



BRAND REFRESH

CREATIVE EXAMPLES



Brand Ethos

We want to create a brand offer that occupies a distinctive place and value in the target customer's mind. It's much more than the visual elements, copy and fonts, these variables are only a small part of what customers value in today's financial market. If we sell something, we make a customer today, but if we can connect with their belief system and genuinely help someone, we create a customer for life.



a brand isn't a logo
it's a thousand experiences



Elements

Visual language

Brand elements

The elements that make up our visual language are bold, dynamic, joyful, vibrant and continue to take advantage of our existing brand equity. It leverages branded elements to create a consistent brand but offers the flexibility needed to innovate, create and avoid becoming stale.

Here we introduce an overview of the visual elements that encompass the brand. The following pages outline show how they can be used in various applications.



Color field



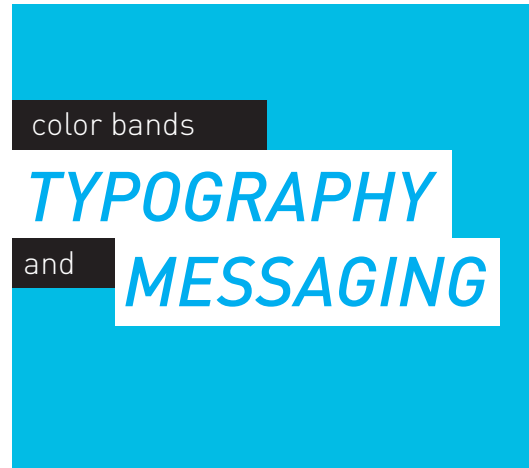
Metaphoric images



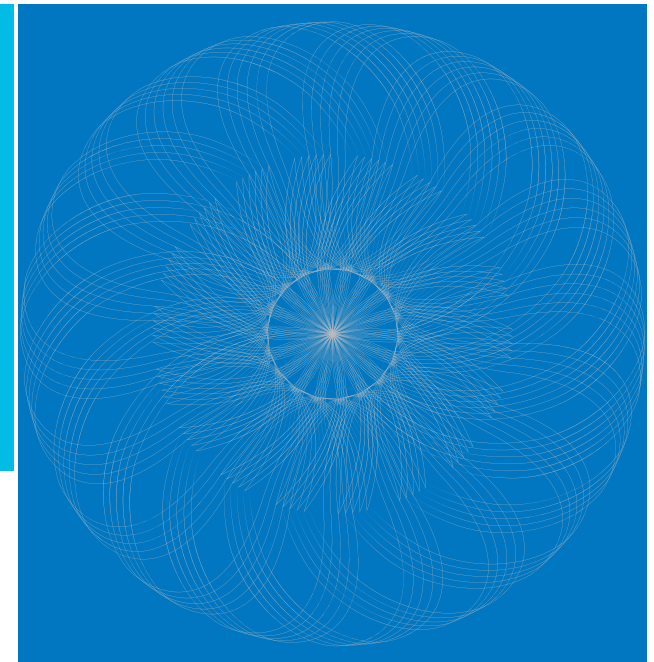
Iconic images



Tight crops



Color band typography



Patterns

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THE CREATIVE APPROACH

IT'S ABOUT MEMBERSHIP

The value proposition of the campaign communicates the value of membership in relation to each product.

Brand value

We know people don't buy products – they buy how a brand makes them feel and the benefits they derive from them. For instance, consumers don't buy a Volvo because of side airbags and all-wheel disc brakes. They buy Volvo because it provides them with a feeling of safety.

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The value of membership

Membership is our most valuable product. But who values membership? We know our most profitable members consume multiple products and have been members for longer periods of time. Despite our challenges with technology, convenience and competitive products they understand the value of Desert Schools. By communicating the value of membership first we can attract increased numbers of that demographic, still promote the consumption of loan products and reduce member attrition by including points of pride for existing members that do business with Desert Schools. But there's a catch.

Brand Voice

Communicate differently

How do we reach those ideal customers? By defining a sequence to communicate our brand position with a member centric voice that speaks to their belief system, by doing this we can increase our brand reverence. Since our member demographics vary within that mass market, we take it a step further and use our internal data to target using psychographics including:

- » Activity, interest, opinion (AIOs)
- » Attitudes
- » Values
- » Behaviors

Why

Why do we exist? What is our purpose, our cause and our beliefs? This speaks directly to the limbic portion of the brain, it is a biological fact that this drives behavior (this is where going with your heart, making a gut decision come from). The lifetime value of our members is not an offer or feature war, focus messaging on membership value concerning local people/communities, decisions first and their social, personal and economic factors.

How

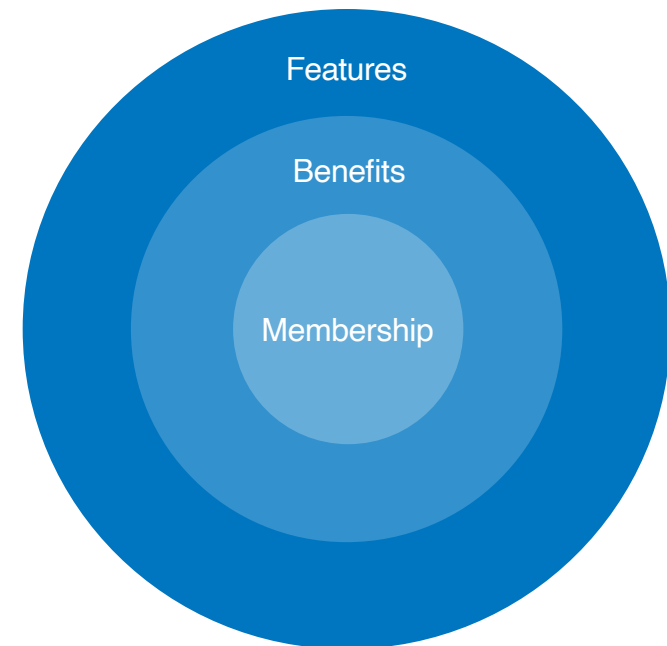
If we are asking how to make our products seem more exciting, we're asking the wrong question. To win attention these days we need to ask a different question "How do/can we help?" Think about what benefits we provide to the target audience in relation to each product and key message. Do we save them time? Do we make their life easier? How do we benefit each persona within the target audience?

