

Kasasa Core Brand Research

September 2020

KASASA[®]

BRAND REFRESH TASK FORCE



Crystal Garcia
Senior Brand
Manager



Matt Frederick
Creative Director



Nina Selzer
Associate Creative
Director



Mike Rice
Senior Copywriter



Sarah Medina
Senior Designer

ASSIGNMENT

To evaluate the Kasasa brand and update it as needed to better reflect who we are now and accommodate the new products we offer.

Establish where and how they fit into the corporate brand, message, and story.

Section 1

BRAND REFRESH PLAN

Project Summary
Project Milestones

Section 2

BRAND IDENTITY DEFINED AND ARTICULATED

Brand Story
Vision
Mission
Brand Promise/Value Prop
Target Audience
Point of Differentiation

Section 3

BRAND PERSONALITY

Brand Values
Archetype Spectrum
Our Archetypes
Archetype Examples
Brand Personality

Section 4

NEXT STEPS

Section 1

BRAND REFRESH PLAN

PROJECT SUMMARY: PHASE 1

BRAND REFRESH

With the growth of Kasasa's product portfolio, Kasasa's brand required deep analysis and updates to the brand blueprint in preparation for expansion into new markets and to set the brand up for future growth. This phase entails:

- Brand assessment
- New brand story framework
- Update brand image & identity (Voice & Visual Personality)
- Updated brand guidelines
 - Category and product branding
- Brand optimizations to take us into the future
 - Updated color palette
 - Updated wordmark logo (abstract/pictorial)
- Culturalization through cross-functional alignment and brand trainings

PROJECT SUMMARY: PHASE 2

NEW BRAND CAMPAIGN

On the heels of the brand refresh, a new campaign is to be developed to represent our updated brand voice and image across our entire product suite in a cohesive way.

This phase entails:

- Agency selection and collaboration
- Concepting (3 options)
- Use case analysis at Brand category level, Product category level, Product level
- Development of templates across product suite
- Campaign guidelines
- Communication and roll-out plan
- Cross-functional alignment to consider corporate and B2B campaign alignment

PROJECT MILESTONES AND TIMELINES

	Aug		Sept			Oct				Nov				Dec						
	4	5	1	2	3	4	5	1	2	3	4	1	2	3	4	1	2	3	4	5
Brand T-Force	CMO reviews & sign-off on Brand Identity direction				Agency vendor analysis and selection process			Hand-off Onboarding of agency Project kick-off		Sign-off on final brand refresh deliverables from agency	Final Concept Selection	Collaborate with agency and bring in stake-holders for progress sign-offs				Prepare for Roll-Out week of 1/4/2021				
Agency			Submit confirmation of participation in RFP		Prep and presentation of proposals		Phase 1 Kick-Off: Brand refresh guidelines phase		Project Phase 2: Campaign concepting		Campaign Development with stakeholder/creative check-ins: Kasasa Checking				Campaign Devt: Kasasa Care (KLS if possible)					
Cross-Functional			All stakeholder sign-off		Update Stakeholders and interested teams		Enablement-MC Considerations in new campaign	Comm & B2B Alignment on new brand guidelines		Update	Brand Trainings: OPS, RED, Product, In-Branch Experience Solution Dev't		Update	Plan Communication/B2B Roll-out			Update			



Section 2

BRAND IDENTITY DEFINED AND ARTICULATED

BRAND STORY

REWARDING VS. SECURE.

Rewarding and secure are strong forces, pulling in opposite directions. We all want to maximize our rewards, but we don't want to risk our security. We can't afford to give up either impulse, which is why we all wrestle with this conflict and why it makes an excellent engine to power the Kasasa story and connect the brand with all of its audiences.

Kasasa will always be torn between wanting things to be rewarding and wanting them to be secure. There will never be a perfect balance of both. But Kasasa believes that the best way to navigate in the struggle is by coming together because together, we are smarter. And together, we are stronger.

VISION

To give power back to local communities and connect people with products to create a better future — across their banking, health, and total well-being.

MISSION

Kasasa's mission is to unite consumers, financial institutions, and service providers — so every person in every local community can access the rewards they want and the security they need. We break down tech, budget, and geographic barriers to give community banks and credit unions the edge to compete. Because we believe we're smarter together, with the strength in numbers to never have to settle for the status quo.

BRAND PROMISE/VALUE PROP

For people who
demand more than world-class products and take pride in their local community,

we provide
the most rewarding and secure accounts, services, and partnerships,

in order to
empower them to take control of their financial well-being and make smart decisions.

TARGET AUDIENCE

CONSUMERS

Consumers who want products that take care of their financial well-being, with the added value of driving real change in their local communities.

FINANCIAL INSTITUTIONS

Community institutions who refuse to back down to megabanks, new banks, or corporate entities like Apple, Google, and Amazon, but need products, technology, marketing, and expertise to level the playing field.

PARTNERS

Companies who want to put life-changing products in the hands of consumers directly — trusting Kasasa to innovate and market in ways they can't, reach new audiences, and deliver solutions that go beyond industry expectations.

