

PenFed Credit Union

UX Guide

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I. UX PHILOSOPHY

UX PHILOSOPHY

I. UX PHILOSOPHY

USER-CENTERED DESIGN: PUTTING MEMBERS FIRST

At the heart of our UX design philosophy lies a deep understanding of our members and their needs. We strive to create intuitive and user-friendly experiences across all touchpoints, empowering our members to manage their finances with confidence.

ACCESSIBILITY FOR ALL

We design with inclusivity in mind, ensuring our products and services are accessible to everyone, regardless of their abilities. This includes features like clear language, keyboard navigation, and screen reader compatibility.

BUILDING TRUST

We believe in building trust with our members by providing clear and transparent information. This means using straightforward language, avoiding financial jargon, and making it easy for members to find the information they need.

CONTINUOUS IMPROVEMENT

We understand that user needs and expectations evolve over time. We embrace an iterative design process, constantly gathering feedback and testing new ideas to ensure our experiences remain relevant and valuable.

SUMMARY

By following these principles, we can create exceptional omni-channel experiences that foster trust, financial well-being, and long-lasting relationships with our members.

II.

ACCESSIBILITY

ACCESSIBILITY

II. ACCESSIBILITY

At PenFed, we believe financial well-being should be accessible to everyone. That's why our website is designed with inclusivity at its core.

WCAG 2.1 GUIDELINES

We follow the Web Content Accessibility Guidelines (WCAG) 2.1, a set of internationally recognized standards for making web content accessible to people with disabilities. This ensures our website is:

PERCEIVABLE

Information and user interface (UI) components are presented in a way that can be perceived by users, regardless of their sensory abilities. This includes features like alt text for images, proper color contrast, and keyboard navigation.

OPERABLE

Users can navigate the website and interact with elements using a keyboard, screen reader, or other assistive technologies.

UNDERSTANDABLE

Content is clear, concise, and uses plain language that's easy to read and understand.

ROBUST

Our website is compatible with current and future assistive technologies, ensuring a seamless experience for all users.

We are committed to ongoing improvements and regularly test our website for accessibility. We also welcome your feedback. If you encounter any accessibility barriers, please don't hesitate to contact the UX team.

By prioritizing accessibility, we create a website that's not just user-friendly, but truly inclusive for everyone.

CONTRAST

Ensuring sufficient contrast between foreground elements (text, icons) and background colors is crucial for accessibility. This benefits everyone, but especially users with low vision or certain types of color blindness. By following WCAG guidelines for color contrast, we guarantee our digital presence is inclusive and information is readily available to all members.

COLOR CONTRAST

- Figure 1. presents a sampling of foreground and background colors used across PenFed.org.

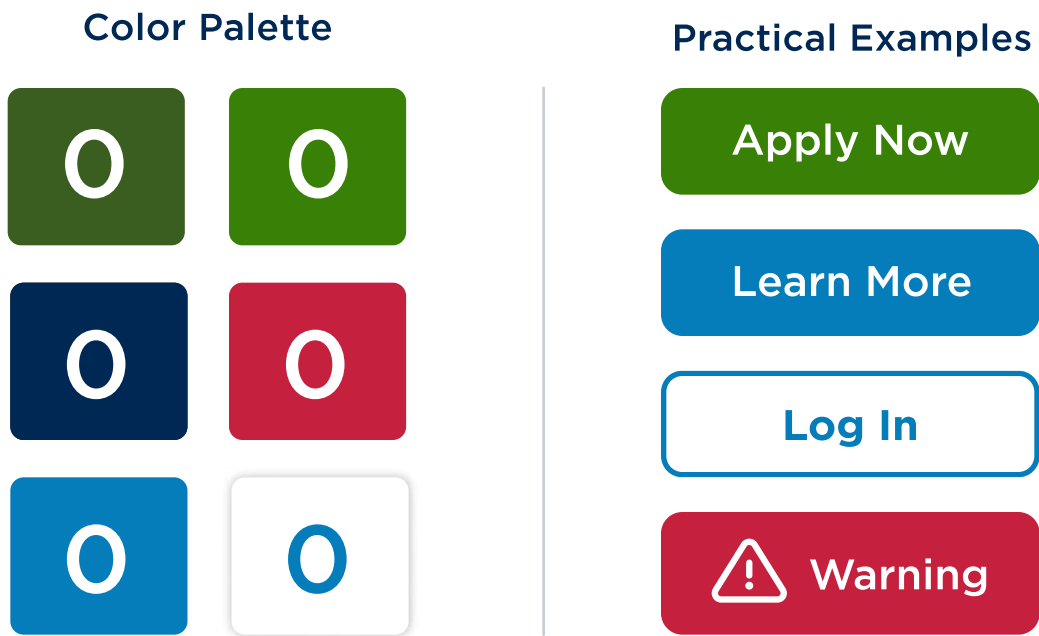


Figure 1.

IN PRACTICE

- **DO:** Use high-contrast color combinations for buttons. For example, dark blue backgrounds should have white text (*Figure 2*). This ensures readability and meets accessibility standards.
- **DON'T:** Use low-contrast color combinations for buttons. Avoid light blue buttons with white text, as seen in *Figure 3*. This makes the text difficult to read.

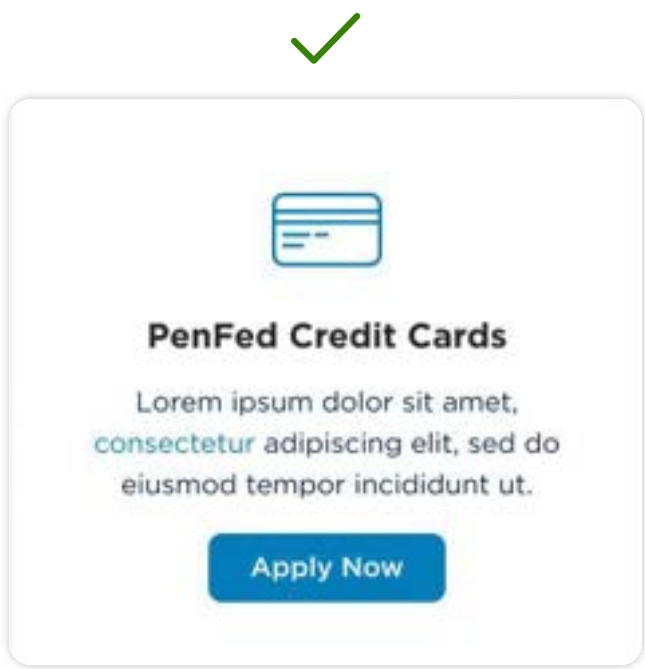


Figure 2.

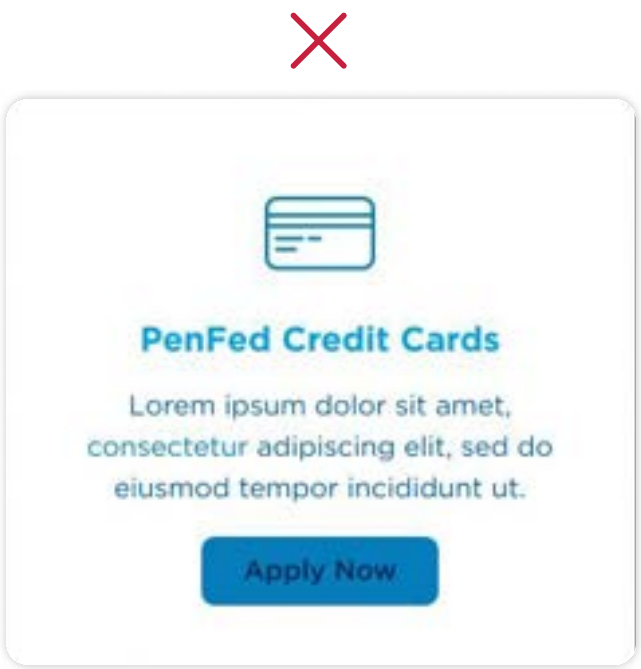


Figure 3.

VISUAL HIERARCHY

II. ACCESSIBILITY

A clearly defined visual hierarchy is essential for ensuring our website is accessible and user-friendly. By using elements like size, color, and spacing strategically, we can guide visitors’ eyes towards the most important information. This not only improves readability for everyone, but also makes the site easier to navigate, especially for users with visual impairments or cognitive disabilities

DESIGNED FOR SCREEN READERS

Our website is designed with accessibility in mind. We use a top-down HTML structure to ensure that screen readers can easily navigate and read our content (Figure 1).

