Veterans United
Home Loans

Brand Identity Guidelines

Welcome to Veterans United and the blueprint for our brand.

In this document, we will introduce our usage guidelines for our icon, typography, color scheme and photography.

Guide Objectives

The purpose of this brand guide is to develop an understanding of the Veterans United Home Loans concept and identity, as well as to explain the correct usage of our brand elements.

Guide Users

This document is for employees of Mortgage Research Center, hired contractors, or third parties involved in marketing communications with Mortgage Research Center. These users are responsible for the correct usage of our brand elements.

Contact

For any questions regarding our brand, marketing communications strategy, voice or usage guidelines, please contact:

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Concept Statement

The idea behind the Veterans United look is to ensure customers and partners recognize and understand our company's values and objectives. We strive to enhance the lives of our customers, and that should be apparent and understood in our marketing materials.

Our company values drive our day-to-day experiences and interactions with our customers and coworkers. It is our goal to convey those values through our look and voice throughout the breadth of our company collateral and marketing efforts.

Company Values:

Be Passionate and Have Fun
Deliver Results with Integrity
Enhance Lives Every day

Our service, inspired by these values, will bring tangible and emotional value to our customers.
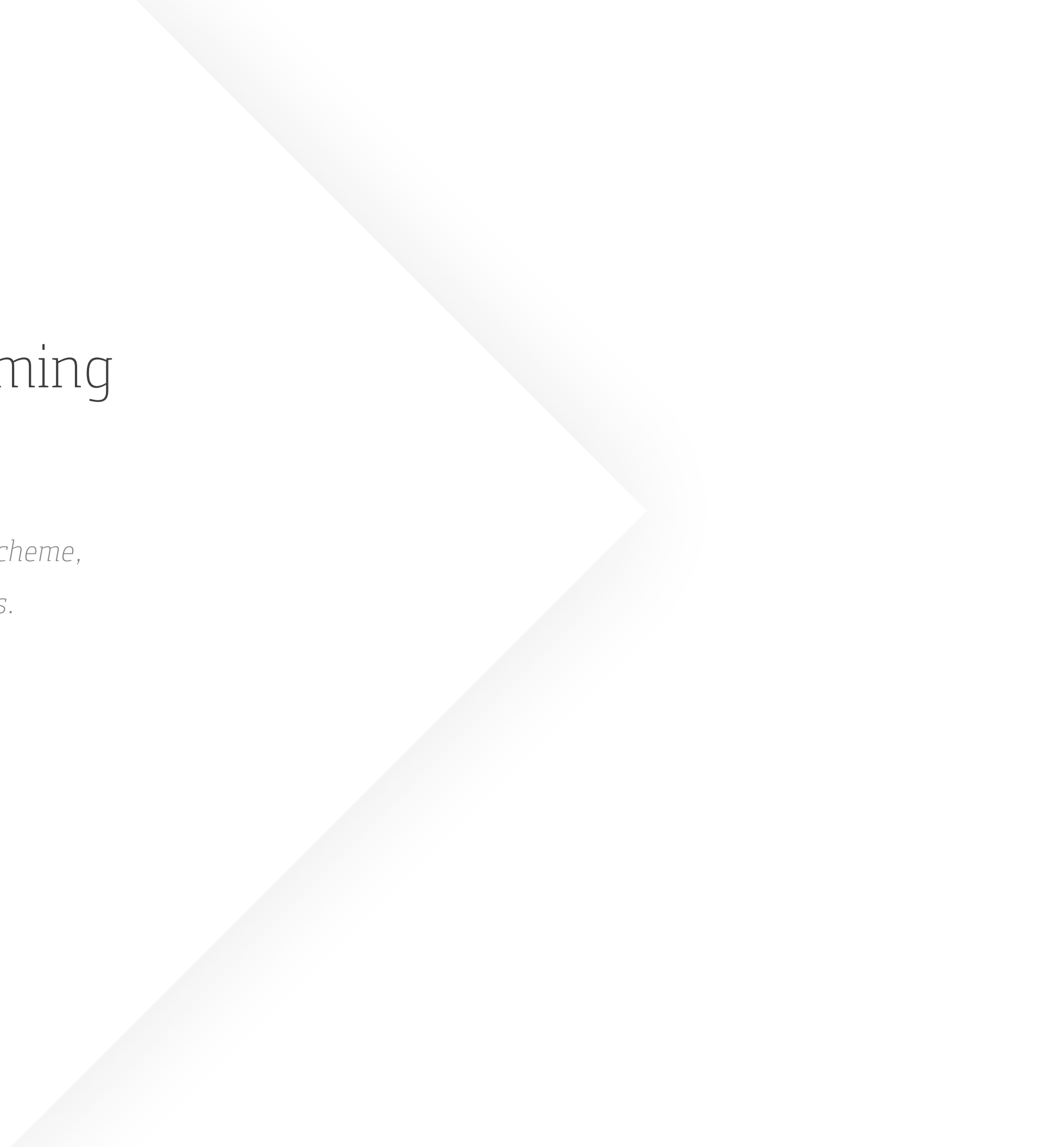
Communication Strategy

Objectives:
Veterans United's goal, both as a company and through individual interactions with customers, is to ultimately enhance the lives of service members, veterans and their families. Although the end result may not always be the same, it is our goal to establish a degree of passionate service that resonates with each customer.

Marketing Communication Media:
Veterans United will execute a consistent look and feel across all internal and external touch-points, including print collateral, advertising, web, social media, event and internal documents to maintain its brand identity.

We're having a housewarming party and you're invited

We will discuss our updated icon, logo usage, color scheme, typography, photography and proper usage guidelines.