POINT OF DIFFERENTIATION

CONSUMERS

Badass products + local community service

Kasasa makes world-class products more accessible to everyone through local community financial institutions — so people can see the impact of their money where they bank, shop, and live — lifting up both everyday people and the places they call home.

FOR CFIS AND PARTNERS

Badass products + nationwide network

Kasasa combines world-class products with a powerful network of community financial institutions, nationwide. Together, we accomplish what no single bank or credit union can — scaling a national brand, distributing to a larger customer base, and sharing industry expertise across markets.

Section 3

BRAND PERSONALITY

OUR VALUES (FROM “COMPANY” VALUES TO BRAND VALUES)

BADASSITUDE*

The best, nothing less.

Our combination of world-class products and community-driven service gives you the best of both worlds. The tech and innovation you’d expect from a megabank — minus all that corporate evil.

5-STAR LEADERSHIP

Get results, not excuses.

When you Kasasa, you own your own future, with the power and clarity to take control of your finances, make smart decisions, and see the impact.

LOVE

People are our purpose.

Kasasa makes sure your best interests are always at heart. You’re a member of our community, with real goals, struggles, and strengths. Not just some account number.

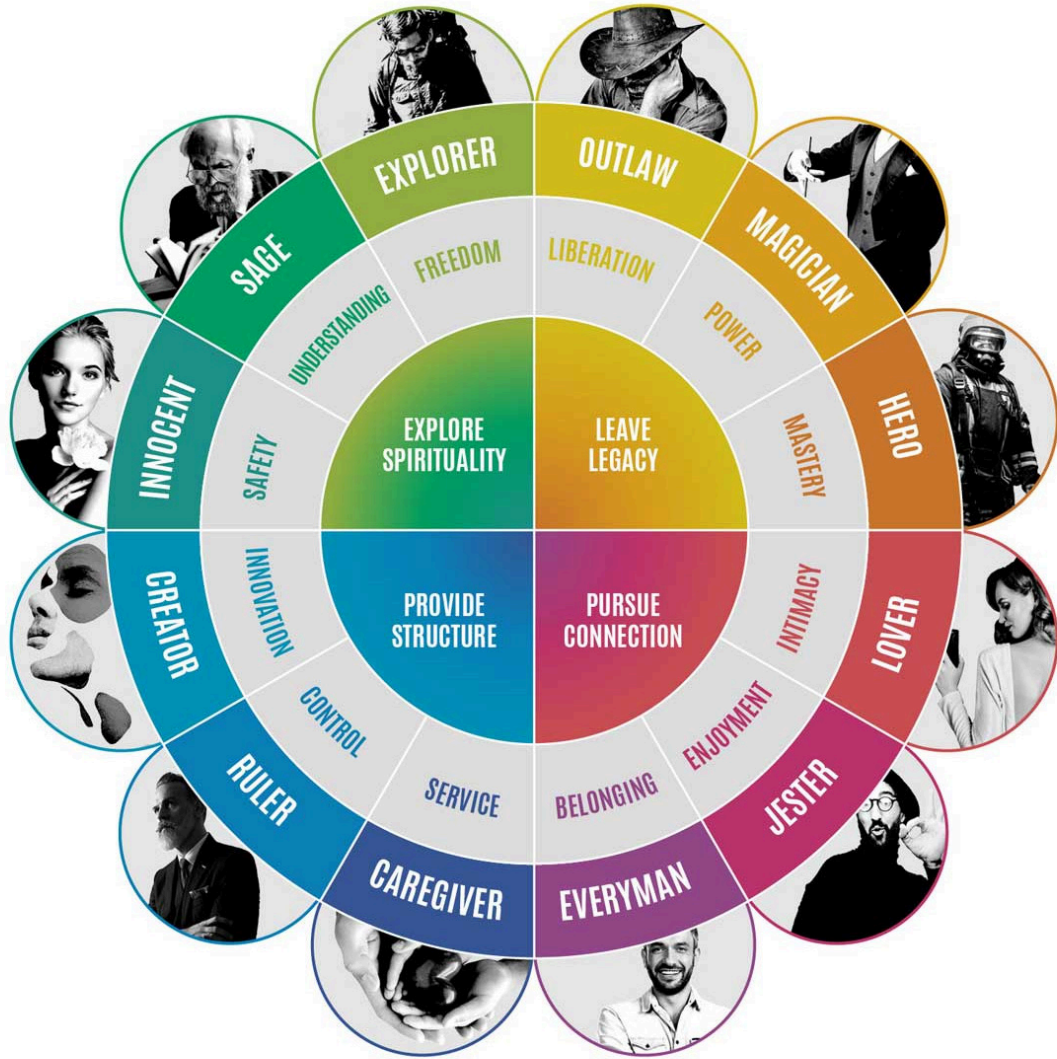
INTERDEPENDENCE

Together, we are stronger.

