

The HAPPY Framework
Appendix A: Member Persona Guide
A Credit Union's Guide to Relationship Intelligence

Digital Dan:

- **Profile:** Early 20s. Lives on his phone. Hates paper and branch visits.
- **Strategy: High Health / High Potential.** Do not force him into a branch. Focus on digital friction reduction to win his future loyalty.

Established Ed:

- **Profile:** 50s. Small business owner. Values human expertise for big decisions.
- **Strategy: High Yield / High Assurance.** Leverage his influence. His value is in his advocacy and referrals.

Exploring Evan:

- **Profile:** Recent college grad. Experimenting with fintechs. Financial habits are still forming.
- **Strategy: Very High Potential.** He is a 40-year investment. Capture him now with guidance on his first car loan or credit card.

Family-First Fran:

- **Profile:** 30s/40s. The "COO" of her household. Time-pressed and managing complex family needs.
- **Strategy: High Product / High Yield.** Deepen the relationship with efficiency (digital) and trust (advisory) for family needs.

Passive Phil:

- **Profile:** Came via an indirect auto loan. Doesn't know your credit union's name.
- **Strategy: Low Health.** He is a "ghost." Attempt to activate with a targeted offer, or accept the transactional nature of the loan.

The HAPPY Framework
Appendix A: Member Persona Guide
A Credit Union's Guide to Relationship Intelligence

Rebuilding Rita:

- **Profile:** 30s. Recovering from financial hardship (job loss, divorce). Wary of banks.
- **Strategy: High Potential.** Offer non-judgmental advice and credit-building tools. She will become a fiercely loyal advocate.

Saving Sally:

- **Profile:** Late 20s. Disciplined saver. Researching her first home purchase.
- **Strategy: High Health.** She is "ready." Proactively offer mortgage guidance before she applies elsewhere.

Steady Sam:

- **Profile:** Retired. Values security and preservation. Visits the branch like clockwork.
- **Strategy: High Assurance.** He is the "Anchor." Protect his assets and ask for referrals to his children/grandchildren.

Unengaged Uma:

- **Profile:** Dormant account. Ghost in the system.
- **Strategy: Negative Yield.** She costs money to maintain. Launch a "wake up" campaign or help her exit gracefully.

Traditional Tony:

- **Profile:** 40s/50s. Middle-market professional. Likes a mix of digital and branch service.
- **Strategy: High Assurance.** He is the stable core. Do not disrupt his service with aggressive sales pitches.