qq Rr Ss Tt Uu  
Vv Ww Xx Yy Zz  
1 2 3 4 5 6 7 8 9 0 (.,;:?!@#\$%&\*)

The quick brown fox jumps over the  
lazy dog.

#### Futura Light

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp Qq  
Rr Ss Tt Uu Vv Ww Xx Yy Zz  
1 2 3 4 5 6 7 8 9 0 (.,;:?!@#\$%&\*)

The quick brown fox jumps over the lazy dog.

#### Futura Medium

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp  
Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz  
1 2 3 4 5 6 7 8 9 0 (.,;:?!@#\$%&\*)

The quick brown fox jumps over the lazy dog.

# Paragraph Styles & **FONTS**

## Charter Roman

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp Qq  
Rr Ss Tt Uu Vv Ww Xx Yy Zz  
1 2 3 4 5 6 7 8 9 0 (.,;:?!@#\$%&\*)

The quick brown fox jumps over the lazy dog.

## Charter Bold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo Pp  
Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz  
1 2 3 4 5 6 7 8 9 0 (.,;:?!@#\$%&\*)

The quick brown fox jumps over the lazy dog.

## CHARTER

Charter is the typeface that has been selected for use in headings, subheadings and text needing to be emphasized. It is a strong yet classic-looking serif font that offers a nice contrast to the sans-serif Futura. Be sure in all design uses that the fonts are properly kerned and aligned.

### Editorial Headings

For editorial use such as brochures, newsletters and text-heavy documents, headings should always appear in all caps, Charter Bold. Subheadings should be in Title Case and Charter Bold. See page 16 for a more in-depth explanation.

### Advertisement Headings

It is acceptable to mix weights, capitals and fonts within advertisements to complement the design and add emphasis to specific areas.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## CONSISTENCY IN WRITING

Just like the logo and color palette, it is important to maintain consistency within the USSFCU fonts, paragraph styles and writing styles. This creates a polished, uniform look that makes USSFCU marketing and correspondence distinguishable as a unified brand.

## STYLISTIC CHANGES

USSFCU adheres to the writing style guide of the Associated Press (AP Style). Please use this style guide as a reference for formatting and editing all copy written by USSFCU for both internal and external use. For any questions regarding how to write and edit copy, please reference the AP style guide located in the Marketing Department.

### Web Addresses

When referring to the USSFCU web address, it should be written as [ussfcu.org](http://ussfcu.org). Please note that 'www.' is not to be included in any web address. The USSFCU web address should always appear in a medium or bold weight to make it stand out from the surrounding text.

### Abbreviations

When referring to the credit union, the full title must be written out the first time it appears in copy; every instance following the first may be abbreviated to USSFCU. However, once the abbreviation is used, it must remain abbreviated from that point forward. Please note: the abbreviation does **not** include periods between each letter. The credit union may

no longer be referred to as anything other than the **United States Senate Federal Credit Union** or **USSFCU**. Some unacceptable abbreviations include:

- ~~U.S. Senate Federal Credit Union~~
- ~~Senate Federal Credit Union~~
- ~~U.S. Senate FCU~~
- ~~United States Senate FCU~~

Furthermore, abbreviations for states and locations will **not** be written with periods separating letters. For example: Virginia and District of Columbia should be written as VA and DC.

## EDITORIAL PARAGRAPH STYLES

We have established a set of paragraph styles that will give our more text-heavy marketing pieces a polished, uniform feel. They should be used within pieces such as brochures, annual reports and newsletters with large bodies of copy. These styles will help organize the information creating better flow and readability.

### Some Rules to Remember:

- Body copy should be 10 point Futura Light.
- Headings are a 13 point.
- Headings should always be in all caps, Charter Bold and USSFCU blue (#002c73).
- Subheadings are an 11 point.
- Subheadings should always be Title Case, Charter Bold and USSFCU light blue (#0092d0).
- There should be a .0625" space below a heading and a .125" space above to separate it from the body text above and below it.

- There should be a single space between a period and the following sentence. Do not double space between sentences.
- There should be a .0625" space above a subheading separating it from the previous line of body copy.
- Paragraphs should be indented .125" unless beginning a body of text following a heading or subheading.
- The first paragraph following a heading or subheading should be flush left.
- There should always be a .0625" or half space between the last bullet in the list and the next line of paragraph text.

The diagram on page 17 lays out the USSFCU font families with an indication of their intended use within a paragraph.

## ADVERTISING

There is some degree of creative freedom within advertising pieces for USSFCU. Strict adherence to the editorial paragraph styles is not required, however the piece as a whole must reflect the aesthetic of the brand.

### Templates

Some USSFCU marketing will be designed using a template file with set standards for text, layout and imagery. These templates will use the corporate fonts and loosely adhere to the editorial styles. However, it is acceptable to mix fonts and weights throughout the piece to create points of interest and emphasis.

# Paragraph Styles & FONTS

## Century Gothic

Regular

**Bold**

## Charter

Roman

*Roman Italic*

**Roman Bold**

*Roman Bold Italic*

**Roman Black**

***Roman Black Italic***

## Futura

Light

*Light Italic*

Medium

*Medium Italic*

Book

**Black**



UNITED STATES  
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CREDIT UNION

### Sample Editorial Paragraph:

#### THIS IS A HEADING

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Quisque ornare orci augue, id finibus odio consectetur ut. Nulla tincidunt quam non porta lobortis.

Donec sit amet lectus quis tortor scelerisque rutrum tempor in dui. Morbi in blandit nibh, id facilisis sapien. Praesent vulputate in turpis in finibus. Maecenas quis lacus odio.

#### This is a Subheading

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Quisque ornare orci augue, id finibus odio consectetur ut. Nulla tincidunt quam non porta lobortis.

Donec sit amet lectus quis tortor scelerisque rutrum tempor in dui. Morbi in blandit nibh, id facilisis sapien. Praesent vulputate in turpis in finibus. Maecenas quis lacus odio.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## SECONDARY BRANDING: MEMBER BUSINESS SERVICES

Member Business Services is a subset of USSFCU with its own logo. The MBS logo consists of the primary logo with an added line of text beneath it. The secondary line of text will be in **Egyptienne Bold**.

When referring to Member Business Services, the full name must be written out the first time it appears in copy, and then may be abbreviated to MBS from that point forward.

### Color Palette

The color scheme for MBS is a grey-tone palette. This palette establishes a cooler, polished and business-like tone which complements the primary USSFCU palette. Please see page 21 for a breakdown of the MBS color palette.



# Member Business Services **LOGO**



## UNITED STATES SENATE FEDERAL CREDIT UNION

### Member Business Services



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services

[ussfcu.org/mbss](http://ussfcu.org/mbss)



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services

[ussfcu.org/mbss](http://ussfcu.org/mbss)

Member Business Services logos that include the web address are to be used on promotional items ONLY.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Color Variations

### 1. Primary



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services

### 2. Secondary



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Member Business Services

The MBS logo, whether primary or secondary, should always be rendered in full color unless it is ill-fitted to the situation or color printing is not available. In these situations, it is permitted in black or Primary Blue. Logo versions with the web address included must adhere to the same standards.

## MBS Primary Logo



## MBS Vertical Logo



The vertical MBS logos should only be used whenever the primary logo shape or length creates a problem in production. The exclusion area for all logo versions should be equal to the cap height of the 'O' in its proportional size to the logo. The same applies to the versions that include the web address line.

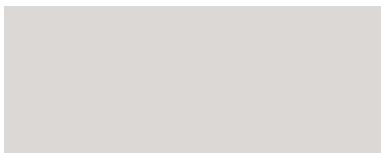
# Member Business Services **LOGO**

## MBS Color Palette



### MBS Primary Grey

CMYK: 66, 57, 48, 24  
RGB: 88, 91, 99  
#585a62



### Light Grey

PMS: 7541 C  
CMYK: 13, 11, 12, 0  
RGB: 219, 217, 214  
#dbd8d6



### Warm Grey

CMYK: 34, 28, 26, 0  
RGB: 172, 171, 174  
#acabae



### Steel Grey

PMS: 431 C  
CMYK: 66, 52, 45, 17  
RGB: 93, 103, 112  
#5d676f

## MBS BUSINESS CARDS

Member Business Services employees will receive a business card that is specifically branded for this service. The card will use the standard design with the vertical MBS logo in place of the primary.

An example of the card is pictured below.

## Member Business Services





# UNITED STATES SENATE FEDERAL CREDIT UNION

## SECONDARY BRANDING: MONEY PLANNING CENTER

Money Planning Center is a subset of USSFCU with its own logo. The MPC logo consists of the primary logo with an added line of text beneath it. The secondary line of text will be in **Egyptienne Bold**.

When referring to Money Planning Center, the full name must be written out the first time it appears in copy, and then abbreviated to MPC from that point forward.

