

Voice Guidelines

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Together we'll go far



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Introduction

We have an important and unique story to tell, and you are our storytellers. Every communication — from traditional advertising to social media — is a big part of how we connect with customers and show how we are different.

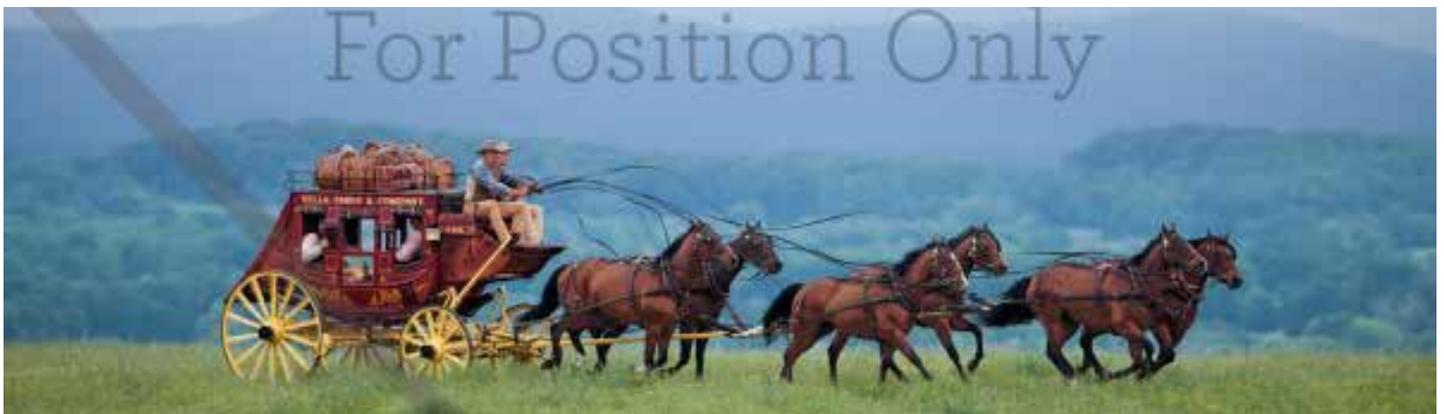
These guidelines will help you understand and integrate our brand strategy and adapt our voice across media, customer segments, and lines of business.

Rather than viewing these guidelines as a strict recipe to follow, think of them as a helpful resource to support your writing.

As part of our effort to differentiate Wells Fargo as the “Working together” financial services company, we’ve done extensive research asking customers and prospects across segments to help us understand how they recognize “Working together.” Whether brand expression or experience, they told us that the “Working together” financial service company is attractive and unique. They helped identify the new brand pillars of Relationship and Guidance as key components of the “Working together” brand positioning.

Our voice guidelines are strongly informed by the insights from that work.

At key moments in these guidelines, we’ve called out specific findings and customer quotes from the research that will help you evaluate your writing against the voice.



Voice vs. messaging

Many Wells Fargo Lines of Businesses have or are in the process of developing Value Propositions that align to the Relationship and Guidance brand pillars. Contact your LOB Brand Steward to learn more.

Voice and messaging are two different things. While messaging is what we want to say, voice is how we say it. Voice shapes content in a way reflects our brand positioning and personality.

As an example, take the following theoretical core message from a shipping company:

“We make shipping as simple as possible.”

We could send this same core message through two different voice personalities:

Wry and sophisticated voice:

“Any easier and it would ship itself.”

Bright and friendly voice:

“To make shipping any easier, we’d have to do it for you – so we did.”

These guidelines are designed to help you develop the core messages of your project in a way that communicate our “Working together” brand promise, Relationship and Guidance brand pillars, and unique brand personality.

Please see the appendix on page 40, for a comparison of financial services companies brand voices.

Our brand strategy

Telling our story starts with knowing who we are and what we stand for.

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Who we are

Wells Fargo is a community-based, diversified financial services company. Being community-based is part of what makes us different from other large banks. It means we're not just a bank that happens to be in some communities — we're connected to the people and businesses in communities across America.

Our voice is one of the most tangible expressions of our vision, values, and brand promise of "Working Together," and it should never contradict our identity. Writers should always ask, "Is this something Wells Fargo would say, and is this how we would say it?"

Our vision:

We want to satisfy all our customers' financial needs and help them succeed financially

Our values:

- People
- Diversity
- Ethics
- Leadership
- What's right for customers

Our brand promise:

"Working together"

"Our vision has nothing to do with transactions, pushing products or getting bigger for the sake of bigness. It's about building lifelong relationships one customer at a time.

Each of our customers defines 'financial success' differently and very personally.

The reason we wake up in the morning is to help our customers succeed financially ... the result is we make money because our focus on servicing customers, not the other way around.

Our values should guide every conversation we have, and every interaction.

Our brand promise of 'Working Together' helps explain who we are as a company and what makes us different."