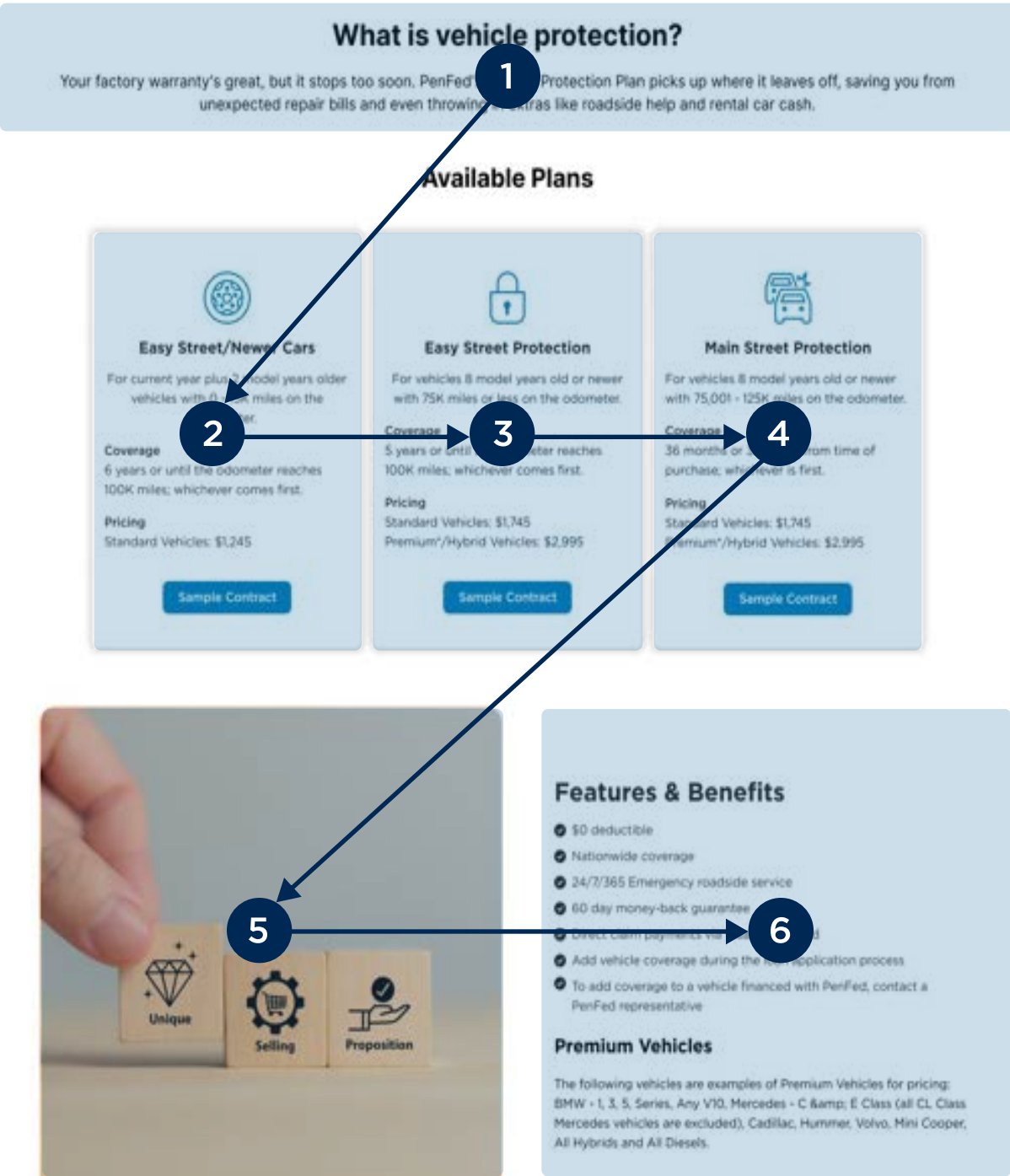


Figure 1.

TAB ORDER

Our commitment to digital accessibility extends to keyboard navigation. Ensuring a logical "tab order" allows users who rely on keyboards, or assistive technology, to navigate our website efficiently. This includes allowing form fields to be reached and interacted with using the "tab" key. By prioritizing clear tab flow, we ensure everyone can easily access and manage their finances with us.

TAB ORDER

- Tab order follows the order in which elements appear in the HTML- left to right (Figure 1), top to bottom.



Figure 1.

IN PRACTICE

- A blue border wraps around the selected item when 'Tab order' is enabled (Figure 2). Users would continue to press the key until it gets to their desired

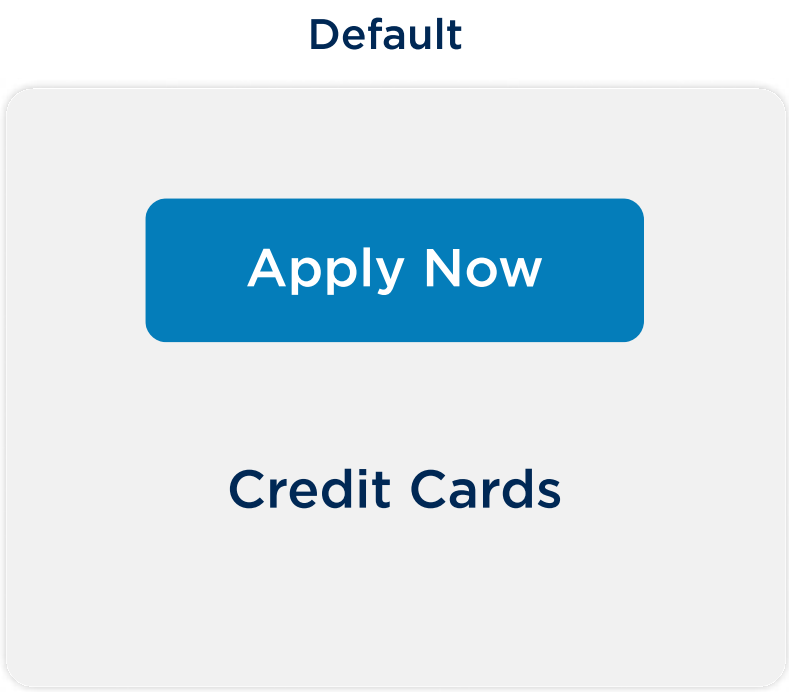


Figure 2.

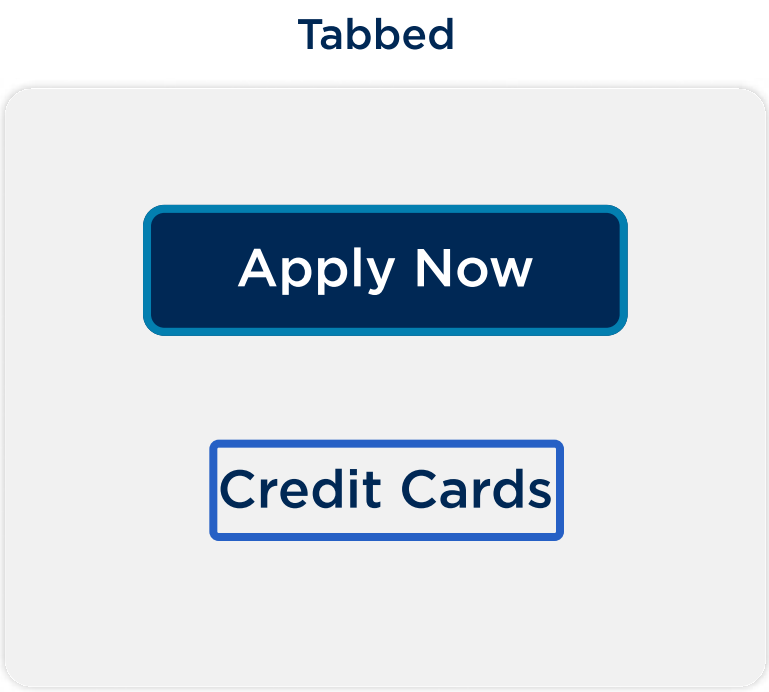


Figure 3.

III. GRIDS

III. GRIDS

GRIDS

Grid systems are the invisible architecture underlying our website's clean and consistent layout. They ensure a seamless user experience across desktops, tablets, and mobile devices. Here's how grids benefit our credit union and its members:

BRAND RECOGNITION

Consistent layouts reinforce our visual identity, fostering trust and familiarity with every visit.

CONTENT FLEXIBILITY

The grid adapts to various content types, allowing us to showcase blog posts, loan information, and member testimonials effectively, all within a unified framework.

DESIGN & DEVELOPMENT EFFICIENCY

Predefined grids streamline the design and development process. Designers have a clear structure to work within, and developers can code layouts faster with reusable components based on the grid.

