

## **Introduction**

This reference guide and stylebook is a flexible handbook for writers and editors. It differentiates between publication styles, which can vary. It also offers templates for standardized items and good writing tips that may prove useful in your personalized business communications. It can be updated as warranted.

This guide will never solve ALL style issues, nor is it intended to. It was written from the viewpoint of journalistic usages, since journalists receive most of our external corporate communications. Some segments were adapted from or follow the guidelines of the AP and UPI stylebooks. There will be disagreements now and then with other traditional teachings – some of which have been drummed into us since grade school. These guidelines are the preferred methods of PR professionals. Some of them may not work or apply in all situations, most of which are noted. The hope is that you will find it helpful.

Lively, understandable writing with flexibility that reflects the personality of the communicator is encouraged. The stylebook can help us achieve consistency in spelling, capitalization, punctuation and word usage as a company.

For items not covered in this stylebook, you should be guided by the latest version of Webster's Dictionary and The Associated Press Stylebook, which are readily available at all major bookstores.

## Section I – Writing

Good writing tips and guidelines applicable to all formats and publications...

- Write clearly and use the right words.
- Don't use a big word when a little word will do.
- Don't coin a new word. The English language is peppered already with plenty of superfluous words.
- As you edit what you've written, omit unnecessary words.
- Active voice is more lively and interesting than the passive voice. Use it whenever possible.

The following writing tips are arranged alphabetically...

### Acronyms

- Do not reduce names to unfamiliar acronyms solely to save a few words.
- Whenever possible, do not put more than one acronym in a sentence. It creates the look of alphabet soup that only confuses your audience.

### Adjectives and Adverbs

- Avoid both wherever possible. If you use the right verb, adjectives and adverbs in particular become superfluous and are often redundant. It can be a tough habit to break. There are many writers, even some in the top ranks of journalism, who never met and adjective they didn't like. Don't emulate them.
- If you are forced to use an adverb on occasion, NEVER hyphenate it with the word it precedes. It's *really wrong*, not *really-wrong*. It's a rule that should be remembered with ease, not easily-remembered.

### Assistant or Senior

- Do not abbreviate either word, though it is permissible to abbreviate the officer titles Assistant Vice President to AVP and Senior Vice President to SVP within the bank. Use it with a lowercase as a job description and capitalize it as a formal title before a name.

Examples:

- Job description: The typist was administrative assistant Julia Child
- Formal Title: Senior Vice President Jimmy Rollins

(See **Job Titles** and **Officer Titles** later in this section for further details)

### Attributions

- When attributing a quote, even on repeat reference, always use "said" as the attributing verb. It is the safest choice and the non-editorializing choice. Some beginning writers feel compelled to use a different verb on each successive reference – such as commented, exclaimed, explained, gushed, opined, stated and enthused. Don't join their ranks.
- Use last names on second reference, not first names, no courtesy titles. It is xxx," said Starr. It is not xxx," said Ringo. nor is xxx," said Mr. Starr.

### **Bank**

- When using the word “bank” on a second reference to refer to Willow Financial in general or banking as an industry, it is always lowercase. It is the bank. It is not the Bank. And it’s not The Bank.
- Be careful when you refer to Willow Financial Bancorp as a whole as “the bank.” Willow Financial Bancorp actually is the holding company that owns Willow Financial Bank as a subsidiary. You’re safer to refer to it as either Willow Financial Bancorp or “the company.”

### **Banking Jargon**

- Every bank – and each department within those banks – has its pet terms, slang and abbreviations for programs and departments. Don’t use them in general communications; spell them out or explain them where appropriate. There are many people – not only newcomers – inside the company and externally, who won’t have the foggiest idea what you’re referring to.

### **Board**

- As in board of directors. Spell it out, as in *the Willow Financial Bancorp Board of Directors*. In second reference, either generic or specific to Willow Financial, it is always lowercase.
- Correct examples:
  - David Akers has joined the Willow Financial Bancorp Board of Directors.
  - David is a new member of our board.
  - We welcome David to the board and the Willow Financial family
  - Akers is also a member of the boards of directors of the ABCD, EFGH and XYZ agencies.
- Incorrect uses:
  - Lito Sheppard has joined the Willow Financial Bancorp board of directors.
  - Lito is a new member of our Board
  - We welcome Lito to the Board and the Willow Financial family.
  - Sheppard is also a member of the Boards of Directors of the ABCD, EFGH and XYZ agencies.

### **Chairman vs. Chairwoman vs. Chairperson**

- While one may chair a committee (usage as a verb), the person who heads the panel is its chairman or chairwoman (depending on the official title held). While he or she may chair a meeting or event (using as a verb), he or she is not the “chair.” A chair is a piece of furniture, not the person who sits in it. Do not use *chairperson* unless it is the agency’s formal title for an office. Do not capitalize if it is a casual, temporary position as in: *meeting chairman Mick Jagger*.

