Your HDFS Corporate Identity Guide

Communicating our professionalism in business and our passion for the ride.



Harley-Davidson Financial Services

MAKING OUR MARK.

Our identity is simply who we are. The more clearly it is defined and the more consistently it is expressed, the better our dealers and customers will understand what HDFS does and how we're different from our competitors. The key to a strong identity is to make sure that all of our marketing materials and other communications have the same look and feel. It is to this end that we created this guide.



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1. 1.

HARLEY-DAVIDSON IS OUR INSPIRATION. BUT IT'S JUST PART OF OUR IDENTITY.

At the very heart of our identity is the brand behind the Harley-Davidson Motor Company. We exist because the Motor Company exists, and their customers are almost always our customers. Because of this close connection, we are inherently **cool**. But our coolness goes beyond the motorcycle. We make the dream of a Harley-Davidson experience a reality for people, and that is the coolest thing of all.

Though we are close to the Motor Company, we are a separate entity, with a somewhat different identity. We are first and foremost a financial services company. The coolest one on the planet, but one that's also **professional**. And that's a good thing, in the eyes of our dealers and customers, because people trust us to take care of them and their finances. Professional says meticulous, buttoned up and thorough, and for a financial services company, that's important.

Beyond being both cool and professional, Harley-Davidson Financial Services (HDFS) is **credible**, **knowledgeable**, and **trustworthy**, as well as **efficient** and **convenient** to do business with, since customers never have to set foot outside of the dealership to get the financing and insurance they need.

Our point of difference: our Harley-Davidson focus.

HDFS is primarily focused on serving and satisfying the Harley-Davidson dealer and customer. No other financial services company can say that. It is our point of difference, and it should be leveraged whenever possible.

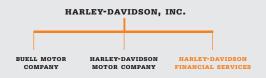
What's so special about being **Harley-Davidson focused**? It means we understand the Harley-Davidson experience and recognize the value of the Harley-Davidson motorcycle. That's important to our dealers and customers, and gives us a competitive edge. Where we lose that edge is when we rely *too heavily* on our connection to the Motor Company and downplay our strengths as a credible and convenient financial services company. Remember, we're not just about the bike. **We're about getting people on the road and providing them with the protection they need, through a full array of financial and insurance products and services.**

Where does Eaglemark fit in? The core qualities of the HDFS identity extend to Eaglemark and aircraft. We need to communicate to flying enthusiasts and aircraft dealers that Eaglemark is cool and professional, understanding the flying experience just like other areas of HDFS understand the Harley-Davidson riding experience. Eaglemark, like HDFS, should also be perceived as credible, knowledgeable and trustworthy, as well as efficient and convenient. And while Eaglemark may not be Harley-Davidson focused, it has Harley-Davidson roots that should always be mentioned. (For more about Eaglemark, see page 27.)

ONE BIG, HAPPY (VERY COOL) FAMILY.

SURE WE'RE DIFFERENT. BUT WE ALL REPRESENT THE SAME COMPANY.

You may be thinking, how can we have one identity when HDFS is made up of so many distinct groups? It's a good question, and one worth exploring. First, let's look at how HDFS fits in with the rest of the Harley-Davidson organization:



As you can see, HDFS is not part of the Motor Company, but is its own company and one of three subsidiaries of Harley-Davidson, Inc. Of course, HDFS primarily exists to support the Motor Company and its objectives, including the success of Buell and the dealer network. But since HDFS is a separate company, we need an identity that conveys our unique contribution to the Harley-Davidson brand. Focusing solely on HDFS, you can see there are many differences within our one company:



With so many different areas, can one HDFS identity really cover them all? The answer is, absolutely. Our products and services may be different, but our company is the same. And we should talk about ourselves and visually represent ourselves in the same way, so that dealers and customers know that we come from the same family — the HDFS family.

CONSISTENCY MATTERS.

WHEN EVERYTHING IS CONSISTENT, IT SOLIDIFIES OUR IDENTITY.

Exactly how and when do we express the HDFS identity? Basically, every time we have contact with someone outside of the company — on the phone, in person, through our ads and other communications — all our words and images reflect our identity.

Our goal is to have a unified look and feel in all of our communications. If you want to know if we're reaching that goal, simply put a number of our ads and other materials in a room. They should all look and sound like they come from the same company.

