

Washington Mutual

Brand
Book



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GR 604 ► The Nature of Identity
Fall 2018 ► Instructor McNulty

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part 01

Brand Strategy

History
Timeline
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The Former Washington Mutual

Aftermath of the Great Seattle Fire in 1889 inspiring the start of Washington Mutual.

1.1 History

After the Seattle fire in 1889, the mayor wanted to create a way to loan money to everyday people for their personal home construction and remodeling. Upon creation of the conference, the Washington National Building Loan and Investment Association was established. Edward Oziel Graves was the first president and Ira Hill Case was the first employee.

During WWI, their profits increased by 68 percent because they offered loans at low rates for those who purchased war bonds. In 1920, Washington Mutual was the first to introduce a program for school kids. The School Savings Program allowed children to deposit their change from their piggy banks and received a 5 percent interest rate.

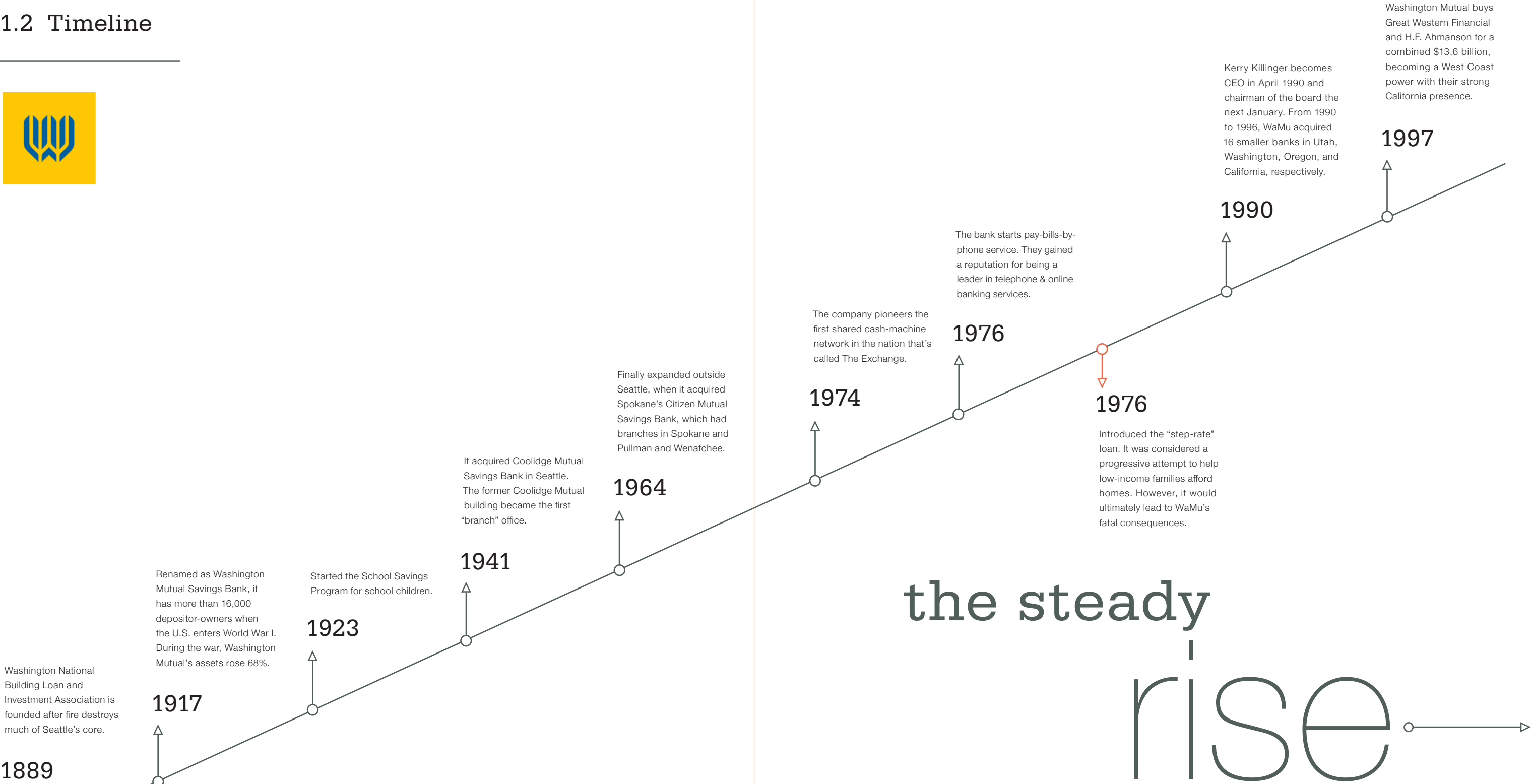
The company expanded geographically in 1964 by acquiring other mutual savings banks. As they gained these banks, they maintained the physical locations and changed the name to Washington Mutual branches. These expansions also inspired the technological banking growth.

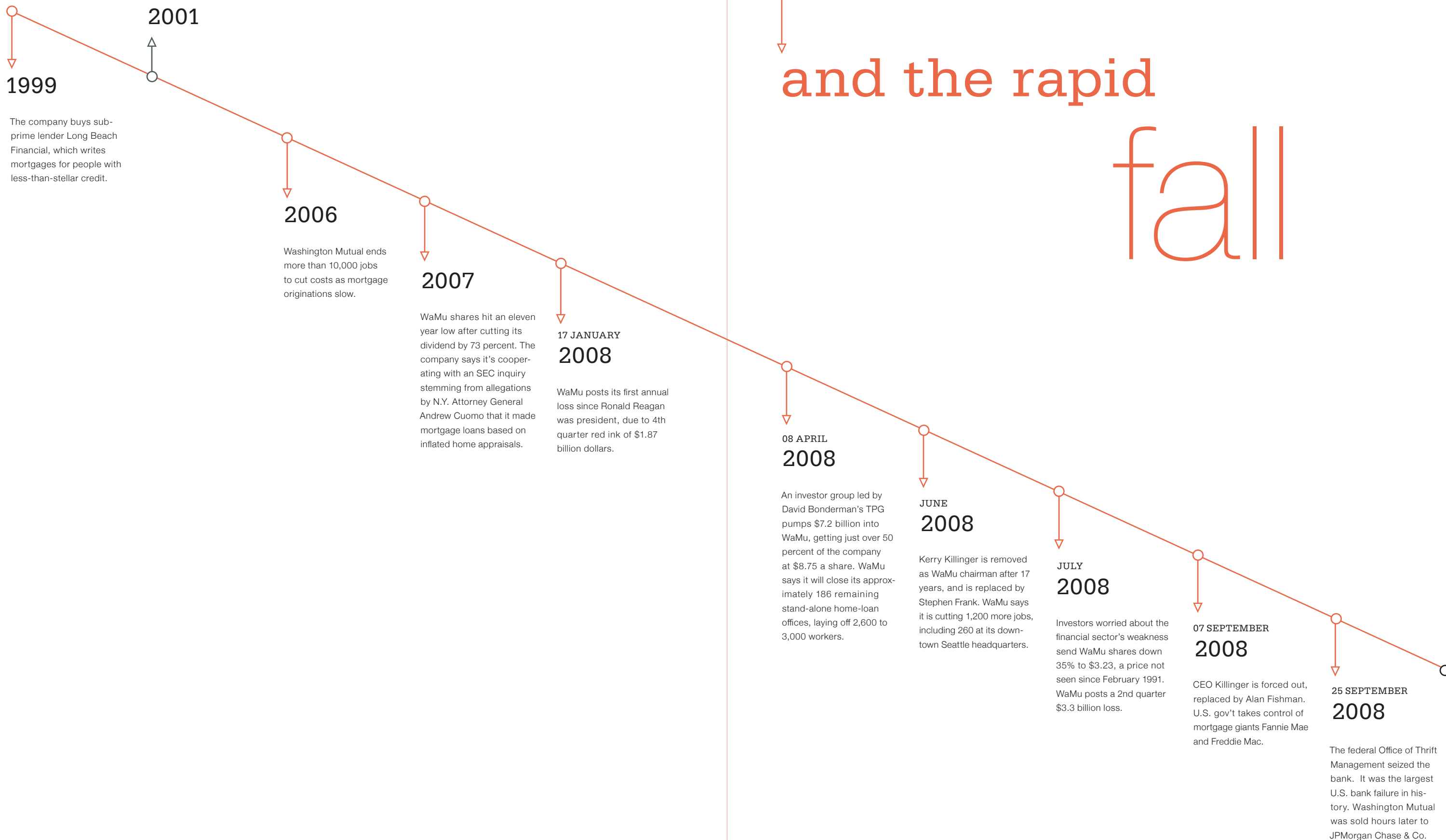
In 1976, WaMu introduced the pay-bills-by-phone service. This service brought them to the leading edge of telephone and eventually online banking. They also created an early form of a cash machine called "The Exchange." However, their continued success in innovation was thwarted with the "step-rate" loan. This practice that started in the mid 1970s also acquired many losses over the coming years and was the main reason Washington Mutual collapsed in the late 2000s.