### **Cities**

- Philadelphia is the only municipality in which Willow Financial Bank is located that can stand alone, i.e., meaning it doesn’t need to be followed by the state abbreviation. All other locations cannot stand alone and should be followed by the proper abbreviation for Pennsylvania.  
(See **States** later in this section for proper forms of state abbreviations)

### **City vs. city; State vs. state**

- Capitalize the word when referring to the government entity, but NOT when referring to a jurisdiction or the people who live within its borders. For example, the *City of Philadelphia* refers to the government of that municipality. If you're referring to where its residents live, it's *the city of Philadelphia*; better yet, just say *Philadelphia*. Or *Pennsylvania* rather than *the state of Pennsylvania*.

### **Commas**

- Use as demanded by the structure of the sentence. In general omit the comma after introductory clauses if no ambiguity would result unless it would slow comprehension.
- Omit the final comma in a simple series: *The flag is red, white and blue*. Use the final comma in a complex series: *I had orange juice, toast, and green eggs and ham for breakfast*.
- Commas ALWAYS go inside quotation marks. *"The sun is shining today," he said*.

### **Days and Dates**

- We see as many variations of these items as there are communications. Here are the examples of correct and incorrect usages:
  - "The event occurred on Tuesday, March 26, 2006, at offices company-wide." – **CORRECT**
  - "The event occurred on Tuesday, March 26<sup>th</sup>, 2006 at offices company-wide." – **INCORRECT**
  - "She was born on November 29, 1977." – **CORRECT**
  - "She was born in November 1977." – **CORRECT**
  - "She was born in November, 1977." – **INCORRECT**

### **Departments, Divisions and Groups within Willow Financial Bank**

- Capitalize the name when referring to the specific unit within the company, not when referring to the generic function performed. Capitalize the word Division, Department or Group only when it is a clear part of the specific unit's name.

Examples:

- *The reorganization will affect the company's Marketing, Information Technology and Compliance groups.*
- *His responsibilities include marketing, accounting and commercial lending activities.*
- *He has overall responsibility for the SBA Lending Group, the company's small business lending world.*

### **Exclamation Points**

- You can never have too few of them, so avoid them like the plague. (See **Punctuation** later in this section for further explanation)

### Farther vs. Further

- This is a common mistake made by many people in the world today. Let's set the record straight: "farther" relates to distance; "further" is a definition of degree.
- Correct examples:
  - A car with 10 gallons of gas will go *farther* than the same car with six gallons of gas.
  - With good grades in addition to his great jump shot, it's clear that Calvin's skills extend *further* than the basketball court.

### Grand Opening

- "Grand Opening Celebration" is redundant. By its very nature, a grand opening is a celebration – or else it would simply be an "opening."
- The same logic applies to a ribbon cutting or groundbreaking. Don't add the word "ceremony" or "celebration."

### Health Care

- Health Care is two words, not one.

### Internet

- **World Wide Web** is three separate words with three uppercase W's. **Web site** always begins with an uppercase W and is two words, not one. The shorter term, **the Web**, is perfectly acceptable. **Web page** is a two-word term, but **webcam**, **webmaster** and **webcast** are single words in lowercase.
- **Internet** always gets an uppercase I.

### Job Titles

- In general, job titles are capitalized when used before a person's name, but not when they follow a name.
- Don't capitalize functional job titles, such as teller, branch manager, clerk, executive assistant, administrator or specialist as a standalone reference or when talking about a generic group or function.
- Use the proper title linkage. ("at" or "of" are the proper linkage depending on sentence context)
  - Example of correct usage: *Senior Vice President Larry Brown is director of security at Willow Financial Bank.*
  - Example of incorrect usage: *Senior Vice President Larry Brown is director of security for Willow Financial Bank.*
- Wherever possible, place job titles – or at least officer titles – before the person's name. Putting it after, in a supplemental phrase, slows the sentence.
- Examples of correct usages:
  - Job title after a name: *Kyle Korver is a veteran teller at Willow Financial's Bustleton branch in Philadelphia.*
  - Starting a sentence and/or referring to a specific individual: *Teller Kyle Korver works in the Exton branch in Exton, Pa.*
  - Not quite starting a sentence: *Veteran Teller Kyle Korver works in the Maple Glen branch in Maple Glen, Pa.*

### **Job Titles (continued)**

- Generic group: *The tellers here at Willow Financial are dedicated, conscientious and all-around neat and nifty people.*
- Specific group: *Branch Managers Don Drysdale, Don Ho and Joe Namath have all appeared as guest stars on The Brady Bunch.*

