Human-Centered Design for Credit Unions

How will human centered design help me in my credit union?

Learn to be a better innovator, embrace the “people helping people” mission, reach more members and help them with their needs.
These toolkits are for innovators. These toolkits are for you.

These toolkits will help you create fast solutions for everyday challenges you’re facing at your credit union. It will help you build better products, attract more members, and live the “people helping people” mission. The tools are easy to learn, simple to start, and will have immediate impact on your daily work.

We know that your time is precious and your work is demanding. It may feel that you’re working in an environment that isn’t nimble enough to keep up with our rapidly evolving world. The methods in these toolkits are adapted specifically for you.

As a credit union innovator, you’re already incorporating many of the tips and skills described in these toolkits. You’re already a creative thinker. These tools aren’t difficult to learn—instead they’ll help you focus your innate creativity. And, they give you the flexibility to work within your existing constraints.

This is an invitation to experiment with new mindsets and methods. We hope that the the design process will inspire a new approach to your everyday challenges.
How Can I Use Human-Centered Design at My Credit Union?

You can use human-centered design to approach any challenge you’re already working on. It is a simple and powerful mindset. You don’t have to be a “designer” to use these tools. It is about believing that better things are possible at your credit union, and that you can make them happen. It is about having confidence in your creative abilities and using an intentional process to create relevant solutions for positive impact.

What will human-centered design get me?

- More Fun
- More Creative Confidence
- Improved Collaboration
- Solutions That Fit My Specific Credit Union
- Effective Ways to Engage Members
- Getting Unstuck

It’s simple. The process could take a year—or just five minutes. It’s a series of small steps you can incorporate easily into your work.

It is member-focused. Human-centered design begins from developing deep empathy for your members.

It is collaborative. Human-centered design rallies people from different departments and across credit unions to problem-solve for common challenges.

It’s optimistic. Human-centered design is the fundamental belief that we all can create change. Negativity is a road-block to creative thinking. Believing that problems are solvable is a mindset that encourages progress.

It’s experimental and creative. Human-centered design gives you permission to learn on the fly. Even though financial service organizations don’t provide the luxury of making mistakes, we’ve seen that credit unions can experiment, learn by doing, and fail in small ways now, rather than in big ways later.
How Credit Unions are Using Human-Centered Design

There are a consistent set of problems that credit unions seem to face. They center around the design of member experiences and building collaboration between departments. Here are a few of the challenges we saw.

**ENGAGING MEMBERS**
- How might we recognize customer loyalty in the member experience?
- How might we educate members about new services and products?
- How might we better educate our members about financial literacy?
- How might we create and celebrate client and member milestones?

**COLLABORATION AND CULTURE**
- How might we go beyond our job descriptions to be fully engaged employees?
- How might stakeholders communicate better between departments when we want to change something or solve a problem?
- How might we be inclusive and create mutual responsibility in the product evaluation process?

**INNOVATION**
- How might we stay relevant during a time of fast technological innovation?
- How might we attract new millennial customers?
- How might we introduce more engaging branch services?
Meet the Co-Creators of These Toolkits

We built these toolkits closely with credit union leaders. In partnership with CO-OP Financial Services and MasterCard, we selected a group of innovators for the first Credit Union Innovation Fellowship. The Fellows co-created these tools, and used them to bring solutions to their credit unions.

Amanda Smith
Sr. Manager, Technology and Innovation, CO-OP Financial Services
“This helped me think in new ways about how to be inclusive and create mutual responsibility between stakeholders.”

Chad Lynch
ATM Service Manager, America First Credit Union
“I point to what I’ve done in the fellowship and say, this is out of the box thinking...let’s be crazy with our approach!”

Chelsea Rosty
VP Marketing and Communications, NuVista Credit Union
“My mind has been opened to a different way of doing things.”

Gary Kindle
VP of Operations, Elevations Credit Union
“I love the toolkit, I took it to my boss, talked about it to team leaders, printed it out.”

Joe Franklin
Sr. Manager, Experiential Marketing, CO-OP Financial Services
“I’m using these tools to help think through how we create, establish and celebrate client milestones.”

Louise Johnson
Former VP Branch Services, Northwest Federal Credit Union
“We incorporated what we learned into our customer service process and the impact was immediate.”

Scott Scherschligt
VP Investment and Insurance Services, Patelco Credit Union
“These tools opened my eyes to look at things more clearly and from a bottom-up approach.”
How to Use the Toolkits

What You’ll Find in the Toolkits

**PRINCIPLES**
Principles are at the core of these toolkits. They offer ways of approaching your challenges, and will bolster your ability to learn and be intuitive.

**CASE STUDIES**
Case Studies are real stories from credit union innovation fellows to help you envision these tools in your credit union.

**SKILLS**
Skills are the nuts and bolts of these toolkits. They offer the actual instructions that help you put human-centered design into action.

**WORKSHEETS**
Download and print the worksheet section to use during the course of your learning. We’ll let you know when specific worksheets will be the most helpful.

Your Journey

These toolkits are structured around the phases of the human-centered design process—it takes you from rallying your community to implementing a solution. You can use them as a guide for tackling a specific challenge or question, or as tools to use whenever you need a different way of looking at things.

![RALLY]
Rally support

![LISTEN]
Listen to members

![IDENTIFY]
Identify achievable challenges

![BRAINSTORM]
Brainstorm to bring in fresh thinking

![TEST]
Test new ideas

![IMPLEMENT]
Get support for solutions

During the process, you might feel...