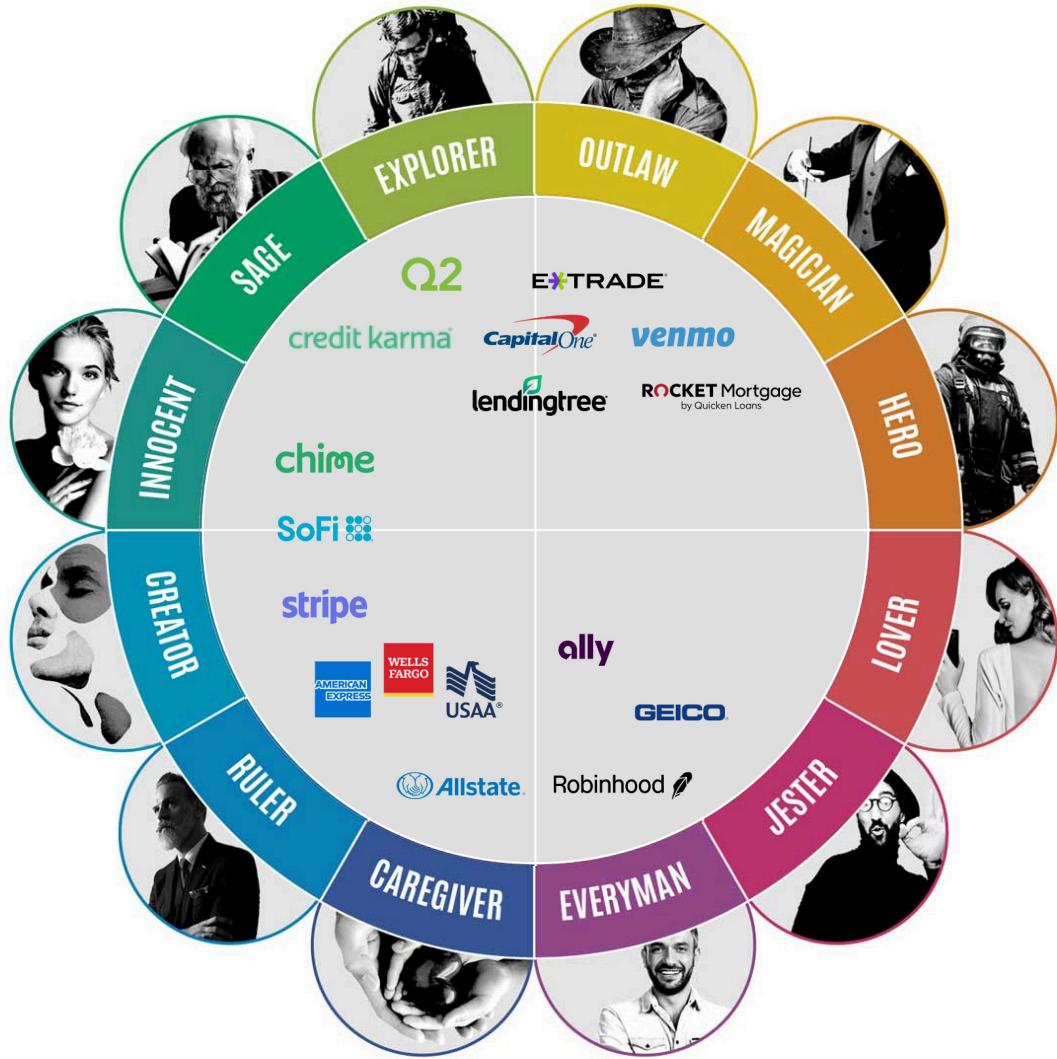
Kasasa connects everyday people, financial institutions, and service providers to create stronger communities — rewarding consumers whose money holds the shield for the greater good.

*Excuse the language — you might call it “Excellence.”
But we make sure our Badassitude never tones down.