### Money Planning Center

When talking about finances, there is one color that stands out as a signature color: Green. MPC will use a vibrant shade of green as its primary color. It commonly elicits thoughts of wealth and financial independence, making it the perfect color choice for MPC.



# Money Planning Center **LOGO**



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**Money Planning Center**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**Money Planning Center**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION  
**Money Planning Center**

[ussfcu.org/mpc](http://ussfcu.org/mpc)



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SENATE FEDERAL  
CREDIT UNION

**Money Planning Center**

[ussfcu.org/mpc](http://ussfcu.org/mpc)

Money Planning Center logos that include the web address are to be used on promotional items ONLY.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Color Variations

### 1. Primary



UNITED STATES  
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CREDIT UNION  
**Money Planning Center**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION  
**Money Planning Center**

### 2. Secondary



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION  
**Money Planning Center**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION  
**Money Planning Center**

The MPC logo, whether primary or secondary, should always be rendered in full color unless it is ill-fitted to the situation or color printing is not available. In these situations, it is permitted in black or Primary Blue. Logo versions with the web address included must adhere to the same standards.

## MPC Primary Logo



## MPC Vertical Logo



The vertical MPC logos should only be used whenever the primary logo shape or length creates a problem in production. The exclusion area for all logo versions should be equal to the cap height of the 'O' in its proportional size to the logo. The same applies to the versions that include the web address line.

# Money Planning Center **LOGO**

## MPC Color Palette



### MPC Primary Green

PMS: 348 c  
CMYK: 88, 24, 100, 11  
RGB: 2, 131, 66  
#00833d

Money Planning Center does not have any secondary colors at this time.

## MPC BUSINESS CARDS

Money Planning Center employees will receive a business card that is specifically branded for this service. The card will use the standard design with the vertical MPC logo in place of the primary.

An example of the card is pictured below.

### Money Planning Center





# UNITED STATES SENATE FEDERAL CREDIT UNION

## SECONDARY BRANDING: MORTGAGES & HOME LOANS

Mortgages is a subset of USSFCU with its own logo. The USSFCU Mortgages logo consists of the primary logo with an added line of text beneath it. The secondary line of text will be in **Egyptienne Bold**.

### Mortgages

When promoting our Mortgages and in-house Mortgage Loan Officer, the primary color will be a vibrant shade of purple (PMS 2957). It commonly elicits thoughts of wealth and is commonly thought to have the stability and prestige of blue while also possessing the energy associated with red, making it the perfect color choice for Mortgages. Cyan, Sunshine Yellow and Ruby Red may be used as accent colors.





## UNITED STATES SENATE FEDERAL CREDIT UNION

### Mortgages and Home Loans

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**Mortgages and Home Loans**



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**Mortgages and Home Loans**

[ussfcu.org/mortgage](http://ussfcu.org/mortgage)



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

**Mortgages and Home Loans**

[ussfcu.org/mortgage](http://ussfcu.org/mortgage)

Mortgages logos that include the web address are to be used on promotional items ONLY.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Color Variations

### 1. Primary



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Mortgages and Home Loans



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Mortgages and Home Loans

### 2. Secondary



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Mortgages and Home Loans



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Mortgages and Home Loans

The Mortgages logo, whether primary or secondary, should always be rendered in full color unless it is ill-fitted to the situation or color printing is not available. In these situations, it is permitted in black or Primary Blue. Logo versions with the web address included must adhere to the same standards.

## Mortgages Primary Logo



## Mortgages Vertical Logo



The vertical Mortgages logos should only be used whenever the primary logo shape or length creates a problem in production. The exclusion area for all logo versions should be equal to the cap height of the 'O' in its proportional size to the logo. The same applies to the versions that include the web address line.

# Mortgages **LOGO**

## Mortgages Color Palette



**Mortgages Purple**

PMS: 2957  
CMYK: 80, 100, 10, 1  
RGB: 92, 45, 133  
#5c2d84

## MORTGAGES AND HOME LOANS BUSINESS CARDS

Mortgages and Home Loans employees will receive a business card that is specifically branded for this service. The card will use the standard design with the vertical Mortgages logo in place of the primary.

An example of the card is pictured below.

## Mortgages and Home Loans



The secondary color palette can be used as accent colors for Mortgages branding and promotion.



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OUR BRAND  
**IN ACTION...**



# UNITED STATES SENATE FEDERAL CREDIT UNION

## TEXTURE

Texture is an element of design that can add visual interest and draw attention to specific focal points.

### The Rotunda

The pattern and texture created by the lines within the U.S. Capitol rotunda can be used to add direction, flow and movement to USSFCU design pieces as well as give them a look of elegance and prestige. The images displayed on this page show the variety of ways that the Rotunda can be used within our brand to add visual interest.

### Cropping

The rotunda image can be used in its entirety or cropped to make it more abstract and textural. The Rotunda examples at the right show images and ways in which they can be cropped to create direction, flow and/or texture. All images of the Rotunda must be brightly lit, rich in color and used in high resolution to show the intricate detail within the vault of the dome and/or the colonnade of the drum.

The Rotunda imagery can be used as a full color image or with a transparent filter in the USSFCU Primary Blue. For example: The internal form header uses it as a texture with the blue filter while the inside of the 'Thank You' card uses it as a full-color wash. Examples of the Rotunda image are shown throughout this document.

### Rotunda Image Examples



# The Rotunda **TEXTURE**

## Internal Form Header



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Marketing Department

**FINAL APPROVAL FORM**

Date: \_\_\_\_\_

Document Title: \_\_\_\_\_

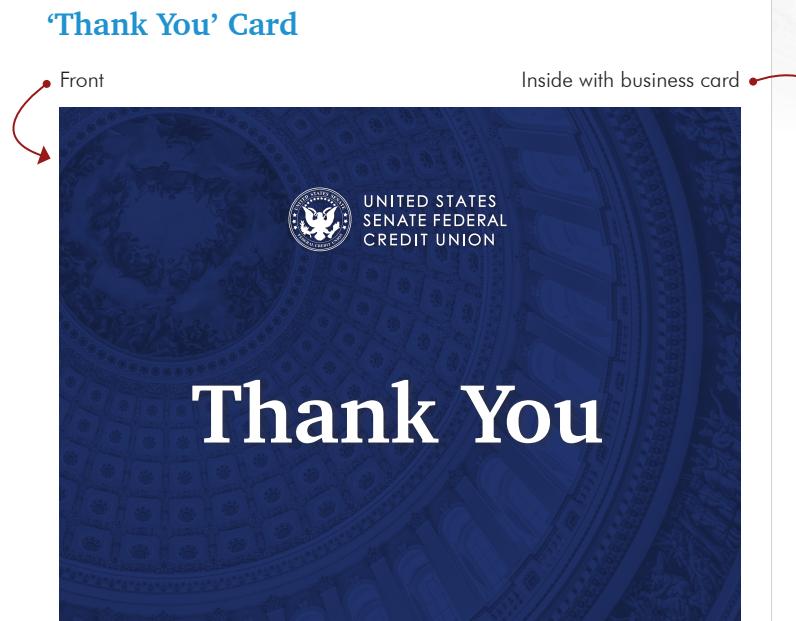
Purpose: \_\_\_\_\_

Please thoroughly read and review the document detailed above for spelling, grammar, formatting, design and factual errors. If errors are present, please indicate corrections needed and resubmit to Marketing for further review. If no corrections need to be made, please sign your name under "Approved Below".

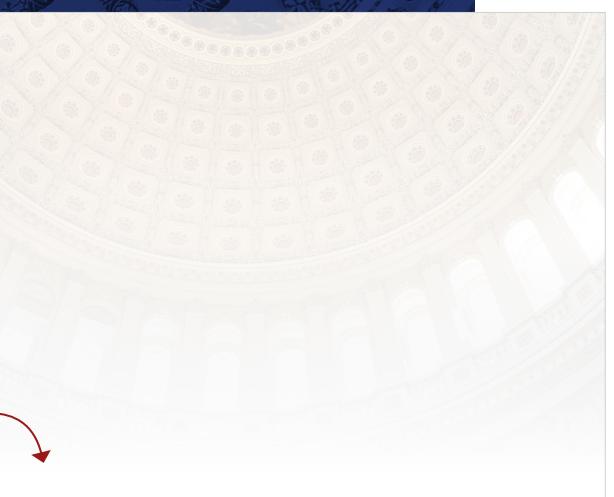
By signing below, I acknowledge that the document has been reviewed and the document outlined above in its entirety, and that the document follows USSFCU standards, is free of typos and is factually correct. You agree that the document is approved for release and/or publication to be used as it is intended.

Please submit the signed final approval form to [Chantal Evans](#).

