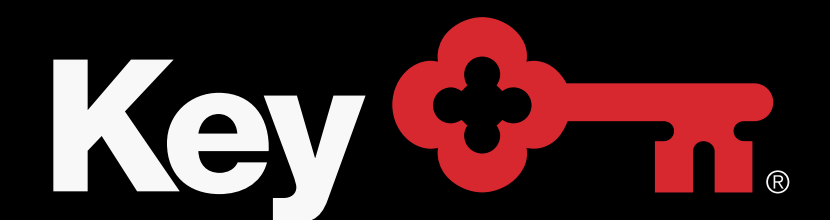


Commercial & Institutional Guidelines

June 2020



Team Fallon:



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Account Director



Ale Wicka
Account Supervisor



Nikki Baker
Executive Creative
Director



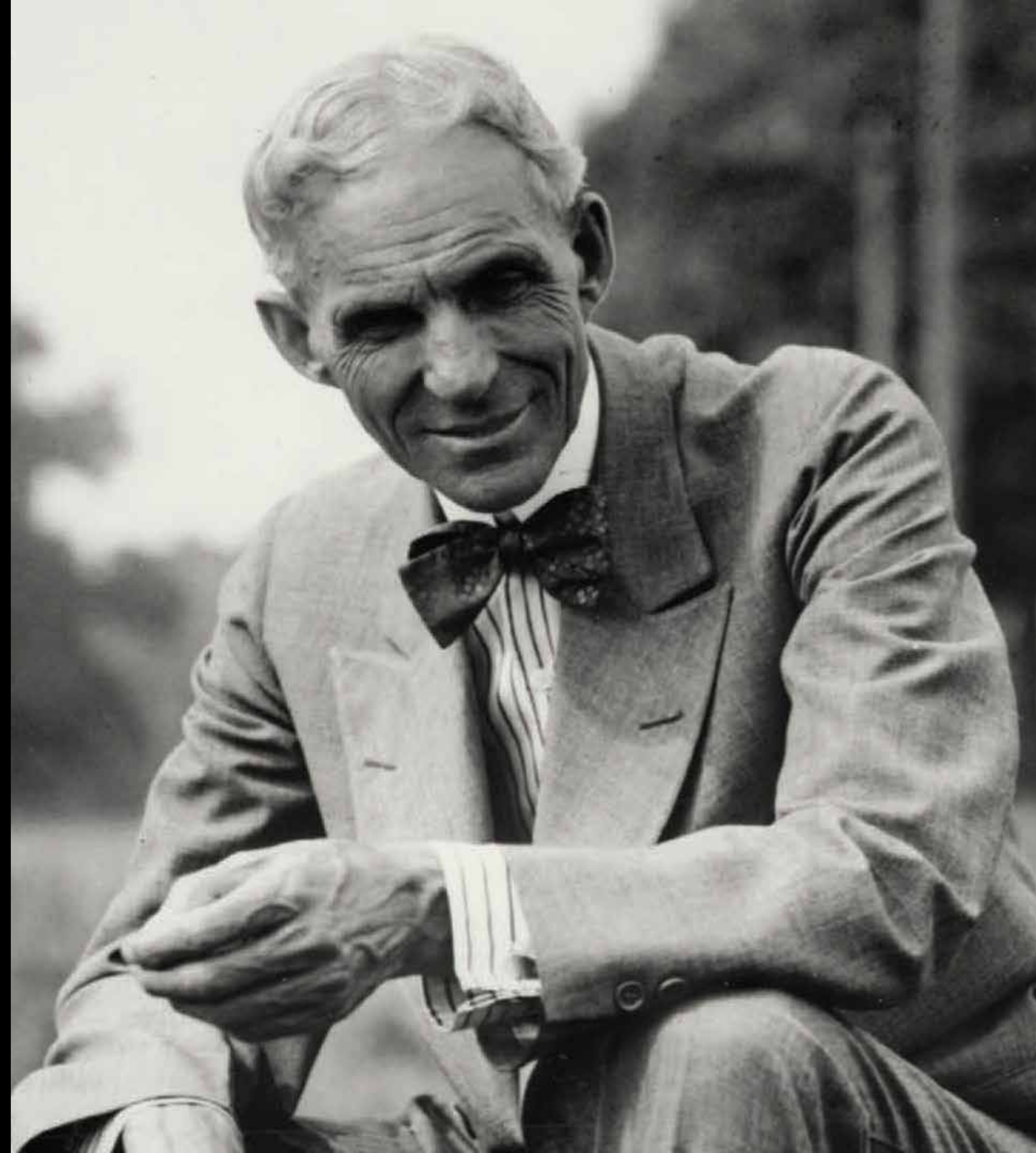
Leslie Shaffer
Executive Creative
Director

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Today's standardization...is the necessary foundation on which tomorrow's improvements will be based. If you think of "standardization" as the best you know today, but which is to be improved tomorrow – you get somewhere. But if you think of standards as confining, then progress stops.

- Henry Ford in 1926



What is this book?

Brand guidelines are the set of consistent rules that brand stewards, like yourselves, can use to solve day-to-day communication challenges and ensure Key stands out.

How should you use it?

People see hundreds of brand messages each day, which means it's our job to stand out. These guidelines are meant to position the brand as unique in the world, and to avoid inconsistencies so that Key's value can shine.

Our brand purpose

Helping clients and communities thrive.

Every client is on their way to reaching their financial goals, but the journey is different for everyone. And so are the barriers standing in their way. But no matter what those unique barriers are, we will do everything we can to help our clients and communities thrive. This objective drives all of our business decisions. This is our reason for being.

Positioning

What gives us an advantage in the marketplace and sets us apart from competing brands?

Key removes the unique barriers standing in the way of our clients' opportunity to thrive.

We are action-oriented dynamic thinkers. We apply a comprehensive, problem-solving approach to every task we take on and every challenge our clients face. We don't make lofty claims, even when we are helping clients make big moves. We are proud of our collaborative teams and our passion for new ideas. But most importantly, we are proud of our ability to transform those ideas into agile and meaningful strategies.

Tone of Voice

What is this?

Tone of voice is the expression of our personality, beliefs, and values—think of it as the person behind our brand. Use these tone guidelines to not only direct how the brand should speak, but also to identify the words we should use and how often we use them.

Enthusiastic Experts

We don't say or do things the way they've always been said or done. Rather than running through a checklist, we passionately dive into your industry and business. We always cut to the chase, but we never cut corners. And we're nothing but transparent. Our advice and expertise come from our passion and commitment to helping you thrive.

Mark Cuban is our muse

Who should we sound like?

Note: this is not a voiceover.

Helping clients and communities thrive.

Mark Cuban is the epitome of an entrepreneur. Known as driven and a risk-taker, Cuban has explored a variety of businesses and invested in over 80 companies. His confidence comes from pure effort, above anything else. Cuban believes that with focus and discipline any person is able to compete in their market better than the rest.

When Cuban talks, he has a depth of credibility that puts people at ease. He is matter-of-fact, looks people in the eyes, is unpretentious, and he offers advice that comes from a place of empathy. He recognizes every person faces challenges that are very real and can be very difficult to overcome, but he also believes that people can and will succeed if they put in the effort.



“Sweat equity is the most valuable equity there is. Know your business and industry better than anyone else in the world. Love what you do or don’t do it.”



- Mark Cuban

Scale of Mark

Due to the breadth of your business, this is a sliding scale, not a one-size-fits-all approach. There's a time and a place to flex certain aspects of this tone. For example, we might use a confident tone in some pieces of communication while speaking earnestly in others.



Earnest

Motivating

Honest

Well-versed

Confident

Words from Mark

Earnest

“If you’re prepared, and you know what it takes, it’s not a risk. You just have to figure out how to get there. There is always a way to get there.”

Motivating

“If I can do it, you can do it.”

Honest

“If you’re prepared, and you know what it takes, it’s not a risk. You just have to figure out how to get there. There is always a way to get there.”

Well-versed

“What does it take to be a successful entrepreneur? It takes willingness to learn, to be able to focus, to absorb information, and to always realize that business is a 24/7 job where someone is always out there to kick your ass.”

Confident

“It doesn’t matter how many times you have failed. You only have to be right once.”

Voice guardrails

*This is how we talk to prospects and clients.
Sometimes it's helpful to understand who we are by seeing
what we are not.*

Earnest... not boring

Motivating... not preachy

Honest... not harsh

Well-versed... not jargon-y

Confident... not cocky

Voice guardrails

*This is how we talk to prospects and clients.
Sometimes it's helpful to understand who we are by seeing
what we are not.*

Earnest... not boring

Yes: We don't just invest in your business, we invest in you.
No: Build corporate relationships with experts you can trust.

Motivating... not preachy

Yes: Action makes your business speak louder.
No: If you think your business can't get any bigger, think again.

Honest... not harsh

Yes: It's not just about building relationships with clients.
It's about keeping them.
No: If you think success is easy, you're in the wrong business.

Well-versed... not jargon-y

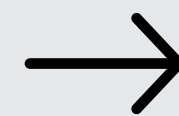
Yes: We create custom solutions, because no two business challenges
are the same.
No: Expert advantage, flawless execution. That's how we do business.

Confident... not cocky

Yes: Your business challenges are barriers. We're here to help you break
them down.
No: We don't just keep count of the businesses we help, we keep track.
And it's a high track record.

Tone application

The next few pages show the tone in action. We've taken existing headlines and have rewritten them with the tone applied. A Tone tip accompanies each rewrite to demonstrate the thinking.

Existing ad/headline**Rewritten line with tone applied**

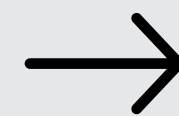
Supporting your business over 60 years.
And you.

We've been supporting businesses like yours
for over 60 years. You're the reason why.

Over 60 years of supporting your business,
and we love where it's going.

Tone tip

In the spirit of being a straight shooter, avoid puns.

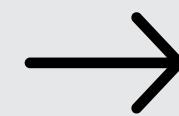
Existing ad/headline**Rewritten line with tone applied**

Solutions made just for you by experts with decades of experience.

Solutions made just for you by experts who've had a passion for cars since before they could drive one.

Tone tip

Try to avoid overused business jargon and phrases when possible. Just say it straight.

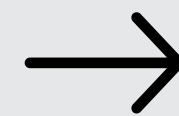
Existing ad/headline**Rewritten line with tone applied**

We've got strategic ideas and capital to help you go further.

Take our strategic ideas and capital. Then watch your business thrive.

Tone tip

*Avoid business jargon and passive sentence structure.
Use language that motivates.*

Existing ad/headline**Rewritten line with tone applied**

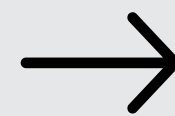
We're a leader in commercial real estate finance, breaking barriers for you along the way.

We lead the way in commercial real estate finance.
Your business will too.

Tone tip

Provide context for our accomplishments with the reason why we do it, not just how.

Remove "Use the red key."

Existing ad/headline**Rewritten line with tone applied**

We've got fresh ideas to
move your business forward.

We search for ideas where no one
else even thinks to look.

Tone tip

*Instead of overused words like
"innovation," say the same thing
with simple, human language.*

Remove "Use the red key."

Existing ad/headline



Capabilities you
can leverage
to build your
business.

KeyBanc
Capital Markets

©2011 KeyBank



Capabilities you
can leverage
to build your
business.
Use the red key.

Unlock your
potential today >

KeyBanc
Capital Markets

©2011 KeyBank



Rewritten line with tone applied

We'll help you find an edge.
Even better, edges.

Tone tip

*Be straightforward, active, and
focus on the benefit to the client.*

Existing ad/headline



Rewritten line with tone applied

Lease accounting changes will update in 2021. We can help you get ready.

Tone tip

Rather than ask a fear-inducing question, use a confidence-inspiring promise.

Colors

Primary colors

Our color palette communicates our unique vision and represents a modern and ever-changing Key. Black and white will be used most frequently across all our communication materials. We also have a distinctive red, Key Red, to add focus on important moments or create a refreshing accent in design.

CMYK 0000
RGB 000 000 000
HEX 0000

For printing

CMYK 0, 0, 0, 0
RGB 255, 255, 255
HEX #ffff

For Digital

CMYK 2, 1, 1, 0
RGB 248, 248, 248
HEX #f8f8f8

CMYK 0, 96, 90, 2
RGB 204, 0, 0
HEX #cc0000

Informational color palette

Whenever possible, we want to build awareness and recognition of Key by utilizing our primary colors. This color palette should be the first choice for representing the brand.

An informational color palette has been developed for applications like charts and graphs, when an information hierarchy needs to be established but can't be easily achieved using the primary brand colors.

Dark Orange	Orange	Yellow	Dark Blue	Medium Blue	Light Blue	Green
CMYK 11, 75, 100, 1 RGB 216, 96, 24 HEX D86018	CMYK 0, 48, 82, 0 RGB 253, 152, 66 HEX FD9842	CMYK 9, 2, 86, 0 RGB 240, 288, 66 HEX F0E422	CMYK 100, 86, 15, 3 RGB 29, 66, 138 HEX 1D428A	CMYK 73, 9, 9, 0 RGB 0, 175, 215 HEX 00AFD7	CMYK 40, 2, 0, 0 RGB 138, 213, 136 HEX 8AD5FF	CMYK 76, 0, 64, 0 RGB 1, 186, 136 HEX 01BA88

Note:
ADA-compliant color palette: all of the colors fit the standards set forth by the Americans with Disability Act. These standards state that all electronic and information technology must be accessible to people with disabilities.

- Do not place text on secondary colors.
- Keep all details outside of charts.
- Except for black, do not use these color breakdowns to represent numbers.
- Do not use shades of one color to represent a chart or graph.
- Avoid a rainbow effect and using similar colors adjacent to one another.

Color guidance

Please prevent the following usage of colors.

x

Do not mix different colors for headline and body copy.

If the headline is white, then the body copy should also be white.

KeyBank 

x

Do not use red for headline or body copy.

Use it for emphasis only.

KeyBank 

x

Do not create color effects or make new colors.

KeyBank 

x

Do not use secondary colors for headlines.

Do not mix multiple secondary colors.

Do not use secondary colors for logos.

KeyBank 

Logos

KeyBank logo

The horizontal logo is the primary logo we will use.
The stacked version can be used if the primary logo doesn't fit in the space being used.



Primary



Secondary

KeyBank Opens Doors logo

The stacked is the primary logo we will use.

The horizontal version can be used if the primary logo doesn't fit in the space being used.



Primary



Secondary

KeyBanc Capital Markets logo

The stacked is the primary logo we will use.

The horizontal version can be used if the primary logo doesn't fit in the space being used.



Primary



Secondary

B2B logos

KeyBank and KeyBanc Capital Markets logos are the preferred logos.

If a line of business has its own logo, you may use that logo only if the KeyBank and KeyBanc Capital Markets logos are inappropriate for that specific use.

If you're talking about KeyBank Commercial and KeyBanc Capital Markets together, use the key logo with "Key" in front of it.

The tagline Opens Doors can only be paired with the KeyBank logo. It cannot be paired with KeyBanc Capital Markets, the Key logo, or Cain Brothers logo.

KeyBank 

Key 

KeyBank 
Opens Doors.

KeyBanc
Capital Markets


CAIN BROTHERS
A division of
KeyBanc Capital Markets 

Retired logos

These logos should no longer be used in any communication.



**Key Insurance
& Benefits Services**



**Key Government
Finance**



KeyBank
Dealer Finance



**Key Equipment
Finance**



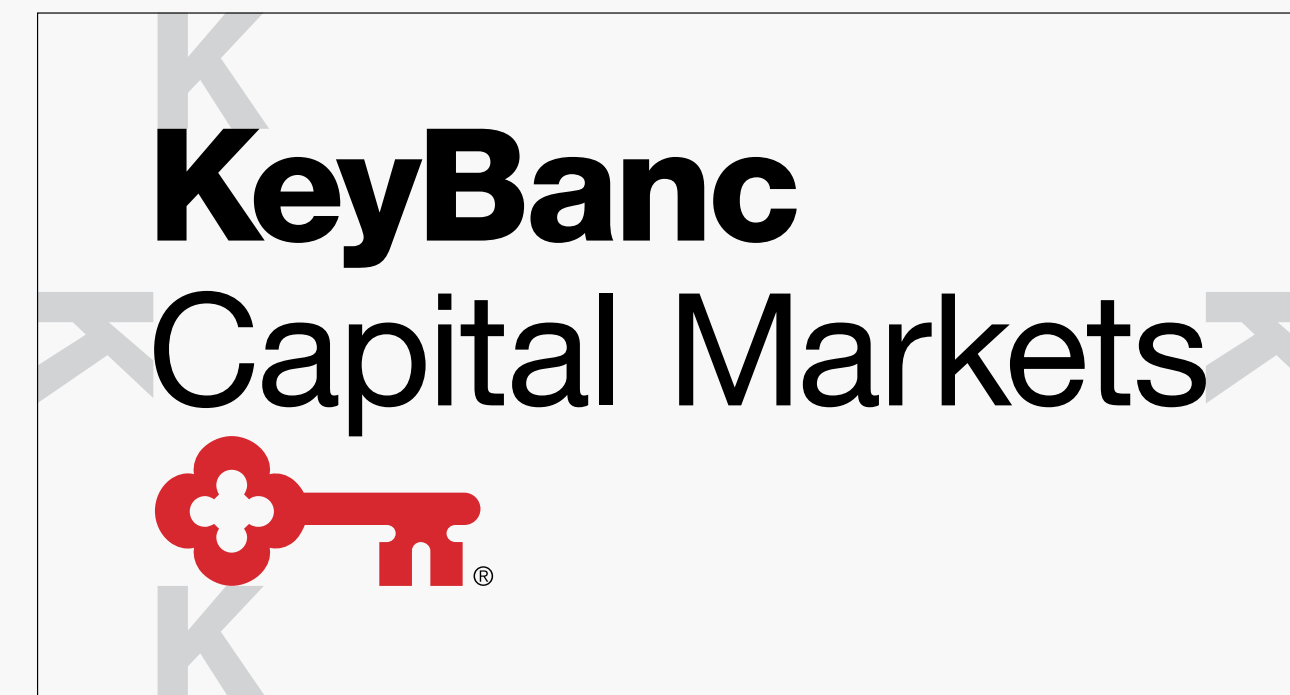
**Key Equipment
Finance**



Use the red key.®

Space safety

Always allow a minimum amount of “breathing room” around the logo to give it a presence and avoid other elements competing with it. This recommended clear space should be equal to the height of the uppercase “K” in “Key.” Do not position any text or graphic elements inside.



Minimum size

Minimum size refers to the smallest allowable size for logo use.

The Key logos can be reproduced in a small size and still remain legible. However, there are limits. The logo should be scaled down no further than 0.125" (the height of the "K") for print applications and 15 pixels for digital applications. This will ensure legibility in all instances.



K = Minimum size = .125" or 15 pixels



K = Minimum size = .125" or 15 pixels



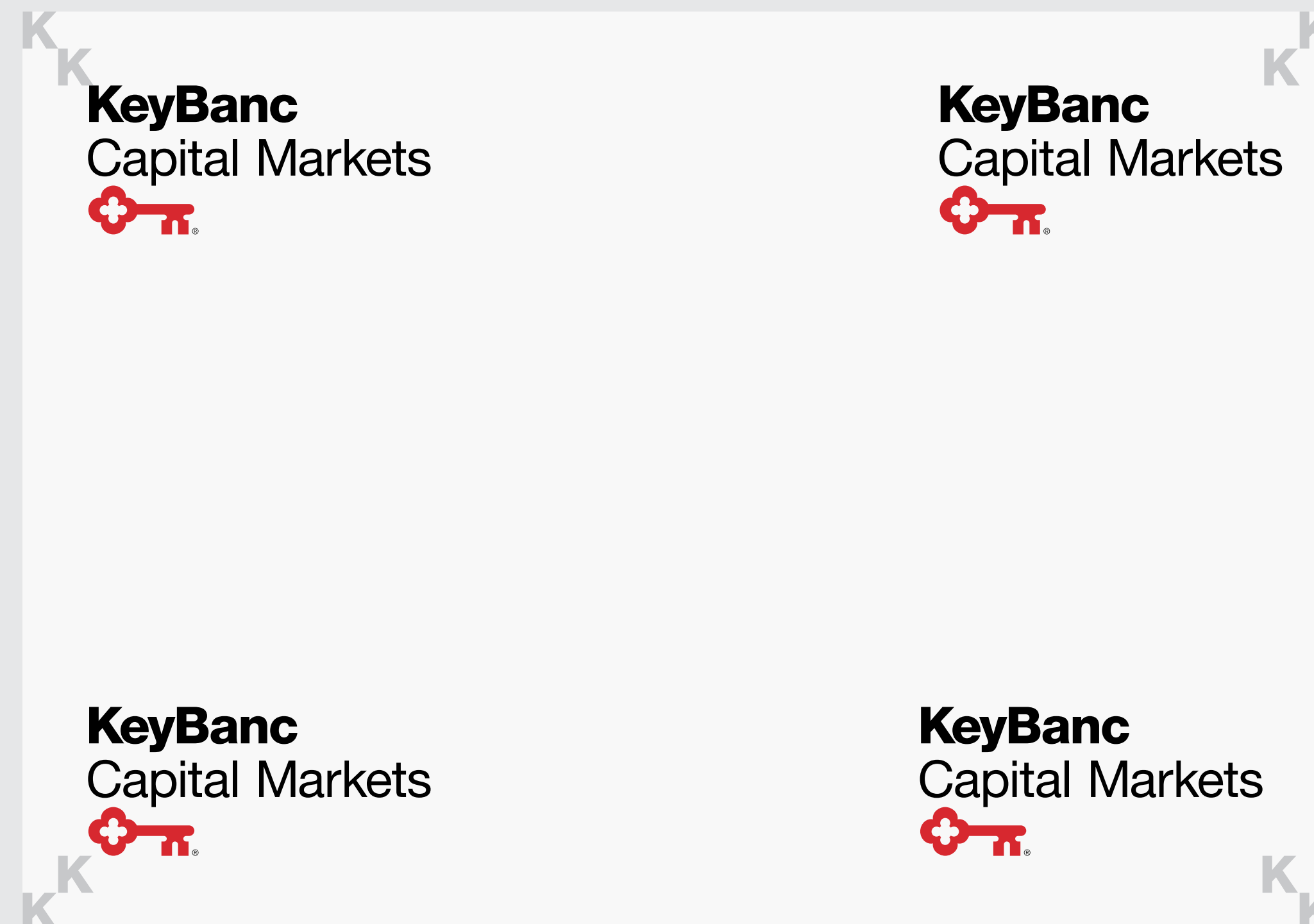
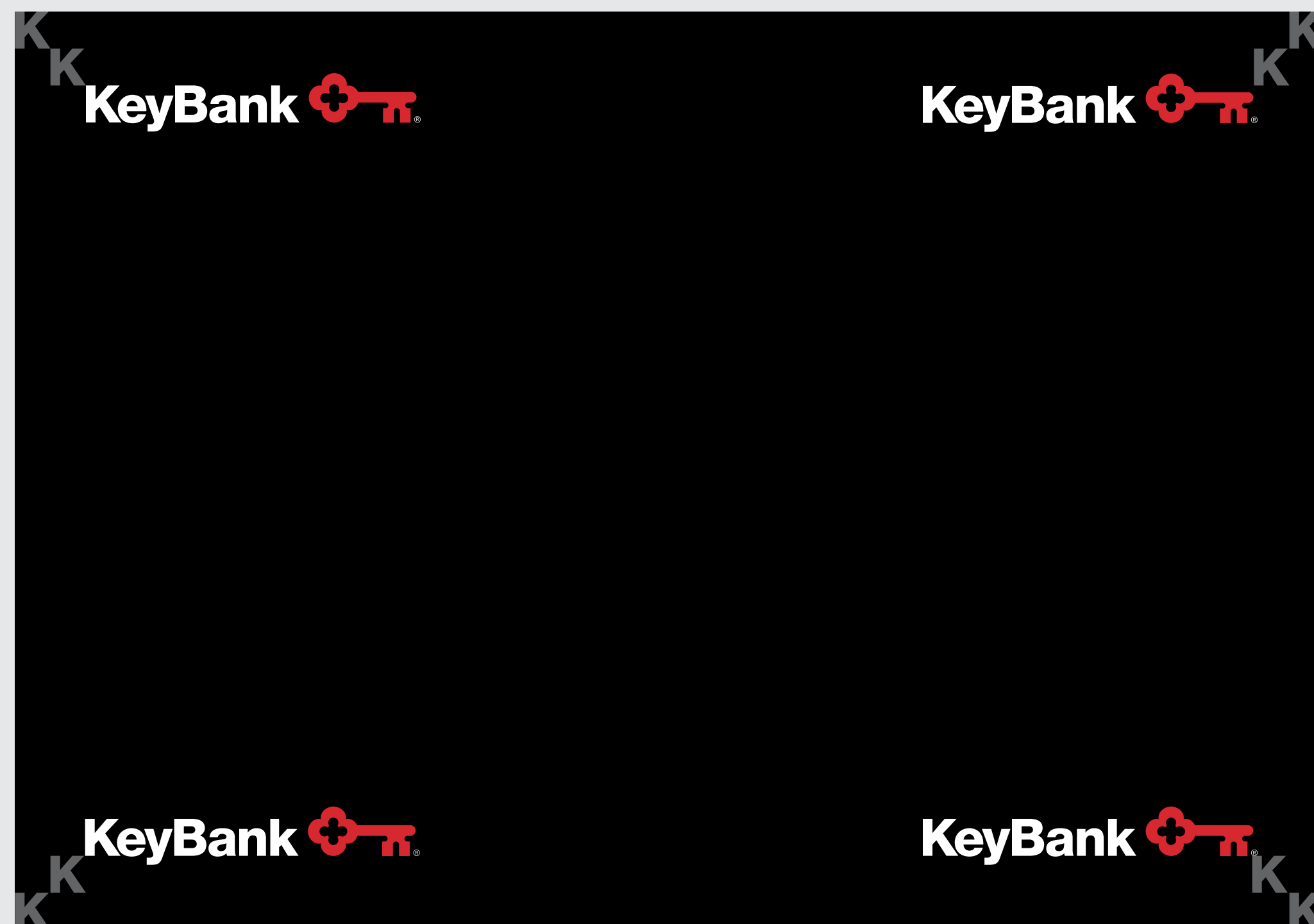
K = Minimum size = .125" or 15 pixels



