



Brand Guidelines

Our Logo

The BHG logo is one of our most valuable corporate assets. It's the tangible symbol of our brand, representing everything we are: our expertise, values, people, and offerings.

The logo is a simple yet striking design, able to generate and ensure recognition. The arch stands for consistent growth and dynamic development.

The square-shaped form is a sign of security, stability, and strength.

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Logo

Our logo spotlights our unique and expressive name at every opportunity, so people remember who we are. The sophisticated design is emblematic of our brand. You can download our logos [here](#).



Logo

Clear Space

The logo should never feel crowded or insignificant.

Keep enough clear space around the logo – no graphics or text should come within the boundaries.

The spacing between the square and the word financial is represented by the second terminal of the letter F.



Logo

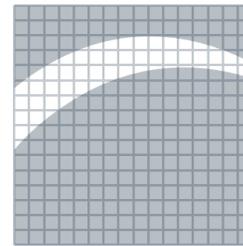
Scale

Our logo is designed to scale to small sizes with three main breakpoints.

Small size: 16 pixels, 0.053 in

Medium: 32 pixels, 0.1 in

Large: <64 pixels, 0.2 in



Small 16x16 px



Medium 32x32 px



Large 32px and above



Real Sizing

Logo

Colors

The logo should be white on darker backgrounds and deep blue on lighter backgrounds.



Logo

Sub-branding

Sub-brand's logos for both consumers and businesses.

Our consumer-facing products use a sans-serif.

Our business-facing and institutional logos use serif.



Brand Guidelines

Consumer



Business
Loans



Personal
Money



Digital
Banking



Credit
Cards

Business



Loan Hub



Bank Network



Bank Group



Digital Banking

Logo

Co-branding

Aligning co-branding logos should follow clearspace rules. The separating line between logos should be created using the vertical line glyph. Our brandmark should be the primary lockup in conjunction with the external entity's logo. Our brand must be used appropriately in the context of other brands. Consultation is required before beginning development. Please contact (name) from the Brand team for assistance.



Logo

Co-branding



RMSG
RISK MANAGEMENT
SOLUTIONS GROUP



CCM
CAPITAL COLLECTION
MANAGEMENT



Misuse

The appearance of the logo must remain consistent. The logo should not be misinterpreted or modified. Its orientation, color, and composition should remain as indicated in this document – there are no exceptions.



✗ Do not rotate the logo.



✗ Do not distort the logo.



✗ Do not apply a gradient or change colors.



✗ Do not recreate the logo.



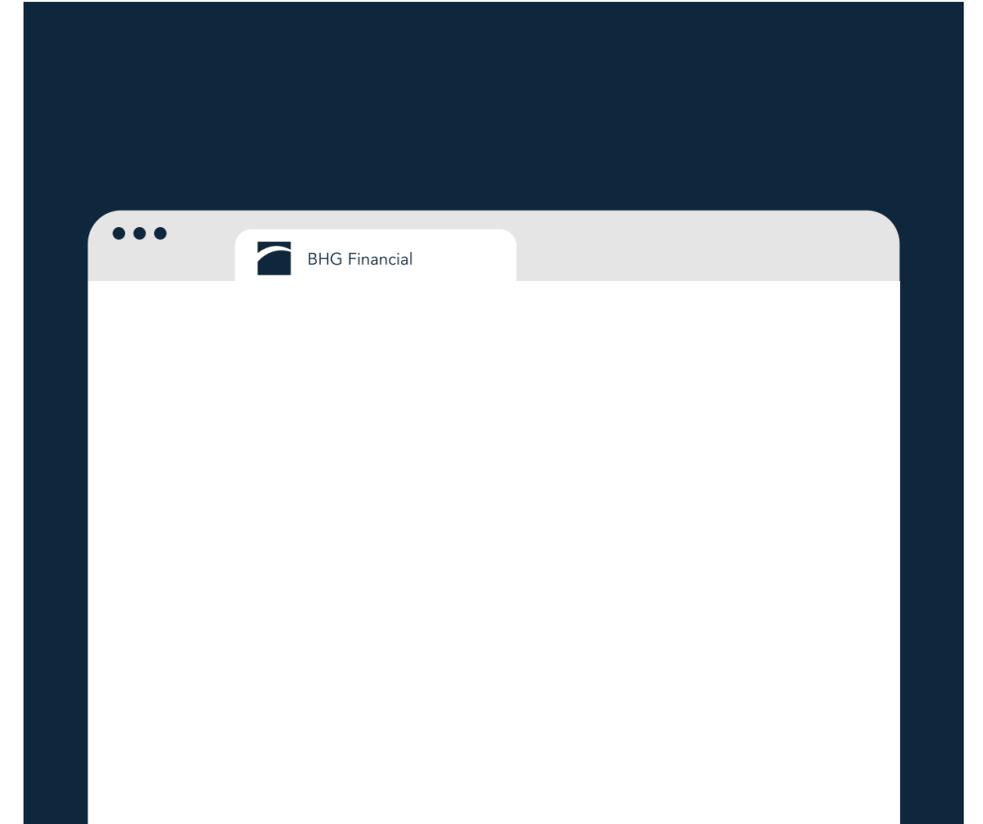
✗ Do not outline or add effects.