Our logo is our most valuable asset. It defines our company and we like it a lot.

01 Horizontal (Primary) Logo

The horizontal logo serves as our primary logo orientation and should be used as often as possible.

01 Vertical (Secondary) Logo

The vertical logo serves as our secondary logo orientation and should be used only when the primary version won't work or is not applicable.

01 Veterans United *Home Loans*

02 Veterans United *Home Loans*

It's a new house, so you'll understand if we ask you to take your shoes off

Our icon now uses sophisticated design principles and theories to ensure its strong foundation.

01 House Icon

Standard full color house icon with gradient treatments. This is our primary house icon and is to be used on white or near white backgrounds only.
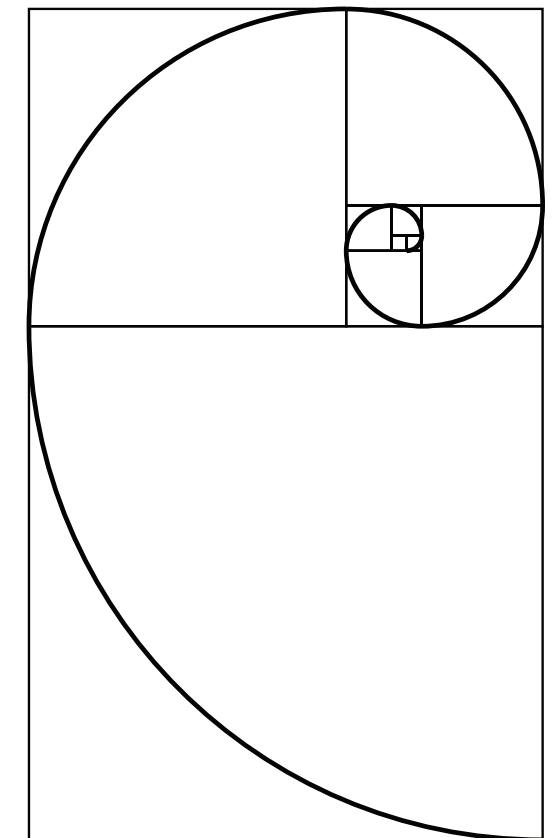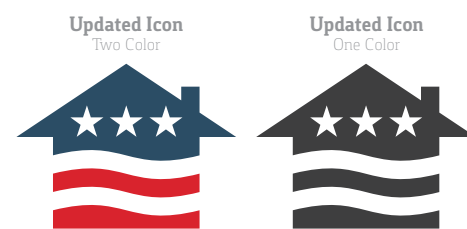
01

01 Alternate Usage

House icon in two color and one color variations. The two color variation should only be used in this color combination. The one color version is used frequently throughout our design. We'll cover this further in the color palette discussion.

02

Updated Icon
Two Color

Updated Icon
One Color

Correcting Proportions and Alignments

While revisiting the house icon, we needed to resolve alignment and ratio issues by adhering some form of standards to the icon design. While working, we noticed hints of the Golden Ratio in the icon, and that certain measurements and relationships could easily fall into the proportion.

After establishing a grid as a base form of measurement, we noticed that with a few quick tweaks, the logo took on a new, stronger form.

The new icon is taller, has larger stars and all alignments and relationship fall into the Golden Ratio within our grid. (Yes, even the stars.)
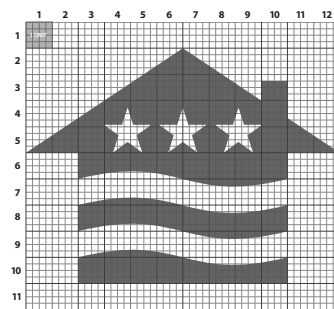
We'll cover exactly how the Golden Radio was applied to the icon, as well as how alignment and spacial relationship issues were corrected.
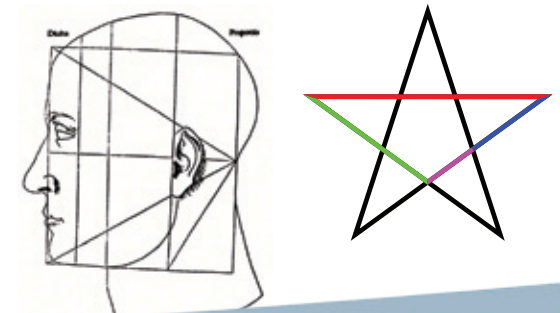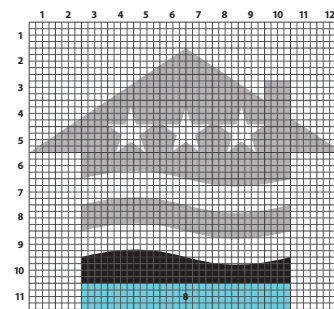
Application of the Golden Ratio.
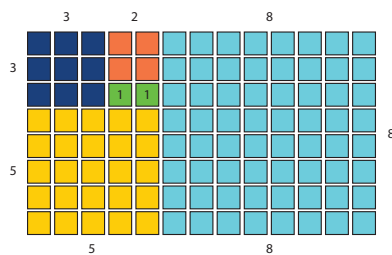
Fig. 1

First, we apply the Golden Ratio to square units of measurement. In this instance we'll follow the ratio 8, 5, 3, 2, 1.
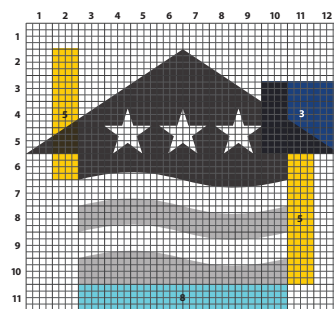

