



How to **Be Libro**

A simple, important guide to the visual and written brand personality of Libro Credit Union.

THE LIBRO PERSONALITY

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The personality of a brand is the basis upon which relationships are started and sustained over time. First impressions are the first step in the journey to lasting impressions.

At Libro, the personality of our brand is you; the collective wisdom, expertise and welcoming smiles of Libro people in all their capacities.

It's a natural fit. You are Libro's brand advantage. So be yourself - epic, passionate, bold, inclusive. Reflect Libro's brand personality in everything you say, write and in every interaction you have.

Inspire financial happiness by sharing our Libro brand in all we do.

Consistency: the simplest brand guideline of all

Have you noticed why we trust certain individuals vs. others? It's that we know how they think and act. Trustworthy people and organizations are consistent: what they promise they deliver time and time again.

The same holds true for Libro's brand. Keep it simple, uncluttered, easy to remember and trustworthy by keeping it consistent. That's the simplest brand guideline of all.

BE LIBRO

Being Libro simply means being yourself within the context of your life and work in southwestern Ontario. It also means aspiring to be just a little better every day as reflected in the Be Libro purpose statement below.



To **grow prosperity** in southwestern Ontario by transforming banking.



Be epic humans
Be passionately accountable
Be bold explorers
Be mutually inclusive



Inspiring financial happiness
Joyful in our work

LIBRO'S BRAND MESSAGE

At Libro, every Owner's financial happiness is the only result of banking that really matters. It's about one-to-one coaching for everyone. It's about helping our Owners manage their money and experience life as they individually define success. We all view success within our worlds - where we live, work, raise our families and do business. It's about approaching our work in a joyful fashion to ensure the financial happiness we promise is the obvious outcome. Everything is connected.

Here are a few simple ways to get that message across:

- ▶ Always start with the Owner's point of view (life, circumstances, challenges and needs).
- ▶ Always include the benefit of 1:1 coaching for everyone.
- ▶ Always wrap our stories in the surrounding of southwestern Ontario and the unique aspects of living where we live and do business.

- ▶ Start by posing a question to share that Libro does everything for our Owners. "Libro is You" is the answer to the question - why do we do what we do? (i.e. Are you thinking about your future? Then, Libro is you).
- ▶ Be Libro is an invitation. Use it liberally.
- ▶ Profit sharing and community contributions are proof of our values. We share. We are truly co-operative.
- ▶ Our local and regional awareness and sense of ownership directs our mission to grow prosperity in southwestern Ontario.

Stay within those simple guidelines in all communications and let your personality and empathy for our Owners and fellow staff shine through.

Community Based	Inclusive	Consistent
Coaches	Caring	Happy
Experts	Passionate	Trustworthy

LIBRO'S WRITING GUIDELINES

LIBRO'S BRAND VOICE

Libro's brand voice is an extension of the Libro brand personality through copy across marketing collateral, website, social media, and much more. Libro's voice is informal and aspirational. We value clarity and understanding above all else. Our goal is to empower Owners and prospective Owners alike. In our writing, we consider the audience and where they're coming from. Are they already familiar with Libro? Are they an existing Owner? Are they a prospective Owner that's been driven here from a life change?

Once we identify our audience and their situation, we can adjust our tone accordingly.

- ▶ It is clear, active, positive and inspiring.
- ▶ It uses phrases to reflect diversity, equity and promote inclusion.
- ▶ It uses questions to start the conversation.
- ▶ It phrases questions with an implied benefit by seeking the answer.
- ▶ It offers help by providing practical answers to top-of-mind questions.
- ▶ It uses phrases and sentences which are simple and easy to understand.
- ▶ It uses a conversational style which speaks directly to prospective and existing Owners.
- ▶ It does not use jargon or terminology which will confuse Owners.

The Libro Voice = the voice of a trusted Coach

Libro's voice is that of a trusted friend. A financially knowledgeable Coach.

Libro believes in our Owners, and in their ability to achieve whatever goals they set out to achieve... and we'll help them get there. Our priority is their financial success. We want to inform them of their options without overwhelming or confusing them, so they can make the best choice for themselves now, and in the future.

Personality Authentic Proactive Passionate Optimistic	Tone Friendly Supportive Honest Personable Welcoming
Language Inspirational Informative Caring Motivating	Purpose Educate Entertain Inspire Convince

LIBRO LANGUAGE

Branch:

Libro’s service locations. Term does not have to be capitalized.

Coach:

An expert who is accountable for helping Libro Owners. A Coach exists to improve Owners’ financial well-being by educating, inspiring and continuously supporting their personal and business plans. Term is always capitalized when referencing a Libro Coach.

Libro Credit Union:

Name should be used in all first references. “Libro” is the preferred informal or short form.