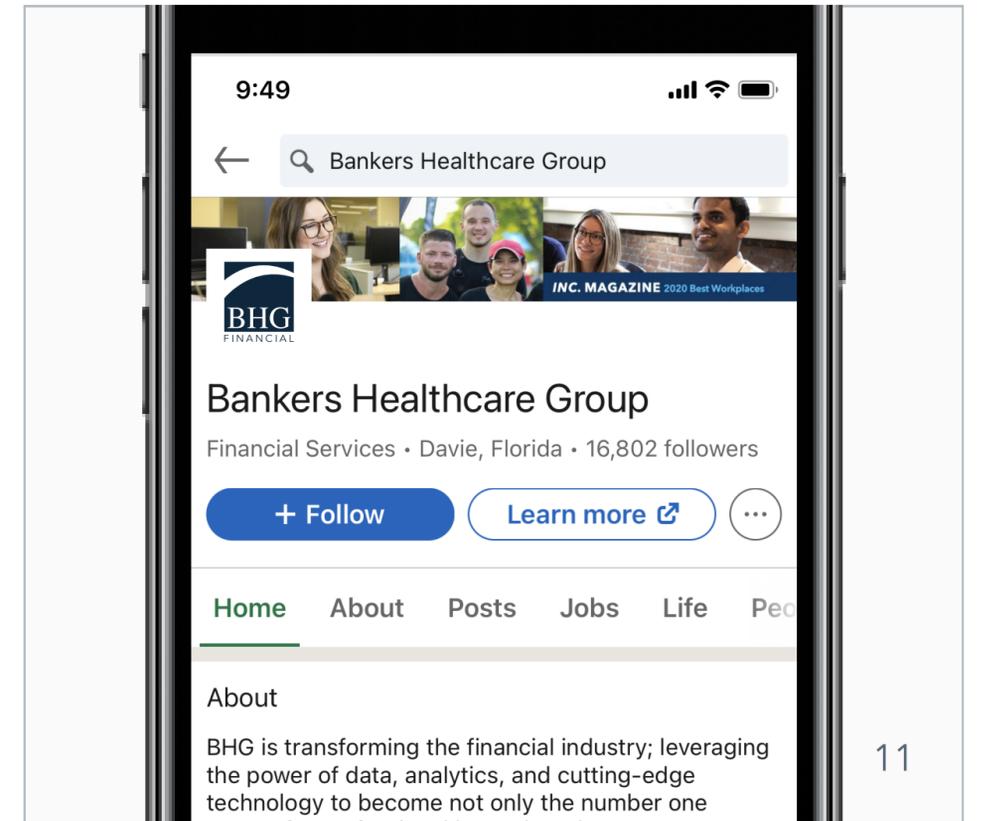
✗ Do not use on top of images.

Logo

Placement 1



	 <p>This is a headline</p> <p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Rhoncus augue urna dui, pulvinar sollicitudin tortor.</p>	