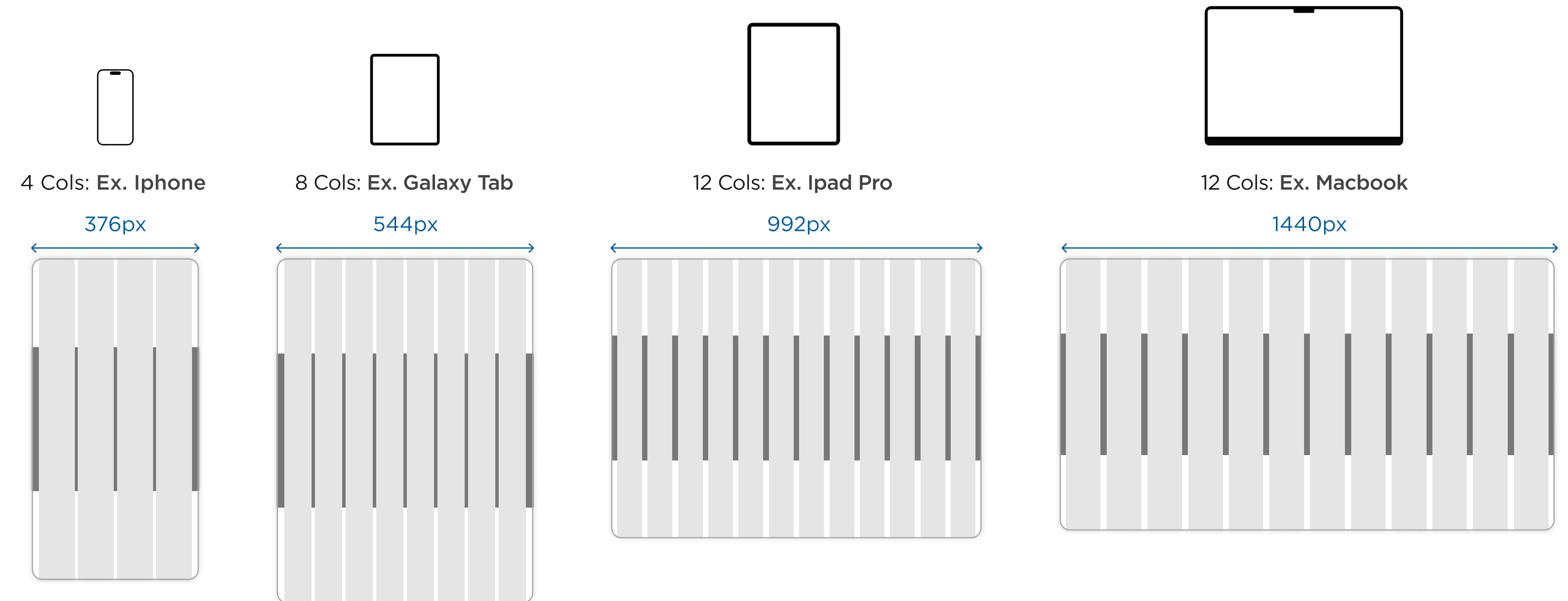
GRID DEVICES

III. GRIDS

Standardized grids are the foundation for a user-friendly, responsive website that prioritizes both design efficiency and a positive member experience. By providing a structured layout that adapts to any device, we ensure our website remains informative, accessible, and a trusted resource for our members.

OUR GRIDS

- **4 Columns:** Ideal for mobile devices
- **8 Columns:** Ideal for small tablet devices
- **12 Columns:** Ideal for large tablets and desktop devices



GRID ANATOMY

III. GRIDS

Grids establish a baseline for spacing elements like margins, padding, and content areas, all in predefined increments - .ORG follows the 8px standard. This repetitive modular system promotes a clean, organized aesthetic while streamlining the development process by allowing designers and developers to predict how elements will interact and scale.

GRID ELEMENTS

Grids are comprised of 3 main elements (Figure 1.)

- Columns
- Gutters
- Margins

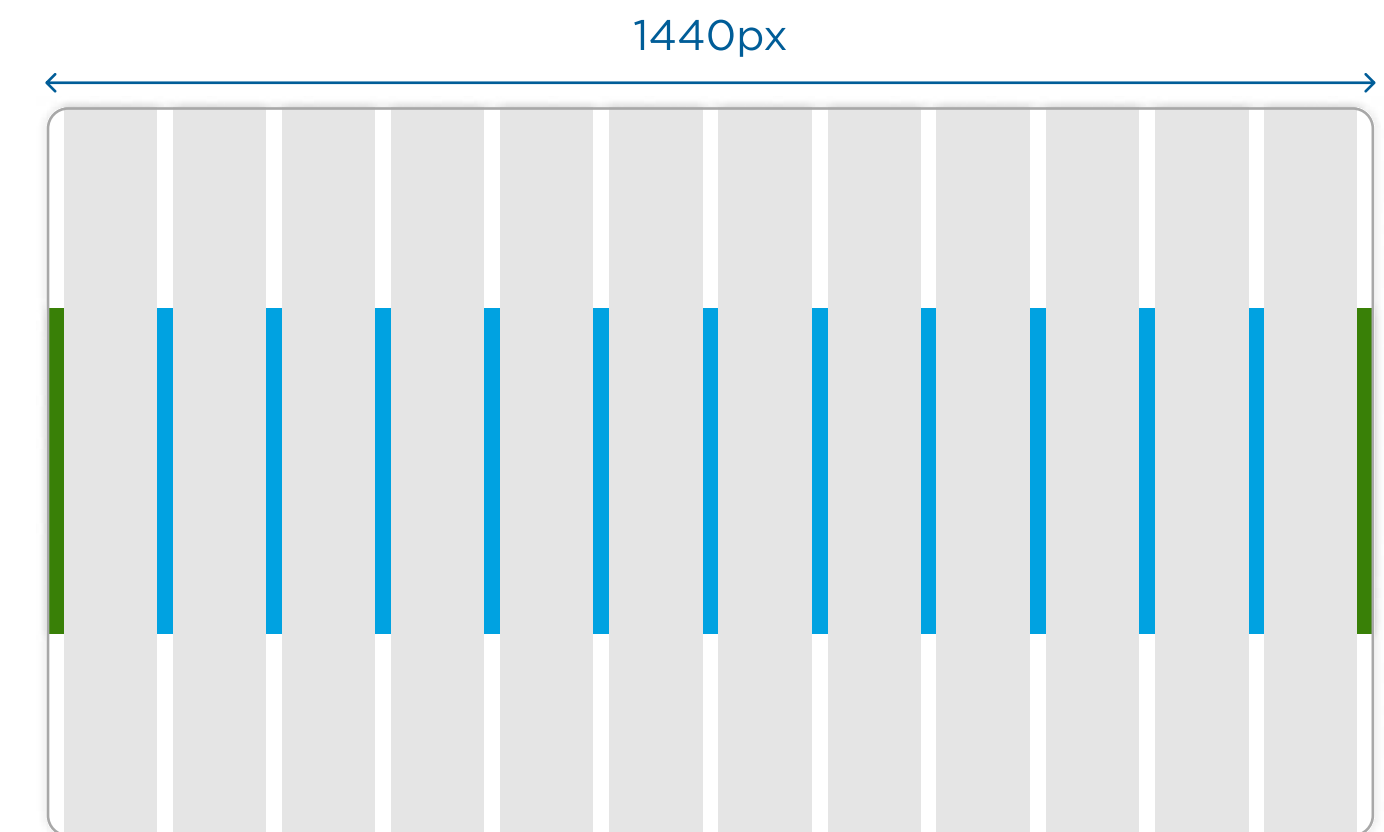


Figure 1.

IN PRACTICE

- **DO:** Use high-contrast color combinations for buttons. For example, dark blue backgrounds should have white text (Figure 2). This ensures readability and meets accessibility standards.
- **DON'T:** Use low-contrast color combinations for buttons. Avoid light blue buttons with white text, as seen in (Figure 3). This makes the text difficult to read.

With Grid

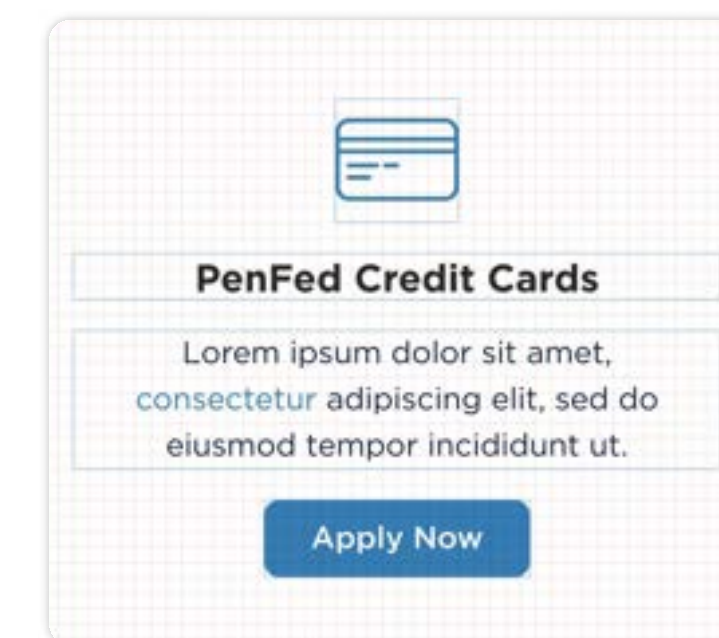


Figure 2.

