

Brand Guidelines

Version 3.0

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Brand

We are repositioning and amplifying the Ceto brand to grow the business and leverage our strong legacy in the banking industry. This company-wide effort will help attract the next generation of community bank and credit union clients, articulate a differentiated, unique message to the marketplace, and provide a

Our brand is built on big ideas. These are the internal building blocks that illuminate the Ceto brand and provide a foundation

Values

Our brand values are the ideals we believe in.

Integrity to Trust
Excellence to Perform
Perseverance to Achieve
Teamwork to Synergize
Time to Maximize
Intelligence to Illuminate
Creativity to Solve
Innovation to Elevate

Purpose

Our purpose defines why we are in business, and why we do what we do.

To empower banks and credit unions with intelligence and innovative solutions to drive growth and profitability, enhance shareholder value, and build stronger,

Position

Our brand position is built on a singular perspective.

Power to Prosper

Creative Pillars

Our creative pillars define the Ceto brand's expression—how it looks, feels, and communicates across all

Intelligent

We are precise, insightful, and imaginative

Dynamic

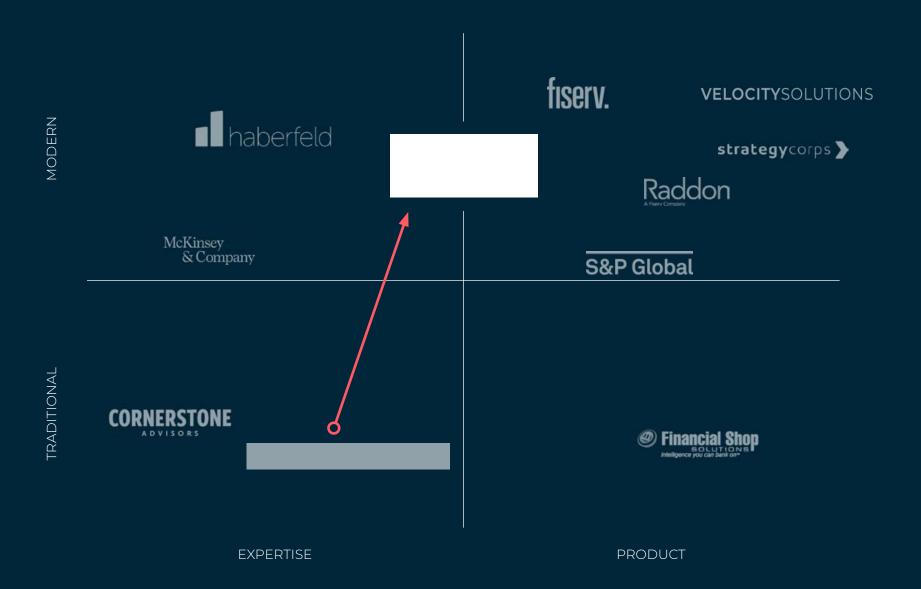
We are energetic and multi-dimensional

Sophisticated

We have an elevated sense of style

Clean

We keep things simple



Brand Positioning

As we look to the future, our brand is positioned to be aspirational, modern, and distinctive—setting us apart from the competition.

Brand Voice

The way we speak should reflect our Brand Values. We want to ensure our Brand Voice reflects our company's forward-looking and solutions-focused role with our clients and that every brand execution communicates consistently. We speak with a voice that is intelligent and relatable to our audience. We serve our clients best by using language that is straightforward and approachable. We avoid jargon whenever possible and, as industry leaders, speak with confidence and

Logo

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Our logo is the principal mark of our brand. It is how our clients distinguish Ceto from others in the marketplace. It is a promise of quality, precision, and creativity. It is vital that our logo is presented accurately at every touchpoint.



Our Logo

Our logo is our most recognizable asset and should be used consistently wherever our clients and prospects find us. Our logo consists of sophisticated letterforms that flow together to create a dynamic yet classic wordmark, locked up with our brand typeface. This version of our logo should be used most often and on light backgrounds.

Clear Space

Providing clear space ensures our logo is legible and isolated from competing visual elements. The minimum clear space around the logo is equal to the "O" in Ceto, at 50%.

