

VOICE • WRITING STYLE GUIDE

WELCOME NOTE

This guide will help writers understand our brand voice and tone, including guidelines for all print and digital communications, in order to create a consistent tone and voice mindfully across all channels.

Our voice matters. It affects our public perception — and an elevated and aligned perception helps strengthen our brand to build more relationships.

For Inclusive Marketing best practices, please review our **Writing about People and Communities** section in this guide.

All content must adhere to our voice and tone as well as our **Writing Style Guide**. If you have any questions that are not answered by either guide, please refer to the AP Stylebook or contact AskCopy@cnb.com.



Direct any questions you may have to AskCopy@cnb.com

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VOICE OVERVIEW

How we communicate is constantly changing. So is our growing audience. In order to stay relevant, our language needs to evolve so it meets our audiences where they are.

This voice guide applies across all client-facing channels. It is meant to be flexible and adaptable across our multiple segments and lines of business, while reflecting our entrepreneurial spirit.

Next level banking should put people and communities first. Let's make it sound that way — interesting, relevant and engaging.

What does “voice” mean?

A brand's “voice” is the way it sounds: Not only what we say, but how we say it. Brand voice is a critical component of our identity and values.

With every communication we write, we aim to:

- Educate
- Guide

To do this we must be:

- Respectful
- Useful
- Friendly
- Approachable

What does “voice” encompass?

Brand voice expresses our brand's distinct personality through words. It is used for positioning, brand recognition and authenticity. Brand voice helps to showcase our core values and unique value propositions. It includes:

- Our tone
- Our attitude
- Our perspective

A few words that capture our voice include:

- Personable: Because we value and are mindful of the power of relationships.
- Intelligent: Because our brand should be perceived as knowledgeable and our aim is to build client confidence.
- Purposeful: Because our purpose differentiates us from others.
- Trustworthy: Because as a financial institution, it is important we are trusted and respected.

VOICE OVERVIEW

Our Tone

Brand tone expresses and conveys our values and beliefs. Our tone can change based on who we're talking to and what we're talking about. Our tone embodies our brand's unique perspective. It is used for showing empathy, creating a connection with the reader, increasing relevance and creating an optimal user experience. Brand tone helps display the nuances of our brand voice. It includes:

- Choice of words
- Viewpoint
- Level of formality

A few words that capture our tone are:

- Confident
- Approachable
- Helpful
- Supportive
- Transparent

Tips on Tone

- Be confident. Be smart. Be unique. Be relatable.
- Less is more.
- Make every word count. Attention spans are short and getting shorter.
- CTAs should be clear, descriptive and speak to the importance of a collaborative, long-term relationship.
- Avoid redundancy.
- Always opt for active voice.
- Refrain from slang and jargon.
- Be positive.

VOICE OVERVIEW

Three C's for a Consistent Brand Voice

Always aim for clarity with copy. People do not trust what they don't understand. Remember these three C's for crafting compelling copy with clarity:

- Clear
- Concise
- Consistent

Another important C for our brand is "compliance." We must be careful about providing any statements or implications that may be seen as inaccurate, misleading or deceptive.

What Our Voice Is Versus What It Is Not

| Our Voice Is | Our Voice Is Not |
|---------------|------------------|
| Thoughtful | Elitist |
| Approachable | Trendy |
| Helpful | Pretentious |
| Sophisticated | Arrogant |
| Inspiring | Overzealous |
| Serious | Dry |
| Clear | Esoteric |

VOICE OVERVIEW

Positioning Our Voice

Based on our brand positioning, City National Bank strives to teach from a place of knowledge without ego. We also strive to share our instinctive wisdom based on nearly 70 years of industry expertise. If our clients have a problem, their Relationship Managers are able to come up with solutions.

Through our marketing materials, we cater to a community of readers across the world. For City National, we generate success by educating and elevating those around us. When it comes to our clients, our curiosity for providing solutions helps us to uncover, comprehend, and share the truth.

The direct result of our brand positioning gives our voice a powerful combination of experience, confidence and wisdom.

Four Questions to Ask After Writing Copy

1. **Timely:** Does this need to be said now?
2. **Conversational:** Would I say this to a friend?
3. **Authentic:** Does this language sound like City National?
4. **Helpful:** Am I explaining our unique value proposition?