Without Grid

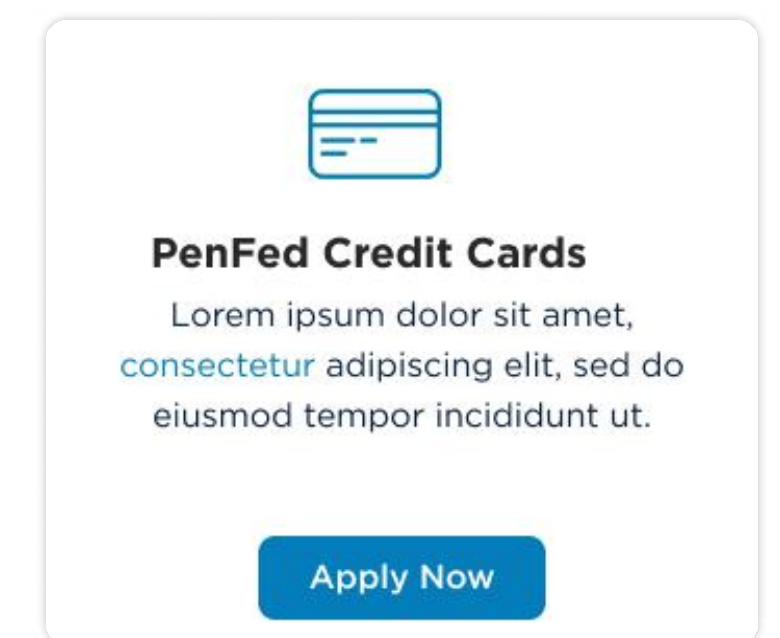


Figure 3.

IV. SPACING

SPACING

IV. SPACING

Maintaining consistent spacing throughout your website design is crucial for creating a clean and user-friendly experience. It ensures a sense of balance and prevents elements from appearing cluttered or overcrowded. Here's a breakdown of key areas to focus on:

MARGINS & PADDING

Use padding to create space between content elements within sections (e.g., space between paragraphs, buttons, and images). Padding values can vary depending on the element, but aim for consistency within sections. A typical range might be 8px-16px.

BUTTONS

Maintain consistent spacing between buttons and surrounding elements. This helps buttons to be visually distinct and easier to tap or click.

IMAGES AND VIDEOS

Add space around images and videos to separate them from text and other elements. This creates a cleaner and more organized look.

FORMS

Use space to separate form elements (labels, input fields) for better readability and user interaction. Ample space between elements will make it easier for users to fill out forms.

SPACING COPY

IV. SPACING

Optimized line-height ensures ample space between lines on all devices. This promotes effortless reading and minimizes eye strain, leading to a more positive and engaging experience for our members across all digital touchpoints.

FONT SIZE/LINE-HEIGHT

Font sizes are paired with line-height values (pixel-based) are eight (8) pixels larger than the font size itself. This is represented as Font Size/Line-Height i.e 16/24. (Figure 1.)

Key

●

Font Size/Line-Height

▨

Line Height

●

16/24

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et

●

24/32

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do

●

32/40

Lorem ipsum dolor sit amet, consectetur adipisc

Figure 1.

IN PRACTICE

- **DO:** Use line height and content spacing values that are of multiples of 8 while paired with the correct font size. (Figure 2.)
- **DON'T:** Use incorrect and assumed line height values and paired with the incorrect font size. Spacing between content sections are also too cramped and leads to a claustrophobic user experience. (Figure 3.)

✓

✔

Free Checking

16/24 → No monthly fees, no minimum balance - Free Checking built for the way you live.

18/24 → ● Avoid the hassle of a monthly maintenance fee

● Never worry about having to maintain a minimum balance

Apply Now Apply Now

Figure 2.

✗

✔

Free Checking

18/18 → No monthly fees, no minimum balance - Free Checking built for the way you live.

● Avoid the hassle of a monthly maintenance fee

● Never worry about having to maintain a minimum balance

Apply Now Apply Now

Figure 3.

SPACING PAGE LEVEL

IV. SPACING

Consistent padding and spacing values are important for UX design because they help create a hierarchy of information and visual separation between content elements. This makes it easier for users to scan and understand the content on a page.

IN PRACTICE

This guide depicts typical padding, margin and overall spacing values for form fields, buttons, images, and even the separation between page sections.

Consistent spacing creates a clear visual hierarchy, making the site intuitive to navigate and easy to digest.

Key / increments of 8px

- Sections
- Components
- Buttons
- Form Fields
- Image/Videos

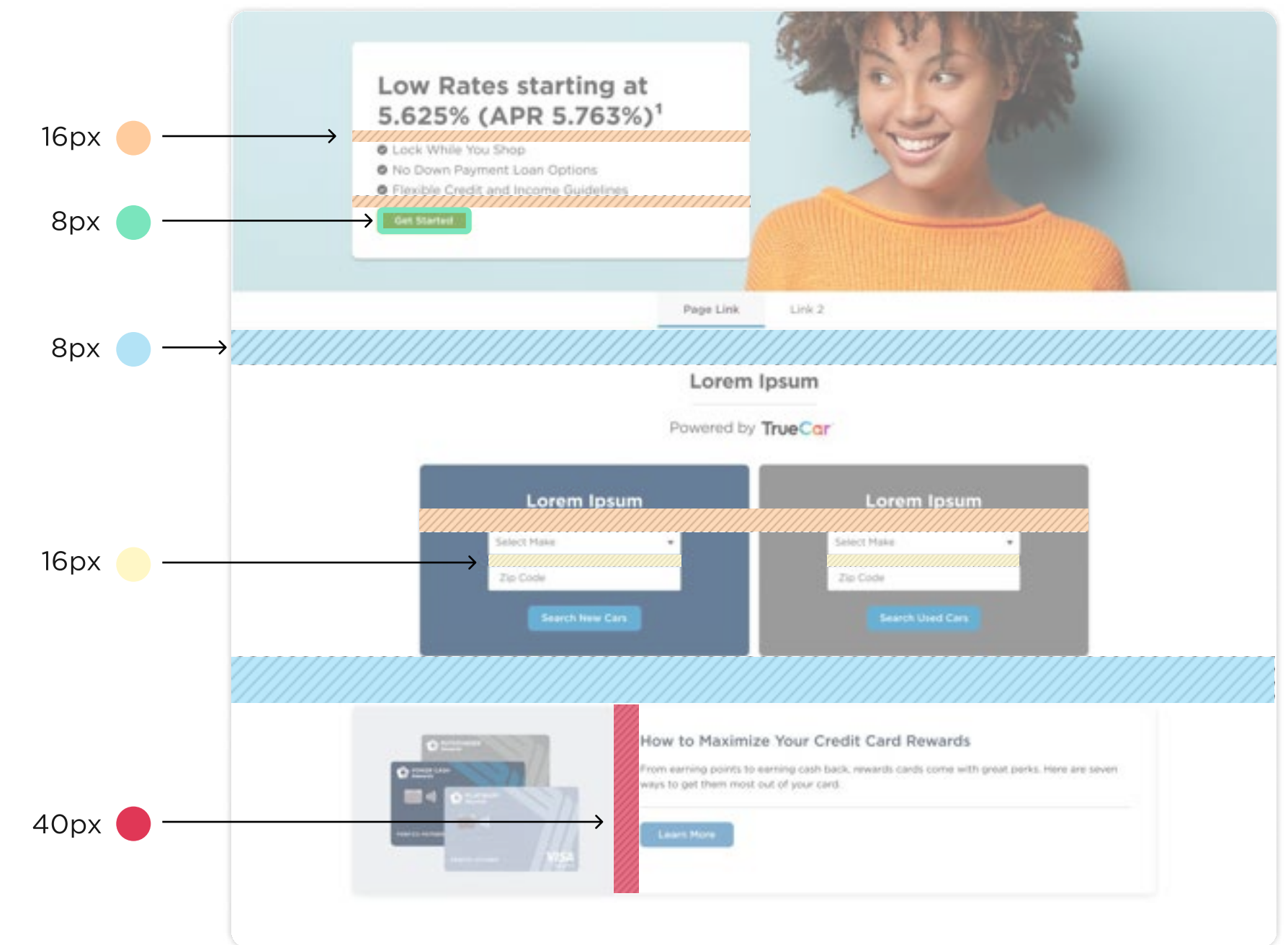


Figure 1.

V.
COLORS

COLORS

V. COLORS

Colors are a powerful tool in UX design, influencing user emotions and behavior. Here's a quick summary of why and how colors are used across PenFed.org.

EMOTION & BRAND IDENTITY

Evoking emotions and brand identity: Colors create a mood and feeling for users. PenFed can leverage color psychology to evoke trust, security, and stability, aligning with its brand identity.

GUIDING USER ACTIONS

Colors can direct users' attention and guide them through a website or app. PenFed can use contrasting colors for important buttons or calls to action (CTAs).

ACCESSIBILITY

Color contrast is essential for ensuring text and UI elements are clear and easy to read for everyone. PenFed should consider WCAG accessibility guidelines when choosing colors.

COLOR PALETTE

V. COLORS

Color plays a vital role in PenFed.org’s overall visual identity and user experience (UX). We utilize color to establish visual hierarchy, guiding users and intuitively differentiating primary and secondary calls to action (CTAs). Explore the color palette below to see how color functions across PenFed.org.

IN PRACTICE

CTA: Primary Actions

Greens are employed for calls to action (CTAs) that initiate application workflows, account creation processes, and form submissions.

Hover

Green 100

Default

Green 80

CTA: Secondary Actions

Blues are used for calls to action (CTAs) that navigate users to new pages for further information or product exploration.