- Excited Energized
- Focused Intrigued
- Confused Unclear
- Inspired Creative
- Frustrated Fearful
- Motivated Driven

Use the JOURNEY MAP WORKSHEET to track, record, and orient your learning.
# The Tools You’ll Use

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- Use one-on-one conversations to generate buy-in
- Listen to your team’s stories of impact
- The minimum viable ask
- Craft powerful questions
- Easy in-depth interview
- Learn beyond the survey
- Record what you’ve learned
- Identify themes
- Pinpoint your members’ needs
- Frame challenges as opportunities

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<td>How do I try new ideas?</td>
<td>How do I implement a proven prototype?</td>
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- Prepare for a brainstorm
- Facilitate a brainstorm
- Make a user experience map
- Identify assumptions and questions
- Build a prototype
- Document progress
- Share your story
- Continue to build your learning and working community

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Worksheets

Download and print these worksheets to use during the course of your learning.

Journey Map (ALL TOOLKITS)
Find Your People (TOOLKIT #1)
Member and Employee Listening (TOOLKIT #2)
User Needs (TOOLKIT #3)
Brainstorming Rules (TOOLKIT #4)
User Experience Map (TOOLKIT #5)
JOURNEY MAP
FOR CREDIT UNION INNOVATION

WHAT DID YOU DO?
i.e. How did you engage your community? What exercises or strategies did you use?

WHAT DID YOU LEARN?
i.e. How did you engage your community? Did you learn something exciting about your community? Identify a new challenge or solution?

HOW DID YOU FEEL?
i.e. Was it challenging, or surprisingly easy? Did it connect you to your mission, or a purpose?

TOOLKIT #1 — RALLY
How do I build support from my peers?
TOOLKIT #2 — LISTEN

How do I know what my members really need?
TOOLKIT #3 – IDENTIFY

How do I turn big challenges into a piece of cake?
TOOLKIT #4 — BRAINSTORM
How do I bring fresh thinking into my credit union?
TOOLKIT #5 — TEST

How do I try new ideas?

Tape these pages together!
TOOLKIT #6 — IMPLEMENT

How do I implement a proven prototype?
## FIND YOUR PEOPLE: BUILDING YOUR BAND OF INNOVATION GURUS

### WHO ARE THEY?

List collaborators from your credit union who have the authority and creativity to create change. Make sure to think outside your team and department.

### WHAT ARE THEIR KEY SKILLS?

Think about what they enjoy doing, their strengths, and how they can best help you.
MEMBER AND EMPLOYEE LISTENING

1. **RESTATE THE DESIGN CHALLENGE YOU’VE ALREADY FORMULATED.**
   
   *eg. How might we learn from members?*

2. **DEVELOP GENERAL QUESTIONS.** What are some broad questions related to your challenge you can ask to open the conversation and warm people up?
   
   *eg. How do you communicate with members in the course of your work?*
   *eg. What opportunities do members have to talk to you?*

3. **DEVELOP DEEP QUESTIONS.** What are some questions that can help you start to understand this person’s hopes, fears, and ambitions?
   
   *eg. Tell us about a good/bad experience talking to a member?*
   *eg. How do you feel when you talk to members?*

4. **RECORD AND TAKE NOTES!** It can be helpful to have a video or audio recording to refer back to for valuable information you may have missed. Make sure to ask first.

5. **REVIEW.** Look back over your notes and review your recordings. Were there themes that emerged? Or individual insights, a-ha moments, or poignant stories?
USER NEEDS

USER:

NEED:

INSIGHT:

REFINE

USER:

NEED:

INSIGHT:

REFINE

USER:

NEED:

INSIGHT:

USE THIS AS MANY TIMES AS YOU NEED!
These seven rules will make your brainstorming session focused, effective and fun. Introduce them at the start of every brainstorm, even if they merely serve as a reminder for experienced participants.

1. **Defer judgement.** You never know where a good idea is going to come from. The key is to build a safe space and make everyone feel like they can say the idea on their mind.

2. **Encourage wild ideas.** Wild ideas can often give rise to creative leaps. In thinking about ideas that are wacky or out there, we tend to think about what we really want without the constraints of technology or materials.

3. **Build on the ideas of others.** Being positive and building on the ideas of others takes some skill. In conversation, we try to use “and” instead of “but.”

4. **Stay focused on the topic.** Try to keep the discussion on target, otherwise you can diverge beyond the scope of what you’re trying to design for.

5. **One conversation at a time.** Your team is far more likely to build on an idea and make a creative leap if everyone is paying full attention to whomever is sharing a new idea.

6. **Be visual.** In live brainstorms, we write ideas down on Post-its and then put them on a wall. Nothing gets an idea across faster than drawing it. It doesn’t matter if you’re not Rembrandt!

7. **Go for quantity.** Aim for as many new ideas as possible. In a good session, up to 100 ideas are generated in 60 minutes. Crank the ideas out quickly and build on the best ones.

*We recommend that you print this page and bring copies for your colleagues!*
1. **DESCRIBE YOUR IDEA WITH ONE CONCISE SENTENCE.**

2. **DRAW AND DESCRIBE THE IDEAL USER.**

```
Name:
Age:
Profession:
Other key characteristics:
Concisely describe what is happening:
```
IDENTIFY AND DRAW KEY POINTS IN YOUR USER’S EXPERIENCE

Title:
What’s happening?

Assumptions about your idea:

Title:
What’s happening?

Assumptions about your idea:
Toolkit #1

How do I rally support for addressing a challenge in a new way?

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<tr>
<td>• Use one-on-one conversations</td>
<td>Innovation doesn’t happen in a vacuum, and it’s more fun to work with friends. Start with these tools before moving on to Toolkit #2.</td>
<td>🌟 Exciting Energizing</td>
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How do I build support from my peers?

Out-of-the-box thinkers are hidden everywhere in credit unions. Here’s how to find them and form your band of innovation gurus.