	Approved	Approved with Comments	Not Approved	Comments
Chantal Evans				
Lobby File				
Amy Baker (Approved)				
Final Approval Signatures				
Donald Hill				
Susan Dale				



Inside with business card



The Rotunda pattern is to be used only in formal situations or within internal designs. It can be used to create texture, add visual interest or direct the viewer's eye to specific areas of a design. There is some creative freedom to use the rotunda as a whole, or to zoom in closely using only pieces of it as a texture. It may also be used with the USSFCU blue as a filter or as a background wash.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Senate Debit



## Gold Debit

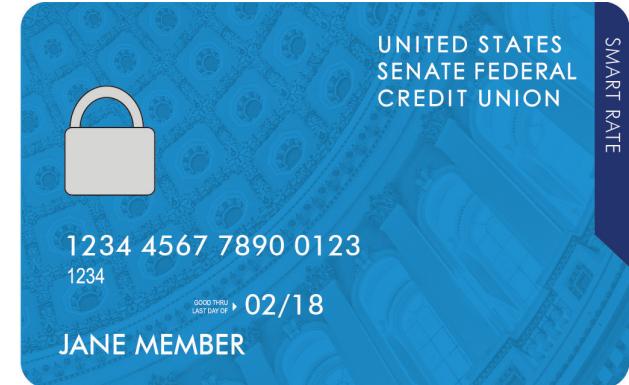


# USSFCU CREDIT CARDS

## Smart Rewards



## Smart Rate





# UNITED STATES SENATE FEDERAL CREDIT UNION

## LETTERHEAD

The letterhead design has been saved as an image for use in Microsoft Word. This file is located at [ebuddy.ussfcu.org](http://ebuddy.ussfcu.org). The PDF template may also be printed in bulk for use as preprinted stock. Simply format the word document to the correct margins and print over the design.

## Word Document Setup

Word documents will need to be set up specifically for this letterhead design. The page size is a standard 8.5x11in. letter size. The margins should be set to:

- **Top:** 1.75 in.
- **Left:** 1 in.
- **Right:** 1 in.
- **Bottom:** 1 in.

All body copy should be in 11 point Futura Book. However, if you do not have this typeface installed, please substitute Arial. The copy should be left-aligned with a single space between paragraphs.

## Printing

Letterhead is considered a formal document. Whenever possible, the letterhead should be printed in full color to maintain a look of professionalism. Black and white copies may be used **ONLY** if a color printer is not available. However, this should be avoided whenever possible.



# Our STATIONERY



## BUSINESS CARDS

The standard USSFCU business card is double-sided featuring a large, white logo centered on top of the primary blue background which also features a faint Rotunda image under a Primary Blue filter. The cards are printed on 130lb. gloss cover with an aqueous coating.

### Contact Information

The front of the card features the contact information. The first and last name of each employee will appear in Charter Bold followed by their job title and any relevant supporting credentials and/or an NMLS number.

This will be followed by a second section containing the contact phone number and email address. The last section of the card will include the physical and web addresses. All text in these three sections will be left-aligned in Century Gothic with the exception of the first and last name. If the employee is bilingual, there is an optional line on the card to indicate the language(s) spoken. This line, unlike the text above it, is right-aligned.

### For Your Reference

All business card needs should be submitted to [marketing@ussfcu.org](mailto:marketing@ussfcu.org) for approval and ordering.

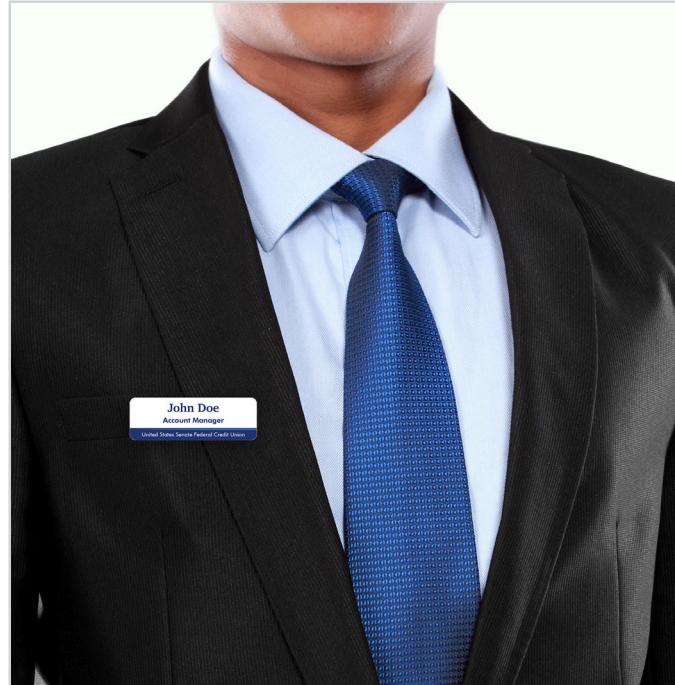


## UNITED STATES SENATE FEDERAL CREDIT UNION

### NAME TAGS

Name tags are to be worn by employees at member-facing events outside of the USSFCU offices. They should be worn on the right side of the chest.

USSFCU offers two types of fasteners for the name tags. The standard order is a magnetic backing, however, for those with a need or preference, a pin backing is available.



#### For Your Reference

To order a nametag, please contact [marketing@ussfcu.org](mailto:marketing@ussfcu.org) to submit a request.

**John Doe**  
**Account Manager**

United States Senate Federal Credit Union

# Employee IDENTIFICATION



## ID BADGES

For safety and security purposes, both visitors and employees are required to wear identification badges when present in the USSFCU office and branches. There are three different badge designs which are easily recognizable from any distance to tell you who the person is.

### Blue

The blue badge is the standard employee color and includes a picture, name and location for where the employee reports. This badge is equipped with magnetic access to the building.

### Yellow

The yellow badge is a visitor badge that indicates the visitor does **not** need to be escorted around the building. This badge is typically handed out to auditors.

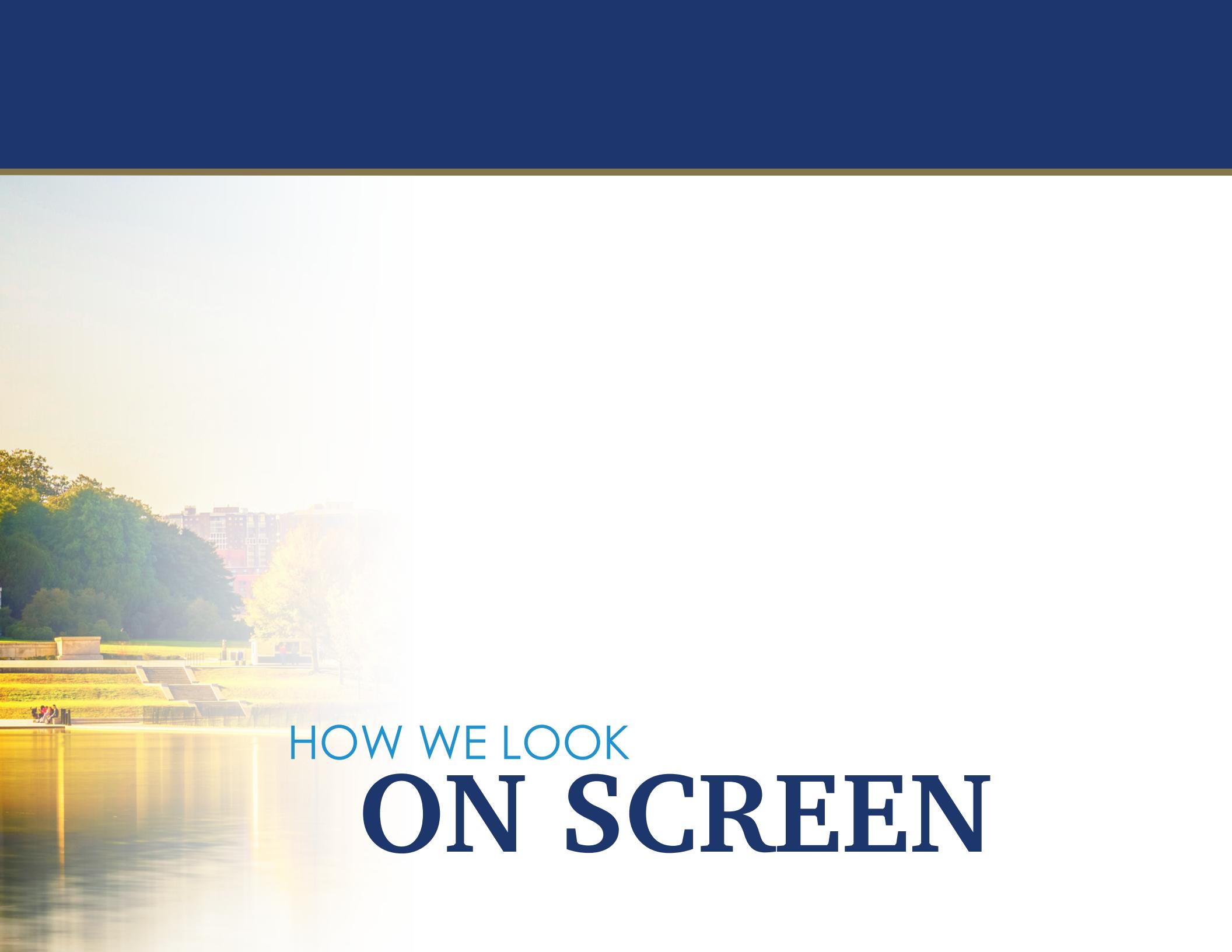
### Red

The red badge is a visitor badge that indicates the visitor must **always** have an escort when present in the building for security purposes.