K = Minimum size = .125" or 15 pixels

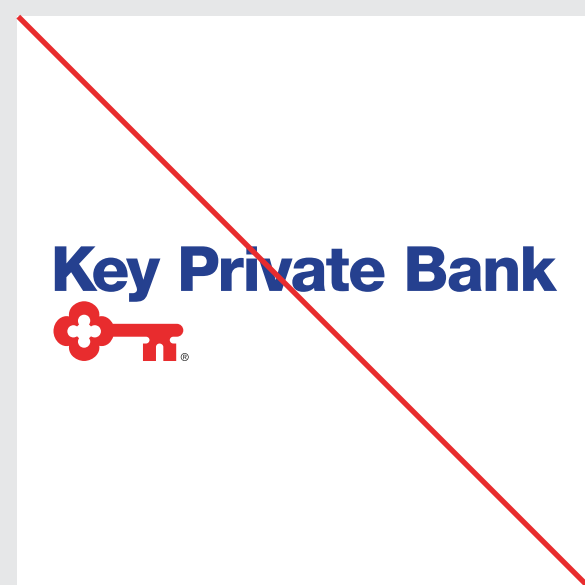
Clear space

To maintain visual harmony, please keep the Key logo at the corner of the page to avoid unnecessary negative space. A logo should be used as an element to conclude the message, and no message should come after, except legal copy.

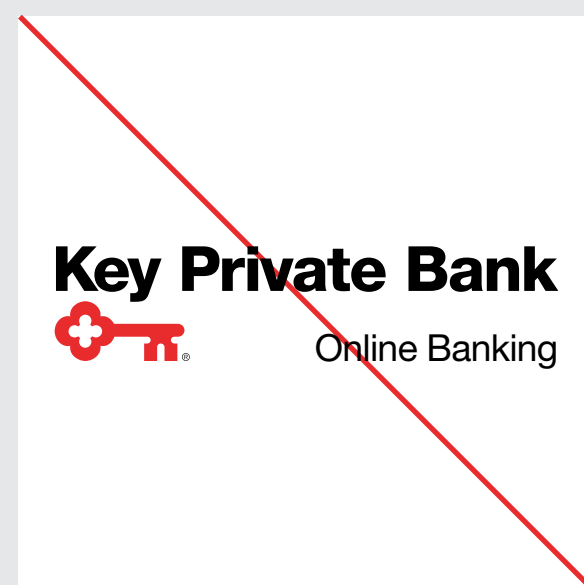


Logo don'ts

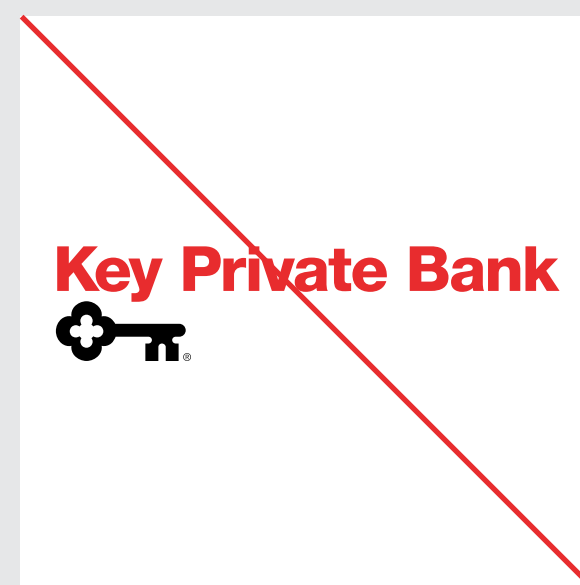
The logo treatments below are off-brand and not to be used.



Change color



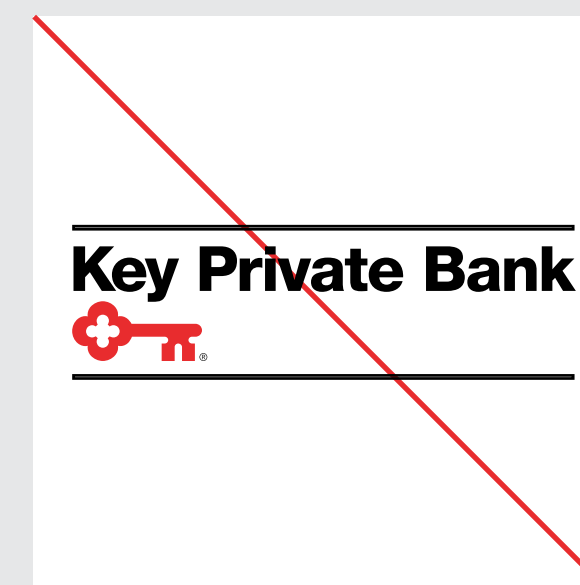
Add new elements



Swap colors



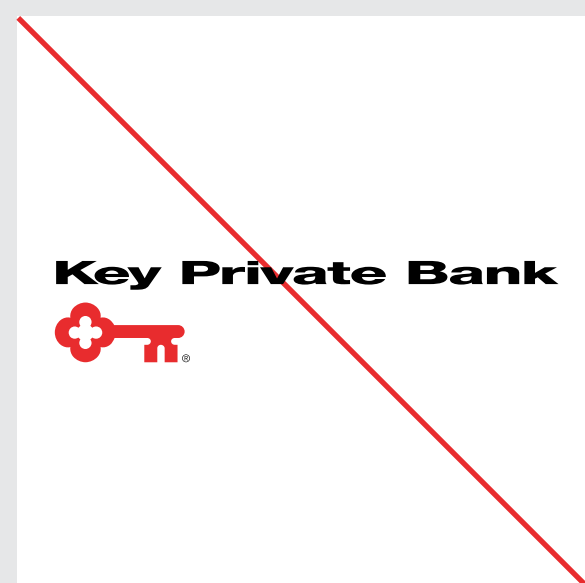
Change typefaces



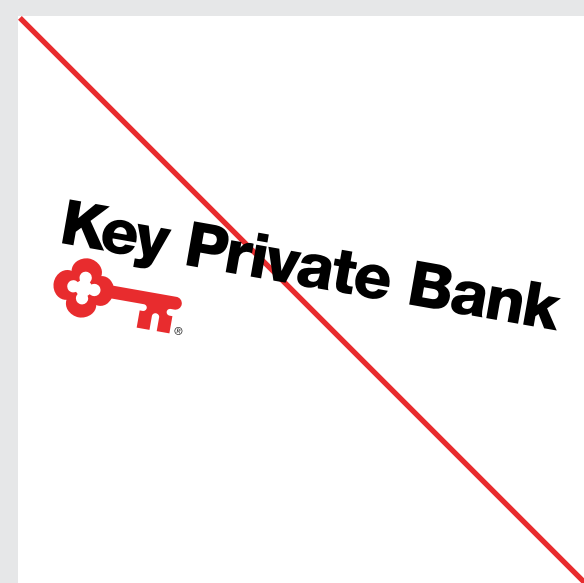
Violates space safety



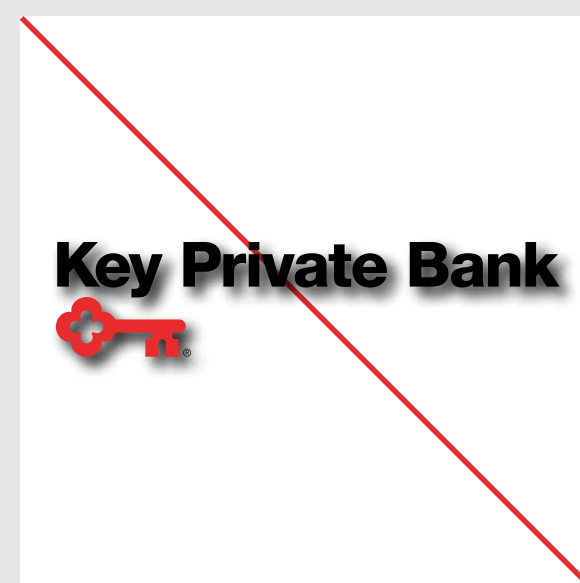
A colored ® mark



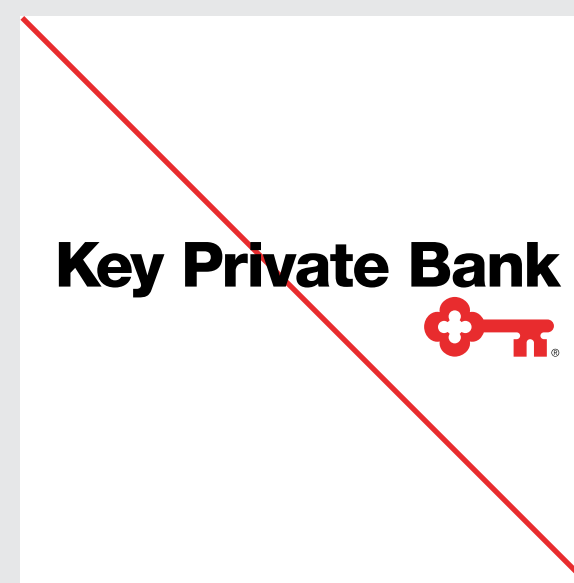
Distortions



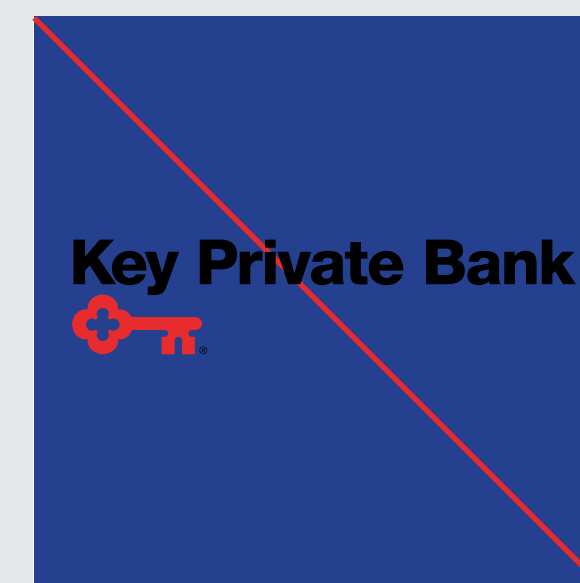
Arbitrary angles



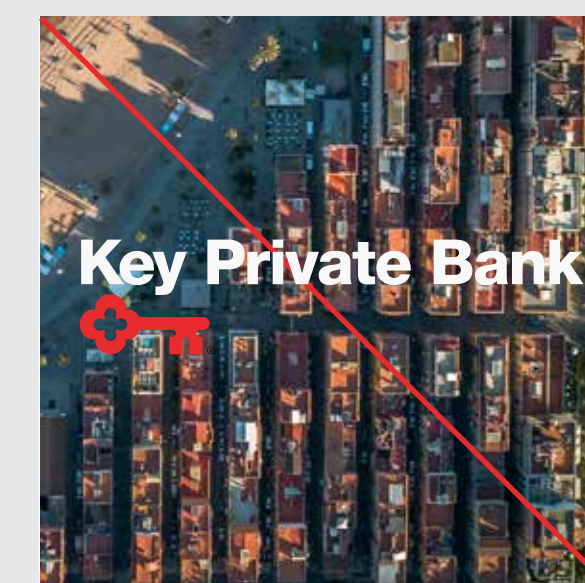
Effects



Rearrange components



Insufficient contrast



Complicated background

Typeface

Typeface

Helvetica Neue LT Standard is our typeface. Bold, Medium, Regular, and Light are the main font weights we’ll use. To establish a sophisticated look, we want to make the design as clean as possible. The more type weights we have, the busier it will become for the readers. Please use condensed style for legal copy only, and minimize the usage of italic style as much as possible.

75 Bold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

65 Medium

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

47 Condensed Light

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

55 Regular

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

45 Light

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

46 *Italic*

*Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm
Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz*

Note: As a rule of thumb, please avoid using bold weight when the size of the application is very small. If you don’t have Helvetica, the only other acceptable font is Arial.

Pairing

It is important to maintain these type pairings. This allows for clarity, consistency, and a strong hierarchy for all communications.

As a standard, Bold weight should be paired with Regular weight, and Medium weight should be paired with Light weight.

75 Bold (Header)

65 Medium (Header)

This is our hero font for all the headlines.

55 Regular (Subhead)

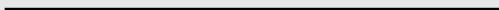
45 Light (Subhead)

This is our hero font pairing for communications.

Weight pairing

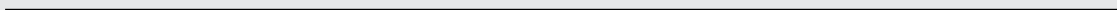
It is important to organize typography in a consistent hierarchical system. The example below is a helpful guideline to consider when designing the layout. To give an elegant look, our type weight for headlines is set in Medium.

The headline type weight is set in Medium.



The headline is 2.0 x the subhead and set in Medium.

The subhead type weight is set in Light.



The subhead is 0.5 x the headline and set in Light.

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiu smod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



The body copy is 0.5 x the subhead and set in Regular.

There will be many occasions where subtle adjustments are required.

Tracking

To communicate efficiently, headlines and text require the right amount of space to breathe. If the space is too tight, the message will feel too stiff. If the space is too loose, the message will feel unorganized. Please adjust the text accordingly to the size of where it's being applied.



**This tracking
looks comfortable
to read.**

The key to financing your senior housing
and healthcare project.



**This tracking looks
too tight to read.**

The key to financing your senior housing and
healthcare project.



**This tracking looks
too wide to read.**

The key to financing your senior
housing and healthcare project.

Note:

Please allow extra breathing room when the font is small.

On the other hand, when the font is big, please tighten the tracking.

Leading

Choosing the appropriate leading or line spacing is very important to the reading quality and efficiency of the typography. It should never be too open or too tight, which makes reading difficult and unpleasant for the reader.



**This leading
looks comfortable
to read.**

We put our money where our heart is.
\$2.5B in affordable housing financed last
year alone.



**This leading
looks too stiff
to read.**

We put our money where our heart is.
\$2.5B in affordable housing financed last
year alone.



**This leading
looks too loose
to read.**

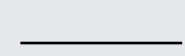
We put our money where our heart is.
\$2.5B in affordable housing financed last
year alone.

Kerning

There are many occasions where default spacing between each character needs to be adjusted.



rt



Adjusted the kerning.



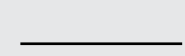
rt



This is default kerning without adjustment.



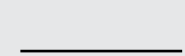
2417



Adjusted the kerning.



2417



This is default kerning without adjustment.

Sentence case

While our Key Opens Doors campaign uses all lowercase for headlines, we are going to use sentence case for commercial and institutional materials.



**Banking solutions
as unique as
your tribe.**



**banking solutions
as unique as
your tribe.**



**BANKING SOLUTIONS
AS UNIQUE AS
YOUR TRIBE.**

Highlighting words

Why do we do this? We highlight specific words in a layout to accentuate specific parts of the sentences, only if it adds something to the message.

The highlight will not be applicable to punctuation.


—
Action
makes your
business
speak louder.

—
Action
makes your
business
speak louder.

—
Action
makes your
business
speak louder.



—
Action
makes your
business
speak louder.



Symbols and numbers

The use of symbols and numbers should feel premium.
Do not emphasize or enlarge them in headlines or body copy.



\$2.5B+
of affordable
housing financed
in 2018 is just
a start. Is your
project next?



\$2.5B+
of affordable
housing financed
in **2018** is just
a start. Is your
project next?

This treatment looks busy.

Belt and suspenders

The term “belt and suspenders” means using multiple styles to do the same thing in typography. It often creates unnecessary emphasis and makes the sentence hard to comprehend.



**This headline
has no belt
and suspenders.**

This sentence looks clean and easy to understand, because it has only one emphasis in the message.



This headline is
an *example* of
BELT and
suspenders.

This sentence looks busy and has too many emphases in the message.

Note: There might be a time when italics are used within a headline or copy (reference articles etc...) But please use sparingly and without other weighted versions of the font.

Rags and widows

Always try to find a way to create a visually appealing rag on the margin. Please be aware of widows and orphans. They're the last word hanging by themselves at the end of the paragraph. You can either fine-tune the tracking or you can consult with a writer to adjust the line length to avoid the awkward breaks.



This sentence has the ideal ragged edges.

Duis bibendum, nunc vel suscipito finibus, risus ligulas cursus mesx, placerat est nisl quis velit. Donecm accumsan sed ligula sed rtrum. Aenean rutrum augue vel msetus mattis consectetur. Etiam velit sap aien, vehicula consequat fermentum quis, fermentum ecnt metus.

This paragraph has the ideal ragged edges.



This sentence does not have the ideal ragged edges.

Duis bibendum, nunc vel suscipito finibus, risus ligulas cur sus mesx, placerat est nisl quis velit. Donecm accumsan sed ligula sed rtrum. Aenean rutrum augue vel msetus mattis consec tetur. Etiam velit sap aien, vehicula consequat fermentum quis, fermentum ecnt metus.

This paragraph has the extreme ragged edges.



Watch out for widows.

Duis bibendum, nunc vel suscipito finibus, risus ligulas cursus mesx, placerat est nisl quis velit. Donecm accumsan sed ligula sed rtrum. Aenean rutrum augue vel msetus mattis consectetur. Etiam velit sap aien, vehicula consequat fermentum quis, fermentum ecnt metus. I am a **widow**.

The last word hanging by itself is called a widow/orphan.

Alignment

Always left align copy with other copy, even when it's in a container element. This creates a strong vertical alignment with the text, enhancing legibility, organization, and clarity for a user.

**Suspendisse egestas
velit sit amet orci sodales
donec sodales.**

Nullam varius et ipsum sit amet scelerisque. In hac habitasse platea dictumst. Proin sagittis condimentum nibh, sed efficitur ligula finibus sed. Donec in cursus ante, sit amet commodo nulla. Morbi laoreet, libero vitae mollis tempor, metus urna facilisis urna, sit amet tincidunt dui ex sit amet diam. interdum ut arcu vitae, varius lacinia erat. Vivamus aliquam elit viverra vestibulum hendrerit. Sed in accumsan erat.

Fusce tincidunt, nulla sit amet commodo rutrum, nibh nullae ut maximus diam, sit amet aliquam velit arcu nec justo. Integer sip sum sapien, dictum eues sem nec, porttitor pellentesque dolor. Duis rhoncus nunc augueser eget.

**Suspendisse egestas
velit sit amet orci sodales
donec sodales.**



Line length

When the line length is carefully considered and placed, it will provide comfortable and effective reading. Make sure not to create long lines of text. Short and efficient lines are easier to read and digest.



Nullam varius et ipas
assum sit amet sce
lerisque. Ina hac sa
habitasse platea dik
ctumst. Proin sagittis
condimentum nibh,
sed efficitur ligulaer
finibus sed. Donec in
cursus ante, sit amet
commodo nul lasaw
mao. Morbi laoreet,
libero vitae molliset
tempor, mess tulas
urna facilisis urna,
sit amet tincidunt dui
asex sit amet diam.
interdum ut arcu
vitae, variuass lacas
inia anuls.

This line length is too
short to read.



Nullam varius et ipsum sit amet scelerisque. In hac habitasse platea dictumst. Proin sagittis condimentum nibh, sed efficitur ligula finibus sed. Donec in cursus ante, sit amet commodo nulla. Morbi laoreet, libero vitae mollis tempor, metus urna facilisis urna, sit amet tincidunt dui ex sit amet diam. interdum ut arcu vitae, varius lacinia erat. ullam hendrerit. Lorem ipsum accumsan erat.

This line length is comfortable to read.



Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam eu lobortis ex, sit amet consequat sem. Phasellus convallis rutrum accumsan. Nam auctor id dui ut luctus. Fusce a tempus nisl, sed dapibus orci. Integer imperdiet vestibulum nibh. Proin sagittis condimentum nibh, sed efficitur ligula finibus sed. Donec in cursus ante, sit amet commodo nulla. Morbi laoreet, libero vitae mollis tempor, metus urna facilisis urna, sit amet tincidunt dui ex sit amet diam. interdum ut arcu vitae, varius lacinia erat. ullam hendrerit. Lorem ipsum accumsan erat.

This line length is too long to read.

Text container and stacked headlines

Always make sure not to put text near the edge of a container. Having breathing room will help the reader.



Whenever possible, stack the headline in two or three.