**Find your people.**

We’ve learned that sometimes the context you work in doesn’t feel innovative enough to keep up with current challenges. That’s why it’s so important to identify “your people”. Your natural allies in your credit union are those who are invested in the “people helping people” mission, ambitious, and truly believe that positive change is possible.

**Be open to finding collaborators anywhere.**

Innovators live in unexpected places. During our research, we found that creative people were coming up with innovative solutions from every level of credit unions—from tellers to VPs, everyone brings expertise and a valuable perspective. Human-centered design works best with cross-disciplinary teams. Diversity will bring new modes of thinking to your team. Look for supporters at every level.

**Innovation doesn’t need to be big.**

It’s tempting to think about innovation as a big, impossible task. But innovation could be as small as finding a better way to greet your members. Great insights can come from small experiments, and innovation begins with viewing every moment as an opportunity for learning. Identify the people in your credit union who try new things (however small), learn from their experiments, and integrate feedback to make things better.

**Mission drives innovation.**

The largest motivation to make change is a deep desire to help improve somebody’s experience and life. We’ve learned that individuals with an authentic connection to purpose are the most out-of-the-box thinkers at their credit unions. As you rally your supporters, look for passionate champions of the “people helping people” mission.
How do I build support from my peers?

Chelsea Rosty
Credit Union Innovation Fellow
VP Marketing and Communications
NuVista Credit Union

CHELSEA’S CHALLENGE
How might we bring our whole selves to work and become accountable to ourselves as part of the NuVista family?

Chelsea used the skills in this toolkit to rally support behind her vision for a credit union that felt more like a family than a bank.

She worked with her colleagues to invent a new way of working that was collaborative, gave everyone more ownership, and invited them to bring their whole selves to work. They called it “compassionate empowerment,” and it helped engage and focus Chelsea’s team.

“There are many innovators out there...with courage and each other’s support, we can make impactful change.”
How do I build support from my peers?

**Use one-on-one conversations to generate buy-in**

Every collaboration begins with a thoughtful one-on-one conversation. The invitation you extend to collaborators will determine how they show up. Here are some basics for an effective one-on-one.

1. **List your people.** Make a list of key people who have the authority and creativity to help change the status quo. *(USE THE LIST YOUR PEOPLE WORKSHEET)*

2. **Find a time to connect in-person.** One-on-one conversations over coffee or during a walk will feel more personal than an email. It’s also OK to have unscheduled conversations.

3. **Tell them about your human-centered design learning journey.** Focus on what’s been exciting and how it might help solve challenges.

4. **Listen to their needs to understand where they are coming from.** Are the challenges they are facing in their work related to your project?

5. **Make a specific ask.** Your request could be as small as reading a regular update email, or larger like a contribution of ideas or resources.

**CASE STUDY**

**HOW CHELSEA USED ONE-ON-ONES TO LISTEN DEEPLY TO COLLEAGUES** Chelsea found that listening to her collaborators about their challenges got them excited about her project and willing to participate in brainstorms and future design sessions. By listening to their skepticism with openness and curiosity she also gained their trust.

“The one-on-one’s were some of the greatest moments in this process because I was able to get to know people and find out what’s driving them.”
—Chelsea
How do I build support from my peers?

Listen to stories of impact

Starting a meeting or brainstorm with this simple exercise can connect your whole team to a sense of purpose.

1. Ask your team members to close their eyes and imagine a time when they had an impact on somebody at work. Suggest that they imagine who they were with, what was said, how they felt, and other details. (2 MINUTES)

2. Ask them to open their eyes and write down their moment of impact. (2 MINUTES)

3. Go around the room and share each story. Invite participant to “show, not tell” by using as many detail as possible.

4. As a group, take note of themes or surprising moments in the stories.

CASE STUDY

HOW CHELSEA STAYS CONNECTED TO PURPOSE Employees at NuVista banded together to help a local family get through the loss of their house after a fire. They brought in their children’s clothes and donated funds for the family. Chelsea reminded her team about the purpose of this important work, helping them feel engaged and inspired.

“Employees are really proud of the fact that we are helping people with basic needs, and that motivates them to step up.” —Chelsea
How do I build support from my peers?

The minimum viable ask

It can be scary to join a team or large project. The Fellows learned to start with the smallest possible request that could still have an impact. This “minimum viable ask” often garnered more support in the long run.

1. Identify the contribution a colleague would most enjoy. What would they enjoy? What are they good at? What do they hope to learn?
2. Decide on a minimally viable ask. What is the one thing they could do for you in 10 minutes or less that would still be helpful?
3. Make them feel safe. You may be asking people to work in an unfamiliar way. You can help them take risks by doing things like promising confidentiality, showing genuine curiosity, and reminding them that you are a resource.
4. Make it easy to say yes. Suggest convenient times, offer to meet where your target is, and ask for just 10 minutes of their time. We‘ve found that food always helps!

How Chelsea used little asks

In her effort to build a collaborative and creative space within NuVista’s office, Chelsea began by simply asking her colleagues to share something personal that wasn’t part of their “work selves”. She made her ask feel safe by promising confidentiality and showing genuine curiosity.

“Let’s shed away the work-self, let’s talk friends, family, and loved ones.”
Toolkit #2

How do I know what my members really need?

WHAT WILL I LEARN?

• Craft powerful questions
• Easy in-depth interview
• Learn beyond the survey
• Record what you’ve learned

WHEN DO I USE THIS?

This toolkit works best after you’ve already gathered support from other innovators in your credit union. For tools on on rallying support, see Toolkit #1.

HOW WILL THIS FEEL?

😊 Focused
Intriguing
How do I know what my members really need?

Members are at the center of credit unions. They’re the reason they exist. Here’s how to learn from them and come up with innovative ideas, increase the quality of your services, and save time and money in the process.