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION



A scenic view of a lake at sunset. The water is calm, reflecting the warm orange and yellow hues of the setting sun. In the background, a city skyline with several buildings is visible through a line of trees. The foreground shows a paved walkway and some low walls. The overall atmosphere is peaceful and scenic.

# HOW WE LOOK ON SCREEN



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Website Styleguide

A clean, modern, open layout. Use soft color candid shots that escape the stocky-feeling. Plenty of white space with the strategy of having less, but better. Header Images in black and white to add a sophisticated feeling to product pages.



### WEB COLOR PALETTE



### FONTS

**Inspired, motivated.**

Primary - Muli

**Find the loan right for you.**

Secondary - Crete Round

### ICONS & ADDITIONAL GRAPHICS

Call to Action

This is a Text Link ➤

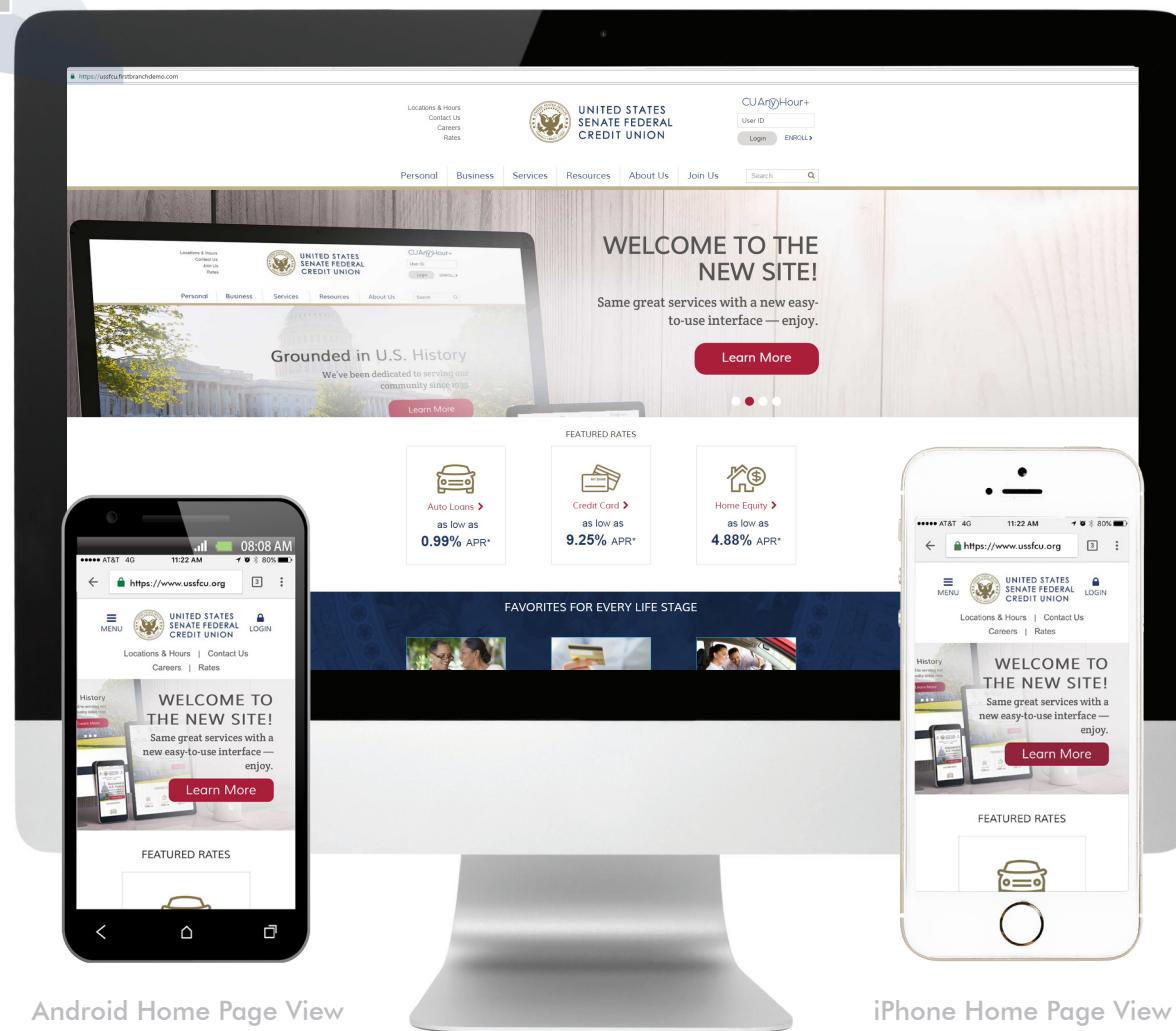


# ussfcu.org WEBSITE



Website  
Favicon

**Ussfcu.org Home Page**  
**New Website Launching February 27, 2017**



Android Home Page View

iPhone Home Page View



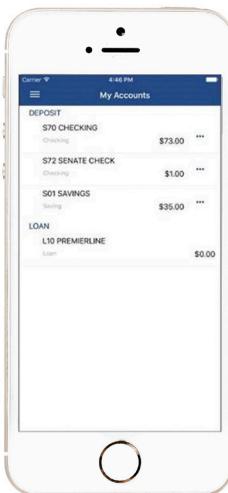
# UNITED STATES SENATE FEDERAL CREDIT UNION

## IPHONE

The USSFCU Mobile Banking app will appear on the iPhone as the Primary Blue background with a white vertical logo in the standard iPhone app shape.

The launch screens for both iPhone and iPad will appear as a rotunda image in our primary blue with the main logo centered on the screen in white.

A look at the layout of the app after logging in can be seen below.



iPhone Accounts Screen



App Icon

# iPhone and Andriod APPLICATIONS

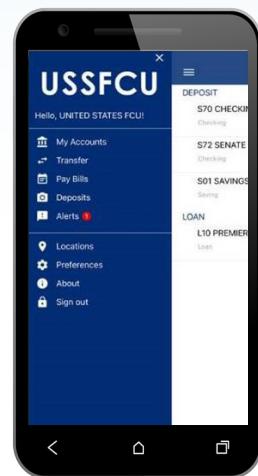


## ANDROID

The USSFCU Mobile Banking app will appear on Android phones as the Primary Blue background with a white vertical logo in the standard Android app shape.

The launch screens for both Android phones and tablets will appear as a rotunda image in our primary blue with the main logo centered on the screen in white.

A look at the layout of the app after logging in can be seen below.



Android Menu Screen



# UNITED STATES SENATE FEDERAL CREDIT UNION

## PROFESSIONAL CORRESPONDENCE

All correspondence generating from USSFCU should be professional and appear consistent with our brand. Please use 11 point Futura Book or Arial (if Futura is not available) for all body text within emails.

### Email Signature

The email signature for all USSFCU employees must be black and formatted as shown in 11point Arial:

**First Name Last Name**

**Job Title**

NMLS#/Credentials

United States Senate Federal Credit Union

email: [email@ussfcu.org](mailto:email@ussfcu.org)