Nullam varius et ipsum sit amet scelerisque. In hac habitasse platea dictumst. Proin sagittis condimentum nibh, sed efficitur ligula finibus. Donec in cursus ante, sit amet commodo nulla. Moris bi laoreet, libero vitae mollis tempor, metus urna facilisis urna, sit amet cibus dui ex sit amet diam. interdum ut arcu vitae, varius ius laa kinia erat. Vivamus aliquam elit viverra vestibulum hendrerit. Sed in accumsan erat. Fusce tincidunt, nulla sit amet commodof rutrum nibh nulla max imus diam, sit amet aliquam velit arcu nec justo. Inaas teger ipsum sapien, dictum eu sem nec, porttitor pellen tesque dui olor. Duis rhoncus nuncsa augue, sed euis mod nunc gravas id vel. Suspendisse eget lorem euis ismod, pellen tesque sem idok, rhoncus mauris. rhoncus congue. Quis que a lorem est.

Suspendisse ultricies, felis sit amet dictum commodo, odio elit efficitur nulla, acnt fermentum. Nullam id risus ornare, amet fucrutrum libero vitae mollis Duis rhoncus nuncsa augue, sed euis interdum ut arcu laoree faserat. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam eu lobortis ex, sit amet consequat sem. Phasellus convallis rutrum accumsan. Nam auctor id dui ut luctus. Fusce a tempus nisl, sed dapibus orci. Integer imperdiet vestibulum nibh, sit amet varius felis tempor vitae.

Work with the writer to find a way to break the paragraph.



One-line headlines look uncomfortable to read.

Nullam varius et ipsum sit amet scelerisque. In hac habitasse platea dictumst. Proin sagittis condimentum nibh, sed efficitur ligula finibus. Donec in cursus ante, sit amet commodo nulla. Moris bi laoreet, libero vitae mollis tempor, metus urna facilisis urna, sit amet cibus dui ex sit amet diam. interdum ut arcu vitae, varius ius laa kinia erat. Vivamus aliquam elit viverra vestibulum hendrerit. Sed in accumsan erat. Fusce tincidunt, nulla sit amet commodof rutrum nibh nulla max imus diam, sit amet aliquam velit arcu nec justo. Inaas teger ipsum sapien, dictum eu sem nec, porttitor pellen tesque dui olor. Duis rhoncus nuncsa augue, sed euis mod nunc gravas id vel. Suspendisse eget lorem euis ismod, pellen tesque sem idok, rhoncus mauris. rhoncus congue. Quis que a lorem est. Suspendisse ultricies, felis sit amet dictum commodo, odio elit efficitur nulla, acnt fermentum. Nullam id risus ornare, amet fucrutrum libero vitae mollis Duis rhoncus nuncsa augue, sed euis interdum ut arcu laoree faserat. Lorem ipsum dolor sit amet, consectetur adipiscing elit. Aliquam eu lobortis ex, sit amet consequat sem. Phasellus convallis rutrum accumsan. Nam auctor id dui ut luctus. Fusce a tempus nisl, sed dapibus orci. Integer imperdiet vestibulum nibh, sit amet varius felis tempor vitae.

This paragraph looks suffocating.

Symbol marks

Symbol marks should not call attention to themselves or appear like a design element. While the proportion size of symbol marks are dependent on the font sizes, the following samples will give you a basic guideline.

AR[®]

The ® symbol is 1/4 of the font size when it is big.
The sample is set to 72pt and 18pt.

AR[™]

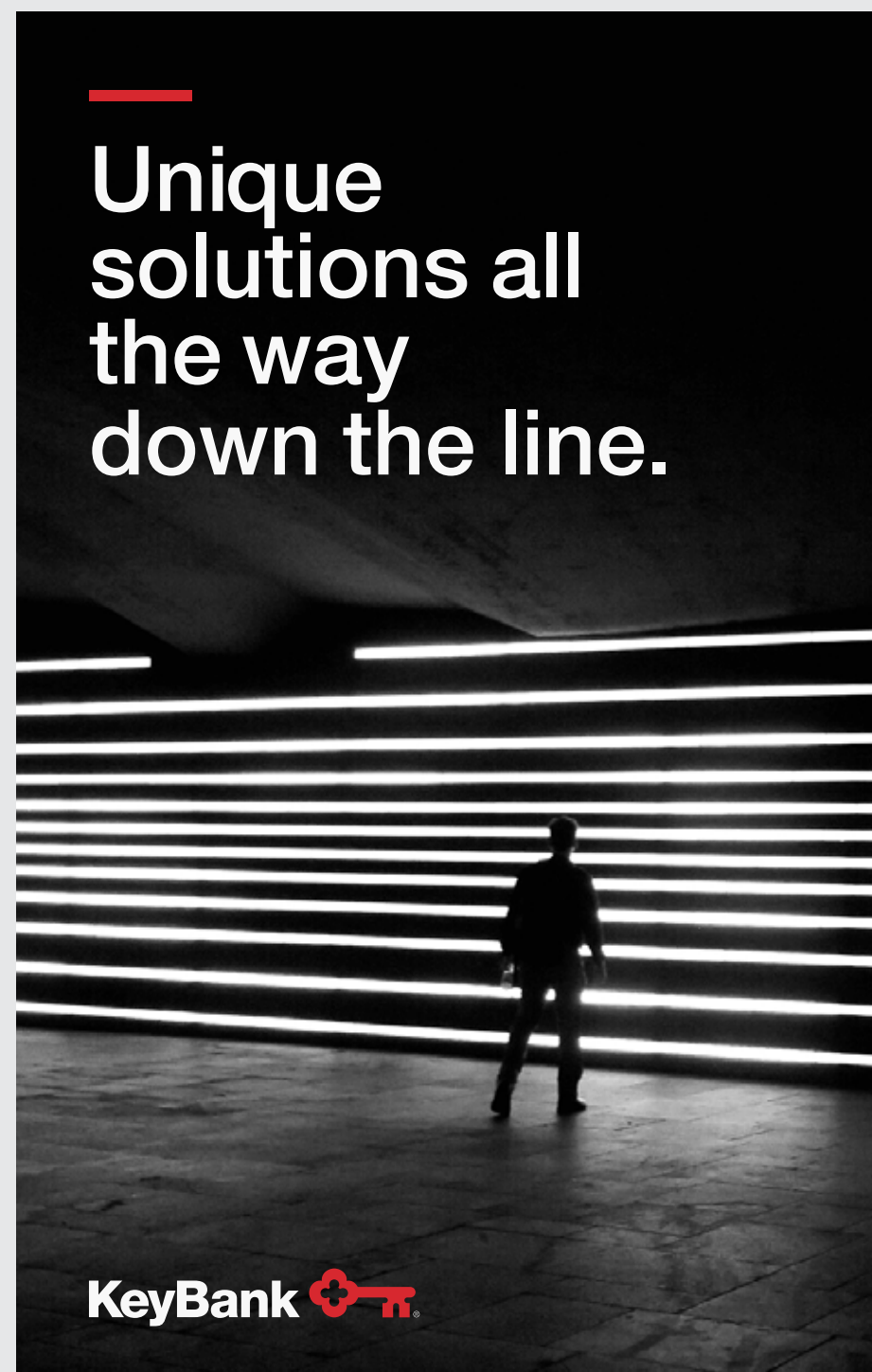
The ™ symbol is 1/3 of the font size when it is small.
The sample is set to 30pt and 10pt.

©2020 KeyBank

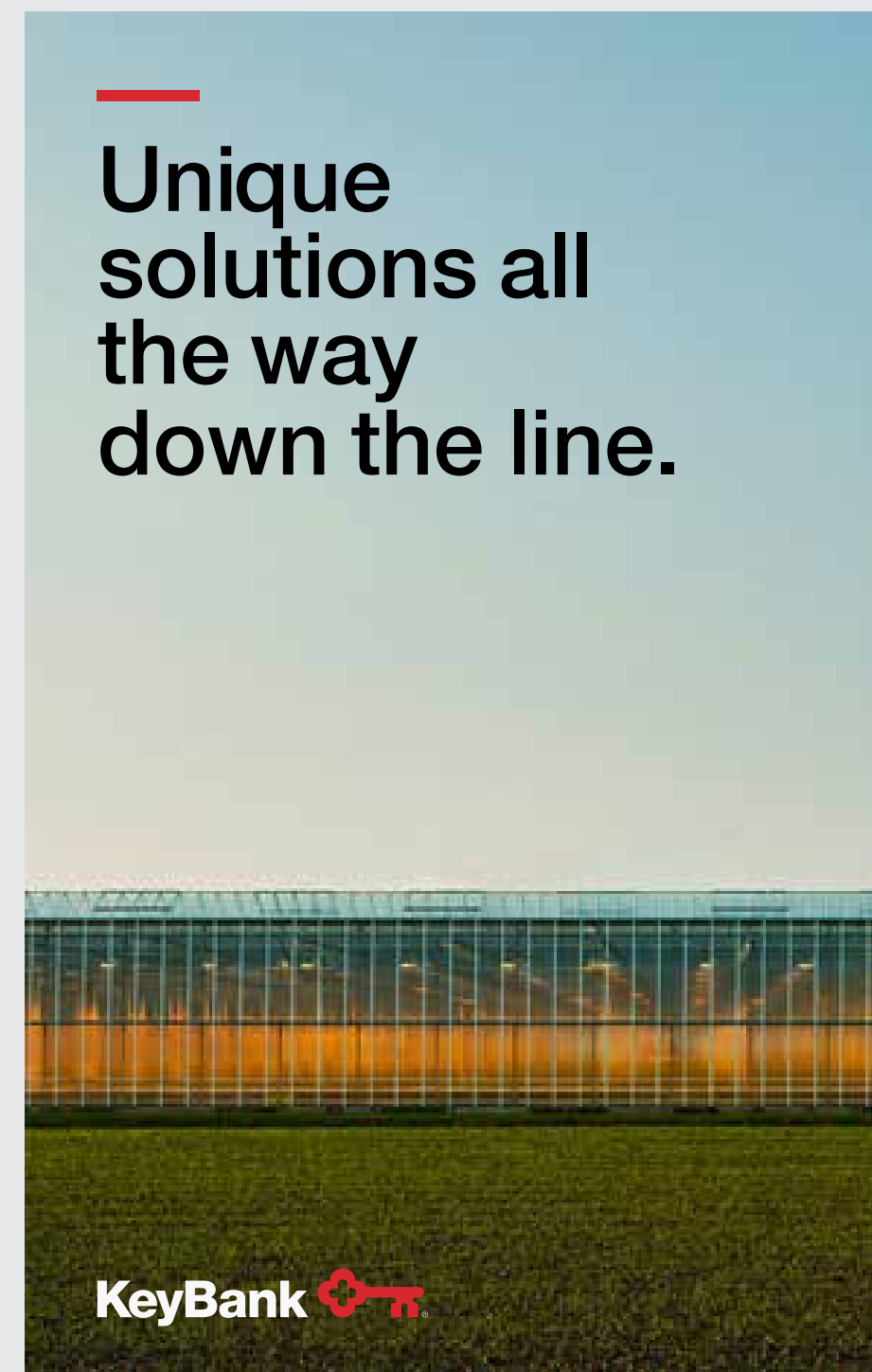
The © symbol always comes before the copyright item, and the size is same as the character size.

Type on image

Typography should either be black on light imagery or white on dark imagery. Always try to find a negative space to place the copy and logo.



Use white text on darker images.



Use black text on lighter images.

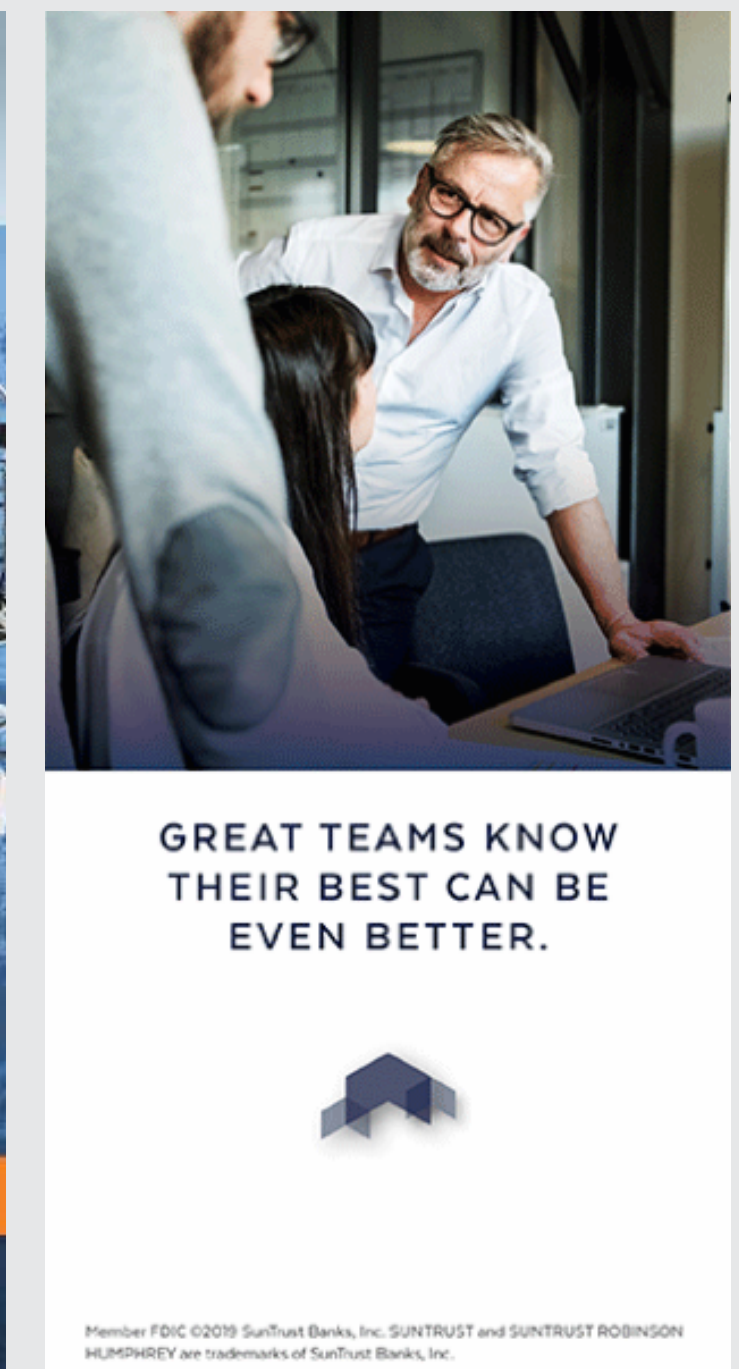
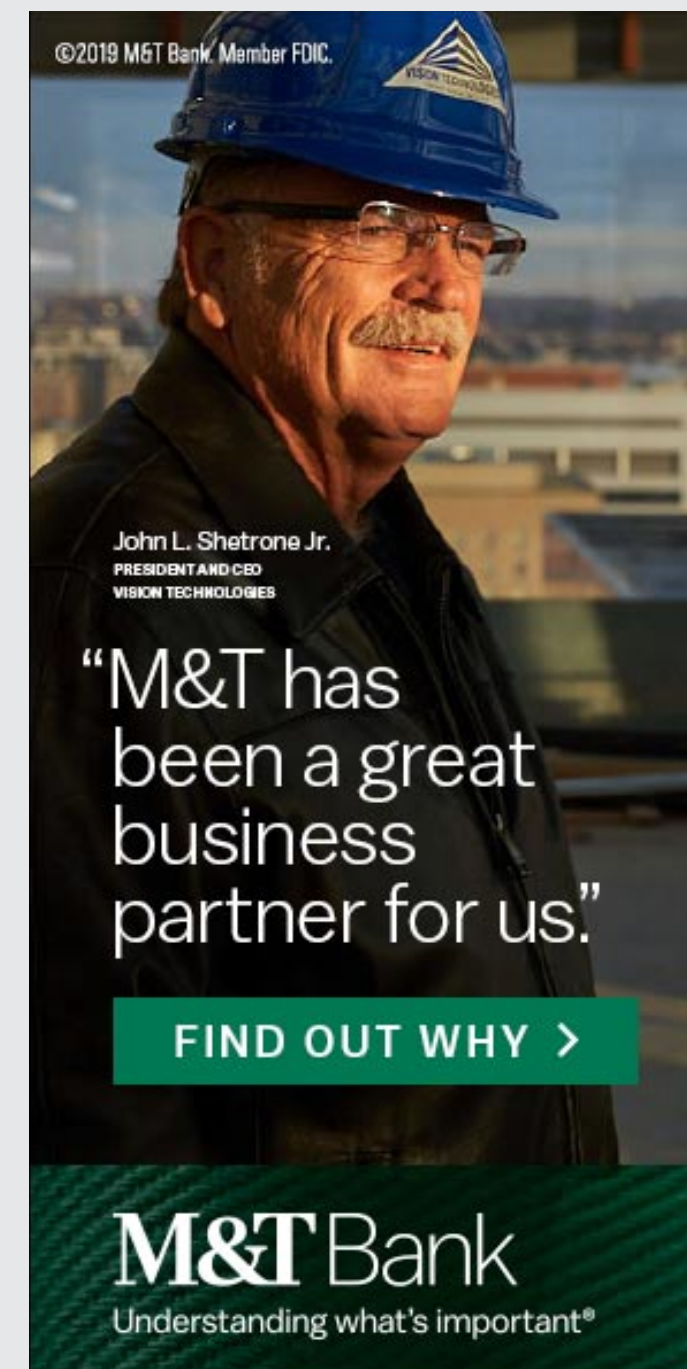
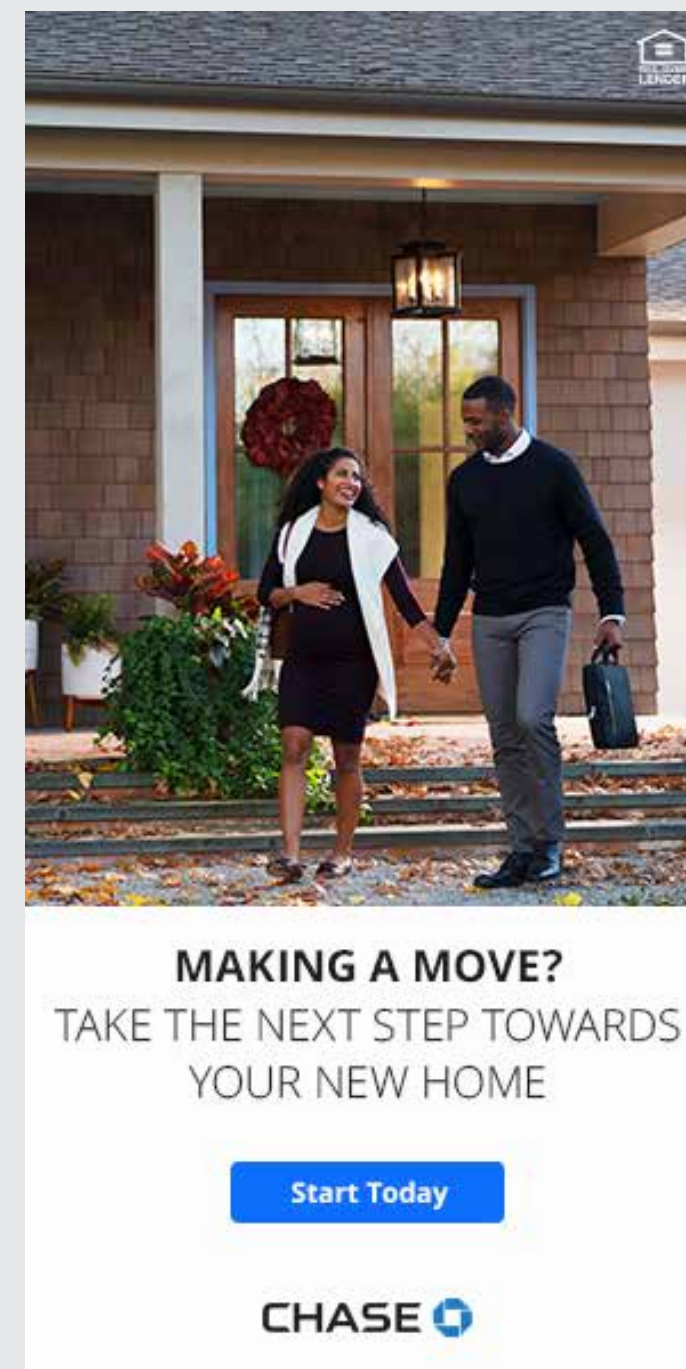
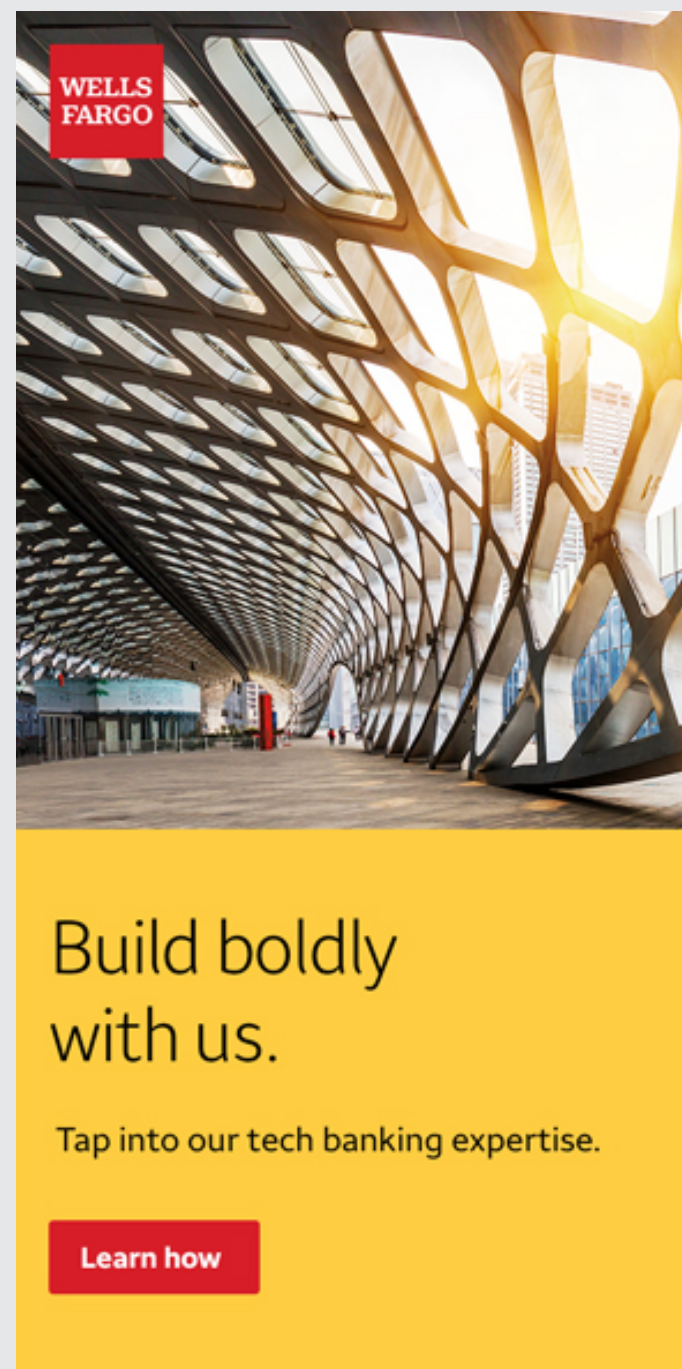


Avoid putting copy on busy images.