– **John Stumpf**

Chairman, President & CEO
Wells Fargo Vision and Values

Our brand personality

Content still
in development

Wells Fargo has a recognizable personality that plays an important role in our communications and helps us engage with customers.

Our personality traits influence how we appear and sound to the market, informing everything from the way we write and design a brochure to the way we answer the phone.

Reliable (but innovative)

We have a long history of putting our customers first. We're a stable and secure company that values long-term relationships. This helps reassure customers that we'll always be there for them. But we don't just rest on our achievements — we're constantly developing new and innovative products and services to meet our customers' growing and changing needs.

Knowledgeable (but relevant)

We stay informed and keep our customers in the know on the topics that matter most to them. From deep financial analysis to helpful saving tips, we answer questions, share insights, and provide tools and services to help our customers make smarter choices. We actively reach out and ask our customers for feedback. Most importantly, we listen to what they have to say to make sure we're up to speed on their latest needs.

Supportive (not intrusive)

We are committed to our customers and work to understand their financial needs and goals. Because they've trusted us with their finances, we have an important responsibility to help them succeed financially. This means always doing what's right for our customers and helping them confidently progress toward their goals. Our approach is always personable, without becoming too personal.

Approachable (but always professional)

We are easy to work with, understanding and plainspoken. We connect with our customers in ways that are relevant to them and put them at ease, so they're comfortable sharing their goals and dreams. Through these friendly relationships, we still project competency and professionalism to maintain their trust and confidence.

Our brand framework

Why we're here

Working together to help our customers succeed financially:

We take the time to understand your complete financial picture. Together, we work with you now and over time to provide the best information and guidance to help you reach your goals.

What it means and what makes us different

We build lasting relationships:

- We know our customers
- We take the time to listen and understand their financial needs and goal
- We take a long-term view of our relationships
- We make every interaction count
- We value our customers and show our appreciation for their business

We offer meaningful guidance:

- We communicate honestly and transparently
- We provide expert ideas and relevant options
- We help customers choose the products and services that meet their needs
- We keep our customers informed on the financial topics related to their needs

Foundation to our customers

We consistently go the extra mile to:

- Do the right thing for our customers
- Put customers first
- Provide safety and security
- Deliver service that shows we care deeply
- Make it easy to get banking done no matter how a customer banks with us — in person, online, on the phone, or on the go (mobile)
- Support our customers and local communities
- Deliver an exceptional customer experience
- Be there wherever and whenever customers need us
- Think of new and better ways to serve our customers

Our brand voice

Our voice plays an important role in how we build relationships and offer guidance.

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What is the Wells Fargo voice?

Our voice is how we write and speak to customers and team members through all our communications across all audiences. Whether it's expressed through advertising, web communications, brochures, emails, or ATMs, our voice plays a crucial part in helping the world better understand and recognize our brand.

At the highest level, we describe our voice as:

a friendly, helpful conversation

As a writer for Wells Fargo, you are channeling a trusted mentor, coach, or community member — people we turn to for support and direction. They take the time to understand what we care about most. They are curious about our needs and goals and find ways to be most helpful. It's easy to interact with them, and we always gain something positive from the conversation.

Voice descriptors:

Always believable, authentic and true to who we are by supporting our vision, values and brand promise of "Working together."

Audience-centric that puts the customer's needs and goals first and emphasizes how we can be of most value.

Resonates with each unique audience to establish an authentic rapport. We know our audience's needs so we can offer helpful guidance.

Humane, accessible and approachable. Never arrogant or institutional

Balances relating with the audience and our creditability

Conveys a sincere attitude of caring about our customers' financial wellbeing.

Welcoming by inviting our customers to join a conversation so we can know them better and be able to help with what matters most.

Customer research highlights:

- They desire communications that are about them, relevant to their needs, and focused on how Wells Fargo can help.
 - They find it difficult to trust anything they hear or read, particularly from financial services companies. Because of a low level of trust, they are often cynical about lofty claims or directive, telling language.
 - Showing complete transparency, sincerity, authenticity and consistency in our communications is how we get their attention, gain their trust and belief that we really do want long lasting relationships so we can know them financially and provide helpful guidance.
-

Expressing relationship and guidance in writing

Our voice stems directly from our Relationship and Guidance brand framework pillars. We've created examples that bring the writing tips (listed below) to life on the following pages.

“A friendly, helpful conversation”

Writing tips to build lasting relationships

- Put yourself in your reader's shoes
- Be respectful and considerate
- Ask questions
- Sincerely express our desire to help
- Show we're listening
- Use first-person language
- Tell authentic stories
- Include people's names (wherever possible)
- Build upon customer insights
- Illustrate successful futures
- Say thank you

Writing tips to offer meaningful guidance

- Make sure it's relevant
- Be specific
- Structure and format the information and experience
- Present appropriate choices
- Make capabilities relevant
- Include relevant data and statistics
- Be upfront
- Have hard conversations
- Keep it brief
- Make the next steps clear

Whether through a one-way marketing message, an interactive experience, or a dialogue with a banker, we always want to show that we are engaging in a meaningful exchange to achieve success for our customers.