Hover

Blue 100

Default

Blue 60

Copy/Accent

Grays, blues and white are utilized for body text, container backgrounds, and various UI elements like dividers and horizontal rules.

Copy

Gray 100

Accent

Gray 70

Accent

Gray 40

Accent

Gray 20

Accent

Gray 10

Accent

Blue 40

Accent

Blue 10

Accent

White 100

Site Alerts

PenFed leverages a color palette of green, red, orange, yellow and blue to denote specific site-wide alerts.

Promotional

Emergency

Informational

Maintenance

Logout

Error Handling

Red is used to indicate errors within the user interface, such as form validation or system error messages.

Error

Red 100

COLOR USAGE

V. COLORS


The examples below showcase how strategic color choices communicate functionalities, guide user expectations throughout their journey, and ultimately contribute to a cohesive and aesthetically pleasing website.

IN PRACTICE

Key

- Primary CTA
- Secondary CTA
- Error Handling
- Site Alerts
- Background
- Content

Primary CTA



PenFed Credit Cards

Lorem ipsum dolor sit amet, **consectetur** adipiscing elit, sed do eiusmod tempor incididunt ut.

Apply Now

Secondary CTA




How to Maximize Your Credit Card Rewards

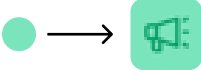
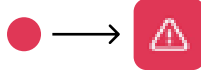
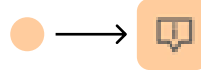
From earning points to earning cash back, rewards cards come with ways to get them most out of your card.

Learn More

Site Alerts



Mobile deposit will be undergoing **scheduled maintenance** this weekend from 10pm ET Saturday through 5am ET Sunday. Please note, you will be unable to make mobile deposits during this time. Thank you for your understanding.

Typography

Disclosures

*Rates are based on an evaluation of applicant credit and length of PenFed membership. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lower rate.

Credit card applications completed online will require your agreement to receive application notifications and disclosures electronically.

Cardholders may sign up for free electronic statement notification to avoid paying a \$1.00 fee for mailed paper statements.

Error Handling

Label

Placeholder Text...

ERROR MESSAGE

Background

Family Planning

We're excited to help you grow your family

A new child is one of life's greatest gifts. With a family planning loan from PenFed, we'll help you cover a variety of financial expenses so you can focus on what's most important.

Adoption

A PenFed Personal Loan for family planning offers manageable payments for domestic or international adoption – whether private or through foster care.

Private Adoption Costs
\$25K - \$60K

In Vitro Fertilization (IVF)

You can use your loan to cover the entire IVF process, including preparation, retrieval, genetic testing, implantation, and egg or embryo storage.

Surrogacy & Egg Freezing

Your loan can help you with the costs of agency fees, surrogate expenses, legal fees, retrieval and storage expenses, and medical treatments.

Pregnancy

Unplanned expenses and unexpected costs – when you're expecting. Use a PenFed Personal Loan to cover prenatal, medical, unpaid leave, and other support costs.



VI.

TYPOGRAPHY

TYPOGRAPHY

VI. TYPOGRAPHY

Typography plays a critical role in establishing a clear and consistent brand voice on our website. This section outlines the official font for the PenFed.org and best practices for its use.

Gotham is our official font for all website elements. This versatile typeface offers a clean, modern aesthetic that aligns with our commitment to providing a user-friendly and approachable online experience.

READABILITY

Gotham's clear letterforms and open spacing ensure optimal readability across all screen sizes and devices.

PROFESSIONALISM

The font conveys a sense of authority and trustworthiness, reflecting our commitment to financial security.

VERSATILITY

Gotham offers a range of weights and styles, allowing for subtle variations to create hierarchy and visual interest.

TYPOGRAPHY

FONT STYLES

VI. TYPOGRAPHY

PenFed.org uses Gotham for a clear and consistent visual identity. Bold Gotham weights create a distinct hierarchy for headings and subheadings, guiding users through the information. Lighter weights ensure comfortable reading for longer body text, promoting user engagement. Consistent font sizes and spacing are applied throughout the website, maintaining visual balance for optimal readability across all content types.

FONT STYLES

Figure 1. shows the font weights and size/line-height values in use on PenFed.org.

Font weights and sizes are used in parallel to differentiate content hierarchy for ease of reading or to increase viewer traction on certain areas of a page.

Italics are used to emphasize important points, titles of publications and specific Fin-Tech vocabulary. This helps improve readability and clarity for the user.

Weights	Sizes/Line-Heights	Use of Italics
Black	12/16px	Eg. A PenFed VA Loan
Bold	14/24px	is recognized by <i>Money</i>
Medium	16/24px	<i>Magazine</i> as “Best for
Book	18/24px	Competitive Rates,”
Light	20/24px	
	24/32px	
	32/40px	
	40/48px	

Figure 1.

IN PRACTICE

Figure 2. shows an example of how we use different font weights, sizes and line-height to create textual hierarchy. Titles and subheadings use a thicker font weight to denote a start of a page section or component, while body text use a lighter and thinner font weight to denote details and features for easy reading.

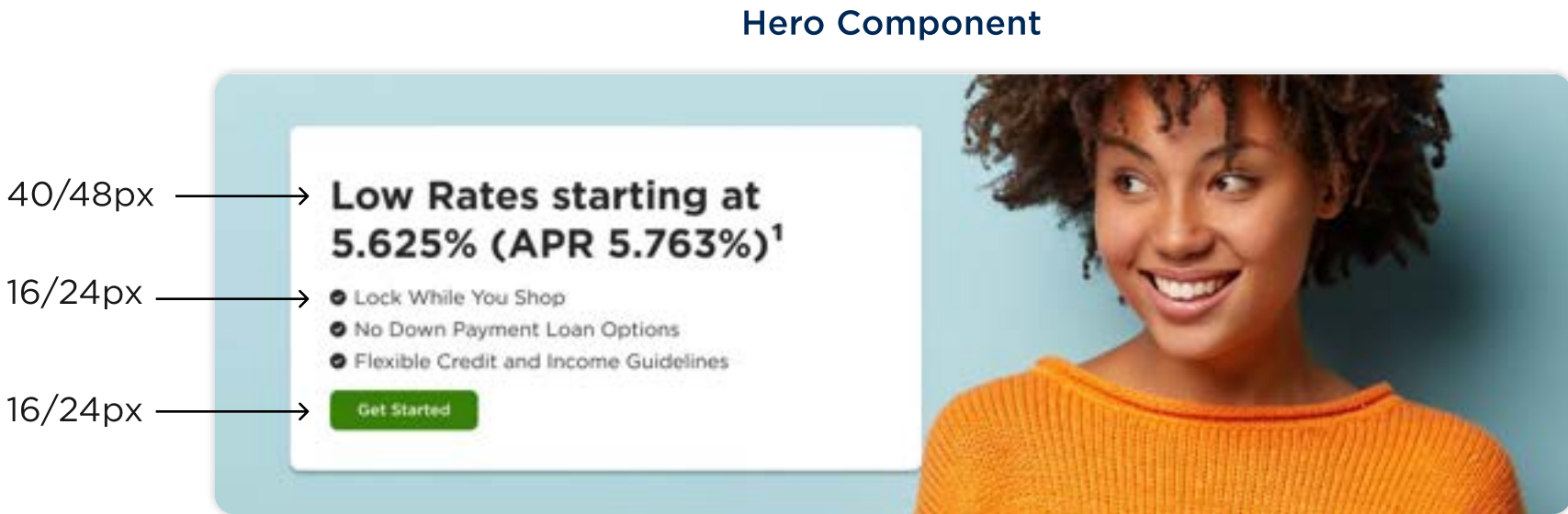


Figure 2.

VII. ICONS

VII. ICONS

ICONS

Icons are the tiny superheroes of PenFed.org! They act as visual cues that help users navigate your site intuitively, saving them time and frustration. Clear and unique icons are especially important for credit unions, where financial terms can sometimes feel opaque.

When users land on PenFed.org, easily recognizable icons can help them find what they need quickly and confidently.

CLARITY AND CONCISION

Prioritize clarity over intricate detail. Icons should be instantly recognizable, easily conveying their intended meaning at a glance.

BRAND ALIGNMENT

Maintain visual consistency with PenFed's established brand identity. Icons should seamlessly integrate with our color palette, line work, and overall design aesthetic (refer to the brand guide for details).

ACCESSIBILITY

Enhance accessibility by incorporating "alt text" descriptions. This brief text appears when hovering over the icon and is crucial for users with screen readers or visual impairments.

ICONS USAGE

VII. ICONS

PENFED ICONS

Figure 1. presents the range of icon sizes across devices and uses.