Washington Mutual survived for over 119 years through a few financial hardships from the Great Depression, both World Wars, and recessions while maintaining cheerful service to its customers. But, in 2008, Washington Mutual went under and is considered the largest bank failure in history.

“washington mutual
collapses in biggest
bank
failure
in U.S. history”

1.2 Timeline





1.3 Competitive Analysis

Direct



Ancillary



Future

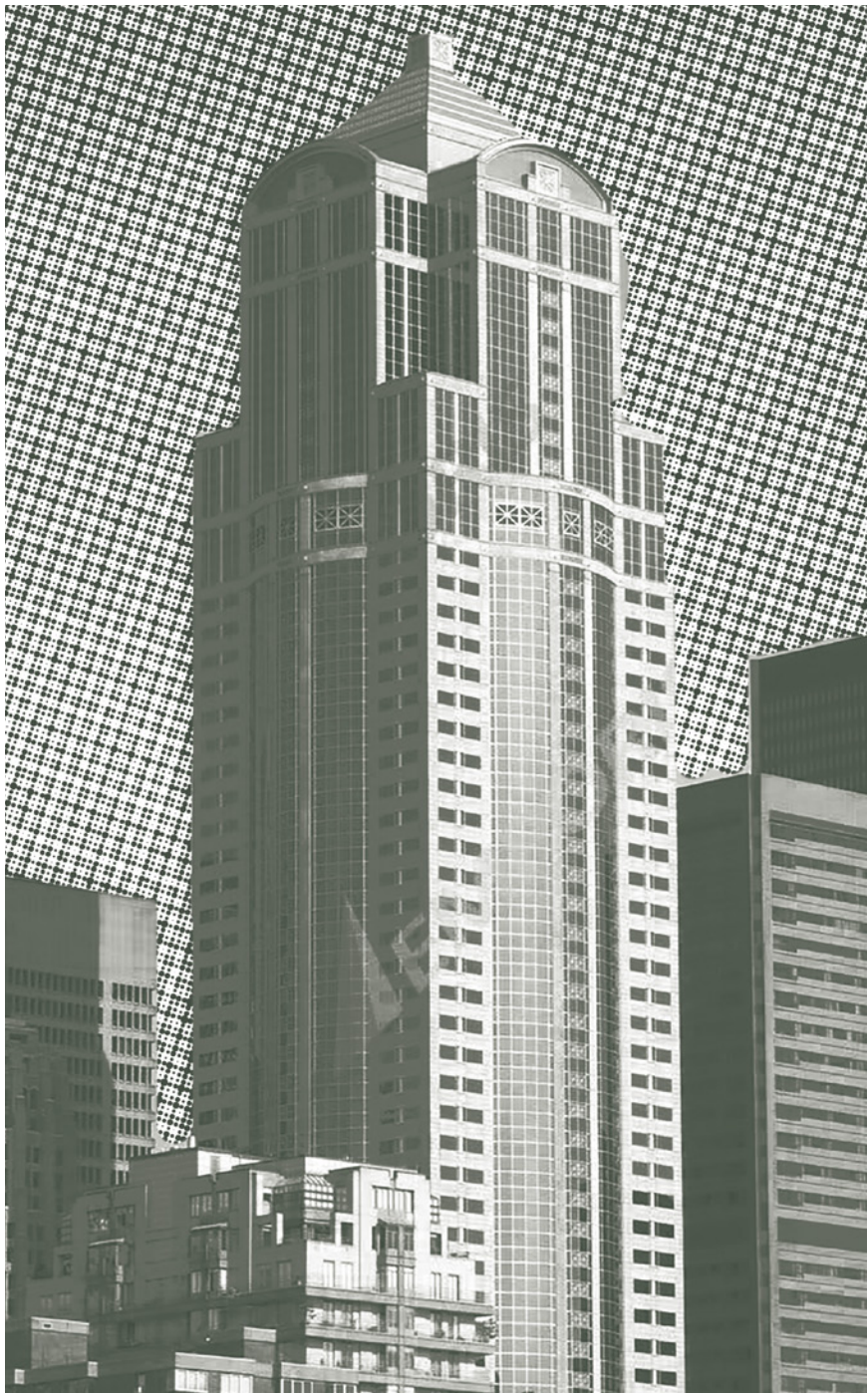




The New Washington Mutual

1.4 The Brand Soul

Giving financial independence to all types of consumers.



➤ The New Mission

Enable the next generation towards financial freedom while building trusted relationships.

Our mission is educating our consumers on the vast world of finance through a variety of mediums and enabling a healthy relationship with money. From the high school student to those in the midst of a mid-life crisis, it's never too late to learn about personal finances.

Violet ▷ The Hardworker



- ▷ **Age.** 48 years old
- ▷ **Salary.** \$85,000
- ▷ **Job.** Interior Designer
- ▷ **Status.** Married & two in college
- ▷ **Hobbies.** Window shopping and eating lunch with her daughters

- ▷ Her financial needs are constantly changing with the phases of life. She wants a way to learn about student loans and refinancing them smartly for her children.
- ▷ She wants a financial center that’s trustworthy and reliable and it makes her feel like they know her.
- ▷ She prefers to work with one financial institution in order to simplify her life when work and family start to get crazy.
- ▷ Her and her husband own their home in Lincoln Park, Chicago and want a second home in Colorado, but they don’t know the tax implications of owning two homes.