But what if they don't? Well, if we communicate *different* looks and messages to our audiences, they won't really understand who we are and why they should do business with us.

one look/message = one strong HDFS identity many looks/messages = weak HDFS identity

Establishing our identity all comes down to consistency. We need to be consistent in how we talk about ourselves and how we visually represent ourselves.

The only way for us to establish consistency is if we all follow identity guidelines, which make up the remainder of this book. We are giving you these guidelines to show you what goes into building a consistent identity. We are also giving them to you so you can work effectively with your marketing department and in conjunction with other HDFS marketing departments.

Working with your marketing department, right from the beginning, is critical to ensuring consistency. This is because a big part of consistency comes from knowing the whole body of marketing materials produced by our company, and that knowledge lies within the marketing department. The people in marketing can look at a single marketing piece and know how it fits in (or doesn't fit in) with every other marketing piece that's being produced.

The process of creating marketing materials and working with your marketing department is outlined in the last section of this book. Meanwhile, let's take a look at our identity guidelines — for our logos, our layouts and our language.



A STRONG AND CLEARLY DEFINED IDENTITY STARTS WITH CONSISTENT USE OF OUR LOGOS.

The logo for HDFS is an important identifier for the company. It is the primary logo for use in communications with dealers and riders. It should always be featured prominently and legibly on any communication about the company. Besides the HDFS logo, there are also logos that are used as identifiers for our business units, as well as our products and services like E*fund and EPAY. A business unit logo can be used in place of the HDFS logo, however the following line has to appear prominently (no smaller than 7-point Helvetica regular):

A member of the Harley-Davidson Financial Services family

This line should also appear when a product or service logo is used, along with the corresponding business unit logo. Logos should only be used with the guidance and involvement of your marketing department. People not working in a specific business unit should work with Corporate Marketing in Chicago. All HDFS logos and their guidelines are available in electronic format from Corporate Marketing. All business unit logos can be obtained from the appropriate business unit's marketing department.

HARLEY-DAVIDSON FINANCIAL SERVICES LOGOS



Harley-Davidson Financial Services

The HDFS logo is produced in black and Pantone 165 (or process equivalent), or black and white.



Harley-Davidson Financial Services





REMEMBER — THE CREATION OF ANY MARKETING PIECE, INCLUDING PREMIUMS, MUST INVOLVE YOUR MARKETING DEPARTMENT AND FOLLOW THE APPROVAL PROCESS ON P. 29.

HARLEY-DAVIDSON FINANCIAL SERVICES BUSINESS UNIT LOGOS



Eaglemark Savings Bank



The Harley-Davidson Credit and Harley-Davidson Insurance logos are available in stacked and one-line versions and can be produced in black and Pantone 165 (or process equivalent), or black and white.

These logos will be used primarily in marketing materials to show which business unit is associated with a particular product or service. The Eaglemark Savings Bank logo is designed for legal and contractual documents ONLY. There are special considerations when using this logo, so be sure to involve your marketing department and the legal department whenever you use it.

Two approved color variations: 2-color Pantone 165 and Process Black, or 1-color Process Black.

REMEMBER — THE CREATION OF ANY MARKETING PIECE, INCLUDING PREMIUMS, MUST INVOLVE YOUR MARKETING DEPARTMENT AND FOLLOW THE APPROVAL PROCESS ON P. 29. Here are a few examples of what marketing has to consider to ensure consistency when it comes to logo use. For instance, care is taken to ensure that *each logo is prominent and legible*, and placed in a neutral area of an image. On full-color images, marketing makes sure that a 2-color logo is used.

PROPER HDFS AND BUSINESS UNIT LOGO PLACEMENT





The following line is always featured prominently under a business unit logo (no smaller than 7-point Helvetica regular): A member of the Harley-Davidson Financial Services family

PROPER PRODUCT/SERVICES LOGO PLACEMENT



When creating printed materials for business unit products and services, it is important to use the appropriate logos in the correct hierarchy:

A product or service logo should appear on the cover of a printed piece and the business unit logo should be positioned on the back.

A product or service logo never appears without its corresponding business unit logo.