What

What products/service features do we have that roll up into the benefit.

06

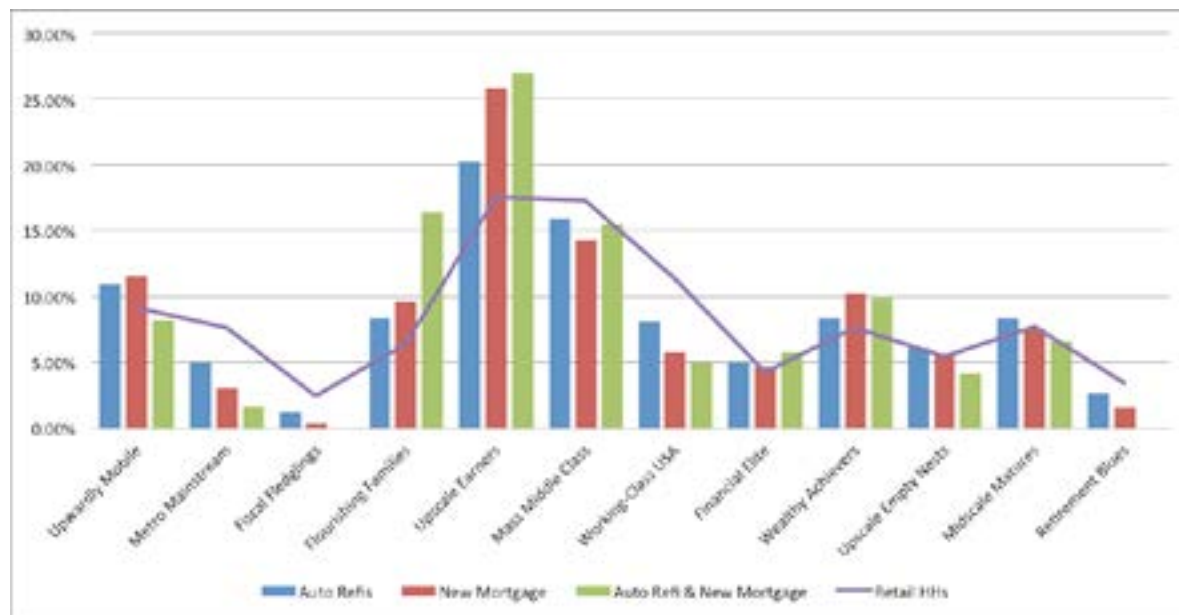
If we are asking how to make our products seem more exciting, we're asking the wrong question.



Targeting

Besides the addition of a branding commercial communicating our overall brand value proposition of how we fit into our customers lives, showcasing our community involvement and our upcoming investment in technology we are marketing our core products as we have in the past. The approach is different though, communicating the value of membership in relation to each product, cascading to the benefit and then to the features of the product. So what content do we use to articulate those moments, the discovery and the inspiration?

A look at the consumption of our products will allow us to server our largest demographic for each product. However, we have the opportunity to also target secondary demographics while still connecting with our “sweet spot” for each product. How do we fit into their lives financially? What content of discovery, inspiration and what are those moments that prospects see for themselves immediately, do they aspire to in their future and want to learn more about to be more intelligent financial consumers? The content we identify won't always be unique to one demographic and different age groups can still identify with the content as it occurs in almost every lifetime.



Presentation by: Nelson Jim

What content do we use to articulate those moments, the discovery and the inspiration?

Concept



Presentation by: Nelson Jim



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Presentation by: Nelson Jim



Concept

We want to connect with our audience emotionally and communicate that we understand these are not just financial products to them. These loans, accounts, investments, houses or cars are highly personal and Desert Schools understands and supports those important choices in life by offering a financial relationship that grows in value with its members evolving needs.

Look & feel

The concept will use high impact content that feels genuine, looks local and is relevant to our core demographic (products and membership) with some exploration into new potential demographics. The content consisting of photos, images, and copy will be focused on:

Moments

- » Significant, high impact moments that resonate emotionally, tied to each product and the decisions that affect consumption.

Discovery

- » Deliver possibility, curiosity, show the member new opportunity, new financial knowledge, personal or financial gain and growth.

Inspiration

- » Entertain, while showing the member their tomorrow, evoke their imagination and future stages of life.

Messaging

Our communication strategy moves away from focusing on the offer which takes away a competitors ability to undercut our value by adding more “cash back”. Our value proposition is membership first, financial relationship based products, benefits and lastly savings associated with the product or features.

Content focuses on why first (beliefs, outcomes), then how (benefits) and follows with features (what). By doing this we utilize a biological approach talking to the part of the brain that processes emotion and drives behavior first, then allowing them to rationalize it next with product info.