Our customers value care, attentiveness, and longevity in their relationship with their bank.

“Take the time to know about me and my personal financial goals and expectations”

Writing tips: Relationship pillar

1. **Put yourself in your reader's shoes.** What's important to them? What are their primary challenges and goals?
2. **Be respectful and considerate.** Value the reader's time and individuality.
3. **Ask questions.** Engage the reader by asking questions when appropriate. They can be open-ended, rhetorical, or in the form of a dialogue.
4. **Sincerely express our desire to help.** Reassure customers facing choices with genuine expressions that show we're happy to help.
5. **Show we're listening.** Explain what we've heard customers tell us and what we did in response.
6. **Use simple language that has a humane sound and feel.** Visualize a specific person in your audience and speak directly to them. Be conversational, friendly, and avoid sounding institutional or stiff. (See "Model Phrasing" in the Appendix for more guidance.)
7. **Write in the active voice.** At the heart of every good sentence is a strong, precise verb. When writing in the active voice, the subject of the sentence performs the action (i.e., Please reply by August 6 vs. Your reply is needed by August 6. See "Writing in the Active Voice" in the Appendix for more guidance.)
8. **Use first-person language.** Personalize your writing by using "we" and "us" when talking about Wells Fargo. Address the reader as "you."
9. **Tell authentic stories.** Represent moments that feel relevant to our customers' lives. Don't be afraid to include stories of adversity and challenge.
10. **Include people's names.** Wherever possible, use the customer's name. When writing about possible life scenarios, chose realistic-sounding names for your characters.

Having a relationship with our customers means we:

- Know them financially
 - Take the time to listen and understand their financial needs and goals
 - Take a long-term view of our relationships
 - Make every interaction count
 - Value them and show our appreciation for their business
-

Writing examples: Relationship pillar

Examples	Writing Tip #
<p>Whether you need money for tuition and living expenses or textbooks and a computer, we can help. We have a loan to fit the needs of undergraduate, graduate, health, and professional students, and you won't make a single payment while you're in school.</p>	<p>1, 4, 6, 7, 8, 11</p>
<p>Your time is valuable. Open a checking account in minutes. A few clicks online or a quick phone call is all it takes.</p>	<p>1, 2, 6</p>
<p>Thinking of buying a home, refinancing, or improving your current home? We're here to help with information while you plan, simple steps when you're ready to start, and support all along the way.</p>	<p>3, 4, 6, 8</p>
<p>Lowering out-of-pocket health care expenses and protecting your finances from rising health care costs may be a financial goal of yours. We're hearing from many of our customers that this is a concern and we'd like to provide a possible solution. Have you considered a Health Discount Plan?</p>	<p>1, 2, 5, 8, 11</p>
<p>Did you know that you could save an average of \$653 per year when purchasing your automobile and homeowners insurance through Wells Fargo Insurance?</p>	<p>1, 3, 8</p>
<p>Not only is opening a Wells Fargo Checking Package easy — it's also lucrative. Stop by the store or location that is most convenient for you and claim your reward: a \$50 gift card</p>	<p>6, 7, 8</p>

What to avoid

- One-size-fits-all messages or offers
- Judging or making assumptions about our customers
- “Standard” expressions that can feel canned (e.g. “Have a nice day”)
- Referring to “Wells Fargo” when we can simply say “we” — but remember not to use “we” to refer to Wells Fargo and customers together.
- Characterizations or situations that appear stereotypical or artificial
- Presuming to know what's right — instead use customer data to inform suggestions and guidance
- Pandering to any audience



Customers cite being "overly sold to" as a barrier to developing a relationship with their bank. They want to believe that the recommendations and communications they receive from Wells Fargo are sincere and for their benefit, but economic unrest and cross-selling attempts have led them to err on the side of distrust. As such, it is essential for authenticity to be a stronghold of any banking experience. Take a customer-centric approach when communications, always.

Guidance, according
to our research:

Our customers want
helpfulness, reliability,
and experience in the
guidance they receive.

Guidance, in the words of our customers:

“Advice is sterile; guidance is thoughtful.”