In cases where there is only one side of a printed piece (a poster for example), keep the two logos apart. For instance, place the product/service logo on the top and the business unit logo on the bottom. While the usage guidelines shown on these two pages show the HDFS logo only, they also apply to the Harley-Davidson Credit, Harley-Davidson Insurance and Harley-Davidson Leasing logos. Guidelines for all logos will be sent to you whenever you request a logo from either Corporate Marketing or your marketing department.

Please note: To give our name more weight and to make it more recognizable, we have increased the type size of Harley Davidson Financial Services in our logo, and made the Harley-Davidson[®] Bar & Shield slightly smaller. We have also made these changes to the Harley-Davidson Credit, Harley-Davidson Insurance and Harley-Davidson Leasing logos. *Make sure you are using one of these updated logos*.





CLEAR SPACE

The clear space guidelines shown here must be followed, to protect the integrity of our logo. The space is based on the height of the bar in the Bar & Shield. No type or design element should ever be placed within this area.

MINIMUM SIZE

The Bar & Shield must not be smaller than 9/16" wide when using either the stacked or horizontal logo.

LOGO TYPE

Harley-Davidson Financial Services should only appear in black type in the logo (or reversed to white) when it is used in the U.S.

BAR & SHIELD

For specific guidelines regarding the Bar & Shield component of the HDFS logo, please refer to the "Harley-Davidson Visual Identity and Trademark Guidelines" produced by the Motor Company.

REMEMBER — THE CREATION OF ANY MARKETING PIECE, INCLUDING PREMIUMS, MUST INVOLVE YOUR MARKETING DEPARTMENT AND FOLLOW THE APPROVAL PROCESS ON P. 29.

HDFS LOGO INCORRECT USE



The size relationship between the Bar & Shield and type should never be altered.



The type should never be manually keystroked or otherwise altered.



The HDFS type should not appear without the Bar & Shield unless approved by HDFS Corporate Marketing.



The HDFS type should never appear in color in the U.S.



The Bar & Shield with the words "Motor Company " should never be used.



The Bar & Shield should never be used on any material or other communication without a product, service or business unit identity.







Additional graphics should never be added to the logo.

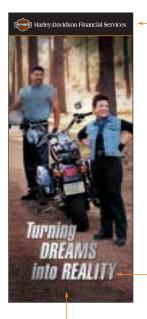


Words should never be split, nor should the logo be altered in any way.

VISUAL CONSISTENCY IS A BEAUTIFUL THING.

FROM IMAGES TO OVERALL DESIGN, IT SHOULD ALL LOOK LIKE IT COMES FROM THE SAME PLACE.

All HDFS communications should have the same look and feel, beyond just logo consistency. This is achieved through consistent use of colors and typefaces. It is also achieved through the use of thematically related images. Images, in the case of HDFS, mean photography. Illustration or clip art is not recommended.



The HDFS logo (or other business unit logo) should be displayed prominently on the front cover. Using a black band and orange rule is a great way to separate out the logo from the photography.



Headlines should be large and clearly legible.

The inside layout should be clean and uncluttered and the look should integrate well with the design of the cover. Additionally, graphic elements and visual cues should be used to clearly communicate our message.

Photography should feature people, (see photography section, p. 18) or people and their motorcycles, but not the motorcycle alone.

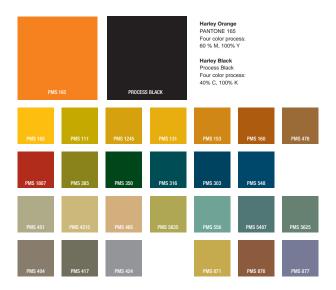
It's important to remember that all legal rights to photos should be negotiated through your marketing department. REMEMBER — THE CREATION OF ANY MARKETING PIECE, INCLUDING PREMIUMS, MUST INVOLVE YOUR MARKETING DEPARTMENT AND FOLLOW THE APPROVAL PROCESS ON P. 29. HDFS colors are the same as the Harley-Davidson Motor Company's colors — Process Black and PMS 165 (Harley Orange). Other PMS colors may be used, but they should be compatible with black and orange AND the brightest color must be Harley Orange. Basic metallics like gold, silver and copper work well.

Color don'ts:

No color should be used that diminishes or competes with the Harley Orange.
Bright colors, fluorescents or pastels are not allowed.

In general, the look of all printed materials should be true to the Harley-Davidson brand — 4-color process photography, black panels and backgrounds, and PMS 165-orange accents. Black backgrounds should be backed by 40% cyan to achieve a neutral denser black.