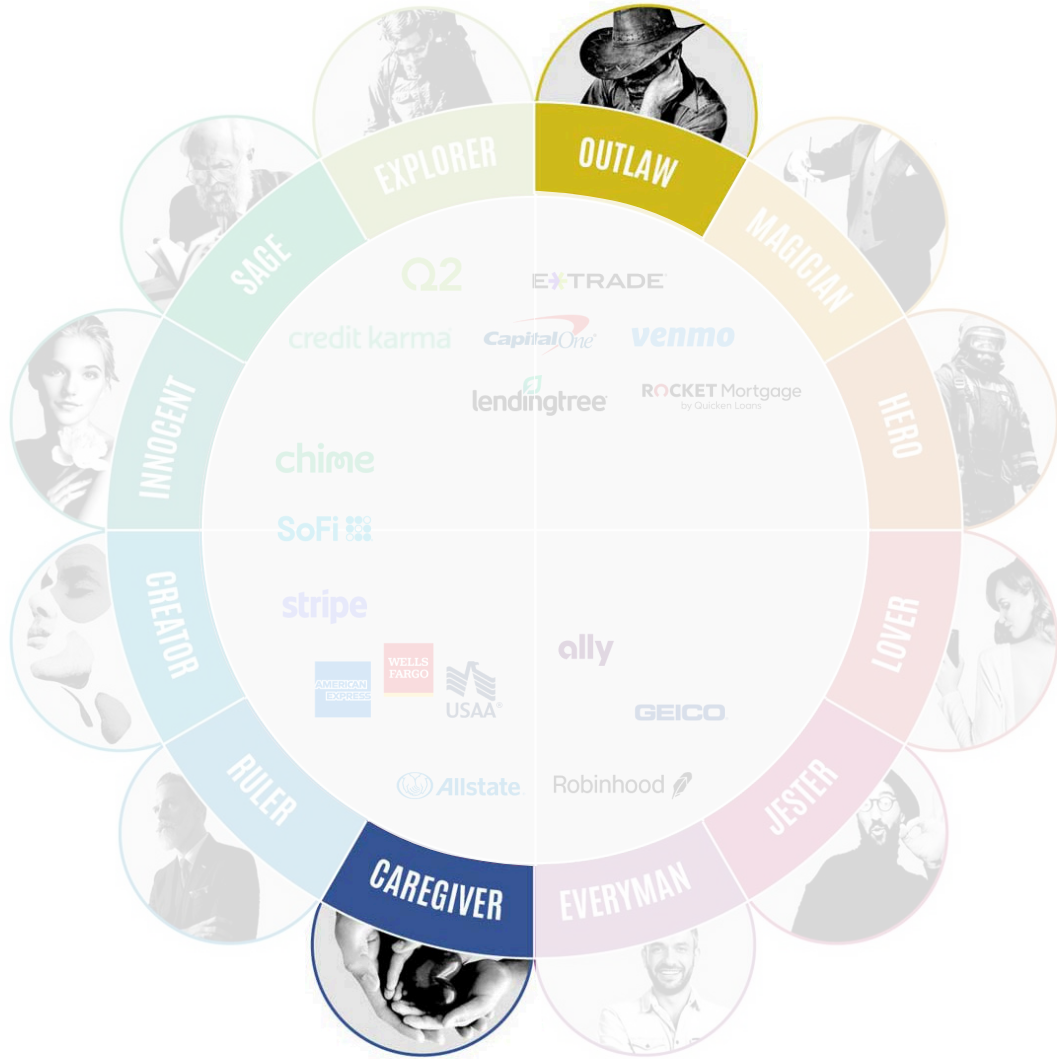
ARCHETYPE SPECTRUM



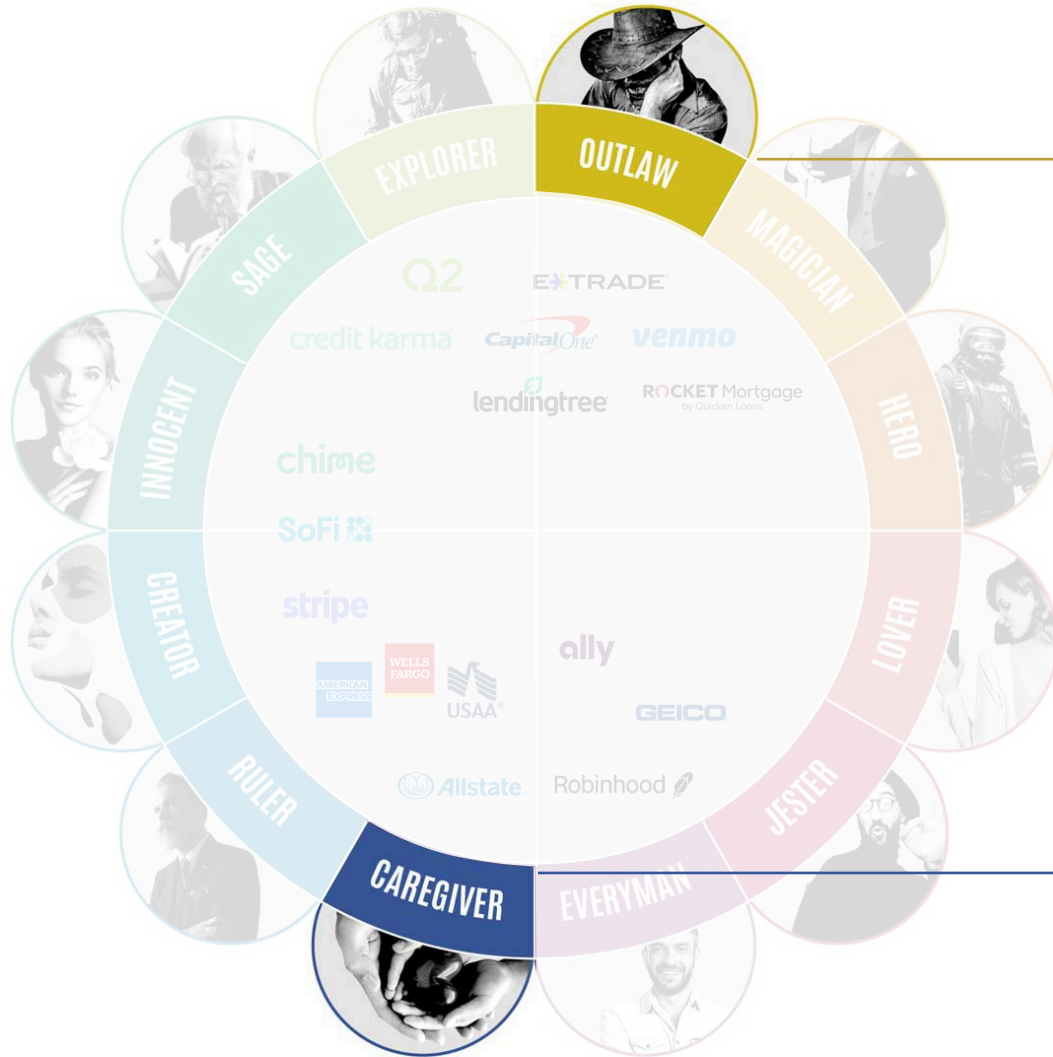
ARCHETYPE SPECTRUM



OUR ARCHETYPES



OUR ARCHETYPES



WHY OUTLAW?
LEGACY → LIBERATION

- Arming FIs to compete
- Empowering consumers
- Changing banking expectations
- Challenging the status quo
- Winning mentality

WHY CAREGIVER?
STRUCTURE → SERVICE

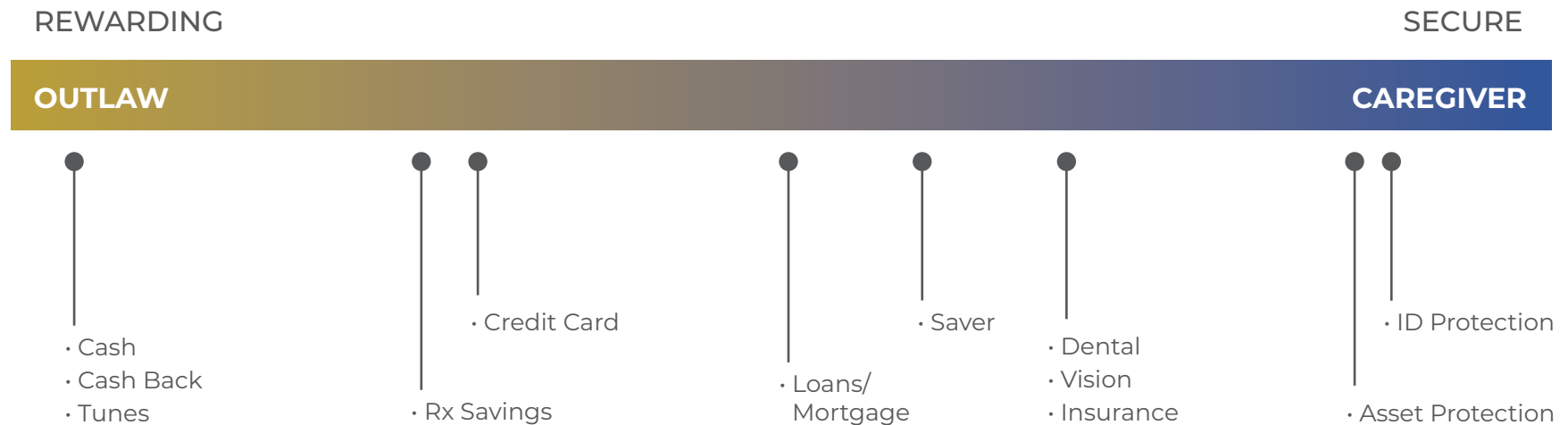
- Partnering with FIs
- People and communities come first
- Keeping clients' and consumers' best interests at heart
- Protecting the underdog
- Altruistic-minded

OUR ARCHETYPES

OUTLAW → CAREGIVER

Born out of the Outlaw archetype, Kasasa is about choice and empowerment at its core. We set out to change the face of the banking industry, tearing down the expectation that you have to bank at some soulless corporate bank to get the best products and services. And giving that power back to both community financial institutions and their account holders — rewarding their trust with the spoils of victory.

But as our own community grows and our product line expands, we're called to protect the people we've empowered. As Caregivers, we give all that we have to look out for those who stand with us — putting their needs, security, and well-being first — with the promise that when you Kasasa, we've got your back. Always.



SUB ARCHETYPES

WHAT KIND OF OUTLAW ARE WE?

MEET THE ACTIVIST.

In our younger days, we called ourselves Firestarters. Today, the Activist ignites that same passion for a cause — demanding something better than “the way it’s always been.” We turn the power structure upside down, pouring it back to the people, and rallying raving fans who spread our light far and wide.

“A bright light in a dull, grey world.”
- Kasasa 2012

WHAT KIND OF CAREGIVER ARE WE?