Categories:

- Autos
- Mortgages
- Credit cards
- Checking and Savings

Icon library can be found here:

<https://penfed.invisionapp.com/dsm/penfed/pen-fed-icon-library>

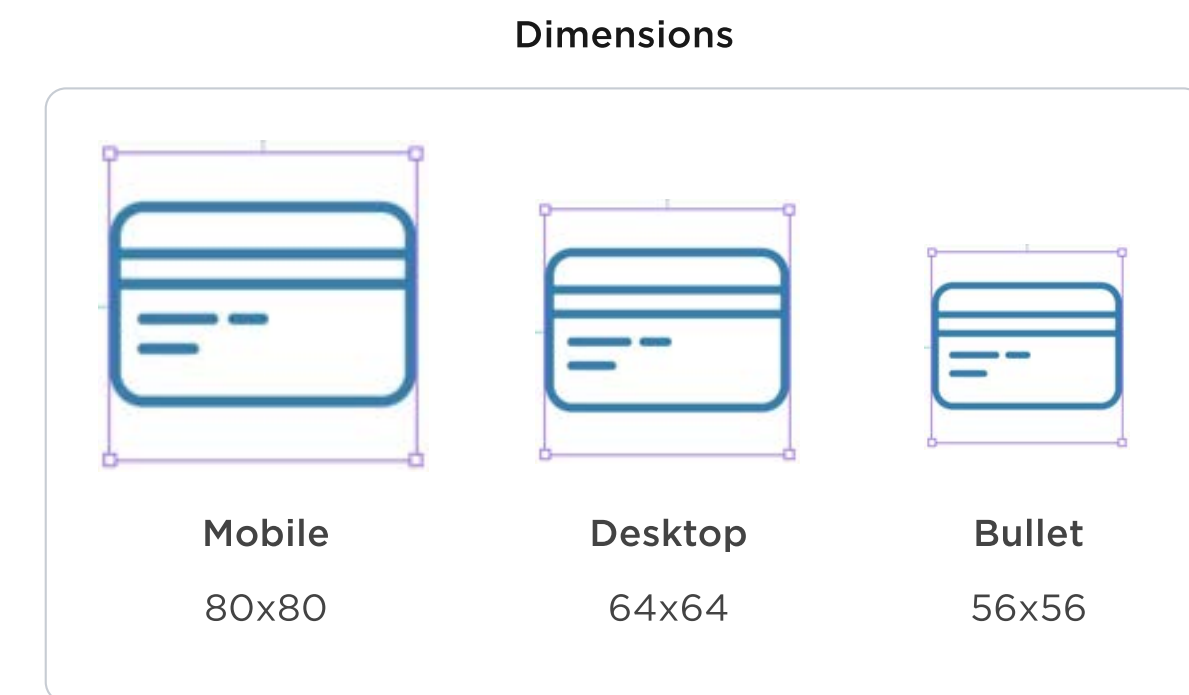


Figure 1.

IN PRACTICE

Figure 2. PenFed uses scalable icons that render to fit all screen sizes, from desktops to mobile devices. This guarantees a consistent visual experience across popular device types.

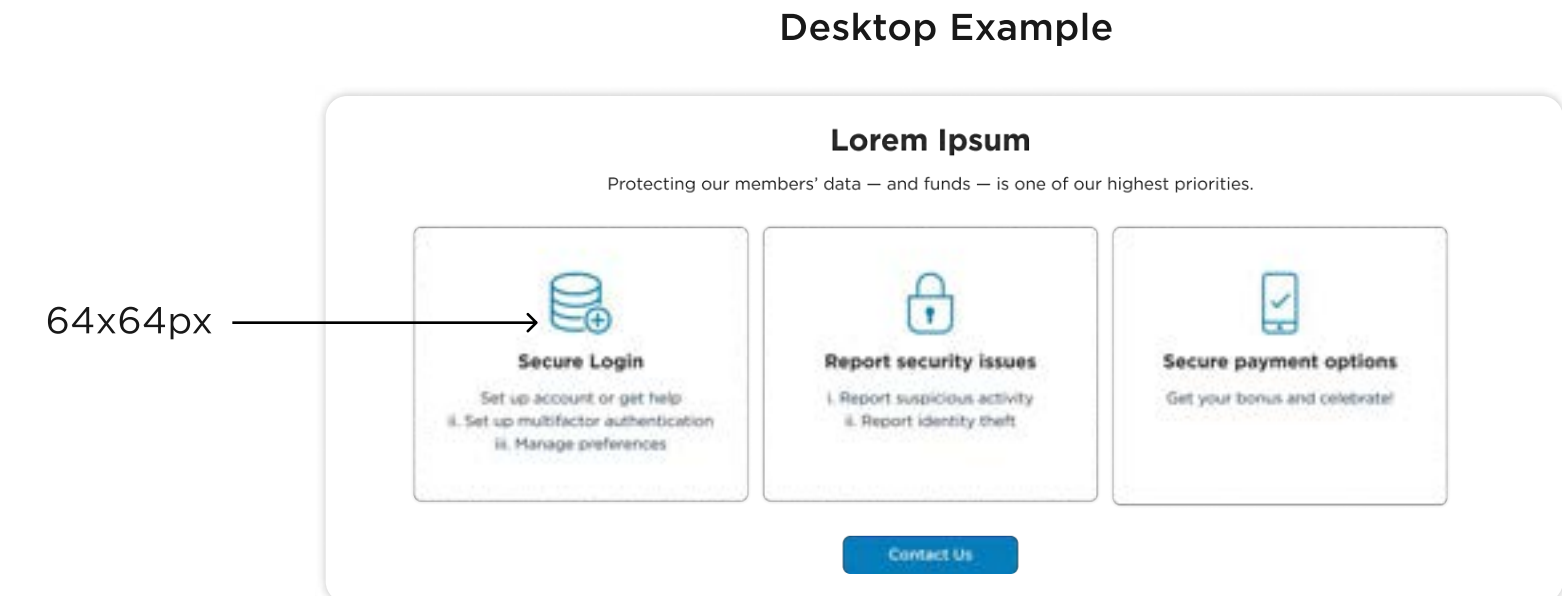


Figure 2.

VIII.

IMAGERY

IMAGERY

VIII. IMAGERY

PenFed Credit Union's website is a crucial touchpoint for our members and potential members. The imagery and video content we use play a significant role in establishing our brand identity, conveying information effectively, and creating a positive user experience.

This section of the brand guide outlines the key principles for selecting and using imagery and video content on the PenFed Credit Union website.

PRINCIPLES FOR IMAGE AND VIDEO SELECTION

BRAND ALIGNMENT

All images and videos should be aligned with PenFed's brand identity. This means using visuals that are professional, trustworthy, secure, and approachable.

DIVERSITY AND INCLUSION

Our imagery should reflect the diversity of our member base and the communities we serve.

HIGH QUALITY

Use high-resolution images that are visually appealing and optimized for web display.

Emotional Connection: Imagery should evoke positive emotions and connect with our target audience.

RELEVANCE

Images should be directly relevant to the content they accompany.

AUTHENTICITY

Use authentic imagery that portrays real people and situations.

IMAGERY EXAMPLES

VIII. IMAGERY

Building a strong visual identity is essential for any brand. Here at PenFed, we rely on Adobe Stock to curate a library of diverse and contemporary lifestyle images, illustrations, and icons that resonate with our members.

VISUAL VARIETY

Figure 1. Adobe Stock offers a vast library of images in various styles, sizes, and orientations, allowing us to tailor visuals to any PenFed project and service.