Examples of compatible colors are shown below. You may use 4-color equivalents.



REMEMBER — THE CREATION OF ANY MARKETING PIECE, INCLUDING PREMIUMS, MUST INVOLVE YOUR MARKETING DEPARTMENT AND FOLLOW THE APPROVAL PROCESS ON P. 29.

The following typefaces should be used for all HDFS materials. Use only the variations described below.

HEADLINES AND SUBHEADS

Helvetica Extra Compressed Helvetica Compressed Helvetica Black Extended

BODY COPY

Adobe Garamond

AGaramond AGaramond Italic AGaramond Semibold AGaramond Semibold Italic AGaramond Bold AGaramond Bold Italic

Helvetica

Helvetica Italic Helvetica Medium Helvetica Medium Italic Helvetica Bold Italic Helvetica Bold Italic Helvetica Condensed Helvetica Condensed Oblique Helvetica Medium Condensed Helvetica Bold Condensed Helvetica Bold Condensed Italic PERMITTED FOR SPECIAL SITUATION HEADLINES, SUBHEADS AND HIGHLIGHTED BODY COPY ONLY.

Bodoni Bodoni Bold Serifa Roman Serifa Italic Serifa Bold Serifa Black

Americana Regular Americana Bold Americana Italic **Americana Extra Bold** HDFS isn't just about the bike. It's about getting people on the bike and protecting them on and off the road. Therefore, photography should feature people, or people and their motorcycles, but not the motorcycle alone.











General guidelines for all still and video photography.

 Motorcycles should be stock. This means no aftermarket parts or accessories are permitted. Genuine Motor Accessories and Genuine Motor Parts can be used only with prior approval from Harley-Davidson.

• The preferred side of the motorcycle for profiles is the right side.

 When the motorcycle is parked on its kickstand, it should rest to the left as it would naturally. Do not break the wheel of the motorcycle to the right.

 When the motorcycle is shot directly from the side and propped up (not leaning on its kickstand), the handlebars should be adjusted to follow the line of the front forke. The mirrors should be adjusted so that they are vertical and directly in line with each other.

Avoid drastic camera angles or camera angles below air cleaner level.

 The camera's point-of-view should stay centered, focusing on the styling and balance of the whole motorcycle, rather than on parts that would detract from it.

 Never photograph the bike from below, or show the underside of any part of the bike. The underside of the fenders, air cleaner cover, gas tank and chassis were not designed to be seen by riders.

Motorcycles should have actual license plates in their plate holders when shown in operation.

Specific guidelines for still or video footage using riders.

 All riders must wear appropriate motorcycle riding attire preferably MotorClothes[™] apparel — when seated on or riding the motorcycle. This includes jeans (preferably with chaps), motorcycle boots, gloves, leather jacket, and full or half-face DOT-approved helmets.

 If the motorcycle is at rest but riders are leaning on or positioned near it, each rider must have a helmet, or a helmet for each rider must appear in the photo.

 Avoid using subjects whose size is disproportionate to the motorcycle featured.

• The headlamp of the motorcycle must be on if the vehicle is running or in motion.

· Riders seated on the motorcycle must fact forward.

Always be aware of the following:

- . No illegal or unsafe parts can be shown on the motorcycle.
- No identifiable competitive clothing or accessories can be shown on riders.
- · No motorcycle gang implications should be made.
- · No gang-related "activities" should be made or implied.
- No stunts such as wheelies, burnouts or doughnuts are allowed.
- · No alcoholic beverages may appear in photos.

Four-color photography is preferred. However, you may use grayscale, duotones or tritones using black, gray and PMS 165 (Harley Orange).







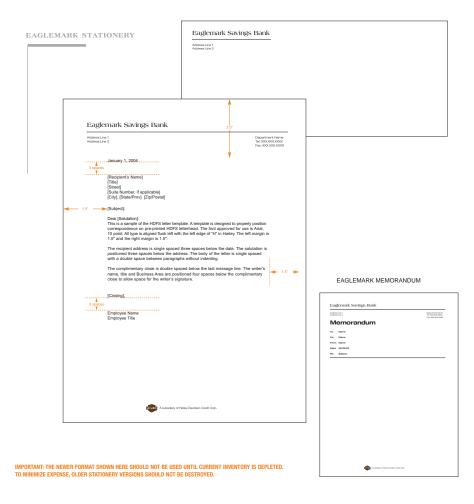


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HDFS (or approved subsidiary) letterhead is to be used when corresponding with dealers or any other external audiences, including the Harley-Davidson Motor Company.

