

The Credit Union Guide



to

Branding & Credit Card Design



How to
create cards
that mean more
to your members.

Shamlan Creative





The Credit Union Guide to Branding & Credit Card Design

Your credit and debit cards are how your members get life done. And your Credit Union is a force for good in their lives and communities.

Member-owned, non-profit Credit Unions are uniquely qualified to craft brand messages that inspire trust, confidence and loyalty. Distilling those messages into compelling card designs is how you level the playing field with the payment world's big players.

It's time for fresh, memorable designs that mean more to your members.




Fred Shamlan, Creative Director

Shamlan Creative



THINK OF YOUR CREDIT CARD AS A MIRROR.



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YOUR MEMBERS SEE THEMSELVES IN IT.





**The competition to be
your members' payment tools
is tech-driven and non-stop.**

**How can your cards become
the ones they reach for first?
Create designs that express
what you stand for in their lives.**

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Craft an Image to reflect the Brand your members identify with.



WE ALL LOVE
LOOKING INTO A MIRROR
AND FEELING GOOD.



Why is there an **AND** in **BRAND**?

Because your payment cards are the heart of the Brand Relationship that connects you, your members and the goals you share.



THE BEST CARD DESIGNS EXPRESS
WHAT YOUR MEMBERS TRULY VALUE
ABOUT THEIR CREDIT UNION.

**Strategic card design
doesn't begin with
image research.**

**It starts by listening
to your members.**


With head *and* heart.

How are they doing?
How are you helping?

Listen to your data.
Listen in your branches.
Listen to understand
what your credit union
means to them...
and how much your cards
could mean to them.

See your brand through
your member's eyes.





Now put the data together.
Can you see what your members
appreciate most about you?
When using your card, do they
feel more secure? Optimistic?
Self-assured? When? Why?

Do those emotions evoke colors
or places or scenes? Do you feel
like you know them? Like there's
a genuine connection?

Good! You're ready to design.

DESIGN OBJECTIVES OF DESIRE

A great card
design should...



Catch
the eye.

Be instantly
recognizable
+ impossible
to forget.

Remind them
how they
benefit from
your card.

Express
something
vital about
your brand
+ members.

Help your
members
feel good
when they
use it.

Make your
card the one
they reach
for first.

Card design begins with your brand.



Your brand is a composite of the experiences you weave across every member touchpoint.

Brands like *Golf Digest* are blessed with photos that brilliantly express their “brand promise.” Alas, images of helping people save, pay bills and manage their lives and businesses are better suited to brochures than credit cards.

So where does *your* creative exploration begin? With a core and compact brand asset: your logo.

Go logo? Or go further?



Though skillful, can familiar treatments like these still compete? Is it possible to create designs that mean more to your members?

Logos have been the centerpiece of countless card designs, for good reason. Your logo is your best known mark. It's an ideal size for a credit card. Photoshop pros can quickly craft multiple versions. And what marketer doesn't want to plant their brand in members' brains?

But, with so many logo treatments on cards, will your design...

- Stand out? Feel fresh?
- Remind members how they benefit from your card?
- Share something members love and identify with?

Can your card art say more?

A clever twist could be all it takes to achieve a more successful design. Let's explore your options...

Your Building

A big logo adds interest, but placing a distinctive branch or local landmark over your logo can say more. Note how the sky is both backdrop *and* brand color for New York Life.



Your Relationships

If your members belong to a group such as teachers or the armed forces, select an image that resonates for them (unless you wish to expand your membership beyond that category).



Your Community

A town square or popular regional festival can add visual drama and robust branding. The name and logo were applied in Photoshop.



When choosing a photo for your card, consider the topics, places and activities your members identify with, and select a picture that expresses something vital about your members and your credit union.



Just make sure...

- You have the right to use the image.
- It crops well – or you have a design solution for an image which may not fill the width or height of the card.
- It looks good with your logo, with the embossing and other visual elements.
- Eye-catching, with good clarity and contrast (unless you want a softer look).
- Not too much detail.
- The right colors for your brand.
- The image is appropriate for every member who carries it and for every use they will have for it.

Set the Scene

Integrating the Countrywide logo into a larger scene echoes the graphic style and amplifies a key concept: home ownership.



The Perfect Touch

Adding a fountain pen injects action, traditional elegance and a human touch that speaks to Legg Mason's affluent clientele.