Minimum Size

When the logo is reduced to less than one inch, use the version without the short descriptor lockup.

→ To Download Logo Files To ensure consistency across our brand, please make sure you have the most up-to-date





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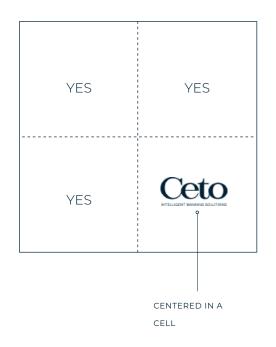




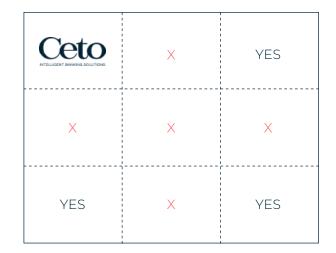
Logo Alternates

When the Ceto blue logo cannot be used—such as on a dark background use the reversed version of the logo. When limited to black and white, the reversed version of the logo may be used on a black or white background.

→ To Download Logo Files To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our Marketing group.







Layout Positioning

When positioning our logo, first divide the layout into proportional quadrants. Then, place the logo in any of the quadrant's corner rectangles, making sure the logo is centered in the rectangle.

→ To Download Grid Files To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our Marketing group.

Logo Usage

Our logo is our most visible brand asset and must be used consistently. The primary version is a custom wordmark paired with our brand typeface. Use this version most often on light backgrounds, or in white when placed over darker or complex backgrounds.

Clear Space

Maintain clear space equal to half the width of the "O" in Ceto around the logo to keep it legible and free of visual clutter.

Minimum Size

For sizes under one inch, use the simplified logo without the descriptor lockup.





















Improper Usage

In order to maintain a consistent look, use only approved logo treatments. These are examples of what not to do.

Solution Logos

Solution Logos

Our solution logos are text-based and intentionally clean. They do not currently use iconography. Each solution logo is always tied directly to the Ceto primary logo, ensuring brand cohesion and clarity.

Logo Structure

Primary Format: The solution name is paired with the Ceto primary logo.

Type Treatment: Solution names are set in Montserrat.

First word: Semibold

Second word: Light

Nova Modules: The Ceto NOVA[™] logo includes the sub-modules NOVA Nexus[™], NOVA Pulse[™], and NOVA Vantage[™], shown as text lockups beneath the primary NOVA mark.

Positive

Our Solution Suite Subbranding

Each subbrand in our suite presents a unique identity, crafted to stand out while fitting into our overarching brand family. While they share our brand's core typography, subtle variations are introduced to complement their distinct features and audience needs.

Consistency Through Color and Typography

Our subbrands maintain coherence with consistent typography and distinct colors from our color palette. This approach not only unifies our suite but also highlights the individual character of each subbrand, ensuring a cohesive yet diverse brand experience.

Reversed

When the positive logo cannot be used—such as on a dark background—use the reversed version of these logo examples. When limited to black and white, the reversed version of these logos may be used on a black or white background.





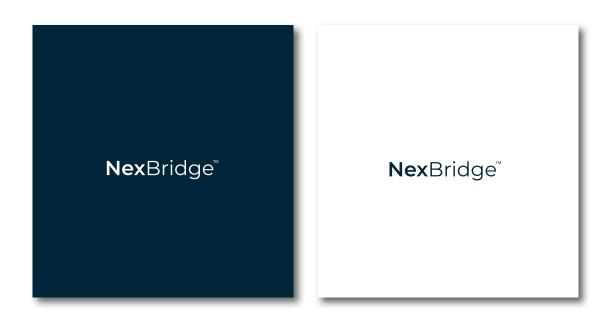


VendorLink[™]















Ceto NOVA Vantage Ceto NOVA Pulse Ceto NOVA Pulse Ceto NOVA Vantage

Ceto NOVA Nexus

Ceto NOVA Nexus

Ceto Nova Ceto Nova



Color Palette

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32 Tints

Our brand colors are a differentiator and build brand recognition with our audience. Our colors must be reproduced accurately and combined in the right way. This section covers these guidelines in detail.