Our letterhead serves as a frequent vehicle with our customers and vendors. It is important that a consistent letter style is maintained. Modifications to this format are unacceptable.

IMPORTANT: THE NEWER FORMAT SHOWN HERE SHOULD NOT BE USED UNTIL CURRENT INVENTORY IS DEPLETED. TO MINIMIZE EXPENSE, OLDER STATIONERY VERSIONS SHOULD NOT BE DESTROYED.



CONSISTENT LANGUAGE IS MUSIC TO EVERYONE'S EARS.

Create harmony, not discord.

When you talk about HDFS in many different ways, the messages are not synchronized and everyone has a different idea about what we do and how we do it. However, when you use the same language to talk about our company, a strong and singular message about HDFS is heard by everyone loud and clear.

WHEN EVERY MESSAGE SOUNDS ALIKE, OUR IDENTITY COMES TOGETHER IN PERFECT HARMONY.

It's really quite simple. When you use the same words over and over again to describe HDFS, people will start to associate those words with our company. Beyond the words you use, how you express them also influences how people think about HDFS.

Talk the talk

Always refer to HDFS correctly. We are not a part of the Harley-Davidson Motor Company. We exist to serve the Motor Company, its dealers and its customers, but we are Harley-Davidson Financial Services. Not Harley. Not Harley Financial Services. Not Harley Credit. Not Harley Insurance.

Always spell out our name initially. The first time Harley-Davidson Financial Services appears, whether it's in a headline, subhead or body copy, always spell it out and use the acronym in parentheses: Harley-Davidson Financial Services (HDFS). You can use the acronym, HDFS, every time after that. Please note that you should AlWAYS spell out Harley-Davidson Credit and Harley-Davidson Insurance. The acronyms HDC and HDI are not acceptable.

Keep our identity in mind

At the beginning of this book, we talked about our identity and how we are both cool and professional, as well as credible, knowledgeable, trustworthy, efficient and convenient.

You don't have to use these exact words to get across these qualities. And sometimes it's more appropriate to express some of these qualities and not others. Use your judgment, but always keep two things in mind: who you are talking to and what you are talking about. You want to make sure that your message is relevant to your audience and also accurately reflects the HDFS product or service you are discussing.

So, what should you say to the different HDFS audiences? There are some examples on the next page, but generally:

To customers, you should paint a picture of HDFS as a company that is cool enough to understand their lifestyle and professional enough to be a trusted source for motorcycle financing and insurance.

To dealers, you should talk about HDFS as a support system of people, products and services that understands their specific needs and goals, and can help them build better relationships with their customers.

Specific messages to customers

- We get you on the road and protect you down the road.
- · We make the Harley-Davidson experience happen.
- · We understand you and the entire Harley-Davidson experience.
- · Our reason for being is to help Harley-Davidson (or Buell) enthusiasts get the motorcycle they love and the protection they need.
- · We know finance. We know insurance. And we know the value of a Harley-Davidson (or Buell) motorcycle.
- · We're a convenient one-stop, so you can finance and insure your motorcycle without ever leaving the dealership.

Result: Customers will associate the following words and phrases with HDFS: making the H-D experience happen; dedicated to helping H-D or Buell riders get the motorcycle and protection they need; a convenient one-stop shop for motorcycle financing and insurance.

Specific messages to dealers

- · We are part of the same family.
- · We are dedicated to making your dealership more profitable and your customers more loyal.
- · We help Harley-Davidson (and Buell) customers get on the road and protect them down the road.
- We're a convenient one-stop shop, so your customers can finance and insure their motorcycle without ever leaving your dealership.
- We know financing. We know insurance. And we know how to make them simple and hassle-free for you and your customers.

Result: Dealers will associate the following words and phrases with HDFS: part of the same family; dedicated to making H-D and Buell dealerships profitable and customers loyal; a convenient one-stop finance and insurance shop; simple and hassle-free to do business with; getting customers on the road with the bike they love and the protection they need.