A Mascot

Our client, we learned, had a mascot! We ran with it, translating their round symbol into a ball, and emphasizing the brand color against a B&W photo.





Bring your logo to life: a 60 second tutorial.

See how far visual storytelling can go in this “cinematic” treatment of a historic logo:

1 Angle the logo.

2 Give it dimension.

3 Use known materials like brass or carbon fiber.

4 Light it dramatically.

5 Add elements to extend the story – like an undersea submarine.

6 Expand the theme with a second image, like the flag, which can serve as a backdrop.

7 Look for design opportunities such as:

- the logo resembles a porthole, adding naval flavor
- lighting on the logo, and the ripples and shadows in the flag, evoke sea currents.

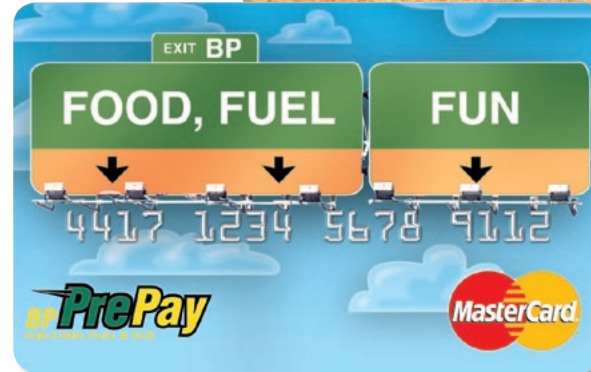


Like story elements but not photorealism? The approach also works in a flat graphic style. Ask us to show you how.

Designing with Words, Wit and "Wow."

Your Slogan

A slogan like BP's "Food, Fuel and Fun" can become the centerpiece of your card. Great type and graphics can reinforce your brand and enhance your message.



Your Sense of Fun

In this Platinum card for dog lovers, a touch of whimsy brings a simple image to life.



Texture & Depth

Creating the illusion of a see thru layer can take a luxe pattern to the next level. Here, the dramatic reveal of two logos tells the story: an AmEx card issued by Citi.



Color!

Color boosts brand recognition up to 80%.

Like perfume, it compels our attention, directs us where to look and elicits strong visceral responses. According to the Institute for Color Research, nearly 90% of our judgements are shaped by...yup, color.

Simply stated, color puts content into context. Quietly yet forcefully, it can move an audience to see what you want them to see, feel what you want them to feel, and yes, do what you want them to do: to look, click, buy.

But color's primal power to shape our feelings can also work against you. Too much color can overwhelm. Feeling blue? Seeing red? The wrong colors may lack appeal or reinforce a competing brand. And focusing solely on color psychology may compromise readability, contrast and branding.

Here's how to make color *your* competitive edge.



Color Fundamentals: a Language every Marketer needs to Know.

Color is the language that marketers use constantly. Knowing these terms won't make you a color expert, but it will make it easier to talk color with your designers:

Primary Colors are red, blue and yellow – the basis of all other colors. When talking about printing, primary colors are magenta, cyan, yellow, and that vital non-color, black.

Secondary Colors are purple (red + blue), green (blue + yellow), and orange (red + yellow). On the Color Wheel, secondary colors sit between the two primary colors that produce them.

Tertiary Colors add more of one primary color, creating “two-name” colors such as yellow green.

Pure Colors are Primary, Secondary or Tertiary colors unaltered by adding white, black or a third color. These saturated colors have a bright, child-like feel.

Tints are the pastel colors you get when white is added.

Shades are produced when you add black to a pure color.

Tones are created by adding gray to “tone down” pure color.

Complementary Colors such as blue and orange work well together because each lacks the other color.

Monochrome Colors are the tints, shades and tones of one color. Pairing a suite of monochrome colors with one complementary color is a favorite of our designers.

And it all fits together on the Color Wheel...



Color & Contrast: your keys to Successful Card Design



Different colors don't always contrast. That depends upon how light or dark each color is. The best way to gauge contrast? View the colors in grayscale:

blue	green
grayscale equivalents	

TWO DIFFERENT COLORS CAN HAVE VIRTUALLY NO CONTRAST.