phone: 555.555.5555

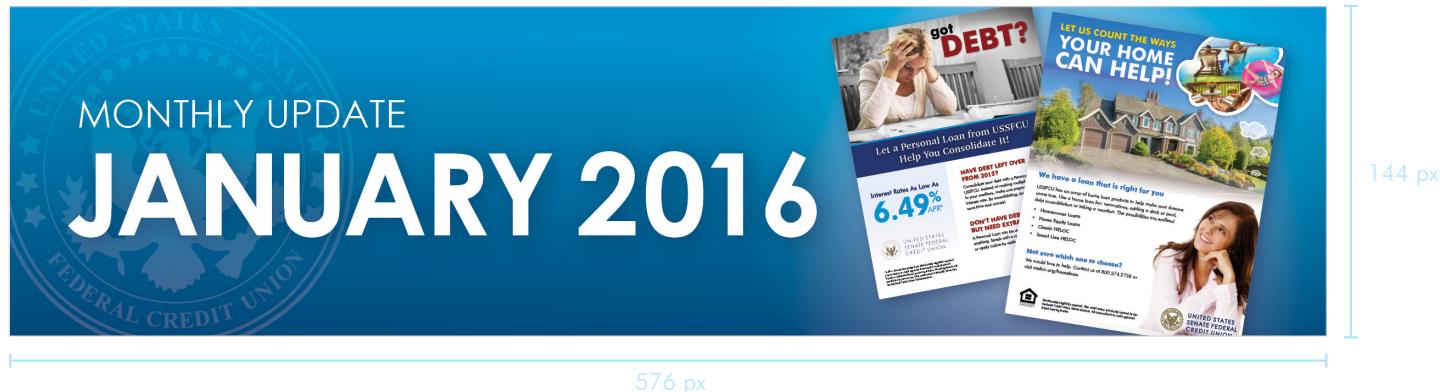
***Let us show you why!***

### Sample eBlast

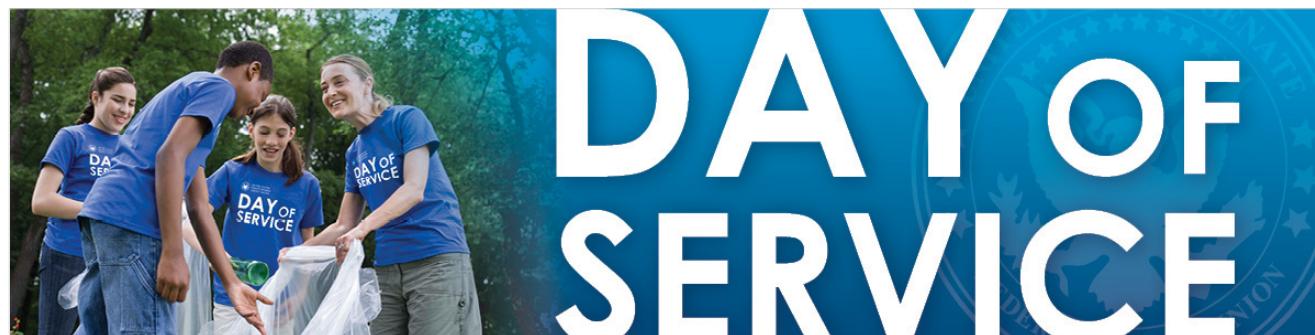


# Formatting EMAILS

Sample Monthly News Banner



Sample Special Announcement Banner



The banners pictured above are samples of those that may be included in all-staff eBlasts letting them know what is happening within the credit union. There will be a monthly all-staff eBlast as well as those that may run for special occasions. The all-staff monthly eBlast is a templated file that needs only the month and promotional artwork inserted. Special announcement banners have more creative freedom, but should stick to the basic formatting and sizing of eBlast banners.



## Introduction and Title Slide Example



Rotunda image used as the background of all Introduction and Title Slides



UNITED STATES  
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# Products and Services

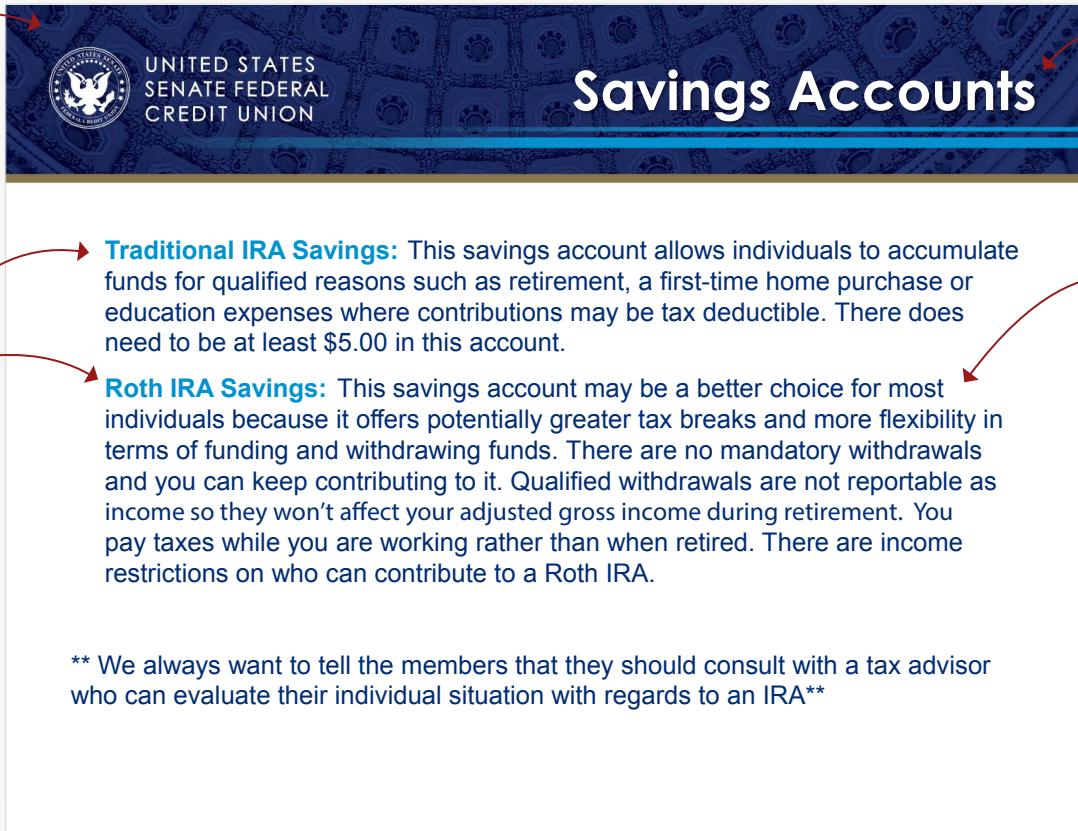
The USSFCU logo must be present on the first page of the presentation.

Introduction and Title slide headings must be Century Gothic Bold in USSFCU Blue.

This slide design will be used at the beginning of all USSFCU Power Point presentations as well as on any title slides throughout the document. The logo must be present on the intro slide but may be removed on any title slides that follow. The template is available to download for staff use at [www.ebuddy.com/locationofPPTemplate](http://www.ebuddy.com/locationofPPTemplate).

# PowerPoint TEMPLATES

## Body Slide Example



Internal Form Header (also pictured on page 29) will be used as slide header image.

Century Gothic bold will be used as the heading font for body slides. It should be cyan to set it apart from body copy.

The heading for all body slides should be placed within the heading area and above the cyan lines. It should always be white to set it apart from the background.

Century Gothic regular will be used as the body font. It should be USSFCU Blue. Please refer to page 13 for all color codes.

**Traditional IRA Savings:** This savings account allows individuals to accumulate funds for qualified reasons such as retirement, a first-time home purchase or education expenses where contributions may be tax deductible. There does not need to be at least \$5.00 in this account.

**Roth IRA Savings:** This savings account may be a better choice for most individuals because it offers potentially greater tax breaks and more flexibility in terms of funding and withdrawing funds. There are no mandatory withdrawals and you can keep contributing to it. Qualified withdrawals are not reportable as income so they won't affect your adjusted gross income during retirement. You pay taxes while you are working rather than when retired. There are income restrictions on who can contribute to a Roth IRA.

\*\* We always want to tell the members that they should consult with a tax advisor who can evaluate their individual situation with regards to an IRA\*\*

Body slide templates will use the design pictured above and should be used to present the information in the presentation. All copy should be placed within the white space beneath the header. All copy will be in Century Gothic, however, headings should be bold and cyan while body copy should be regular and USSFCU Blue. See the notes above for more specifics on type treatments



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Introduction and Title Slide Example



Rotunda image used as the background of all Introduction and Title Slides

The USSFCU logo must be present on the first page of the presentation.

Introduction and Title slide headings must be Century Gothic Bold in USSFCU Blue.

This slide design will be used at the beginning of USSFCU Power Point presentations as well as on any title slides throughout the document. The logo must be present on the intro slide but may be removed on any title slides that follow. The template is available to download for staff use at [www.ebuddy.com/locationofPPtemplate](http://www.ebuddy.com/locationofPPtemplate).

# PowerPoint TEMPLATES

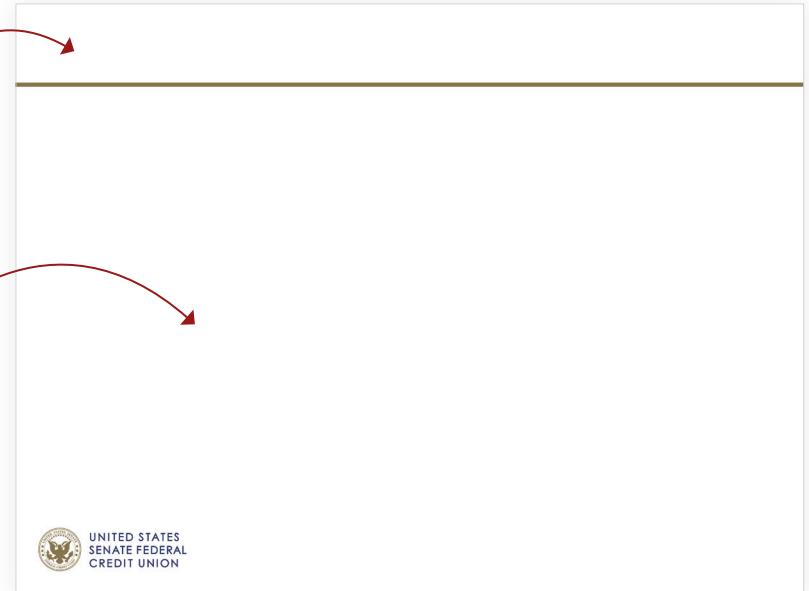
## Body Slide Examples

Emphasis or Break Slide Option



Emphasis or Break slide templates will use the design pictured above. This design should be used to create a break in the presentation for visual interest or to emphasize important information. All copy should be placed within the blue space on the left and be in Century Gothic. Headings should be bold while body copy should be regular. All text should be white in color.