Empathy leads to insight. Start from stories.

Empathy is the capacity to step into your members’ shoes, understand their lives, and start to solve problems from their perspectives. Your members are your roadmap to innovative solutions. Immersing yourself in their world will open you up to new creative possibilities. As you identify and frame your design challenge, let the empathy you’ve developed in the Listen phase be your guide. What emotional needs and fresh perspectives did your members reveal? Do they open the path for addressing the challenge in a way you hadn’t previously thought of?

We’re usually trained to put our trust in big data sets, graphs, and numbers. While quantitative studies are important, stories can illuminate things that big data overlooks. A member’s story about their first bank, buying a house, or saving for a child’s education will help you learn about intrinsic, emotional motivations that members will respond to. Stories can help you develop a truly innovative product by showing you what members don’t know they need yet. Personal stories can even help you make sense of larger data sets, making your existing research much more powerful.
How do I know what my members really need?

CASE STUDY

Credit Union Innovation Fellow

LOUISE JOHNSON

Former VP Branch Services
Northwest Federal Credit Union

LOUISE’S CHALLENGE
How might we encourage members to return to us for support during moments of large financial milestones, like getting a mortgage?

To encourage her members to return to her credit union, Louise believed her credit union needed an intensive review of the member onboarding process.

However, using these tools, she got feedback from members that overturned her assumptions and revealed an underlying member need that she had never considered. Louise's new solution took less time, cost less, and yielded immediate results.

“I tried to make sure that I put the emotional factor in there when I asked questions...I needed to get their story in order to find out their truth.”
How do I know what my members really need?

Craft powerful questions

Asking the right question is the most effective way of opening up a conversation. A good question triggers curiosity and invites further exploration. Here’s how to structure your questions:

1. **Write your questions down.** (USE THE MEMBER AND EMPLOYEE LISTENING WORKSHEET.)
2. **Start broad and move to specifics.** Learning about the person you’re interviewing before diving into the specifics of your challenge will help you hear more in-depth stories.
3. **Remember that powerful questions:**
   - Are simple and clear
   - Are personal enough for pause and thought
   - Generate excitement and storytelling
   - Challenge assumptions
   - Are open-ended—they can’t be answered with a “yes” or “no”
   - Evoke more questions

**CASE STUDY**

**HOW LOUISE SHARPENED HER INTERVIEW QUESTIONS**

Louise changed one of her interview questions from “what influences your decision when choosing a bank?” to “tell a story about the first time you came to Northwest Federal Credit Union” Making the question about personal experience had a big impact. Suddenly, members felt a sense of connection with tellers. They opened up and told incredible stories full of insights.

“They are loyal because somebody recommended it, because somebody took them there, because there’s legacy, there’s loyalty, because they are honoring a recommendation from somebody.”
How do I know what my members really need?

Human-centered design is about hearing from your members in their own words.

We know that speaking to members can feel daunting. It will feel much easier if you follow these steps. You’ll unlock insights you’ll never get sitting behind a desk.

1. **Refer to your questions.** Use them as a guide, but don’t be afraid to let your natural curiosity guide the conversation too! (Use the Member and Employee Listening Worksheet.)

2. **Conduct your interviews in the person’s space.** You can learn so much about someone’s mindset, behavior, and lifestyle by talking with them where they live or work.

3. **Record your interview.** Write down exactly what the person says, not what you think they might mean.

4. **Observe body language and surroundings.** What you hear is only one data point. See what you can learn from nonverbal cues and the context of the conversation.

**Case Study**

“I tried to make sure that I put the emotional factor in there when I asked those questions. I asked them questions like ‘How do you feel about your primary financial institution?’ and ‘How do the employees in the branch treat you and make you feel?’”

Louise’s survey questions were returning answers that didn’t have very much emotional content. She carefully revised them, and the answers changed.
How do I know what my members really need?

Learn beyond the survey

You can see every moment as an opportunity for insight.

1. **Look for extremes.** You can learn so much from people on the far reaches of your community. Talk to members with millions and to those with only a few dollars saved up. By understanding the needs of your extreme users, you can arrive at solutions more likely to work for everyone.

2. **Learn from the diversity of your members.** Maybe you’ll want to talk to a member who lives alone and one who lives with a large extended family. Maybe you’ll want to talk to both the elderly and young adults. Each will offer a perspective that can spur new thinking.

3. **Enable others to do research with you.** You can deepen and broaden your learning by empowering others to share the research role. For instance, one Fellow asked her tellers to ask members research questions.

4. **Look for ways to get informal feedback.** The Fellows found that chatting to members outside of the building and in the communities where they live often produced insights. For instance, one Fellow found that wearing his credit union’s logo led to members approaching him with feedback outside of work.

**HOW LOUISE USED SMALL AND INNOVATIVE RESEARCH METHODS** Louise ran an experiment with tellers to briefly acknowledge members for their loyalty to Northwest Federal. Because she was open to learning outside of formal research, she started seeing information she hadn’t even asked for.

“When we prototyped acknowledging loyalty, we didn’t expect to get stories back... We got stories we couldn’t have paid for.”
How do I know what my members really need?

Record what you’ve learned

Make your learning visible in a physical space.

Throughout your research, you’ll gather many notes, photos, impressions, and quotes from your members. Don’t hide them away in a drawer! Having them visible is critical to making sense of your data and soliciting input from colleagues.

1. **Dedicate a space in your office to “get messy”.** This can be a wall, table, or even the floor. It’s a good idea to pick a place that can stay a little chaotic for you whole process.

2. **Arrange and re-arrange.** Group the artifacts from your interviews and observations into themes and trends. Capture new trends with Post-its and keep rearranging.