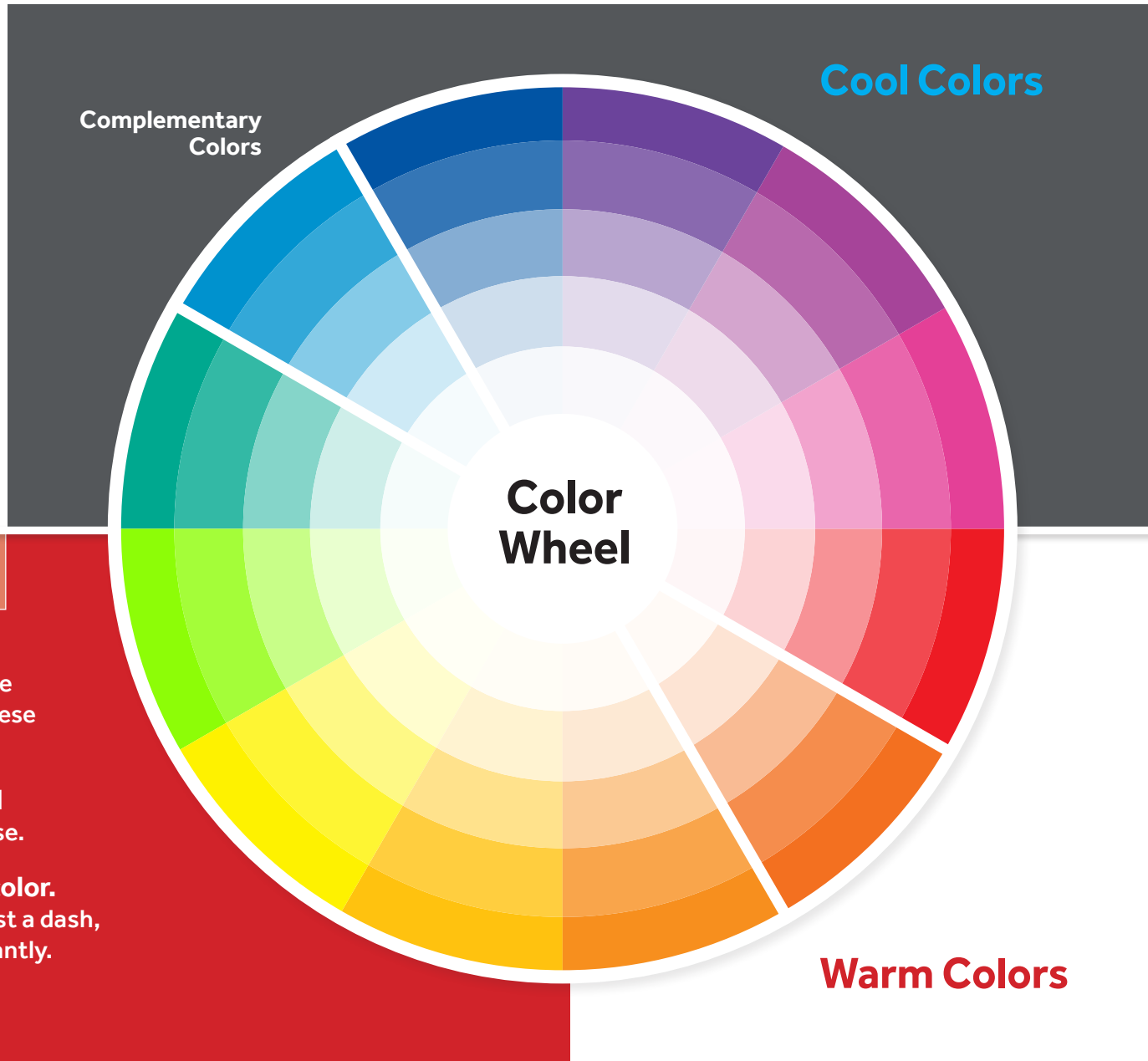
Making a color lighter or darker will boost contrast. It can also alter a brand color and shift the emotional response. For example, lighten red, and you get a calmer, more feminine hue...



Complementary Colors like blue and orange are "opposites" on the Color Wheel, making these *dynamic duos* a sure choice for creating drama.

Your main brand color doesn't need to fill or dominate the space, just draw a big response.

You could focus the eye on your accent color. Like a bright yellow boat on a blue ocean, just a dash, strategically positioned, can be noticed instantly.