(See **Assistant or Senior** and **Officer Titles** in this section for further details)

### **Junior, Senior**

- Use Jr. or Sr. to designate a son or father, only with a full name. Do not set off by a comma. It's *Vice President Andy Reid Jr.*, not *Vice President Andy Reid, Jr.*

### **Myriad**

- It is a useless synonym for "many."
- The best advice is to avoid it altogether, rather than get caught in the common grammar trap; "a myriad of." It is also W-R-O-N-G, wrong. It would be like saying "a many of."
  - Example of misuse: "We had a myriad of snowstorms last winter."
  - Example of proper use: "We had myriad snowstorms last winter."
  - Better: "We had too many snowstorms to count last winter."

### **Non-Profit**

- Non-profit is always hyphenated (as well as not-for-profit). Hyphenate all except the following "non" words – nonchalance, nonchalant, nondescript, none, nonsense and nonsensical.

### **Number**

- When using a number in a sentence, without a dollar sign, rather than a table, spell out one through nine and use numerals for 10 and above.
- Spell out any numeral, except a year, that begins a sentence.
- Spell out a casual expression such as: *A thousand times no* or *thanks a million*.
- But use the numeral for the colloquial "No. 1," as in "Willow Financial is the No. 1 SBA Lender in Philadelphia." Use No. rather than # or Number.
- In correspondence, use thousand, million and billion so it is clear to what you are referring. Too many, inside and outside banking, are confused by the flood of K's, M's and MMs that proliferate in some circles. One man's K is another's M. One woman's M is another's MM. Help eliminate the reader's guesswork.
- Unlike other numerals, ages below 10 are not spelled out. Example: *Donovan McNabb has a 4-year-old son and a 2-year-old daughter.*

### **Officer Titles**

- Capitalize an individual's bank title when it precedes his or her name, such as: Senior Vice President Peyton Manning.
- Internally, it is permissible to abbreviate the officer titles Assistant Vice President to AVP and Senior Vice President to SVP.
- In general, job titles are capitalized when used before a person's name; but not when they follow a name.
- Don't capitalize senior vice presidents or any other classification of officers when referring to a generic group rather than a specific person.
- Wherever possible, place the officer title before the person's name. Putting it after, in a supplemental phrase, slows the sentence.

### **Officer Titles (continued)**

- Examples:
  - Generic group usage: *Most of the bank's senior vice presidents will meet next week to discuss the new policies on security and fraud issues.*
  - Mixed usage: *Senior Vice President Jerome Bettis will bring together most of the company's assistant vice presidents next month for an update on conversion matters.*
  - If a person's official title precedes his or her name, there should be no comma between the title and the name in most cases.
  - In almost all instances, it would be *Senior Vice President Peter Griffin* not *Senior Vice President, Peter Griffin*.
  - But in this sort of usage: *One of the company's senior vice presidents, Peter Griffin, said etc.*, the comma is appropriate (this is the lone exception)

(See **Assistant or Senior** and **Job Titles** earlier in this section for further details)

### **Ongoing**

- Avoid it as much as possible. It is redundant 99.9% of the time and is unnecessary. It's a crutch that has crept into our lexicon through too many off-the-cuff law enforcement statements.
  - Example: *"We are conducting an ongoing investigation into yesterday's robbery."* (If you use an active tense verb such as *are* or *is*, we already know it is going on or continuing.)
  - Better: *"We are investigating yesterday's robbery."*

### **Online Banking**

- Use *online banking* when referring to the product or the generic process. It is never *on-line banking* or *On-Line Banking*.
- If we specifically had a department devoted to this function – which we don't, it would be capitalized and called Online Banking.

### **Over/More than**

- When using numbers or quantities, more than is preferred to over. Use over when referring to relationships or a duration of time.
  - Preferred use: *The bank gave more than \$14 million during the last quarter to non-profit organizations for health care initiatives.*
  - Awkward use: *The bank gave over \$14 million over the past quarter to non-profit organizations for health care initiatives.*

### **Percent**

- Spell out the entire word when used in anything other than a memo or a table.
- Use of the "%" symbol is fine for memos or financial tables.
- When spelled out, it is always "percent," never "per cent."

### **Punctuation**

- Short, impactful sentences are preferred. They should end in periods. Windy, run-on sentences, built from phrases linked by commas, like this, should be avoided. Use exclamation points as little as possible. One usually is unnecessary! Multiples are unnerving!!!! Save them for a moment that truly is impactful, not something mundane and routine. Overuse diminishes that impact!



