



*You are FIRST to US!*

**Welcome to First Counties Bank's Corporate Identity and Brand Standards Manual.**

As a leader in providing unparalleled financial solutions, First Counties Bank has built a reputation for being the company that won't rest until we've measurably impacted the business of our customers. Our well-respected brand is our most valuable asset. It embodies all that we stand for, conveys the beliefs and principles upon which we operate and serves as our introduction in any forum. Recently, our corporate brand has undergone an extensive identity change due to the recent changes from a nationally chartered bank to a state chartered bank. Our new identity reflects our adaptation to further build upon and protect our reputation. As we continue to communicate with a variety of audiences, from customers to shareholders, suppliers to partners, consistent application of the new brand is crucial to maintaining First Counties Bank's image. This manual contains guidelines, rules, and examples for upholding the brand throughout all aspects of First Counties Bank's corporate and marketing communications. Every First Counties Bank associate is responsible for ensuring the materials produced under their supervision adhere to these standards. The Corporate Communications Division can provide expert and authoritative assistance on applications requiring further details.

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### What is a brand?

**“A product is made in a factory;  
A brand is made in the mind.”**

Walter Landor  
Founder, Landor Associates

### Brand implementation principles

In order to translate the brand idea into a coherent experience and to vindicate its promise:

- The media applications that “make it real” have to form a consistent, unified impression and should always be closely linked to the company’s brand identity.
- The expectations generated by the brand should never be allowed to be invalidated by broken promises, inconsistent language or “out-of-character” visual presentation.

### The five metrics of a strong brand

The brand - as idea, promise and experience - must fulfill five standards:

1. It must be relevant to a real or projected need in the marketplace.
2. It must be deliverable - the company must have the infrastructure, assets and intellectual capital to fulfill the promise and deliver value.
3. It must be credible - the company behind the promise must be perceived as capable of delivering it.
4. It must be differentiating - it must possess some quality that distinguishes it from all other competitively relevant brands.
5. It must be both inspired and inspiring - it must motivate interest, action and enthusiasm among employees, shareholders and customers.

### There are three fundamental touch points between a brand and the market:

#### 1. Behavior

Brand behavior is the associate code of conduct toward clients, the public, the financial community, the corporation and each other. It must be manifest in everything we do, from the way the phones are answered to the choices about the kinds of philanthropic programs with which we choose to align. Brand behavior is the brand brought to life in the most vital, social and personal way. Our actions as a company and the actions of our associates will have to vindicate our promises at every turn, creating and sustaining a complete brand experience for our clients.

#### 2. Appearance (“look and feel”)

“Look and feel” applies to a wide range of graphic design applications including corporate symbol and signature, color palette, packaging, business systems, architectural signs, product design and standard attire. These must be consistent with each other while clearly and recognizably expressing the brand positioning.

#### 3. Language (“voice” or “tone manner”)

“Tone and manner” or “voice” spans a company’s entire system of verbal communications - from ad copy, taglines, brand lines and slogans to internet content, press releases, white papers and product names. Tone and manner shapes every message our company sends. As with look and feel, these different verbal expressions must be consistent across all media, serve as a recognizable and faithful voice of the brand and speak in a different “dialects,” in deference to its distinct audiences.

## We won't rest . . .

. . . until we measurably improve the extent to which our customers are delighted with our service and financial solutions and we measurably improve the effectiveness of our customers' business.

## Vision, position, implications

The First Counties Bank vision and positioning are captured in a formula that is both our go-to-market brand line and our internal mantra: "You are FIRST to US!"

The implications for behavior are obvious: an untiring pursuit of perfection, a zero-tolerance attitude toward resting until the job is done, the challenge met, the problem solved. It involves going above-and-beyond the call in everything we do, in never-ending pursuit of a better product, a better solution, a better, faster, less expensive way to deliver service.

The implications for messaging are likewise clear: our messages need to clearly and specifically spell out what the promise is and how we can deliver on it. There is one category of messages that has a special relevance to the "You are FIRST to US!" idea: promises, guarantees, contracts and pledges.