Choosing Color to trigger Emotion. A Guide to Understanding Me and Hue.



Gray conforms: it is conservative, practical, solid, mature, cool, neutral, quiet, reserved. Like a gray day, it can feel dull, drab, lifeless and detached. Gray is the transition between two non-colors. The closer it gets to masculine black, the more it exudes drama, sophistication and strength. The closer it gets to white, the more feminine, illuminating and lively it feels. And as silver, gray is high tech, sleek and glamorous. Gray's steadying effect tones down stronger, brighter colors and illuminates softer colors.

The color of sunshine, hope and happiness, **yellow** radiates optimism. It feels so cheerful, fresh, energetic and warm, it's commonly used for children's toys, clothes and marketing. And as the brightest, easiest color to see, it's the color infants respond to first. In fact, the color we most associate with brilliance really does stimulate memory, perception, creativity, mental clarity and communication. Yellow and black also achieve maximum contrast. (Think school buses and traffic signs.) Darker yellows risk feeling dirty and sickly.

The color of life and nature, **green** symbolizes harmony, healing, freshness, health and hope. This most restful color dominates both the visible spectrum and the natural world, and is a top choice for nature, science and finance. Green is also associated with money, materialism, jealousy and inexperience. Depending on the color pairing, green can feel warm or cool.

The world's favorite color for women and men, **blue** signifies clear, clean, calm and intelligent, professional and reliable. More than any other color, it symbolizes trust and security, making it the choice for banks, tech and science firms, and corporations. Blue is also one of the least prominent colors, and can be seen as distant and cold.

Fusing the power of red with the calm of blue, **purple** balances a sense of nobility – luxury, royalty, loyalty and courage – with the power of magic and mystery. Purple speaks to our deeper selves where mind, spirituality and creativity live.



As bright and sunny as tropical fruits, flamboyant **orange** combines the energy of red with yellow's friendliness and fun. It evokes the comforts of fire, food and Autumn. Orange stimulates appetites, action and socializing, which may explain its popularity with sports teams and why orange buttons get more clicks online. Notably, orange elicits a stronger "love it" or "hate it" response than any other color.

Fiery and dynamic **red** expresses both strong passion and danger. Think red light. Red ink. Red alert. This powerful color pivots between love and fear, desire and aggression, between a red dress and a red flag. High energy red can boost the heart rate...compel attention...and propel strong, enthusiastic action. Use with care!

Black is the total absence of color and light. Powerful and authoritative, black is associated with limousines, tuxedos and judge's robes. Luxury, sophistication and elegance are all the province of black – as are death, mourning, and mystery.



Tips for using & mixing Brand Colors.



Do we need to use our brand colors on our card?

If they're prominent in your communications, your colors belong in members' wallets too.



We have main and secondary colors. How do I decide what to use?

How are your brand colors used in other media? One consistent color, or a mix? What does your brand manual advise?



I want photos on our cards. How can I include our brand colors?

- Find photos (with the right concept, content and layout) that feature your colors.
- Alter one or more colors in a photo to match or highlight brand colors. For intense colors, a dash can really pop, like a yellow bird or a red door.
- Layer your brand color over the photo with a well-placed square, stripe or other shape.
- Overlay the photo with a see-thru pattern – think lattice or screen – printed in your color.

To achieve maximum visual and emotional impact, limit your design to two or three colors. Combining your main brand color with its complement in a 7:3 ratio creates a dynamic pairing that's easy on the eyes.

A good 3-color strategy is a "60-30-10" mix of your main brand color, the color commonly paired with it, and a contrasting accent color. If you're not limited to brand colors, consider a "triad" – a vibrant mix of three colors evenly spaced around the Color Wheel.

Want to use a specific color, but boost or subdue its intensity? Today's wealth of print options enable you to achieve the precise shade, depth, luster and visual punch you desire. Photoshop lighting effects will also soften or deepen a color.



Solid core plastics grab attention with edge color. For a black card, choose a rich silver or grey, or go for pop with red or yellow.

Choosing Card Colors for America's Credit Union.

ACU's Primary Colors are the 3 in their logo. The Brand Manual calls them contemporary and warm. The eight secondary colors, it advises, should be used as accents, and for design flexibility.



The approved design called for one color per card. So choosing from 11 brand colors seemed simple. Then came the questions...