*What content do we use to
articulate those moments,
the discovery and the
inspiration?*

Photography/Video

- High Impact
- Emotional
- Overexposed
- Lifestyle
- Conceptual & People
- Point of view



HOME

**MORTGAGE, EQUITY
& REFINANCE**

IT'S HOME NOT A HOUSE

It's not a mortgage to them, it's a place for life to happen, a place where moments are made.

It's not a mortgage to them, it's a place for life to happen, a place where moments are made; their baby's first steps, their dream kitchen, their backyard oasis and as a member of Desert Schools they can feel free to live in those moments knowing we're going to provide the help, tools, resources and products there to help.

Here's the catch

The only way we can live up to any brand proposition we set forth in regard to our members is to impact their life financially. That isn't a low rate, cash back, or flexible options. It's truly helping them to achieve their financial goals through innovative tools, resources and offering impactful rewards for making those decisions along the way.

Using our existing psychographics in this campaign we can begin to develop those, the data around usage and user generated content in relation to those help us further understand our members through those AIOs. The catch is we have to be ready for true innovation, budget for it and be willing to take risks.

Use Data

Data mapping

To capture the most relevant imagery and video we are going to map our shot list to our demographics. Since we already have a good base of general photos (man, woman, couple standing next to a car), this photoshoot will be focused on capturing live action, impactful and visually beautiful imagery that is based on our emotional themes.

Home equity loan

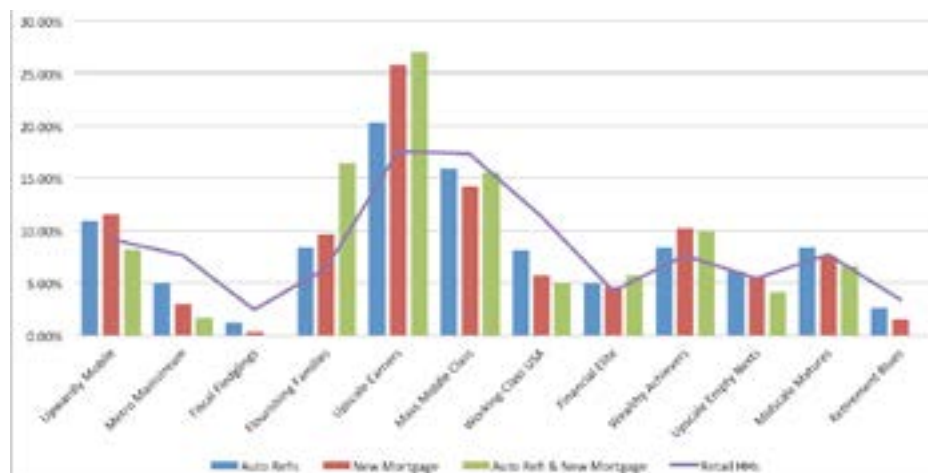
The home equity target has gotten slightly younger than in the past, but still leans older and with higher incomes. There are essentially two targets, both of whom lean towards using HELOCs, at least in the current environment.

- » Age 25-50, Income of \$100k+ (F1 and Y1 P\$ycle Groups)
- » Age 50+, Income of \$50K+ (M1, M2, and M3 P\$ycle Groups)

Mortgage purchase

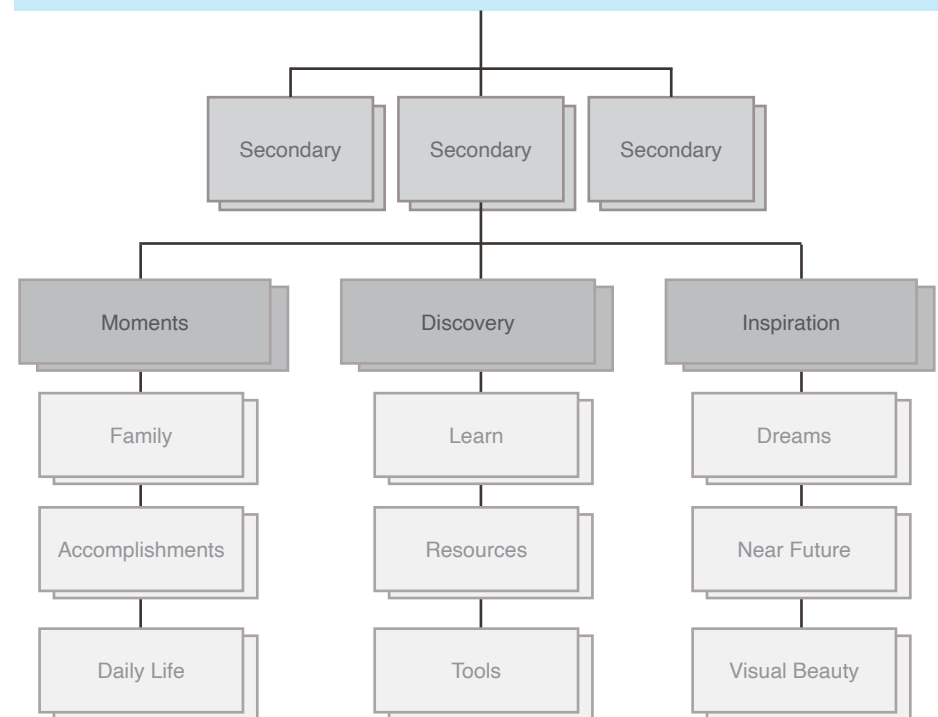
The average age is 47 (same as our overall membership) and the average income is \$66,000, just above our overall membership. In addition 28% of our Purchasers are under the age of 35 and 48% are under 45 quantifying the groups as first-time or move-up.

