



# Brand Guidelines



# Our Guidelines

Welcome to the PennyMac Brand Guidelines! The goal of these guidelines is to help PennyMac present a single clear and compelling voice in everything we do. The totality of our logo, tagline, visual identity and the words we use will define who we are, both internally and externally.

Think of these guidelines less as a set of rules and more as a tool that provides a range of ways to help a large, diverse group of people communicate with a common voice.

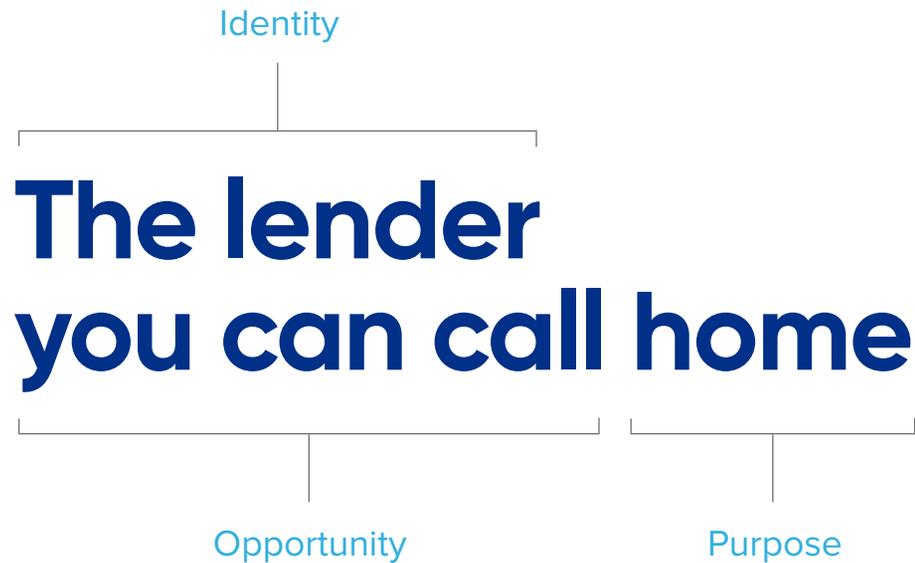
## Our Purpose

# PennyMac helps fulfill the dream of home.

Our brand purpose is bigger than than simply home loans. Helping to fulfill the dream of home speaks to how PennyMac provides value to customers at many stages of the their relationship with their homes. Whether they're looking to buy their dream home or use their equity to meet the needs of their growing family, PennyMac can be a valuable partner to help achieve their unique dream of home.

# Our Tagline

Our tagline identifies who we are and what we do by connecting to our identity to our purpose.



## Our Voice

# The helpful neighbor

The persona of The Helpful Neighbor is meant to give personality to the way we communicate. While we may not live near our customers and partners, we still treat them like a neighbor who shares emotional investment in their home.

- 
- **A member of your community**
  - **Emotionally invested**
  - **Shared aspiration**

# Identity



## Logo & Usage

The PennyMac Logo is available in full-color, grayscale, and solid versions, for both positive and reverse treatments. Full-color is preferred. When technical limitations prohibit the use of full-color, use the grayscale or solid version.

**Grayscale** should only be used for printed applications. Digital applications should use full color or solid.

**The solid version** may appear in black, white, or any single color as long as there is sufficient contrast between the background color and the Mark.

POSITIVE



PennyMac®

Full Color



PennyMac®

Grayscale



PennyMac®

Solid

REVERSE



PennyMac®



PennyMac®



PennyMac®

# Logo Misuses

Treat our visual identity as our most important asset.

We've carefully crafted our visual identity and the rules for how it should be treated. Avoid compromising the impact of our logo by misusing it any way.



Drop shadow



Other colors



Outlined



Tighten Tracking



Unapproved lockups



Busy backgrounds



Rotated



Squeezed

## Logo Whitespace

The importance of whitespace around brand elements and throughout all layouts cannot be overstated. It adds confidence and clarity to the visual messaging. The more, the better. These visuals are used to define minimums.

### Spacing for Logo

The minimum allowance for the master logo is equal to 2x the mark in the lockup. This holds true regardless of scale.

