



KASASA®

CORE BRAND GUIDELINES

# About these Brand Guidelines

As Kasasa has evolved, we've adapted our identity to reflect our brand transformation. This includes revisiting our brand positioning to better help community financial institutions across the nation better serve their own customers by helping them find banking solutions that fit their needs.

This guide is designed to define the Kasasa brand and to serve as a blueprint for the creation of content that brings it to life. The consistent use of these guidelines will ensure an identity system and message that come across as unified to our clients and our employees. Although individual marketing campaigns will each have their own unique characteristics, each should fall within the established parameters of the overarching brand. The same commitment to cohesion applies to the use of the Kasasa brand by other internal teams, such as the Product team, Instructional Design team, or Red team.

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# BRAND OVERVIEW

Kasasa Brand Positioning

Mission Statement

Company Values

# KASASA BRAND POSITIONING

For money-minded consumers engaged in community who want to grow and use their money without being nicked and dimed, Kasasa is a rewarding free checking experience. Unlike any other account, Kasasa combines higher rates and cash back, ATM fee refunds nationwide, and no monthly service fee with quality service from local banks and credit unions. Kasasa offers rewards instead of reprisals, proving its mission to reunite consumers with the money they earn and the place they live.

## MISSION STATEMENT

Enable a powerful network of community financial institutions to re-establish themselves as the go-to place for best-in-class banking products and services and WIN THE WAR against the megabanks.

# KASASA AS A PHILOSOPHY

Kasasa is a belief that people should get something back for entrusting a financial institution with their money.

- It's a belief that money should work for its owner.
- That consumers should get satisfaction from banking.
- It's a belief that banking solutions and tools can actually change the world.
- There's a special power in Kasasa. The power to make lives better. The power to make communities stronger.
- The power to help American families reclaim what's rightfully theirs.
- And the power to change the face of banking forever.

# COMPANY VALUES

Everything we make at Kasasa should adhere to our Patch values. The Patch is a visual representation of Kasasa's four core values. Because we believe a symbol creates a stronger connection than words alone, we have our Patch. The values that define the Patch are the bedrock of the culture and, as such, the bedrock of the company itself.



## THE PATCH VALUES

**LOVE:** Love calls for every Kasasa employee to feel and communicate love for their company, their clients, their coworkers, and their consumers.

**BADASSITUDE:** Badassitude calls for every Kasasa employee to feel an intense desire to win and provide perfect products and service.

**INTERDEPENDENCE:** Interdependence calls for each Kasasa employee to ensure that corporate, cross-functional, and team goals are met.

**5 STAR LEADERSHIP:** 5-Star Leadership calls for every Kasasa employee to accomplish their personal goals no matter what it takes, tilting a teammate's orientation toward taking action versus being stuck in fearful analysis paralysis.

# VISUAL GUIDELINES

Logos

Color Palette

Typography

Graphic Elements

Photography

Illustration

# LOGOS

The Kasasa logo embodies the strength and power of the brand, emphasizing its most remarkable feature: the unique brand name. With “Kasasa” in clear, unmistakable type, consumers learn the only word they need to know to have a better banking experience.

## KASASA COLOR

The purest form of the Kasasa logo is represented in Kasasa red.

\*If Kasasa is mentioned on your collateral, the Kasasa logo must be included as well.



KASASA®

## KASASA BLACK & WHITE

The Kasasa red logo should be used whenever possible. However, when that is not possible, black and white logo treatments are allowable. Note that the logos to the right are only to be used in monochrome, grayscale executions.



KASASA®



KASASA®

## KASASA CLEAR SPACE

It's important to have clear space around the logo to allow it to shine without being obscured by other elements on the page. Clear space is proportionate to the logo, as shown, and is determined by the height of the "K."



## KASASA USAGE RULES

Consistency creates a sense of comfort, legitimacy, and recognition for consumers, encouraging them to engage with the brand. As such, the Kasasa logo should not be altered. See examples of rules that must be followed in order to ensure consistency to the right.