- Do warm earth tones work with "Carbon Fiber"?
- What's the right color for each card and audience? Platinum? Rewards? Debit? Business Platinum...?
- Is each card easily distinguished from the others?
- Which colors look best together?

With those choices made, new questions arose:

Printing on Silver Foil creates vivid colors. Did ACU want a rich lustre or a mirror-like shine?

Photorealistic Lighting Effects can create depth and enhance surface textures and colors. How deep should each color be?

To deliver the optimal series, Shamlan Creative....

- presented 3 shades of each color on economical foil proofs
- further refined lighting effects for each color
- crafted printer files to screen and layer inks and finishes



ACU'S DESIGN BRIEF SPECIFIED A SERIES OF UPSCALE CARDS IN VIVID COLORS.

ACU chose carbon fiber for its appeal to both military families and business professionals.

Black was chosen for the most exclusive consumer card – the only card not featuring the ACU brand colors.

chapter **3**

Should you give your card a name?



Designs on this page, created by other talented designers, were chosen to illustrate key ideas.

Naming your rewards program, or naming your card based on its (or your credit union's) most attractive feature...

- opens up new design possibilities
- highlights a key member benefit
- adds a fresh competitive edge.

If you're thinking "We lack the resources to customize our rewards program," that's OK. Remember, you're just identifying a benefit you already offer, and giving it a name.

Shamlan Creative has developed or refreshed brands for wide-ranging financial products and institutions.

**Gold.
Platinum.
Titanium.**



Designs by
other talented
designers.

**Do they
still matter
to your
members?**



When American Express introduced the first Gold Card in 1966, then Platinum in '85, cards named for precious metals signaled exclusive benefits for the affluent.

By the late 90s, the eight largest U.S. banks all issued Gold cards. Three offered Platinum. And MasterCard and Visa required high-value benefits like travel insurance, extended warranties and emergency assistance for Gold and Platinum cardmembers.

Fast forward to 2002. With Platinum cards in nearly a third of U.S. households, the designations lost their luster. Today, with the exception of AmEx cards, Platinum and Gold are "legacy products with no sizzle" (The Nilson Report) and now largely flourish in the subprime market.

Today's best cards are about substantial benefits and rewards, not flash. And the premier status color is black.

If you're issuing Gold and Platinum cards, there's no imperative to change. Just recognize that those names may hold little meaning for current or future members.

What gives a card “cachet?” Minimalist designs now lead the pack.



You know that pictures have power. But in a digital age awash with images, your members want cards that look and feel like cool objects.

Tech innovations have re-shaped design trends. Not long ago, translucent cards were all the buzz. Now metal cards, with their heft and lustre, are the pinnacle of status. As in architecture and product design, tastes have shifted towards streamlined designs featuring rich textures and finishes.

Does your card make a splash?



Raised type and textured surfaces capture the “feel” of your brand, bringing your photo or graphic to life.

Tease the eye with the play of light across artfully composed matte and gloss finishes. Or confirm your member's elite status with the satisfying heft of steel. These distinctive, tangible experiences engage our senses and enhance our sense of self, leaving lasting impressions.

There's never been a richer selection of materials to create true objects of desire.

Solid core plastics now come in hundreds of colors. Durable **foil and rainbow foil** plastics produce chrome-like type and deep, luminous colors. Take color to new heights with **metallic, pearlescent, fluorescent and color-shifting inks**. And **clear plastics** let you design and print in layers for added depth and drama.