VOICE OVERVIEW

| Words and Phrases We Love | Words and Phrases We Avoid | |
|---|---|--|
| <ul style="list-style-type: none"> • banking built on relationships • clients • here for every stage of the journey • next level banking starts here • personalized • personalized attention/service • putting people first • relationship manager • serving the (insert industry) for 70 years • thanks for all that you do • we'll follow your lead • we're stepping up for you • what matters most <p> We no longer use: white-glove service. Use "personalized service" instead.</p> | <ul style="list-style-type: none"> • bandwidth • banker • certified • consumer • CNB • disruption • endorse • free • groundbreaking • guaranteed • high touch • highly successful • impartial • impossible • no risk • outside the box • partner • partnering | <ul style="list-style-type: none"> • partnership • promise • safe • simple • secure • thank you for your time • the bank of the stars • to be honest • trust us • you can do it • you're going to love • we make it our business to be personal • white-glove service • Avoid using the term "guarantee" or similar words as they may imply City National Bank is a guarantor or providing additional warranty. • Do not use unequivocal words or phrases that overpromise. For example, avoid indicating that a service can "prevent fraud" or "protect your computer from intrusion," and instead use "help protect" or "reduce your risk." |

VOICE OVERVIEW

Preferred Calls to Action (CTAs)

- Let's Talk Wealth
- Personalize Your Account
- Let's Get Started
- Talk To an Expert
- Let's Connect

VOICE BY CHANNEL

While brand voice should be consistent, there are nuances to consider depending on the platform and the context or situation. In-branch signage is different, for instance, from Twitter copy and targeted ad banners. Voice must shift with each channel.

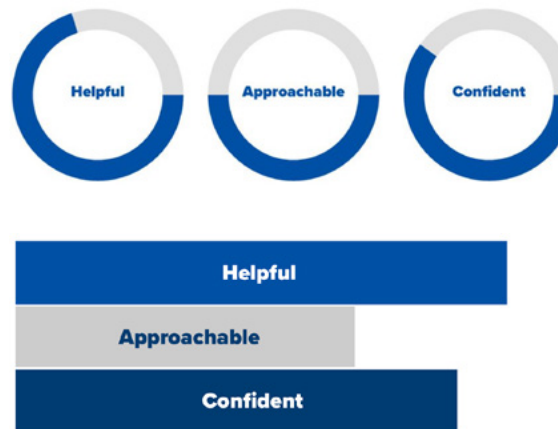
Adjusting Tone to Match Content

Tone can be adjusted to match any situation. Here's how helpful, approachable and confident can be adjusted to fit various situations.

Business as usual (BAU) tone: "As we approach the busy holiday shopping season, here's a friendly reminder to support your local businesses. Don't know where to start? Here are some tips..."



During a crisis: "During these uncertain times, your local businesses need your support more than ever. Don't know where to start? Here are some easy ideas to get them back on their feet..."



Celebration: We're excited to share that this holiday shopping season, our payment solutions have helped local small businesses collect payments in a record-breaking year. Learn more here.



Never turn any tonal value down to zero and never turn it all the way up to 100.

VOICE BY CHANNEL

Audiences

When writing for any City National platform, you must take the audience into careful consideration. While we have personas who inform our marketing materials, there are times when they do not apply. Here are some additional considerations:

- Who is your audience? Are they internal colleagues, a sales opportunity, B2B or B2C?
- What is this person's goal? To become a client of the bank? To research a product offer?
- What is this person's mindset? Are they in a hurry with a few minutes to spare? Could they feel overwhelmed or want to be intellectually stimulated?
- Try not to give your audience unnecessary information, options, or present complex ideas and phrases out of context.
- When writing informational or educational content, remember to stick to the topic at hand.
- Use community driven messages that prioritize people and communities over business interests.
- Keep sentences, paragraphs and steps focused and concise.

App

Banking is made easy with the refreshed City National Bank App®. Our banking app gives clients the financial tools for their everyday life. Because of the mobile experience, the app is where we can condense for clarity when writing copy.

Considerations

- The app is meant to feel like an upgraded experience to help you see your financial big picture and a useful tool to manage accounts from a secured device.
- The clients' entire journey must be accounted for to avoid redundancy and avoid losing their interest.
- Do not call the City National Bank App "new" unless it has been updated in the last two years. Use "Download the City National Bank App®" instead of "Download the new app."
- Copy should be useful and to the point. Most users are engaging via mobile phone or tablet. Respect their screen size.
- Push notifications should be optimized at 130 characters (about 3 lines of text).