Ceto Blue R1 G38 B57 Ceto Purple R107 G62 B152 Black Ceto Deep Taupe White R55 G119 B188 R0 G0 B0 R255 G89 B102 R255 G255 B255 #000000 #ffffff

Colors

Ceto's color palette adds energy and interest to our communications, striking a harmonious balance between the traditional and modern. Our colors are essential in establishing a distinct and consistent brand identity.

Additionally, we have a black and white color palette to highlight the simplicity and elegance of our brand. We use a balanced approach to black and white for typography and layouts while keeping our Ceto color palette preeminent across our brand.

→ To Download Color Palettes
To ensure consistency across our brand, please
make sure you have the most up-to-date
files. These can be found by contacting our
Marketing group.

Ceto Blue R1 G38 B57	Ceto Bright Blue R55 G119 B188	Ceto Green R164 G190 B58	Ceto Bright Blue R0 G174 B239	Ceto Purple R107 G62 B152	Ceto Grey R151 G158 B163	Ceto Infra-Red R255 G89 B102

Color Application

Ceto Blue is our hero color. We use Ceto Blue to signify intelligence, integrity, expertise, trust, and commitment. Use this color frequently for all digital and print collateral.

Our supporting colors offer dynamic contrast and should be used with Ceto Blue as the base in most uses.

Our vibrant Ceto Infra-Red may be used as a highlight color. Do not create whole floods of color using Ceto Infra-Red or Ceto Deep Taupe shades.

→ To Download Selected Color Palettes To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our

Color Palette

Ceto Dark Blue R1 G38 B57 #012639

Ceto Bright Blue R0 G174 B239 #00aeef

Ceto Blue R55 G119 B188 #3777bc Ceto Green R164 G190 B58 #a4be3a

Ceto Purple R107 G62 B152 #6b3e98

Ceto Grey R151 G158 B163 #979ea3

Ceto Infra-Red R255 G89 B102 #ff5966 Black R0 G0 B0 #000000

White R255 G255 B255 #ffffff

Transitional Style Guide: Colors & Gradients

We are in the process of updating our full brand guidelines. In the meantime, please use the following approved colors and gradients across all projects. This ensures visual consistency while we finalize the complete update.

Gradients are a modern differentiator for our brand. They bring energy and depth to our design system.

At this stage, the following example gradients are approved for use. These will be further refined as part of the full brand update, but for now please use them consistently and avoid creating new combinations.

Usage Notes

- Use solid brand colors for charts, icons, and text accents.
- E Use gradients primarily for large backgrounds, section dividers, and emphasis blocks not for body copy or small elements.
- When in doubt, default to Ceto Dark Blue as the anchor color.

—	—	—	—	— Ceto Bright Blue — Ceto Purple	—
Ceto Blue	Ceto Green	Ceto Purple	Ceto Blue		Black
——	——	—	——	——	——
Ceto Infra-Red	Ceto Dark Blue	Black	Ceto Dark Blue	Ceto Blue	50% Ceto Grey

_	_	 30%	 40%	_	
	<u> </u>	 50%	 50%	_	_
_	80%	 80%	 70%	_	
—— Ceto Blue R1 G38 B57	— Ceto Bright Blue	— Ceto Green R164 G190 B58 #a4be3a	— Ceto Gold R197 G148 B102 #c59466	— Ceto Purple R107 G62 B152	Ceto Grey R151 G158

Tints

Our brand looks best with colors used at 100% value. However, tints may be used in charts, graphs, or other applications that require color nuance.

Note: the percentage of each tint is specificallhy adjusted for its particular color.

→ To Download Color Tint Palette To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our Marketing group.

Typography

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38 Hierarchy

Distinctive typography adds character and brand recognition to our communications. Good typography needs to strike a balance between legibility and interest. This section will cover our signature typeface and how to best use it.