## First Counties Bank's vision

Vision, as the word implies, is the image of the aspired-to standard and goal of all our striving. It is the "ultimate" foundation of our company's positioning and everything that positioning, in turn, drives; for example, strategy, policy, behavior, communications, product design and more.

Our vision serves as the rallying cry within First Counties Bank - it defines who we are, what we are committed to accomplishing with and for our customer, even the types of businesses we will invest in. This is the promise we make to ourselves regarding the commitments we make to our customer.

### We won't rest . . .

**. . . until we provide you with services, solutions, partnerships and performance that measurably improve customers' satisfaction and measurably improve business.**

### First Counties Bank's positioning

When we speak externally, as we do in our advertising and product literature, we need to communicate a little differently. Now we are telling customers what we are committing to do for them. This is our positioning that extends from our vision.

Positioning - in contrast to vision - is the point of differentiation between a company and its competitors. It stakes out a space (or "niche") in a competitive territory where it can credibly deliver some product, service or benefit - meet some need - that no other organization can deliver (or deliver as well). It declares the unique value-added benefit that distinguishes First Counties Bank above all others.

Differentiation - the heart of positioning - is achieved through the intelligent, coordinated design and application of the three fundamental brand "touch points" discussed earlier: behavior, appearance and language. Companies that act, "speak" and look in a way that is unique among competitors and consistent across channels, business units and media can achieve a degree of distinctiveness that goes beyond that which it can accomplish through its superior products or services alone.

First Counties Bank's vision-based positioning is, ultimately, its brand promise. It answers the question, "Why First Counties Bank?" It is measurable and quantifiable with each customer and tells the customer what they can count on with First Counties Bank as their partner.

Following are some guidelines and suggestions to send the right message and create the right mood to best communicate First Counties Bank and its brand promise.

Getting the message and mood right will be the measure between the success and failure of each communication.

Audiences must understand the benefits - the points of difference - that come from partnering with First Counties Bank versus working with the competition.

Above all, you should strive to utilize these points of difference that uniquely position First Counties Bank in the hearts and minds of our customers and other key audiences.

- **Be human.** Images should relate to benefits and, therefore, be human, rather than product-oriented. Base the message in humanity and the human experience, not the technical terms.
- **Be impactful.** Find arresting images to capture the readers' attention immediately. Stock photography sites can be used, such as [www.gettyimages.com](http://www.gettyimages.com), [www.corbis.com](http://www.corbis.com), and [www.photonica.com](http://www.photonica.com).

- **Be confident.** Quietly. Our message should be understated, subtle, not boastful. Our voice is one of partner, not seller. This is not about making claims; it's about who we are.
- **Be understated.** The dramatic understatement of underpromising and overdelivering is the tone to strive for. Find it.
- **Be clean and crisp.** Use elegant, simple but effective communication. Visually and verbally, less is more.
- **Be conversational.** The message should speak with people, not talk at them. First Counties Bank is their partner, share our message with them.
- **Be respectful and non-promotional.** Engage the reader by speaking in a common language. No chest-beating or competitor-bashing. Avoid jargon.
- **Be benefit-driven.** How does this product or service enhance people's lives? Talk about the benefit.
- **Be sensitive.** Not all cultures in the global village share the same values. Also consider facial expressions and body language in the images selected.

- **Be sure.** Test the visual and verbal content with the target audience to be sure that you're communicating what you want to communicate.
- **"You are FIRST to US!"** Above all, review First Counties Bank's positioning statement and make sure its message is conveyed in every First Counties Bank communication that goes out the door. Every copy direction, every visual cue should do double duty - both fulfilling the goal of each assignment as well as communicating the brand promise. **If it isn't building brand value, then it is stealing from it. There is no neutral position on the brand value scale!**
- **Obtain approval.** All ads, literature and other external marketing communication materials must be reviewed and approved by the Corporate Communications Division before they are submitted for final production or publication.

Now that our corporate brand has been updated and adapted, it is crucial that we protect and build it. The sections that follow contain everything you'll need to know to communicate using the new First Counties Bank brand, including various document, logo and brand guidelines and examples of proper and improper applications. Additionally, please keep the following suggestions in mind in order to maximize our brand.