- » First-Time: Age 25-40, income \$50K+ (Y1, F2, F3, F4 P\$ycle Groups)
- » Move Up: Age 40+, income \$50K-\$125K (F1, M2-M4 P\$ycle Groups)



Presentation by: Nelson Jim

Mass Market



Photography/Video

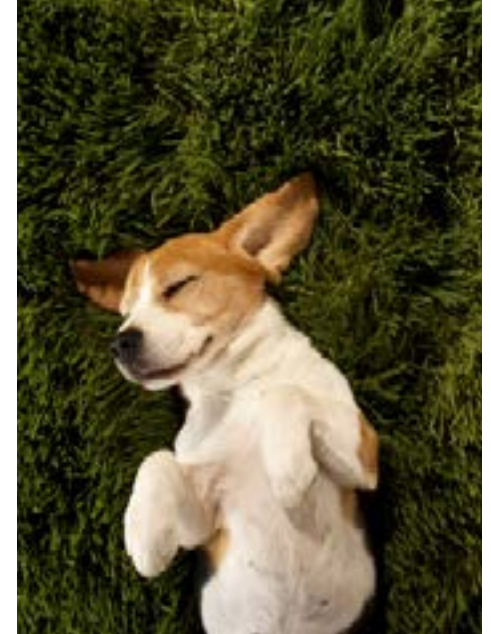
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- Point of view





Photography/Video

- High Impact
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AUTO REFINANCE & PURCHASE

IT'S UTILITARIAN

A car is an adventure, a passion or something utilitarian for transporting your family safely to where they need to go.

A car is an adventure, a passion or something utilitarian for transporting your family safely to where they need to go and as a member of Desert Schools they can feel free to live in those moments knowing we're going to provide the help, tools, resources and products there to help.

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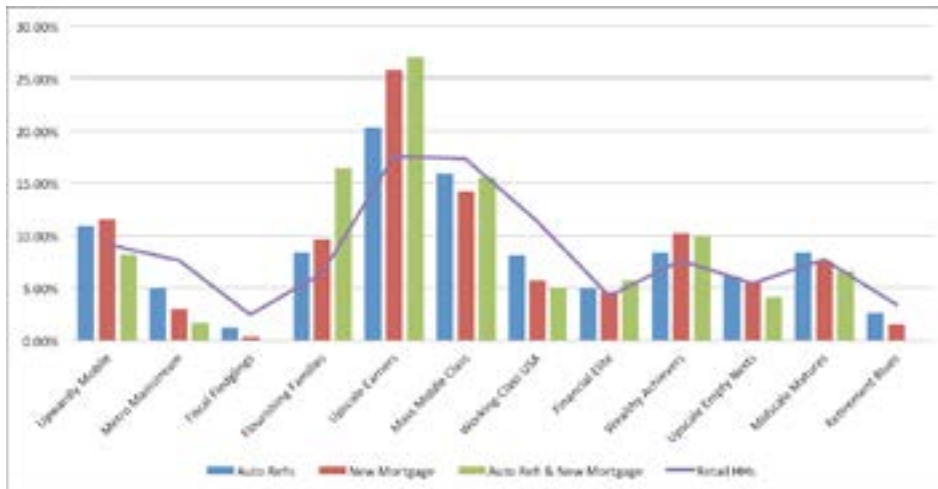
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Auto refi

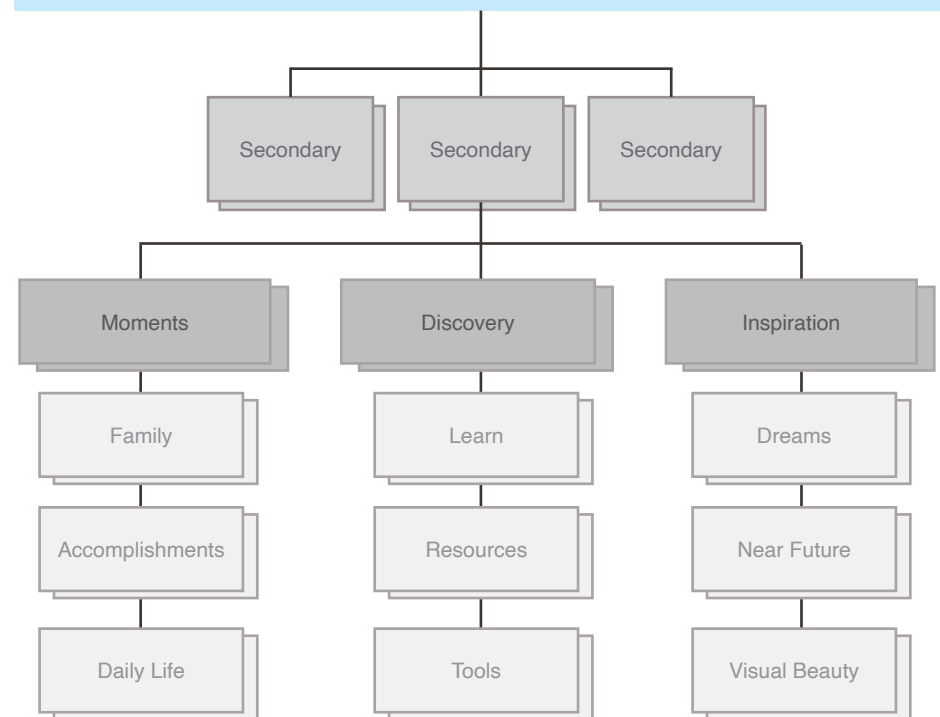
Overall membership and auto refi users are very similar overall. Their ages (46 compared to an average of 47) and incomes (\$65,000) as compared to an average of \$63,000) are essentially the same as our overall membership. When examining P\$ycle demos, the percentages are pretty much the same as the average for all DS households. From Tyler's multiple viewpoints, and the only persona I can see for auto refi that makes them different from our overall membership is the member has an auto to refinance.