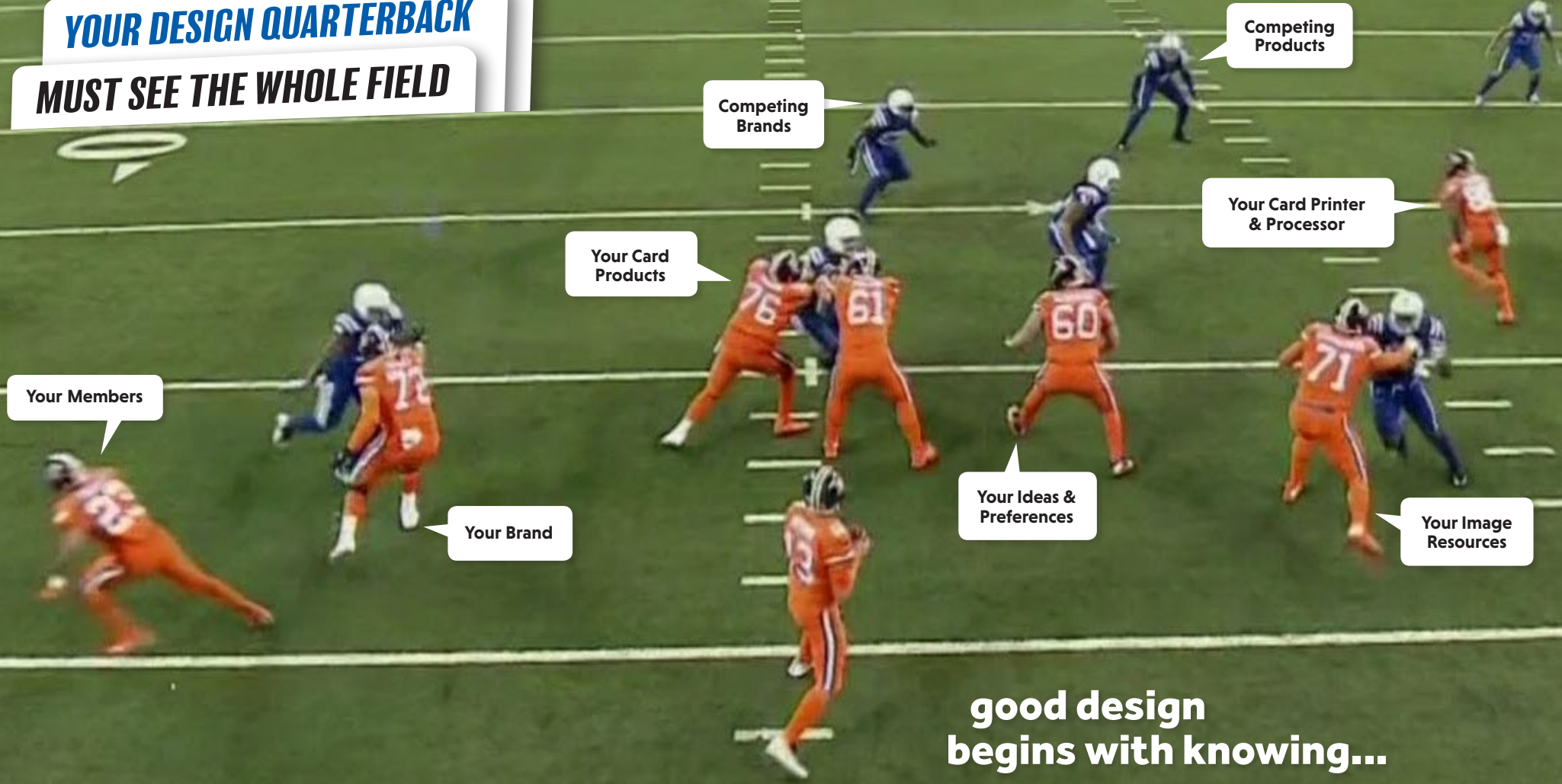
From a custom, color-coordinated mag stripe to your own unique EMV chip, virtually every aspect of a payment card can now be as individual as your brand.



How to work with a creative team to design your awesome new card.

Think of your credit card designer as a quarterback.

**TO DELIVER A BIG WIN
YOUR DESIGN QUARTERBACK
MUST SEE THE WHOLE FIELD**



**good design
begins with knowing...**

- who you're designing for
- why they bank with you
- how they see you
- how you want them to see you

We have a marketing firm. Do I really need credit card designers?



Here's the kicker: hiring card design pros doesn't necessarily cost more.

By streamlining the design process, coordinating with card printers and eliminating costly mistakes, Shamlan Creative saves our clients' time, money and worries. And our strategic insights and custom graphics add fresh impact to your brand marketing.

If you work with a talented team who know your message and market, they're likely to deliver strong, brand-savvy designs.

But in the specialized world of credit card design and production, *experience counts*.

Do your designers understand the factors that contribute to a successful card design?

Do they know Visa and MasterCard requirements?

Can they specify foils and finishes based on wear?

When you've crafted more than a thousand credit and debit cards, you know what makes a design successful.

When you've participated in cardmember focus groups, you "get" how consumers respond.

