

Using Color and Fonts to Attract — Not Distract — Web Site Visitors

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You've decide to get connected and get a Web site. Now (you think) you have a whole host of new things to worry about. How will your logo's colors look online? What type of font will be the easiest to read?

Relax! It's easier than you might think to make these decisions. And for help, you can always count on our professional, creative Web development team. Still, no matter who designs your Web site, you want to make sure that you're getting the best look for the money. So let's review a few simple rules of thumb.

Let's begin with color. Our eyes are drawn to certain colors, such as yellow, because they are bright and, well, eye-catching. That's why certain colors are used regularly in advertising. Still, those bright colors can strain people's eyes after a certain length of time. The point? You don't want to cause your Web site's visitors eyestrain, or they might leave before they learn about all of your wonderful products and services!

Are we saying that bright colors such as yellow and red can never be used on your sight? No. But when they are used, they should be used sparingly—and when you really want to attract people to something, such as "New Low Auto Rates!" (You don't need to use bright colors every time you update an article or a section on your site. Visitors **expect** that Web sites will be updated frequently.) Keep in mind the general rules of readability. You don't want visitors to your site to be turned away or shorten their visits because your site tires their eyes.

Color, Color Everywhere! Think of all of the areas where color can be used on your site: background, headlines, logo, borders and accents, text, and buttons. You want to select colors that complement each other; this will help provide a unified, professional look for your site.

Here are a few tips for choosing colors for your site:

Background ~ Have you ever seen a Web site with a black background? Did your eyes get tired of looking at it after a little while...straining to read the white or yellow (or even red) text that was on it? Use a calm, neutral color such as cream or white for your background. You can add color in other areas such as your borders and buttons.



Headlines ~ Yes, headlines are meant to capture attention—but each headline does not need to be a different color. Black is a perfectly acceptable color for headlines, but if you want to use a different color be sure that it complements the other colors on your site. This will help provide a similar look and continuity to your site—and let your visitors know that they are still on your site!

Logo ~ What works in print can often work well on your Web site, but bear in mind that the colors will not look exactly the same. Why? In a nutshell, it's because printed materials and Web sites use different color systems.

Borders and accent ~ Shades of blues, purples, and greens are usually pleasing to the eye. Keep in mind that we are talking about the calmer or royal shades here—not the in-your-face fluorescent colors.

Text ~ Generally this should be black. However dark blue or dark green can be used if they do not clash with the other colors on your site. After all, the text is what people will be reading, so you want to make reading as easy as possible.

One final color note. Don't try to use the world of fashion and fads as inspiration! Would you want to read something that's an orange and fuchsia combination? Enough said.

Can You Read This? Now you need to select a font. This is easy since the recommended fonts are few. Use **san serif** fonts such as [Arial](#), [Helvetica](#), or [MS San Serif](#). **San serif** refers to a letter or typeface with no serifs. A serif is any of the short lines stemming from and at an angle to the upper and lower ends of the strokes of a letter. (Fonts such as [Times New Roman](#) and [Garamond](#)—and the font used for this column—are considered serif fonts.)

Some final thoughts:

1. Be sure to use margins! It's hard to read text that butts up to the edge of the screen.
2. Keep movement or animation to a minimum
3. Remember white space is a good thing. Do not put tons of information in a small space. Make it easy for the viewer to find what they are looking for.

For professional, creative Web site design and development, call [\(800\) 262-6285](tel:800-262-6285).

Amy LePage, Multimedia Specialist, and Tim Bohlman, Director of Web Development, also contributed to this column.

What You Need to Know about Bankruptcy and Collections



Bankruptcies surged in the 1990s. In fact, since 1996 more than a million consumers have filed for bankruptcy each year. Although the number of filings dropped slightly in 1999 and 2000, there was a surge of new bankruptcies in 2001 when people were anticipating the new bankruptcy law. This law is expected to make filing for bankruptcy more difficult. Since then, differences in both the House and Senate bankruptcy bills still need to be worked out before President Bush can sign any bankruptcy bill into law.



To keep you informed about bankruptcy during the month of February, Credit Union Community will feature informative articles on Bankruptcy and Collections—and how Credit Unions can fight back! You'll also receive tips on how to take the **right** approach to collections in order to keep the lid on charge-offs and bankruptcies. By working together, credit unions can find ways to reduce the loss of members and dollars to bankruptcy. [Visit Credit Union Community today on your league's Web site or at \[www.creditunioncommunity.com\]\(http://www.creditunioncommunity.com\).](#)

Tell Your Members: File Your Taxes Online with ezTaxReturn.com!

As we mentioned in last month's newsletter, CU Village has renewed its affiliation with ezTaxReturn.com, an authorized IRS e-file provider that will make tax preparation faster, easier and less expensive for thousands of credit union members. This online, user-friendly service is up and running on Members' MarketplaceSM.

Remember: It will cost credit union members and others nothing to try ezTaxReturn.com. A fee is imposed only after the user decides to e-file or print tax returns. Qualified credit union members pay a discounted price of just \$16.95 for federal and state returns, compared to the non-member rate of \$29.95.

To preview the service, visit Members' MarketplaceSM on your Web site, and click on the ezTaxReturn.com banner in the "Now Featuring" column. If you have any questions about this service, call **(800) 262-6285, ext. 352**, or e-mail cas@mcu.org.



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Upcoming Content on Members' Marketplace

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February

24 - 25 CUNA GAC

April

18 - 20 Illinois AC&E

19 - 21 Michigan UP Chapter Annual Meeting

25 - 27 Ohio AC&E

May/June

30 - 31 & June 1 Michigan AC&E



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