spacing

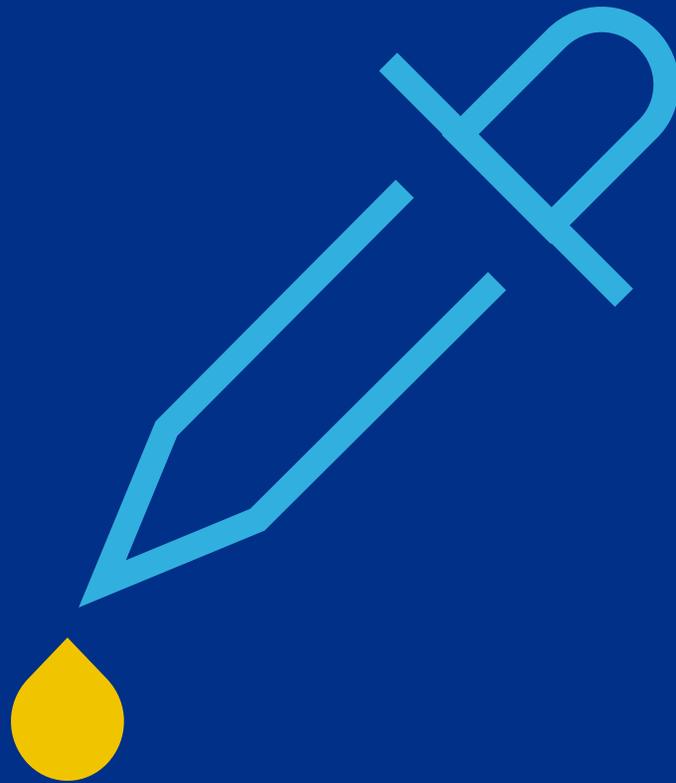


## Logo Lockup

Lockups are mainly used in printed assets but can also be applicable in other couplings with the logo, such as departmental identifiers.



# Color



## Primary Palette

The primary palette is what we draw from most for foundational elements - canvases, headers, footers and typography. These colors, especially PennyMac Blue and PennyMac Yellow, act as core recall elements to help consistently reinforce our brand.



PennyMac Blue  
#003087  
C100 M75 Y2 K18  
PMS 287



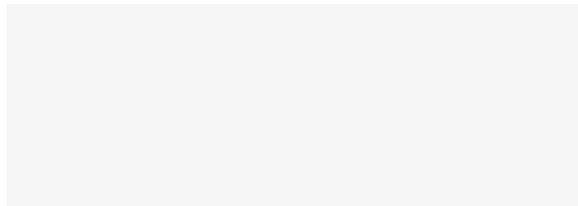
PennyMac Yellow  
#F1C400  
C0 M20 Y100 K2  
PMS 7406



PennyMac Cyan  
#31AFDF  
C60 M16 Y1 K0  
PMS 2915



Charcoal  
#333333  
C70 M63 Y62 K58



Light Grey  
#F5F5F5  
C3 M2 Y2 K0

## Secondary Palette

The secondary palette colors are complementary to the primary palette and offer options for navigational elements and other prominent design and content elements.



PennyMac Green  
#14892C  
C85 M21 Y100 K8



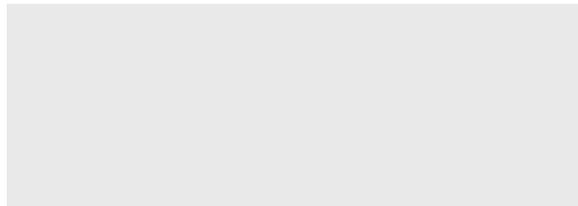
PennyMac Mild Green  
#67AB49  
C62 M13 Y87 K1



Medium Gray  
#707070  
C57 M48 Y48 K15



Ash Gray  
#CCCCCC  
C19 M15 Y16 K0

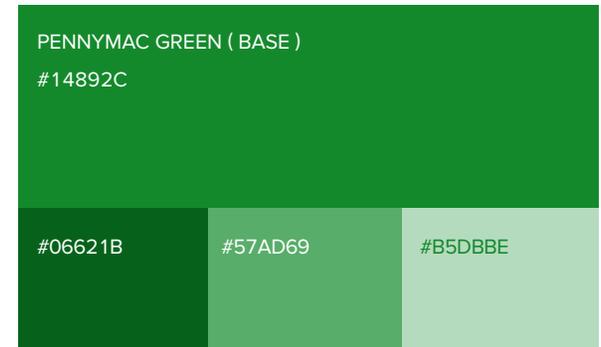
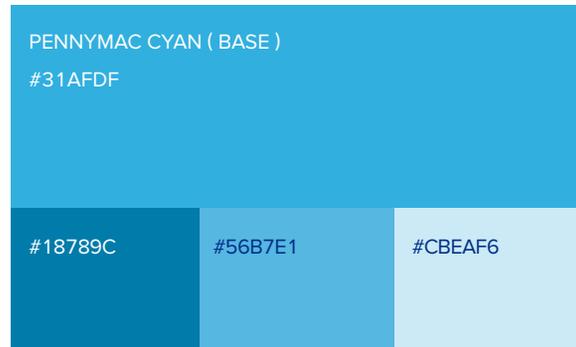
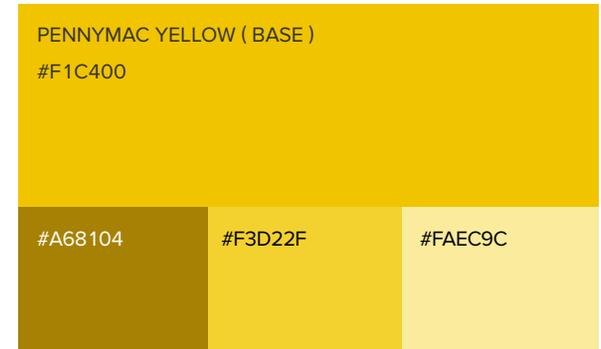


Silver  
#E9E9E9  
C7 M5 Y6 K0

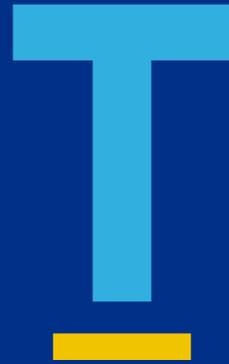
## Digital Palette

Our digital palette is an expanded adaptation of our primary and secondary color palettes to serve the unique needs of digital platforms.