- » 25-50, with incomes between \$50k and \$100K
- » F2 (Upscale Earners)
- » F3 (Mass Middle Class), and Y1 (Upwardly Mobile)



Presentation by: Nelson Jim

Mass Market



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- Emotional
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- Point of view



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Example: Readaboards



life is a

DESTINATION

enjoy the

SAVINGS

ASK HOW TO GET UP TO

\$500
cash back *

*The 1% cash back is paid on the total loan amount (\$10,000 minimum), not including any additional loan dollars toward ancillary products (Guaranteed Asset Protection [GAP], Mechanical Breakdown Protection [MBP]). The cash back will be deposited into your Desert Schools savings account within one business day of the loan funding. Maximum bonus amount is \$500. Bonus amounts are subject to all applicable taxes and are the responsibility of the member. Offer available for the refinancing of non-Desert Schools auto loans only and ends August 31, 2014.

save today on

YOUR WINDOW TO THE WORLD

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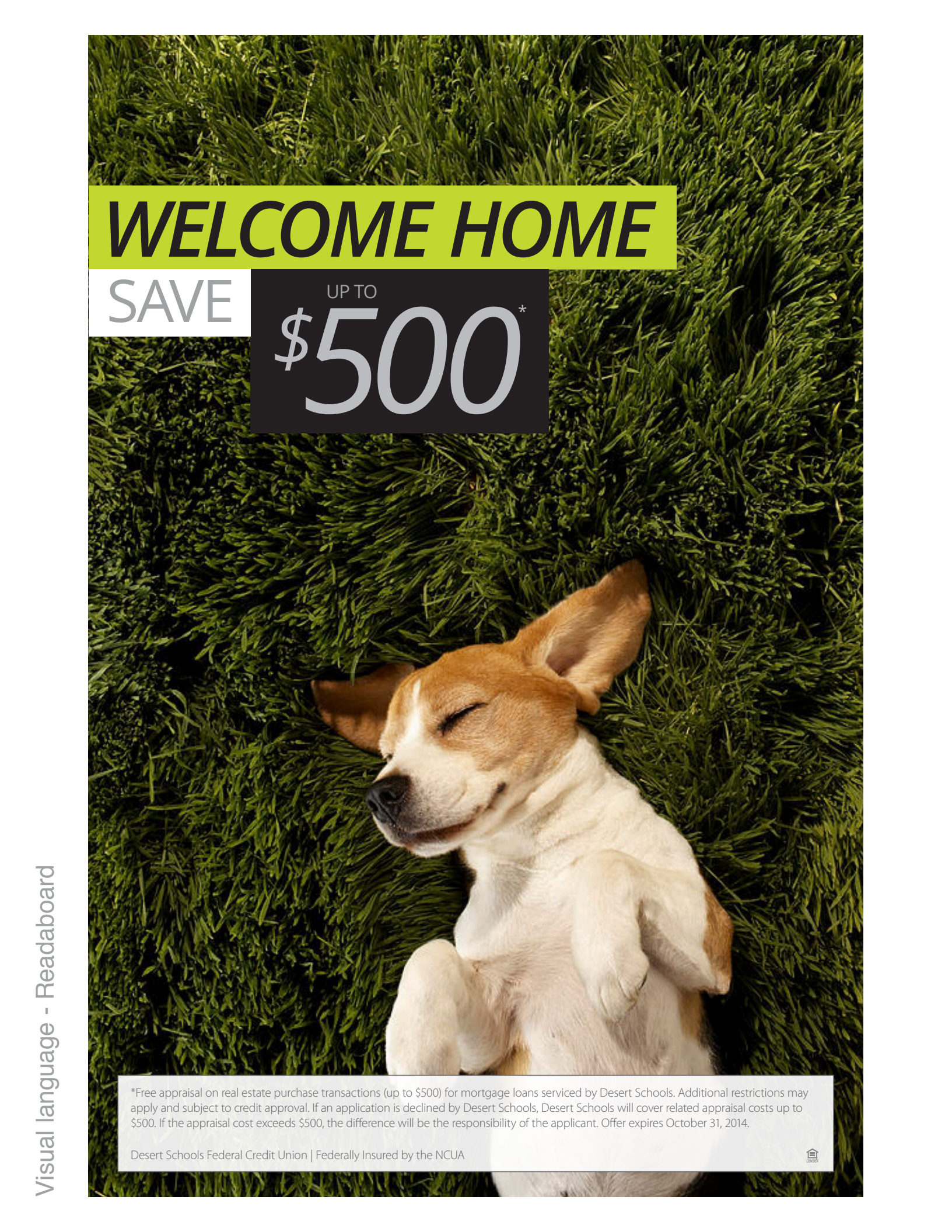
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Visual language - Readaboard (Don't do)



WELCOME HOME

SAVE

UP TO
\$500*

*Free appraisal on real estate purchase transactions (up to \$500) for mortgage loans serviced by Desert Schools. Additional restrictions may apply and subject to credit approval. If an application is declined by Desert Schools, Desert Schools will cover related appraisal costs up to \$500. If the appraisal cost exceeds \$500, the difference will be the responsibility of the applicant. Offer expires October 31, 2014.