ACCEPTABLE:

**KASASA**<sup>®</sup>

Use the logo as is

**KASASA**<sup>®</sup>

Make sure this is enough contrast between the background color and the logo

**KASASA**<sup>®</sup>

UNACCEPTABLE:

**KAS SA**

Don't alter or eliminate individual pieces of the logo

*KASASA*<sup>®</sup>

Don't rotate, skew or distort the logo

**KASASA**

Don't change the logo color

**Kasasa**

Don't change the font

**KASASA**<sup>®</sup>

Don't change the proportions



Don't place over a busy photograph or pattern

# COLOR PALETTE

The Kasasa color palette features the classic Kasasa Red along with a number of other tones that complement the branding of Kasasa's diverse partners. The colors speak to the liveliness of the Kasasa brand without upstaging the institutions providing Kasasa. While we encourage only using the colors specified on the next page, it should be noted that black and all shades of gray are permissible for use.

## COLOR USAGE

Kasasa Red is the essential brand color. It must always be present in product-focused and/or industry-facing communications. In any given branded piece, Kasasa Red should be more dominant than any other brand colors.

### 1. Primary palette:

The primary palette is the main Kasasa color palette, which should be used before adding additional colors. Kasasa Red must always be present in these communications. The Kasasa Red cannot be lightened, but it can be darkened in value to achieve a gradient.

### 2. Secondary palette:

These secondary colors relate to and complement the primary Kasasa colors, providing more variation, when necessary, to the base colors. Always use the exact color values listed.

### 3. Tertiary palette:

There may be circumstances when a contrasting color is necessary to create emphasis or differentiation. That is when the tertiary palette may be used. These colors will primarily be used for charts, graphs, or infographics.

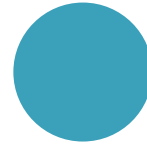
While it is not encouraged, the use of black and all shades of gray is also allowed.

### 1. PRIMARY



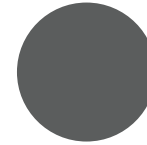
#### KASASA RED

CMYK: 0, 100, 100, 10  
 RGB: 215, 25, 32  
 HEX: D41A27  
 PMS: 1795C



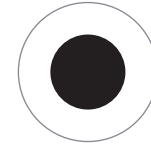
#### KASASA AQUA

CMYK: 70, 20, 20, 0  
 RGB: 68, 162, 188  
 HEX: 45A2BC  
 PMS: 7703C



#### KASASA COOL GRAY

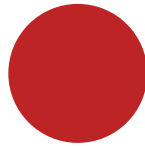
CMYK: 60, 50, 50, 30  
 RGB: 91, 94, 94  
 HEX: 5B5E5E  
 PMS: Cool Gray 10C



#### WHITE/BLACK

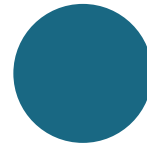
HEX: FFFFFFFF  
 HEX: 000000

### 2. SECONDARY



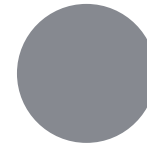
#### KASASA DARK RED

CMYK: 5, 95, 90, 20  
 RGB: 167, 43, 42  
 HEX: A72B2A  
 PMS: 7627C



#### KASASA TEAL

CMYK: 90, 50, 35, 10  
 RGB: 0, 107, 132  
 HEX: 006684  
 PMS: 7707C



#### KASASA MEDIUM GRAY

CMYK: 20, 15, 10, 40  
 RGB: 135, 138, 144  
 HEX: 878A90  
 PMS: Cool Gray 7C



#### KASASA WARM GREY

CMYK: 15, 10, 15, 0  
 RGB: 215, 216, 210  
 HEX: D7D8D2  
 PMS: Warm Gray 1C

### 3. TERTIARY



#### KASASA GREEN 1

CMYK: 65, 0, 100, 20  
 RGB: 79, 157, 58  
 HEX: 4f9c3a  
 PMS: 355C



#### KASASA GREEN 2

CMYK: 47, 5, 100, 0  
 RGB: 148, 192, 61  
 HEX: 94C03D  
 PMS: 376C



#### KASASA YELLOW 1

CMYK: 0, 45, 100, 0  
 RGB: 247, 156, 9  
 HEX: F89C1B  
 PMS: 1375C



#### KASASA YELLOW 2

CMYK: 0, 24, 100, 0  
 RGB: 255, 196, 12  
 HEX: fec30c  
 PMS: 123C

# TYPOGRAPHY

A brand's typeface is its visual voice. A strong and modern typeface differentiates a brand but should also be flexible enough to adapt to different communications. Kasasa typography is built around clarity and ease. Korolev and Montserrat are our primary fonts. Web fonts may vary as detailed in the following pages.