Fig. 2

We then establish our grid to serve as the base of all measurements. Each unit is four segments tall by four segments wide.
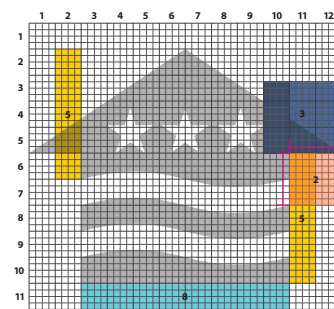

Fig. 3

Next, we start applying the ratio starting with the base of the house, which we set to 8 to match the 8 in Fig 1.
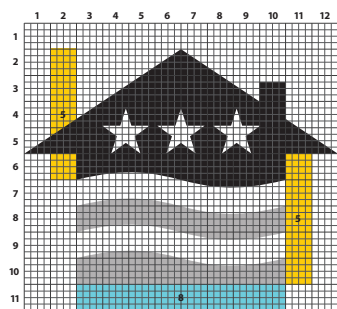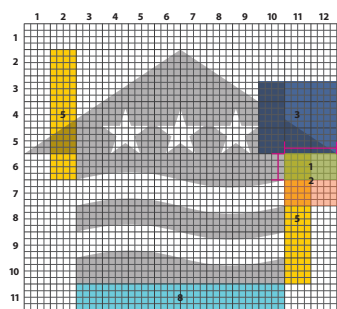

Fig. 4

Then we apply the next number of the ratio, 5, to the upper portion (from the roof base up) then from roof base down.

Fig. 5

Following Fig. 1 further, we implement a spacial relationship representing 3. In this case, the chimney to corner area.

Fig. 6

Using the area under the roof line, the lower one unit area of the upper portion and the one unit space, we get our 2.

Fig. 7

Using the area under the roof line and the lower one unit area of the upper portion, we get our representation of 1 in Fig. 1.

Fig. 8

Using the above star made with the Golden Ratio, we get our new stars for use in the upper area of the house icon.
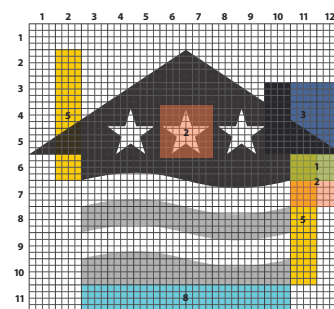
Fig. 9

Giving the star a very small amount of padding, we place it within an area the same as our "2" and duplicate.
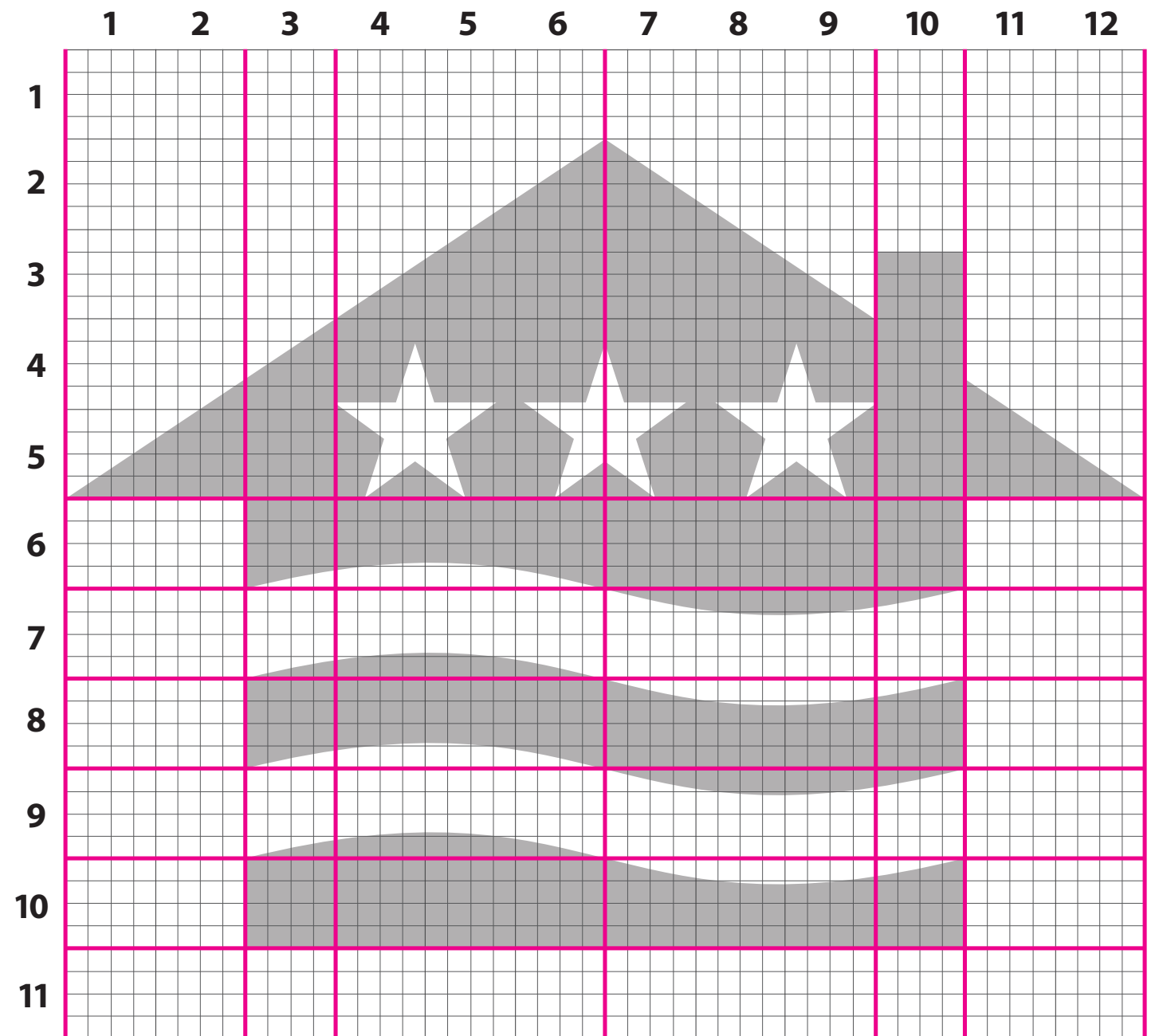
Fig. 10

Goal: To resolve alignment and ratio issues by adhering standards to the icon design. As we see, we now have a logo that has a strong base in solid foundations. Our alignments, scale, and relationships are now defined and justified.