### Quotation Marks

- If quotation marks are used around a word or phrase ending a thought, title or sentence, the punctuation goes **INSIDE** the closing quotation mark, not outside.
  - Examples: “Like this.” “Not like this”. And “not like this”, to be sure. “Get it right,” and be a grammar geek.
- Don’t use single quotations in reference to a program or to highlight a capitalized program name, etc (i.e. ‘SBA Preferred Lender’). Inside quotes are to be used only with a quotation within a quotation as in: “Mr. Jones told me: ‘I wouldn’t bank anywhere other than Willow Financial,’” said teller Chase Utley.

### Said

- When attributing a quote, even on repeat reference, always use “said” as the attributing verb.
- Never use “stated” or “explained.”  
(See **Attributions** earlier in this section for detailed explanation)

### Spacing

- Use one simple space – not two or three – between sentences in the same paragraph. This is what newspapers do. Get used to it, even though it breaks just about every rule you learned in grammar school or even later in life.

### Split Infinitives/Verb Usage

- Avoid them whenever possible. The splitting of compound verb forms, including infinitives, is not necessarily an error, but often is awkward.
- An infinitive is a verb containing the word “to,” such as “to go.” It is split when something separates the word from its partner: such as: “to quickly go.”
- Avoid awkward constructions that damage the meaning or rhythm of a sentence.
  - **AWKWARD:** “She was ordered to immediately leave the bank premises.”
  - **BETTER:** “She was ordered to leave the bank premises immediately.”
  - It’s “three people reportedly were involved” NOT “three people were reportedly involved.”

### States

- When referring to a geographic section of your state, don’t capitalize the modifying word. It’s eastern Pennsylvania and western Pennsylvania. It’s not Eastern Pennsylvania and Western Pennsylvania.
- The only exceptions are the formal name of a legally incorporated group. Example: the Eastern Pennsylvania Strategic Development Commission.
- The same rules apply when referring to geographic regions of counties as in *southern Chester County* and *Western Chester County Chamber of Commerce*.  
(See **City vs. city; State vs. state** earlier in this section for further information)

### State Abbreviations

- Follow the AP Stylebook. State abbreviations in general business letter or articles are different from postal abbreviations in many cases:
- General letters and articles: Conn., Del., Mass., Mich., Ill., Ind., N.H., N.J., N.Y., Ohio, Pa., R.I., Vt., etc.
- Postal: CT, DE, MA, MI, IL, IN, NH, NJ, NY, OH, PA, RI, VT, etc.
- When state abbreviations are used in general letters and articles, a comma **ALWAYS** follows the period in the abbreviation.



### **Telephone Numbers**

- We have become more of a 10-digit calling society. With the proliferation of cell phones, people don't think in terms of area code in many cities and states. In this context, the traditional area code parentheses seem passé. Use 123 456-7890, for example. (No dash between the area code and final seven digits and no parentheses either.) The dash is preferred to a . between the third and fourth of the final seven digits. The number should not split between two lines.

### **Time**

- Use figures except for noon and midnight. The terms "12 noon" and "12 midnight" are redundant.
- Except when starting a sentence, noon and midnight are never capitalized.
- In referencing the top of the hour, 11 a.m. and 3 p.m. for example are standard. There is no need to type out 11:00 a.m., or 3:00 p.m.
- Use the minutes only as needed for other specific times (11:30, 3:45, 10:23, etc.)
- Use lowercase letters and periods between the letters for a.m. and p.m. Do not use AM and PM.

### **Unique**

- Avoid using this as a product or program descriptive. There is nothing in the world that hasn't been done before by someone (with too few exceptions to worry about). Even landing on the moon was unique only once. Chances are, if you call something "unique," that boast will come back to bite you – as you are called on it by someone with an elephant's memory. Be safe by avoiding the word altogether.

### **Willow Financial**

- On a second reference, usually in a quote by a Willow Financial person or someone talking about Willow Financial, the bank or the company should be referred to as "it" not "they."
- AWKWARD: "With new systems in place, Willow Financial will be able to serve their customers with greater speed and accuracy."
- BETTER: "With new systems in place, Willow Financial will be able to serve its customers with greater speed and accuracy."
- HOWEVER, it is permissible, and preferred in appropriate contexts, to use the expression "*It's who Willow Financial is*" rather than "*It's what Willow Financial is*" or the question "*Who is Willow Financial?*" rather than "*What is Willow Financial?*" In this case, the phrasing reinforces the belief that it is the people working at the bank that make us great.

### **Youth**

- It is applicable to boys and girls age 13 until the 18<sup>th</sup> birthday is reached. It may read and sound less awkward to use "youngsters" as the plural as opposed to the traditional "youths."