3. **Invite others’ opinions.** Posting your learnings someplace public will invite questions and curiosity. Use those moments to invite a fresh set of eyes into your process. Simply asking “what do you see here?” can uncover insights you’ve missed.

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**CASE STUDY**

**HOW LOUISE INVITED PEERS TO COLLABORATE BY SHARING HER WORK**

Louise made her research visual and public, which helped her bring in fresh thinking and identify recurring themes from the stories of loyalty she was hearing.

“I used the public wall outside my office to post all the results from interviews. I used poster boards and stuck emails, insights, and the worksheets I had completed up there. Having a big mess of everything I was learning actually solicited more information from colleagues that was useful in the process.”
Toolkit #3

How do I turn big challenges into a piece of cake?

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<td>Already having strong research on your members is what makes the tools in this section effective. For tools on research and learning from members, see Toolkit #2.</td>
<td>Confusing</td>
</tr>
<tr>
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How do I turn big challenges into a piece of cake?

You’re a big thinker and want to address big challenges—but many challenges can feel overwhelming at first. This toolkit will help you break them down into bites you can chew. You’ll use what you’ve learned from members to identify the key issues.

**Members are experts.**
Framing a clear challenge is about adopting your members’ perspective for a day. You are an expert in your field. You’ve been working for years to understand the ins and outs of credit unions. But human-centered design challenges experts to adopt a beginner’s mindset and understand the needs of members by talking directly to them! It can feel scary to make members central but we’ve found that letting go of these assumptions produces better outcomes in the long run. This approach inspires powerful connections that your members will appreciate and enjoy.

**Approach challenges with a beginner’s mind.**
Letting go of assumptions about your members helps turn what you heard into new insights. Perhaps you’ve been working for years in credit unions. But, for truly innovative insights, it’s key to have a beginners eye. Beginner’s mind means approaching your problem as if you knew nothing about it. Clearing out bias and assumptions will help you see out of the box in surprising ways.
How do I turn big challenges into a piece of cake?

CHELSEA ROSTY
Credit Union Innovation Fellow
VP Marketing and Communications
NuVista Credit Union

CHELSEA’S CHALLENGE
How might we bring our whole selves to work and become accountable to ourselves as part of the NuVista family?

Chelsea's challenge started with changing the culture of her entire organization. Over time she narrowed this into something achievable. By focusing on encouraging her team to embrace their work beyond their job descriptions, she helped them tap into their purpose. Chelsea led by breaking down her challenge into steps that were so small and transparent, it wouldn't make sense not to do them as a team.

“I’m going to say ‘Hey here’s a really big problem that we have. Everybody, let’s talk about it.’ And I work within my department... to really start breaking down walls and making it more transparent.”
How do I turn big challenges into a piece of cake?

**Identify themes**

Take a good long look across your interviews. Is there a compelling insight you heard again and again? A consistent problem members face? What feels significant or surprising?

1. **Write your learnings and quotes on Post-its.** This will make it easy to move them around while organizing your learnings.

2. **Identify categories.** Move the most compelling, common, and inspiring quotes, stories, or ideas to a new place and sort them into categories.

3. **Look for patterns.** Move the Post-its around as you continue grouping. The goal is to identify key themes and then to translate them into opportunities for problem-solving.

4. **Take your time.** Arrange and rearrange Post-its until everyone is satisfied that the clusters represent rich opportunities solutions.

**CASE STUDY**

**HOW CHELSEA USED RESEARCH TO PINPOINT THEMES** As Chelsea reviewed her notes, the story of needing a different culture at work kept reappearing for her staff. She saw a common thread of employees wishing for a different day-to-day.

“Why can’t [work] be surprising, delightful, more conducive to people’s lifestyles now?”
How do I turn big challenges into a piece of cake?

Pinpoint your members’ needs

Complete the user needs worksheet before moving to Toolkit #4 — Brainstorm. If you learn something new, you can always come back to update it later.

1. **Draw on learnings to write a profile of your target members.** Using themes and the patterns that unite you members, add details that make your users come to life, like names, hobbies, values, and hopes.

2. **Add a statement of their needs.** Be simple and precise.

3. **Add an insight.** Draw on your learnings from step 1 to reveal deeper emotional reasons that motivate users.

**FOR EXAMPLE**

**USER** New members who are taking out their first loan

**NEED** need ways to access real-time information about their loan balances

**INSIGHT** because waiting for monthly statements makes them anxious about their future.

**CASE STUDY**

**HOW CHELSEA PINPOINTED HER USER NEEDS WITH A CLEAR STATEMENT** Chelsea developed this user needs statement, which allowed her to craft a powerful challenge framing question that became the source of inspiration.

**USER** NuVista employees

**NEED** need a place to collaborate

**INSIGHT** because they crave inspiration, emotion, and connection in their day to day.
Frame challenges as opportunities

Find opportunities for problem solving with a “How Might We” question.

We use this format because it suggests that a solution is possible. A properly framed How Might We doesn’t suggest a particular solution, but gives you the perfect launchpad for innovative thinking and brainstorming. This is one of the hardest parts of the process, and it’s more art than science. Don’t be afraid to spend some time on this step.

1. **Start by rephrasing the user needs statements you created.** Try adding “how might we” at the beginning to turn them into questions. If your insights suggest several How Might We questions, that’s great.

2. **Does your question allow for a variety of solutions?** If it doesn’t, broaden it. You can test your question with a person from outside your process to see if they can come up with lots of ideas quickly.

3. **Make sure that your How Might We questions aren’t too broad.** A good How Might We should give you a narrow enough frame to let you know where to start your Brainstorm.

**FOR EXAMPLE**

- How might we get members to start savings accounts?