Writing tips: Guidance pillar

1. **Make sure it's relevant.** Consider the customer and context. Part of the value we bring is presenting appropriate information and options at the right place and time.
2. **Be specific.** Use precise language and include detailed examples. When we're specific, we help our customers get a clearer picture of their options and how we can help.
3. **Guide the reader.** Organize messages and content, using pacing and structure — titles, headlines, subheads, bullets, captions, and sidebars — to help customers easily navigate information.
4. **Make the next steps clear.** Present customers with clear next steps on how they can act or learn more.
5. **Offer appropriate choices.** Help our customers clearly understand their options so they can make the best choices for their needs and situation. Make sure the information you include matches your target audience.
6. **Make capabilities relevant.** When describing our products and services, highlight the most relevant customer benefits. Consider how you might apply the offering to a real-life situation.
7. **Include important data and statistics.** Help customers frame decisions and understand what other people like them are doing. Facts and statistics demonstrate our knowledge and increase our credibility — especially when we can show how they are directly applicable to our customers' lives.
8. **Use accolades wisely and sparingly.** We are exceedingly good in what we do, but we never want to sound pompous or self-congratulatory. When describing a strength of Wells Fargo, always link it back to a customer benefit.
9. **Be up front.** Speak with openness and candor, keeping messages honest, and offers, terms, and conditions clear. What we stand for is compromised when “hidden clauses” and “fine print” undermine our message.
10. **Be willing to have hard conversations.** Sometimes helping people succeed means showing them what's holding them back. Always reinforce the support we provide when discussing difficult situations.
11. **Be clear.** Edit content to be as succinct and direct as possible, without sacrificing meaning, understanding, or friendliness. Clarity does not always mean brevity. Use accolades wisely and sparingly. We are exceedingly good in what we do, but we never want to sound pompous or self-congratulatory. When describing a strength of Wells Fargo, always link it back to a customer benefit.

Providing guidance to our customers means we:

- Communicate honestly and transparently
 - Provide expert ideas and relevant options
 - Help customers choose the products and services that meet their needs
 - Keep our customers informed on the financial topics related to their needs
-

Writing examples: Guidance pillar

Examples	Writing Tip #
<p>We've been helping customers protect what they value since 1903. Let us help you today. Call Wells Fargo Insurance at 1-866-300-3412 or visit Wellsfargo/insurance.</p>	4, 8
<p>If you're facing mortgage payment challenges, count on us to work with you through these difficult times. And please keep in mind — the sooner you reach out to us, the more options may be available to help you avoid foreclosure. Contact a Wells Fargo Home Mortgage representative today.</p>	1, 4, 9, 10
<p>Need to send money to someone? With Wells Fargo Online Banking or Wells Fargo Mobile Banking you can use the Wells Fargo SurePay service to send money to just about anyone with a checking account. It's quick. It's easy. It's secure. And it's free with a Wells Fargo Checking account. Watch the video to learn more.</p>	1, 2, 4, 11
<p>You can save time by comparing quotes from the multiple insurance companies we represent in just minutes. And you might save some money too: on average, customers who buy their auto insurance through Wells Fargo Insurance can save hundreds of dollars a year.</p>	1, 2, 6, 7, 11
<p>You're not alone. As the nation's leading retail mortgage lender, Wells Fargo Home Mortgage helps individuals and families like you reach their homeownership goals every day.</p>	1, 6, 7, 8

What to avoid

- Too much detail — include only what readers care about or need to know.
- General statements and claims we don't back up.
- "Small print" or complicated formatting that doesn't allow for comfortable, easy reading.
- Guiding without providing options challenges the idea that the customer is being treated as an individual. This leaves the customer skeptical of our true motives.
- Overstated or superlative messages and tone ("the best" or "the only")
- Overly aggressive sales promotions or high-pressure pitches — customers shouldn't feel like we're pushing the "deal of the day"
- Sugarcoating or trying to put a positive "spin" on negative messages
- Overwhelming customers with too much content, irrelevant information, or too many choices



Customers may be unfamiliar with what a financial institution can do for them and not know what to ask.

Writing examples: Guidance pillar (continued)

Examples	Writing Tip #
<p>Your credit score is an important tool in diagnosing your financial health. That's why from now until April 15th, 2013, we're offering our customers a free credit score and complimentary credit report. A Wells Fargo banker can sit down with you for a no-obligation conversation to help you understand what it all means and show you ways to manage it.</p>	1, 2, 6, 9
<p>Ensuring that you have enough money as long as you live, vs. Longevity risks (the first topic sentence is much more descriptive than the second).</p>	1, 2, 11
<p>When you work with Wells Fargo Insurance, you can:</p> <ul style="list-style-type: none"> • Save time — you'll receive competitive quotes within minutes. • Compare rates — experienced agents will help you determine what's right for you. • Conveniently purchase — call or go online, no need to wait for your current policies to expire. 	1, 2, 3, 5, 6, 11
<p>Millions of people have questions about their financial situation, but do nothing about them. Now is the time to change that. Come into your local Wells Fargo for a personal, one-on-one conversation with a banker. We'll listen to your priorities and give you options that will help achieve your financial goals. No matter what they are, we're here to help.</p>	2, 4, 7, 9



Authenticity plays a particularly important role in the guidance and recommendations customers receive from Wells Fargo. While many say that one of the keys to demonstrating a desire to have a lasting relationship is providing personalized guidance, it is first necessary to reverse the perception that “guidance” is just a sales pitch in disguise.