The revised logo icon, although inspired by the Golden Ratio (Divine Proportion), does not mimic it exactly.

Our Typeface.

Times New Roman is OK for a word processor, but we're doing more than TPS reports.

01 Foral Pro Typeface

Foral Pro is our corporate typeface. It has 4 weights with italics variations for each. It is a beautiful semi-serif typeface that looks great in just about any size. It has a desktop and web license and should be used whenever possible.

02 Foral Pro & Golden Ratio

Foral Pro is loosely based on, and has the proportional and spacial relationships of, the Golden Ratio.

01 # Foral Pro Regular

Font Family Weights For Use

Foral Pro Light
Foral Pro Light Italic

Foral Pro Regular
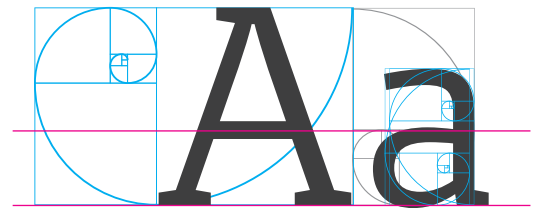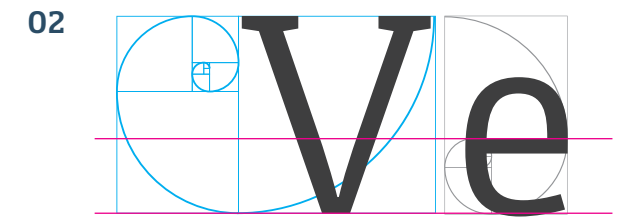*Foral Pro Regular Italic*

Foral Pro Bold
Foral Pro Bold Italic

Foral Pro Extra Bold
Foral Pro Extra Bold Italic

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
1234567890,.?;:'"!@#$%^&*()-–—=+

02

No really, we thought a lot about this stuff.

We applied the golden ratio to the overall composition by using it to establish sizes, ratios, and relationships.

Logo Composition, Relationships & Alignments

The house icon was redesigned using the Golden Ratio has a rough guideline for the proportions and spacial relationships based on a grid.

01 Horizontal:
The baseline of the house aligns with the base of "Home Loans" while the top of the top red stripe aligns with the top of "Home Loans." The baseline of "Veterans United" aligns with the base of the top (blue) portion of the house icon with the top of the letters aligning with the top of the chimney.

Vertical:
Matching the golden spiral to the base width of the house, we establish our baseline for "Veterans United" while using the golden spiral's interior dimensions to establish the height of the letters. Reflecting the golden spiral diagram from the bottom right base of the house as an axis point, we then can create similar ratios for the "Home Loans" text.

02 Horizontal:
The letters are spaced by an "X" of the same size as the type in "Veterans United" between the right strong edge of the house and the left edge of the "V" in "Veterans United."

Vertical:
Using a similar method of using an "X" the same size as the "Veterans United" text, we tilt it sideways and it fits within our golden spiral alignments and establishes the distance between the base of the house icon and the top of our lowercase lettering.

01
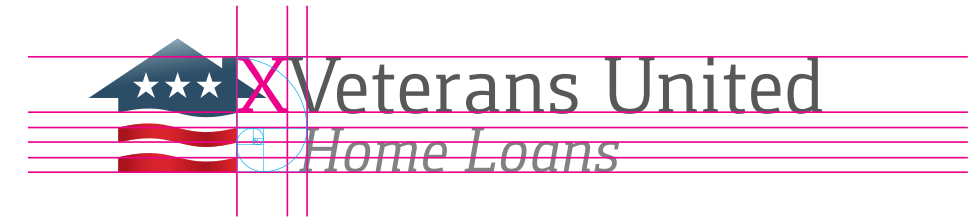
02

Our House, Our Rules

Here are a few ways we prefer to use a logo and a couple of examples we'd prefer never see the light of day.

01 Space Around The Logo

Always leave padding in all directions of the logo. Its always best to let the logo breathe. Use the standard full color version over white or neutral backgrounds.

02 Reversal = Two Tone

If you wish to reverse and use the dark blue background, use the two-tone logo version. Never use over a light blue background. If the unavoidable happens and you have no choice but to use a one color design, use the one color version.

03 Neutral Background

Try to use neutral backgrounds using the support color palette gray and tan. We'd love it if you didn't use the light blue background, but it may come up from time to time. In those rare instances, use the dark blue one color logo and not a dual tone, full color, or one color white.

04 Weird Background Color

Never use random background color or red. We like to use white, selected neutrals, or the dark blue only.

05 Over Photo

Never let the logo float over a photo or edges. The logo should always be placed over a graphical area that has a solid background or subtle gradient as defined in our color palette discussion.

06 No Rotation

The logo is always to be straight. Never rotate the icon or logo lettering.