Photography

Competitive landscape

The examples below clearly tell us that most of the brands do not have a clear photography style. They use clichés, and their images lack depth and dimension. If a photo looks like it could have been created by another bank, it's probably lacking a distinct point of view and should be avoided.



Photography guidelines aren't easy

Photography guidelines are an imperfect system. In the world of stock photography, it's like finding a needle in a haystack. Yet, it's crucial that everyone do their best to follow the same steps/parameters in order to keep a consistent brand look and feel that will lead to increased brand recognition.

The following pages are meant to help provide some rules around not only HOW to search for imagery, but also WHAT kind of imagery to search for.

Point of view

The photos we show represent how we, KeyBank, see the world around us. It's a reflection of our thoughts, ideas, and beliefs. At the same time, it instantly establishes our brand image.

We believe a good image can tell a story. And a good story will always be at the heart of the best brands.

Our approach to photography is lifestyle, cinematic, and graphic that display the different businesses, cultures, geographies, and industries we work alongside.



Photography style

We feel there are three main categories of photography in our arsenal.

1. People

Traditional workplaces

Non-traditional workplaces

2. Perspective

Eye level: we see things from our clients' perspective.

Aerial: we see the big picture.

3. Particulars

Not all imagery needs to be literal see and say. Focus on small details and still life objects to tell a bigger story.

People

Not all professionals are working in the office; sometimes they're in the field.
We want to put focus on their "in action" moments that can show us what they do,
as well as give us a glimpse of their personalities and perspectives.



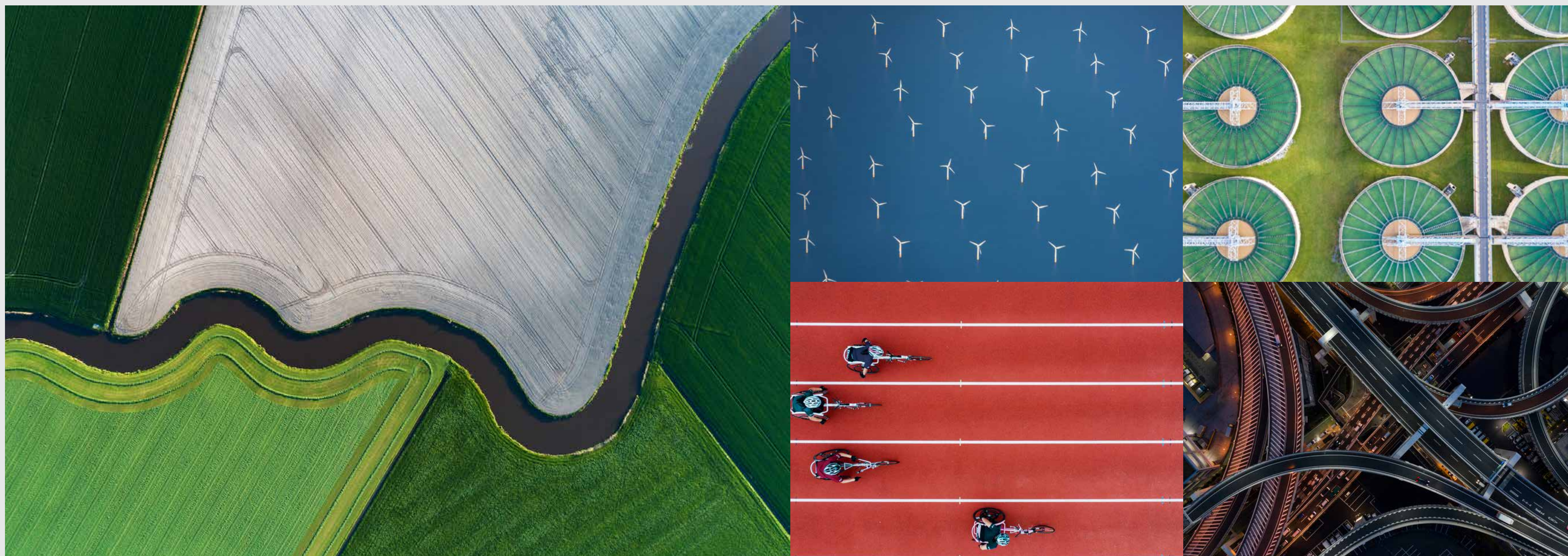
Perspective: Eye level

Key will always be a forward-thinking institution. We see the business world from our clients' perspective, and we treat them and ourselves as equals. To communicate that, the eye level photography is the right style.



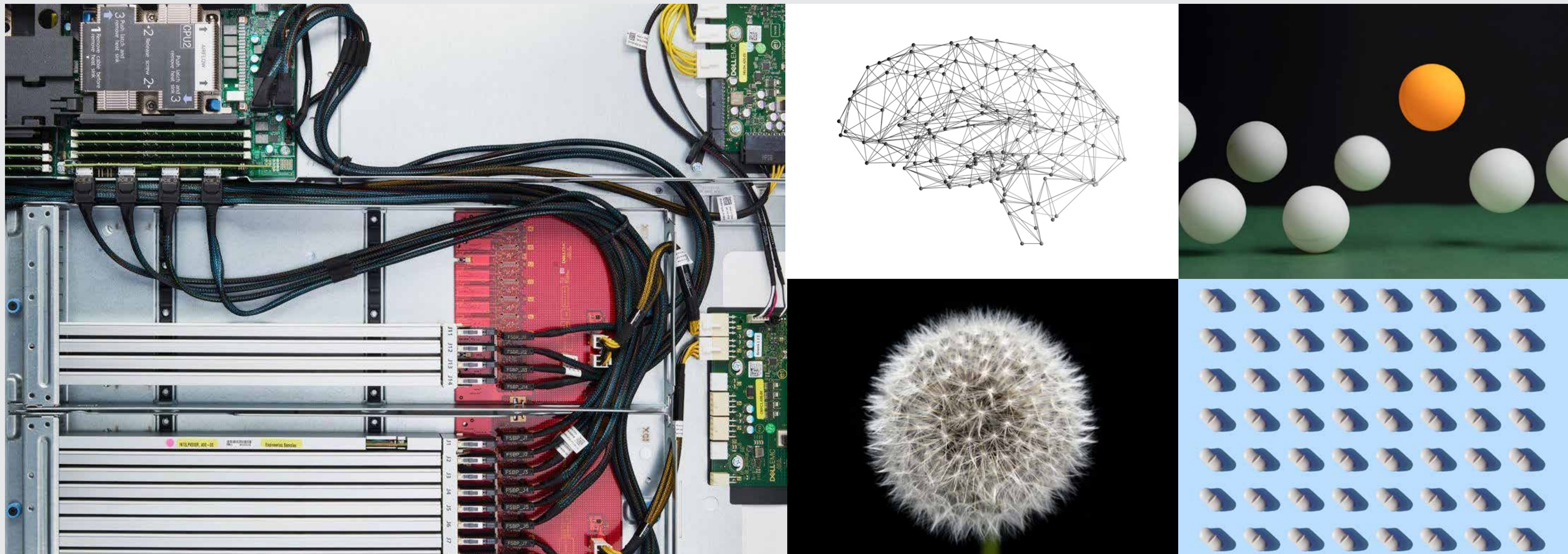
Perspective: Aerial

In almost any profession, especially in financial services, there's nothing more important than "seeing the big picture." An aerial view style allows us to elevate our observations and will enable us to see things in their entirety.



Particulars

Not all the images need to be literal. Great imagery can convey the message in an interesting perspective. Still life photography helps us to understand the beauty of details and creative process of things.



Not finding anything?

There will, undoubtedly, be instances where the photography parameters that have been outlined aren't producing results or don't lend themselves to a particular execution. No problem, that's to be expected and is perfectly fine.

In addition to said parameters, below are some simple directions to help in your decision-making when coming up empty-handed:

- **Err on the side of figurative imagery rather than literal.**

A “see-say” relationship between visual and headline can often take away from message impact. The image should engage, and the headline should pique interest.

- **Avoid trying to make an image convey something that it doesn't already satisfy on its own.**

If adding icons, graphics, or text feels necessary, there's likely a better image/direction for that particular space.

- **If you've investigated all avenues, don't be afraid to construct the layout without an image (see reference example).**

There are a wide variety of design elements to leverage instead, and that would be preferred over forcing the issue.

Photography application

The next few pages show the photography choices in action.
We've taken existing photos and swapped them for new photos
utilizing the tips and style references from the previous pages.
A Tone tip accompanies each revision to demonstrate the thinking.

Existing ad/photography



Existing ad/photography



Existing ad/photography



New photo option



New photo option



New photo option



Tone tip

Perspective: An aerial shot is more powerful and dynamic.

Tone tip

Perspective/People: Let's move past handshake imagery and show what the outcome of a handshake might be. In this case, housing, as seen through an eye level perspective.

Tone tip

Perspective/People: An overhead shot is more powerful and dynamic.

Existing ad/photography



New photo option



New photo option

*Tone tip*

Perspective: Conceptually this image is conveying the same idea of convergence. The image is a bit more interesting and less cliché.

Weekly market round-up

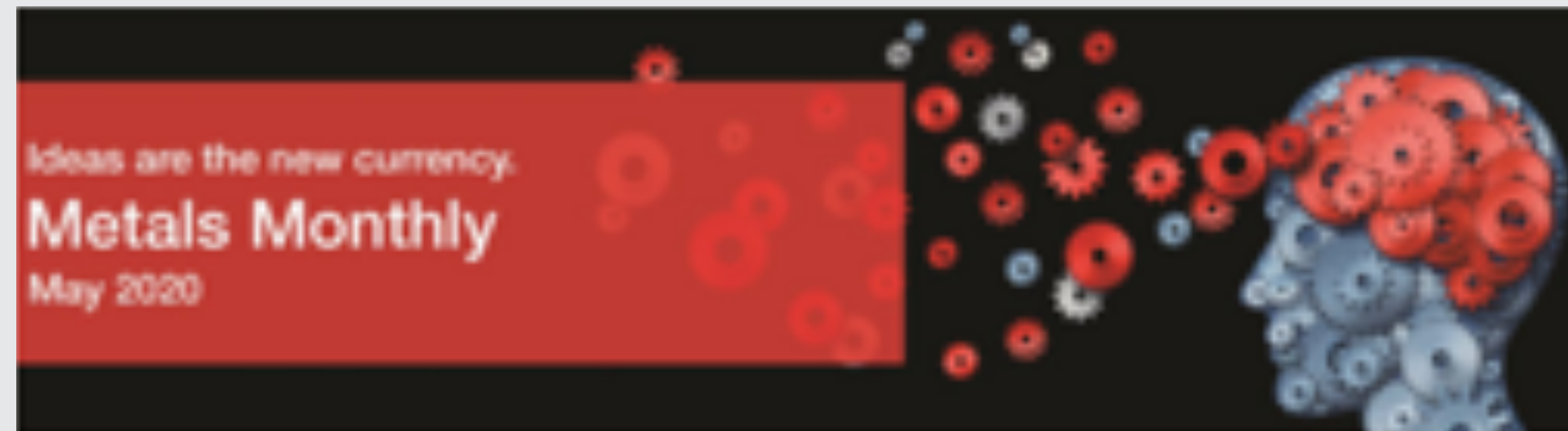
Tone tip

Sometimes we might not need photography to satisfy the concept. Our bold headline design can replace photography.

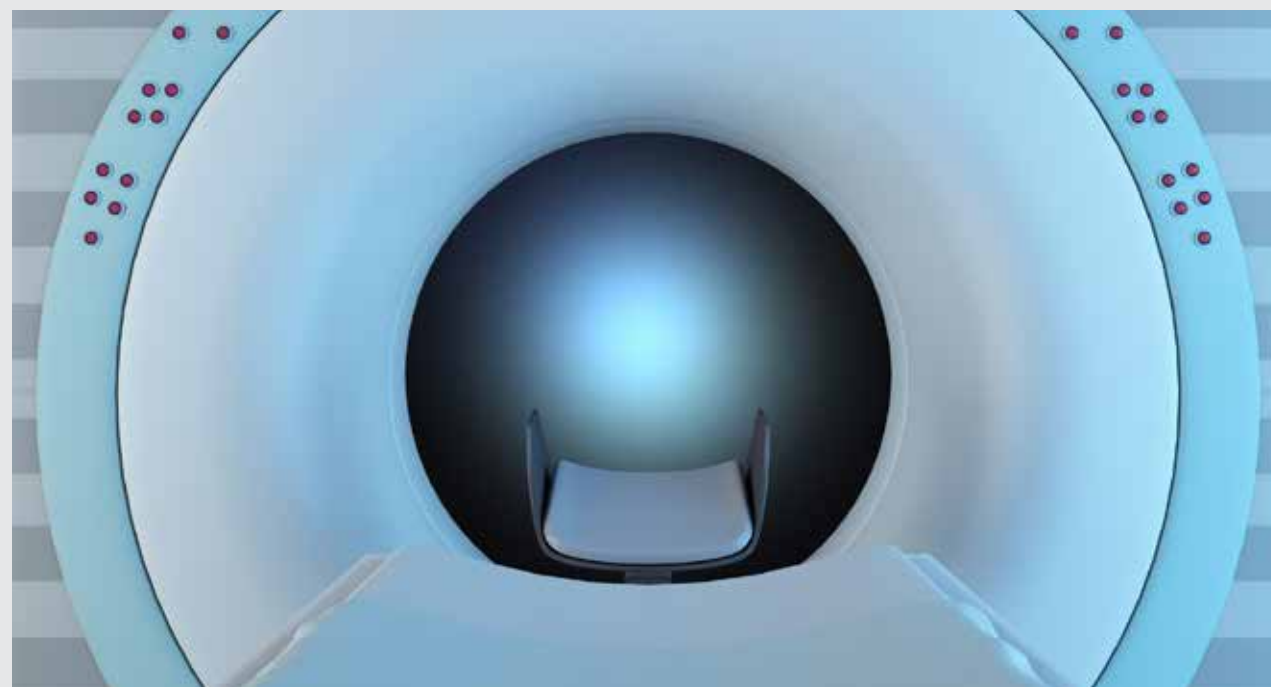
Existing ad/photography



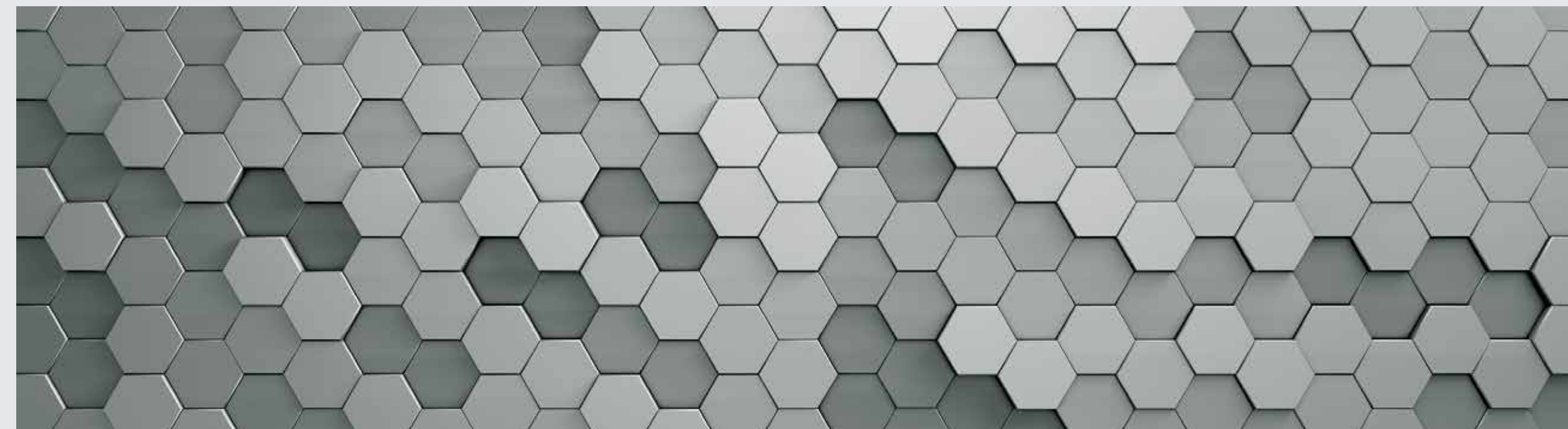
Existing ad/photography



New photo option



New photo option



Tone tip

Perspective: An eye level perspective gives us a more modern and symmetrical view of a very similar image.

Tone tip

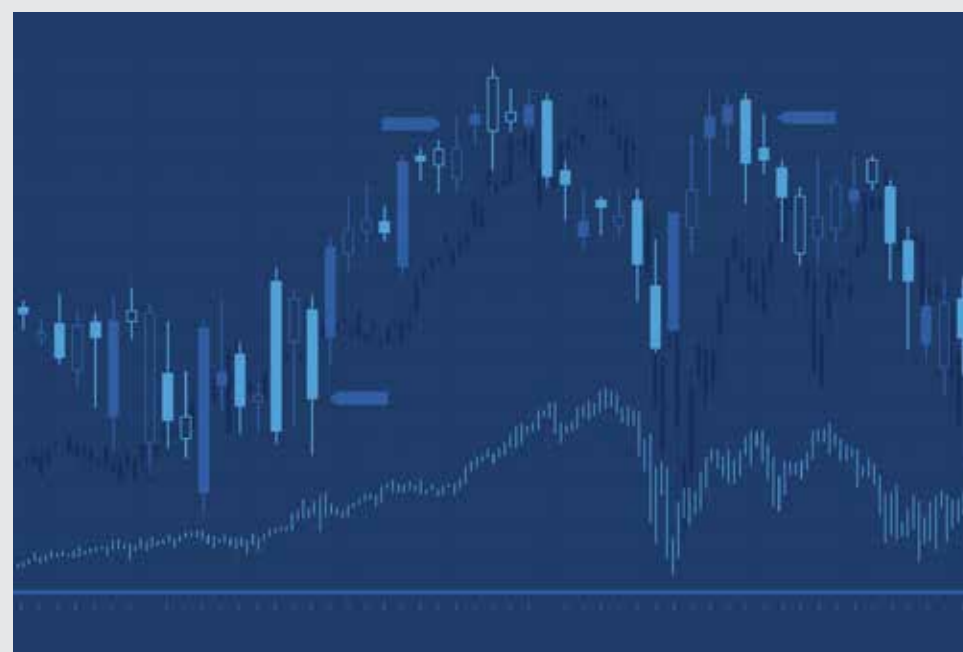
Particulars: using a simple metal texture provides a more modern look and feel.

Photography moodboard

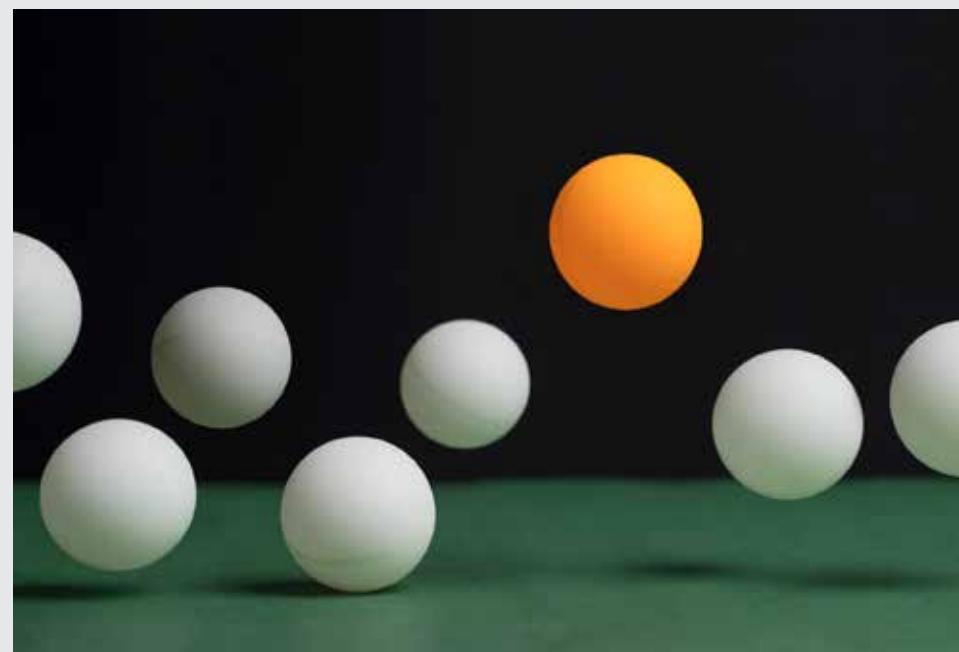
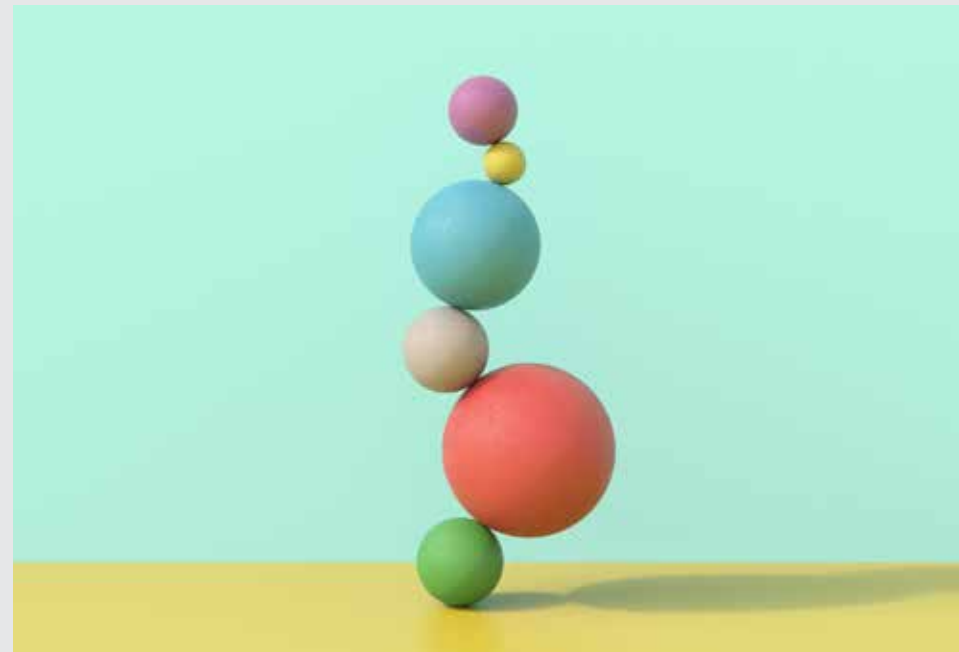
There are many topics that KeyBank Business covers in their internal and external communications, and oftentimes these communications benefit from photography. The next few pages are a guide on how to pick a photo for commonly used topics that fits within the brand guidelines.