Simon ▷ The Millennial



- ▷ **Age.** 22 years old
- ▷ **Salary.** \$75,000
- ▷ **Job.** IT Tech at Microsoft
- ▷ **Status.** Single
- ▷ **Hobbies.** Playing video games & spends time on his computer coding

- ▷ He recently started his first adult job and has never had to worry about saving money or worry about how much money he’s spending.
- ▷ As far as he’s been taught from his parents, Simon thinks he only needs a checking account and maybe a savings account. He hasn’t thought about financial future or knows any better.
- ▷ He’s heard his father talk about his investments, but Simon has no idea what investing is and figures he has time before he needs to start.
- ▷ Simon is thinking about taking a loan out for a new car, but does not know how loan repayment works and how it can affect his finances.
- ▷ Since he graduated college five months ago, he has to start paying back his student loans next month and does not know how to make a budget.

Leilani ▶ The Free Spirit



- ▶ **Age.** 28 years old
- ▶ **Salary.** \$32,000
- ▶ **Job.** Freelance Artist
- ▶ **Status.** Single but looking
- ▶ **Hobbies.** Going to museums to admire artwork and gain inspiration

- ▶ The uncertainty of her work doesn't provide much financial stability as she'd like and needs a budget application.
- ▶ She lives in an artist's community with ten other people to help offset living expenses.
- ▶ Leilani is trying to save enough money to get a dedicated studio to live and for her to paint when she wants to.
- ▶ She's willing to move to another city if the cost of living is too high, but wants to make sure she can continue painting.
- ▶ She moved from Hawaii to San Francisco to pursue her dreams and doesn't want to compromise her dreams.

Steve ▶ The Family Man



- ▶ **Age.** 38 years old
- ▶ **Salary.** \$45,000
- ▶ **Job.** Odd jobs here and there
- ▶ **Status.** Married with two kids.
- ▶ **Hobbies.** Spending time with his family, taking his kids to the museum, and fishing.

- ▶ He lives paycheck to paycheck due to the employment issues he's faced in the past two years. Steve sometimes does freelance work and odd jobs to make ends meet.
- ▶ He is an educated man, but lost his house and job when his company went bankrupt. The taxes and credit issues are hurting him the most.
- ▶ His family lives at his in-laws to save money where ever they can to get a place of their own soon.
- ▶ Steve has not been able to find a job in his field and is regularly going on interviews. Once he secures another job, Steve know he needs to be more financially stable in case something like this happens again.

Lucia ▶ The Single Mom



- ▶ **Age.** 32 years old
- ▶ **Salary.** \$50,000
- ▶ **Job.** Executive Assistant
- ▶ **Status.** Single with a baby
- ▶ **Hobbies.** Sleeping, running, shopping with her girlfriends

- ▶ She is having a difficult time balancing life, work and her newborn alone. She needs an easy button when it comes to figuring out her finances.
- ▶ Lucia’s used to living on a budget, but feels like she should not have to be based on her salary.
- ▶ She’s breastfeeding to avoid having to pay for formula. It means she is also on her phone a lot and a mobile app is very ideal for her lifestyle.
- ▶ She’s a planner and wants to start a savings account or college fund for her baby, but doesn’t know what options are out there for her.

Philip ▶ The Financial Newbie



- ▶ **Age.** 16 years old
- ▶ **Salary.** \$5,000
- ▶ **Job.** Bus boy
- ▶ **Status.** Single
- ▶ **Hobbies.** Going to football games, snowboarding and band

- ▶ He got a job at a local restaurant to save up for a car, but he does not know how to balance saving money and spending money on new things.
- ▶ When he’s not working or going to school Philip unwinds playing video games with friends.
- ▶ His parents have told him that he needs to start planning for the future and will have to pay for part of his college tuition and expenses.
- ▶ He is starting to feel overwhelmed with the new financial responsibilities and wants as much help as possible to know how money works.

out with the
Old

1.6 Former Brand Grid



1.6 New Brand Grid



in with the
new

connected

1.7 Mood Board & Keyword

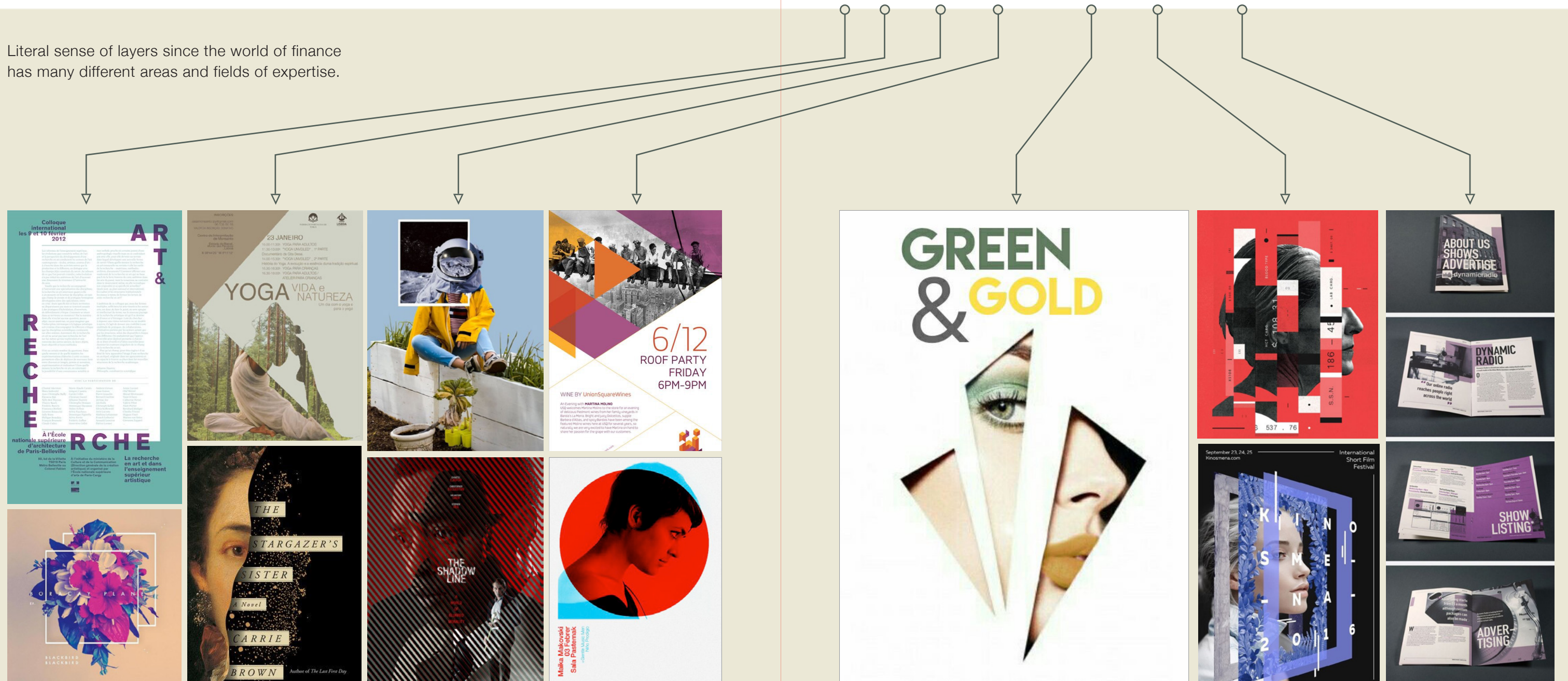
Lines intersecting and bringing items together for better understanding of an idea.



