Members 1st Credit Union Writing Style Guide

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INTRODUCTION

Establishing standard layout and content guidelines for Members 1st Credit Union is a necessary and beneficial task. This style guide will give you our business standards for punctuation, capitalization, abbreviations, numbers, quotes, word choice, and headings. Please adhere to these standards when you write content for internal or external use. Having consistent textual and grammatical elements will make Members 1st more credible with viewers who are gaining insight and information from us. Also, a unified layout will give our members a more coherent and easier experience when they navigate our website.

ABBREVIATIONS

1. Cities and states
   a. Use Associated Press (AP) abbreviations for state names that are used for internal business (not USPS mail). See Appendix A for a complete list of AP abbreviations.
      i. Abbreviate state names when they are used directly after a city name, and always put a comma after the city name.
         1. Examples
            a. Hanover, Pa.
            b. Portland, Ore.
      ii. You do not need to include a state abbreviation with Redding, Anderson, and Chico (we will assume all readers know that it is in California).
      iii. Remember to include a comma after the state abbreviation as well as before it if the sentence continues.
         1. Example
            a. The members from Santa Cruz, Calif., could not join the credit union.
   b. Use USPS state postal abbreviations for all USPS addresses. Note: USPS state abbreviations are two capital letters.
      1. Example
         a. Redding, CA
2. Titles
   a. MSR **–** Abbreviate before a name.
   b. Sr. – Abbreviate before a name.
   c. VP **–** Abbreviate before a name.
      i. Do not use "of" in a VP's title.
         1. Example
            a. Vice President Operations Judi Bartholomew
   d. AVP **–** Abbreviate before a name.
   e. Titles (president, CEO, manager, etc.).
      i. Capitalize and spell out when used immediately before a name.
         1. Examples
            a. President Teri Davis
            b. Vice President Marketing Josh Markle
      ii. Lowercase these titles when used elsewhere, including when used before a name but separated from it by commas.
         1. Example

a. Members 1st Credit Union's president, Teri Davis, lives here.
        f. Addresses with a post office box.
                i. Do abbreviate "post office box" to "P.O. Box"
                        a. Correct: Jane Smith, P.O. Box 234, Baltimore, MD, 21209
                ii. Do not write "PO" without periods
                        a. Incorrect: PO Box 234
    3. Job titles
        a. If needed, make job titles plural by adding a lowercase 's' on the end.
                i. Examples:
                        1. The MSRs from different companies held a meeting.
        b. An apostrophe and lowercase "s" ('s) are needed after a job title only when it shows possession.
                i. Examples:
                        1. The MSR's daughter was having a birthday.

CAPITALIZATION

    1. Capitalization of specific words, titles, and labels
        a. credit union
                i. Incorrect: Members 1st is a not-for-profit Credit Union.
                ii. Correct: Members 1st is a not-for-profit credit union.
                        1. In this sentence, "credit union" is not used as the name of the financial institution, therefore it is lowercased.
        b. members
                i. Incorrect: We provide the best service to our Members.
                ii. Correct: We provide the best service to our members.
        c. Accounts/Products/Services
                i. Do not capitalize the following unless they are used as a proper noun:
                        1. checking account
                        2. savings account
                        3. debt consolidation loan
                        4. bill pay

PARAGRAPHS & HEADINGS

    1. Paragraphs
        a. The preferred font for all content is Barlow, size 12 (or Arial if Barlow is not available).
    2. Headers and subheaders
        a. Headers are numbered H1 through H5.
        b. The lower the H number is, the larger the header is (H1 is the largest and H5 is the smallest).
        c. Recommended Headers would be:
                i. H1 = Barlow, size 32, bold or regular
                ii. H2 = Barlow, size 28, bold or regular
                iii. H3 = Barlow, size 24, bold or regular
                iv. H4 = Barlow, size 20, bold or regular
                v. H5 = Barlow, size 16, bold or regular

d. Always start page headers with H1, the largest header.
e. Write headers in hierarchal order. Start with H1, then H2, then H3, then H4, etc.
f. Do not use more than five (5) headers on a page.
g. Do not add dashes, colons, ellipses, or commas after headings or subheadings.
    i. Example
        1. Incorrect: BRANCH-
        2. Correct: BRANCH
h. A page should not contain only headers; some content should always be on the page.
i. Do not worry about formatting headers; formatting is done automatically.
j. A header should be used as a header only, not as a sentence or a statement

BUSINESS NAMES

1. Use the business names below for consistency:
    a. Visa Memberperks Rewards Card
    b. Visa Classic Card
    c. Visa FIRST Rewards Card
    d. Visa Share Secured Card
    e. Checking (use share draft sparingly for member-facing content)
    f. Savings (use share sparingly for member-facing content)
    g. Anderson Rhonda Branch
    h. Chico East Branch
    i. Chico Salem Branch
    j. Redding Hilltop Branch
    k. Redding Pine Branch

NUMBERS

1. In general, ages are always written as numbers.
    a. Example:
        i. She is 1; he is 90-years old.
2. For most other uses, the rule is to spell out the numbers one through nine (1-9), and use digits for numbers for 10 and up.
    a. Examples
        i. I have five apples. (spelled out)
        ii. I have 15 cupcakes. (digits)
        iii. I have five apples and 15 cupcakes.
    b. Exceptions that are always written with digits are:
        i. rates
        ii. percentages
        iii. vote counts
3. The standard format for writing time is 2:30 a.m. or 7 p.m.
    a. Avoid redundancy when writing time.
        i. Example
            1. Incorrect: Airband starts at 10 p.m. tonight.
            2. Correct: Airband starts at 10 p.m.