Owner and Ownership:

We refer to Libro customers as Owners. Over 100,000 Libro customers actually “own” the place where they bank. Libro’s commitment is to our Owners. We are invested with them in their personal financial goals and dreams. Term is always capitalized when referencing existing and prospective Owners.

Profit Sharing:

Since our Owners own Libro that means they receive a share of the profits each year.

Prosperity Planner:

A tool that helps Owners plan their life journey, set priorities and take the financial steps to achieve their goals.

Prosperity Fund:

Libro’s annual granting program focused on building prosperity through three strategic focus areas: economic development, money smarts and youth leadership and development.

Southwestern Ontario:

The geographic region Libro is focused on serving. The term “southwestern” should always be used in lowercase and as one word.

We use...	We don’t use...
Independent, self-sufficient, comfortable, free, prosperous, content	Rich, wealthy, high-net worth
Earnings, income, funds	Money
Dream, live, love, plan	Want
Save, keep, invest	Earn
Life investment	Good Debt
Monthly needs, short term credit	Consumer Debt
Passing, estate needs, transferring funds	Death, deceased
Changing partnership(s), facing home changes	Divorce
Facing health changes, wellness challenges	Sickness
Funds extensions, expense flexibility	Credit
Security, safe, safety, shelter	Insurance

LIBRO'S SOCIAL VOICE

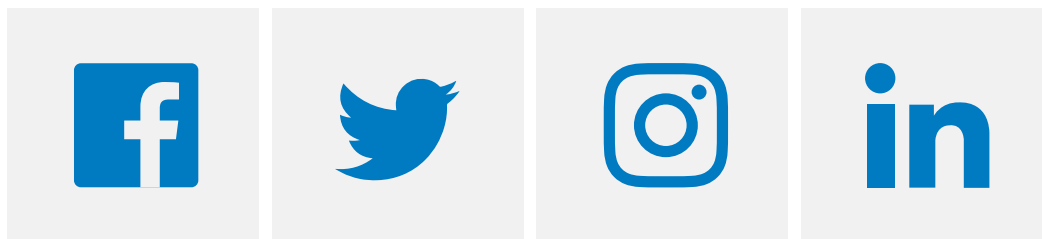
Our social voice is an extension of our brand personality through copy across marketing collateral, website, social media, and much more.

It's who we are when speaking to our target audience.

An effective social voice is our opportunity to create a lasting and memorable relationship with prospective Owners online, and the route to fostering loyalty with existing ones.

Goals

- ▶ Create consistency across our digital properties
 - Users know what to expect when they visit our channels
 - Connections with consumers are easier when we know our voice and tone
 - Complements our imagery and brand guidelines
- ▶ Position ourselves as thought leaders within the industry by offering sound banking advice
 - Our brand personality must reflect reliability and confidence
- ▶ Build trust with the consumer
 - The ability to humanize our brand results in an authentic connection with our followers
 - This means creating quality content with a relatable, likable personality
 - Once a connection is established, brand loyalty will follow
- ▶ Stand out amongst our competition
 - What makes us different, exciting, and credible on social media?
 - Quality content and how we deliver our message
- ▶ Ultimately - influence and persuade
 - Our biggest goal with a social voice is to be able to influence and persuade in a way that the customer feels included and informed
 - Social serves as a “soft sell” in many respects, so catching potential clients and financial information seekers will be crucial for this phase



LIBRO ON SOCIAL



Facebook

STORYTELLING & EDUCATION

- ▶ High level information on brand and what we do (at first)
- ▶ Video content
- ▶ Key information on financial services & products
- ▶ Strong CTA and direction to site



Instagram

INSIDE LOOK & AUTHENTICITY

- ▶ Focusing on brand appeal through visual storytelling
- ▶ High quality imagery
- ▶ Quick and consumable video content
- ▶ Company culture
- ▶ Products & services
- ▶ Community Initiatives
- ▶ User-generated content
- ▶ Motivational material
- ▶ Brand appeal through visual storytelling



Twitter

INFORMATION & QUICK FACTS

- ▶ Quick facts repurposed from other channels
- ▶ Tweets complemented with eye catching imagery to maximize our reach & engagement
- ▶ Quality conversation based on hashtags and social listening
- ▶ Providing information about products & services
- ▶ Strong CTA and direction to site

SOCIAL PILLARS

All of our social content will fall under 4 types of content categories:

Educate

- ▶ Brand storytelling → compelling content and images to educate audiences about us
- ▶ Introduce them to industry-leading information → help them make informed decisions about their finances
- ▶ Driving them to our other digital properties for even more valuable information (ie. Website)

Entertain

- ▶ Showcase company culture, events, celebrating holidays and inclusivity → fostering excitement, engagement, and ultimately brand loyalty
- ▶ Utilize branded hashtags, engaging questions, user-generated content, community management, and responding to brand ambassadors with the goal of creating authenticity, and showing that we care about our clients
- ▶ The more we create engaging content, the more likely our followers will keep coming back (and share with their friends!)