## **Section II – Memos and General Letters**

- General grammar rules and good sense writing apply when crafting interoffice memos and general business letters to fellow employees and/or customers.
- Always remember who your audience is – and could be (keep potential readers in mind).
- Be conversational, so the words reflect the personality of the author.
- Try not to be preachy.
- When something delicate is involved, make sure you're choosing the best words to convey your message. You want it to be understood clearly.
- Use our writing tips as described in the previous section as appropriate.
- A dash – like this – is a great way to break up sentence monotony and the tendency to use too many phrases separated by commas.
- A series of short, crisp sentences is much better than a three- or four-line sentence connected by clauses. If one sneaks into your prose, pause a bit and figure out how to best rework it. Active tense is best. If your sentence becomes longer than 20 words, it's usually best to break it up into two sentences – or sometimes even three.
- Resist the temptation to embellish letters or memos with clip art.
- General business letters sent on bank letterhead, as opposed to personalized bank stationery for senior executives that includes their contact information, should include the sender's return address and contact information flush left at the bottom below the signature. Below is an example:

Paul J. McCartney  
Senior Vice President  
Commercial Lending  
Willow Financial Bank  
123 Abbey Road  
Attawaytogo, PA 12345-6789

Phone: 215 555-1234  
Fax: 215 555-6789  
Email: pmccartney@tickettoride.com

### Section III – Media

All news releases must be prepared and issued by the company's marketing team or, with its authorization and approval in cases where we use public relations consultants on specific issues. This is done for several reasons: to ensure that the team can help place releases when and where they are appropriate, monitor their use by the print and broadcast media, and also ensure that our formatting and style preferences are met.

***(Please see the formatted template of a news release later in this section)***

How to handle a media inquiry received by you, your branch or department...

- Do not give an interview or any opinions to the journalist immediately.
- Advise the journalist that you need to route the request through the bank's Marketing office.
- Note the details of the inquiry:
  - What the journalist wants to discuss
  - The name of the journalist
  - The name of the publication/media outlet
  - The contact details of the journalist (phone and e-mail)
  - Any deadline or time considerations
- Contact the Marketing department.
- Marketing will discuss each opportunity with the contact and decide how to respond, even if it is no comment. Together, the staff will formulate key messages and research supporting facts to agree on a spokesperson.
- Marketing or a designated bank spokesperson only responds to the inquiry by giving the interview or information to the media. Be sure to ask the journalist when the article or story will be published or broadcast.
- Marketing gives feedback to the request originator and anyone else who needs to be apprised concerning the issue.
- Marketing follows up with the appropriate spokesperson to discuss whether goals were met and if there are unresolved issues or if follow-ups are needed. Always close all the loops in the communications circle.
- Only authorized spokespersons should speak to the media.

What to do if someone from the media shows up at your location without verified prior permission from the Willow Financial Marketing team...

- Don't allow them to film inside the branch or on bank property
- Don't allow them to tape record, film or interview company employees
- Call the Marketing department immediately after taking the first two steps



## Press Release Template

Note that the logo is no more than two and a half inches wide. It should not be overpowering on the page.



**NEWS RELEASE  
FOR IMMEDIATE RELEASE**  
INSERT DATE

Contact: INSERT NAME  
Willow Financial Bank  
610 XXX-XXXX

**Headline (12 pt. Arial, bold, centered, two lines MAXIMUM). Never ALL CAPS. Don't capitalize generic words (other than the first word)**  
Subhead as needed (11 pt. Arial, no bold, no italics, centered, one line MAXIMUM)

**WAYNE, Pa.** – Text follows ... Use 11 pt. Arial text. Only **BOLD** and ALL CAPS the dateline. No indentation at the start of each paragraph. One space between sentences, not two. All body text should be flush left, not centered or justified. We do not use courtesy titles (Mr., Mrs., Ms.) on first or second reference.

Use a line feed between paragraphs.

"A quotation from a bank official should always use 'said' as an attributing verb, as in," said Senior Vice President Brian Westbrook. "The bank had a terrific quarter with record results.

"If the quote continues into a second paragraph because of its length, the first paragraph does not end with closing quotation marks," Westbrook said (as in paragraph above).

End it with the boilerplate, such as:

**See What WillPower is Worth** (no extra line feed between text and boilerplate)  
Willow Financial Bank is a growing community bank with \$1.5 billion in assets and 29 convenient offices located throughout Bucks, Chester, Montgomery, and Philadelphia counties – some of the fastest-growing communities in Southeastern Pennsylvania. As a wholly owned subsidiary of Willow Financial Bancorp, Inc. (NASDAQ: WFBC), Willow Financial Bank offers its retail and business clients a complete line of products and services through a growing network of commercial customers and high net-worth individuals. Headquartered in Wayne, Pa., Willow Financial Bank has the team, the resources and the sophisticated products to compete with any bank in the region. To see what WillPower is worth, visit [www.willowfinancialbank.com](http://www.willowfinancialbank.com) or call 1-800-NEW WILLOW.