Customers say, “Be upfront and honest...particularly when Wells Fargo may not benefit the most and/or it may not be what I want to hear.” Customers say, “Be upfront and honest...particularly when Wells Fargo may not benefit the most and/or it may not be what I want to hear.”

Guidance “before and after” examples

Always write with the customer’s needs in mind. Only then will our guidance sound sincere and relevant to their ears. Here are some before-and-after examples to help guide you:

Give the customer a reason to care

Before

Confidently identify your home price range with our credit-checked PriorityBuyer pre-approval.

After

Understanding what kind of home you can afford is an important part of the home-buying process. We can help you confidently identify your home price range with our credit-checked PriorityBuyer pre-approval..

Explain how our offering can help solve a problem

Before

Wells Fargo Credit and Debit Cards offer built-in tools to help you manage your accounts and protect your spending like never before.

After

Whether you want to better manage your money or know your financial information is safe, Wells Fargo Credit and Debit Cards offer convenient, built-in tools to help you manage your accounts and protect your finances.

Demonstrate how our offering directly benefits them

Before

Pay down your mortgage faster with automatic biweekly payments through our Preferred Payment Plan automatic mortgage payments.

After

The faster you pay down your mortgage, the less interest you’ll pay over time. We can help you pay down your mortgage faster with automatic biweekly payments through our Preferred Payment Plan automatic mortgage payments.

Make the benefit clear and tangible

Before

You can save money by purchasing your automobile and homeowners insurance through Wells Fargo Insurance.

After

You could save an average of \$653 per year

Adapting our voice

Connecting with our customers means reaching them on their terms.

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Adapting our voice to match the situation

As a communicator, it's not so much what we say, but what the audience hears that is most important. To be heard—and believed—our voice must consider three criteria for every communication:

1. Audience
2. Topic
3. Communication channel

The audience

While always approachable and conversational, our voice needs to sound more serious with certain audiences given the topic, their expectations, and our need to be credible. To deliver guidance, we must be viewed as business-like (but not formal). Sounding too informal impacts our credibility when communicating about certain products and services.

Some customers are in the market for simple, “first time” retail financial products, such as a debit card or savings account. Although providing guidance, such as offering information on “how to avoid fees” is valued, it's especially important to build rapport with new and existing clients by adopting a tone that resonates and connects with them. As we're forming new relationships, we want to convey that we're an approachable, reliable and trustworthy company and that we understand them. As long as we position ourselves as a source for helpful guidance — now and in the future — as their financial needs grow in complexity, a more informal tone could be appropriate.

Knowing your audience and adopting a tone that resonates with them and the topic at hand is essential. As a result, our tone may ebb and flow while staying true to how we've defined a friendly, helpful conversation in these Voice Guidelines.

The topic

Across segments, customers have clearly told us that the more complex a situation or the more money or risk involved with a financial decision, the more they value our relationship and guidance. We need to establish ourselves as credible experts to deliver on the brand guidance pillar. The more complex the product or service, the more customers value our relationship (we know them) and guidance (we help them with their decision). So, the type of product or service we're communicating impacts the degree to which we dial up relationship and guidance in our voice.

Communication channel

The communication type we're connecting with the audience through matters greatly for our brand voice to be relevant, compelling, heard, and believed. Knowing the audience's expectations influences how we can best connect with them, whether we are writing web content or a brochure. The next page provides insights for modifying our voice to match the communication channel.

Adapting our voice to match the situation (continued)

Here's what a friendly, helpful conversation with our customers can sound like in different situations, ranging from the simple to the complex:



Customer needs

- | | | | |
|--|--|--|--|
| <ul style="list-style-type: none"> • Easy comprehension • Basic understanding • Ideas to consider | <ul style="list-style-type: none"> • Quick access • Easy execution • Convenient use | <ul style="list-style-type: none"> • Options to explore • Ideas to consider • Make informed choices | <ul style="list-style-type: none"> • Full understanding of options • Decision making to arrive at a solution |
|--|--|--|--|

Conversation focus

- | | | | |
|--|--|---|---|
| <ul style="list-style-type: none"> • Attract attention • Present basic information | <ul style="list-style-type: none"> • Deliver simplicity • Enable speed and convenience • Empower individual operation | <ul style="list-style-type: none"> • Provide efficient assistance • Explain options and benefits • Give accurate answers | <ul style="list-style-type: none"> • Provide individual consultation • Present relevant expertise |
|--|--|---|---|

Avoid

- | | | | |
|--|--|--|--|
| <ul style="list-style-type: none"> • Including too many messages or offers • Providing recommendations | <ul style="list-style-type: none"> • Wordy copy that confuses the customer or slows the transaction | <ul style="list-style-type: none"> • Too much complexity • Promoting products and services that don't match the situation or customer's needs. | <ul style="list-style-type: none"> • Trying to answer questions or offer suggestions without a complete understanding of the subject matter |
|--|--|--|--|



The more complicated a customer's needs, the more they desire a deeper, more engaged relationship that shows we really understand their situation and goals.

