

From Switching to Staying

5 Signals a New Account is Becoming a Lasting Relationship



What community financial institutions should watch in the first 90 days



1 Why this matters


 Loyalty is no longer assumed.	 Consumers 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, bill pay, and everyday use indicate relevance. |
|  | 3. Digital engagement | Frequent logins and feature use show the account is part of 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 consumer manages their finances. |

3 The 90-day lens



 Opening the account is the start. Earning the relationship is the win.

[Request a Checking Growth Assessment](#)