Colors featured here in a range hues allow for the use of color to be used in different ways, like to communicate depth or layers.



# Typography



## Primary Headline Typeface Gilroy Bold

[myfonts.com/fonts/radomir-tinkov/gilroy/bold/](https://myfonts.com/fonts/radomir-tinkov/gilroy/bold/)

Gilroy is a modern sans serif with a geometric touch. We use Gilroy to create headlines that deliver our messages with impact.

## Digital Alt. Typeface Century Gothic Bold

[fonts.com/font/monotype/century-gothic](https://fonts.com/font/monotype/century-gothic)

Century Gothic Bold is an alternate when Gilroy is unavailable or, for one reason or another, can't be used. Century Gothic is available on Google Apps but, in the event that it can't be used, Open Sans Bold can be used as another alternate.

**Aa**

**AaBbCcDdEeFfGgHhIiJjKk  
01234567890**

**Aa**

**AaBbCcDdEeFfGgHhIiJjKk  
01234567890**

## Bodycopy Typeface

### Open Sans

[google.com/fonts/specimen/Open+Sans](https://google.com/fonts/specimen/Open+Sans)

Open Sans is a humanist sans serif typeface designed by Steve Matteson, Type Director of Ascender Corp. This version contains the complete 897 character set, which includes the standard ISO Latin 1, Latin CE, Greek and Cyrillic character sets. Open Sans was designed with an upright stress, open forms and a neutral, yet friendly appearance. It was optimized for print, web, and mobile interfaces, and has excellent legibility characteristics in its letter forms.

### Weights

The full set contains 10 weights, which adds great range for all of our needs.

# Aa

***AaBbCcDdEeFfGgHhIijjKk***

**AaBbCcDdEeFfGgHhIijjKk**

*AaBbCcDdEeFfGgHhIijjKk*

AaBbCcDdEeFfGgHhIijjKk

*AaBbCcDdEeFfGgHhIijjKk*

0123456789!@#%^&\*

## Type Breakdown

### HEADLINES

Gilroy Bold / Century Gothic Bold  
- Short copy length

### INTRO

Open Sans Light  
- Short to medium length copy

### SUBHEAD

Gilroy Bold / Century Gothic Bold  
- Short copy length  
- All gaps + generous tracking

### BODY

Open Sans Light

### CAPTION

Open Sans Regular  
- All gaps + generous tracking

# The lender you can call home.

Donec id elit non mi porta gravida at eget metus. Nullam quis risus eget urna mollis ornare vel eu leo.

### LOREM IPSUM DOLOR SCHIFT

Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Duis mollis, est non commodo luctus, nisi erat porttitor ligula, eget lacinia odio sem nec elit. Cras justo odio, dapibus ac facilisis in, egestas eget qua mollis, est non commodo luctus, nisi erat porttitor ligula, eget lacinia odio sem nec elit.

WWW.PENNYMAC.COM

## Digital Contrast

# The lender you can call home.

Donec id elit non mi porta gravida at eget metus. Nullam quis risus eget urna mollis ornare vel eu leo.

### LOREM IPSUM DOLOR SCHIFT

In order to remain compliant with accessibility standards, we need to implement strict color contrast rules for web copy. For this reason, we use flat black ( #000000 ) as our primary type color with a modified version of PennyMac Cyan ( #006b95 ) for the link color.

Cum sociis natoque penatibus et magnis dis parturient montes, nascetur ridiculus mus. Duis mollis, [link color looks like this](#), nisi erat porttitor ligula, eget lacinia odio sem nec elit. Cras justo odio, dapibus ac facilisis in, egestas eget qua mollis, est non commodo luctus, nisi erat porttitor ligula, eget lacinia odio sem nec elit.

WWW.PENNYMAC.COM

# Styling Fact Sheet Example

This is an example of how our type can be used on a more complicated page layout.



## Aenean edj leo quam ornare sem

Aenean eu leo quam. Pellentesque ornare sem lacinia quam v magnis dis parturient montes, nascetur ridiculus mus. Donec id elieget metus. Morbi leo risus, porta ac consectetur.



### AENEAN EU LEO QUAM ORNARE SEM

Nullam id dolor id nibh ultricies vehicula ut id elit. Donec sed odio dui. Maecenas faucibus mollis interdum. Etiam porta sem malesuada magna mollis euismod. Aenean lacinia bibendum nulla sed consectetur.



### AENEAN EU LEO QUAM ORNARE SEM

Praesent commodo cursus magna, vel scelerisque nisl consectetur et. Curabitur blandit tempus porttitor. Aenean eu leo quam. Pellentesque ornare sem lacinia quam venenatis vestibulum. Cras justo odio, dapibus ac facilisis in, egestas eget quam.



### LOREM IPSUM DOLOR SFIT DIWKE

Nullam quis risus eget urna condimentum nibh, ut fermentum massa justo sit amet risus.