Desert Schools Federal Credit Union | Federally Insured by the NCUA



DREAM HOUSE MADE EASY



Example: Out of home

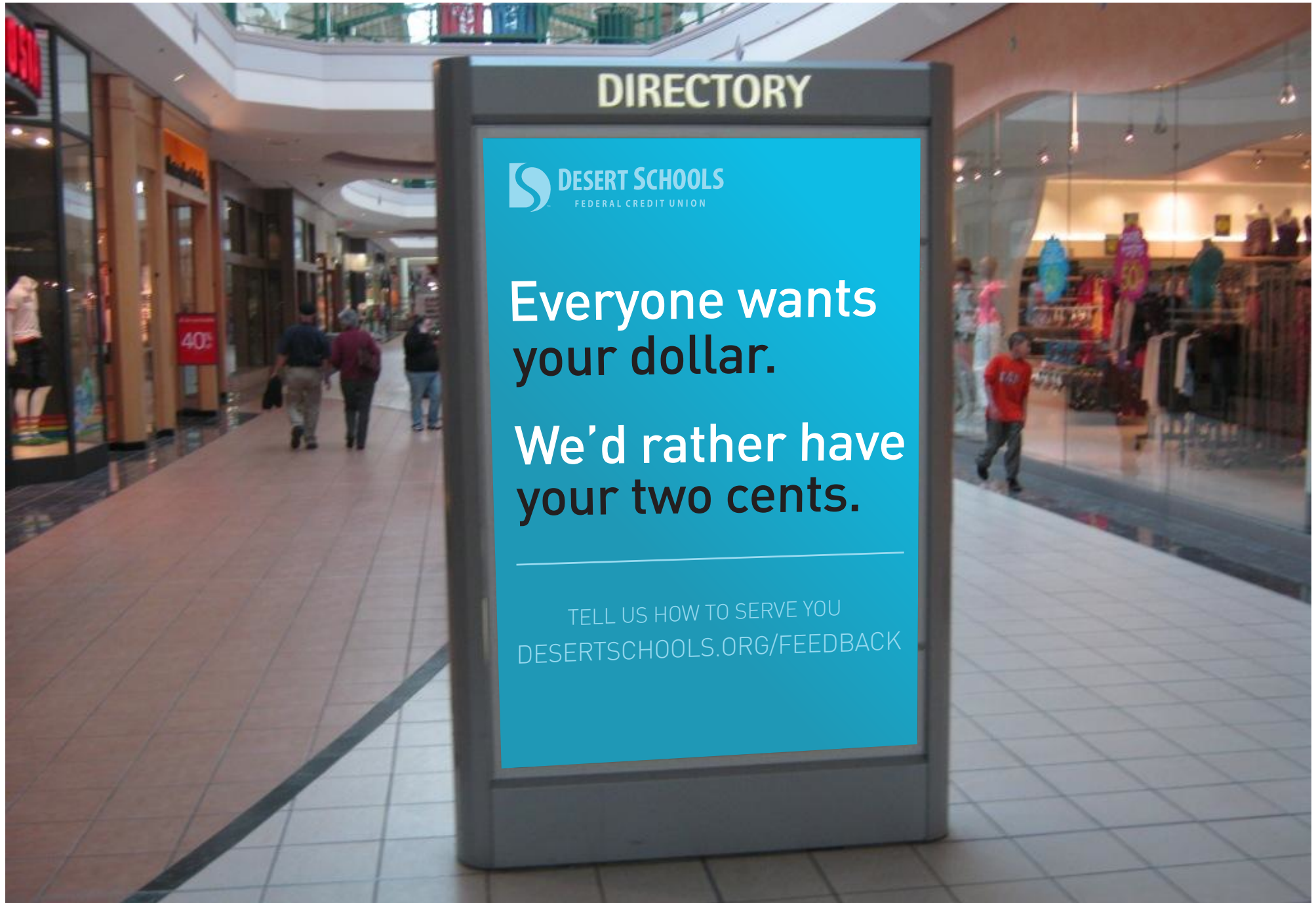


follow
YOUR DREAMS
we'll come too

Desert Schools Federal Credit Union | Federally Insured by the NCUA







Example: Print



refinance and
**SAVE ON
YOUR DREAM CAR**

Be more than an account number.

When you join Desert Schools, you become a member and owner of our credit union. You're eligible to join because you live, work, attend school, or worship in Maricopa, Pinal, or Gila County.



P.O. Box 2945, Phoenix, AZ 85062-9876

Refinance your auto loan and get:

- Up to \$500 cash back¹
- 90 days to your first payment²
- Possible lower payments
- Discounts on vehicle protection³



Visit a branch | 602-433-LOAN (5626) | desertschools.org

¹First payment may be deferred for up to 90 days. Your loan will accrue interest during that time. Some restrictions apply. 2010 or newer model years only.

²Additional rate discounts are available when you purchase GAP (.20% rate discount), or MBP (.20% rate discount). Save .40% when you select them both.