When cards are your passion and you've seen it all, you can deliver truly original solutions, and your trusted vendors can craft exquisite specialty card mock-ups.

You've prepared enough mechanical files and attended enough credit card press checks to achieve the exact look and feel the client wants.

And you've seen firsthand that the confidence and peace of mind you bring to your clients...is priceless.

Getting the best from your designers starts with a receptive and curious mind.

In 1913, lackluster sales of Quaker Puffed Rice demanded a fresh sales message. Touring the plant where the rice was puffed, copywriter Claude Hopkins observed "It looks like the grain is shot from cannons."

Claude's campaign blasted sales through the roof.

Your role is to guide, inform and inspire. So share every detail and insight that will inform the creative process.



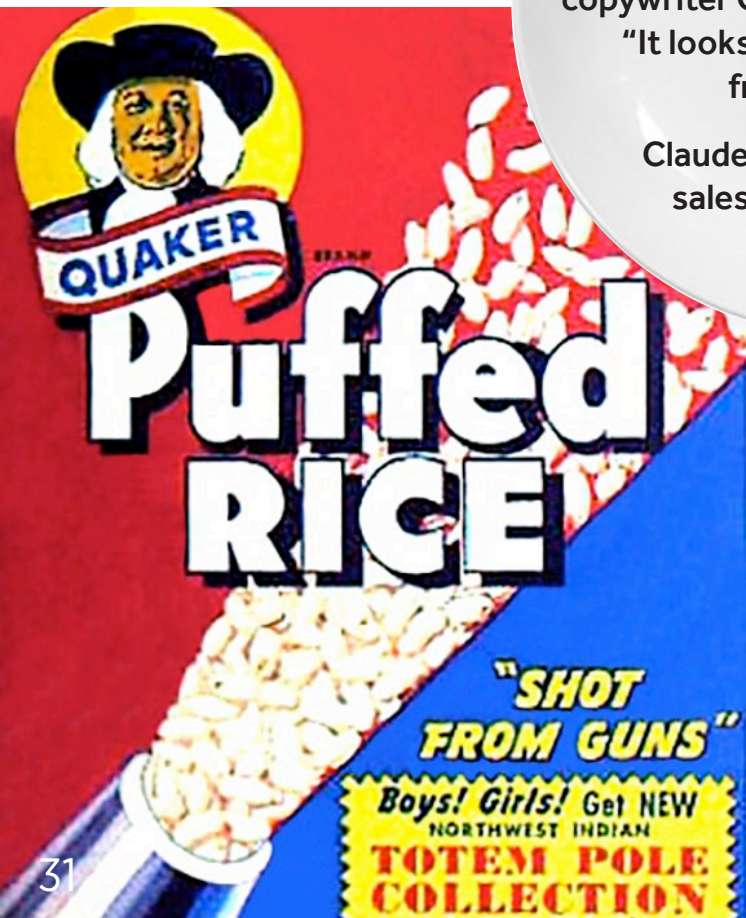
Share your credit union's history and culture... the local banking landscape...and the demographics and characteristics of the communities you serve.

Say what you like and dislike about your current designs and competing cards. Detail your ideas and preferences.

Identify the opportunities and challenges you see to boost card use and attract new members.

Above all, remember: even if your credit union is blessed with great brand marketing...even if you clearly see your new cards in your head, and hired card design specialists solely for their production expertise...leave space for them to respond creatively.

Believing it's *your* job to deliver the design solution can deprive you of the very talent and fresh thinking you sought out. Relieve yourself of the responsibility to know the answer. Now you're free you to enjoy the collaboration, and bring everyone's best to the work.



Thanks for reading our Guide.

We welcome your ideas, comments and questions.



About the authors...

Shamlan Creative is a branding and marketing agency with extensive financial services experience and a passion for credit card production. By injecting big ideas into small spaces, we bring brands to life.

Our focus on brand engagement via authentic stories also informs our marketing campaigns for leading card programs and financial services firms.