Information and Imagery-Heavy Slide Option

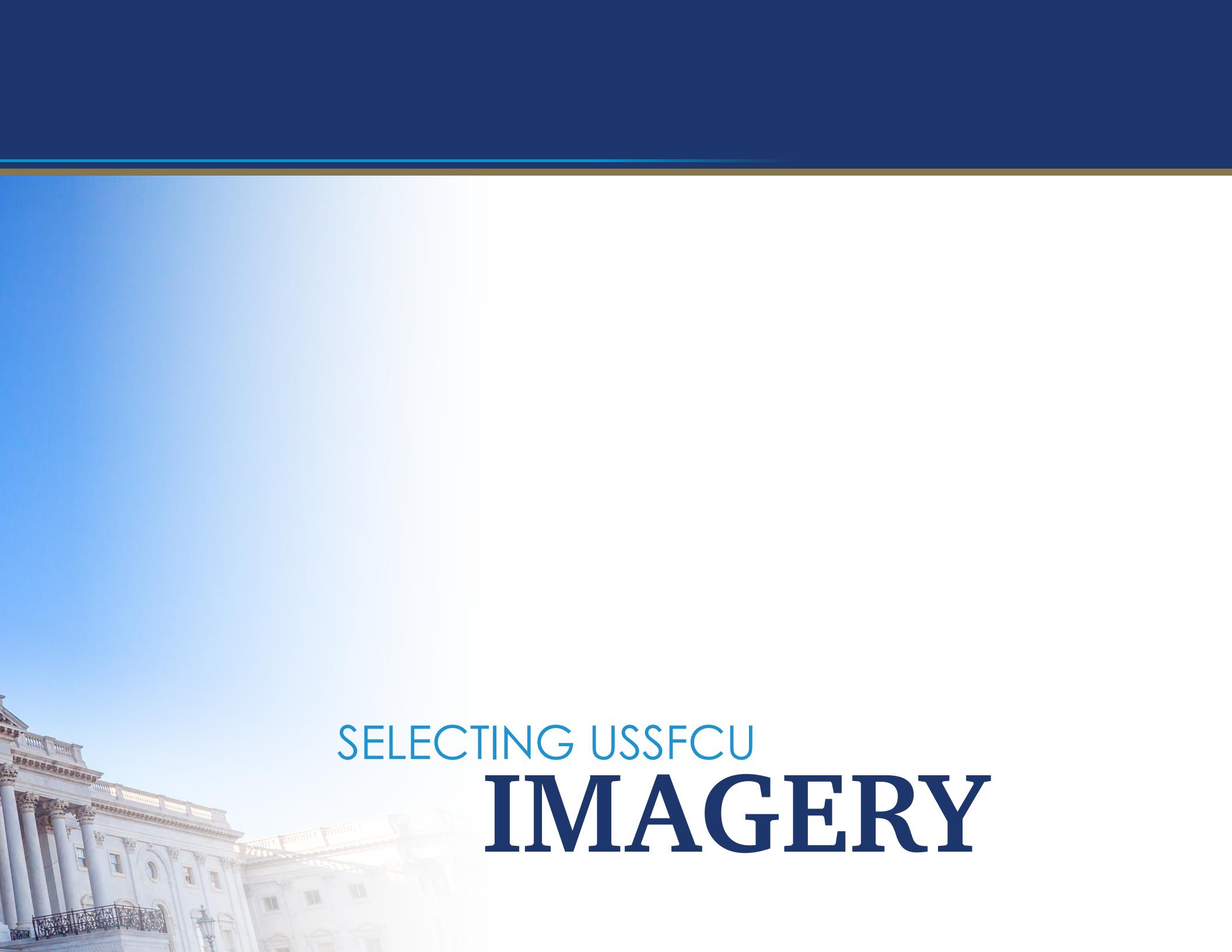


The Body Slide template will use the design pictured above. It should be used to present information in the presentation such as text and images. All copy should be placed within the white space beneath the header in Century Gothic, however, headings should be bold and cyan while body copy should be regular and USSFCU Blue.



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# SELECTING USSFCU **IMAGERY**



# UNITED STATES SENATE FEDERAL CREDIT UNION

## USSFCU IMAGERY

Our imagery should focus on the human element when possible. It should feel natural and shot on location. All imagery must be professional, high-quality and/or free of any treatment (i.e. duotone, posterization or cross-processed).

### Promotional Imagery

We want imagery representing USSFCU to appear conservative yet fun, without being provocative or inappropriate. Imagery should be engaging, clear and representative of our membership. Think "Senate professionals enjoying activities in their leisure time."

#### Questions to ask when selecting imagery:

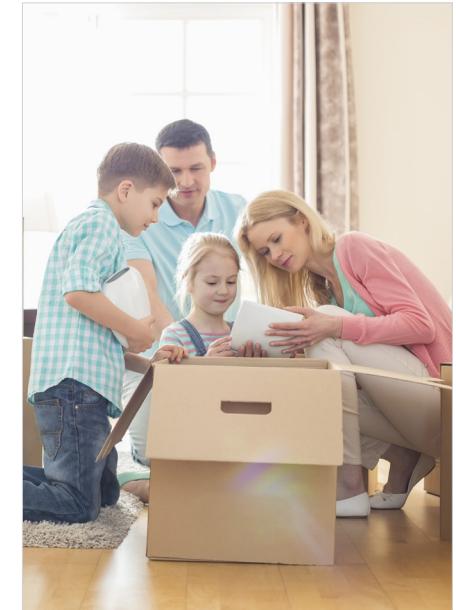
- Does the image help convey the headline and/or product being advertised?
- Does the image look fun but in a conservative manner?
- If people are in this image, is there diversity in age, ethnicity and/or gender?
- Does the image make you believe in the product or service being advertised?
- Is the imagery eye-catching?
- Does the image feel natural?

### Stationery Imagery

Stationery design imagery should contain aspects of the Capitol's interior and exterior architecture, particularly the interior of the Rotunda. Guidelines for use of Rotunda imagery have been laid out on page 28. It is acceptable to use images of the entire structure, however angled shots must be from the Senate side. Images of only the House side of the Capitol should not be used.



# Lifestyle IMAGERY





# UNITED STATES SENATE FEDERAL CREDIT UNION



# Business IMAGERY

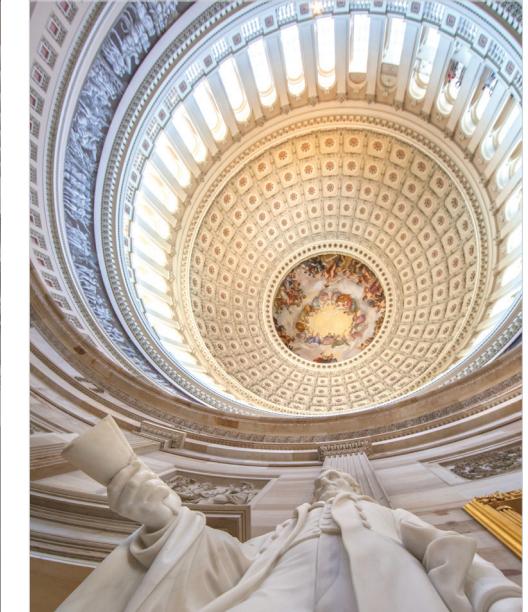




# UNITED STATES SENATE FEDERAL CREDIT UNION



# Capitol IMAGERY





# UNITED STATES SENATE FEDERAL CREDIT UNION

## Example Advertisements: Flyers/Posters



**Member Business Services—A new and convenient way for Small Businesses to bank with USSFCU.**

Member Business Services will feature the following services for business:<sup>\*</sup>

- Checking, Non Profit Checking, Savings and Money Market Accounts
- Check Cards and Credit Cards
- Lines of Credit and Small Business Loans
- Vehicle Loans for Commercial Vehicles

Now you can separate business from your personal accounts with Member Business Services from USSFCU.

**Launching in Summer 2016**

<sup>\*</sup>Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval.