## HEADLINES & SUBHEADLINES FONT (FOR PRINT & DIGITAL)

The Kasasa typeface for headline and subheadline treatments is Korolev. Korolev is designed to be legible in a range of sizes and weights, ideal for headline and subheadline treatments, and has a unique character that works nicely for Kasasa. Depending on the need, any weight may be used for headlines.

Headlines should follow sentence case, with punctuation, when it's a complete sentence.

Korolev should come pre-loaded on all Kasasa laptops. If you have any questions or can't find the font on your computer, please speak with IT.

Additionally, this font is available for purchase here: <http://www.myfonts.com/fonts/device/korolev/>

### Korolev Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Korolev Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Korolev Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

#### EXAMPLE

**Headlines in Korolev Bold.**  
Subheadlines in Korolev Light.

## BODY FONT (FOR PRINT & DIGITAL)

The Kasasa typeface for body and information copy is Montserrat. Montserrat is designed to be functional and legible in a range of sizes and weights, and marries nicely with Korolev and individual campaign fonts.

### Montserrat Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Montserrat Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Montserrat Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Montserrat Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

EXAMPLE

**Headlines in Korolev Bold.**  
Subheadlines in Montserrat Light.

## HEADLINE FONT (FOR WEB, EMAIL & PPT\*)

While Korolev is always the dominant Kasasa font and we prefer it is used across all mediums, there may be times it cannot be used on websites, online products, email formats and PowerPoint presentations.

For these circumstances, Roboto Condensed is used as a substitute. It is a successful stand-in for Korolev, has unique character shapes, and is very browser-friendly. Depending on the need, any weight may be used for headlines.

\* Korolev is the preferable headline font for PowerPoint, but Roboto Condensed is acceptable, too.

(NOTE: When building a PPT deck. Roboto should come pre-loaded on all Kasasa laptops. It can also be downloaded here: <https://fonts.google.com/?query=roboto>.)

### Roboto Condensed Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Roboto Condensed Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Roboto Condensed Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

EXAMPLE

**Headlines in Roboto Condensed Bold.**  
Subheadlines in Roboto Condensed Light.

## BODY FONT (FOR WEB, EMAIL & PPT\*)

While we would prefer to use Montserrat for body copy, we know that isn't always possible on websites, online products, email formats, and PowerPoint presentations. In those situations, Roboto is preferred as the stand-in for Montserrat on the web and email. The regular sans-serif default fonts of Helvetica and Arial are acceptable, too.

\* Montserrat is the preferable body font for PowerPoint, but Roboto is acceptable, too.

(NOTE: When building a PPT deck. Roboto should come pre-loaded on all Kasasa laptops. It can also be downloaded here: <https://fonts.google.com/?query=roboto>.)

### Roboto Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Roboto Medium

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Roboto Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

### Roboto Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ  
abcdefghijklmnopqrstuvwxyz  
0123456789

# GRAPHIC ELEMENTS

Graphic elements work in two ways: to help support the look and feel of the brand and to bring life to copy.

## DIAGONAL SHAPES

To add visual interest and movement to image and text containers, Kasasa branding uses diagonals instead of standard boxes. This has become an iconic feature to the Kasasa branded look and feel.

Diagonal shapes can be used with featured images or text, or just as a color element that spans across a page (like in this brand book!).

There are no hard and fast rules in regard to the actual angle or depth of the diagonal shape. Use discretion when creating a slanted frame.

## CIRCLES AND LINES

To help add another level of interest to pages, while also bringing attention to important information, we use circles.

Circles are represented with either an outline stroke or a color fill. They are never shown "empty." There should always be copy, photography, or iconography in the circles.

Lines are often used to separate sections on content or lead the eye to different information. They may be solid or dashed and are always thin.

## EXAMPLES OF HOW WE USE DIAGONAL SHAPES, CIRCLES, AND LINES IN VARIOUS MARKETING MATERIALS:

**KASASA**

**More sizzle, less fizzle. Finally, free checking that pays you.**

Get more bang out of your buck with Kasasa.