layered

1.7 Mood Board & Keyword

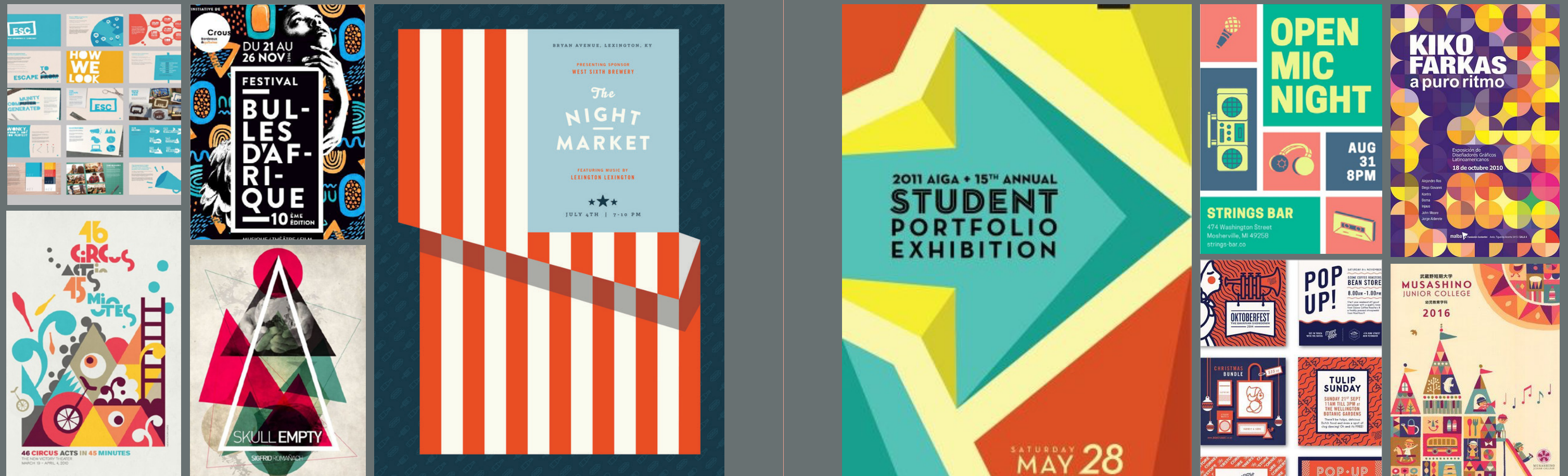
Literal sense of layers since the world of finance has many different areas and fields of expertise.



fun

1.7 Mood Board & Keyword

Inviting and colorful layouts with eye-catching graphics and icons.



1.8 Repositioning Statement

Washington Mutual is rooted in supporting financial independence and responsibility for our customers needing home loans and standard banking services. Our company is expanding to empower the next generation towards financial freedom while building trusted relationships with consumers.

The new WaMu, rebranded as Northwest Mutual, offers financial education workshops, video games for learning about finances, and a mobile app for budgeting and tax prep. The new clientele includes high school students wanting a plan for college to first-time business owners to those planning for retirement, no matter the age.

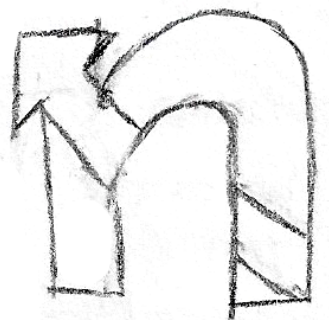
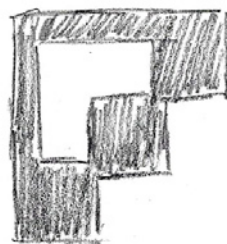
northwest
mutual