07 No Drop Shadow

Never apply a drop shadow to the logo. In the very rare occurrence, a subtle indent treatment is allowable, but must be subtle and tasteful.

08 No Strokes

Never apply a stroke around the icon and/or the lettering.

Try to avoid light blue backgrounds as much as possible, but if you have to, here's how to use it.

Color Palette

*Our colors are very specific. We use two color palettes;
a logo palette and a support palette. Please, only use each
for their respective uses and don't mix & match.*

Logo Color Palette
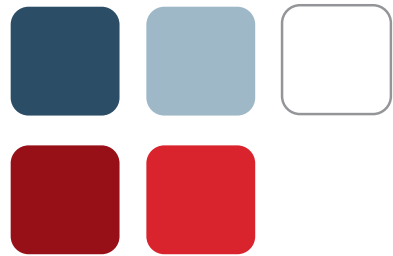
Color Values

■	C=88 M=65 Y=41 K=25 #2B4E65	■	C=5 M=98 Y=90 K=40 #971219
■	C=38 M=19 Y=14 K=0 #9FB8C9	■	C=5 M=98 Y=90 K=5 #D7242E
□	C=0 M=0 Y=0 K=0 #FFFFFF		

Logo Gradients
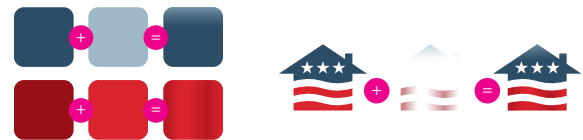
Support Color Palette

Color Values

■	C=0 M=0 Y=0 K=90 #414042	■	C=88 M=65 Y=41 K=25 #2B4E65
■	C=61 M=52 Y=52 K=22 #636464	■	C=38 M=19 Y=14 K=0 #9FB8C9
■	C=6 M=4 Y=4 K=0 #ECECEC	■	C=7 M=5 Y=7 K=0 #EBEAE6
□	C=0 M=0 Y=0 K=0 #FFFFFF		

We Don't like 100% Black

100% Black is harsh. We like 90% black in place of 100% black in type and everywhere else possible. This has a number of advantages; it is less harsh, easier on the eyes (especially when there is a large amount of text), cleaner, more flexible.

We don't like 100% Black and it should be avoided if possible.

100% Black vs **90% Black**
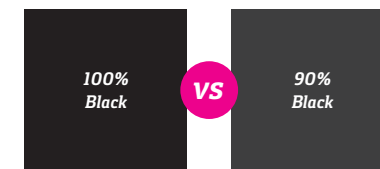
Icon Color Usage

01 Correct Usage

When not using the primary full color version, use one of these based on your color scheme and usage. See the second icon from the left for correct two color usage.

02 Usage of Red

When not using the full color icon with gradients, use a two color or one color version. The second icon from the left in 01 shows proper two color usage. Any other combination should be avoided and red should never be used anywhere but in the stripes.

03 Dual Tones

Don't use different shades of the same color for stripes. Either use the correct two color or one color usage seen in 01 examples.

04 Don't Dolor Stars

The stars are to be white when used in the first or second examples in 01. Elsewhere, the stars should be "punched out," or negative space.

05 Over Photo

Don't color in the negative space between the stripes with white or any other color. This area is to remain negative space.
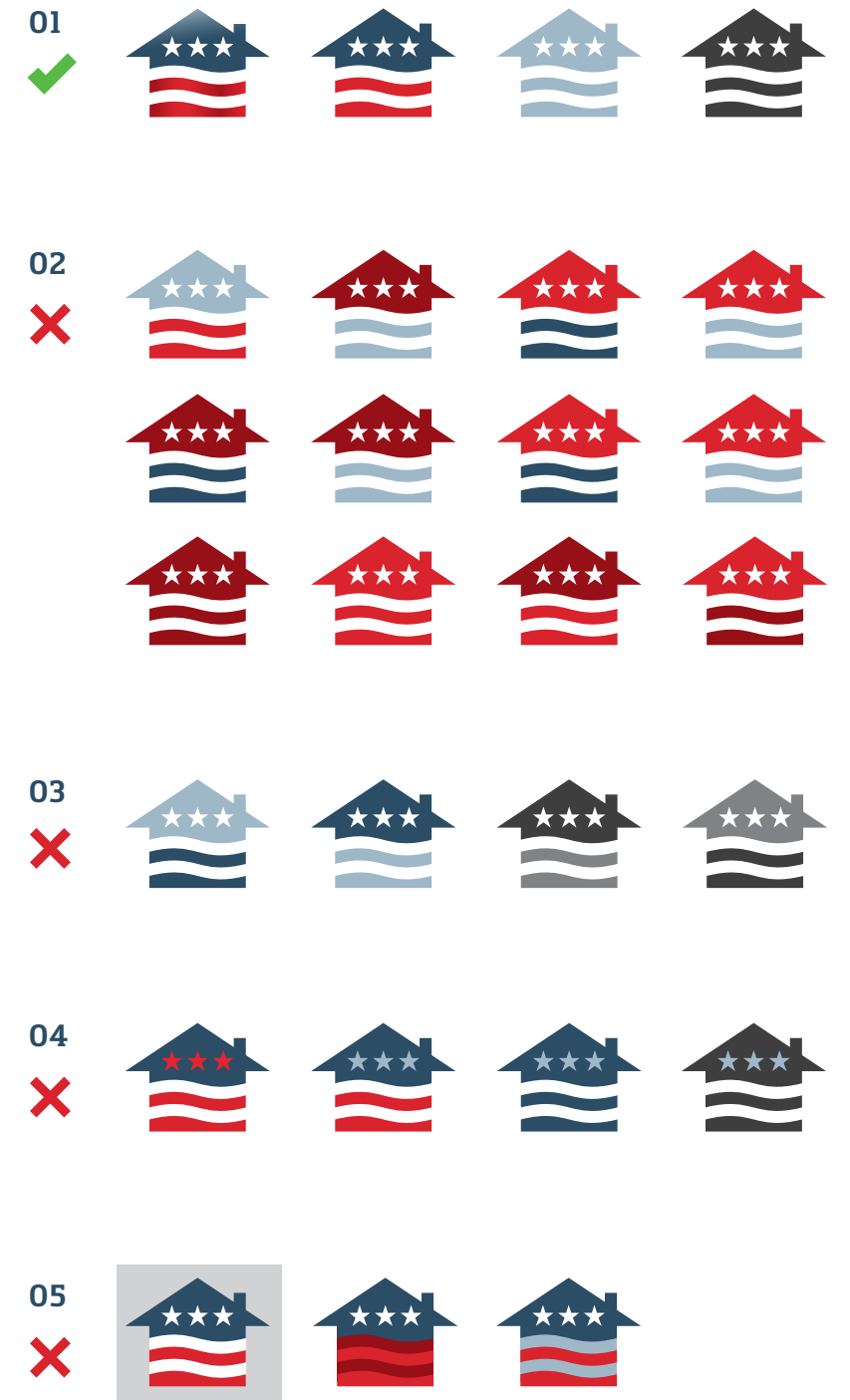
Approved Logo Usage