Kasasa Cash<sup>SM</sup> checking rewards you in cash for everyday things you're probably already doing.

- Earn a ready high rate, way above the national average.\*
- No monthly maintenance fees.
- Refunds on ATM withdrawal fees, nationwide.\*

**Freedom Institution**

**Introducing The Kasasa Loan<sup>SM</sup>**  
Give borrowers the power to pay ahead...and take it back.

In market research, 9 out of 10 consumers preferred the Kasasa Loan over conventional loans.<sup>SM</sup> Why? Because it gives them the ability to pay ahead to reduce debt, and take that extra back if they need it. We call that a take-back<sup>SM</sup>. Plus, the mobile-friendly dashboard puts that power in the palm of their hands.

When borrowers succeed, so do you.  
The Kasasa Loan makes it possible.

**KasasaLoans.com**

**KASASA LOANS**

Ask for **KASASA**

**Kasasa Loans<sup>SM</sup>**  
Pay ahead. Take it back.

**Freedom Institution**

**KASASA**

**Banking that breaks the rules.**

**Kasasa checking**  
Free checks & awesome rewards.

**Kasasa Loans<sup>SM</sup>**  
The only loan with take-backs.

**Banking with a heart.**  
Love. Care. Loans.

**MEDIA CONSUMPTION KEY**

More Likely To Consume | Less Likely To Consume

**SUBURBAN / SECOND CITY MAIN STREET FAMILIES USA**  
These middle class and working-class fam mid-40s, reside in modestly-priced homes cities. They have limited college experien jobs, like plumbing and part-time work. TI befitting large families in the nation's sma electronic toys, groceries in bulk, and tele

**SUBURBAN / SECOND CITY MAIN STREET STRIVER**  
Lower to middle-class homeowners and r suburban and satellite city neighborhood lifestyles. They have some college experie level professionals, at blue-collar service j as they go to junior college. They are the users and enjoy outdoor sports, movies, r inexpensive cars.

**Kasasa Auto and Personal Loans**

**98%** of consumers and they would reference Kasasa when they need a loan.

**The only loan with take-backs<sup>SM</sup>**  
Compete on more than just rates with the loan 9 out of 10 consumers want.

**Change the way consumers manage loans.**  
The Kasasa Loan<sup>SM</sup> is the only auto and personal loan that lets borrowers pay ahead on their loan and take that extra money back if they need it. This take-back feature is part of a sleek dashboard, letting borrowers see the impact of changes immediately, so they always feel in control.

**Take-backs are irresistible.**  
9,129 of consumers pay ahead on their loan every month to get out of debt. With Kasasa, you can do the same because your take-back balance. If you suddenly need a step to take your loan back, you can take it back. So how can you afford to be someone's go-to loan provider?

**Define your process.**  
You'll get manage your underwriting decisions and rates that fit your tolerance. To ensure a smooth launch, we've established integrations with several consumer loan origination systems such as MeridianLink, WebBank, LenderPro, and more.

**Plus you get lifetime support.**  
To ensure that your institution can offer the Kasasa Loan with confidence, we provide continuous support, including:

- Marketing: attract the right borrowers and cross-sell to your current account holders.
- Staff training: our Talent Experience Development team equips your staff with skills and knowledge to succeed.
- Compliance: gain compliance industry insight and strategic guidance.
- Builder<sup>SM</sup>: is staff that helps educate developers during the loan opening process.

## ICONOGRAPHY

We will use icons from sets titled: "Modern Thin Line Icons." They can be found on Getty in this shared folder: [https://www.gettyimages.com/collaboration/boards/O626yHUEm0GVcO6Shg6\\_dw?panel](https://www.gettyimages.com/collaboration/boards/O626yHUEm0GVcO6Shg6_dw?panel).