### LOREM IPSUM DOLOR SFIT DIWKE

Nullam quis risus eget urna condimentum nibh, ut fermentum massa justo sit amet risus.



### LOREM IPSUM DOLOR SFIT DIWKE

Nullam quis risus eget urna condimentum nibh, ut fermentum massa justo sit amet risus.



### LOREM IPSUM DOLOR SFIT DIWKE

Nullam quis risus eget urna condimentum nibh, ut fermentum massa justo sit amet risus.

AENEAN LACINIA BIBENDUM NULLA SED CONSECTETUR.

## Iconography

Iconography is another way we communicate simple messages.

The PennyMac icon system based on the icon set 'Caviar'. Icons are clear, simple, and personable but not 'cartoony'. Caviar comes with over 450 icons out of the box, and the stroke weight is customizable to PennyMac's needs.



# Photography & Art Direction



## Photography

Our photography should convey the value of home in a genuine and authentic way.

A home is more than a house. When choosing images for brand communications, look for people enjoying their home rather than in the act of buying it or financing it. Look for moments that demonstrate the satisfaction of having your own protected space for you and your family.

When choosing subjects for photos, look for people and homes that represent the wide diversity of our customers. We want to showcase all kinds of families, couples and individuals enjoying their homes in different ways.



## Photography Treatment

Utilizing photography from multiple sources can be a challenge in conveying a consistent brand.

This gradient overlay, which utilizes two of our primary colors, is a subtle way to add common color information to images and help a set of images feel more thematic.

30% Overlay

PennyMac  
Yellow



PennyMac  
Cyan



without treatment



with treatment

## Photography Misuses

We want to be careful to avoid images that appear to be inauthentic or out of context for our brand. Examples of this include images that are overly staged or situations that appear forced.

Additionally, we want avoid non-brand illustration, renderings, animations or clip art of any kind.

real estate-style exterior photography



highly posed



overly sentimental family photos



posing with 'sold' signs



fake compositing



poorly lit / color treatment

## Art Direction

Using brand elements together in a consistent way will help create distinction for our brand.

While many companies in our industry do many things in similar ways, our brand has the flexibility to allow for elements to be used in conjunction with each other to create unique memorable impressions at all touchpoints.



**Putting all the  
elements together**

**This is an example  
of a subhead**

Lorem ipsum dolor sit amet, consectetur  
adipiscing elit. Cras mattis consectetur purus sit  
amet fermentum.

Learn more at [PennyMacUSA.com](https://PennyMacUSA.com)

**PennyMac**  
The lender  
you can call home

## Art Direction Headline Details

We use a slightly rounded box in PennyMac Yellow to draw attention and distinction to our headlines over varied backgrounds.



**Putting all the elements together**

**This is an example of a subhead**

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Cras mattis consectetur purus sit amet fermentum.

Learn more at [PennyMacUSA.com](https://www.PennyMacUSA.com)



x

.75x

**Headline Background:**  
PennyMac Yellow  
Corner Radius = 2pt

.75x

# Art Direction

## Proportions & Alignment

All the components of our brand communications - our logo, headline, treatment, imagery and type style - all work together to convey our messages efficiently and consistently. Use these proportions and alignment guidelines whenever possible to ensure that we're giving each element the space it needs to have the desired impact.

**Alignment**

8%

25%

6%

**Putting all the elements together**

**This is an example of a subhead**

center vertically

6%

4%

**Alignment**

8%

25%

6%

**The lender you can call home**

6%

**This is an example of a subhead**

center vertically

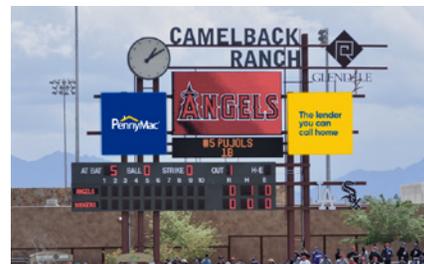
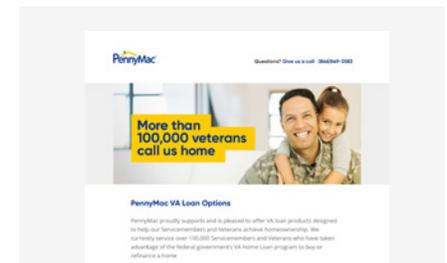
4%

# Brand Applications



# Brand Applications Overview

Our brand comes to life in a variety of different ways, from our advertising and visual design to how we speak with customers on the phone. The following examples offer guidance on how the brand can be implemented in a variety of different applications.



## Business Card

In traditionally utilitarian brand applications, like business cards and stationery, we want to limit the way colors are used and take advantage of white space to deliver messages clearly and professionally. PennyMac Cyan should be used only as an accent in these cases.