NOTE: end the release with either **###** or **– 30 –** (bolded and centered)



### **Approved Boilerplates (as of February 2007)...**

A boilerplate is an approved, standardized paragraph that gives succinct details about the bank and the company. The purpose of having a boilerplate on all press releases is to provide the audience with pertinent information about the company without taking up space in the body of the release.

All press releases should end with the boilerplate and have the tag line "See What WillPower is Worth" bolded above it. The boilerplates have been approved **as is** by senior management and should not be changed at any time without prior approval.

There are separate versions for Willow Financial Bank and the holding company Willow Financial Bancorp, use them accordingly:

### **Willow Financial Bank**

#### **See What WillPower is Worth**

Willow Financial Bank is a growing community bank with \$1.5 billion in assets and 29 convenient offices located throughout Bucks, Chester, Montgomery, and Philadelphia counties – some of the fastest-growing communities in southeastern Pennsylvania. As a wholly owned subsidiary of Willow Financial Bancorp, Inc. (NASDAQ: WFBC), Willow Financial Bank offers its retail and business clients a complete line of products and services through a growing network of commercial customers and high net-worth individuals. Headquartered in Wayne, Pa., Willow Financial Bank has the team, the resources and the sophisticated products to compete with any bank in the region. To see what WillPower is worth, visit [www.willowfinancialbank.com](http://www.willowfinancialbank.com) or call 1-800-NEW WILLOW.

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### **Willow Financial Bancorp, Inc.**

#### **See What WillPower is Worth**

Willow Financial Bancorp, Inc. (NASDAQ: WFBC), is the holding company for Willow Financial Bank, a growing community bank in southeastern Pennsylvania with \$1.5 billion in assets. With 29 convenient offices, Willow Financial Bank has a substantial community presence in Bucks, Chester, Montgomery, and Philadelphia counties – some of the fastest-growing communities in Pennsylvania. The Bank provides a complete line of products and services, including: retail banking, business and commercial banking, cash management, wealth management and investments. Our relentless focus on customer service caters to the distinctive needs of consumers and small business owners, through sophisticated commercial clients and high net-worth individuals. Headquartered in Wayne, Pa., Willow Financial Bank has the team, the resources and the sophisticated products to compete with any bank in the region. To see what WillPower is worth, visit [www.willowfinancialbank.com](http://www.willowfinancialbank.com) or call 1-800-NEW WILLOW.

## **Section IV – Photo Tips**

**Photo Tips** (or how to increase the odds of your photo submission will be published)...

- The human-interest photo (i.e. the employees “actually doing something”) is always preferred over the staged “grip and grin” photos with presentation checks.
- If you must take a posed photo of a group of people, the fewer people in the photo the better. Five or six people are usually the maximum number of people that should be in it. Any more than that looks like a grade-school class photo and getting all participants to be looking the same direction, smiling and not blinking at the same time is difficult. The more people in the photo, the less chances of it being selected for printing.
- Film is expensive and often unnecessary in these digital imaging days. Always think outside the box – and try new angles and alternative poses.
- Send choices of two or three varied images that help tell the story in a pleasing visual way. A great picture and caption can be more descriptive than a 200-word story.
- Once you naturally think you are too close to the subject to get an interesting picture, it is often helpful to move four to six feet closer. Cameras have a way of providing an optical illusion.
- Be sure to send complete caption information with each picture. It should include who or what the photo is of – with names and titles of everyone in the image, when and where it was taken and who the photographer was (either for credit or to contact for follow-up information).
- If you intend to submit digital photos, please shoot at the highest resolution or size that your camera allows (sometimes called “extra fine,” or set the resolution to “L” or “Large”), then save the photos as .jpg or .tif files at a resolution NO LESS than 300 dpi.
- Digital or scanned photos should be saved as either .jpeg, .jpg or .tif files and sized according to their potential usage. It is always better to save photos larger than the size at which they might be used. Four to five inches in the smallest dimension is the preferred minimum size, eight inches in the smallest dimension is the preferred size if the photo is to be considered for any sort of cover photo.
- NEVER – and this is a biggie – submit photos with an embedded, visible time and date stamp on the image. Disengage that camera option BEFORE taking the photos.