Correct Logo Color and Background Color Combinations

Background Color

Logo Color	White Background C=0 M=0 Y=0 K=0 #FFFFFF	Gray Background C=6 M=4 Y=4 K=0 #ECECEC	Tan Background C=7 M=5 Y=7 K=0 #EBEAE6
Icon: Full Color Type: Dual Color	Veterans United Home Loans	Veterans United Home Loans	Veterans United Home Loans
Icon: Two Color Type: Dual Color	Veterans United Home Loans	Veterans United Home Loans	Veterans United Home Loans
Icon: One Color Type: Dual Color	Veterans United Home Loans	Veterans United Home Loans	Veterans United Home Loans
Icon: One Color Type: Dual Color			
Icon: One Color Type: Dual Color	Veterans United Home Loans	Veterans United Home Loans	Veterans United Home Loans
Icon: One Color Type: One Color	Veterans United Home Loans	Veterans United Home Loans	Veterans United Home Loans
Icon: One Color Type: One Color			

Background Color

Logo Color	Light Blue Background C=38 M=19 Y=14 K=0 #9FB8C9	Dark Blue Background C=88 M=65 Y=41 K=25 #2B4E65	90% Black Background C=0 M=0 Y=0 K=90 #414042
Icon: Full Color Type: Dual Color			
Icon: Two Color Type: Dual Color			
Icon: One Color Type: Dual Color	Veterans United Home Loans		
Icon: One Color Type: Dual Color		Veterans United Home Loans	
Icon: One Color Type: Dual Color			Veterans United Home Loans
Icon: One Color Type: One Color	Veterans United Home Loans		
Icon: One Color Type: One Color		Veterans United Home Loans	Veterans United Home Loans

Our Typography.
Say "Hello" to Foral Pro.

We are bona fide font nerds. We LOVE Foral Pro. We love it so much, its all we want to use.

Foral Pro Typeface

Foral Pro is our corporate typeface. It has 4 weights with italics variations for each. It is a beautiful semi-serif typeface that looks great in just about any size. It has a desktop and web license and should be used whenever possible.

Tips

Try to use the following typography practices while designing Veterans United Home Loans materials:

- Left Aligned or Centered as often as possible
- Minimum of 3pts between font size and leading (ex: 9 over 12 or 13 over 18)
- Avoid hyphenation as much as possible
- Avoid "straglers," hanging prepositions or small words such as "a," "the," "and," etc as well as single word lines.

Foral Pro Regular

Font Family Weights For Use

Foral Pro Light
Foral Pro Light Italic

Foral Pro Regular
Foral Pro Regular Italic

Foral Pro Bold
Foral Pro Bold Italic

Foral Pro Extra Bold
Foral Pro Extra Bold Italic

Main Headline 1

Main Headline Support 1

Subheading 1 Example In Sentence Form 1

Paragraph 1 - Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla in sapien nec odio tincidunt sollicitudin. In non venenatis nunc. Morbi tristique velit et orci auctor pretium. Morbi elit libero, tincidunt et posuere eu, varius ac nunc. Sed ullamcorper pharetra mi in auctor. Curabitur tincidunt, nunc id condimentum pellentesque, leo lacus pulvinar justo, at eleifend sapien elit ac turpis. Etiam vel ipsum felis, ut aliquet mauris. Aenean adipiscing urna a mi semper.

Main Headline 2

Main Headline Support 2

Subheading 1 Example In Sentence Form 2

Paragraph 2 - Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla in sapien nec odio tincidunt sollicitudin. In non venenatis nunc. Morbi tristique velit et orci auctor pretium. Morbi elit libero, tincidunt et posuere eu, varius ac nunc. Sed ullamcorper pharetra mi in auctor. Curabitur tincidunt, nunc id condimentum pellentesque, leo lacus pulvinar justo, at eleifend sapien elit ac turpis. Etiam vel ipsum felis, ut aliquet mauris. Aenean adipiscing urna a mi semper ac euismod nibh congue.

Small Text Group

Sed rutrum, neque at vulputate scelerisque, tortor justo ornare arcu, id semper ligula massa.

Small Text Group

Sed rutrum, neque at vulputate scelerisque, tortor justo ornare arcu, id semper ligula massa.