PUNCTUATION

1. Bullet-point and quick-point numbered lists
   a. When creating a bullet-point list, do not use dashes with the bullet points.
      i. Example
         1. <u>Incorrect</u>:
            - -Talk with members about life in Chico
         2. <u>Correct</u>:
            - Talk with members about life in Chico
   b. Use periods with bullet-point lists when there are two or more complete sentences in the bullet point.
      i. Example
         1. The mobile app features include bill pay, mobile deposits, and secure login. Download the app today at the Apple App or Google Play stores.
   c. When creating a quick-point numbered list, do not use a period at the end of an entry.
      i. Example
         1. Butte County
         2. Glenn County
         3. Shasta County
2. Commas
   a. Use commas around independent clauses within a sentence.
      i. Example Billy, who is an MSR, works at the Chico Salem branch.
   b. Commas will often go where you would naturally pause in reading a sentence. Try reading a sentence aloud and listen for where you would stop in order to emphasize it correctly.
   c. Use a comma before a conjunction (such as "and" or "but") in a sentence if the words after the conjunction are a complete sentence.
   d. When listing four or more objects in a sentence, place a comma between the objects and before the "and."
      i. Example
         1. <u>Incorrect</u>: John, Jane, Jack and Jim are members at Members 1st Credit Union.
         2. <u>Correct</u>: John, Jane, Jack, and Jim are members at Members 1st Credit Union.
3. Hyphens
   a. Remember to put a hyphen between two words that work together to describe a noun that immediately follows.
      i. Examples
         1. Members 1st Credit Union is a member-focused financial institution.
         2. Use the green-colored boxes.
         3. The three-storied branch caught on fire.
4. Parentheses
   a. Parentheses (always used in pairs) allow a writer to provide additional information. The parenthetical text might be a single word, a fragment, or multiple complete sentences.

b. Whatever the information inside the parentheses is, it must go with with the grammar in the surrounding sentence. If it does not, the sentence should be rewritten. This is an easy mistake to avoid. Simply read your sentence without the parenthetical content. If it makes sense, the parentheses are acceptable; if it doesn't, the punctuation and/or the entire sentence should be rewritten.
  i. Example
    1. <u>Incorrect:</u> The president (and his assistant) were expected to arrive by 10:00 a.m.
    2. <u>Correct:</u> The president (and his assistant) traveled by private jet.
c. Placement of other punctuation
  i. When a parenthetical sentence stands on its own, the closing punctuation mark for the sentence is placed inside of the closing parenthesis.
    1. Example
      - Joshua thinks he's a fabulous cook. (But don't tell him his spicy mashed potatoes are not edible!)
  ii. When parenthetical content occurs at the end of a sentence, the closing punctuation mark for the sentence is placed outside of the closing parenthesis.
    1. Example
      - After three weeks on set, the cast was fed up with Beth's direction (or, rather, lack of direction).
  iii. When parenthetical content occurs in the middle of a sentence, the surrounding punctuation should be placed outside of the parentheses, the same as it would be if the parenthetical content was not there.
    1. Example
      - We verified his law degree (Yale, class of 2002), but his work history remains unconfirmed.
  iv. When a complete sentence occurs in parentheses in the middle of a sentence, it should neither be capitalized nor end with a period—though a question mark or exclamation point is acceptable.
    1. Example
      - We verified his law degree (none of us thought he was lying about that) but not his billion-dollar verdict against Exxon (how gullible did he think we were?).
d. Specialized uses
  i. Numbered or lettered lists should have the numbers or letters enclosed in parentheses.
    1. Example
      - Please submit the following four items with your application: (1) a paystub, (2) proof of insurance, (3) valid identification, and (4) a list of professional references.
  ii. Time zones are usually enclosed in parentheses following the time.
    1. Example
      - The conference call will be held at 9:30 a.m. (EST).
  iii. Area codes are enclosed in parentheses.
    1. Example
      - If you have any questions, please call me at (530) 222-6060.

        iv. Short translations in unquoted text can be placed in parentheses. (Use brackets for translations in quoted text.)
           1. Example
- His knowledge of Portuguese is limited to *obrigado* (thank you) and *adeus* (goodbye).
        v. In some writing, a person's year of birth and year of death are given in parentheses when the person is first mentioned. If there is uncertainty about the year, a question mark should follow it. Note that an en dash, rather than a hyphen, is used between the years.
           1. Example
- Guido Cavalcanti (1255?–1300) had a profound influence on the writings of Dante.
    e. Abbreviations and acronyms
        i. If there is an abbreviation or acronym that might not be understood by your readers the first time it is used, the full term can be provided in parentheses.
           1. Example
- John Smith has been appointed CKO (chief knowledge officer) of the merged company.
        ii. Additionally, an acronym or abbreviation can be provided in parentheses upon its first use, and then used in place of the full term in the remainder of the document.
           1. Example
- In conducting the study, researchers relied on positron emission tomography (PET). Later on, more people became interested in how PET could help them with their own projects.