Headline Montserrat Bold ABCDEFGHIJKLMNOPQRSTUVWXYZ adefghijklmnopqrstuvwxyz 0123456789!@\$%&*()=+

Sub Headline 1
Montserrat Semibold

ABCDEFGHIJKLMNOPQRSTUVWXYZ adefghijklmnopqrstuvwxyz 0123456789!@\$%&*()=+

Sub Headline 2 Montserrat Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ adefghijklmnopqrstuvwxyz 0123456789!@\$%&*()=+

Super Headline Montserrat Extra Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ adefghijklmnopqrstuvwxyz 0123456789!@\$%&*()=+

Body Copy Montserrat Light

ABCDEFGHIJKLMNOPQRSTUVWXYZ adefghijklmnopqrstuvwxyz 0123456789!@\$%&*()=+

Fonts

Primary Font

Typography is a crucial element in differentiating and establishing our brand look. Our primary typeface is Montserrat, a distinctive, memorable typeface available in various weights.

Default Font

If Montserrat is not available, Arial is a system font that can be used in its place.

Typography

Super Headline Montserrat Extra Light

Intelligent

Headline Montserrat Bold

Intelligent Banking Solutions

Sub Headline 1 Montserrat Semibold

Sub Headline 2 Montserrat Regular

Body Copy Montserrat Light

Call to Action Montserrat Regular Evel et etumque pa aliatet seque volupta tenihit

Tem laut volupiciam quod modiatem ipiderf erspidit velenet as exerum as adoreprecte optatur osti iditae consecta

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Tempor orci eu lobortis elementum nibh tellus molestie nunc. Pellentesque elit ullamcorper dignissim cras tXimos dolorep udandita quistec tibus. Parum renihil es electaectio. Usamus quaspid quis et escid quia suntius moluptae ipsumque sum, is et aboritia que dolorest, toria dolesti oremperum et plitium lati si doloruptae core nate pa volore doloris maximaxim as ratibusapero ilique nullori tiatatiis exero commoles doloritet etur simus as ma conseque ni non et dolorit laciis dolorpossi comnis dolest maio tectatque net lacculliquo doloribus re sunt molumqui ducilib ustrum que estrum, qui ipsumquis qui optae. Nequaer iandae volorerum sent quis et qui coreped itatiuntias di inctur? Quiati venis eveliquias imi, sa qui quis earuptatis maxim sandaer spellor estrumquas non pre lant liqui nusamusdam nis dis comnimus

LOREM IPSUM DOLOR

Hierarchy

Different weights of Montserrat are used to create a clear hierarchy in our messaging and ensure legibility, whether in print or online. Remember to keep it clean and straightforward with typography.

Brand Pattern

48 Brand Pattern

Our pattern element provides a signature background for our brand communications. The following section gives guidance on how and when to use this element.



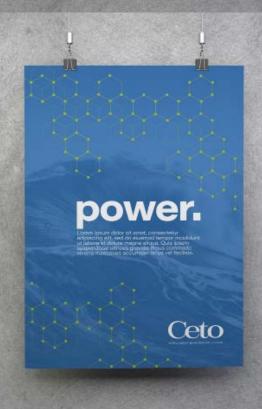
Brand Pattern

Our solutions are developed by connecting many ideas into an intelligent sequence that forms our singular perspective, "Power to Prosper."

Our pattern reflects the internal building blocks that form our DNA. → For Pattern File To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our Marketing group.







Brand Pattern Usage

Our brand pattern should be used judiciously. It is not intended to be used in every design nor is it a logo. Rather, use this design element as an accent within our colorways and use creative orientations to bring interest to our layouts.

Photography

54 Selection

We express our brand through meaningful imagery. The creative use of photos in layouts helps us achieve the brand mood and tone. In this section, you will find guidelines on photographic composition, content, and usage.



Selection

We elevate our brand with artful photography that feels both modern and timeless. Our photographic images consist of objects, architecture, places, and nature symbolic of our values and creative pillars. These images may comprise color, colorized, or black and white subject matter, containing generous amounts of copy space and employing unique crops and perspectives.

→ Access Assets

To ensure consistency across our brand, please make sure you have the most up-to-date files. These can be found by contacting our Marketing group.