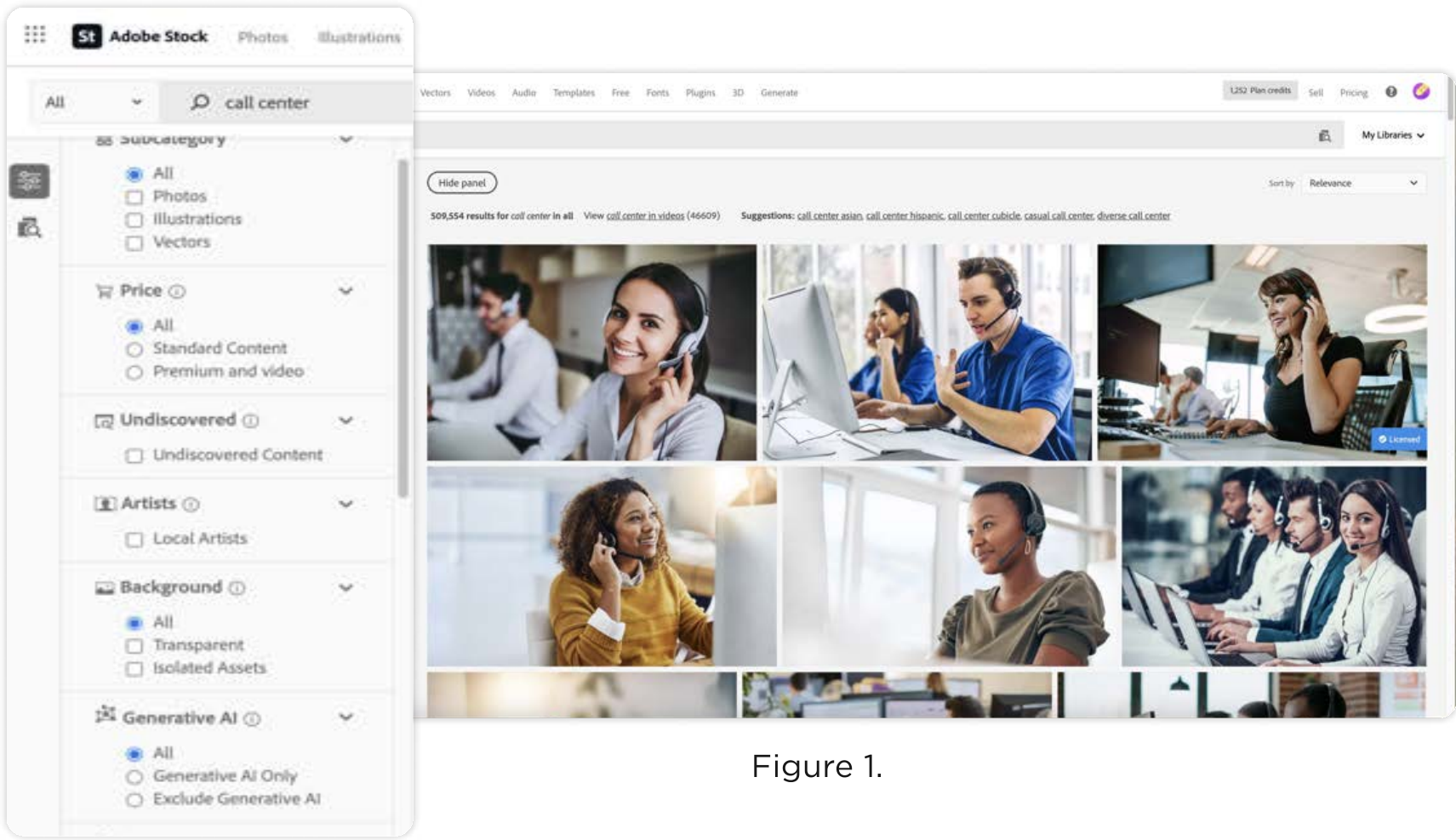


Figure 1.

IN PRACTICE

Figure 2,3. These lifestyle images and illustrations are sourced from Adobe Stock and they exemplify how PenFed.org leverages visuals to showcase relatable scenarios and enhance the member experience.

Key

- Lifestyle
- Illustration



Figure 2.

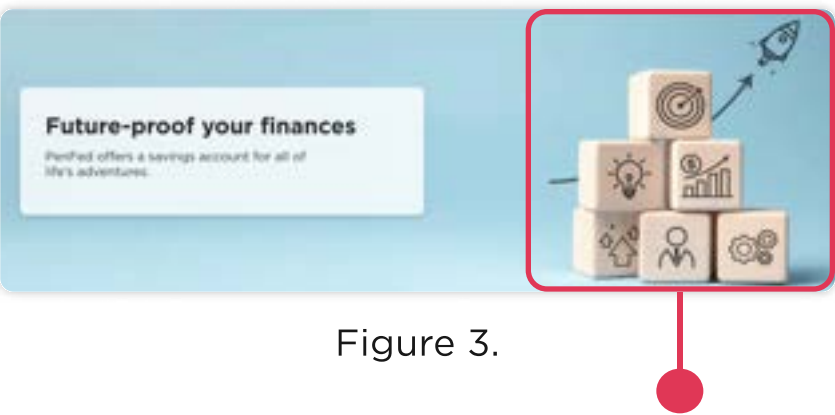


Figure 3.

IX. CONTENT

CONTENT

IX. CONTENT

Effective website copy is essential for credit unions because it directly influences how visitors perceive and interact with PenFed. Clear, concise, and benefit-oriented language can:

ENHANCE USER EXPERIENCE

Well-written content makes it easier for users to navigate the website, find the information they need, and complete desired actions.

BUILD TRUST AND CREDIBILITY

Persuasive copy establishes the credit union's expertise and commitment to its members' financial well-being.

DRIVE ACTION

Compelling CTAs (calls to action) encourage visitors to open accounts, apply for loans, or explore financial resources.

CONTENT
EXAMPLES

We craft clear messages that highlight how PenFed can help users achieve their financial goals. By employing persuasive and easy-to-understand language, we guide our visitors towards opening accounts, applying for loans and expanding their financial literacy.

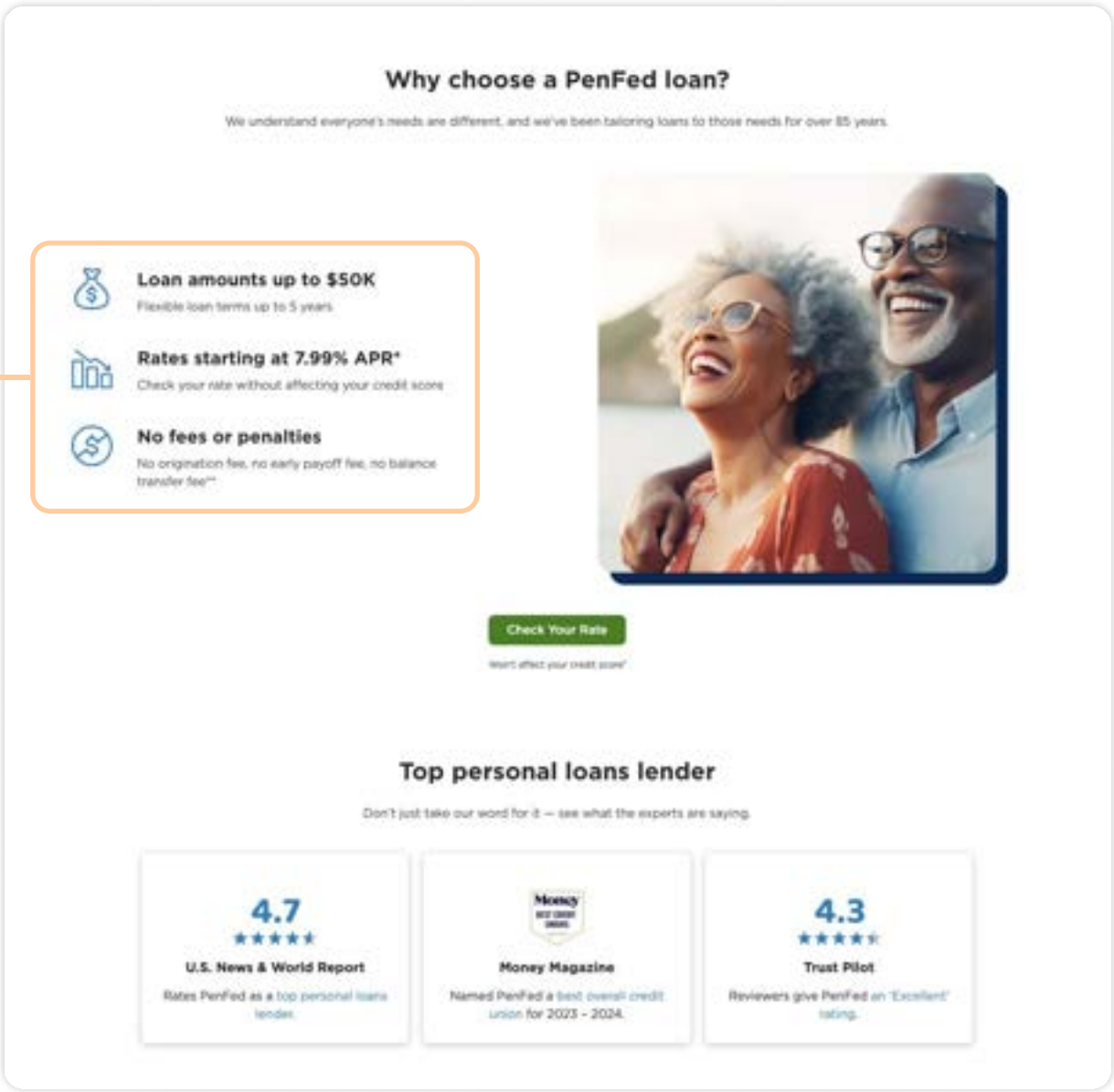
IN PRACTICE

KEY

- Clear Value Props
- Persuasive Language

Figure 1.