Brand Guidelines

Logo

Placement 2



Brand Guidelines

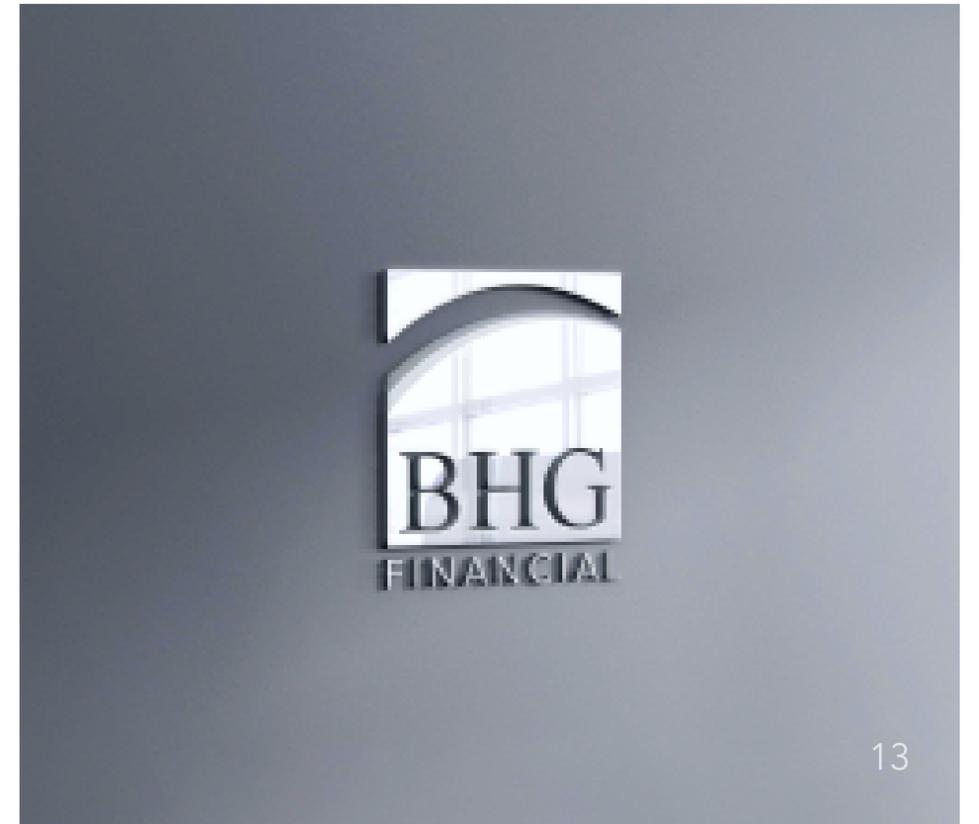


get up to
\$250,000

**Don't let
debt hold your
business back**

Logo

Placement 3



Voice and Tone

Our voice and tone provide core principles to define quality writing and convey the best of our brand personality. It is our brand's essence, signaling our unique personality, who we are, and what we stand for.

02	Who is BHG Financial
03	Brand Pillars
04	Our Voice
05	Elements of Voice
06	Elements of Tone
07	Who we Write to
12	Disclaimers and Disclosures

Who is BHG Financial?

We aren't built from the same mold as traditional or digital lenders. That's a point of pride. We don't settle for a single track and stick to it. We're a unique model that was born from passion and thrives on flexibility. We have the tried-and-true dependability of a community bank, plus the speed and innovation of a digital lender.

We're determined to do hard work and find new ways to improve and accommodate our customers because we know most people and businesses aren't cookie-cutter. And that's okay, neither are we.

Brand Pillars

These are the principles that keep our brand moving forward.

Professional Expertise

With years of experience, we have an in-depth understanding of our customers' unique needs, and we will continue to improve that knowledge everyday.

Speed and Efficiency

We designed our process with our customer's demanding schedules in mind. Our goal is to get them the financing they need quickly and efficiently.

Unparalleled Service

We focus on providing innovative solutions through exceptional service. That means always having the correct answers and understanding the urgency of our customers' financial needs.

Our Voice

We disrupt the traditional lending architecture that places borrowers inside a box. We think if they don't fit inside one, neither should their financial solutions. We're comfortable being uncomfortable because that means we're moving against conformity, creating change for the better. We look at every interaction with our customers as an opportunity to learn, improve, and expand. We believe in them, placing trust in their vision and pushing the envelope to exceed their needs and expectations.

We create products with people in mind, each one tailored to improve individual lives and businesses. We've been doing this for a long time, but we're smart enough to know we can always improve. Even better service. Even greater affordability. Even faster financing. That's what drives us. It's our goal to continually be able to say, "we've never been better."

Element of Voice

Passionate

Passion fuels us. We're not in this for the sale. We're in this because we intensely believe in our products and services.

Driven

There is no perfection; there's only one step better. And each day we're always ready to take it.

Hard-working

We work hard for ourselves and even harder for our customers.

Experienced

Our experience gives us confidence and earned us a reputation for getting the job done right.

Empowering

We don't just present options; we empower customers to control their finances.

Humble

To say we know everything would be a disservice to ourselves and our customers. Our goal is to learn something with every interaction and use it to improve.

Flexible

We exist outside the box just as well as we do inside of it.

Accommodating

We go out of our way to make sure our customers always have a white-glove, hassle-free experience.