VOICE BY CHANNEL

City National Insights/Landing Pages

Our blog posts and landing pages are where we tell our richest stories that span culture and all lines of business. This is where our voice is most conversational in tone.

Blog posts take an editorial approach, with softer CTAs or no CTAs at all. Landing pages have a stronger client focus, especially for clients in the brand awareness, consideration and prospect stage, making these pages more transactional than blog posts.

When writing for City National Insights, please ensure that our content marketing and social media team provide additional resources, including SEO keywords and an article outline.

Considerations

- Numbered lists perform well for SEO.
- Respect your assigned word count.
- Write your copy in a hierarchal structure (H1, H2, H3...)
- Read our Audience section for additional information.

Email

The inbox is constantly evolving. We should only send emails when we have something to say. Because we can send emails to targeted groups, we can better understand the audiences who are reading our content. This allows us to optimize our voice depending on the audience, the story we're telling and primary reason for the email. These are our existing email categories.

- Product and offer announcements
- Tips for products and features
- Editorial newsletters
- Event invitations
- Internal newsletters

Considerations

- Include copy for a Subject line, Preheader Text, Body Copy, CTA and Footer.
- Follow CAN-SPAM rules. For more information, visit the Federal Trade Commission's "Compliance Guide for Business."
- Subject lines should be written in title case and do not require a period.
- Pre-headers should be clear and written in sentence case with punctuation.
- The first 30 characters are the most important.
- Pre-headers should not exceed 40 characters so they can be previewed in most email platforms.
- Copy should take a hierarchal approach. Put the most important information first.
- Avoid unnecessary links.

VOICE BY CHANNEL

In-Branch

Clients come into our branches not just to make transactions, but because they value the relationships they have with us. Marketing materials in our branches should reflect that. Some of our branches accommodate digital messages and videos, while others utilize teller lines, hanging signage and window space for marketing messages. Because space varies widely, brief is always better.

Considerations

- Copy that's straight to the point is key. Due to the busy nature and entrepreneurial spirit of our clients, they are not interested in longer copy when visiting branches.
- Headlines and Hero copy should do the heavy lifting.
- For branch relocations and de novos, signage should read:
OPENING SOON
- Skip subcopy when possible.
- List no more than three benefits of specific branch locations.

Branch relocation and de novo email copy:

- **Subject:** We've Moved Locations
- **Preheader:** Our new [City] branch is now open; visit us today.
- **Headline:** NEW ADDRESS. SAME SERVICE.
- **Body:** City National's [City] branch is now open. With more than [number of years] years in [the city], our commitment to our clients and community remains the same; the only change is our address.

- Stop by to say hi! Our experienced Relationship Managers are available to help every step of the way.

NEW LOCATION Information.

- **Subject:** New Bank Location
- **Preheader:** Our new [City] branch is now open; visit us today.
- **Headline:** NOW IN THE HEART OF [CITY].
- **Body:** City National Bank just launched a brand-new branch in [City name], bringing us even closer to many of our clients.

We look forward to discussing your goals so that we can keep guiding you toward the future you want.

NEW LOCATION information.

VOICE BY CHANNEL

Print Ads

Print ads highlight our biggest and most special brand moments. We advertise in premium publications that appeal to our target audiences: Think LA Times, Wall Street Journal or Food and Wine. Print ads should always carry our clearest brand voice. Print ads are completed in collaboration with our CNB Studio.

Considerations

- The headline should evoke emotion and immediately grab the reader's attention.
- Use subcopy for product messaging.
- Per the ad's placement, consider creating different versions that play with length, tone, placement and hierarchy of message.
- Focus on what matters to the target audience.
- Clearly highlight benefits and perks.

Digital Ads/Banners

Digital marketing is evolving, and quickly. When we write digital ads and banners, our goal is to get quality clicks over quantity clicks. A click because the ad is funny is great. However, a quality click that elicits a form fill is always better. Whether the ad appears on cnb.com or a sponsor's website, it is critical to consider target audience first and foremost.

Considerations

- Make headlines meaningful.
- Answer a question, use keywords or fix a problem in order to get readers to your CTA.
- Highlight the benefits to the reader/client and always add value.
- Maintain message hierarchy. Tie your headline, sub-headline and description copy messaging to your keywords. The headline is most important followed by the sub-headline, then body copy.
- Ensure that messages are clear and easy to understand. Use simple and direct language.
- Be relevant. Use region-specific language where applicable.
- CTA's should be softer for ads. Make sure they are actionable and straightforward.