Writing for the digital space

Writing for digital provides the perfect opportunity to instantly entice and engage readers. Draw them in with a relevant headline and a clear and concise introduction sentence. Layer other important, more detailed information with descriptive links.

Even in the digital world where space and attention spans are often short, our voice should always come across as friendly and helpful. Your challenge is often having to fit a lot of information into a small space without sounding robotic or stiff. Here are a few things to keep in mind to help you communicate clearly and effectively while staying true to the Wells Fargo voice:

- **Write concise, easily scannable copy** – Keep your sentences simple, your paragraphs and pages short, and use meaningful headings and bullets to break up text. In the digital space less is always more.
- **Choose conversational language** – Always steer clear of financial, technical, industry, and legal jargon. Opt for simple words with fewer syllables (i.e. “use” instead of “utilize”; “also” instead of “in addition to”), contractions and personal pronouns.
- **Make clarity your priority** – Sometimes five words are better than three. Make sure brevity doesn’t trivialize or distort the message. Short copy should still sound professional and friendly and be easy to understand
- **Deliver the right information at the right time** – Begin with the minimum amount of information needed for a customer to act and then link to more detail.
- **Write descriptive links** – When you’re linking to more information, write links that clearly set your readers’ expectations.
- **Be human** – Readers want to feel like there’s a person on the other end of the screen. Write as though you are talking with your readers, not at them. Using contractions and personal pronouns are
- **Read your copy out loud** – It should sound like something you would say.
- **Reassure the customer** – Give credit for a job well done. Let your readers know they are making progress and moving in the right direction (especially when completing lengthy online applications). A little encouragement goes a long way toward building trust and rapport.
- **Never underestimate the power of a picture** - Sometimes a chart, graph, image or video can be worth a thousand words. They can also help you communicate a lot when you have limited space.
- **Optimize for search** – Keyword selection is the most critical step in writing content for organic search. Every customer-facing webpage should be optimized for up to three specific key words.
- **Write for all devices** – Assume that customers will read your content on desktop computers, smartphones, and tablets of all sizes.
- **Make the next steps clear** – Always know what you want your readers to do, and encourage them to do it.

Voice Builder

Now that we've talked about how to successfully adapt our voice to match different audiences, situations, and media, here's how to ensure everything you write is also delivering the right message:

✓ Start with the primary objective and messages

- What is the main purpose (to inform, advise, facilitate, or drive action)?
- Is the sponsor knowledgeable and supportive of our brand strategy and voice? Are they open to empowering you as the communicator to help position the communication in a way that represents and differentiates the “Working together” financial services company?
- Is this a communication that would come from our brand? Or, is more consulting and contracting with the sponsor needed?

✓ Know your audience

- What do we know about them?
- Do we have current, compelling, and relevant insights?
- Do we know how they prefer to do business?
- Do we know the decision criteria they'll use when considering this product or service?

✓ Know your topic

- Is the product or service you're communicating viewed by customers as a low, medium or high risk purchase?
- Should one brand pillar be emphasized over the other?

✓ Know your communication channel

- How can this communication work most effectively in this channel?
- What audience expectations should be considered for this communication to be compelling?

✓ Consider the whole experience from the reader's perspective

- How can imagery, messaging, and functionality help convey relationship and guidance?
- What can your copy add without being redundant?
- Is this communication a standalone or is it part of an integrated marketing campaign? If the latter, are all related communications congruent and aligned? Do they all sound like they're coming from the same company and brand?
- How will the customer find out more? Will they know how to contact us?
- Are attachments helpful? Are they clear, readable, and structured to complement the communication and represent our brand promise and voice.

Common writing challenges

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Common writing challenges

We recently asked our writers to share their greatest challenges when writing for Wells Fargo. We listened. Here we tackle your top three:

1.

Dealing with limited space

We are often asked to communicate a lot in very few words. No matter the word count, our goal is to deliver guidance in a friendly, professional way. Luckily, it doesn't take much room to say: "We're here for you." Here are some tips for keeping our voice friendly and helpful, even when space is tight:

- Context is everything. In the digital space we have the luxury of layering information with descriptive links. When writing for print, prioritize information with bulleted lists. A friendly, helpful conversation can begin with a tweeter message and move to wellsfargo.com home page and then on to a landing page where relevant and helpful information is provided in a clear and helpful way.
- Use short, engaging headlines that quickly convey a relevant need
- Summarize the most important points in the lead
- "Chunk" content with topic sentences that let your reader know what's coming next.
- Make delivering helpful guidance your top priority. Every communication with our audience is an opportunity to engage them and earn their trust.

Here are some examples:

Common writing challenges (continued)

2.