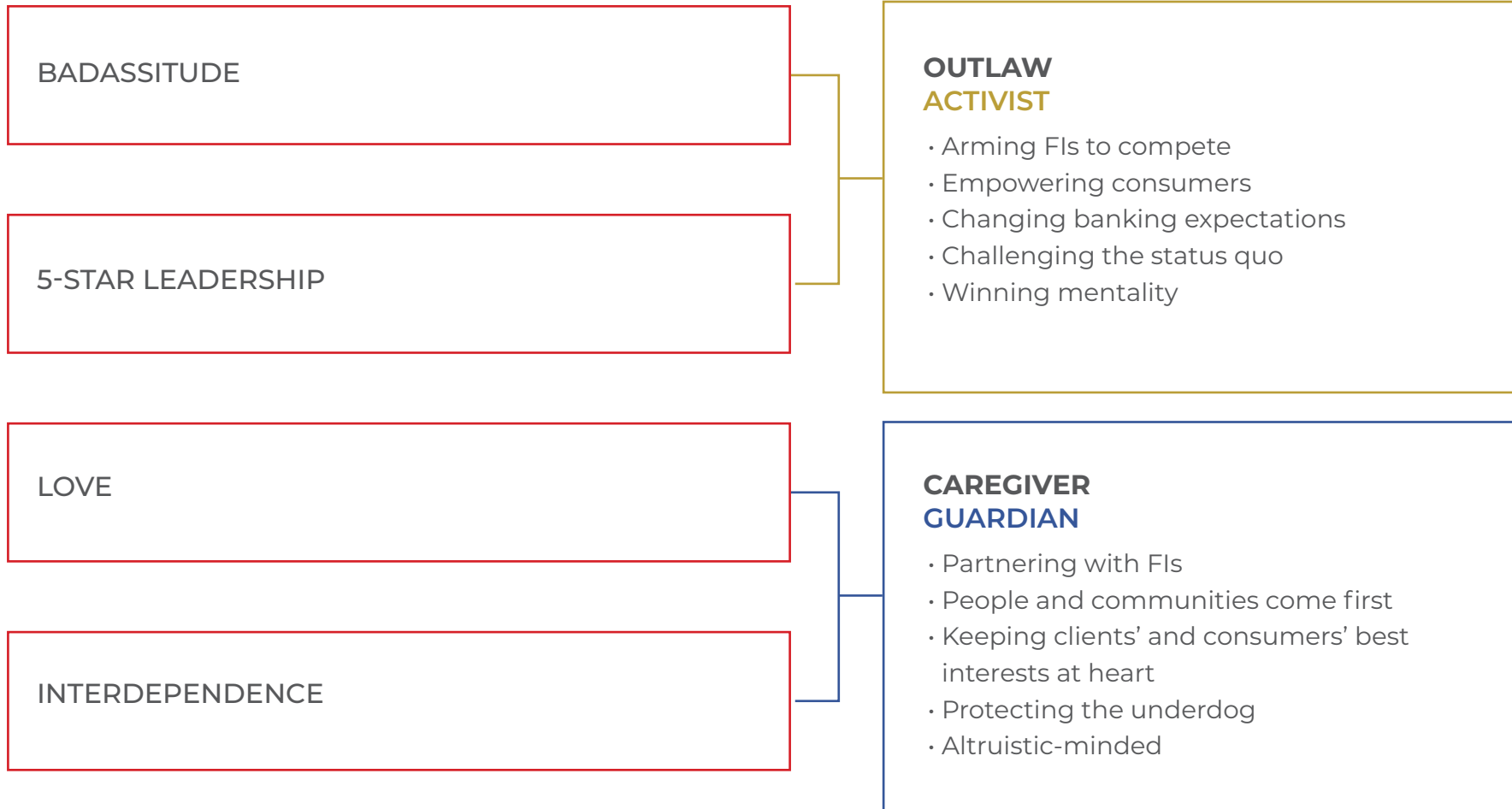
MEET THE GUARDIAN.

The Guardian is a defender of others. Fiercely protective. We stand arm-in-arm with those in our charge — giving both battle-tested guidance and loving care. Our traditions and values we carry with us, leading us forward, the source of strength and truth against all odds.

“Together, we are stronger.”
- Kasasa 2020

OUR ARCHETYPES

BRAND VALUES
(WHO WE ARE SHOULD NEVER CHANGE)



OUR ARCHETYPES

ACTIVIST + GUARDIAN = THE PEOPLE'S CHAMPION

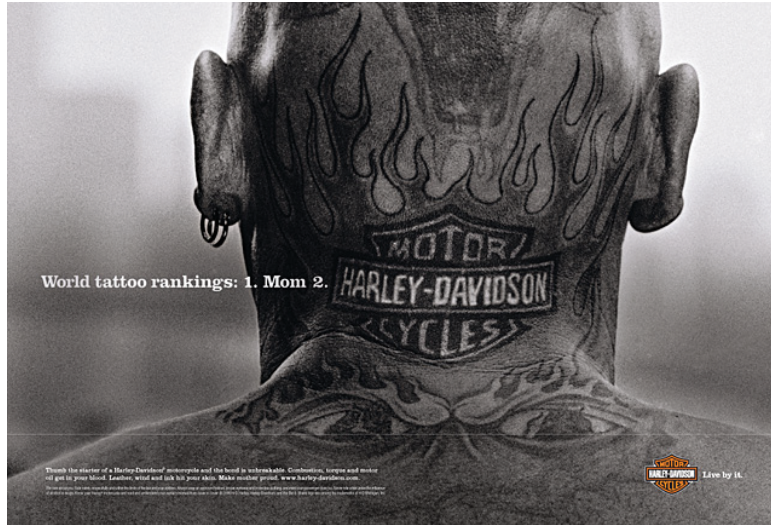
Kasasa continues to fight for consumers and their communities, inspiring passion and putting the power back into the hands of the people, so they can take control of their own financial futures. At the same time, we stand strong with those who have joined the cause, giving our shield as protection and pushing forward to create more opportunity for one and all.