### Photo Captioning Tips...

- Unless stated otherwise, it is assumed that those shown in the photo are captioned from left to right. There is no need to state it, particularly with shots fewer than four people.
- If you must take group photos, where participants are grouped in rows, they're usually offset to some degree from the person in front or behind them. A "From left:" ordering is *preferred* to Front row: *and* Back row: whenever possible. It is assumed that the front row is listed first
- Be sure the names and facial order matches, as do the names in the caption and the number of people in the picture.
- Whenever possible, put the person's title or job function BEFORE the name for readability purposes.

### Sample as PREFERRED:

Community involvement is a family affair at Willow Financial Bank. Willow Financial employees and family members clean up parts of Downingtown as part of Pickup Sunday.

Members of the cleaning crew are: District Manager Elaine Benes, Westtown Branch Manager Dwight Schrute, Bobby Brady and his mom Senior Vice President Carol Brady with husband Mike; Airport Branch Manager Lois Griffin with her son Stewie; CSR Sam Malone of the Eagle branch and Manager June Cleaver of West Chester.

### Sample as SUBMITTED:

Community involvement is a family affair at Willow Financial Bank. Willow Financial employees and family members clean up parts of Downingtown as part of "Pickup Sunday." Members of the cleaning crew are (from left): Elaine Benes, District Manager; Dwight Schrute, Branch Manager, Westtown; Bobby Brady and his mom Carol, Senior Vice President, with husband Mike; Lois Griffin, Manager, Airport, with her son Stewie; Sam Malone, Customer Service Representative, eagle branch; and June Cleaver, manager, West Chester.



## **Section V – E-Mail Etiquette and Tips**

- Remember, although e-mail is informal, you are always sending a note to one or more other people, and all the normal “rules” of behavior apply. Where you only have the written word to convey every nuance of what you want to say, you need to think more carefully about it and consider where ambiguities may cause offense.
- A message goes as soon as you press the “send” button. You cannot call it back if you have second thoughts. So be sure to have all your second thoughts first.
- Read messages carefully before sending in case they are offensive or you have misspelled something. Ask permission before forwarding or copying other people’s messages – they are not yours.
- Do not use sexist or racist language.
- Avoid using all uppercase letters. IT LOOKS AS IF YOU ARE SHOUTING.
- Avoid using all lowercase letters. it is annoying and does not send the message you are looking for even if you think you are being funny by doing it.
- If the message is very important, controversial or open to misunderstanding, consider a face-to-face discussion instead.
- Check that you are sending the message to the right person or people – beware of the “reply” button, especially in listserv circulars. There is a distinct difference between the “reply” button and the “reply to all” button, make sure you know that difference.
- Describe the content of your message clearly in the “subject” line and keep that subject in replies to the same conversational thread. This helps the recipient to prioritize and to find information again later.
- Send short messages that can be clearly understood on their own. Do not send a short message as an attachment because it wastes time opening two e-mails as opposed to one.
- For both consistency and convenience, be sure to add your contact information as a “signature” at the bottom of your corporate e-mails. This can be set up automatically in your Outlook system by clicking on tools/options/mail format/signatures.

- The signature should follow this template:
  - Name
  - Title
  - Company Name
  - Street Address
  - City, State Zip
  - Phone: XXX XXX-XXXX
  - Mobile: XXX XXX-XXXX (optional)
  - Fax: XXX XXX-XXXX (optional)
  - name@company.com
  - www.companywebsite.com
- Including this information makes it easy for your e-mail recipient to add the data to his or her Rolodex.
- Resist the urge to add flowery wallpaper, **odd** or *exotic* typefaces or colors, logos scanned signatures. These may personalize your e-mail, but they also tend to enlarge your e-mail file by attaching often-invisible art. The smaller the file, the faster it is delivered.
- Be mindful of the following preferences:
  - No graphics (logos or other pretty images)
  - No links to other companies or organizations
  - No “quote of the day” or slogans
  - No scanned signatures
  - No solicitations (i.e. “to donate to organization xxx...”)
  - No cheers or slogans (i.e. “GO EAGLES!”)

### **Use of e-mail distribution lists...**

E-mail is a prime means of communication due to its prevalence, ease and speed. Please keep in mind the following considerations:

- Try to keep e-mails short and to the point, but ensure that the relevant context, background or supporting information is given.
- Refrain from the temptation to embellish with clip art or fancy borders and backgrounds.
- Be clear about what action is required, if any, of the recipients.
- Use the “flag” function (or equivalent in non-MS Outlook systems) to help recipients complete the desired action within the required timescales.
- Use the “appointment” function to schedule meetings rather than individually poll potential attendees with back-and-forth e-mails.