VOICE BY CHANNEL

Collateral

Our collateral materials include sales articles, 1-sheets and case studies. Our sales colleagues use them to help educate prospects and clients on our product offers and banking solutions. Collateral materials rely on data, research and real-world application to best showcase our innovative products and services.

Considerations

- Headlines should be informational and provide a goal for the rest of materials.
- Numbers and statistics work well in headlines.
- Use plain language; avoid jargon and acronyms. If acronyms must be used, spell out on first reference.
- Employ a conversational tone, but keep it sophisticated and elevated.
- Create lists of product features and benefits to highlight, if applicable.
- Keep in mind that people buy the outcome of the feature, not the features themselves.
- Consider that the goal for collateral is to drive growth through product awareness.

Reach out to our Collateral team to learn the differences between case studies, 1-sheets and sales articles.

VOICE BY CHANNEL

Social Media

Be sure to use each social media platform's unique practices and guidelines. Twitter is driven by a short character count limit and is conversational in tone. LinkedIn is great for managing brand reputation and highlighting our colleagues' efforts. See below for additional considerations.

Social accounts:

- Facebook: <https://facebook.com/citynationalbank>
- Instagram: <https://instagram.com/citynationalbank>
- LinkedIn: <https://linkedin.com/company/city-national-bank>
- X: <https://www.x.com/citynational>
- Youtube: <https://youtube.com/citynationalbank>

Approved hashtags: #WomenOnTheWayUp

X: 280 character limit for organic posting.

Facebook: 45-80 character limit is a best practice for organic posting.

LinkedIn: 210-225 character limit is a best practice for organic posting.

Instagram: 2-3 sentences (emojis are fine).

Considerations:

- Humor can be a powerful tool in writing, but it can also be misinterpreted or offensive, so use it in a limited fashion.
- Avoid using humor that relies on stereotypes, discrimination or marginalization of any particular group of people.
- When in doubt, err on the side of caution and avoid altogether.
- Be informative but keep copy punchy. Social media is a great place to let our brand personality shine.
- Emojis are acceptable where appropriate. Best practices suggest using an emoji at the end of your sentences.
- Do not use hashtags without approval from the social media team. Hashtags are used sparingly and deliberately; do not include random hashtags.
- If featuring user-generated content (UGC), tag and credit the original poster.
- Quotes or other references to clients or influencers must be approved by their authors, if they are still living.
- Soften CTAs to sound more conversational:
 - YES: Click the link in our bio to learn more about the financial tools available to you.
 - NO: CLICK HERE.

VOICE BY CHANNEL

Video

Writing for video includes a video script and supporting platform copy. We currently do not offer copy for translated materials. For this medium, natural language works best. Scripts help to organize and plan video content by outlining structure, deciding key messaging and identifying what visuals to use. Identify the two or three main words that describe your video and feature them both in the title and description. See below for additional considerations.

Script Considerations:

- Copy's primary function is to support the video visuals, providing context for the viewer.
- Consider any key messages and the intended call to action.
- Per ADA compliance, provide captions for all video and audio material.
- Scripts are not recommended for videos 0:30 and under. Consider captions instead. We typically write one script and then create cut downs for individual assets in the edit.
- An organizational structure is helpful; for instance, include numbered steps in order to make the video easier to understand.
- End with consistent logo and CTA.

Supporting Copy Considerations:

- Titles tell users what to expect in simple language and have a consistent naming convention by series type.
- Title Style: Video Title | City National Bank
- Title Example: On The Way Up With Joe Johnson | City National Bank
- Video descriptions should be three to four sentences, and in plain language. Copy to support testimonial videos should not exceed six sentences.
- Below-the-fold copy should be consistent across all videos.
- Use search-friendly keywords; our digital content team can provide SEO terms to leverage for your video's topic.

VOICE BY CHANNEL

Website

Our website supports campaign-driven messaging, testimonials, product information and offers, and is the place where we can go into detail about the City National Bank brand story, including sharing our values and how we support our clients, communities and colleagues.