PRESS RELEASES

1. All press releases should be formatted the same way. Be sure to include the date the article was written, when the article was released, where the article was from (dateline), a footer with general information about Members 1st, and the contact information for the person who wrote the piece. When creating press releases for the news page at m1cu.org, use the press release footer to have all required information added automatically to your press release.
    a. Examples can be found at m1cu.org/news.

QUOTES

1. Punctuation within quotations
    a. In quotations, periods and commas go inside of the quotation marks.
        i. Examples
           1. <u>Incorrect</u>: "Macaroni and cheese is my favorite", said Bob White.
           2. <u>Correct</u>: "Macaroni and cheese is my favorite," said Bob White.
           3. <u>Incorrect</u>: The loan officer said, "Your loan is finalized".
           4. <u>Correct</u>: The loan officer said, "Your loan is finalized."
    b. When providing a source within parentheses, place the period after the closed parentheses. Sources should be listed in parentheses if you are quoting directly

from a book (include author's name and page number) or if you are quoting a person who was not given appropriate credit previously in the document.

   i. Example
      1. <u>Incorrect</u>: "One MSR gave me the courage to believe I can budget my finances during good and bad times." ('99 Members 1st Credit Union member)
      2. <u>Correct</u>: "One MSR gave me the courage to believe I can budget my finances during good and bad times" ('99 Members 1st Credit Union member).

2. Quotations and pictures
   a. All direct quotes need to be attributed to a written source or a person.

MEMBERS 1ST USAGE

1. "Members 1st" may be referenced only one time, preceding Members 1st Credit Union.

2. "1st" in Members 1st should never be superscript.

WORD CHOICE

1. Verbs – use active voice verbs instead of passive voice verbs.
   a. Using the passive voice can weaken your content, so use them sparingly. Use active voice verbs whenever possible. You can usually change your sentence to active voice by making the subject of the sentence the person/thing that is doing the action.
      i. Examples
         1. <u>Passive</u>: The event was designed by members and staff.
         2. <u>Active</u>: Members and staff designed the event.
         3. <u>Passive</u>: Many homes were damaged by the hurricane.
         4. <u>Active</u>: The hurricane damaged many homes.
2. Contractions
   a. It is okay to use contractions, but use them in moderation.
3. Number of words
   a. Use a maximum of three to five sentences for introductions/leads of an article, with approximately 8-16 words per sentence.
4. Tone
   a. The tone of the writing should be informal. Using words such as "you," "we," "our," and "us" is recommended.

OTHER CONSIDERATIONS

1. Write phone numbers like this: (530) 222-6060 or (800) 303-3838.
2. For addresses that include apartments, suites, office numbers, etc., use "No.", not the number sign (#).
   a. Examples
      i. Incorrect: #12
      ii. Correct: No. 12
3. Holiday names:
   a. New Year's Day
   b. Martin Luther King Jr. Day

c. Presidents' Day
d. Memorial Day
e. 4th of July or Independence Day
f. Labor Day
g. Columbus Day
h. Veterans Day
i. Mother's Day
j. Father's Day
k. Thanksgiving
l. Christmas

TERMS THAT ARE OFTEN USED

1. Board of Directors
2. Supervisory Committee
3. Charge-off
4. Closed-end
5. Open-end
6. Payoff
7. Down payment

STATE ABBREVIATIONS

Alabama = Ala.
Alaska = Do not abbreviate
Arizona = Ariz.
Arkansas = Ark.
California = Calif.
Colorado = Colo.
Connecticut = Conn.
Delaware = Del.
Florida = Fla.
Georgia = Ga.
Hawaii = Do not abbreviate
Idaho = Do not abbreviate
Illinois = Ill.
Indiana = Ind.
Iowa = Do not abbreviate
Kansas = Kan.
Kentucky = Ky.
Louisiana = La.
Maine = Do not abbreviate
Maryland = Md.
Massachusetts = Mass.
Michigan = Mich.
Minnesota = Minn.
Mississippi = Miss.
Missouri = Mo.

Montana = Mont.
Nebraska = Neb.
Nevada = Nev.
New Hampshire = N.H.
New Jersey = N.J.
New Mexico = N.M.
New York = N.Y.
North Carolina = N.C.
North Dakota = N.D.
Oklahoma = Okla.
Ohio = Do not abbreviate
Oregon = Ore.
Pennsylvania = Pa.
Rhode Island = R.I.
South Carolina = S.C.
South Dakota = S.D.
Tennessee = Tenn.
Texas = Do not abbreviate
Utah = Do not abbreviate
Vermont = Vt.
Virginia = Va.
Washington = Wash.
West Virginia = W.Va.
Wisconsin = Wis.
Wyoming = Wyo.