Keep your tone in tune

When talking about HDFS, the tone of your voice or copy should be **friendly** and **knowledgeable**. Your tone should also reflect *both* the cool and professional sides of our company. However:

If your tone is too cool, using a lot of slang, improper grammar or "motorcycle talk," you risk people not taking us seriously as a credible source for financing and insurance.

If your tone is too professional, using a lot of pretentious words or industry jargon, you risk people not believing that we understand the down-to-earth world of the Harley-Davidson enthusiast. Part of the Harley-Davidson family

EXPRESS YOURSELF FREELY, BUT IN THE SPIRIT OF OUR IDENTITY.

Hassle-free

Experience you can trust.

One-stop shop

Dedicated to Harley-Davidson riders and dealers

Simple

We understand the Harley-Davidson experience.

Convenient

We know finance. We know insurance.

CONSISTENCY UP IN THE AIR?

EAGLEMARK SEEMS TO FLY IN THE FACE OF HDFS CONSISTENCY. (BUT IT DOESN'T.)

As it turns out, HDFS isn't *all* about the bike. It's about airplanes, too. When we operate in the aircraft market, we do business as Eaglemark, financing both new and used aircraft.

So, while the rest of HDFS is in the business of getting people on the motorcycle of their dreams, Eaglemark is in the business of getting people in the airplane of their dreams. And from an identity standpoint, that's pretty much where the differences between HDFS and Eaglemark end.

Therefore, if you're ever communicating on behalf of Eaglemark, you want to be sure to express its **cool** and **professional** sides. You also want to get across that Eaglemark is a **credible**, **knowledgeable**, and **trustworthy** source for financing, not to mention **efficient** and **convenient**.

In addition, you always want to acknowledge Eaglemark's Harley-Davidson roots and HDFS affiliation. To this end, every Eaglemark communication should prominently show the following line (in no smaller than 7-point Helvetica regular type):

A member of the Harley-Davidson Financial Services family

Eaglemark has its own logo, which appears on all Eaglemark aircraft marketing materials. The Eaglemark logo has two approved color variations: 1-color Pantone 556 or Process Black.

All general copy and logo guidelines for HDFS apply to Eaglemark. For specific guidelines, including those for design and layout, contact the Aircraft business unit marketing department.

EAGLEMARK LOGOS





KEEPING WATCH KEEPS OUR IDENTITY SAFE.



THE CREATIVE AND REVIEW PROCESS IS SIMPLE. THE PROTECTION IS PRICELESS.

The guidelines in this book go a long way toward building consistency for the HDFS identity. But they are not enough. The only way to truly achieve a high level of consistency is to set up a creative and approval process.

The creative process What needs to go through the creative process? Any marketing materials, including, but not limited to print ads, promotional items (hats, key rings, T-shirts), direct mail, brochures, post cards, trade show materials, and web promotions.

Step 1—The first thing to do is sit down with people in your marketing department. If you do not work within a particular business unit, then you should work with Corporate Marketing in Chicago. Together, you can work out a strategy, including who you're targeting, what you know about your target, and how you can make your marketing piece appeal to them. With your marketing department, you can also figure out how the creative will be executed (using internal or external creative resources).

Step 2 — Meetings will take place between you and your marketing department to review creative at different stages of completion (concept, copy and layout development). Everyone involved in the creative process should make sure that the marketing piece being produced follows the HDFS identity guidelines.



The completed form goes to the required reviewers and comes back with color-coded comments and changes:

RED means a change must be made. BLUE means a change has been suggested.

Because everyone gets the approval form at once, the turnaround time is usually quick — around five days.

With our creative and approval process, we are not trying to control or limit you. We are trying to protect and promote the HDFS identity — as one identity, consistently expressed through words and images. It's important to the effectiveness of our communications and the success of our company.

BUILDING OUR IDENTITY IS A NEVER-ENDING PROCESS.

The HDFS identity and its guidelines are not necessarily cast in stone. They will evolve, as we and the marketplace change. Whenever these changes take place, we'll communicate them to you through periodic updates. Meanwhile, refer to this book often, if you are ever involved in the creation of communications on behalf of our company. Familiarity will lead to consistency, and that will result in a unified identity and greater success for all of us here at HDFS.



Harley-Davidson Financial Services