part 02

Logo Development

Divergent Thinking
Computer Roughs
Logo Refinements

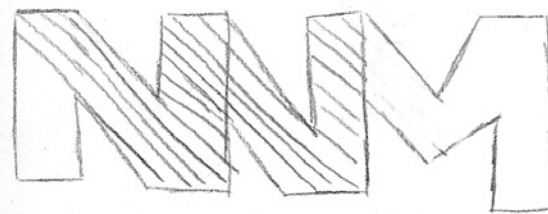
2.1 Divergent Thinking



color change



light bulb
w/initials making
filament

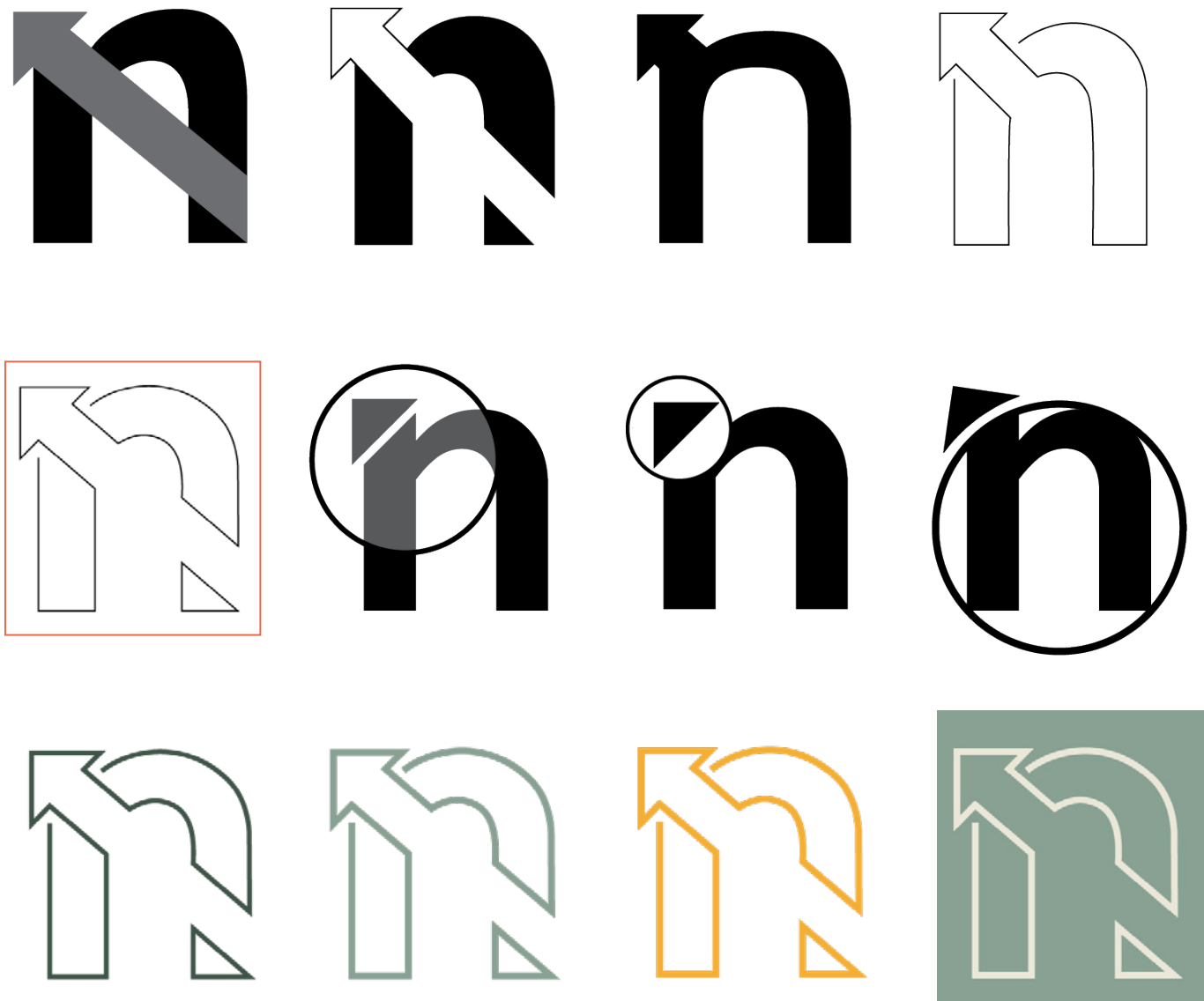


lines overlapping w/color
change to distinguish letters

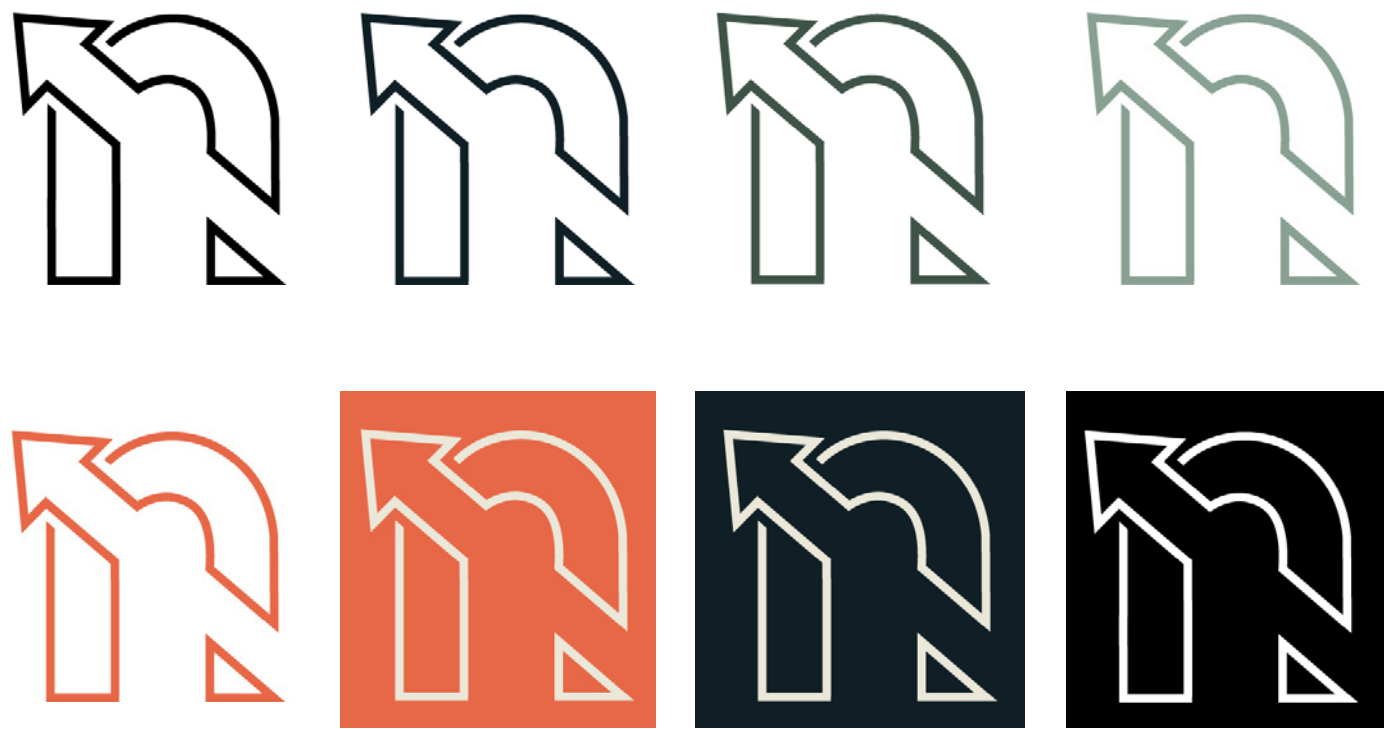


overlapping / layered letters

2.2 Computer Roughs



2.3 Logo Refinements



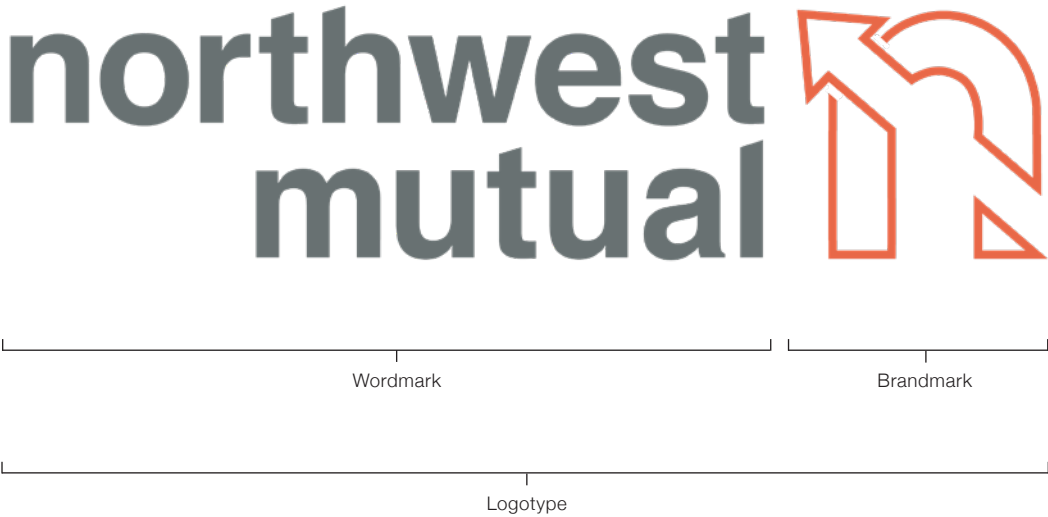
part 03

Brand Standards

Logo Concept
Logo Construction
Logo Variations
Logo Misuses
Color Palette
Typefaces
Typesetting
Photographic Style
Graphic Elements
Business System
Applications

3.1 Logo Concept

Northwest Mutual’s logo has an arrow pointing towards the northwest cardinal direction. The point of the arrow extends from a lower case “n”, but it is a continuous line to show how the new company’s services are connected together.



Minimum Size. The minimum size of the logo is 0.75" wide and 0.18" tall.



3.2 Logo Construction

This logo is about angles and consistency through the brandmark and the wordmark.



Ascender Cuts. The ascender tops are cut at a 17° angle starting from the ascender's upper-right corner.