Web UX and UI:

- Eyebrow: ALL CAPS, NO PERIODS.
- Hero Copy: ALL CAPS, NO PERIODS.
- Subcopy: Sentence case.
- Headline: ALL CAPS, NO PERIODS (unless it is a full sentence).
- Column Doorways: Title Case
- CTAs: should appear in ALL CAPS or Title Case (when applicable)

Considerations:

- Be mindful of the primary function of each page and how it fits into a customer journey (awareness, inform, demonstrate expertise, conversion to client, expand relationship, retain relationship).
- Use SEO best practices.
- CTAs should be concise, actionable, highlight benefits, and use power words. Two words is the sweet spot.
- For CTAs on homepage banners, there is a 15-character limit for the button. This includes spaces.
- Use approved copy where appropriate for consistency across pages and channels.

VOICE BY CHANNEL

Operational Emails

Operational emails are sent to prospects or clients when they complete an activity related to a financial product and receive confirmation of the activity (e.g., confirmation of a successfully processed wire transfer).

These activities may occur within our digital channels, such as City National Online or the City National Bank App, in person at a branch, or following a virtual interaction with a bank representative (e.g., phone call, SMS conversation, Microsoft Teams meeting).

These emails might be received before a prospect becomes a client, such as during account opening, or as part of a client's use of their financial products with City National Bank.

Client Expectations

Clients typically expect email communications as part of their regular financial activities. As a result, the language should be objective and neutral in order to make them easily distinguishable from any sales, marketing, or promotional communications that the client may also receive from City National Bank.

This approach helps clients feel confident that their financial needs are being met without the impression of inappropriate cross-selling or cross-promotion. This distinct tone can also help clients distinguish operational emails from fraudulent emails that may attempt to simulate operational emails — all in service of building the client's continuous trust in the bank.

Client also typically expect to view relevant, contextual information related to their financial activities, as many clients use email communications as an informal method of record-keeping. Operational emails should thus contain some high-level information related to their activity, but refrain from disclosing too much information that can increase the risk of email-related fraud.

Overall Voice & Tone

- Operational emails should be clear, direct, and concise, stating the purpose of the email quickly and succinctly.
- Use active, conversational, and inclusive language with a “polite professional” tone.¹
- As appropriate, include encouraging language like “congrats” to help the client feel positive about a notable event, such as opening an account.

¹A polite professional tone means that you speak to the client with respect and social distance but with a warm, welcoming tone. Avoid too high a degree of personal intimacy, but project familiarity and appreciation for them as a valued client.

VOICE BY CHANNEL

Operational Emails (cont.)

Content Guidelines

- The subject line and preheader text of the email should match as closely as possible.
 - The email preheader (“blue bar”) text should not exceed one line, if possible.
 - Use the salutation “Hi %First_Name%” to set a tone of immediacy and relevance.
 - State the purpose of the email clearly in the first line of body copy after the salutation.
 - e.g., “The wire transfer of %Amount% that you sent to %Recipient% on %Date% has been successfully processed.”
 - Include up to (but no more than) three pieces of dynamic identifying information in this first line (e.g., Account Name, Last 4 Digits, Amount of transaction).
 - If applicable, include a call-to-action (CTA) button to sign into City National Online or the mobile app to view more details related to the transaction.
 - CTA copy should start with a verb and range from one to three words.
 - If using a CTA, make sure that the body copy that comes before it clarifies the purpose of the CTA (i.e., what the client can accomplish by selecting the CTA).
- Here are some common examples of CTA wording:
 - **Sign In:** Directs the client to the CNO login page (cno.cnb.com)
 - **Learn More:** Directs the client to an informational page, such as the Digital Banking Resources on cnb.com
 - **Get Started:** Directs the client to begin a process that may require several steps to complete, such as opening an account or starting an application
 - Include a closing message offering additional help or a reminder to alert CNB if the client believes the email is fraudulent or the action was done in error.
 - Consider the rule of three — when possible, limit email content to three paragraphs total:
 - **Salutation:** Hi %First_Name%
 - **Paragraph 1:** Clear statement of update relevant to the client’s action, including dynamic data related to the action
 - **Paragraph 2:** Supporting information related to update/ action, including CTA (if appropriate)
 - **Paragraph 3:** Resources for support, help, or reporting
 - **Closing:** Sincerely, City National Bank

VOICE BY TOPIC

Writing About City National Bank

Before writing about City National Bank, please review our Writing Style Guide entry for City National and City National Bank. Additional considerations are below:

Considerations:

- Use the registered mark on first reference, but never before product or division names: City National Crystal Card® Experiences. Do not apply the registered mark when using the possessive: City National's. Do not include in colleague bios or on owned media where the City National logo and copyright are visible. This includes cnb.com, bank social media channels, collateral materials, City National Insights and in-branch marketing material.
- Use the registered mark on first reference except as outlined above.
- The only time we use cnb is when it refers to the website **cnb.com**.
- Never break our company name onto two lines.