³1% cash bonus paid is based on the loan amount (\$10,000 minimum) for closed-end loans and on the initial advance amount at loan funding (\$10,000 minimum advance) for home equity line of credit (HELOC) loans. The cash bonus will be deposited into your Desert Schools savings account within one business day of the loan funding. Maximum bonus is \$500. Bonus amounts are subject to all applicable taxes and are the responsibility of the borrower(s). Offer available for the financing of new Desert Schools home equity and HELOC loans only and expires June 30, 2014.

Desert Schools Federal Credit Union | Federally insured by the NCUA



Visual language - Print



Planning your tomorrow

Doesn't mean sacrificing your quality of life today. We promise you'll understand where your money is invested and why, how your investments are performing and how much it's costing you. Plus, you'll have access to experts, specialists and insights to help you reach your own specific goals.

At Desert Schools Financial Services it's about your security and taking ownership of your financial future—because the best outcomes come from being fully engaged. Take control of your future by investing in a personal relationship that revolves around you.

Power your portfolio



Financial Planning

Your plan will reflect your priorities, from retirement income and estate planning to insurance and debt management. And you can meet regularly to keep your plan up to date as your life evolves.



Investment Products

Your personal financial consultant will work with you to create a holistic plan with specific investment products such as IRA, Stocks, Mutual Funds and more to provide a clear explanation of the benefits and risks.



Protective Products

You want to protect what you've worked for and we are committed to helping members plan for life's events. Insure and protect your family, your assets and yourself for peace of mind.

Visual language - Print



BE MORE THAN AN ACCOUNT NUMBER REFINANCE AND EARN UP TO \$1,000 CASH.

See back for details.



BE MORE THAN AN ACCOUNT NUMBER

REFINANCE AND EARN UP TO \$1,000 CASH.

See back for details.

Be more than an account number.

When you join Desert Schools, you become a member and owner of our credit union.

You're eligible to join because you live, work, attend school, or worship in Maricopa, Pinal, or Gila counties.

Get these special offers when you become a member.

Refinance your auto loan and get:

- Up to \$500 cash back¹
- 90 days to your first payment²
- Possible lower payments
- Discounts on vehicle protection³



Get a home equity loan and receive:

- Up to \$500 cash back⁴
- No closing costs⁵
- Interest paid may be tax deductible⁶



602-433-LOAN (5626) | desertschools.org | 985 E. Riggs Road (Inside Fry's Marketplace)

¹To be eligible for this offer you must become a member of Desert Schools, which requires opening and maintaining a \$25 minimum balance in a savings account. The 1% cash bonus is paid on the total loan amount (\$10,000 minimum), not including any additional loan dollars toward ancillary products (Guaranteed Asset Protection (GAP), Mechanical Breakdown Protection (MBP)). The cash bonus will be deposited into your Desert Schools savings account within one business day of the loan funding. Maximum bonus is \$500. Bonus amounts are subject to all applicable taxes and are the responsibility of the member. Offer available for the refinancing of non-Desert Schools auto loan only and ends August 31, 2014.

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⁵Closing costs are waived unless the loan is paid off within the first three years. An estimated range of fees are \$200 to \$750. HELOC annual fee is \$50. Property insurance is required.

⁶Consult your tax advisor for specific tax advice.