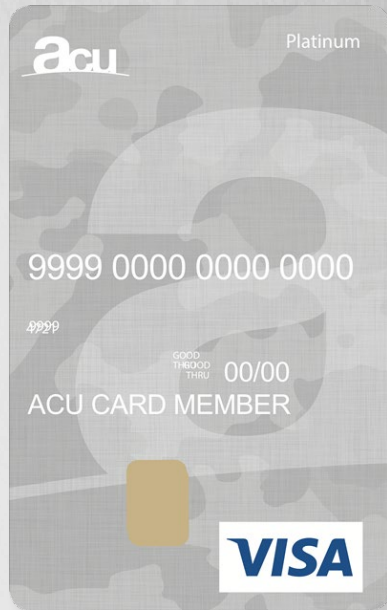
After designing more than 1,400 MasterCard and Visa cards for Chase, Bank of America and Citibank, Shamlan Creative has set a new course: applying our expertise in support of community credit unions.

Though we haven't met (yet), we invite you to think of Shamlan Creative as your ready resource, happy to provide answers and advice, and to help you build more loyal and energized communities.

Shamlan Creative

Love. *That's* relationship marketing.





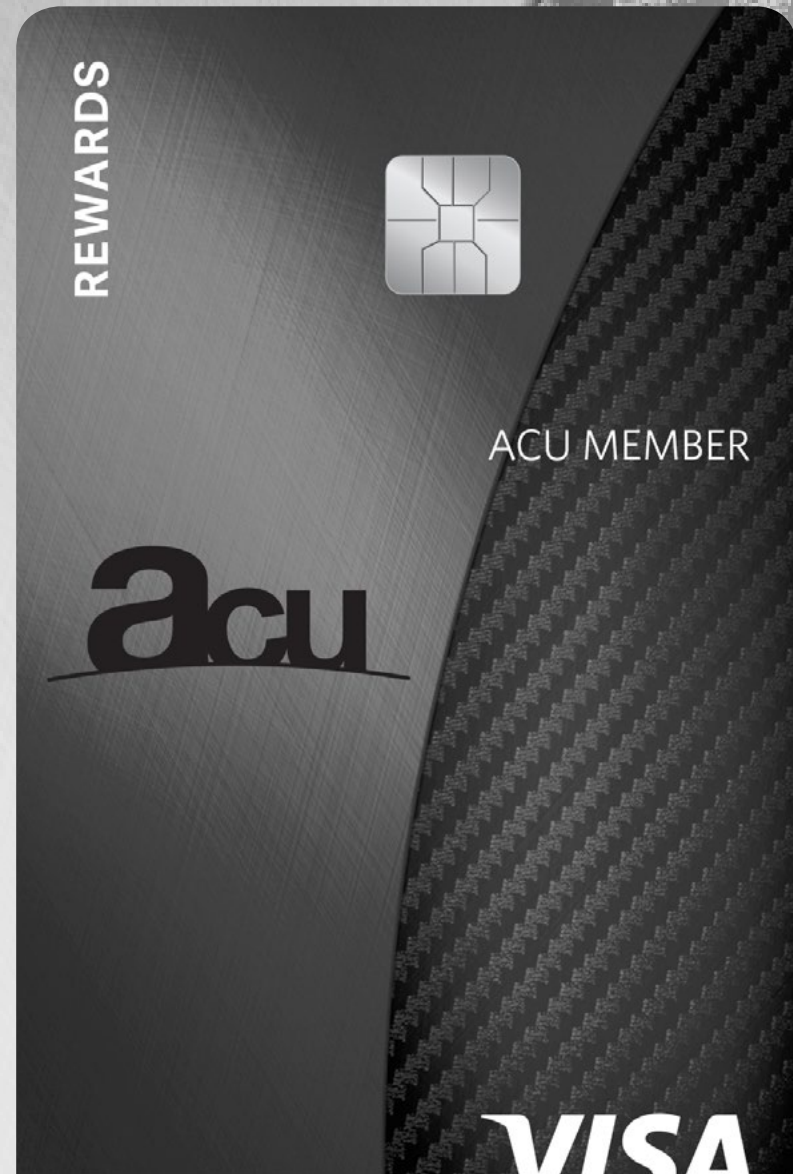
Before: "camo" motif with partial ACU logo

9 new Visa Cards for **America's Credit Union** DuPont, Washington

Founded in 1954 to meet the needs of military families, ACU's sixteen branches and nine payment cards now serve multiple military bases and the surrounding communities.

See how an innovative credit union partnered with Shamlian Creative to realize their vision for a unique card series that speaks to ALL of their members.

[View Case Study](#)





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The love is free. (It's the results we charge for.)