We know you deserve to get more (rewards), without giving up your peace of mind (security), so no matter where you fall on that spectrum, we're right here with you.



OUTLAW ARCHETYPE

BRAND EXAMPLES



IMPOSSIBLE™

Virgin

MTV

The Outlaw Archetype Attributes

Description

The Outlaw is a force to be reckoned with, representing the voice that's had enough. The Outlaw is a key to social change and acceptance as a harbinger of fresh perspectives, new outlooks, aspirational change and awakening. A rule breaker, the Outlaw challenges convention by questioning the status quo and pushing the envelope. With bold leadership, courage and power, the Outlaw helps to dispel others' fear of victimization.

(Archetype summary via *Archetypes In Branding*, Margaret Pott Hartwell & Joshua C. Chen)

Colors

ORANGE

Friendly, Bold, Confidence, Success, Courage, Stimulation, Fascination, Happiness, Creativity, Enthusiasm

RED

Love, Power, Excitement, Boldness, Youthful, Passion, Energy, Heat, Strength, Desire, Sensuality, Intensity, Speed

YELLOW

Happiness, Warmth, Optimism, Clarity, Competence, Bright, Sunny, Energy, Joy, Enthusiasm, Enlightenment



**THE DUMBEST
GUY IN HIGH
SCHOOL JUST
GOT A BOAT.**

**DON'T GET MAD GET
E*TRADE®**
The Original Place To Invest Online

Securities products and services are offered by E*TRADE Securities LLC, member FINRA/SIPC.
© 2011 E*TRADE Financial Corporation. All rights reserved.

OUTLAW ARCHETYPE

LOGOS AND COLOR PALETTES



DOLLAR SHAVE CLUB



IMPOSSIBLE™

EXTRADE®



OUTLAW ARCHETYPE

CASE STUDY: VIRGIN



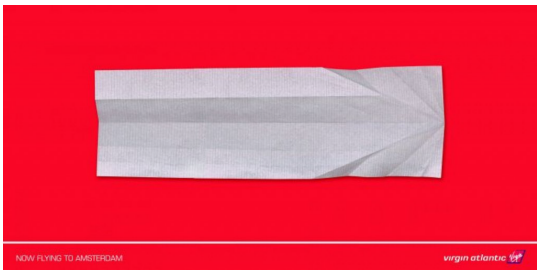
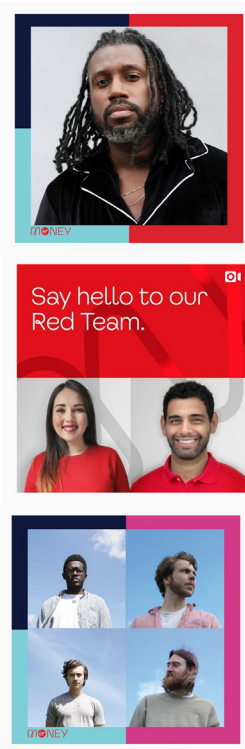
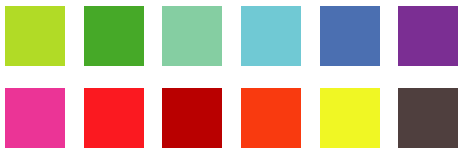
PRIMARY COLORS



SECONDARY COLORS



ACCENT COLORS



CAREGIVER ARCHETYPE

BRAND EXAMPLES



The Caregiver Archetype Attributes

Description

The one-word description for The Caregiver is altruism: the unselfish concern and/or devotion to nurture and care for others. This archetype is motivated to provide reassurance, service, advice, listening and an open heart to support the welfare of others. The Caregiver is compassionate, generous, efficient, self-sacrificing, patient, highly competent and an excellent multitasker. Able to find the silver lining in any cloud, the Caregiver remains calm in a crisis, makes friends with everyone, and radiates the lightness of optimism.