Example: Signage

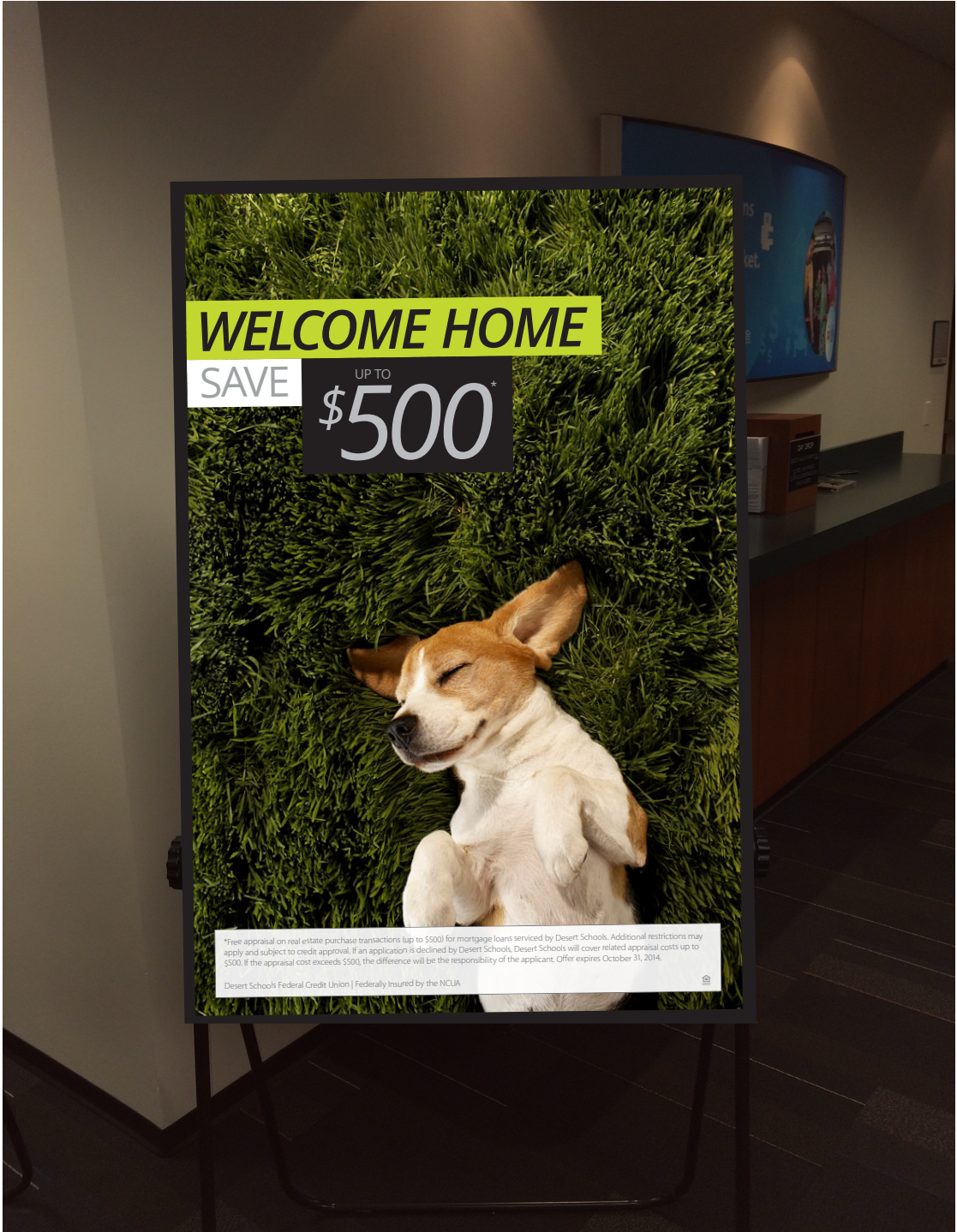
Visual language - Signage



Visual language - Signage



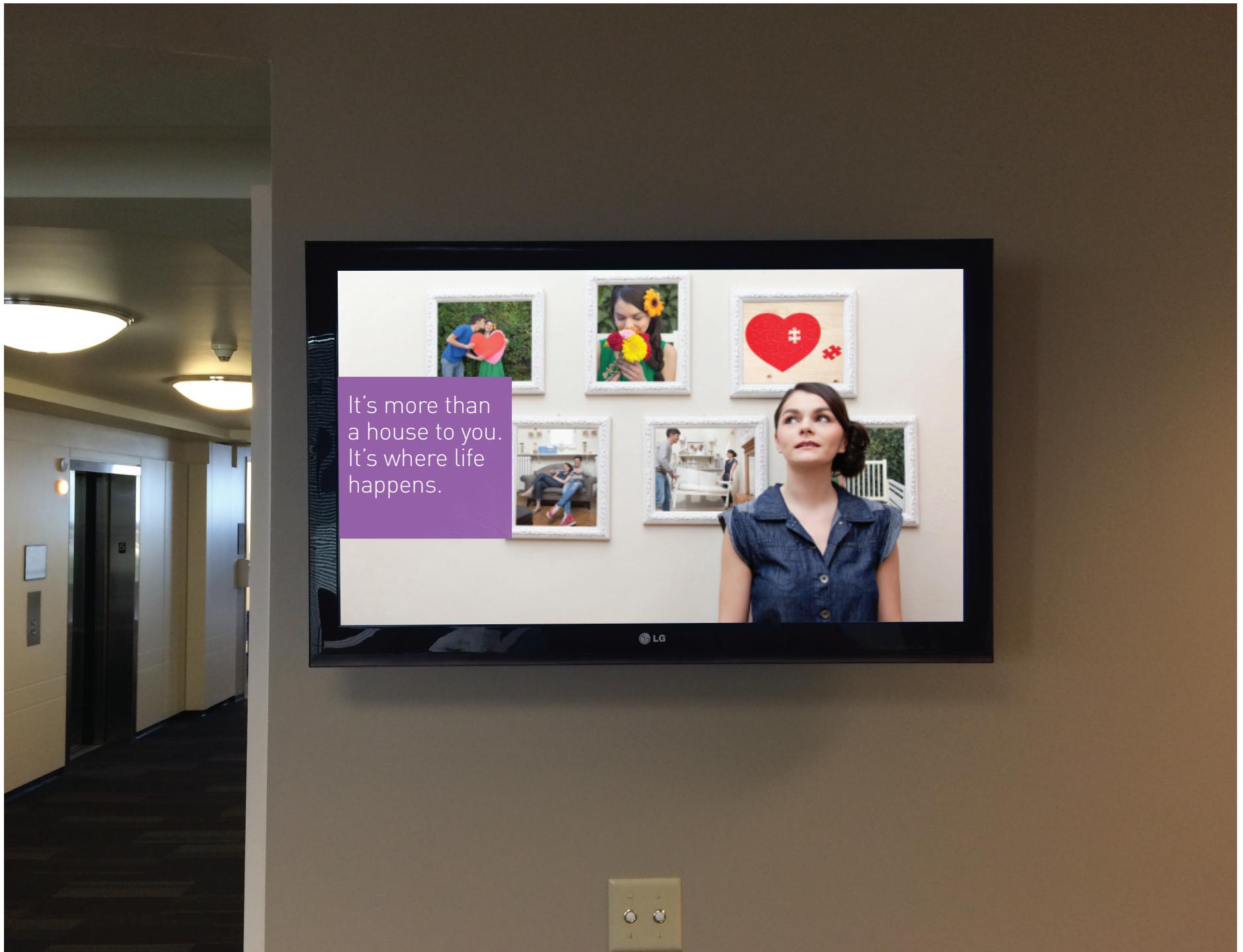
Visual language - Signage



Visual language - Signage



Visual language - Signage



Fin