**CASE STUDY**

Here’s how Chelsea’s “How Might We” statement drove towards ultimate impact and took into account the context of her end users. She used it to frame challenges she had found at NuVista as opportunities for new solutions.

“How might we bring our whole selves to work and be accountable to ourselves as part of NuVista family?”
# Toolkit #4

How do I bring fresh thinking into my credit union?

**WHAT WILL I LEARN?**

- Prepare for a brainstorm
- Facilitate a brainstorm

**WHEN DO I USE THIS?**

Before you brainstorm, make sure you have a clear “How Might We” framing question for your challenge. See Toolkit #3.

**HOW WILL THIS FEEL?**

😊 Inspiring Creative
How do I bring fresh thinking into my credit union?

Creativity is everywhere in credit unions. Here’s how to unlock the creative potential in yourself your team, and your whole credit union.

**Start with small acts of creativity.**

When we first started working with credit unions, a lot of people didn’t see themselves as creative people. But when we asked about their work, we found that they were enacting creative ideas and solutions on a daily basis. From new creative spaces to amazing financial literacy initiatives, credit unions are innovative. (Yes, even yours).

The key to coming up with creative solutions to big problems is diving in and starting small. If you have the confidence to try something tiny in a new way, the effects of your small acts of creativity will begin adding up. It all begins with creative confidence—the ability to make leaps, trust your intuition, and test solutions that you haven’t totally figured out yet.

**Have the courage to share your ideas.**

Creative ideas often come from building on the ideas of others. You never know when letting somebody else look under the hood of your ideas will spark a new and exciting synergy—like when one of the fellows’ colleagues suddenly shouted “bacon!” during a brainstorm and it led to a new idea about incentives for members using ATMs. Sometimes the things that we create can feel like a precious part of ourselves—they’ve been built with hard work and our expertise. It’s hard to let others review or change them. Opening up your creative process feels hard because it makes you vulnerable, but sharing your work in smalls ways can set you on the path to better collaboration and better ideas.
How do I bring fresh thinking into my credit union?

**CHAD’S CHALLENGE**
How do we best educate/market to our members and employees about new services, specifically, envelope-free ATM deposits?

After participating in a human-centered design style brainstorm, Chad began holding brainstorms and collaboration sessions on a regular basis. He invited employees from across many different teams. This approach generated new ideas for his team, broke hierarchy, and kept multiple stakeholders excited about what he was working on. Since his shift in mindset to a creatively confident and collaborative way of working, Chad has been recognized as one of the most innovative people at his credit union.

“You’ve done your job when instead of people being focused on just their jobs, people just start making stuff up.”
How do I bring fresh thinking into my credit union?

**Brainstorm:** Prepare

Brainstorming may often be thought of as wild and unstructured, but it in fact is a focused activity that involves a lot of discipline. Take the time to set up appropriately in order to get the most out of your session.

1. **Choose a facilitator.** Whether it’s you or a neutral teammate, find someone to make sure every voice is included, and that people follow the brainstorming rules.

2. **Start with a well-defined topic.** Think about what you want to get out of the session. Select several focused brainstorm questions.

3. **Choose an appropriate space.** Reserve a room with sufficient wall space, where participants can comfortably get up from their chairs and move around.

4. **Provide tools to capture ideas.** Gather materials like Post-it notes, markers, paper and snacks. Don’t underestimate the power of sugar in a brainstorming session! (Print the Brainstorming Rules Worksheet.)

5. **Invite a diverse group of people.** Consider involving people who are not part of your team, as they’ll have a fresh perspective. If you can, include six to eight people.

6. **Plan for 5–30 minutes.** Brainstorming sessions can be fast. They tend to grow stale if the last too long. Keep them short to maintain focus and energy.

**How Chad Invited Diverse Points of View to His Brainstorm**

Chad began his first brainstorm by asking a diverse group of individuals to join him in the America First “collaboration room.” He kicked things off by asking his colleagues to help him come up with new solutions for his challenge. It was an easy beginning to a impactful practice.

“I put together a meeting that covered a lot of folks, from operations to fraud.”
How do I build support from my peers?

**Brainstorm: Facilitate**

Brainstorming is a great activity to generate fresh thoughts and new energy. Here’s how to create a safe and positive atmosphere for your brainstorm so your credit union can come up with all kinds of wild ideas.

1. **Present your topic.** Introduce the challenge you are working on. Share some of the exciting stories from your member interviews.

2. **Introduce the rules of brainstorming.** This will set the right tone. *(REFER TO BRAINSTORMING RULES WORKSHEET.)*

3. **Equip everyone for participation.** Give everyone a Post-it pad and a marker. Encourage people to draw and be visual. Ask them to note only one idea per Post-it.

4. **Move one by one.** Post the question you are brainstorming on the wall so everyone can see it. Ask participants to take a few minutes and write down their first ideas before starting as a group. Then facilitate the brainstorm and capture each individual idea. Make sure everyone reads their ideas out loud.

5. **Keep the energy high.** Provide encouragement or alternative topics if the flow of ideas slows down. Switch to a new brainstorm question every fifteen to twenty minutes. Throw out some wild ideas yourself. Remind your team of the rules if needed. Set a goal for how many ideas you want to generate in total. Remember to put your notions of what you think is a good idea to the side.

**CASE STUDY**

**HOW CHAD BROUGHT CREATIVE THINKING TO HIS CREDIT UNION THROUGH STRUCTURED BRAINSTORMS** Chad discovered that giving himself and his team creative space to come up with wild ideas produced the seeds of true innovation.

“Make stuff up and see if that leads to something!”
Toolkit #5

How do I try new ideas without terrifying my boss?