Element of Tone

Our voice is who we are. It's the heart of our personality and is the true north that keeps us on track. Our tone is how we use our words to communicate and express our personality. Our tone shifts according to our audience and space we're communicating. For instance, the way we communicate with a bank as opposed to an individual business owner. Or the way we write a Facebook post versus a direct mailer. It's the equivalent of someone speaking to a close friend in a coffee shop versus a doctor in an emergency room. There is a tonal shift in how the message is delivered, but the personality remains intact. Keep in mind that voice and tone are not instructions on how to write content. Instead, they are a compass that keeps us moving in the right direction.

Tonal Shifts

There will be many instances you'll need to shift your tone, but the main is moving in between audiences.

Those audiences are:

Consumer

Commercial

Financial institution

Internal

Who We Write To

Consumer

Employed individuals with financial needs pertaining to personal, family, household or recreational purposes.

Commercial

Licensed professionals who need financing to expand or refresh their practice or company.

Financial Institution

The executive leadership at the financial institutions that we not only sell our loans to but also other various services.

Internal

Our fellow and potential team members who we want to energize and inspire.

Consumer Tone

We're writing to people, so let's talk like people. Our choice of words is our virtual handshake. We connect and build rapport with our customers by using empathy to understand the challenges they face. We don't just want to work with our customers; we want to educate and empower them. We want to build a relationship where we value them as much as they value us.

- ✓ Write personally to people—engaging them as individuals
- ✓ Be clear and concise
- ✓ Use positive phrases when possible—allowing people to evaluate their situations through a more optimistic lens
- ✓ Be accommodating, useful, and empathetic
- ✓ Be playful, as long as it's intelligent
- ✓ Build trust by being honest and transparent

- ✗ Come off as overbearing or pushy
- ✗ Use technical jargon that gets into the financial weeds
- ✗ Make people feel ashamed of their debt or need for funds
- ✗ Use guilt or negativity as a sales tool
- ✗ Overgeneralize an individual's financial situation
- ✗ Use bad humor – childish, potty, dad, and crass are all included

Commercial Tone

When we write to professionals who have poured their heart and soul into their business or practice, we keep that in mind. We believe in them and have confidence in their ability to succeed. By demonstrating a clear understanding of the hurdles they face, we move beyond being their lender; we become their trusted partner.

- ✓ Write intelligently but in a conversational manner
- ✓ Write respectfully to them as an individual, not a company
- ✓ Act as a motivator
- ✓ Use words and phrases that make them feel empowered
- ✓ Inspire them to see their situations through an optimistic lens

- ✗ Assume they're financially savvy
- ✗ Add needless words to fill a page
- ✗ Talk like cheerleaders
- ✗ Get overly pushy
- ✗ Use negativity to sell

Financial Institution Tone

When we write to financial institutions, we need to remember we're writing to executive leaders. These are the decision-makers, and we need them to view us as a valuable asset. These well-educated individuals are highly versed in banking terminology and can see through unfactual, false language. Everything we write should be extremely clear and concise, reinforcing confidence in the decision to work with us.

- ✓ Write intelligently and professionally
- ✓ Be transparent—fostering a trusting relationship
- ✓ Create excitement in what we have to say
- ✓ Write in financial terms they respect
- ✓ Be direct and write clearly

- ✗ Sound self-indulgent or overly boastful
- ✗ Disparage the traditional bank models or philosophies
- ✗ Get too familiar or overstep our boundaries
- ✗ Use slang or netspeak

Internal Tone

"BHG builds people who build BHG." This is the value that lies at the heart of our organization and humanizes our brand. It communicates a caring and deeper understanding of the reciprocal relationship we hold with our employees and affiliates. When we're writing to this audience, we're not only energizing the people who work for our company, but the people and institutions we want to work with us. Our goal is to ensure we're always building up our company culture.

- ✓ Use positive language
- ✓ Use an active voice to motivate
- ✓ Be friendly, engaging, and inspiring
- ✓ Infuse a positive outlook
- ✓ Build a sense of community
- ✓ Promote an optimistic attitude

- ✗ Write in an authoritative voice or sound overbearing
- ✗ Use pretentious language
- ✗ Come off as disingenuous or detached

Disclaimers and Disclosures

Use these links to access the latest disclaimers and disclosures needed for our products and services.

Core
Disclaimers

[Consumer](#)

[Commercial](#)

[Assistance loan](#)

Loan Marketing
Eligibility

[Consumer](#)

Current SFMC dynamic
disclaimer text blocks

[Business](#)

[Non-business disclaimers](#)

General marketing
disclaimers by

[Loan feature](#)

[Incentive](#)