- When using attachments and inserting URL links, be aware that not all staff may be able to read the attachments or have access to the URL. Therefore, it is important to offer alternative arrangements.
- Ensure all addresses really do need the information. We all need to be aware of and take responsibility for trying to reduce information overload.
- Avoid unnecessary use of e-mail where another medium may be more effective.
- Distribution lists exist for many different departments within Willow Financial. These lists are held in the main address book and are searchable (in the same way you would search for a personal e-mail address).
- There are few restrictions on who can use an e-mail distribution list, nor are there any formal requirements for e-mail messages to be approved prior to publication. This means that we must use our own good judgment about the suitability of the message for the audience, and whether the sender should indeed be communicating directly with the recipient e-mail group (EXAMPLE: Not everyone in the company should be invited to the retirement party of a branch employee whom they have never met).

## **Section VI – Glossary of Financial Terms**

*Allowance for possible credit losses* – An amount established to cover potential losses in the loan and lease portfolio. If a loan, or portion of a loan, is deemed to be uncollectible, it is written off against the allowance.

*Core deposits* – The deposit base represented by account relationships maintained by consumer, commercial, corporate and institutional customers within the company's banks. Demand deposits, savings, money market, NOW and domestic time accounts comprise core deposits.

*CRA* – The Community Reinvestment Act of 1977 is a federal law intended to enhance community development by requiring local banks to ascertain the credit and other banking needs of low-income areas and develop programs to meet them.

*Credit Facility (Facilities)* -- A package of loans, revolving lines of credit and other financial services. A *senior credit facility* is a package of loans, revolving lines of credit and other services in which the bank may hold a senior lien on the assets of the borrower(s) or may have structural protection against any other creditor obtaining such a lien.

*Derivatives* -- Assets or liabilities whose price is a function of the price of something else. Frequently used in banking relating to interest rate derivatives, which are contracts that allow the hedging of interest rate risk by transferring it to another party.

*Goodwill* – The excess of the cost of an acquired company over the fair value of the identifiable assets acquired less the liabilities assumed.

*Interest rate spread* – The difference between the yield on interest-earning assets on a tax-equivalent basis and the rate paid on interest-bearing liabilities.

*Leverage capital ratio* – A regulatory measurement of capital adequacy that is computed by dividing Tier 1 capital by assets less certain intangible assets.

*Net interest margin* – Net interest income on a tax-equivalent basis divided by average earning assets. In contrast to interest-rate spread, net interest margin reflects the benefit on non-interest-bearing sources of funds.

*Non-accrual loans* – Loans on which a company does not accrue interest income. Interest that is collected is either applied against the outstanding principal balance or recognized on a cash basis.

*Non-interest expenses* – In general, the expenses of the company besides interest expense. The major components are salaries and benefits, building occupancy, data processing, legal and problem loan expense and deposit insurance.

*Non-interest income* – In general, the company's income from fees and gains or losses from mortgage banking and the sales of assets.

*Non-performing asset (NPA)* – A loan or investment that is not earning income according to the terms of the original contract. The total non-performing asset category consists of non-performing loans and OREO.

*Non-performing loans* – The total of non-accrual loans and loans that are still on accrual but are more than 90 days past due.

*Other real estate owned (OREO)* – Real estate properties that a company has acquired through foreclosure or the acceptance of a deed in lieu of foreclosure.

*Private Placements* – Equity or debt issues raised in a non-public sale. They are not required to be registered with the Securities & Exchange Commission, as there are less than 25 investors. These transactions frequently involve just one or a few "qualified investors" with significant net worth, liquidity and experience, acting on their own behalf.

*Provision for credit losses* – A charge to earnings to provide for future losses in the loan and lease portfolio.

*Purchased mortgage-servicing rights* – Contractual rights, which may be bought or sold in the secondary market, to service mortgage loans originated by another institution.

*Return on assets (ROA)* – A measurement of a bank's earnings performance relative to its size. It is calculated as net income divided by average total assets.

*Return on equity (ROE)* – A common ratio used to measure a bank's performance that quantifies the efficiency with which stockholder resources are employed. It is calculated as net income divided by average equity.

*Risk-based capital ratio* – A regulatory measurement of capital adequacy that relates capital to the risk characteristics of a company's assets and off-balance-sheet assets. Less capital is required to support assets that are deemed to have less risk.

*Syndications* – The raising of debt by a so-called lead lender or manager, who commits to buying the entire issue and then sells direct ownership shares to other investors who then deal directly with the borrower.

*Tier 1 capital* – A regulatory measurement of capital, consisting of common stockholder's equity and qualifying preferred stock, less certain intangible assets.

*Total capital* – A regulatory measurement of capital consisting of Tier 1 capital, a portion of the allowance for possible credit losses and qualifying subordinated debt.