### Use the brand selectively

Products, business forms, advertising, presentation, specialty items, and facility and trade show signage are the only objects that need to feature the brand. No other application requires use of the logo. Any time the brand is used, it should be considered a "product" that represents our company. Therefore, much care should be taken in how the brand is displayed. Be sure that whatever "product" you use carrying the First Counties Bank brand - be it a PowerPoint® presentation, a fax to a potential customer, or a shirt you're wearing at a conference or trade show - displays the image proudly and properly.

### Use the brand components correctly

It's very easy to overlook seemingly minor details when using various brand components, yet these types of mistakes can damage the brand and create roadblocks in reaching your objectives. Always adhere to guidelines detailed in the following sections to guarantee smooth and successful implementation of the First Counties Bank brand.

### For more information

If you encounter a First Counties Bank branding situation not addressed in this manual, please contact the Corporate Communications Division, +1 707.995.4140.



Once again, bold, powerful type reflects the strength of First Counties Bank.

The italic treatment adds motion, suggests “forward movement” and denotes a dynamic company that is truly going places. The number “1” dominates the graphic and reinforces the positioning statement “You are FIRST to US!” which emphasizes the customer comes first. The new First Counties Bank Blue is bolder, more electric and more exciting than the blue it replaces.

### Artwork

Digital files with .eps extensions should be used for printed materials. Those with .jpg extensions should be used primarily for on-screen viewing. Please consult your vendor for their preferred file format before

submitting artwork for production. Electronic files for the Diebold logo are available online at: <http://www.firstcountiesbank.com/brandmanual/downloads.htm>.

### Application sizes

The minimum application size for the First Counties Bank logo is 1.0 inch or 2.54 centimeters. The length is measured from the left side of the number “1” to the right side of the “s”.

### First Counties Bank logo proportions and limits

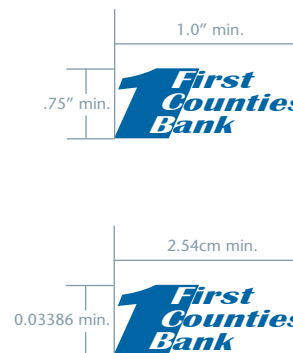
The First Counties Bank logo should occupy its own space. Always maintain a generous “safe” area equal to half the height of the “1” in the logo on all sides of the logo. Note the clearly defined spacing limits in the examples.

### Logo color options

You have three basic options from which to choose:

- All-First Counties Bank blue version
- All-black version
- Reversed version, in which the entire logo is shown in white against a dark background; it is also acceptable for the logo to appear reversed on surfaces such as wood, granite and chrome.

Refer to “Brand line usage” (page 10) to decide when to use the First Counties Bank logo with the brand line and when to use it without.



### Corporate brand line

The three fundamental considerations of a corporate brand line are:

- Objective: The one “big idea” you most want associated with your company/ brand in mind of the marketplace; an essence-defining benefit statement.
- Graphic disposition: Always locked to the corporate signature, either “underwriting” it or following it.
- Shelf-life: Not campaign-dependent, but positioning-driven and strategic, therefore a shelf-life of minimally five years.

The First Counties Bank brand line “You are FIRST to US!” is an example of a corporate brand line.

Corporate brand line examples:

HP | Invent  
GE | We bring good things to life  
New York Life | The company you keep

### First Counties Bank brand line principles and examples

There are two basic criteria that govern and test proper and improper application of the “You are FIRST to US!” brand line, particularly, in lock-up or conjunction with the First Counties Bank signature:

- The shelf-life of the message and the message-carrying medium or context
- The risk of brand misperception

Both are really issues of message management and overall control of corporate, i.e., company-wide communications.

#### Shelf-life

Typically, positioning-based corporate brand lines should have a shelf-life of five years or more. There is, however, no set tenure for such language, and rapidly shifting circumstances - for example, merger, acquisition, change in corporate strategy or macro-economic factors - may require modification or outright abandonment of the positioning that supports the brand line.

For that reason, “You are FIRST to US!” should never be incorporated into more “permanent” media, such as architecture or on surface badges on First Counties Bank’s physical products.