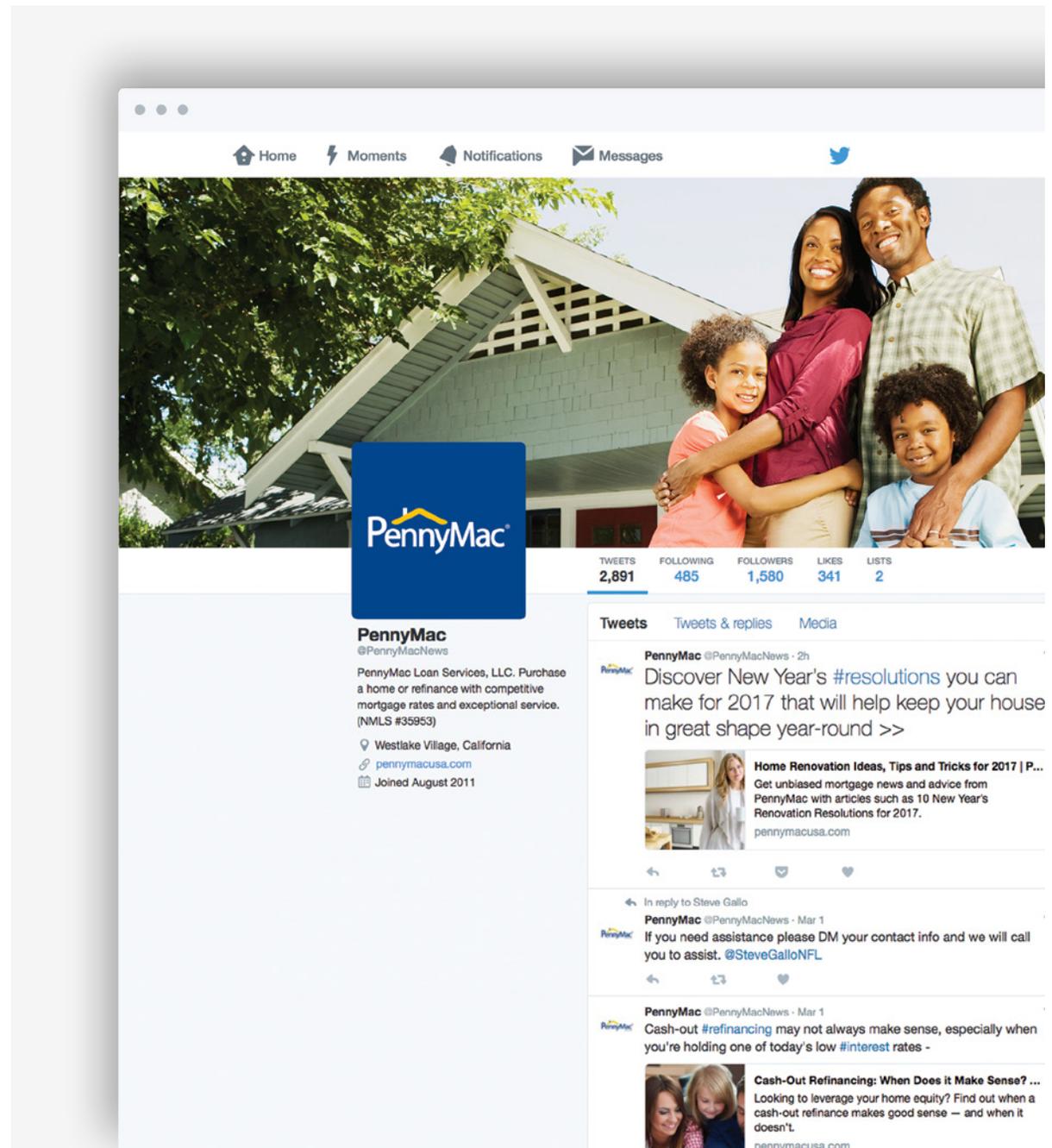
## Avatars

Avatars should be simple representations of the logo without taglines or busy backgrounds. White or PennyMac Blue backgrounds are preferable.



## Social Applications

Creative for social platforms should focus on conveying the “home” message and be careful not to overlay direct marketing messages on sticky components of the profile views. There is more flexibility in the actual content being posted socially.



The image shows a screenshot of a Twitter profile for PennyMac. The profile picture features a family of four (a man, a woman, and two children) standing in front of a house. The profile name is PennyMac (@PennyMacNews), and the bio describes PennyMac Loan Services, LLC, which provides mortgage services. The profile statistics show 2,891 tweets, 485 following, 1,580 followers, 341 likes, and 2 lists. The tweets displayed include a promotional tweet for New Year's resolutions, a reply to Steve Gallo offering assistance, and a tweet about cash-out refinancing.