Brandmark Angle. The angle of the arrow leading to the northwest direction is 39°. The tip of the arrow is not a 90° tip, but an 80° angle.



Clear Space. The clear space is defined by the letter "x" at an equal distance around the logo.

3.3 Logo Variations

The does not have a lot of movement between the placement of the brandmark and wordmark. Only the brandmark works by itself or paired with the wordmark to the right of it.

Brandmarks. These are authorized uses of the brandmarks and within the color scheme.



3.4 Logo Misuses

The following are not authorized uses of the logo:

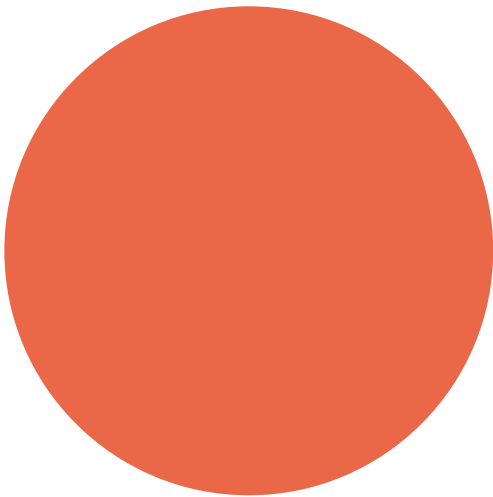
- 1. **Do Not** outline the wordmark.
- 2. **Do Not** stretch or condense the logo.
- 3. **Do Not** use the same color for whole logo.
- 4. **Do Not** angle the logo towards the northwest.
- 5. **Do Not** fill in the brandmark.
- 6. **Do Not** put the wordmark in all capitals.
- 7. **Do Not** change the color of the logo.
- 8. **Do Not** change the typeface of the wordmark.
- 9. **Do Not** shear the logo.
- 10. **Do Not** change the proportion of the logo.
- 11. **Do Not** move the brandmark.
- 12. **Do Not** shorten word northwest to initials.



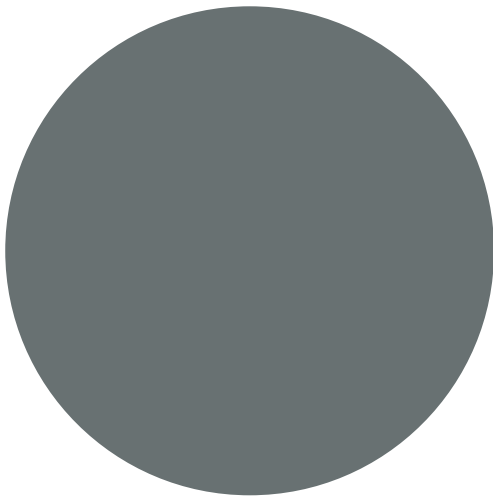
3.5 Color Palette

These colors represent a youthful and newly changed Washington Mutual. They're limited to maintain a level of trust and professionalism.

Primary Colors

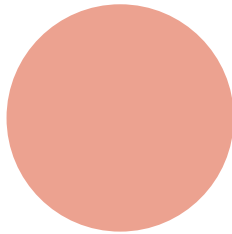


PMS. Pantone 1665U
RGB. 232, 104, 72
CMYK. 4, 73, 77, 0
HEX. E86848



PMS. Pantone 445U
RGB. 104, 113, 114
CMYK. 61, 47, 47, 14
HEX. 687172

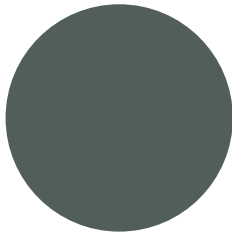
Secondary Colors



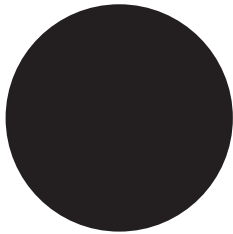
PMS. Pantone P 45-2U
RGB. 236, 162, 144
CMYK. 0, 60, 79, 0
HEX. ECA290



PMS. Pantone P 3-9U
RGB. 235, 232, 217
CMYK. 7, 5, 14, 0
HEX. EBE8D9



PMS. Pantone P 177-12U
RGB. 82, 95, 89
CMYK. 67, 49, 58, 27
HEX. 525F59



PMS. Pantone Black
RGB. 35, 31, 32
CMYK. 0, 0, 0, 100
HEX. 231F20

3.6 Typefaces

Northwest Mutual utilizes three typefaces from two families. The similarities between Helvetica to Helvetica Neue to Serifa are subtle, but provide a visual harmony for the brand.

Aa

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 1 2 3 4 5 6 7 8 9 0

Helvetica Neue Light
Helvetica Neue Thin
Helvetica Neue Ultra Thin

Aa

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 1 2 3 4 5 6 7 8 9 0

Serifa Regular

3.7 Typesetting

These two typefaces were chosen because of their weights and ability to produce a natural hierarchy while at the same visual size.

we don't like to
yell

Pull Quotes. When the type is this big, we make the weight thinner and we do not capitalize any of the letters.

Header 1. Helvetica Neue Ultra Thin
S / L / T ▶ 145 / 145 / +30

Serifa Regular
S / L / T ▶ 44 / 60 / +40

This is Header 2
But Sometimes ▶ This is Too

This is Header 3

Here lies the core of the book. The body copy is Helvetica Neue to allow for better readability. When the slab serifs are used at this size and repeatedly, it hurts the reader's eyes. You'll only see Serifa one more time as a caption title.

Did you see the weight of this typeface is thicker? You might have missed it visually because we try to balance the weight of Helvetica Neue as we scale the type up and down.

