CHECKING ACQUIRED | DEPOSIT GROWTH & ACCOUNT ACQUISITION

From Switching to Staying

5 Signals a New Account Is Becoming a Lasting Relationship

What credit unions should watch in the first 90 days

1 Why this matters

- **Loyalty is no longer assumed.**
- **Members may not leave — they may drift.**
- **Account counts do not always reveal relationship strength.**

2 5 signals to watch

1. Direct deposit	One of the strongest signals that an account is becoming primary.
2. Transaction activity	Recurring debit transactions, bill pay, and everyday use indicate relevance.
3. Digital engagement	Frequent logins and feature use show the checking relationship is part the member's daily life.
4. Balance pattern	Growing or active balances often signal increasing relationship value.
5. Evidence of primacy	The account becomes central to how the member manages their finances.

3 The 90-day lens

30 days
Setup and first signs of engagement

60 days
Recurring activity begins to take shape

90 days
Relationship strength or drift becomes more visible

A new checking account is only the beginning. Earning the relationship is the win.