Inspire

- ▶ Showcasing customer success stories to help inspire and showcase our expertise
- ▶ Educational Information (ie. banking tips, new products) to shape our message of expertise, support, and alternative banking
- ▶ Making life easier by offering tailored advice and showing potential clients that we care about their financial well being

Convince

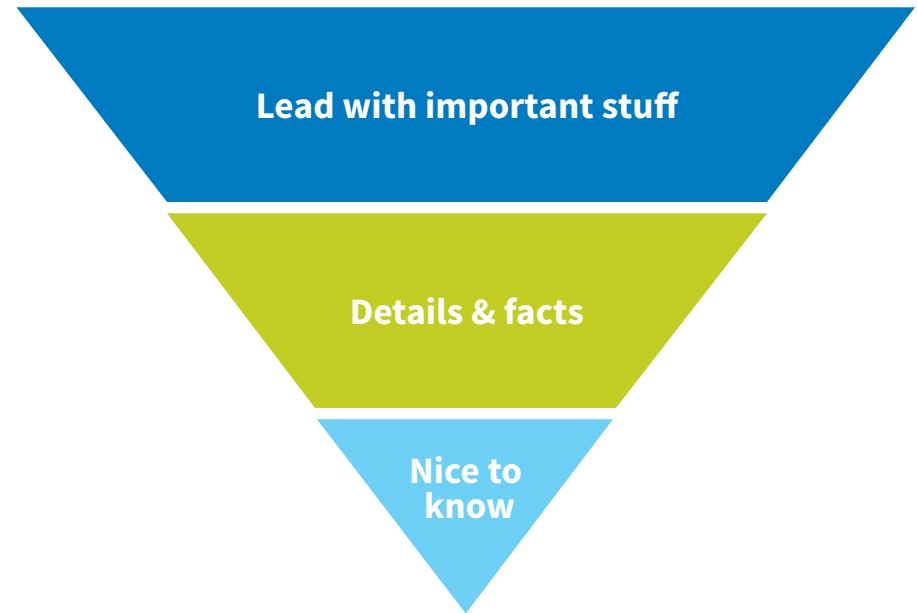
- ▶ Showcasing various products and services while highlighting what makes banking with Libro different.
- ▶ On social, this will be more of a “soft sell” through eye catching imagery and persuasive/informative messaging
- ▶ Posts with an incentive will help convince users to participate in the objective of the post (link clicks, comments, sign-ups, etc.)
- ▶ Ultimately - good, credible content will help our followers be convinced of the Libro message
- ▶ Highlight how Libro pays profit shares annually to owners, based on the profitability of the credit union and the volume of business you hold during the year

WRITING FOR THE WEB

People consume content very differently in the online world – scanning pages to quickly find what they’re looking for, rarely taking the time to actually read.

As a result, following these best practices helps ensure content is scannable and effective:

- ▶ Incorporate highlighted keywords including hyperlinks, typeface and colour variations as appropriate.
- ▶ Develop meaningful headings and sub-headings.
- ▶ Consider bulleted or numbered lists.
- ▶ Only incorporate one idea per paragraph (audiences are likely to skip over any additional points beyond the first few words).
- ▶ Use the ‘inverted pyramid’ style of writing.



PERSONAS MESSAGING

Growing Suburban Families



Personality

Family-focused
Tech-savvy
Fun-loving
Efficient

Libro Tone

Professional
Confident
Positive
Honest
Understanding

Messaging Examples:

“Your children’s future is in your hands and financial planning that works for you is in ours. Libro Coaches are with you every step of the way giving you valuable advice on your education investments.”

“If you’re buying a home our Libro Coaches will outline every mortgage payment option to find out what works best for you. No need to stress - our experts make the home-buying process enjoyable and easy to understand.”

“Take care of your banking on the go with Libro. Simply sign in to your account and access all of your finances instantly from your mobile. We make banking efficient and ideal for your busy lifestyle.”

Language

Informative
Genuine
Trustworthy
Credible

Purpose

Educate & convince

- A better alternative to a big 5 bank
- Cater to audiences through digital platforms - tech savvy and use mobile as they are always on the go

Products/services:

- ▶ Investments
- ▶ Managing debts
- ▶ Mortgages
- ▶ Child education fund
- ▶ Youth accounts - lower rates of this in this demographic but still relevant

**To note: higher income & education levels*

Young & Connected Urbans



Personality

Youngest market segment
Tech-savvy
Socially & environmentally aware & responsible

Libro Tone

Relatable
Direct
Welcoming
Educational
Understanding

Messaging Examples:

“Even if you’re not ready to buy a house or make a major investment, saving is always the right thing to do. A Libro Coach will help you set up a TFSA or explore other saving options that make sense for your current income.”