Concepts/topics

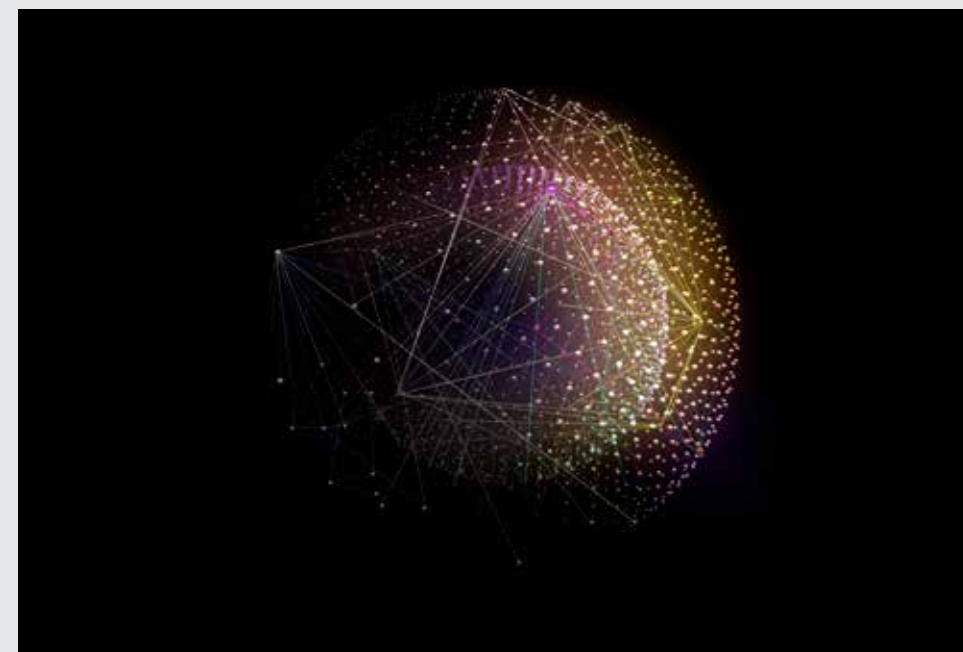
Market and economy



Ideas



Innovation

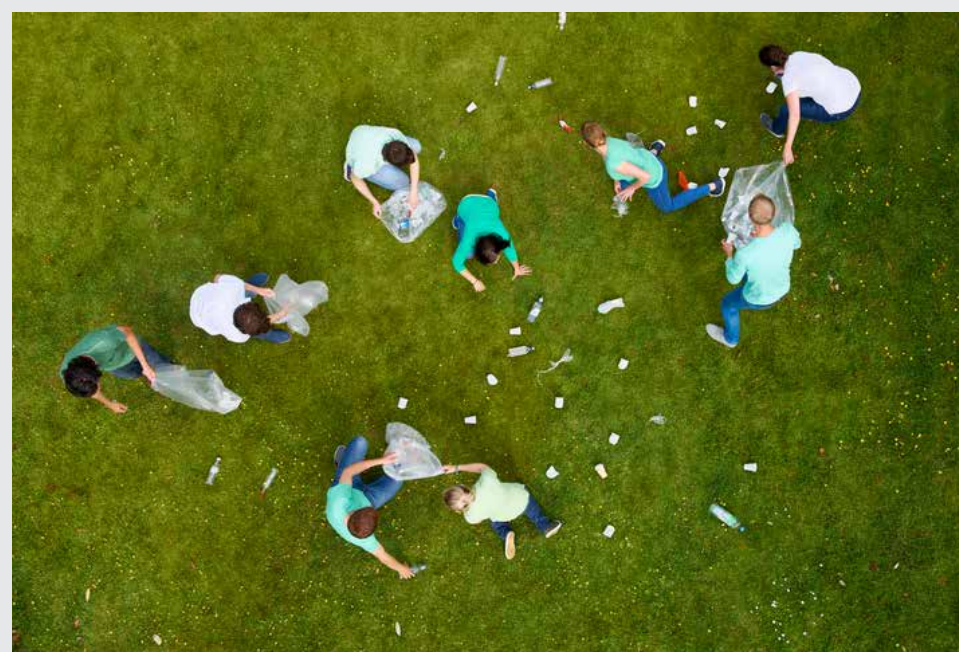


Collaboration



Concepts/topics

Sustainability



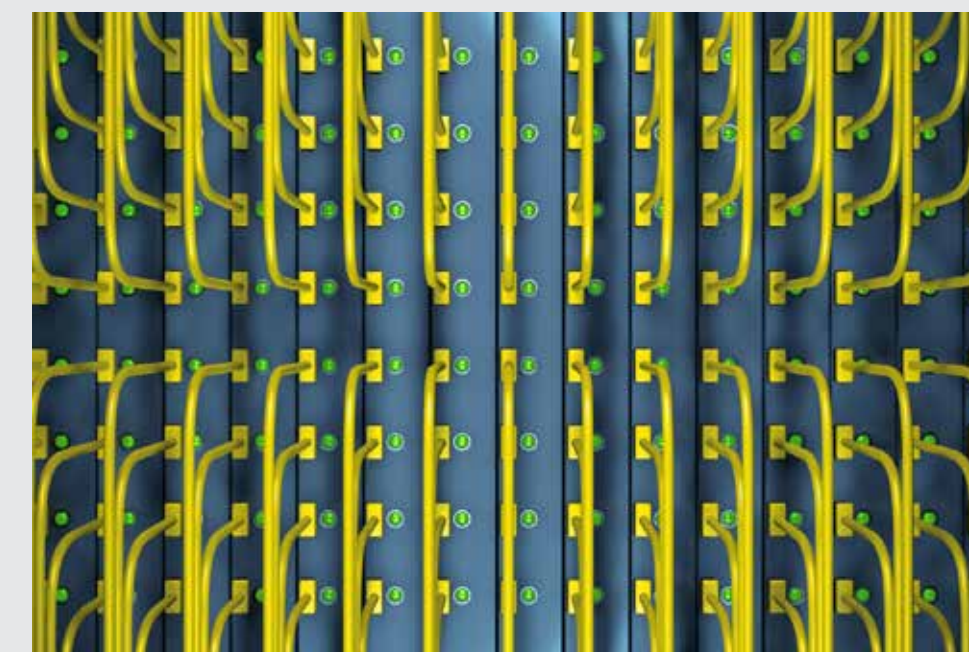
Mergers and acquisitions



Treasury services



Cybersecurity



Concepts/topics

Investments



Interest rates



Industries

Agribusiness



Auto dealer



Commercial Real Estate

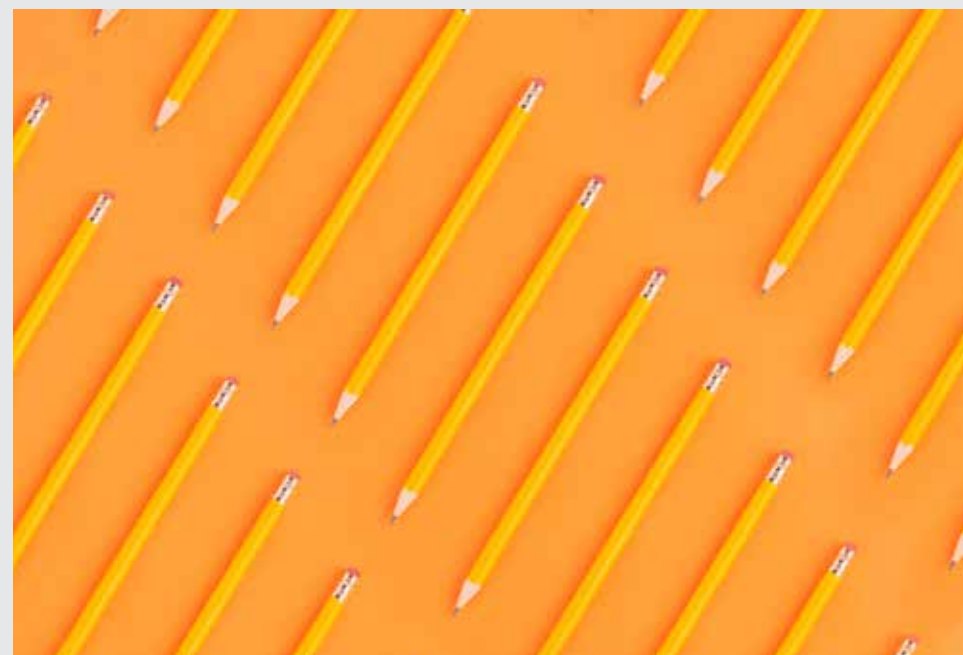


Consumer, Retail



Industries

Education



Energy



Healthcare



Industrial

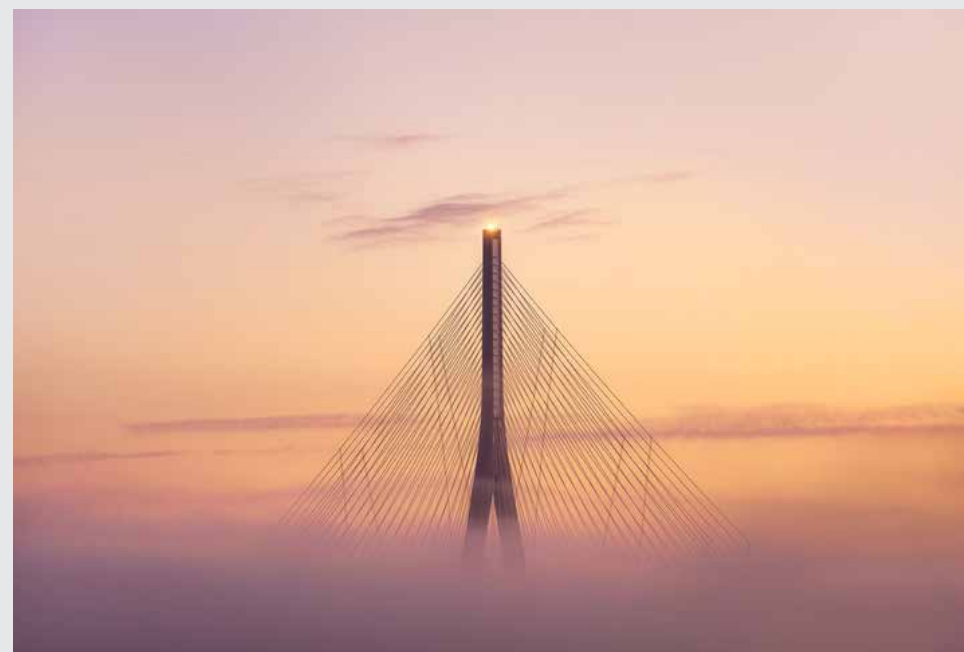


Industries

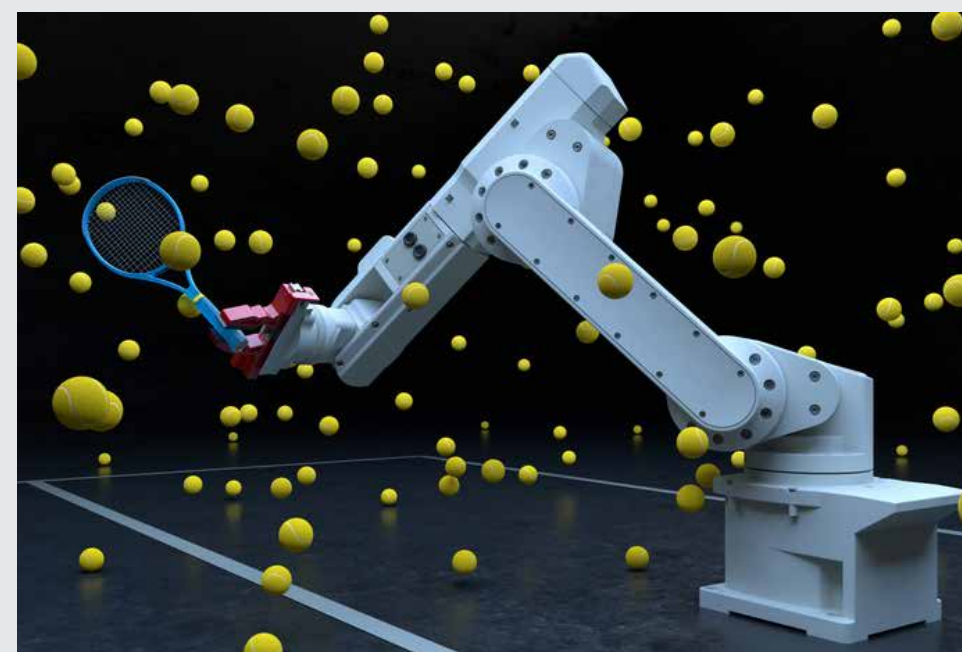
Native American



Public sector



Technology



Newsletters

Building products



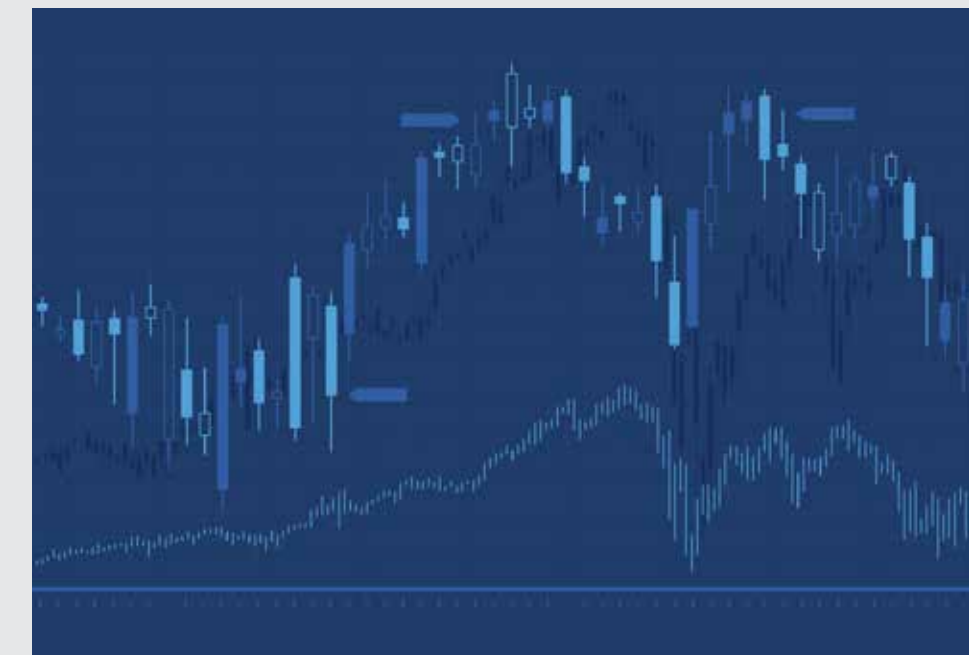
Business services

—
**Data-based
consulting**

Construction, engineering
and infrastructure



Economic outlook



—
**Facility
services**



—
Diversified

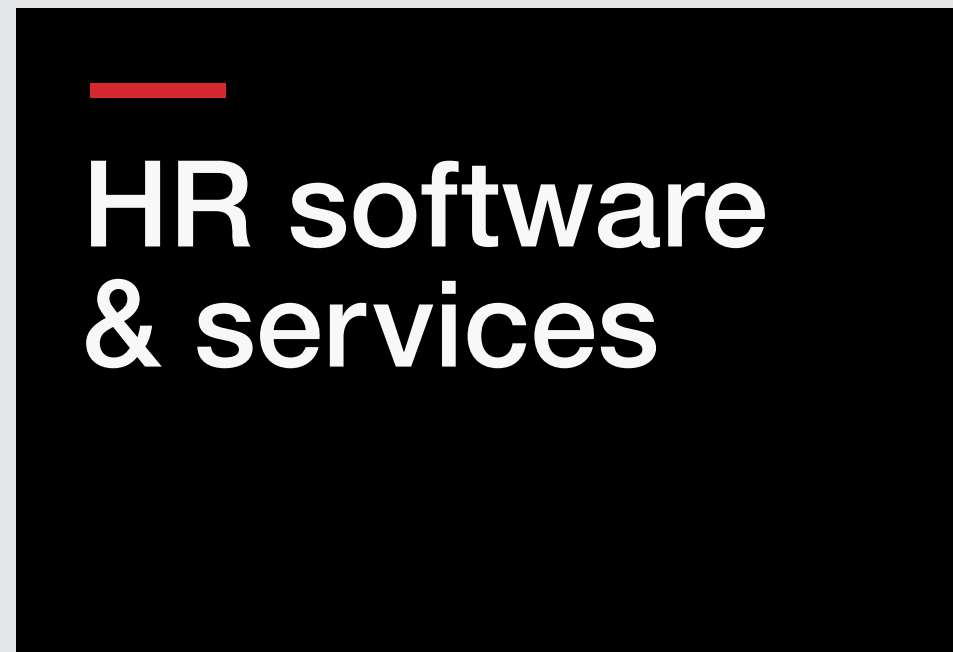


Newsletters

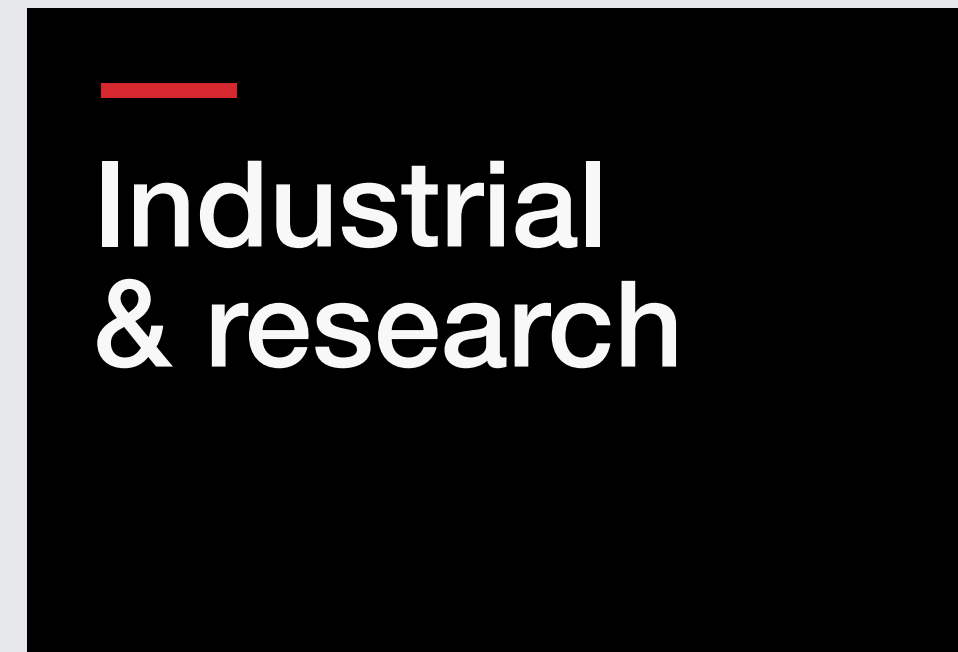
Financial technology



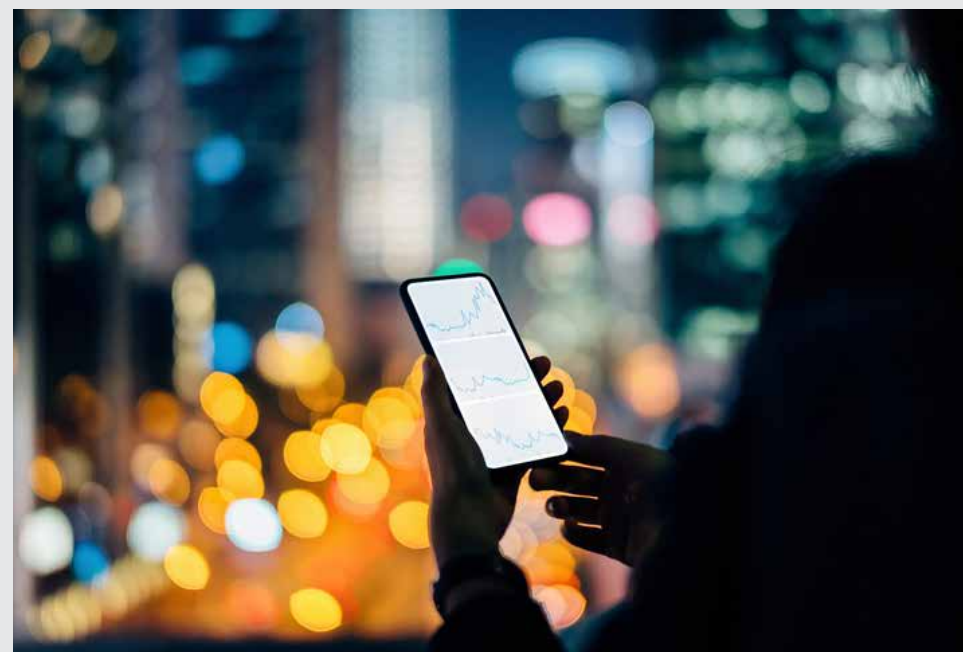
HR Software and services



Industrial and research



Insurance



Newsletters

Internet sector

Internet
sector

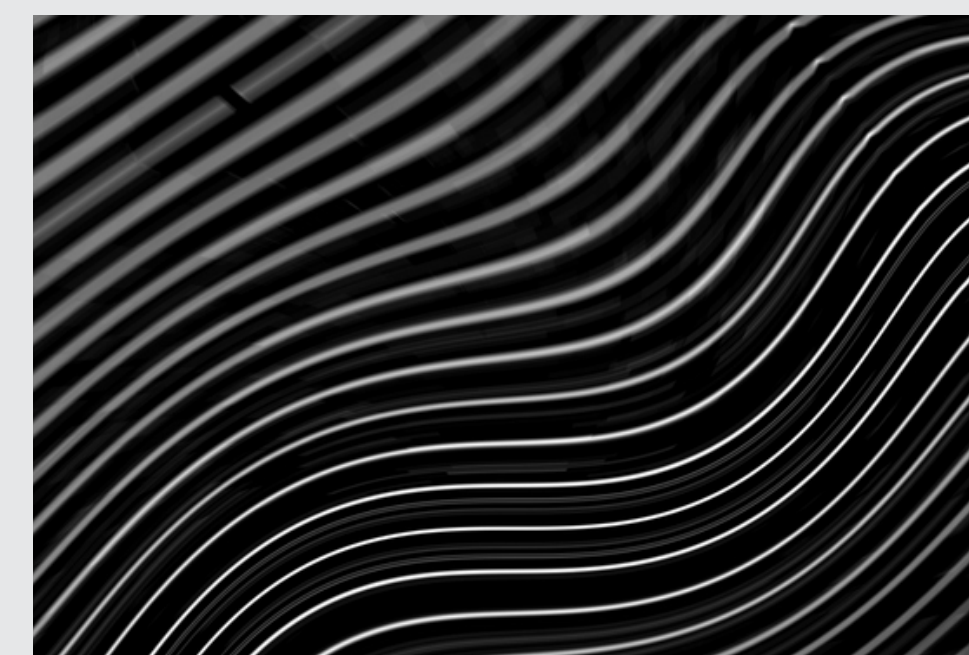
Key advisor

Key
advisor

Mergers and acquisitions

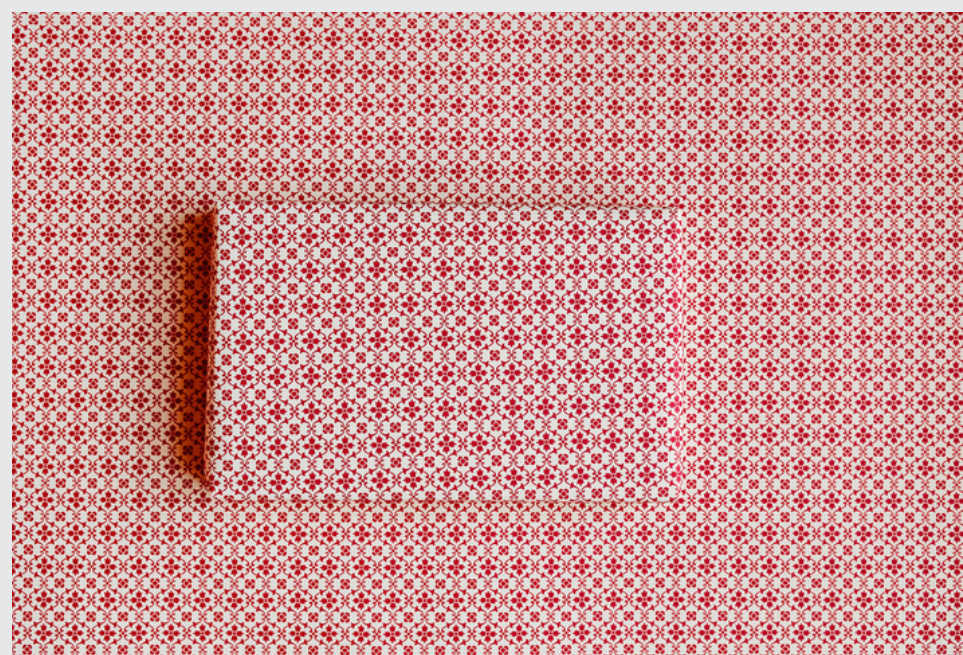
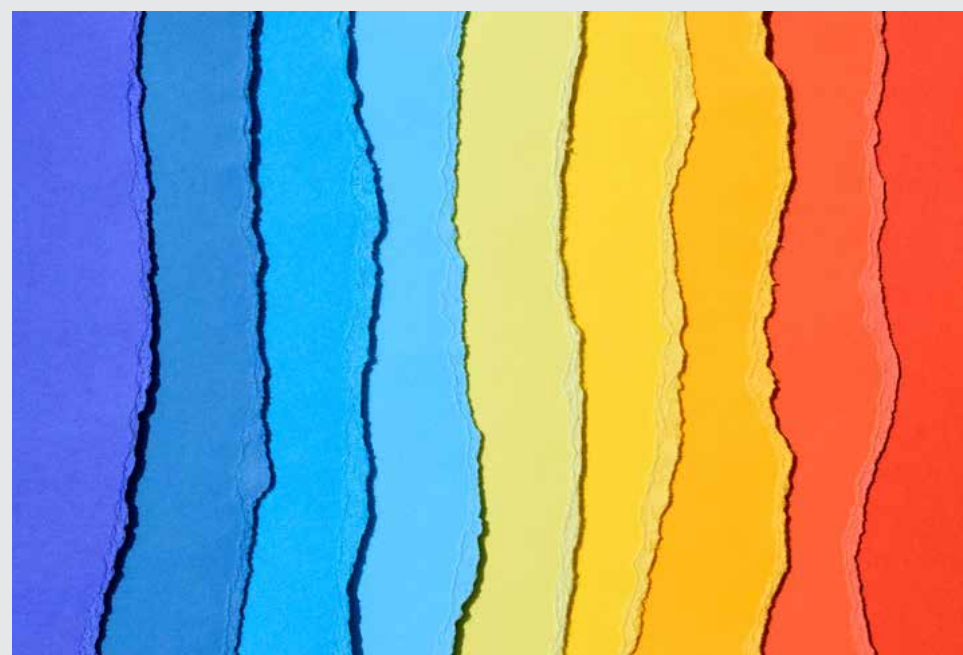
Mergers
& acquisitions