Home Moments Notifications Messages

**PennyMac**  
@PennyMacNews

PennyMac Loan Services, LLC. Purchase a home or refinance with competitive mortgage rates and exceptional service. (NMLS #35953)

Westlake Village, California  
pennymacusa.com  
Joined August 2011

TWEETS 2,891 FOLLOWING 485 FOLLOWERS 1,580 LIKES 341 LISTS 2

Tweets Tweets & replies Media

**PennyMac** @PennyMacNews · 2h  
Discover New Year's [#resolutions](#) you can make for 2017 that will help keep your house in great shape year-round >>

**Home Renovation Ideas, Tips and Tricks for 2017 | P...**  
Get unbiased mortgage news and advice from PennyMac with articles such as 10 New Year's Renovation Resolutions for 2017.  
pennymacusa.com

In reply to Steve Gallo

**PennyMac** @PennyMacNews · Mar 1  
If you need assistance please DM your contact info and we will call you to assist. @SteveGalloNFL

**PennyMac** @PennyMacNews · Mar 1  
Cash-out [#refinancing](#) may not always make sense, especially when you're holding one of today's low [#interest](#) rates -

**Cash-Out Refinancing: When Does it Make Sense? ...**  
Looking to leverage your home equity? Find out when a cash-out refinance makes good sense — and when it doesn't.  
pennymacusa.com

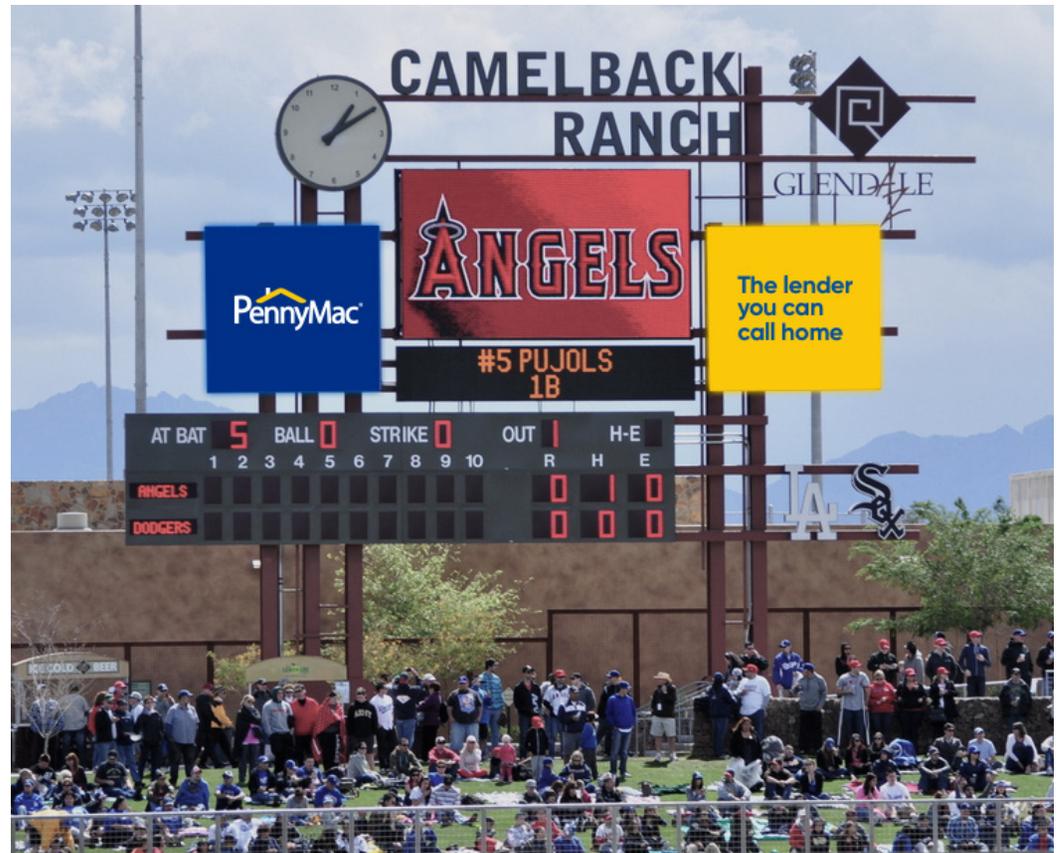
## Social Branded Content

Social images should be designed for multiple platforms, with an emphasis on mobile. Messaging overlays should be limited to, at most, a single headline message.



## Signage

Avoid trying to communicate too many ideas on signage and focus on readability of a single key message from a distance. In the case where multiple displays are in the same location, such as outdoor advertising or trade show signage, messages and brand elements can be spread between the executions.



## Presentation Templates

Presentation layouts, in applications like PowerPoint and Google Presentations, should feature similar type usage to printed materials, when possible. Charts and data visualizations should make every effort to use our color palette.

The logo for PennyMac, featuring the word "PennyMac" in a blue sans-serif font with a yellow house icon above the "y".