Small Text Group

Sed rutrum, neque at vulputate scelerisque, tortor justo ornare arcu, id semper ligula massa.

Main Headline 1

Main Headline Support 1

Subheading Example In Sentence Form 1

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla in sapien nec odio tincidunt sollicitudin. In non venenatis nunc. Morbi tristique velit et orci auctor pretium. Morbi elit libero, tincidunt et posuere eu, varius ac nunc.

Primary Scheme: Foral family and ClaremontRR Medium Italic for Subheads

Main Headline 2

Main Headline Support 2

Subheading 1 Example In Sentence Form 2

Paragraph 2 - Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nulla in sapien nec odio tincidunt sollicitudin. In non venenatis nunc. Morbi tristique velit et orci auctor pretium.

Small Text Group

Sed rutrum, neque at et al vulputate scelerisque, tortor justo ornare arcu, id semper ligula massa.
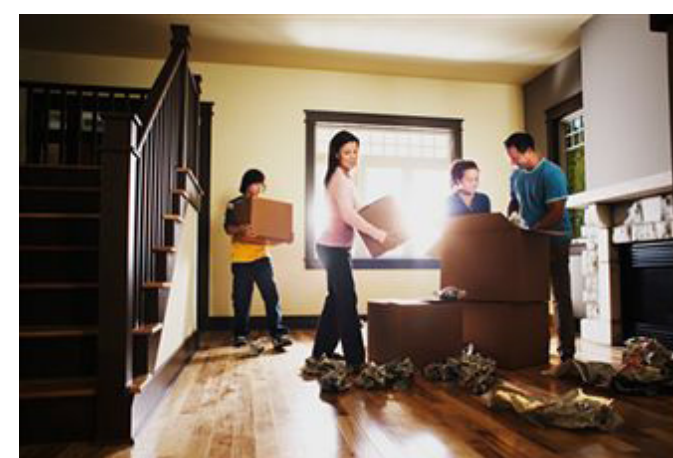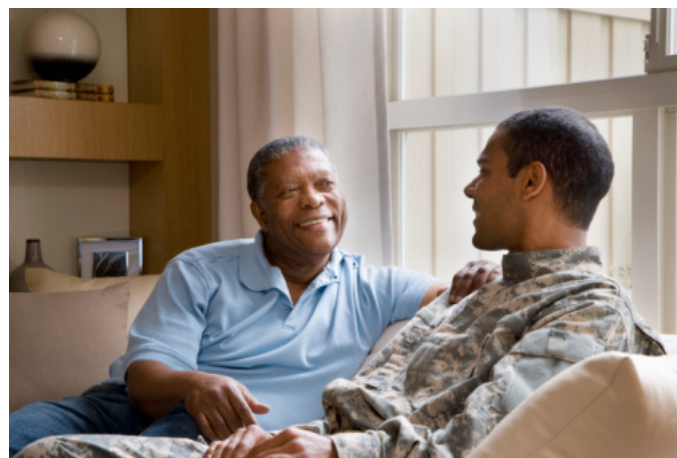
Secondary Scheme: Georgia

Photography

A House vs. A Home.

Communicating Company Values Through Collateral

Our #1 goal is to convey our company values through our materials. Our photography must also represent the value we bring to the table. We need to convey who we are as a company in everything we put in front of the public as well.

The photography should catch the subjects almost "mid-sentence." We want to showcase members of the military at home enjoying themselves. Ideally one subject is military, but it is okay if they are plain clothed. Military individuals are people, too.

The photos should also have plenty of copy space above, below, or to one side of the subjects to allow for use throughout all of our materials and ads, regardless of orientation or dimension. Please see our photography guide for additional details.

Putting it all together.

Now, lets cover composition examples.

Above: Example VU Network eNewsletter Sign Up Landing Page.

Veterans United
Your VA Mortgage Center

Veterans United
Your VA Mortgage Center

2101 Chapel Plaza Court, Suite 107
Columbia, MO 65203

veteransunited.com

Veterans United
Your VA Mortgage Center

Patrick Cox
Loan Officer

(573) 442-9905 *(office)*
(573) 268-8199 *(cell)*
(573) 234-1421 *(fax)*

pcox@v

2101 C
Columb

Veterans United
Your VA Mortgage Center

Patrick Cox
Loan Officer

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(573) 234-1421 *(fax)*

pcox@vamc.com
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Columbia, MO 65203

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(573) 234-1421 *(fax)*

info@veteransunited.com
2101 Chapel Plaza Court, Suite 107
Columbia, MO 65203

veteransunited.com

Ad Layouts

The ad layout examples serve as usage examples for not only ads, but brochures and treatment across all collateral.

Keep It Clean

We want plenty of room for everything the breathe. Don't crowd text, logos or faces in photos.

Keep Colors Consistent

Keep to the color usage guidelines. Don't use red or random colors for background. We want to stick to the dark blue gradient background as much as possible, but if you want to try something different, try reversing to white.

Pay Attention to Folds & Edges

Be sure to not let faces fall in the fold or have awkward cropping of photos. We want to seem as though we're there in the moment with them.

Logo On Bottom Right

Keep logo usage in mind. We want to use the horizontal orientation as much as possible.

Typography

Keep the type clean and readable. Large headlines with neatly organized subheads and paragraph copy. Pay close attention to line heights. We don't want to crowd text or spread it too thin. Relationships between text and photo subjects is key.

Getting a VA home loan
has never been easier.

#1 Dedicated
VA Lender in the Nation

Our VA Loan experts can help you land the house
of your dreams quickly and easily—giving you
plenty of time to focus on what's important.
Give us a call today to get started.