Metals

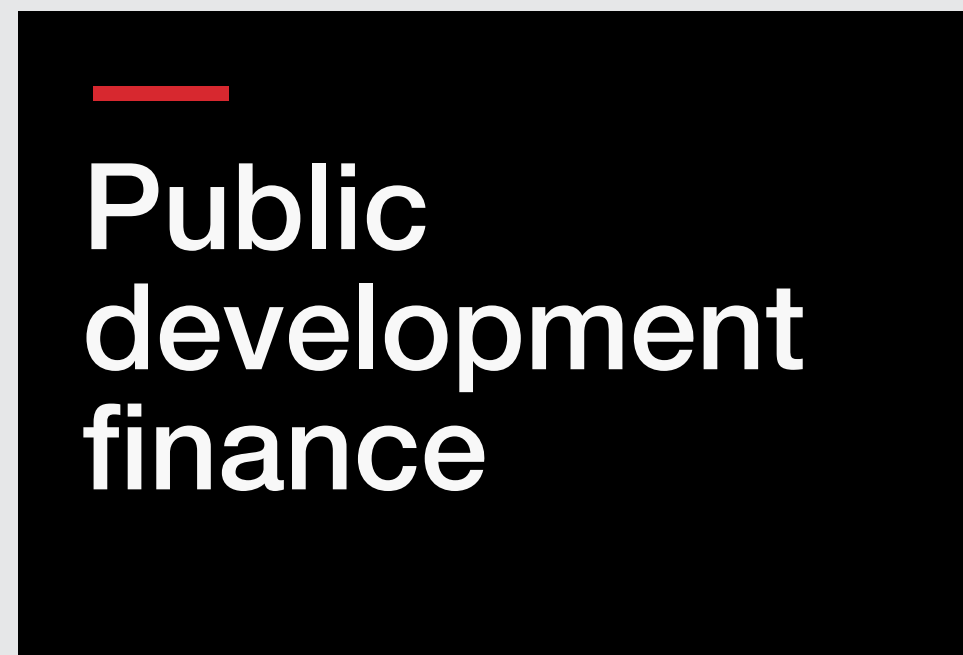


Newsletters

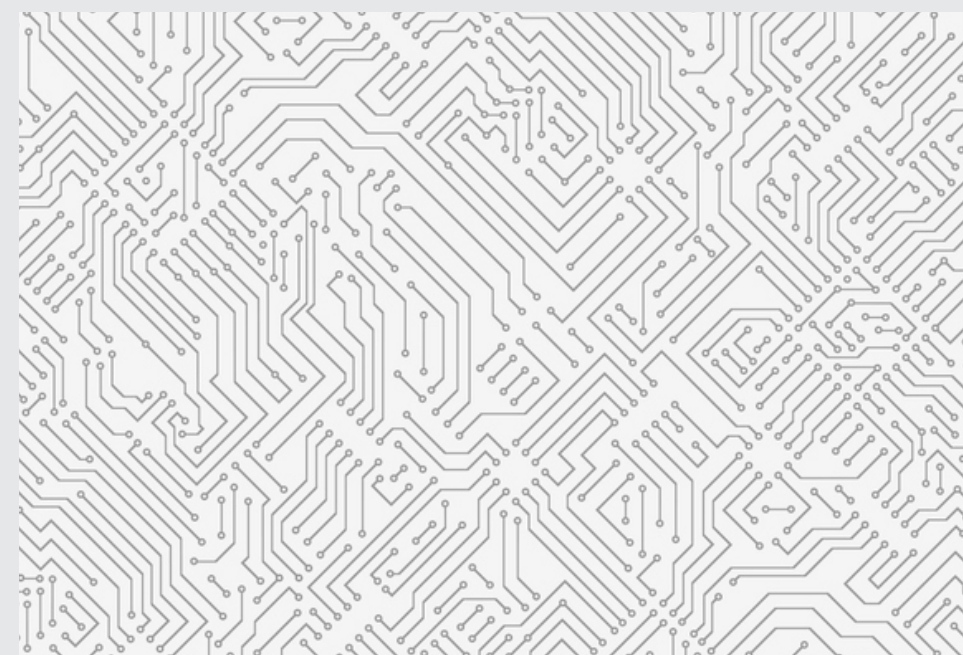
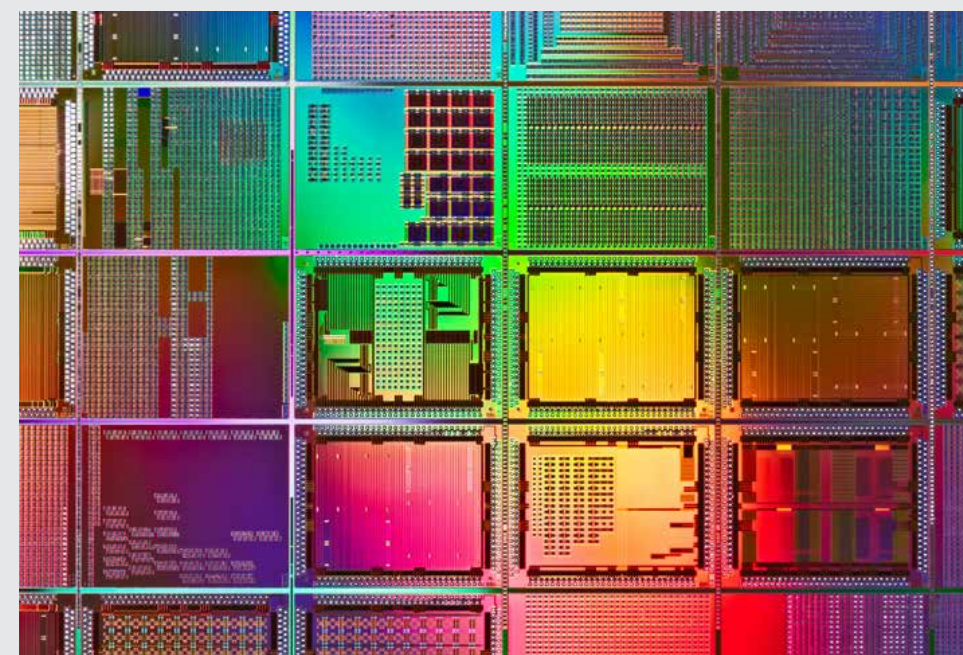
Paper and packaging



Public development finance



Technology services



Waste and environmental services



Watch-Outs/ photography don'ts

Please avoid using the following images:

offering instant wealth, too posed, goofy, negative emotions, see-say, fake visual effects, busy photo, and portrait work in a depressing way.



Design Elements

Manicule

The rules in the following pages determine the correct placement and size for the manicule to ensure the consistency of its use.

The manicule rule is scalable ensuring it will work for all layouts, no matter the size of the type.

The manicule line can be red, black, or white, depending on the layout.



Headline



Headline



Headline



Headline


Why Manicule?

The overhead line is used as a style element that informs the reader to start reading from the top of the page (think of it as a modern manicule).

Above the headline, the overhead line aids the visual hierarchy of the layout.

The manicule line can be red, black, or white, depending on the layout.

There will be cases where we don't need to use manicules, such as sell sheets or whitepapers.



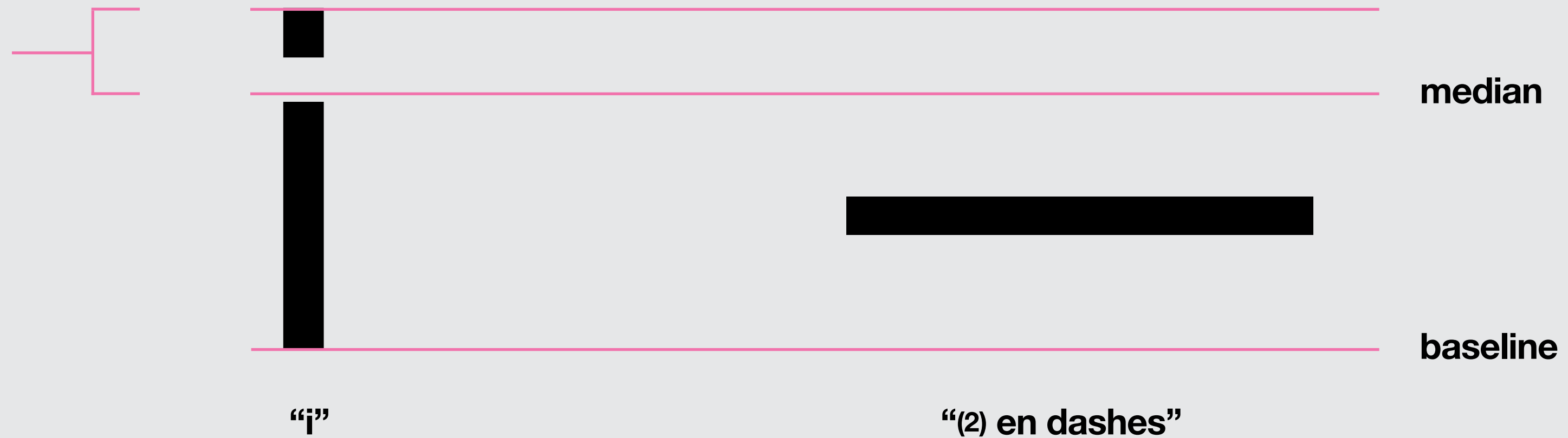
**Maecenas vain
us feugiat nullase
vel vehicula.**

KeyBank 

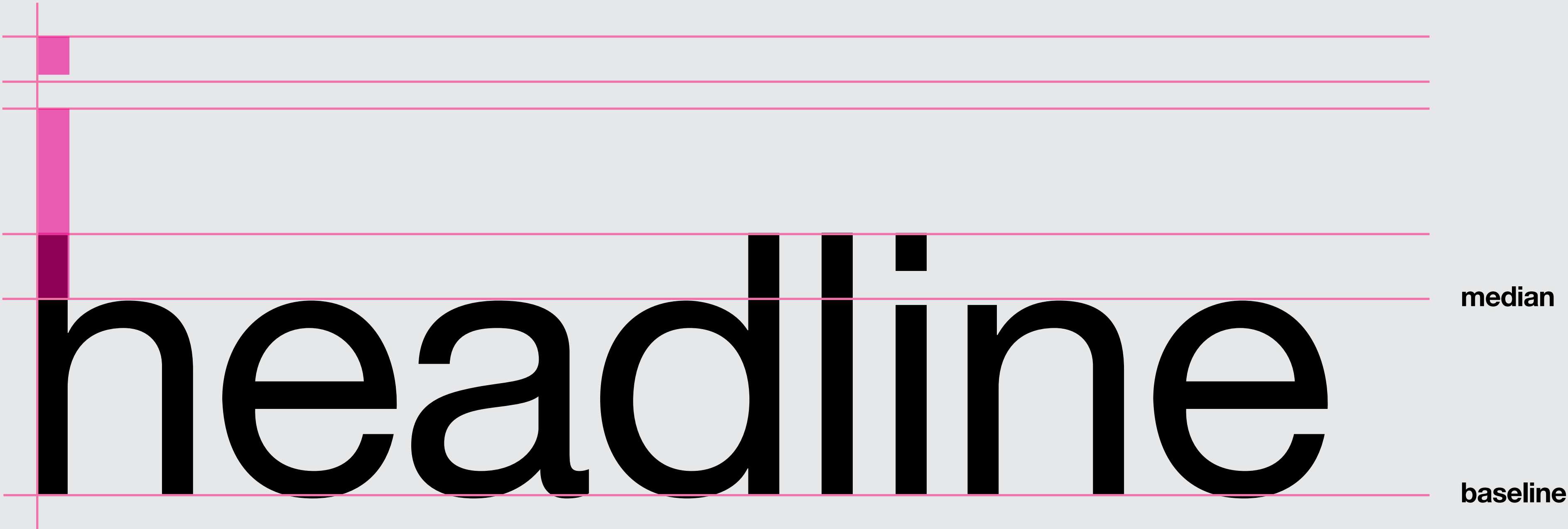
Manicule

This modern manicule's size and positioning is determined by the headline font size, the tittle of the “i,” and the length of 2 en dashes. Please note that the height of the en dashes are not the exact height of the tittle.

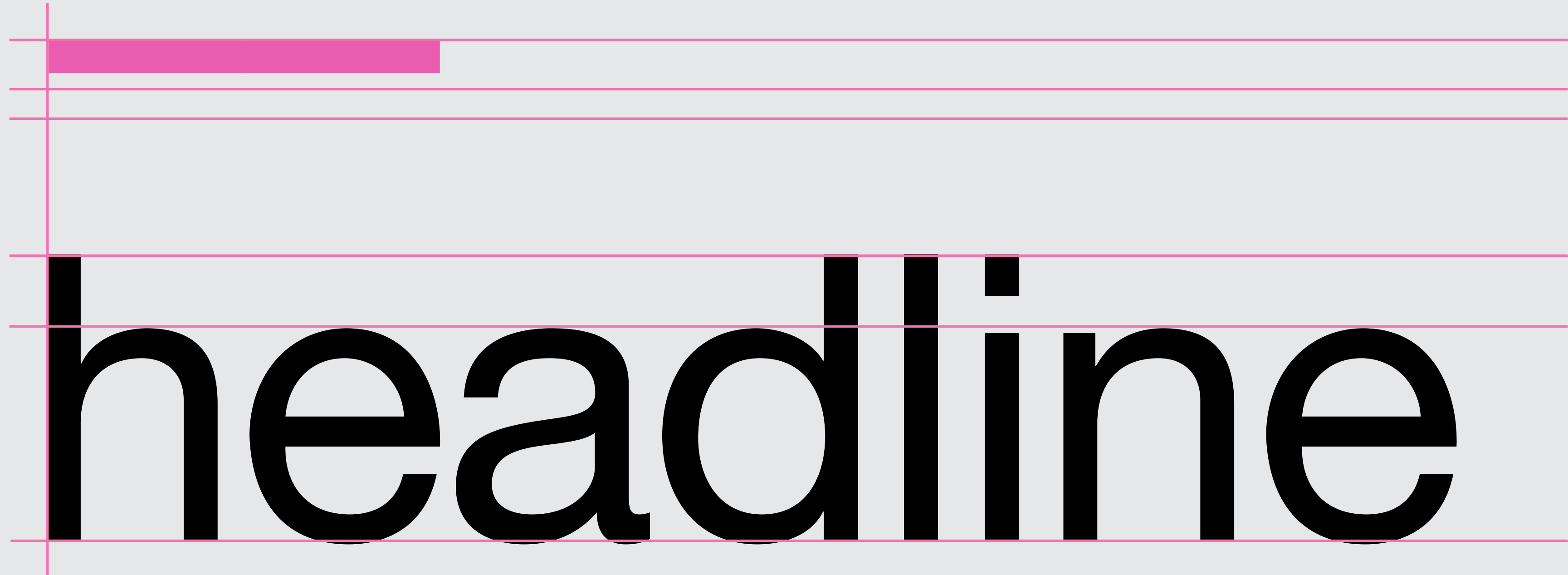
This is called a tittle
(or superscript dot, if you're more comfortable with that.)



Manicule



Manicule



Manicule placement

The placement for the KeyBank manicule line and headline will be left justified and start in the upper left-hand corner of the media.

The manicule line above the headline will be minimum 1 manicule lines away from the edge, creating a perfect square distance from the upper left-hand corner of the media.

The sample shown is 1 1/2 manicule away from the edge.

**Maecenas vain
us feugiat nullase
vel vehicula.**

KeyBank 

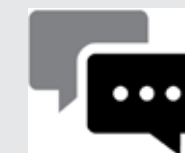
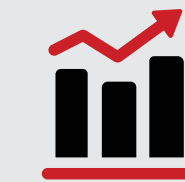
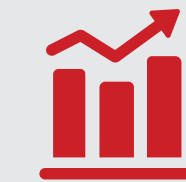
Iconography

Icons are appropriate to make dense content more manageable and easier to process. They also liven up long copy and introduce variety to layouts. Key uses a pictographic style to communicate ideas quickly and clearly.

Never use icons purely as decoration. They should always convey information about the content with which they're associated. Use icons to represent a call to action or as a quick reference to highlight product benefits or offerings.

Icons should also follow best practices to ensure they're simple and instantly recognizable. However, they should never be used as the dominant visual component on a piece of communication.

For consistency and continuity, please only use icons from our approved library. To access the library, visit the Key Webdam.

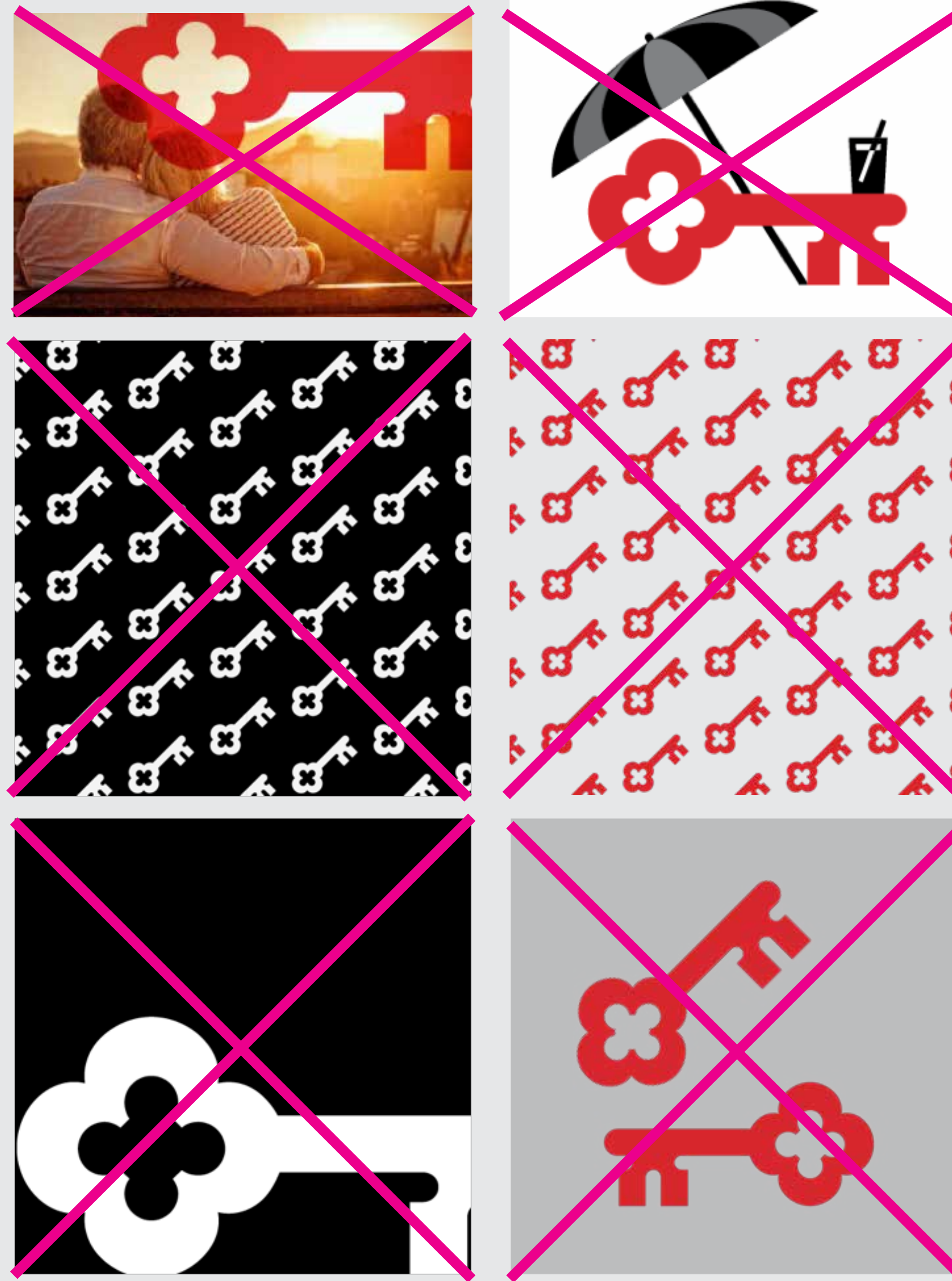


The Key

The key in the Key logo is the most important part of the brand mark. We will treat the Key with the utmost respect.