- Clear and succinct value props
- The use of ratings and industry awards

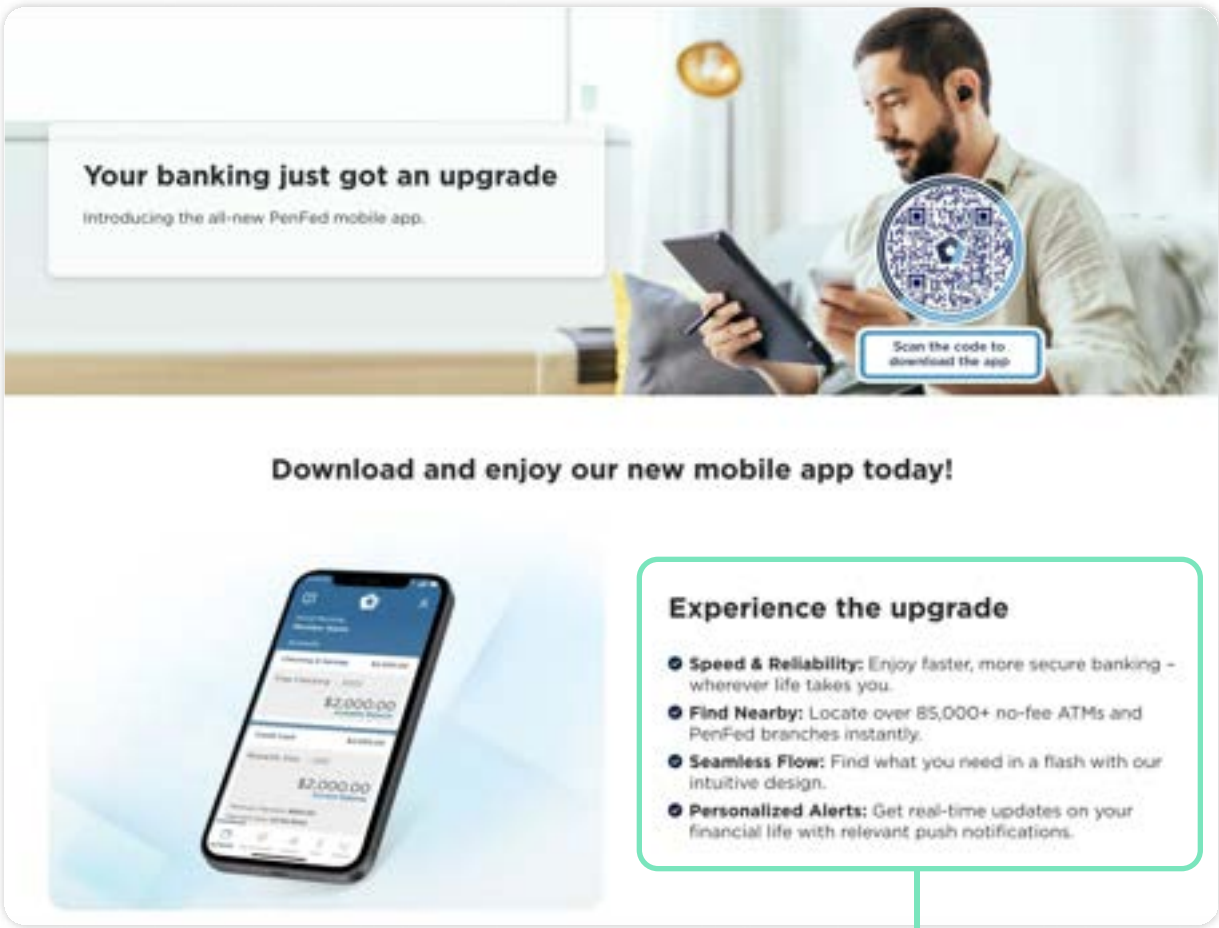


Personal Loans

Figure 2.

Figure 2.

- Playful yet direct language
- Detailed value props that reinforce the need to act



Mobile App Promotion

Figure 3.

X. TEMPLATES

TEMPLATES

X. TEMPLATES

PenFed's website thrives on consistency and speed. Design templates – pre-built page structures for common layouts – are the secret sauce.

TEMPLATES = FASTER DEVELOPMENT

- No need to build layouts from scratch. Teams jump right into content, saving valuable time.
- Focus shifts to user experience and unique design elements.

TEMPLATES = STREAMLINED WORKFLOW

- Standardized layouts ensure brand consistency and simplify creating new pages.
- Pre-defined elements make developer handoff smooth and efficient.

BONUS BENEFITS

- Strong brand identity with consistent visual language.
- Reduced errors for a more polished user experience.

Templates are the foundation of PenFed's efficient digital experience. They deliver consistency for members while optimizing internal workflows and maximizing design resources.

TEMPLATES

Templates offer a pre-built foundation for web design, streamlining the process and expediting content publishing. By leveraging a well-designed template, we can ensure a professional look and feel while prioritizing efficiency.

IN PRACTICE

Figures 1-3 depict a “Simple Product Page” template across popular device sizes.

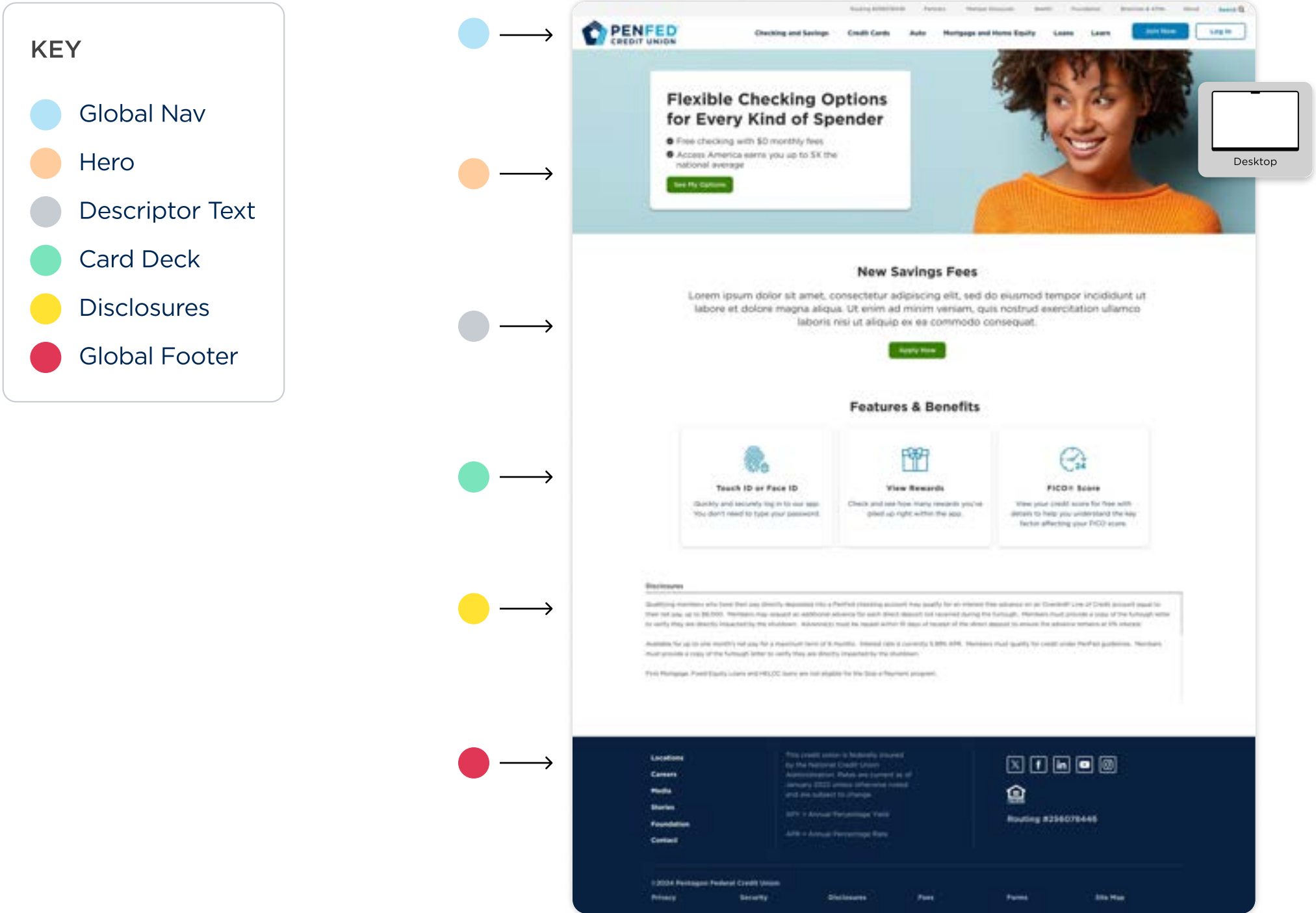


Figure 1.



Figure 2.



Figure 3.

XI. UX PROJECT LIFECYCLE

UX PROCESS LIFECYCLE

XI. UX PROCESS

At PenFed, we believe in creating user-friendly web pages as quickly and efficiently as possible:

CROSS-FUNCTIONAL COLLABORATION

Our process starts with a project kickoff meeting where project managers gather all the necessary roles, including business analysts and user experience (UX) designers. This ensures everyone is aligned from the beginning and fosters open communication throughout the project.

CLEAR ROLES AND EXPECTATIONS

Following the kickoff meeting, project managers assign roles and set expectations with clear timelines. This keeps the project on track and avoids confusion.

STAGED REVIEWS

PenFed utilizes a system of incremental UX reviews throughout the design process. This allows for early detection and correction of any usability issues, saving time and resources in the long run.

DEVELOPMENT AND QA INTEGRATION

Our development and QA teams are involved throughout the design process, ensuring that the final product is fully functional and meets all quality assurance standards.

SEAMLESS HANDOVER

Once the UX design is finalized and approved, there's a smooth handover to the development and authoring teams. This minimizes delays and ensures a streamlined transition from design to development and content publishing.

UX PROCESS FLOW

PenFed's UX process ensures efficiency and consistency from intake through project completion. By following a standardized methodology, we can ensure that PenFed.org content is user-friendly, accessible, meets the needs of the member, and aligns with our brand strategy.

IN PRACTICE

Figure 1. UX Process Flow