**Take USSFCU with you wherever you go by using our convenient services!**

**Online Banking (CU Anyhour+)** – Manage your accounts online.

**Mobile Banking with Remote Deposit Capture** – Download the USSFCU mobile app for anytime access on the go. Checks can be deposited through the mobile app as well.

**ATM** – Get cash from one of the 62,000 surcharge-free ATMs nationwide using the Shared Branching ATM Network.

**TeleAction** – Our 24-hour automated telephone service allows you to perform general account transactions.

**Bill Pay** – A convenient way to track, manage and pay your bills through online banking.

This credit union is federally insured by the National Credit Union Administration.



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Visit [ussfcu.org](http://ussfcu.org) for more information about our convenient services that will help make life a little easier for you.



**We have a loan that is right for you**

USSFCU has an array of home loan products to help make your dreams come true. Use a home loan for: renovations, adding a deck or pool, debt consolidation or taking a vacation. The possibilities are endless!

- Homeowner Loans
- Home Equity Loans
- Classic HELOC
- Smart Line HELOC

**Not sure which one to choose?**

We would love to help. Contact us at 800.374.2758 or visit [ussfcu.org/homeloan](http://ussfcu.org/homeloan)



Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval. Equal housing lender.



UNITED STATES  
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CREDIT UNION

# Our ADVERTISING

**got  
DEBT?**

Let a Personal Loan from USSFCU Help You Consolidate It!

Interest Rates As Low As **6.49% APR\***

**HAVE DEBT LEFT OVER FROM 2015?**

Consolidate your debt with a Personal Loan from USSFCU. Instead of making multiple payments to your creditors, make one payment with one interest rate. By consolidating, you may be able to save time and money!

**DON'T HAVE DEBT BUT NEED EXTRA MONEY?**

A Personal Loan can be used for practically anything. Speak with a representative for details or apply online by visiting [ussfcu.org](http://ussfcu.org) today!

\*APR = Annual Percentage Rate. Membership eligibility required. Loans subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate. This credit union is federally insured by the National Credit Union Administration.

**RECREATIONAL VEHICLES ARE OUR SPECIALTY**

Cruise the roads in style with a recreational vehicle loan from USSFCU.

Looking to purchase a recreational vehicle? Let us finance it!

Rates as low as **4.99% APR\***

Whether it be a boat, mobile home/RV, motorcycle, ATV, personal watercraft, snow mobile or golf cart, we have a loan to fit your needs.

Visit [ussfcu.org/auto](http://ussfcu.org/auto) for more information.

\*APR = Annual Percentage Rate. Loans are subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Rates are subject to change. Not all applicants will qualify for the lowest rate. Membership eligibility required. This credit union is federally insured by the National Credit Union Administration.

**Need Additional Funds for Summer?**

Consider a Line of Credit with USSFCU.

USSFCU has a variety of Line of Credit options designed to meet your borrowing needs. The funds from the Line of Credit can be accessed at any time for any need, and they come with no balance transfer or cash advance fees.\* As you pay down your balance, those funds become available again and again, up to your credit limit!

- EasyLine - amounts up to \$1,000\*\*
- SenateLine - amounts up to \$5,000\*\*
- PremierLine - amounts between \$5,000-\$50,000\*\*

With our easy applications, quick decision process and friendly service, applying for a USSFCU Line of Credit is convenient and hassle free.

Learn more at [ussfcu.org/lineofcredit.php](http://ussfcu.org/lineofcredit.php)

\*Multiple terms available. SenateLine and PremierLine are subject to a variable periodic rate determined by adding the Margin to the highest Prime Rate as published in the Money Rates section of The Wall Street Journal on the last day of each calendar quarter (the "index"). APR = Annual Percentage Rate. 10.50% APR (SenateLine), 12.50% APR (PremierLine), 18.00% APR (EasyLine). \*\*Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Example Advertisements: Flyers/Posters

**Earn Double Points with your USSFCU VISA® THIS HOLIDAY SEASON**

Use your USSFCU VISA Smart Rewards Card and VISA Senate Check Card throughout the months of November and December and receive double points this season at the following merchants:

- Retail Stores
- Rail Travel
- Grocery Stores
- Hotels
- Airlines
- Rental Cars

Redeem your points for cash, travel, gift cards and more.

Not a USSFCU VISA Smart Rewards or VISA Check Card Holder? Visit [ussfcu.org](http://ussfcu.org) for more information.



\*All loans subject to credit approval. Membership eligibility required. This credit union is a member of the National Credit Union Administration. To earn double points, you must use a USSFCU Visa Credit Card at the listed merchants. Points are only earned on signature-based transactions. Points earned from cash advances and balance transfers do not qualify. Double points begin November 1, 2016 and end December 31, 2016. Double points are not available on purchases made with the USSFCU Visa Senate Check Card at the listed merchants and selected credit instead of debit. Promotion valid November 1, 2016 through December 31, 2016. Not all merchants will participate in the points program.

UNITED STATES  
SENATE FEDERAL  
CREDIT UNION



**Why Wait?  
REFINANCE  
NOW!**

Apply to refinance your home and take advantage of the low mortgage loan rates. Let our in-house Mortgage Loan Officer, Kim Ta, assist you with the process.



Kim Ta  
USSFCU's Mortgage Loan Officer  
NMLS# 468198  
571.253.6355  
Refinance Now!

Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval. Equal housing lender.

UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

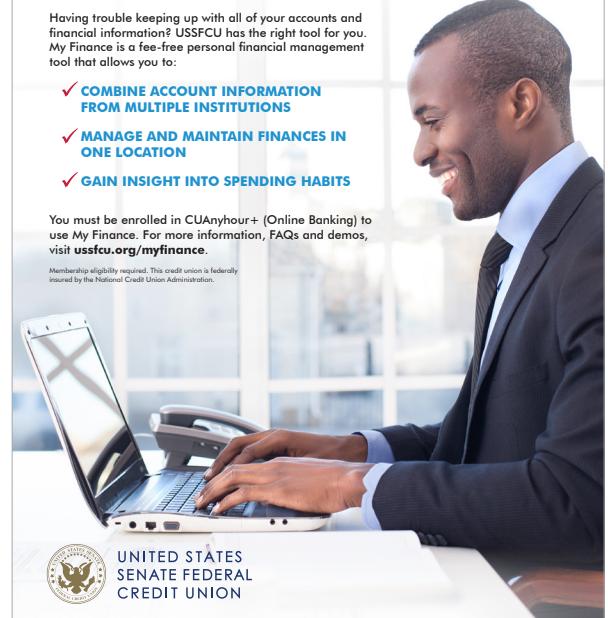
**MANAGE YOUR FINANCES USING  
MY FINANCE**

Having trouble keeping up with all of your accounts and financial information? USSFCU has the right tool for you. My Finance is a fee-free personal financial management tool that allows you to:

- ✓ COMBINE ACCOUNT INFORMATION FROM MULTIPLE INSTITUTIONS
- ✓ MANAGE AND MAINTAIN FINANCES IN ONE LOCATION
- ✓ GAIN INSIGHT INTO SPENDING HABITS

You must be enrolled in CUAnyhour+ (Online Banking) to use My Finance. For more information, FAQs and demos, visit [ussfcu.org/myfinance](http://ussfcu.org/myfinance).

Membership eligibility required. This credit union is federally insured by the National Credit Union Administration.



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

# Our ADVERTISING

**Extra School Expenses?  
NO PROBLEM!**

Borrow as little as **\$250**  
With interest rates as low as  
**6.74% APR\***

APR = Annual Percentage Rate. Membership eligibility required. Loans subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate. This credit union is federally insured by the National Credit Union Administration.

UNITED STATES  
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CREDIT UNION

## POINTS, POINTS AND MORE POINTS!

The USSFCU Smart Rewards VISA is just the card you've been looking for. Some features of the card include:

**\$1 SPENT = 1 POINT EARNED\*  
NO BALANCE TRANSFER FEE  
NO ANNUAL FEE  
NO CASH ADVANCE FEE\*\***

Redeem your points for cash, travel, gift cards and more!

What are you waiting for? Start using your USSFCU Rewards VISA today! Don't have our Rewards Visa? Visit [ussfcu.org/creditcard](http://ussfcu.org/creditcard) to apply.

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SENATE FEDERAL  
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\*Points are only earned on signature-based transactions. PIN-based transactions, cash advances, and recurring payments are not eligible for points.  
\*\*Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval.  
APR = Annual Percentage Rate. 10.50% APR. The APR is variable and may change. A foreign transaction fee of 1% of the transaction amount may apply.

**INTRODUCING USSFCU'S  
IN-HOUSE  
MORTGAGE LOAN OFFICER,  
KIM TA**

and our new partnership with  
LenderSelect Mortgage Group.

**It's never been a better time to refinance or purchase a new home!**

With over 20 years of experience in the financial industry, Kim is here to assist you with the mortgage process.