Don't:

- Use the Key in any overlays over imagery
- Make any patterns or prints out of the Key
- Use the Key as a character in any artwork or illustrations
- Add anything (artwork or imagery) to the Key logo
- Rotate the Key or flip horizontally so it is backwards
- Allow the Key to bleed off of the page



Call-to-action buttons

We have two types of CTA buttons.

Box CTA is used with an image in the background.
CTA with an arrow is used with solid background.

Learn more

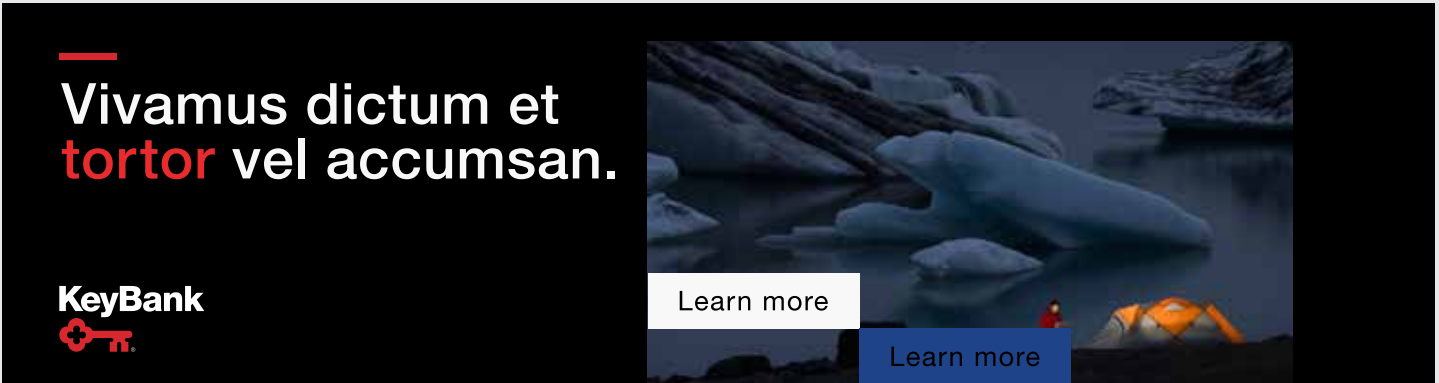
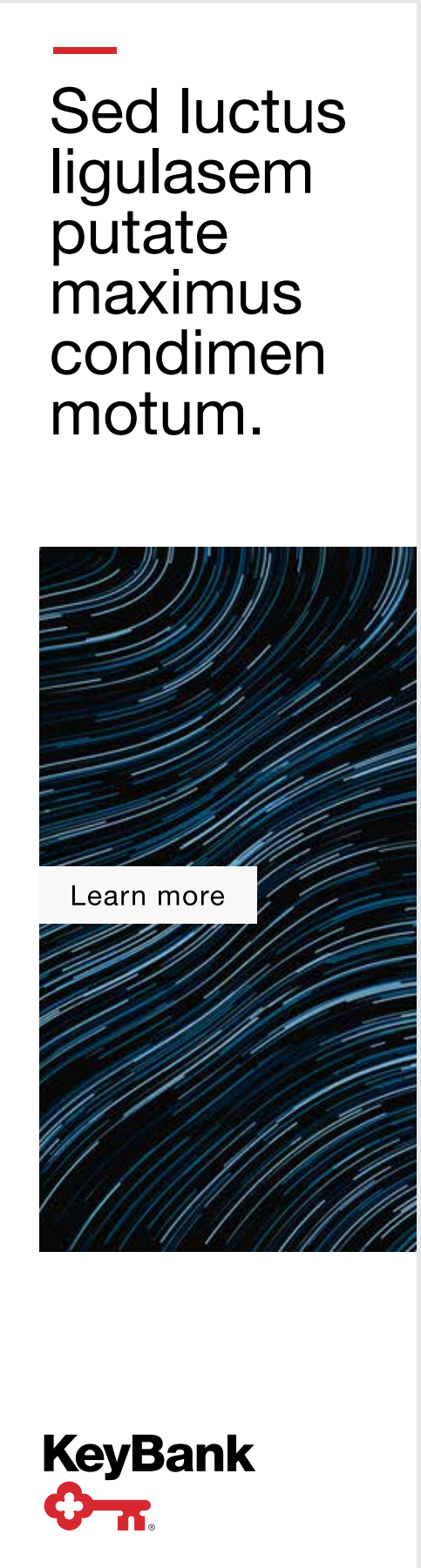
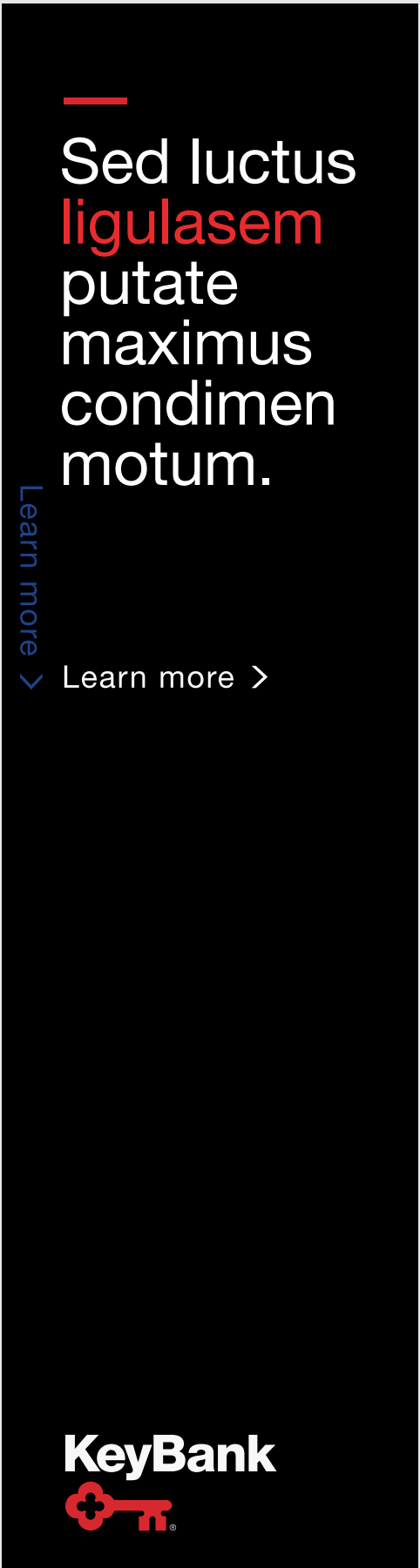


Font 55 Roman
Tracking: 50
Hard corner
Size: 1/2 of the headline.

Learn more >

Learn more K>

The distance between
CTA and headline is equal
to the width of CTA.



The distance between CTA and headline is
equal to the height of CTA.

Layout

Here are examples of some of your existing layouts. They lack consistency and do not look like they're coming from the same brand. These guidelines are here to help with this issue. On the following pages you will see how we have taken the guidelines from the previous pages and applied them to some example layouts to show you how layouts can start to look like they are coming from the same place.

Real estate is cyclical, our commitment is not. Use the red key.

Learn More

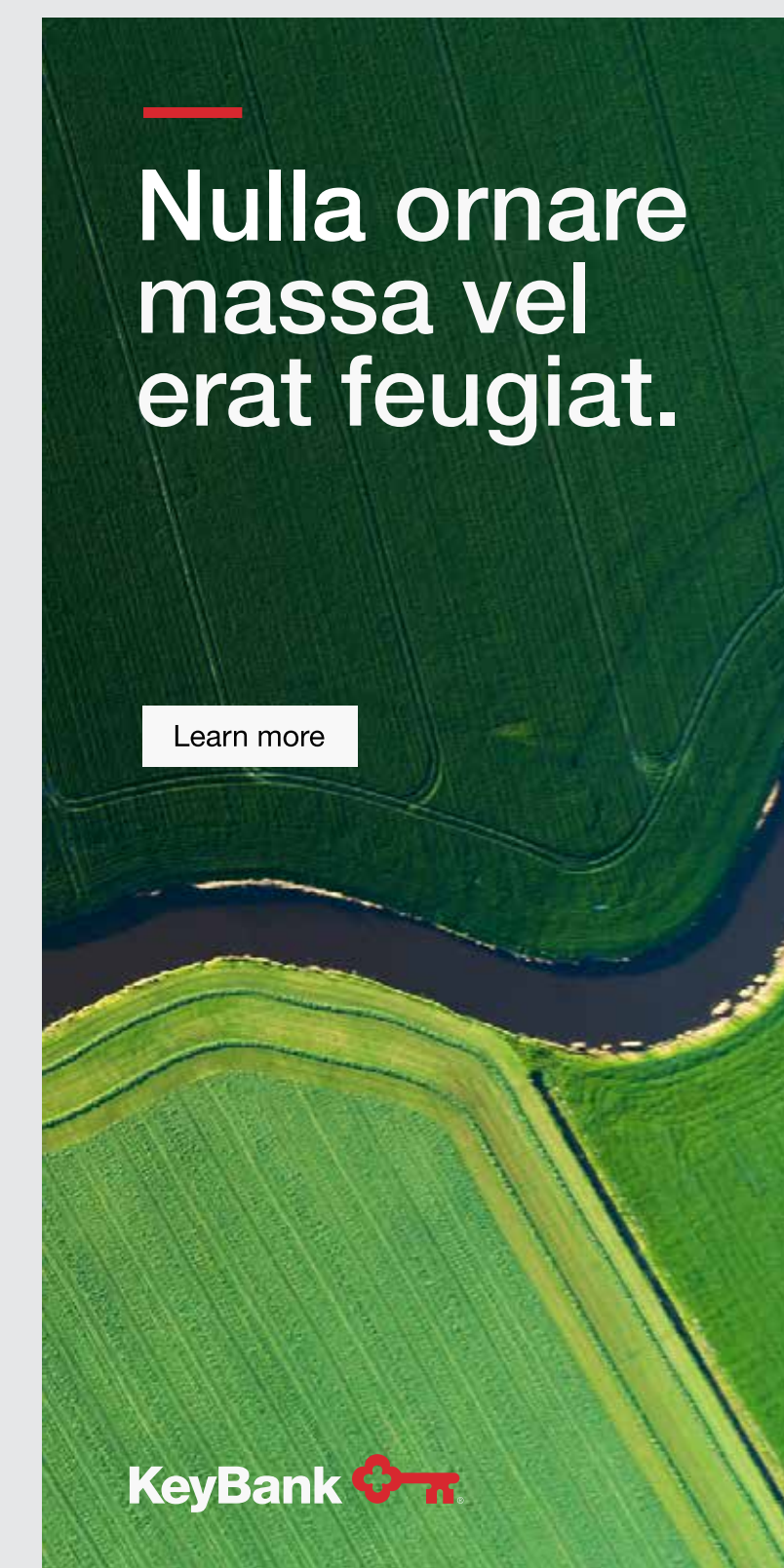
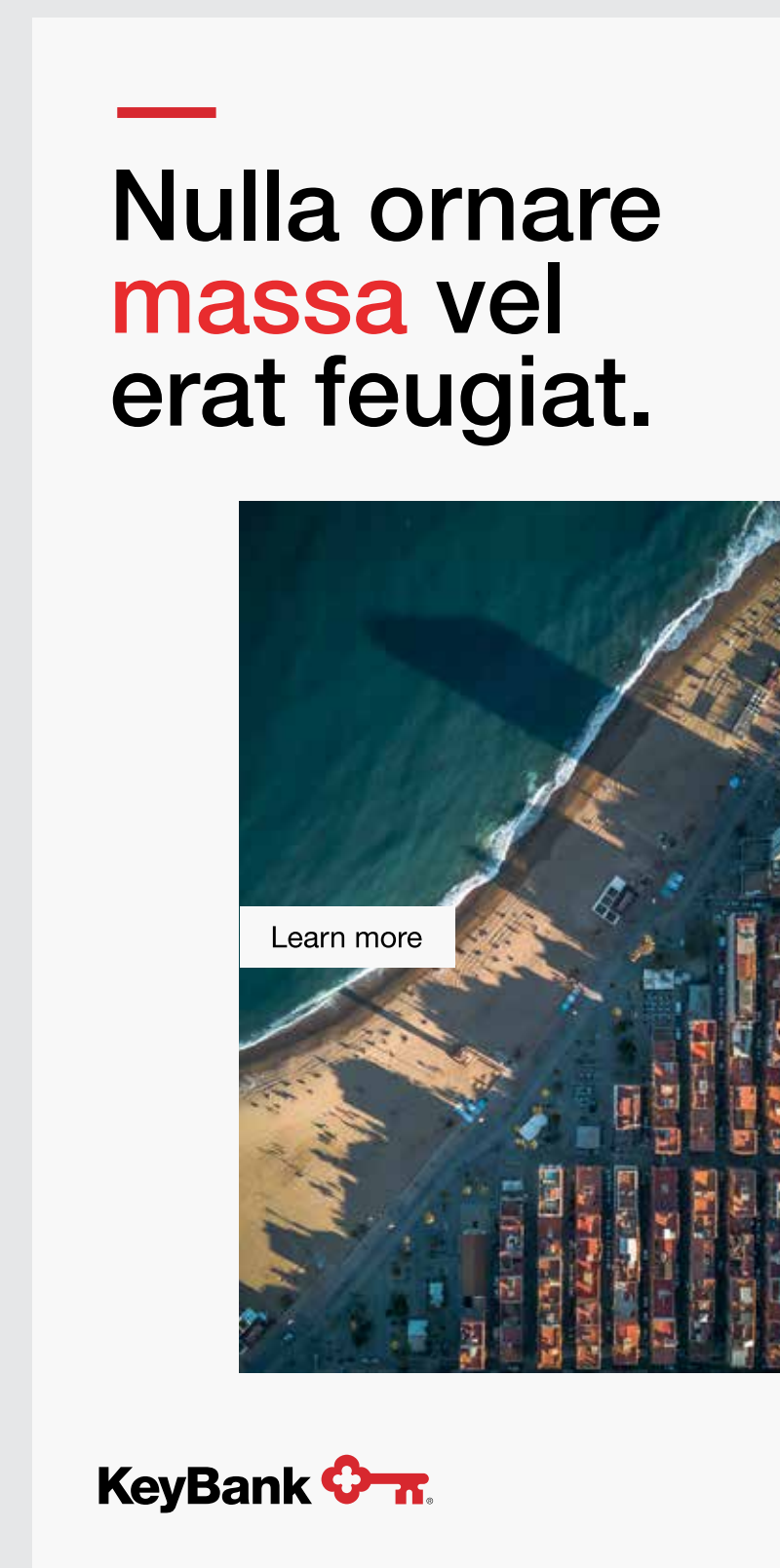
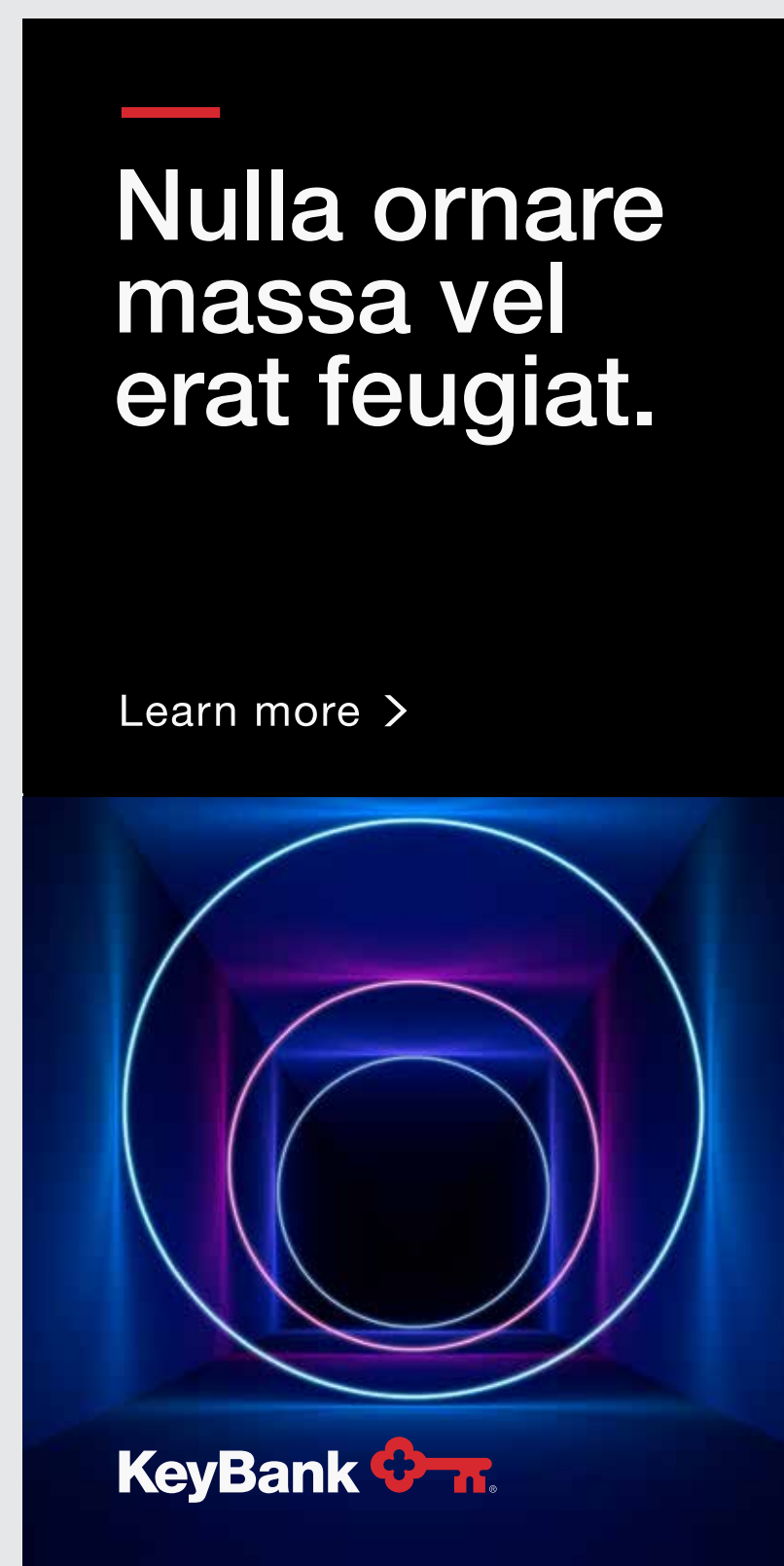
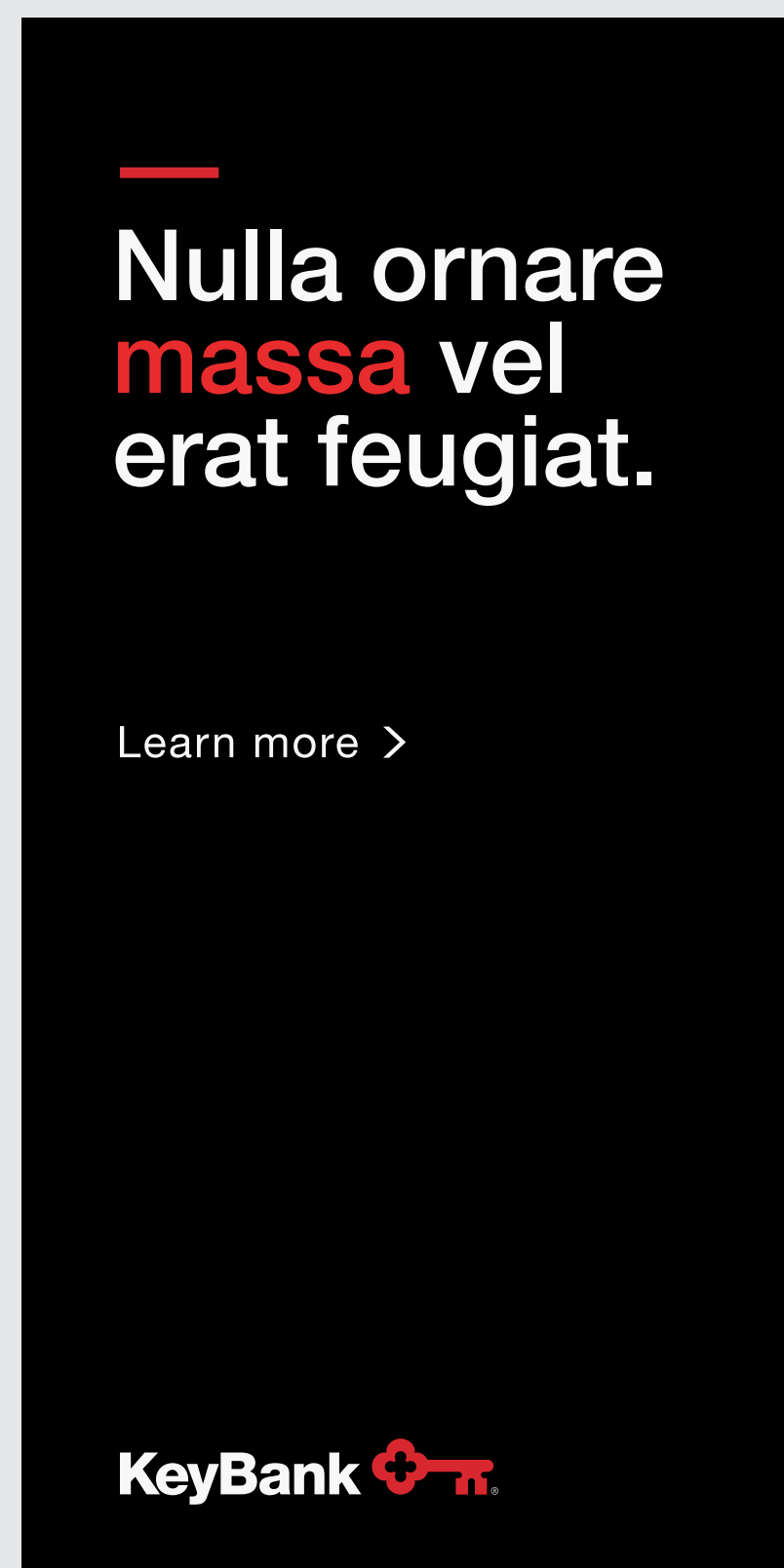
KeyBank
Real Estate Capital



©2019 KeyCorp. KeyBank is Member FDIC. 1/0019-1802577

Vertical banners

Examples of digital banner layouts utilizing these new guidelines.
Although slightly different, all of these layouts feel within the same family.