(Archetype summary via Archetypes In Branding, Margaret Pott Hartwell & Joshua C. Chen)

Colors

- BLUE**
Strength, Competence, High Quality, Dependable, Trust, Tranquility, Peace, Integrity, Intelligence, Security, Balance, Calm, Safety, Committed
- TURQUOISE**
Spiritual, Healing, Protection, Serenity, Introspection
- WHITE**
Goodness, Sincerity, Purity, Balance, Calm, Fresh, Cleanliness, Easy, Innocence, Light



CAREGIVER ARCHETYPE

LOGOS AND COLOR PALETTES

VOLVO

Campbells[®]



Johnson's[®]



CAREGIVER ARCHETYPE

CASE STUDY: VOLVO

VOLVO

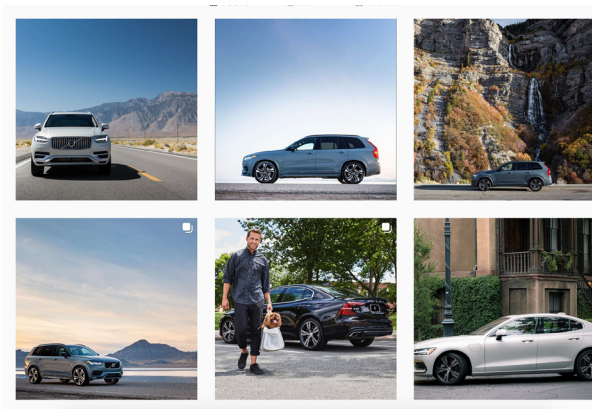
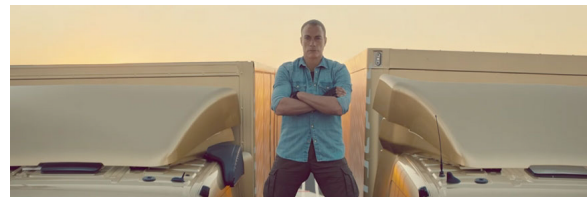
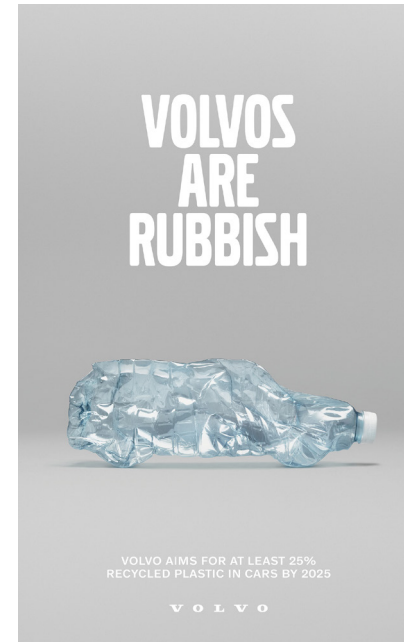
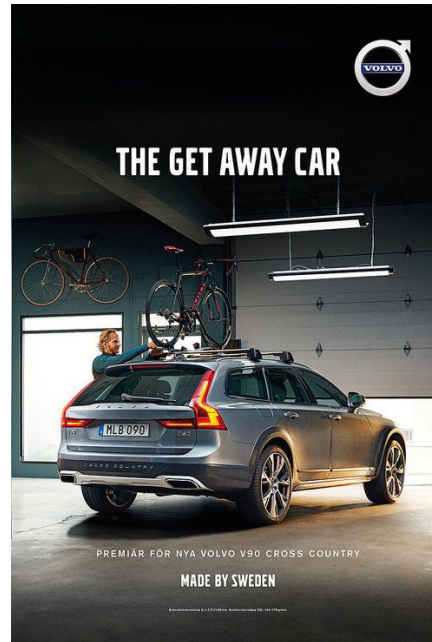
PRIMARY COLORS



SECONDARY COLORS



ACCENT COLORS



**BRAND PERSONALITY
(OUR VOICE THEN)**

SAVVY

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

MOXIE

With a kick in our step, Kasasa is willing to spread knowhow and knowledge to communities far and wide.

VALIANT

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

**BRAND PERSONALITY
(OUR VOICE NOW)**

SAVVY

Kasasa makes the intimidating more engaging, brings the over-your-head down to eye-level, and keeps the mundane interesting with a smart joke and a wry smile.

MOXIE

The audacity, the tenacity, the nerve. Kasasa doesn't just tell it how it is, we tell it how it should be — bold in our ambitions, unwavering in dedication, and fearless in tone.

HEART

We're united in passion. Driven to do what's right, not by our own self interests. And we let the human goodness of real people and communities shine, lifting them up to their loftiest aspirations.

Section 4

NEXT STEPS

NEXT STEPS

Sept			Oct			
3	4	5	1	2	3	4
Agency vendor analysis and selection process			Hand-off Onboarding of agency Project kick-off		Sign-off on final brand refresh deliverables from agency	Final Concept Selection
Confirmation in P	Prep and presentation of proposals		Phase 1 Kick-Off: Brand refresh guidelines phase		Project Phase 2: Campaign concepting	
All stakeholder sign-off		Update Stakeholders and interested teams		Enablement-MC Considerations in new campaign	Comm & B2B Alignment on new brand guidelines	Update

1. STAKEHOLDER SIGN-OFF ON PROPOSED BRAND IDENTITY REFRESH
2. IDENTIFY FULL AGENCY PROJECT SCOPE WITH CLEAR DELIVERABLES
3. EMAIL UPDATE TO STAKEHOLDERS, BRAND CONTRIBUTORS AND CROSS-FUNCTIONAL TEAMS UPON APPROVED BRAND DIRECTION
4. VENDOR ANALYSIS TO SELECT AGENCY PARTNER