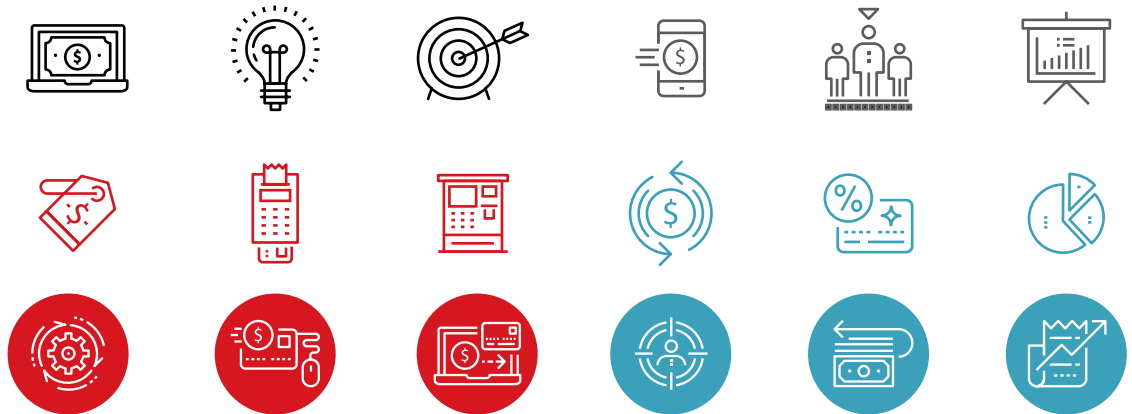
If there is ever a need to create new icons, please match the characteristics of the icon set, which is:

- Outlined
- Flat
- Thin-lined
- One color
- Clean, light, modern
- Simple with slight detail
- Trend-averse.

Icons can be represented in any color from the palette, or knocked out to white against a solid background.

### EXAMPLES FROM THE ICON PACK:

(ALL ICONS CAN BE DOWNLOADED HERE :[HTTPS://WWW.GETTYIMAGES.COM/COLLABORATION/BOARDS/O626YHUEM0GVCO6SHG6\\_DW?PANEL.](https://www.gettyimages.com/collaboration/boards/O626yHUEm0GVcO6Shg6_dw?panel))



### UNACCEPTABLE ICONS:



Don't use color-filled icons



Don't use illustrations in place of icons



Don't use icons in perspective

# PHOTOGRAPHY

Kasasa photography should feel like captured moments of real life, in real environments. The selection of models, locations, and props should be carried out with an eye for authenticity, positivity, and relevance. We never use studio/staged imagery. We always strive for “stopping power” when we make image selections, which refers to images that make a viewer stop and notice with one central point of focus — a spark of energy or color and/or an unexpected element.

All photos should reflect our brand position. Our strengths and our personality traits (adventurous, familiar, empathetic) are integral to who we are, and it is important we convey these traits through our image selections.

## PHOTOGRAPHY RULES

Ensuring a consistent style and quality of photography strengthens the brand across all different areas of work. When selecting photos, always ask yourself, “does this photo have stopping power?” Images should always feel simple, natural, and authentic.

This checklist should be referenced when choosing images. At least 5 items from this list should be attributed to any image used. In addition to authenticity, there should be...

1. A central point of focus
2. A shallow depth of field
3. Relevant subject matter
4. Diversity/regional representation
5. A unique or unexpected subject/element
6. A pop of color or energy
7. An action or activity

\*Always avoid business metaphors, clichés, unnatural settings, and forced or extreme emotions.

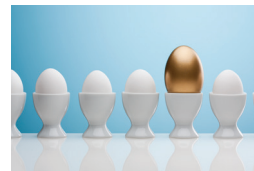
### EXAMPLES OF ACCEPTABLE PHOTOS:



### UNACCEPTABLE PHOTOS:



Don't represent people in unnatural settings



Don't show clichés



Don't show business metaphors



Don't show extreme emotions or wide lense angles

# **COPY** GUIDELINES

Copy Voice and Tone

Grammar Rules

## COPY VOICE AND TONE

Kasasa's voice is clear, friendly, conversational, and energetic. Like our mission, our voice is spirited, noble, even downright daring. Kasasa and the financial institutions we work with view account holders (both potential and present) as people — they are never just numbers. We speak to consumers as family — conversational, welcoming, and friendly.