PennyMac

**Presentation Name  
Goes Here**

Subtitle if needed

November 12, 2019

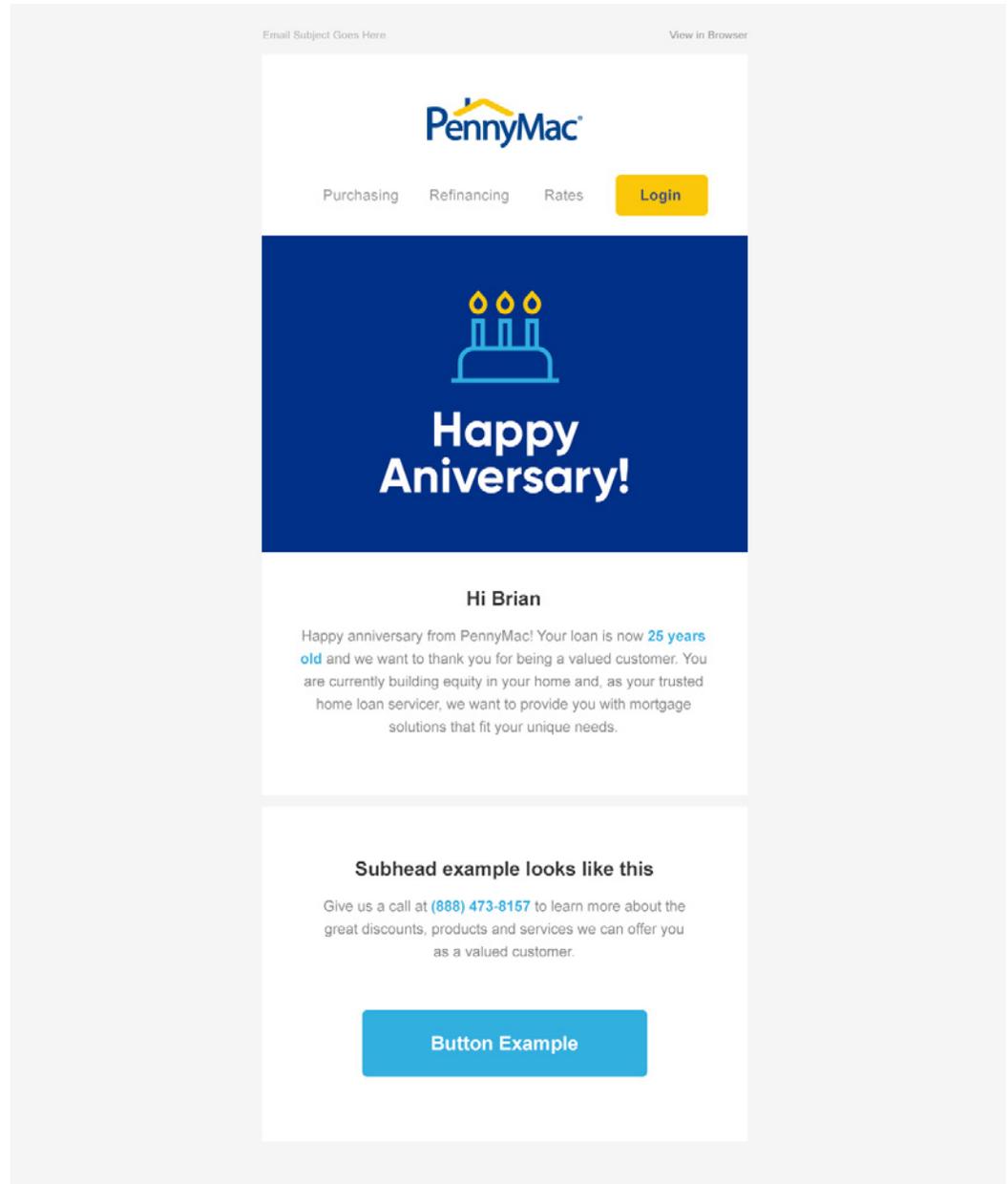
## Vehicle Graphics

Non-traditional platforms can be granted certain leeway to adjust rules for typography and image use to suit the medium. When the platform itself dictates compromises, consideration should be given to simplifying the message and related brand elements.