VOICE BY TOPIC

Writing About People and Communities

Best Practices

Put your audience and people first. Write for and about others with compassion and respect. Be aware of the impact of language.

- Use people-first language. Focus on people rather than categorization to ensure copy is not dehumanizing.
- Avoid terms that imply inferiority or superiority. For example, use “low socioeconomic status” rather than “low class.”
- Be specific and use descriptors when relevant to avoid generalized statements. For example, use “Puerto Ricans” rather than “Hispanics” or “people who use wheelchairs” rather than “people with disabilities.”
- Do not use person of color for an individual.

Avoid disability-related idioms such as:

- Fall on deaf ears
- Turn a blind eye

Avoid gendered terms in favor of neutral alternatives

- Businessperson instead of businesswoman or businessman.

Writing About Disability

- Avoid negatively charged language. Consider “uses a wheelchair” rather than “confined to a wheelchair.”
- Do not use victimizing language such as afflicted, restricted, suffering and unfortunate.
- Avoid the term “handicapped” as some find it insensitive. Note however that this language is widely used as a legal term in documents, on signs, etc.
- Capitalize a group name when stressing the fact that they are a cultural community. For example, Deaf culture. Do not capitalize when referring only to the disability.
- For more information on writing and talking about disability, visit [Choosing Words for Talking About Disability](#) by the American Psychological Association.

VOICE BY TOPIC

Writing About Race, Ethnicity, Heritage and Nationality

- Avoid the term “minority.” “Minority” is often used to describe people who are the majority.
- Don’t use hyphens when referring to someone with dual heritage or nationality. African-American should be African American. For terms denoting dual citizenship, use the hyphen: a dual U.S.-Australian citizen.
- Don’t use adjectives as nouns. Not only is it grammatically incorrect, it is often demeaning to the people being described. For example, use “Black people” instead of “Blacks.”
- Capitalize racial/ethnic groups following the latest AP Style guide recommendations.
- AAPI means Asian Americans and Pacific Islanders. The acronym is widely used by people within these communities but is not as well known outside of them. Spell out the full term on first reference. Avoid using Asian as shorthand for Asian American when possible.
- Do not describe Pacific Islanders as Asian Americans, Asians or of Asian descent. Pacific Islander is used to describe the Indigenous people of the Pacific Islands, including but not limited to Hawaii, Guam and Samoa. Should be used for people who are ethnically Pacific Islander, not for those who happen to live in Pacific Islands. Be specific about which communities you are referring to whenever possible.

- The terms Latino/Latina/Latin are used mostly in the US to refer to US residents with ties to Latin America.
- Consider whether any broad term such as gays, liberals, conservatives, Americans (or any nationality), Latinos (or any ethnicity), supporters of Candidate X, etc., is overly general. Often, a more specific term is better.

Writing About Socioeconomic Status

- Avoid using terms like “high class” or “low class,” or even “upper/lower class” because they are typically used in a demeaning way.
- Also consider whether a “the” label, such as the poor, the homeless, the wealthy, the disabled, the beautiful, the college-educated, the dead, etc., is the most appropriate phrasing in a specific context or sentence. Such labels can be seen as dehumanizing or incorrectly implying a monolith. Instead of the poor, for example, consider poor people, people below the poverty line or other phrasing.
- When possible, use common metrics such as level of educational attainment, occupation and income. Use specific language that describes what is important about its inclusion.
- When using the terms underrepresented or underserved, spell out as one word, no hyphen.

VOICE BY TOPIC

Writing For Accessibility

A lot of our marketing materials live in the digital world. This means any and all images we show must include alt text that defines the images for the visually impaired. Other things to consider are:

- Does this copy make sense to someone who doesn't work here?
- Could someone quickly scan the material and understand it?
- If someone can't see the colors, images, or video, is the message still clear?
- Does this display optimally on mobile devices with accessibility features?
- Use alt text (for images). Copy should describe the image for those who are unable see it.
- Familiarize yourself with screen readers and other adaptive tech to understand the end goal of accessible writing.
- Check out Best Practices for Writing for Accessibility (Best Practices for Writing for the Accessible Web – Digital.gov).

Trademarks and Registrations

For the most up-to-date registered marks, service marks, and trademarks, see the Glossary section of the City National Bank Style Guide.