“Managing your finances can seem overwhelming, but it doesn’t have to be. Don’t know where to start? A Libro Coach will set you up for success. We’ll give you the advice and tools you need to budget, save, and invest. Contact us today!”

“Don’t get beat down by debt! The right payment plan will set you free. At Libro, we can help get you on the right track so that your credit card statements won’t make you want to run and hide.”

Language

Concise
Reassuring
Credible
Down-to-earth
Relatable

Purpose

Educate & convince

- Showcase the value of Libro over big 5 banks
- Highlight social & environmental initiatives
- Offer valuable financial advice relevant to them
- Appeal to their heavy online usage

Products/services:

- ▶ Managing debt
- ▶ Student debt
- ▶ Financial planning
- ▶ TFSA accounts
- ▶ Budgeting
- ▶ Finance education
- ▶ Digital banking options

Active Commuter Families



Personality

Values in-person interaction
Nature-loving
Busy midlife families

Libro Tone

Friendly
Relatable
Welcoming
Educational
Supportive

Messaging Examples:

“Debt doesn’t have to leave you feeling defeated. A Libro Coach will help you come up with a payment plan suited to your means and lifestyle. We will help you get a hold on your debt, so you can get a hold on your life.”

“Financial responsibility starts from a young age. Is it time to set up your children with a youth account? We can help guide them with the proper tools they need to develop the right lifelong spending habits.”

“Give your children a head start in life with an education fund. It’s always the right time to start. A Libro Coach will help you set one up based on your unique situation. Contact us today!”

Language

Easy to understand
Reassuring
Credible
Down-to-earth
Hopeful

Purpose

Educate & empowerment

- Children likely to have a youth account
- Have a mortgage that needs to be paid off
- Higher than average consumer debt levels
- Potentially paying into an education fund
- Enjoy Leisure and nature - how to budget

Products/services:

- ▶ Financial Planning
- ▶ Managing debt
- ▶ Investment and saving accounts
- ▶ Day-to-day banking
- ▶ Retirement

Established Rural Households



Personality

Family-focused
Blue collar
Values in-person interaction
Agriculture and business oriented

Libro Tone

Friendly
Relatable
Knowledgeable
Supportive
Encouraging
Simple Language

Messaging Examples:

“Let us help you elevate your farm or agri-business! A Libro Coach will guide you through proper account set-up, borrowing options, plus a special AgrilInvest account to help you save and succeed.”

“We want all business owners to feel confident and secure with their spending and investments. Our family of Visa business cards caters to your unique needs - with a Libro Coach to help you along the way.”

“We’re here to help make your Retirement Planning easier and hassle free. We can provide you with tailored financial advice specific to your goals and guide you every step of the way through the process.”

Language

Informative
Reassuring
Credible
Down-to-earth
Inspiring

Purpose

Educate & inspiring

- Highest Market penetrations among this segment
- Owners are more likely than other segments to hold multiple products

Products/services:

- ▶ Planning for retirement
- ▶ Farms & agri-business
- ▶ Home financing
- ▶ Business credit cards

Small Town Matures



Personality

Older market segment - 1-2 person household
Values in-person interaction
Outdoorsy
Philanthropic

Libro Tone

Relatable
Supportive
Welcoming
Educational
Understanding

Messaging Examples:

“We care about Owners as people and life covers everything that they go through. Limiting it to a certain life stage or situation makes it seem we’re in it for the short haul.”

“Our caring and inclusive approach is different than what you’ll experience at most other financial institutions. Join Libro and help grow prosperity in Southwestern Ontario!”

“Planning for retirement shouldn’t have you feeling overwhelmed. Our Libro Coaches will help set up a plan that will work based on whatever prosperity means to YOU.”

Language

Informative
Reassuring
Honest
Down-to-earth
Relatable

Purpose

Educate & convince

- Showcase the value of Libro over big 5 banks
- Highlight community initiatives
- Highlight the value of community banking
- Showcase the value of a Libro Coach

Products/services:

- ▶ Managing debt
- ▶ Investments & saving accounts
- ▶ Financial planning
- ▶ Day-to-day banking
- ▶ Retirement



Unlike most company brand 'police', your Libro brand team is just as friendly, helpful and approachable as you are. Think of us as brand Coaches. If you have questions, we'll help you find answers and perform amazingly well.

Just email [**brand.support@libro.ca**](mailto:brand.support@libro.ca)