Connecting with different audiences

When we asked research respondents to describe a “Working together” relationship, they told us that it’s similar to any relationship: You know me. I know you. “You know me” as a characteristic of the Relationship brand pillar means:

You know my relationship with Wells Fargo and you know about my financial goals, needs and preferences.

“I don’t have to retell my financial journey story every time I talk to you or when you communicate with me.”

“Because you know me, you send relevant information to me.”

We express knowing our customers (and prospects) by communicating in a way that resonates with each unique audience. Anytime we acknowledge their lifestyle, interests, goals, and questions, we indirectly say, “We understand you and are committed to learning what matters to you most.”

We have many different audience segments. No matter whom we are communicating with, we stay true to our voice while respecting and honoring who they are. Studying and understanding your audience is essential to capturing our voice in a way that comes across as a friendly, helpful conversation.

Just remember to balance relating with credibility. Relating goes too far when we’re no longer viewed as experts on financial topics.

Here are some examples:

Common writing challenges (continued)

3.

Using humor

In the right situation, the use of smart humor or wit can be a way to connect with the audience. It can say “we’re one of you.”

But, it’s important that we use humor sparingly and carefully. It’s also important that our humor resonates with our audience so we can form and grow relationships and offer helpful guidance. On occasion, those we admire and seek out as mentors show us their non-serious side as a way of connecting and relating with us. But, they never diminish their personal brand as trustworthy experts.

Humor goes too far if we exaggerate reality. We would not use intense emotion to hide information or confuse the audience. We never want to overshadow our sincerity in wanting to know and help them by sounding shallow or disrespectful.

Here are some examples:

Every communication
you create helps tell
our story and shows
how we're different.

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Appendix

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Helpful links and other resources

Resources	What you'll find	Brand Central	Wells Fargo Teamworks Intranet Site
Center for Marketing Research and Measurement (Enterprise Marketing)	Knowledge Center is recommended for valuable market research and analysis	Not available	Teamworks / A to Z
Customer Friendly Communications	Writer resources and support	Not available	Teamworks/ A to Z
Strategy and Segments (Enterprise Marketing)	Language resources Segment research and support	Not available	Teamworks/ A to Z
Value Proposition (by segment)	Many of our segments have value propositions or key messages that align to our “Working together” brand positioning	Not available	Contact your LOB Brand Steward
Wells Fargo Style Guide	Master A to Z style guide for Wells Fargo Communicators	From home page, click on Resources and then Writing Resources	Teamworks / A to Z

Useful language and phrases

Our research revealed that our customers respond more positively to certain words phrases than to others when discussing relationships and guidance. Here are some examples to help your writing resonate with the reader as much as possible:

Use these

- Getting to know you (financially)
- Understanding your needs (financially)
- We care about you
- We value you/appreciate you
- We put your interests first
- Respect your time
- We're there for you when you need us
- We're listening
- We're flexible
- Through the ups and downs
- Over time/longevity
- We'll help you solve problems
- We're looking out for you
- Relevant options based on your needs
- We'll help you get on a path to reach your goals

Avoid these

- Using the word “relationship” itself — instead focus on the behaviors that evoke a relationship
- Use “guidance” rather than “advice.”
- Loyalty, enduring, and “lasting” — particularly with new/newer customers.
- Hard-selling/cross-selling
- Vague terms such as “great,” “smart,” or “best”
- Never let humor overshadow the idea of “working together”

Useful language and phrases (continued)

How to be more concise

Instead of...	Consider...
for additional information	to learn more
conduct a transaction at	bank at
due to the fact that	because
have not alternative but	need to
in a timely manner	soon; promptly
in reference to; regarding	about
in the event that	if
pursuant to our conversation	as we discussed
to assist in the preparation of	to help you prepare
we are in receipt of	we received
within x-business days of this notification	by <date>
you have the ability to	you can

How to create a friendlier tone

Instead of...	Consider...
advise; inform; notify	let you know
available to assist you	here to help you
cure the default	bring your account current
debited	withdrawn; deducted
delinquent status	past due
deposit account	checking/savings account
payment is expected	please make a payment
sufficient funds	enough money
the following steps are required	what you need to do
this notification confirms that	we're writing to confirm
you remain responsible for payment	please continue to make your monthly payments
your assistance is needed	we need your help

Source: Customer Friendly Communications

Useful language and phrases (continued)

Instead of...	Consider...
avoid disruption/interruption to your services	ensure ongoing service; ensure continued access
the following options are available	You can take advantage of the following options
if you do not; if you fail to; failure to comply	to ensure you can continue to <benefit>, please <action> by <date>
failure to keep this account current may result in additional actions	to protect your credit, it's important that you bring your account current
receipt of a properly executed document will expedite resolution	to help us resolve your <claim/issue> quickly, please complete and return this document as soon as possible
to prevent delays; to avoid failed transactions	to ensure timely/successful processing
to reduce the risk of fraud	to protect the security of your account
we have not received the information we requested	to help us <process your request/open your account, etc.> please return the documents we sent you recently

Source: Customer Friendly Communications

Writing in the active voice

Using the “active voice” instead of the “passive voice” helps make your writing more clear, concise, and direct.