Header 2. Serifa Regular
S / L / T ▶ 18 / 22 / +30

Helvetica Neue Thin
S / L / T ▶ 16.5 / 22 / +30

Header 3. Serifa Regular
S / L / T ▶ 12 / 16 / +30

Body Copy. Helvetica Neue Light
S / L / T ▶ 11 / 15 / +30

Captions. Helvetica Neue Light
S / L / T ▶ 7 / 11 / +15

Serifa Regular
S / L / T ▶ 7.5 / 11 / +15

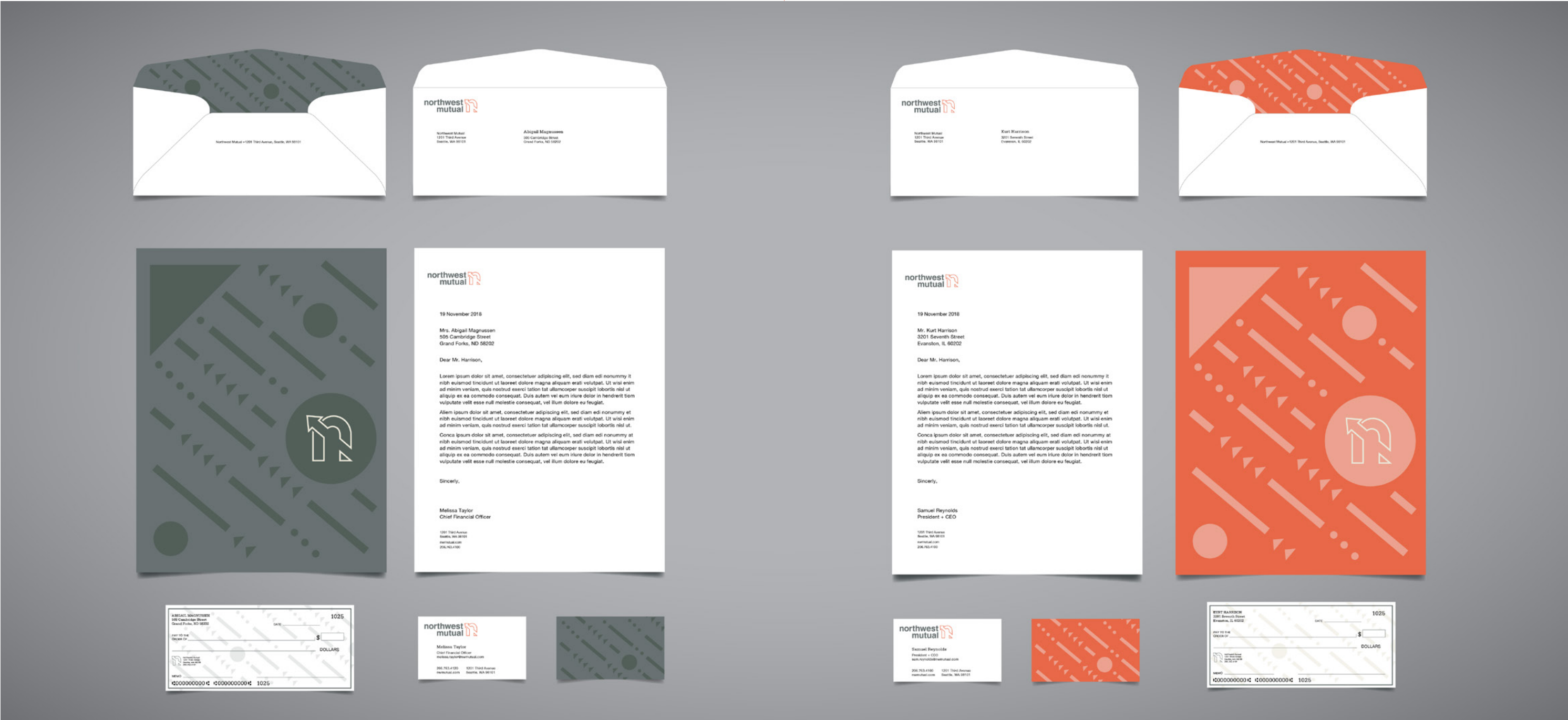
3.8 Photographic Style

The duotones in the green gray represents the look and feel of money. These are used to unify the imagery and focus the audience's attention.



3.9 Business System

The business system includes a business card, check book, letterhead, envelope, and cover page in two different colors.



3.10 Applications

Logo signage and it in place within the interior of a bank branch.

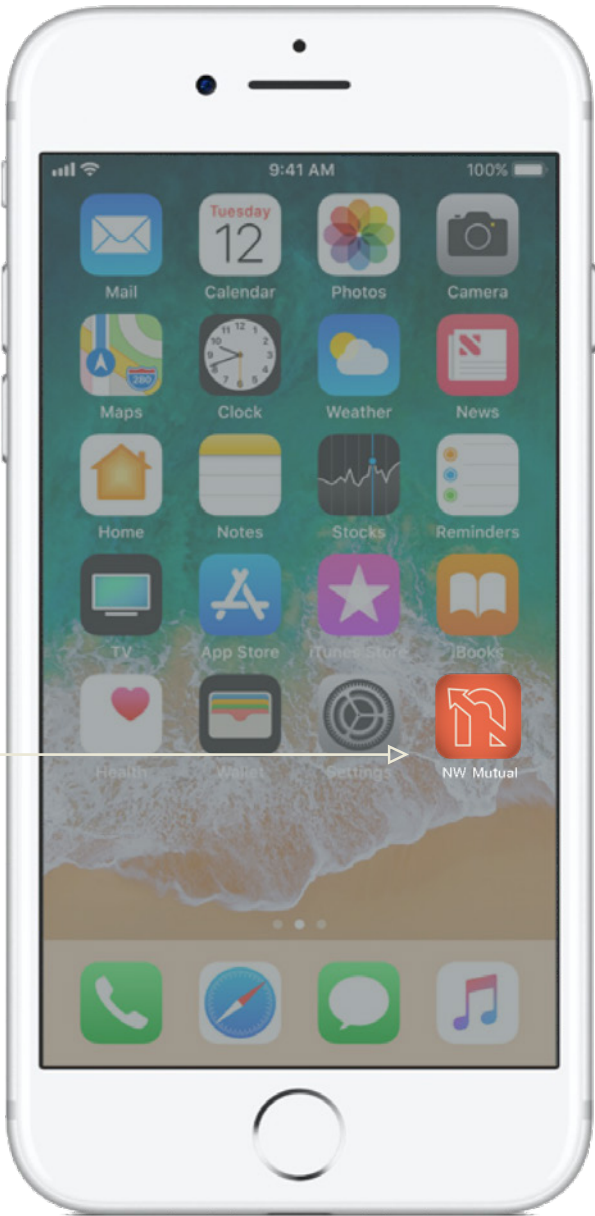


3.10 Applications

These applications of the branding system are emplaced on an ATM and on the favicon for the bank’s mobile application.