Take advantage of your VA benefits today.
(800) 405-6682 or veteransunited.com

Veterans United
Home Loans

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Veterans United
Home Loans

Ad Layouts Don'ts

The following example has a few small "don'ts" to avoid.

Text Colors and Overlays

Try to keep the text very readable. Keep color relationships in mind. Here, there's not only no need for the text to be floating over such awkward area of the photo without background treatment to help it pop, but there's also no place for the light gray color. Oh, and avoid hyphens and single word lines.

Mind the Folds

Here we see the man's face is positioned incorrectly and is in the crease. These are people after all, lets give those smiling faces the attention they deserve.

Color Usage

We want to stick to the darker blue gradient as much as possible. If you'd like to switch see the previous page for a reversal example. The light blue is too "drab" and doesn't create the right feeling or draw the eye as much as we want it to. Text also doesn't pop, and its hard to use on the text itself over a photo.

Logo Usage

Here we see an incorrect color usage with the logo.

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quick and easy—giving you time to focus on what's important.
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(800) 405-6682 or veteransunited.com

Veterans United
Home Loans

Print Collateral

*Print collateral should follow the look and style of our ads
we just looked at. Try to keep it clean, nicely organized,
and readable with large relevant photos.*

Example: "How To Get Started" brochure for branches.

Screen Usage

The web allows for more fun, but requires more discipline and attention to detail. This simple guidelines should apply to any additional screen usage such as video as well.

Color & Typography

Try to use one of the light neutral backgrounds and overlay a white background area for body content. We like to stick to the web typography example given earlier. If you wish to use any embellishments, make sure they are subtle and tasteful.

General Layout

We want to make sure that we use easy to read type and plenty of negative space to allow the text and elements on the page to breathe. Breathing room allows for a pleasant and useful web experience.

Email

With email, we have to break down the design to the simplest form to be able to work within web tables. This means cleanly segmented content areas that can either be image or text. We want to avoid any major styling and keep the design simple.

- Solid background color
- White body background
- Header graphic
- Featured Message area *(Just an image, but if you can make it a graphic with text, you'll need to do so with simple web fonts, in our case, Georgia)*
- Body Text *(text, not an image)*
- Large and clear call to action
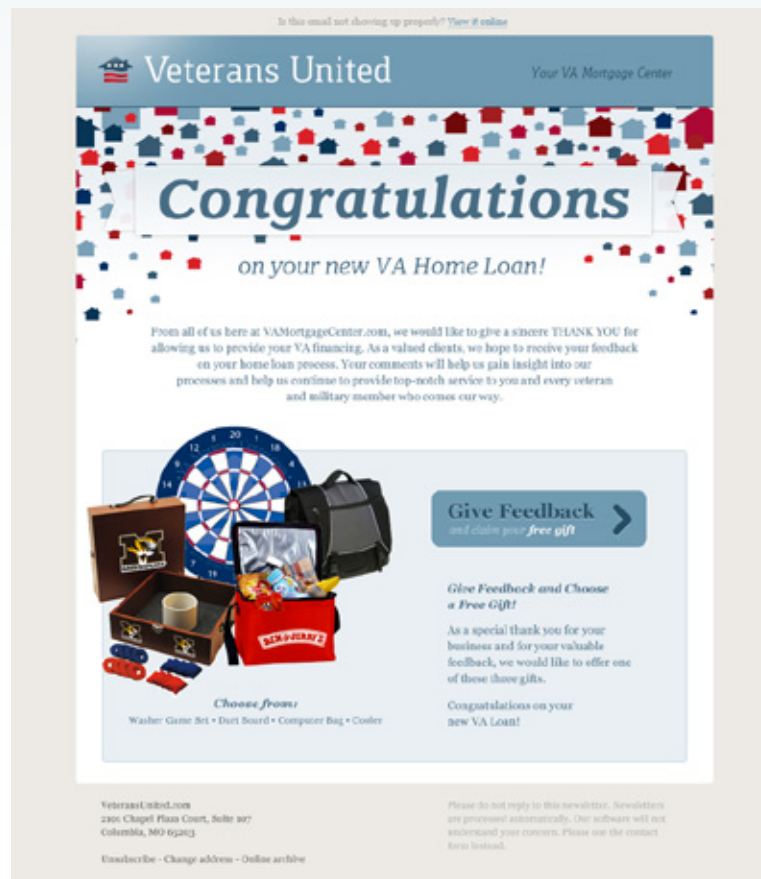
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★ ★ ★ What is the Veterans United Network? ★ ★ ★

The Veterans United Network is a unique collection of military blogs, Facebook pages and Twitter feeds that caters to the needs and interests of military service members, veterans and their families.

Veterans United Network Pages

Facebook Pages   Twitter Pages   Network Blogs

Veterans United Network on Facebook — Like 6,097 people like this
Veterans United Home Loans on Facebook — Like 6,097 people like this

Military Family Central on Facebook — Like 6,097 people like this
Smart Military Money on Facebook — Like 6,097 people like this
Future Military Home Owners on Facebook — Like 6,097 people like this

Military Spouse Central on Facebook — Like 6,097 people like this
Military Health & Fitness on Facebook — Like 6,097 people like this
VA Loan Insider on Facebook — Like 6,097 people like this

Military Outdoors on Facebook — Like 6,097 people like this
Military Discounts and Deals on Facebook — Like 6,097 people like this
Military Headlines on Facebook — Like 6,097 people like this

Veterans United Network on Facebook — Like 6,097 people like this
Veterans United Network on Facebook — Like 6,097 people like this
Veterans United Network on Facebook — Like 6,097 people like this

Facebook Pages   Twitter Pages   Network Blogs

Be Passionate
and have fun

Deliver Results
with integrity

Enhance Lives
every day