Using the “active voice” rather than the “passive voice” helps make your writing more clear, concise, and direct. In the active voice, the subject is *doing* the action; in the passive voice, the action is *happening* to the subject. Active voice also signals to customers that Wells Fargo is accountable and here to help.

Here’s how using the active voice can improve your communications:

- **Call to action are easier to understand** with simple, direct requests.
- **Negative news is more reassuring** with clear explanations and action steps.
- **Marketing messages are more compelling** by engaging interest and motivating follow-through.
- **Apology letters are more sincere** by accepting responsibility for errors or issues.

Below are some examples of how to make the passive voice active:

Passive	Active
This card is backed by Wells Fargo’s reputation for delivering service, convenience, and value	Wells Fargo backs this card with our reputation for delivering service, convenience, and value
Your funds will be delivered in three to five days.	We will deliver your funds in three to five days.
The amount you can borrow is based on the projected value of your home after renovation.	Lenders base the amount you can borrow on the projected value of your home after renovation.

Source: Customer Friendly Communications

Writing in the active voice (continued)

Passive voice	Active voice
Your reply is needed by <date>	Please reply by <date> (or) You need to reply by <date>
These steps should be followed	Please follow these steps
Online services can be accessed at wells Fargo.com	You can access your online services at wells Fargo.com
Information can be found at <location>	You can find information at <location>
Information regarding monthly service fees will be disclosed	You'll receive information about monthly service fees
Your account was credited \$<amount>	We credited \$<amount> to your account
Your assistance is needed	We need your help
Your recent inquiry was received regarding	We received your inquiry (or) As you requested, we...
Your inquiry is being investigated and more information is needed	To help us research your inquiry, please send the information noted below
Your authorization is needed	Please provide your authorization
Your payment was determined by	We determined your payment by
The transition of your accounts took place on <date>	Your accounts transitioned on <date>
Checks presented for payment will be paid	We will pay checks
An error was discovered	We discovered an error
Customers should be reminded of changes regarding	Please remind customers about changes to
These talking points should be used	Please use these talking points
Is it the responsibility of team members to ensure contact has been made with customers	Team members are responsible for contacting their customers

Source: Customer Friendly Communications

How to position Wells Fargo accolades

Guidelines

Types of communications

You can incorporate accolades into a variety of content, such as:

- Customer letters
- Talking points, phone scripts, and FAQs
- Relationship manager presentations and sales team pitchbooks
- Video and radio scripts
- Marketing messages, signage, and advertising copy

How to make it customer focused

Focus on the customer first, framing Wells Fargo highlights in terms of how customers benefit. For example:

- Instead of: “We’ve maintained our position as the #1 small business lender.”
- Consider: “As the nation’s #1 small business lender, we have the products and services you need to grow with more financial control, flexibility, and savings. It’s all part of our commitment to helping you succeed.”

Placement

- Include Wells Fargo highlights as part of the closing, or in a sidebar.
- If you need to mention accolades early on, do so after the opening paragraph. Try to keep the introduction focused on the purpose of the letter and key takeaways the customer needs to know.
- Example: “We know from 160 years of experience that by helping small businesses like yours, we can help strengthen the communities that we both serve.”

Source: Customer Friendly Communications

How our brand voice compares to others

Human/Understanding

Wells Fargo	“Sharing expenses is a big step and Wells Fargo will help you take it. Together we'll navigate the maze of your personal finances.”
Merrill Lynch	“The life you want to pursue is still within your reach ... but you need help.”
Ameriprise	“If you're feeling like many people, today's uncertain economic times may have you feeling that your goals are harder to reach.”

Clever/Playful

Chase	“Helpful banking is now in Georgia. Y'all should stop by.”
Charles Schwab	“Is your money getting its money's worth?”

Confident/Academic

HSBC	“Whether your opportunities are global or local ... Knowledge is the new currency.”
Northern Trust	“A global leader (offering) you exceptional service backed by innovative technology and the latest economic research.”
Morgan Stanley Smith Barney	“Two of the most powerful names in wealth management have joined forces.”

Straightforward/Approachable

Sun Trust	“While other banks are changing names and the way they do business, Sun Trust is still offering the same quality service we're known for.”
Citi	“The Citi view: Save smarter. Turning off the lights when you leave the room is one sure way to save. A Citibank CD is another.”
BofA	“We are seeing a different attitude toward savings. Every day we're offering up many savings solutions.”

No-nonsense/Harsh reality

Edward Jones	“We discourage frequent trading. Some firms make it sound easy. Actually, it's not ... you're gambling, not investing.”
Fidelity	“Knowing when to cut your losses”

Examples: Wells Fargo vs. competitors

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