“How within the bounds of what you’re allowed to do...try to get away with something!”
—David Kelley, Founder, IDEO

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<th>WHAT WILL I LEARN?</th>
<th>WHEN DO I USE THIS?</th>
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<tr>
<td>• Make a user experience map</td>
<td>These tools are all about getting your ideas into the real world. The tools in Toolkit #4 will help you come up with new ideas first.</td>
<td>Hands-on Frustrating Scary</td>
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<tr>
<td>• Identify assumptions and questions</td>
<td></td>
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<tr>
<td>• Build a prototype</td>
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How do I try new ideas without terrifying my boss?

Now you’ve got a lot of good ideas—but how do you actually try something new? We know that it can be hard to try out new ideas when there are so many other demands. These tools will help you save time in the long run, get out of your office, try small things, and build towards larger ideas.

**Iterate, iterate, iterate.**

Human-centered design starts from a place of not knowing what the solution to a given design challenge might be. Only by listening, thinking, building, and refining our way to an answer, do we arrive at something that will work for the people we’re trying to serve.

Iteration is important because because nobody gets it right the first time. Or even the second. In fact, getting it right on the first try isn’t the point at all. The point is to put something out into the world and then use it to keep learning, keep asking, and keep testing. When human-centered designers get it right, it’s because they got it wrong first.

**Nothing is too small to test.**

We’ve heard that at credit unions it can feel hard to try something new because it feels like there’s no room for error. Yet, there is room for small-scale experiments. In fact, you may be running experiments without realizing it. Having a prototyping mindset means viewing the world as a giant learning laboratory. There is nothing too small to test—from the words you use to greet your boss in the morning, to the subject lines of your emails, there are a million ways to innovate.
How do I try new ideas without terrifying my boss?

**CASE STUDY**

Scott Scherschligt  
VP of Investment and Insurance Services  
Patelco Credit Union

**SCOTT’S CHALLENGE**
How might we educate members to take control of their finances and build their financial literacy?

Scott’s passion is helping people understand and take control over their finances. At Patelco, his research found that many of his credit union’s own employees lacked basic financial literacy. Scott wondered how could they help members if they didn’t understand their own finances first.

His team dreamed of an ambitious solution to their challenge: a one-day closure to focus on teaching financial literacy to all employees. It was a high-risk, high-reward solution. How would they get buy in from higher levels of management? How could they be sure the idea would work? Scott broke down their assumptions about the solution into tiny, testable chunks in order to learn what worked, what didn’t, and to improve his team’s ideas.

“We’ll visit with some members to actually engage them and talk to them about this idea of shutting down. Member feedback is invaluable to know if they support it or if they think it’s a crazy idea.”
How do I try new ideas without terrifying my boss?

Make a user experience map

A great way to break your concept into bite-sized pieces that can be tested is by creating an experience map: a visualization of the end-to-end experience a user might have with your idea over time.

This will help you connect to the real human at the end of your solution and uncover incentives you might not see when generalizing.

1. **Select a user for your product or service.** Make this person feel real by giving them a name. Write down a few characteristics about them. *(USE THE USER EXPERIENCE MAP WORKSHEET.)*

2. **Visualize the experience that a user will have over time.** How will a user find out about your idea? What will their experience be? How does the experience culminate at the end?

3. **Draw the key moments of the experience.** Rough sketches or cartoons are great. Limit these key moments to six or less.

**CASE STUDY**

**HOW SCOTT AND HIS TEAM BUILT THE USER EXPERIENCE MAP FOR THEIR CONCEPT**

Scott’s team named their user “Patelco Paul”—a 20-something employee with a lot of student loans. The team imagined Patelco Paul’s life—how he got his job, what his workday is like, and how he would hear about the shutdown. Then, they imagined how he would interact with the educational experiences, activities, and mentorship they had brainstormed.

“Our user experience map helped break it down, because there were so many different solutions before.”
How do I try new ideas without terrifying my boss?

**Pick one small thing to build**

For each of the moments in your experience map, you’ll have assumptions and questions.

Will members like the new ATM interface idea? Will teaching tellers financial literacy translate into their being able to teach it to members? In each of your questions you can find something small to test.

1. **Identify key assumptions.** Return to the User Journey Worksheet. For each of the key moments, identify an assumption you’re making that you need to validate for the idea to work. Eg: if your solution is a new app, you might want to make sure that your target users own smartphones and are comfortable doing their banking on them.

2. **Prioritize your top three assumptions.** What are the most critical assumptions you’re making about your idea? Which assumptions would cause your concept to fall apart if they weren’t true? These will be the first ones you test.

3. **Brainstorm how you might test just the most important assumption.**

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**Case Study**

How Scott’s team identified a key assumption: By examining their ideas, they found that they were assuming that employee-facing financial literacy education would be effective at increasing member-facing financial literacy education. The team isolated this small experience so that they could prototype easily.

“Through the prototype I learned that employees were on the same page as the direction we’re heading. They say, ‘It’s about me learning [financial literacy] before I can articulate it.’”
How do I try new ideas without terrifying my boss?

Put something tangible in front of your users

You can prototype just about anything. Choose the form that suits your idea best from the list below.

**CREATE A STORYBOARD.** Using Post-it’s, visualize the complete experience of your idea over time through a series of images, sketches, or even text blocks.

**CREATE A STORY.** Tell the story of your idea from the future. Describe what the experience would be like. Write a news article reporting about your idea.

**CREATE A DIAGRAM.** Map out the structure, network, journey or process of your idea. Try different versions.

**CREATE AN AD.** Create a fake advertisement that promotes the best parts of your idea. Have fun with it, and feel free to exaggerate shamelessly.

**CREATE A MOCK-UP.** Build mock-ups of digital tools and websites with simple sketches of screens on paper. Paste the paper mock-up to an actual screen when demonstrating it.