### Brand misperception

The second criterion that should govern the decision to lock-up “You are FIRST to US!” with the First Counties Bank signature is whether or not the context has the potential to create a perception that conflicts with, invalidates or “embarrasses” the brand promise. In other words, one that makes the brand message vulnerable to mis-construal or derogatory interpretation, i.e., situations in which the language and - more importantly - the underlying idea are at odds with or belied by some element of the “message surround.”

The following guidelines help to determine where and when to use the “You are FIRST to US!” brand line.

### Required applications

#### Advertising

- Print (locked to the corporate signature, not stand alone)
- Radio
- TV

#### Sales and marketing collateral

- Printed
- Online
- Video

### Permitted - Recommended applications

Tradeshow signage  
Promotional gifts\*

\*For example, pens, paperweights, etc., depending on the nature, quality and function of the item. The test is: does the item clearly symbolize or express this core value or at least not contradict it? The category of promotional items is potentially quite wide and diverse and constitutes an area in which discretion will have to be exercised by Corporate Communications. See below for an extended, but by no means complete, catalogue of such items.

### Promotional items: sample catalogue

Golf balls	T-shirts
Paperweights	Sweatshirts
Umbrellas	Jackets
Buttons	Coffee mugs
Ties	Glassware
Baseball caps	Thermal can / bottle “sleeves”
Golf or sun visors	Matchbooks
Watches	Lighters
Clocks	
Pens, pencils	

### Prohibited applications

Product badges  
Product packaging  
Architectural signs

- Monumental or sculptural signs
- Light cabinet
- Engraved signage

Business stationery

- Letterhead
- Business cards
- Envelopes

Automated voice system messaging  
Paychecks  
Legal contracts

**Artwork**

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**Application sizes**

The minimum application size for the First Counties Bank “You are FIRST to US!” logo is 1.0 inch or 2.54 centimeters. The length is measured from the left side of the number “1” to the right side of the “s.”

**Logo color options**

You have three basic options from which to choose:

- All-First Counties Bank blue version with brand line
- All-black version with brand line
- Reversed version with brand line, in which the entire logo is shown in white against a dark background; it is also acceptable for the logo to appear reversed on surfaces such as wood, granite or chrome.

Please note: Unless you are using the reversed version, the brand line should always be produced using 100% Pantone Process Black.

Refer to “Brand line usage” (page 10) to decide when to use the First Counties Bank logo with the brand line and when to use it without.



The term “brand architecture” is simply a way of clarifying how a company’s brands relate to each other in the marketplace. There are two examples usually given. The first is a “Branded House” and the second is a “House of Brands.”

### “Branded House” architecture

“Branded House” architecture employs a single master brand to span a series of offerings that may operate with descriptive sub-names. The sub-brands often add clarity and further definition to the offering. Market leaders like Boeing and IBM that seek to be the leader in entire markets and categories through a single, highly-relevant and highly leveraged master brand typically employ the Branded House structure.

With products and services with similar values, it’s common to use a Branded House approach. First Counties Bank is a Branded House, as we have a common vision and a strong positive brand equity that is the basis for all messaging related to our sub-brands.

### “House of Brands” architecture

At the other end of the spectrum, “House of Brands” architecture characterizes a group of stand-alone brands. Here, each brand operates independently to maximize its market share and financial return. In such an approach, the belief is that the sum performance of the range of independent brands will be greater than if they were managed under the banner of a single master brand. Example of House of Brands companies include General Motors, Vlacom and Proctor & Gamble.

The starting point and kerning of the type for the logos varies from logo to logo, depending on the length of the name and the type of logo, and is positioned based on visual balance. Do not attempt to create your own logo for a product group. Please contact the Corporate Communications Division at +1 707.995.4140.

### Logo color

You have three basic options from which to choose:

- All-First Counties Bank blue version with brand line
- All-black version with brand line
- Reversed version with brand line, in which the entire logo is shown in white against a dark background; it is also acceptable for the logo to appear reversed on surfaces such as wood, granite or chrome.

Please note: Unless you are using the reversed version, product and service sub-brands are designated by the use of 20% Cyan, 0% Magenta, 0% Yellow and 40% Black (for 4 color process) or 40% Pantone Process Black for one color (black). Reversed version should use white (or paper color).

## BRANDS