### STRIVE FOR COMPELLING MESSAGES OVER MERE LINES OF ELOQUENT PROSE.

- Always lead with consumer benefit (e.g. cash, no fees, ATM fee refunds)
- When mentioning an account, be sure it's clear that it's a checking account, since that is not always clear with account names
- Higher in the consumer marketing funnel (awareness, e.g. billboards, social), personality and brand can be more prominent. Further in the funnel (consideration/conversion, e.g. in-branch, digital), the clear benefit must be prominent.

### BRAND PERSONALITY

Kasasa's messaging should always be consistent. Our brand personality is what we reflect to anyone who interacts with the Kasasa brand.

**Savvy:** perceptive, wise, smart

**Moxie:** determined, capable, courageous

**Valiant:** brave, bold, fearless

### BRAND PROMISE

We always keep the consumers' best interests at heart.

### VOICE CHARACTERISTICS

#### **Kasasa is savvy.**

Kasasa is well-informed and knowledgeable — whether getting to the heart of what matters to consumers or illuminating fresh banking perspectives.

#### **Kasasa has moxie.**

With a kick in its step, Kasasa spreads know-how and knowledge to communities far and wide.

#### **Kasasa is valiant.**

Kasasa has the unwavering desire to do the right thing and gives people the power to manifest their own destinies.

Kasasa doesn't save people from, or solve, their problems. Rather, Kasasa imparts the fire, hope, and determination to expect more for their money. What's unmistakably Kasasa? Kasasa lives by a set of values which are ingrained in who we are, what we stand for, and what we believe in.

The Kasasa brand voice champions the quality of Kasasa products, the community legacy of Kasasa's partners, and above all: the needs and desires of the consumer. When Kasasa talks, it speaks to consumers as equals and offers excited encouragement rather than forceful persuasion.

## GRAMMAR RULES

In order to maintain consistency across and within all our websites, marketing, and communications, including emails to clients and prospective clients, a formal style guide is in place. It follows General AP Style Guidelines; for anything not covered here or on the complete Kasasa Copy style guide (found here: <https://confluence.bancvue.com/pages/viewpage>.)

NOTE: The Kasasa style is to use sentence case and ending punctuation wherever possible in headlines. (If a headline HAS TO be a sentence fragment, punctuation may be left off.) For instances when an all-caps font is being utilized, capitalization rules may be dropped but the use of punctuation still stands. If you have reason to deviate, please be consistent throughout the document.

**Account holder** — is two words.

**Account names** — are only capitalized if they are the official, proper name of the account. The term “savings account” is a general term, thus not capitalized. But if an FI has a specific account with the specific (though wonderfully generic) title, Savings Account, then it does receive capitalization.

**Account (after an account name)** — ditto as above. If an FI has an account named Blue Star Checking, and copy dictates the word “account” appear after the name, it is NOT capitalized if it is NOT part of the name. (If it is part of the official name, it is capitalized.)

Perhaps it is easier to look outside financial products for illustration. The Big Mac is a burger. Writing “The Big Mac Burger is my favorite lunch.” is clearly wrong. It would be “The Big Mac burger is my favorite lunch.” There is no difference with financial products.

**Commas** — we could fill a whole book with their own rules, uses, and over-abuses. Some of most common style questions answered below.

- DO use the “Oxford comma” or “serial comma.” Meaning, even if only three items in a series, do use the comma before the third:

Ex: Online banking helps you pay bills, manage your funds, and track your spending.

- that vs. which vs. who

No comma before “that.” Use “that” when introducing something that is essential to the meaning of the sentence.

Ex: This is the card that pays you back.

- Use comma before “which.” Use “which” to introduce a parenthetical clause, where the sentence could make sense without it, but it adds more color or detail.

Ex: The card, which has a shiny coat, pays you back.

- Use “who” in replace of “that” or “which” when referring to a person. Use the same comma rule as would apply otherwise (no comma if essential to sentence, yes comma if parenthetical to meaning)

Ex: The man who presented the card.

Ex: The man, who stood no more than four feet tall, presented the card.

DO use comma after beginning sentence with “plus.”

**e-statements** — has hyphen, lowercase e.

**Login vs. log in vs. log into** —

- Login is a noun or adjective.

Ex: The login button is huge.

- Log in is a verb/action.

Ex: Log in here.

- Log into is also a verb, and used when appropriate.

Ex: Log into your account here.

**Megabank** — is one word.