NW Mutual



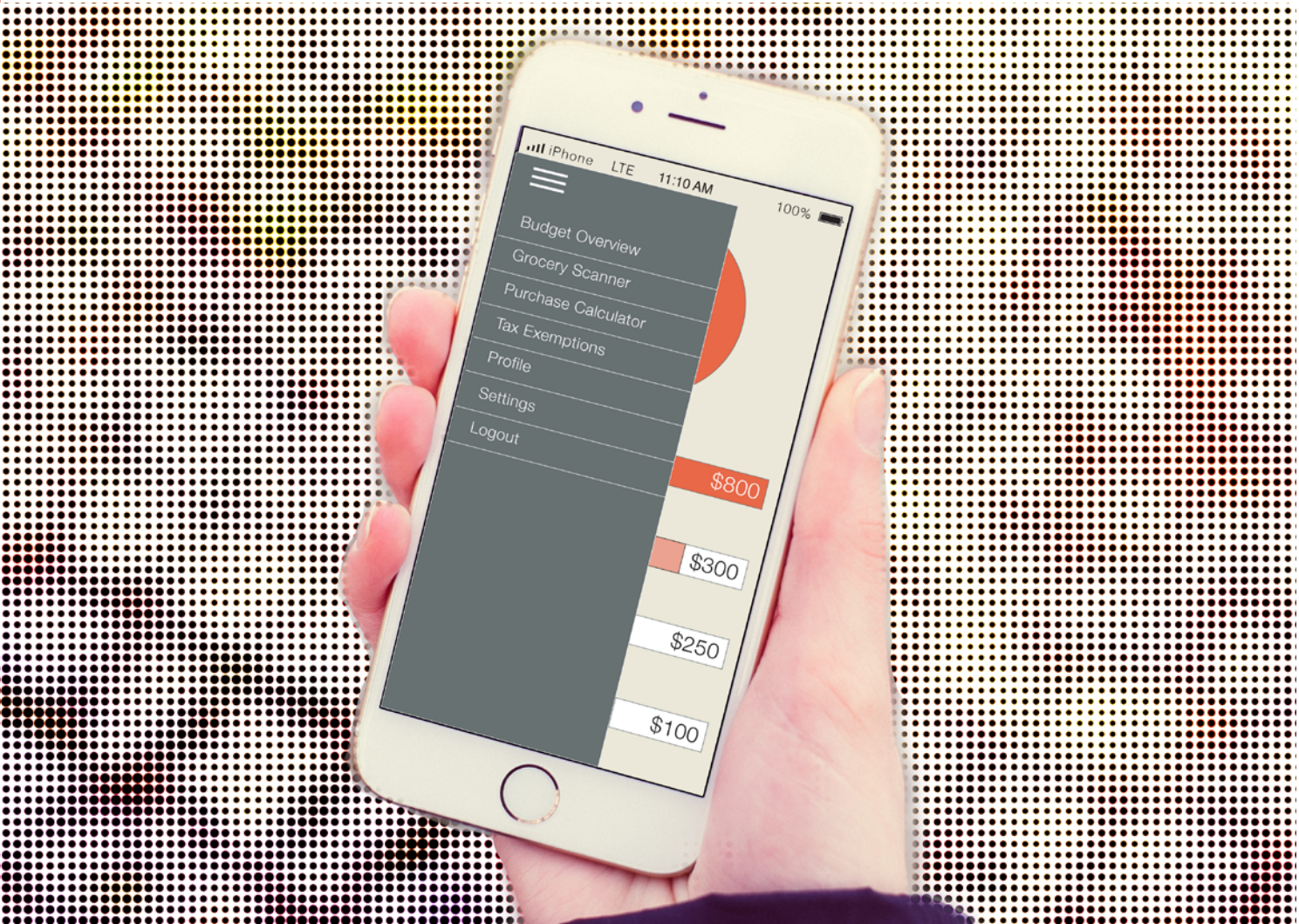
part 04

Brand Extensions

Budgeting Mobile App
Financial Workshops
Time Locked Piggy Bank

4.1 Budgeting Mobile App

This app allows for people to easily update their budget while out buying items like groceries or going to the movies. The main screen provides a snapshot of this month's spending. Users may also scan barcodes while at the store to keep an accurate count of their groceries prior to check out. They can check how a purchase impacts their budget prior to buying it.





LTE

11:10 AM

100%

iPhone

Grocery Scanner

CENTER BARCODE HERE

00) 1 0614141 012345678

Trash Bags

- 1 +

\$3.99

Add to List

\$1.20

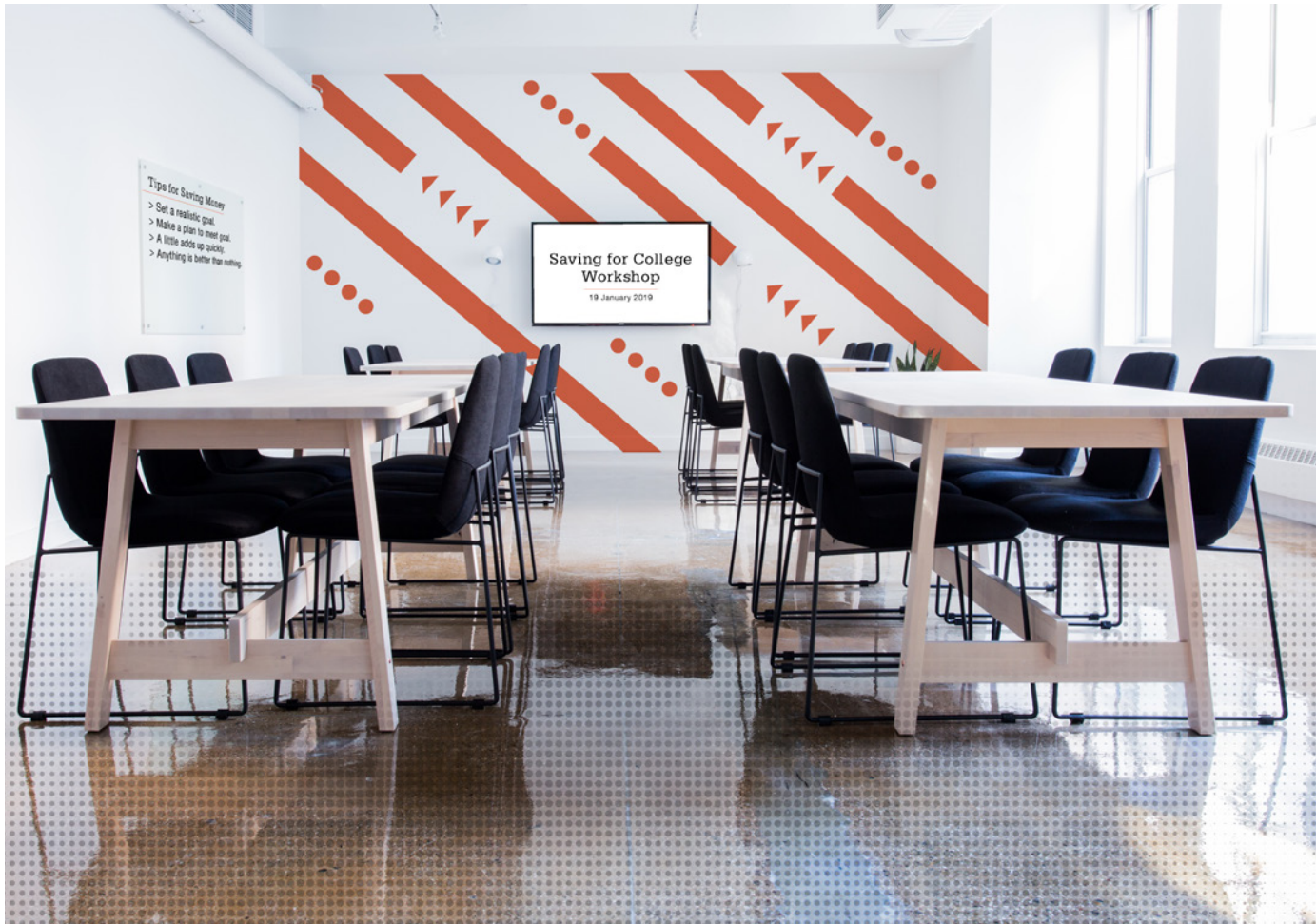
1

Bananas

\$3

4.2 Financial Workshops

These workshops vary in length and subject to accomodate as many people as possible. They include topics like home buying, investing, basic money and bank functions and options. Attendees receive swag while there to help them maintain their financial plan on their own.



4.3 Time Locked Piggy Bank

This bank cannot be broken in to. This piggy bank is time locked and cannot be opened until a pre-set date and time. This makes users save money and invest it wisely. It acts like a visual reminder on how money in the bank is meant to be saved. With advanced digital technology, this piggy bank is actually a touchscreen, like a glass display. Just touch the pig’s snout to turn it on.



OPENING ON

18 FEBRUARY 2019

AT 7:00 PM



