

# The HAPPY "Napkin Test" Scorecard

*How to score a member in 60 seconds without complex data science.*

**Instructions:** Answer Yes (1 point) or No (0 points).

## 1. HEALTH (Engagement)

- Did they log in to digital banking in the last 30 days?
- Do they have a direct deposit or recurring transfer (>\$500/mo)?
- Have they opened an email OR visited a branch in the last 90 days?

## 2. ASSURANCE (Stability)

- Have they been a member for > 2 years?
- Have they had 0 overdrafts/late payments in the last 6 months?
- Is their credit score above your internal tier threshold?

## 3. PRODUCT (Integration)

- Do they have an active Checking Account?
- Do they have an active Loan or Credit product?
- Do they have an active Savings or Investment product?

## 4. POTENTIAL (Growth)

- Is their age < 45? (OR: Is savings balance increasing?)
- Do they have < 3 product categories (room to grow)?
- Are they digitally active?

## 5. YIELD (Profitability)

- Is their total relationship balance > \$10,000?
- Do they hold a primary loan (Mortgage, Auto, HELOC)?
- Is their monthly transaction count > 15?

## The HAPPY Framework

Appendix D: The "Napkin Test" Scorecard  
A Credit Union's Guide to Relationship Intelligence

**SCORING INSTRUCTIONS:** Count the number of "Yes" checks for each letter (Maximum score of 3 per section). Find your score below to see the recommended action.

HAPPY Dimension	Score	Problem	Action
<b>HEALTH</b>	0-1	<b>(At Risk):</b> This member is disengaging.	Schedule a proactive check-in call immediately.
	2	<b>(Active):</b> Standard engagement.	Maintain current service levels.
	3	<b>(Engaged):</b> Highly connected and digital.	Look for cross-sell opportunities; they are listening.
<b>ASSURANCE</b>	0-1	<b>(Monitor):</b> Potential risk/instability.	Do not auto-approve new credit; require manual review.
	2	<b>(Stable):</b> Reliable borrower.	Standard underwriting applies.
	3	<b>(Anchor):</b> Rock-solid stability.	Fast-track service; pre-approve for offers.
<b>PRODUCT</b>	0-1	<b>(Transactional):</b> Easy for a competitor to poach.	Focus on selling the "next logical product" (e.g., Credit Card).
	2	<b>(Dual-Relationship):</b> Sticky but not exclusive.	Deepen with ancillary services (Bill Pay, e-Statements).
	3	<b>(Fully Partnered):</b> High switching costs.	Focus on retention and asking for referrals.
<b>POTENTIAL</b>	0-1	<b>(Low Growth):</b> Mature or static relationship.	Mature or static relationship.
	2	<b>(Moderate):</b> Steady opportunity.	Nurture with educational content.
	3	<b>(High Potential):</b> Future high-value member.	Prioritize for refinancing or wealth discussions.
<b>YIELD</b>	0-1	<b>(Cost Center):</b> Likely costs more to serve than they generate.	Move to self-service channels (digital/ATM).
	2	<b>(Contributor):</b> Profitable.	Protect the relationship.
	3	<b>(Profit Driver):</b> Subsidizes other members.	Assign to a senior relationship manager; ensure VIP service.