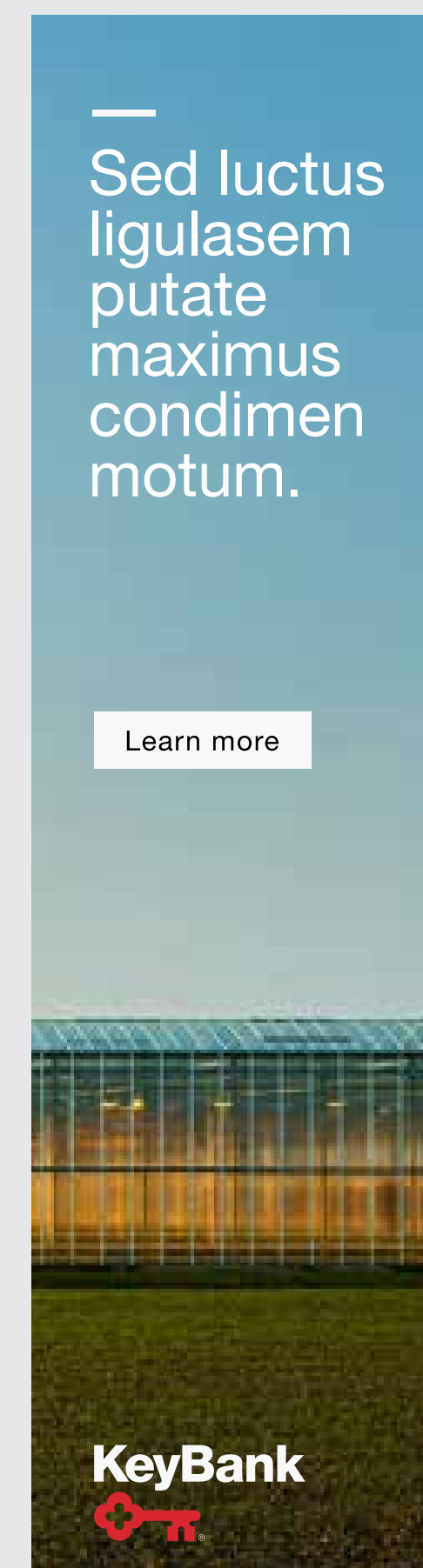
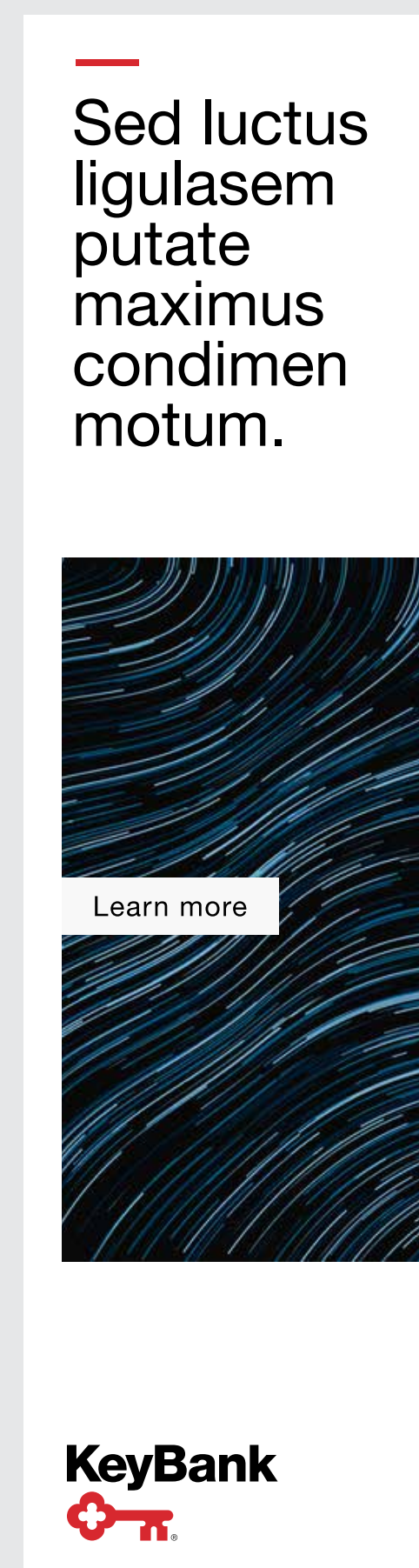
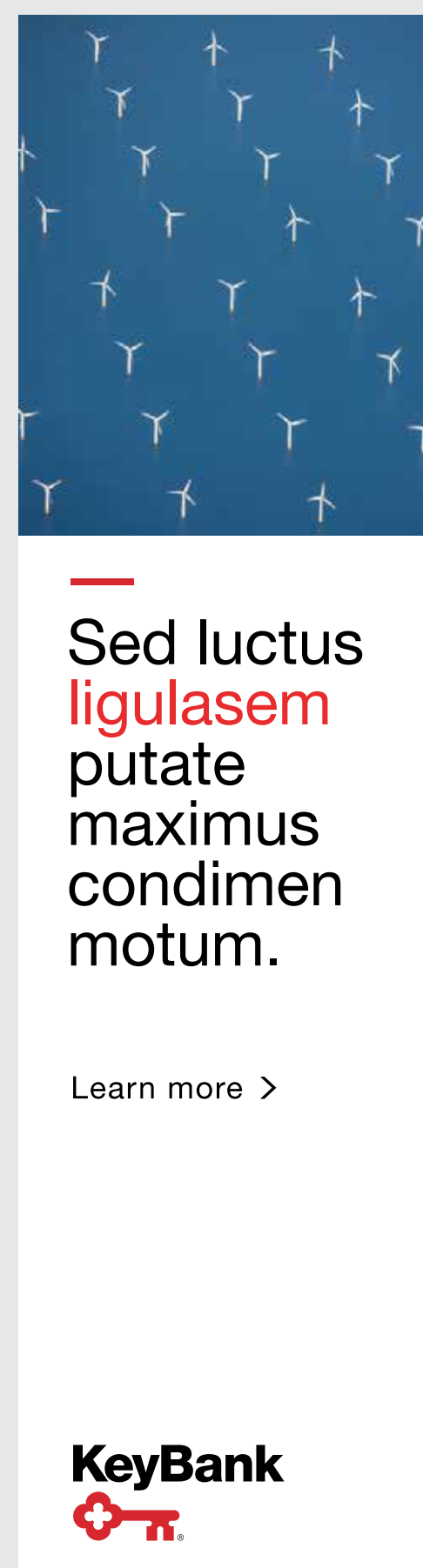
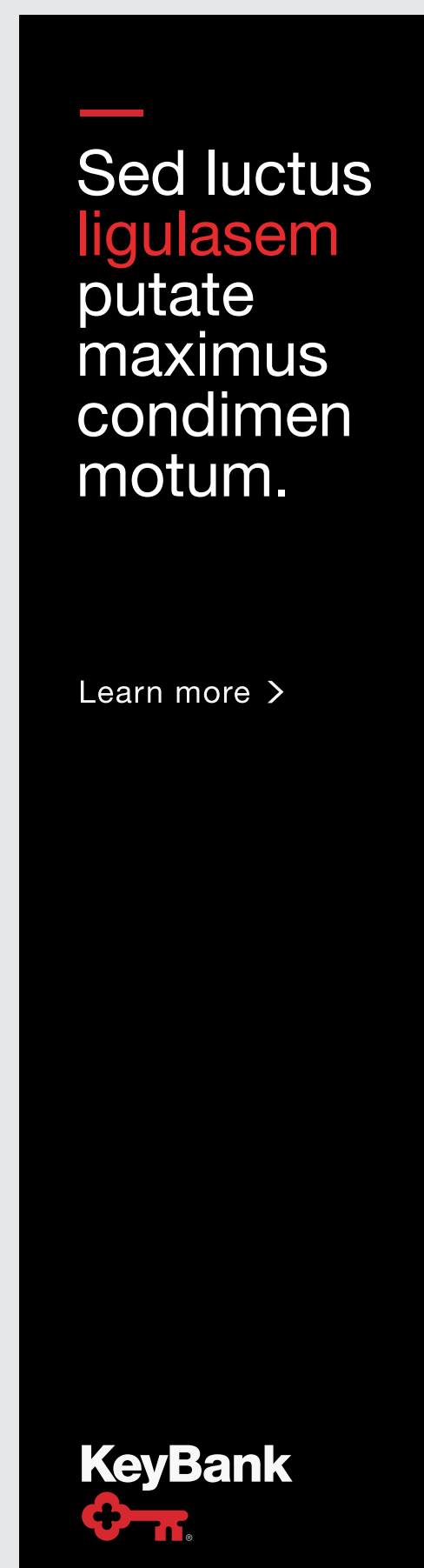
Square banners

Examples of digital banner layouts utilizing these new guidelines.
Although slightly different, all of these layouts feel within the same family.



Narrow vertical banners

Examples of digital banner layouts utilizing these new guidelines.
Although slightly different, all of these layouts feel within the same family.



Horizontal banners

Examples of digital banner layouts utilizing these new guidelines.
Although slightly different, all of these layouts feel within the same family.

Vivamus dictum et
tortor vel accumsan.

KeyBank 

[Learn more >](#)

Vivamus dictum et
tortor vel accumsan.

[Learn more >](#)

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Vivamus dictum et
tortor vel accumsan.

KeyBank 

[Learn more](#)

Vivamus dictum et
tortor vel accumsan.

[Learn more](#)

KeyBank 

Layout Application

The old layout looks slightly dated and busy. It also has too many font weights and sizes.



Needs to be aligned to avoid unpleasant white space.

The picture box and the white box either need to be the same size or have a visible difference.

Revised layout



The old layout looks slightly dated and busy. It also has too many font weights and sizes.

Will you join us?

You're Invited
Tuesday, November 12, 2019 | 6:00-10:00 p.m.

Key's NAREIT Reception
GRAMMY Museum® and The Terrace at L.A. LIVE
800 W OLYMPIC BLVD | LOS ANGELES, CA 90015

And the winner for best NAREIT after-party goes to ... Key! Come join us at the GRAMMY Museum and The Terrace at L.A. LIVE for a night of food, drinks and music history. Hang out with some of the industry's top talent, and enjoy exclusive access to museum exhibits – all with a breathtaking view of downtown L.A. And since it's L.A., you never know who will show up ...

Questions? Contact [Amy Vavpot](#)
[Disclosure](#) ©2019 KeyCorp.

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The picture box and the white box either need to be the same size or have a visible difference.

Revised layout

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Invitation with Complete Event and Registration Details to Follow.

Questions? Contact Amy Vavpot.
Disclosure ©2019 KeyCorp.

The old layout needs breathing room
and has too many different font weights.



SEE YOU TONIGHT!

Tuesday, November 12, 2019 | 6:00-10:00 p.m.

Key's NAREIT Reception
GRAMMY Museum® and The Terrace at L.A. LIVE

800 W OLYMPIC BLVD | LOS ANGELES, CA 90015

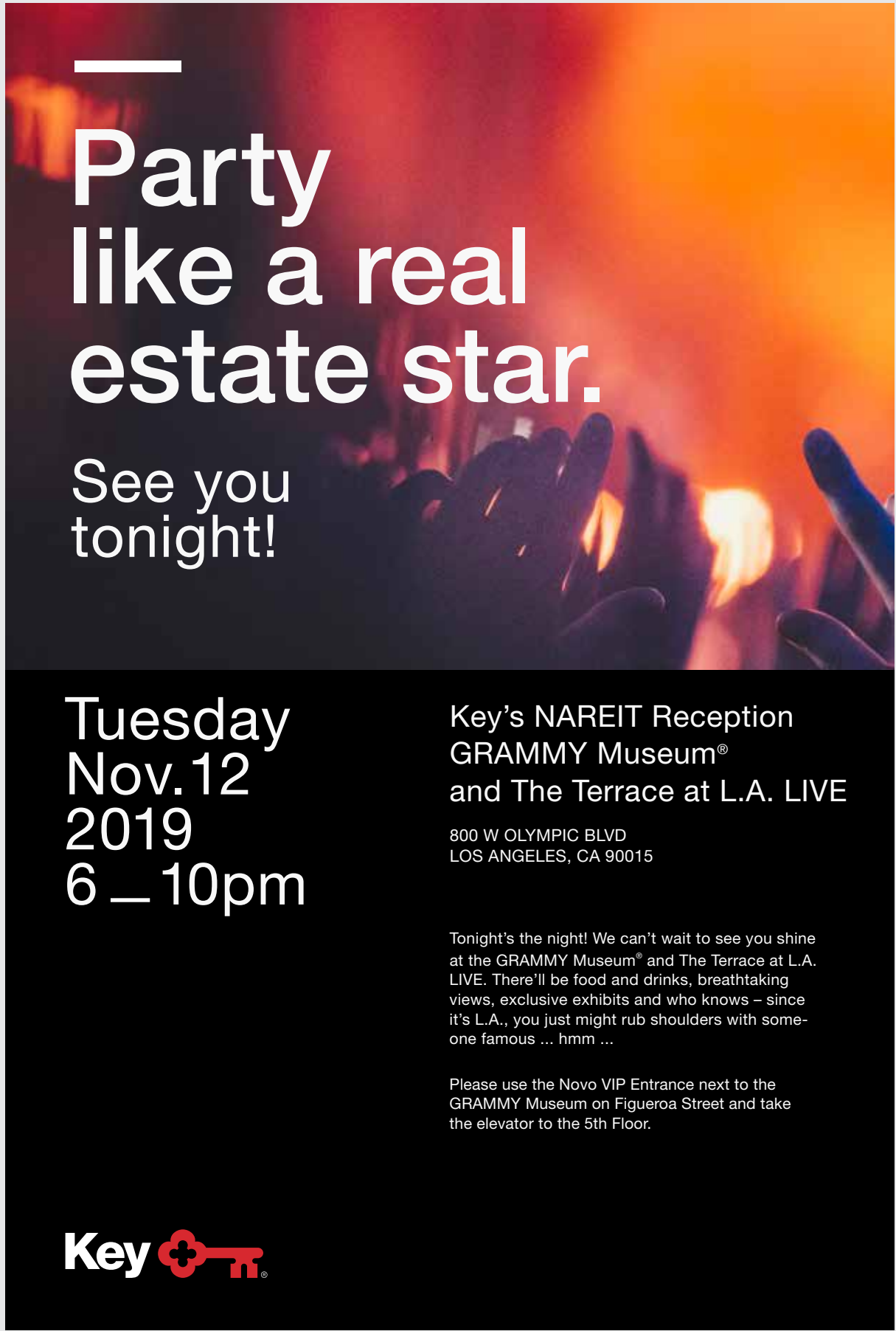
Tonight's the night! We can't wait to see you shine at the GRAMMY Museum and The Terrace at L.A. LIVE. There'll be food and drinks, breathtaking views, exclusive exhibits and who knows – since it's L.A., you just might rub shoulders with someone famous ... hmm ...

Please use the Novo VIP Entrance next to the GRAMMY Museum on Figueroa Street and take the elevator to the 5th Floor.




The tracking is tight.

Revised layout



The old layout needs better composition.
The design looks slightly dated.

KeyBanc Capital Markets



Save the date

2019 Private Equity Client Appreciation Outing

June 12 - 14, 2019

Pinehurst Resort

80 Carolina Vista Drive

Pinehurst, North Carolina 28374

Wednesday, June 12

Arrivals

Thursday, June 13

Various activities, cocktail reception and dinner


Friday, June 14

Departures

Invitation with complete event and registration details to follow.

This symmetry look creates uncalculated white space and unbalanced composition. Repeating 2019 is unnecessary.

Please apply this layout example to all. Also, this is a PDF, not an email.



Save the date

2019 Private Equity Client Appreciation Event Outing

June 12-14

KeyBanc Capital Markets

Pinehurst Resort

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Pinehurst, NC 28374

Wednesday, June 12

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Departures

Invitation with complete event and registration details to follow.

The old layout needs dynamic composition.
The design looks slightly dated and busy.

You're Invited

Private Equity Client Appreciation Event | June 12-14, 2019

Fishing

Clays

Spa

There's golf too.

WILL YOU JOIN US?

Yes

No

To show our appreciation as a valued client, please join us in Pinehurst, North Carolina. Test your skill on the legendary No. 2 course, or work on your game at a private golf clinic. Embark on a half-day adventure with world-class fishing and five-stand sporting clay shooting. Rest and relax with customized treatments at The Spa at Pinehurst. The choice is yours.

PINEHURST RESORT | 80 CAROLINA VISTA DRIVE | PINEHURST, NC 28374

WEDNESDAY, JUNE 12

Arrivals

THURSDAY, JUNE 13

6:30 a.m.

Breakfast

8:00 a.m.

Choice of:

- Shotgun start on course No. 2
- Private golf clinic
- Half-day world-class fishing and five-stand sporting clay shooting
- Spa treatments

12:30 p.m.

Lunch

6:00 p.m.

Cocktails and hors d'oeuvres reception

7:00 p.m.

Dinner

FRIDAY, JUNE 14

Departures

KeyBanc

Capital Markets

Questions? Contact [Suzanne Brickman](#)

[Disclosure](#) ©2019 KeyCorp. 160315-55256

The address should stay with the headline.

Needs to be aligned.

No italic.

Revised layout

You are invited

Private Equity Client Appreciation Event
June 12-14, 2019

Pinehurst Resort | 80 Carolina Vista Drive
Pinehurst, NC 28374

Fishing

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Questions? Contact Suzanne Brickman

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KeyBanc

Capital Markets

We have applied brand guidelines to the layout, typeface, and color of this banner.



The logo is too close to the edge.

Revised layout



The line length needs to be shortened.

The space between headline and body copy needs breathing room.

Do not change the position of logo once it is set.

Do not change the position.

By adding one additional page, the entire layout looks cleaner and more approachable.

Revised layout



SelectHealth Boosts Member Experience through KeyBank’s FinTech Offerings

As the digitization of business continues apace, new financial technology (fintech) has the potential to transform both the consumer experience and back-office operations. To help clients adopt the most effective solutions for their business challenges, KeyBank stays on the fintech front lines to identify the emerging fintech leaders and help them grow.

When nonprofit insurer SelectHealth wanted to improve the customer experience for its growing member base, Key’s fintech expertise delivered the right solution.



Many industries have adopted fintech to automate payments and streamline consumer interactions. Yet, the healthcare industry has lagged behind. According to InstaMed’s Ninth Annual Trends in Healthcare Payments Report, the complexity of understanding and making healthcare payments has left consumers frustrated. The InstaMed survey found that 73% of consumers can’t schedule automatic payments for medical bills, and 61% of consumers would consider switching providers for a better healthcare payments experience.

At the same time, business impacts from the Patient Protection and Affordable Care Act (ACA) have continued to shape the healthcare landscape, often in ways that go well beyond the debates in Washington. For KeyBank clients such as SelectHealth, these trends create both challenges and opportunities.

The challenge to address

As the not-for-profit insurance division of Intermountain Healthcare, SelectHealth serves more than 920,000 members in Utah, Idaho, and Nevada. With the surge of individual consumers to the healthcare insurance exchanges established under the ACA, SelectHealth leadership realized it needed a more automated approach to enrollment and premium payments to ensure a positive experience for its individual members. At the time, SelectHealth’s third-party online payment system was outdated and not user-friendly. Nor was it available as a mobile app. Members could view their plan information on the SelectHealth website, but they had to log into the payment vendor’s website to pay their premiums. The process was confusing to members, triggering frequent calls to SelectHealth customer service representatives.

Another issue was that many of the new incoming members had never had health insurance before and were unfamiliar with health insurance procedures. These newcomers had many questions, but they weren’t always able to find the answers online or reach a customer service representative through SelectHealth’s interactive voice response system (IVR). With a more streamlined platform, SelectHealth could both reduce the number of incoming phone calls for assistance and also provide a more positive experience for members. And, it could potentially introduce consumers to information about their other insurance products.



Relying on a longstanding relationship

As a longtime KeyBank customer, SelectHealth leaders turned to their Key payment advisor for advice about how to create the streamlined member experience they envisioned. Key suggested InstaMed’s patented, private cloud-based platform built specifically for healthcare. As an early partner in Key’s fintech strategy, InstaMed had evolved into a proven technology provider.

The InstaMed solution was a good fit because of its core functionalities and flexibility, so the platform could be tailored to SelectHealth’s needs. Also important, InstaMed’s software-as-a-service (SaaS) model meant that little capital investment would be required for deployment.

With its flexible capabilities, InstaMed could be seamlessly integrated and embedded into SelectHealth’s current website under the SelectHealth brand. KeyBank and InstaMed are also well integrated, so InstaMed’s industry-specific user interfaces pair with KeyBank’s robust backend payment processes to deliver an easy and cohesive member experience.

To bring the solution to life, the Key payment advisor and InstaMed account manager collaborated closely. Together, the project managers issued joint statements of work, implemented the system integrations, and held joint quarterly business reviews. After implementation, the team continues to enhance the platform.



Focusing on the member experience

SelectHealth worked with Key and InstaMed to implement an electronic payment system with key functions critical for a smooth experience from a member’s first contact with SelectHealth. Single signon was one important goal, along with straightforward autopay and a mobile app.

One important first step was adding the ability to future-date a binder payment—a consumer’s initial payment for their insurance policy, processed separately from premium payments. Under SelectHealth’s old system, consumers had to make their binder payments before they could access their online SelectHealth accounts. Since enrollment typically ends in October and policies become active on January 1, consumers were required to pay up to 45 days in advance to view their plan information sooner rather than later.

Now, consumers can schedule their binder payment and view their plan details immediately—without having to make the binder payment until January 1. Through its new premium payment service, a SelectHealth member now can log in immediately after enrollment and schedule a binder payment for any future date. Along the way, the individual can quickly enroll in autopay and schedule recurring payments to be made via credit card or checking account.

Accessing these functions is easy, too. A customer simply logs into their My SelectHealth account in a Web browser or mobile app to view their account history, enroll in autopay, make a payment if needed, and manage their payments.

Key Takeaways

<p>Healthcare has been slow to adapt automated payments and other financial technology compared to society and other industries.</p>	<p>The ACA has brought an influx of new individual members to insurance providers such as SelectHealth.</p>	<p>Health plan members can find payment options confusing, and guidance difficult to obtain.</p>
<p>SelectHealth worked with Key and InstaMed to implement a customized, branded premium payments platform.</p>	<p>The new platform has provided substantial return on investment to SelectHealth, including increased autopay enrollment and decreased member support inquiries.</p>	



The impact for SelectHealth and what’s next

Since going live in September 2018, SelectHealth’s new platform is already demonstrating return on investment. Its ease of use has significantly reduced call volume—December 2018 calls, for example, were down 38% from December 2017. By offering a better online experience, autopay enrollment has increased from 43% to 62% year over year, and consumers are more likely to use SelectHealth’s online tools and information.

Behind the scenes, staff morale has improved, too, with lower call volume and fewer repetitive questions about enrolling in autopay. And, SelectHealth was able to reduce contingent personnel costs because its base staff has been able to manage call volume during peak periods. In addition, the premium payment system’s analytics tools enable SelectHealth to track the busiest times of the month for payments, cash flows, autopayments trends, payment plans, and more, and plan resources accordingly.

As successful as the InstaMed implementation has been, SelectHealth has additional improvements in mind. One is to authenticate the binder payments to ensure that a payment has not already been made. SelectHealth also wants to be able to enroll members for autopay through the national or state healthcare insurance exchanges. Also important, SelectHealth is working to integrate its IVR system with the payments platform to provide consumers with multiple channels for communications.

Leveraging your KeyBank expertise

KeyBank’s enterprise commercial payments group understands the unique challenges its healthcare clients face in keeping up with both the new demand generated by the ACA and the changing consumer landscape that has more members looking for easy ways to find, understand, and pay for their bills.

Key can offer not only consultative, but operational support, pairing your enterprise with the right fintech and backend processes to support your business goals. For SelectHealth, the bank was able to build on its long relationship and broad understanding of the provider’s financial picture to collaborate with InstaMed and vastly improve SelectHealth members’ premium payments experience.

To learn more, visit [Key.com/payments](https://www.key.com/payments).



Note:
For printing, adding 1 more page—from 3 to 4—will not increase page cost.

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**Thank
you**