

These are specific behavioral signals that tell you an account is at risk:

- Account is opened but not meaningfully funded
- Debit card is issued but never used
- No direct deposit established after several weeks
- Only one or two initial transactions, then activity stops
- Digital banking login happens once at opening — then doesn't continue
- Balance remains flat or declines
- No additional products, services, or engagement signals appear

What should credit unions look for at 30, 60, and 90 days specifically?

- 30 days — basic setup: Was the account funded? Was the debit card activated? Did the member log in? Did any first action occur beyond the opening deposit?
- 60 days — early repetition: Is behavior beginning to repeat? Debit usage, ACH, bill pay, mobile deposit, recurring patterns?
- 90 days — trajectory: Is the account moving toward primary, secondary, or dormancy?

This window should not be passive — it's when the credit union should be watching behavior and taking action on it

Don't measure everything — focus on behaviors that reveal whether the account is becoming part of the member's financial life. Five categories to watch:

- Funding — Was the account funded early? Does it suggest real intent?
- Direct deposit — Is recurring income flowing in?
- Debit and transaction activity — Is usage becoming routine, not one-time?
- Digital engagement — Is the member logging in and staying connected?
- Relationship quality — Is the account deepening, staying flat, or drifting?

These measures shouldn't just sit on a dashboard — they need to drive the next action

What are practical ways credit unions can close the gap between new account acquisition and long-term member value?

- Start by defining what an activated checking relationship means for your institution
- Build a 30/60/90-day activation plan — not just an onboarding message sequence
- Make direct deposit setup a central part of onboarding, not a secondary ask
- Use behavioral triggers instead of generic follow-up — the action should match where the member actually is in their journey
- Segment new accounts based on activity, not just demographics
- Align marketing, frontline, and operations around shared activation goals — acquisition and activation can't be owned by different teams with different definitions of success
- Track account quality after the campaign ends — not just what opened, but what performed
- Treat acquisition and activation as one connected system, not two separate efforts

Diagnostic: Start with five questions about your last 12 months of checking growth:

- How many checking accounts did we open in the last 12 months?
- What percentage were funded within 30 days?

- What percentage had direct deposit within 90 days?
- What percentage had consistent transaction activity?
- What percentage became primary relationships — and where are accounts dropping off?

The answers will show you where momentum is being lost — and that's where to focus first. You don't have to solve every part of the journey at once. One gap, one focused improvement effort.