**CREATE A MODEL.** Put together simple three-dimensional representations of your idea. Use paper, cardboard, pipe cleaners, fabric and whatever else you can find.

**CREATE A ROLE-PLAY.** Act out the experience of your idea in a simple skit. Try on the roles of members and employees and uncover questions they might ask.

**CASE STUDY**

How Scott and his team decided to test their assumptions separately: An entire day of education and time off from regular work is hard to test. The actions they took were small enough that if they didn’t work—no big deal. If they did, they could provide valuable stories and data to help make the case for more resources and support.

*To test if education would be effective, Scott created a five minute video on basic financial literacy and showed it to employees.*
## Toolkit #6

### How do I implement a proven prototype?

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<tbody>
<tr>
<td>• Document progress</td>
<td>These methods help you build momentum from proven prototypes. They work best if you’ve tackled a specific challenge. Go to Toolkit #5 for help building something new.</td>
<td>😊 Motivating Driven</td>
</tr>
<tr>
<td>• Share your story</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Continue to build your learning and working community</td>
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How do I build support for my solutions?

Even after you’ve built a solid prototype, implementing your ideas across your whole credit union can still be challenging. You can assist the evolution by carefully planning next steps, communicating the idea to people who can help you realize it, and documenting the process. Here’s what we’ve found works.

Make innovation deposits.

Your solutions—and their role in your credit union—will develop over time. You picked up this toolkit because you think out of the box. As one of the innovators in the amazing credit union movement, you can help your organization change. Think of the process as making small “deposits” into your credit union’s innovation account. Sometimes your wins will be larger than others—but it’s important to recognize and celebrate success, no matter how incremental. Every brainstorm, each experiment, and every wacky idea helps build your credit union’s capacity to try bigger new things.
How do I build support for my solutions?

Louise’s key insight from her research was that her members had a deep emotional need to feel recognized for their loyalty to Northwest. She built one successful prototype for recognition in an area where she had influence—the call center—but she had a hunch that she had uncovered something that could have a larger impact. She captured her learning from successes to tell compelling stories, build community, and rally resources for her concept and keep the momentum going.

“I was trying to understand, ‘Why do we make the decisions in the first place?’”
How do I build support for my solutions?

**Document progress**

Even subtle signs of progress are important. As you focus in on a particular challenge, even small stories about this process can have a big impact on decision makers.

1. **Track signs of change.** Use the research skills you acquired during the Discovery phase to observe indicators of change over time. Have you noticed different behavior? Have the relationships between people changed? Did you notice comments from your students? Ask questions, listen to stories and take notes and photos.

2. **Share stories.** Arrange reflection meetings with your team. Tell each other stories of your observations. Write down quotes and observations and identify common themes.

3. **Discuss effects.** As a team, reflect on the changes you have noticed. Compare your impressions with initial circumstances. Revisit the learnings from your early discoveries. Consider creating a “before/after” overview.

4. **Show impact to your credit union.** Build an awareness of the changes that have come from your concept. Even if incremental, celebrate with your colleagues and encourage their continued involvement. Your larger credit union will notice how you are bringing value to the community.

**CASE STUDY**

**HOW LOUISE DOCUMENTED HER PROGRESS**

Louise used her wall to post up all of her results. She used poster boards to display emails, survey questions and insights. Documenting her progress helped her see where she had been, but also brought in new support and input.

“Having a big mess with writing all over the wall... and being public solicited more information that was useful.”
How do I build support for my solutions?

Use story to impact decision-makers

Build a narrative. Stories powerfully communicate the experience, impact, and learnings of this process. Craft a story about your experience that can be shared broadly. These prompts can help:

1. **Create an overview.**
   - What “how might we” question did you start out with?
   - How did your question relate to the “people helping people” mission?
   - What member needs did you find out about?
   - How did you respond to what you learned?
   - What did you create?

2. **Talk about interesting experiences.**
   - What was the most surprising thing you learned from a member?
   - What was your most absurd brainstorm idea? The most creative prototype?

3. **Share your impressions.**
   - Which moments of the experience were most rewarding?
   - Which part of the process was most difficult

4. **Use photos and other media to illustrate your story.**

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**SHOWING PROGRESS (INSTEAD OF TELLING)**

Louise decided that showing how she reached her ideas and conclusions was just as important as showing outcomes. To generate buy-in, she invited stakeholders to have a walk-through each phase of her process. Louise showed her research and notes stuck to the wall outside her office, as well as her prototype ideas, impressions, and results for each step.

“I wanted to make sure [my colleagues] knew exactly where all this was coming from so it would make sense.”
How do I build support from my peers?

Continue to build your learning and working community

A network can support the deepening of your practice as a human-centered design champion at your credit union. Build a community where you can share experiences and get advice on your own challenges.

1. **Learn over time.** By now you’ve probably completed at least one design challenge. A deeper understanding of this process comes from repetition. Define a new challenge and bring it to the CREDIT UNION INNOVATION LAB to enable you to make greater impact with your solutions.

2. **Start an internal email group.** Having an internal forum for your community of innovation gurus to communicate can help you build momentum for creativity, support one another through rough patches, and be a great place to share stories and resources that you find helpful. We recommend starting with a small group, but keeping the invitation open to anybody interested in joining.

3. **Plan check-ins.** With your network, agree upon frequency, location, and timing of your visits. Checking in can be virtual or in-person but must be scheduled. Use the meeting dates to help create your own deadlines.

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**SKILL**

**INTERACTIVE**

**30–60 MINUTES**

**3–5 PEOPLE**

**WHAT YOU GET**

A network of designers who can offer advice or serve as a sounding-board with your own challenges

**LAB LINK!**

https://beta-labs.openideo.com/labs/1