**Kim Ta**  
USSFCU's Mortgage Loan Officer  
NMLS# 468198  
Phone: 571.253.6355  
Email: [kimta@ussfcu.org](mailto:kimta@ussfcu.org)

For more information about Kim and our partnership, visit [ussfcu.org/mortgage](http://ussfcu.org/mortgage).

UNITED STATES  
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CREDIT UNION

\*Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval.



# UNITED STATES SENATE FEDERAL CREDIT UNION

## Example Advertisements: Postcards

Front

**INTRODUCING USSFCU'S IN-HOUSE  
MORTGAGE LOAN OFFICER**

And Our New Partnership With LenderSelect Mortgage Group.  
Together We Can Find a Mortgage to Meet Your Needs!



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

PO. Box 77920 | Washington, DC 20013

**USSFCU IS PROUD TO INTRODUCE:**



**Kim Ta**  
USSFCU's Mortgage  
Loan Officer  
NMLS# 468198  
571.253.6355

*It's never been a better time to refinance or  
purchase a new home!*

With over 20 years of experience in the financial  
industry, Kim is here to assist you with the  
mortgage process. She can be contacted directly at  
571.253.6355 or by email at [kimta@ussfcu.org](mailto:kimta@ussfcu.org).

For more information about Kim and our partnership,  
visit [ussfcu.org/mortgage](http://ussfcu.org/mortgage).

Membership eligibility required. This credit union is federally  
insured by the National Credit Union Administration. All loans  
subject to credit approval. Equal housing lender.

Back

Front



**Lookout for our  
RISING  
RATES  
on USSFCU  
Smart Certificates.**

*Start earning more on your money today.*



UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

PO. Box 77920 | Washington, DC 20013

**START EARNING MORE!**

Move your money to a Share Certificate  
and start earning more dividends. Open a  
certificate with as little as \$1000 and terms  
as short as 3 months.

For more information on our certificates and  
tiered rates, visit [ussfcu.org/savings\\_cd.php](http://ussfcu.org/savings_cd.php).

Early withdrawal penalties may apply. Fees could reduce earnings  
on the account. Rates are subject to change without notice.  
Membership eligibility required. This credit union is federally insured  
by the National Credit Union Administration.

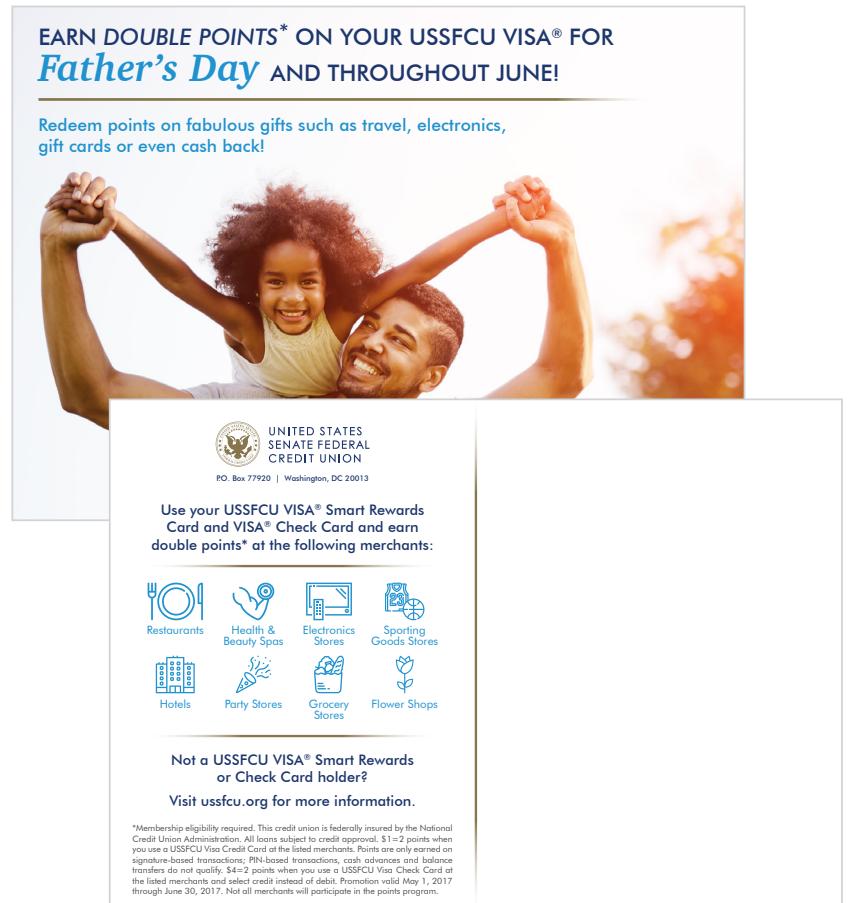
Back

# Our ADVERTISING

## Front



Front





# UNITED STATES SENATE FEDERAL CREDIT UNION

## Example Advertisements: Member eBlasts

A promotional image for USSFCU's Double Points offer. It features a dark wooden background with pine branches framing the top and bottom. In the center, the word 'Earn' is written in a cursive script above the word 'DOUBLE POINTS' in large, bold, sans-serif capital letters. Below 'DOUBLE POINTS' is the text 'in November and December' in a smaller script font, followed by 'WITH YOUR USSFCU VISA®' in a large, bold, sans-serif font. At the very bottom, there is fine print about the offer's terms and conditions.

UNITED STATES  
SENATE FEDERAL  
CREDIT UNION

Home      Checking      Loans      Rates      Services      Contact Us

# Our CD rates are **ON THE RISE!**

Lookout for our rising rates on USSFCU Smart Certificates.  
Start earning more on your money today.

Type of Account	Former APY	October APY*
60 Plus Months	1.66%	1.84%
48-60 Months	1.33%	1.47%
36-48 Months	0.99%	1.15%
24-36 Months	0.64%	0.81%
12-24 Months	0.41%	0.59%
6-12 Months	0.26%	0.39%

Minimum Balance - \$1,000.00

\*Effective October 1, 2014.  
Early withdrawal penalties may apply.  
Subject to an automatic renewal option.  
Membership eligibility required. This credit union is federally insured by the  
National Credit Union Administration. All loans subject to credit approval.

# Our ADVERTISING

UNITED STATES  
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CREDIT UNION

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**INTRODUCING USSFCU'S  
IN-HOUSE  
MORTGAGE LOAN OFFICER,  
**KIM TA****  
and our new partnership with  
LenderSelect Mortgage Group.

It's never been a better time to  
refinance or purchase a new home!

With over 20 years of experience in the financial  
industry, Kim is here to assist you with the  
mortgage process. For more information about  
Kim and our new partnership,  
visit [ussfcu.org/mortgage](http://ussfcu.org/mortgage).

Membership eligibility required. This credit union is federally insured by the National Credit Union Administration. All loans subject to credit approval.

LENDER  
SELECT  
MORTGAGE

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United States Senate Federal Credit Union  
PO. Box 77920, Washington, D.C. 20013-8920  
DC: 202.224.2967 | VA: 800.374.2758  
[ussfcu.org](http://ussfcu.org) | [services@ussfcu.org](mailto:services@ussfcu.org)

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## POINTS, POINTS AND MORE POINTS!

The USSFCU Smart Rewards VISA® is just the card you've been looking for.

Some features of the card include:  
**\$1 SPENT = 1 POINT EARNED\***  
**NO BALANCE TRANSFER FEE**  
**NO ANNUAL FEE**  
**NO CASH ADVANCE FEE\*\***

Redeem your points for cash, travel, gift cards and more!

What are you waiting for? Start using your USSFCU Rewards VISA today! Don't have our Rewards Visa? Visit [ussfcu.org/creditcard](http://ussfcu.org/creditcard) to apply.

\*Points are only earned on signature-based transactions. PIN-based transactions, cash advances and balance transfers do not qualify to earn points.

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APR = Annual Percentage Rate. 10.50% APR. The APR is variable and may change. A foreign transaction fee of 1% of the transaction amount may apply.

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## Extra School Expenses? NO PROBLEM!

USSFCU offers a Personal Loan that can help out with any last minute fees and expenses you may encounter this school year. Use a Personal Loan for things like sports fees, dues, books and more.

Apply for a Personal Loan with USSFCU today, visit [ussfcu.org/personal](http://ussfcu.org/personal) for more information.

\*APR = Annual Percentage Rate. Membership eligibility required. Loans subject to credit approval. Rates and/or credit limits are based on creditworthiness, income and debts. Not all applicants will qualify for the lowest rate.

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# UNITED STATES SENATE FEDERAL CREDIT UNION

## Example Newsletters: Member Newsletter

Magazine  
Version



Mailer Version



# Our ADVERTISING

## Example Newsletters: Staff Newsletter

Digital  
Magazine  
Version



E-mail Version



# UNITED STATES SENATE FEDERAL CREDIT UNION

[ussfcu.org](http://ussfcu.org)

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