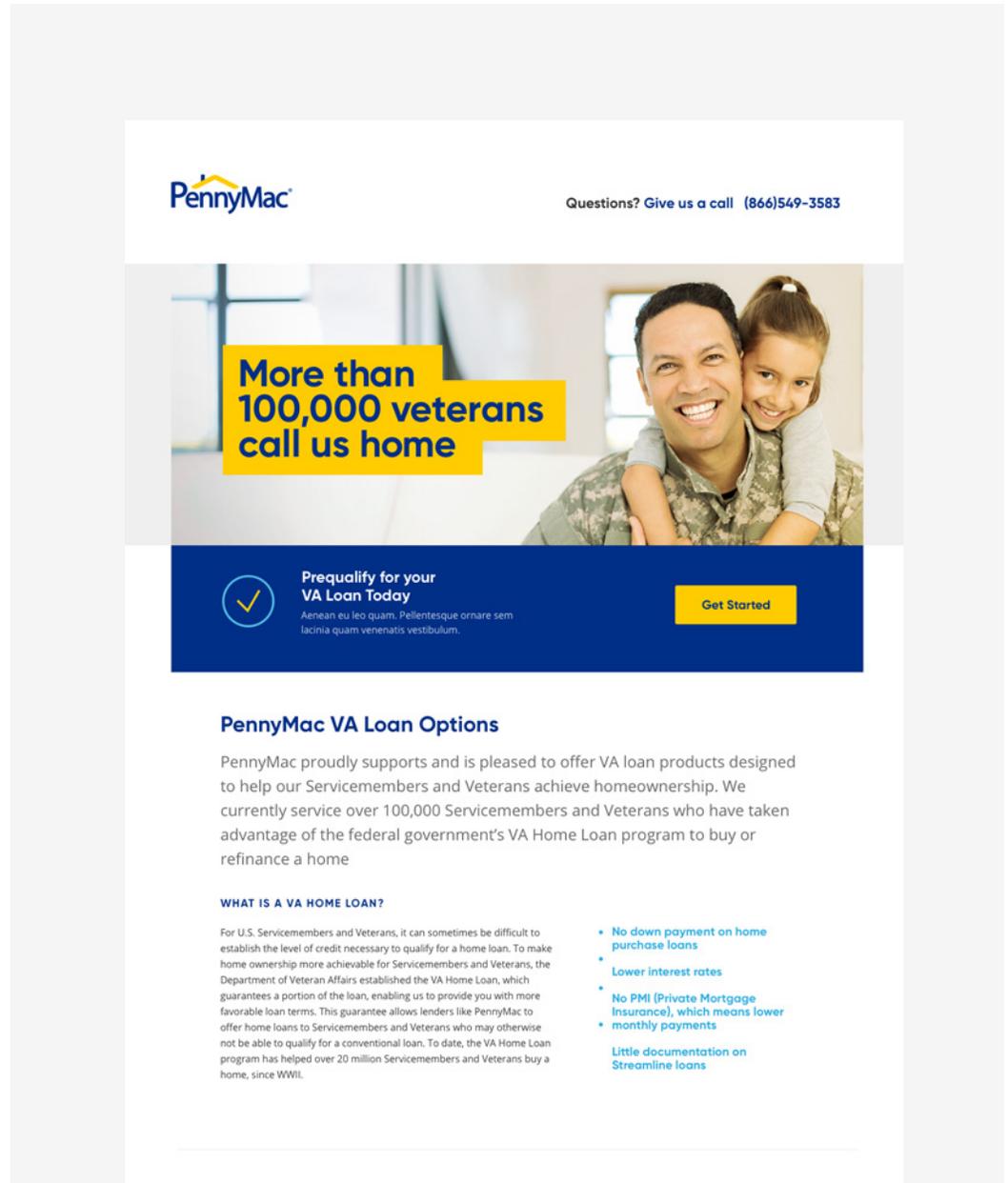
## Email Template

Email is another platform where design should be focused on mobile first, particularly when the email is intended for external audiences.



## Landing Page

One-off digital/web executions, like landing pages, should feature a simplified version of the web interface, with a clear call-to-action in the above-the-fold/initially visible section of the creative.



The landing page features a white header with the PennyMac logo on the left and the text "Questions? Give us a call (866)549-3583" on the right. Below the header is a large image of a smiling man in a military uniform with a young girl on his shoulders. A yellow callout box on the left of the image contains the text "More than 100,000 veterans call us home". Below the image is a dark blue banner with a white checkmark icon on the left, the text "Prequalify for your VA Loan Today" and "Aenean eu leo quam. Pellentesque ornare sem lacinia quam venenatis vestibulum." in the center, and a yellow "Get Started" button on the right. Below the banner is the section header "PennyMac VA Loan Options" followed by a paragraph of text. Below that is a section titled "WHAT IS A VA HOME LOAN?" with a paragraph of text and a bulleted list of benefits. The list includes: "No down payment on home purchase loans", "Lower interest rates", "No PMI (Private Mortgage Insurance), which means lower monthly payments", and "Little documentation on Streamline loans".

PennyMac

Questions? Give us a call (866)549-3583

More than 100,000 veterans call us home

Prequalify for your VA Loan Today  
Aenean eu leo quam. Pellentesque ornare sem lacinia quam venenatis vestibulum.

Get Started

### PennyMac VA Loan Options

PennyMac proudly supports and is pleased to offer VA loan products designed to help our Servicemembers and Veterans achieve homeownership. We currently service over 100,000 Servicemembers and Veterans who have taken advantage of the federal government's VA Home Loan program to buy or refinance a home

#### WHAT IS A VA HOME LOAN?

For U.S. Servicemembers and Veterans, it can sometimes be difficult to establish the level of credit necessary to qualify for a home loan. To make home ownership more achievable for Servicemembers and Veterans, the Department of Veteran Affairs established the VA Home Loan, which guarantees a portion of the loan, enabling us to provide you with more favorable loan terms. This guarantee allows lenders like PennyMac to offer home loans to Servicemembers and Veterans who may otherwise not be able to qualify for a conventional loan. To date, the VA Home Loan program has helped over 20 million Servicemembers and Veterans buy a home, since WWII.

- No down payment on home purchase loans
- Lower interest rates
- No PMI (Private Mortgage Insurance), which means lower monthly payments
- Little documentation on Streamline loans

## Web Banners

Web banners, particular static banners, should feature a single message coupled with a call-to-action button over a primary color background or simple photograph.



Use your home to better manage your debt

[Learn More](#)

NMLS#23456





NMLS#23456

Use your home to better manage your debt

[Learn More](#)







Use your home to better manage your debt

NMLS#23456

[Learn More](#)



The lender  
you can call home

**Please check "Communications Resources"  
on PennyMac Central to ensure that you  
have the latest version of these guidelines.**

**Questions? Comments?**

**Peter Imbres**

VP, Brand Strategy and Customer Experience

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