

The Deposit Growth Playbook for Community Banks

How disciplined lead tracking and accountability can add millions in new core deposits.



Deposit-tracking is informal

Banks pride themselves on relationships, but most rely on:

- Informal follow-ups
- Individual lender spreadsheets
- Email reminders
- Memory

There is rarely a centralized system that answers key questions:

- Do front line employees know how to spot opportunities?
- How many deposit leads are active?
- Who owns each opportunity?
- When is the next follow-up?
- What is the total deposit pipeline value?
- Which branches produce the most?

As a result, deposits may grow – but not consistently.



What happens without structure

- Leads fall through the cracks
- Branch and commercial teams operate in silos
- Follow-ups slow down
- Leadership lacks visibility
- Growth becomes unpredictable

Most banks assume they have a motivation problem.
In reality, they have a system problem.



The deposit growth equation

Small improvements create big results

Even modest improvement per team member
produces meaningful balance sheet impact.

Consider a community bank with a 5-person team:



If each team member adds \$2M in new deposits
annually through improved structure and tracking,
that's \$10M in incremental core deposits!

(We didn't say the math was hard.)

5 pillars of...

An effective deposit-growth system

- 1 Lead Capture Discipline**
Every deposit opportunity is recorded immediately.
- 2 Clear Ownership**
Each lead has one accountable owner.
- 3 Next-Step Tracking**
Every opportunity has a scheduled next action.
- 4 Leadership Visibility**
Ability to see real-time deposit pipeline reports.
- 5 Cross-Team Collaboration**
Teams learn from and encourage each other.

Most banks operate with one or two. The best implement all five.

Banks that grow deposits consistently...

- Review deposit pipelines weekly
- Set clear activity expectations
- Track referral flow between retail and commercial
- Measure conversions and discuss how they happened
- Hold team members accountable – constructively
- Focus on core deposit growth, not high cost, high rate offers

They do not simply rely on continued performance from their top-level people. They rely on a consistent process to help every customer-facing person get better.

Don't just rely on your best – coach the rest.



Not the right fit

Why traditional CRMs fail community banks

Common outcomes:

- Overly complex setup
- Low adoption
- IT-heavy implementation
- Expensive customization
- Employee resistance

Community banks need:

- Simplicity
- Banker-friendly design
- Fast adoption
- Minimal administrative burden

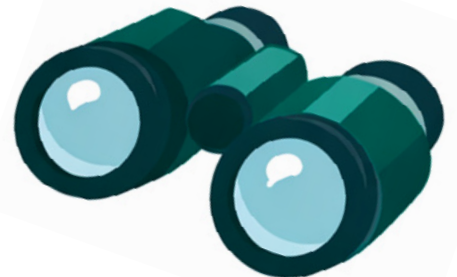
The system must match the culture.



Leadership should be able to see...

- Total active deposit opportunities
- Pipeline value by team member
- Pipeline value by branch
- Stage distribution (new, closed, lost)
- Follow-up strategy
- Referral activity

If leadership can't see clearly, growth depends on unreliable, un-proveable factors.



A practical lead-tracking system should:

- Be implemented in weeks, not months
- Require minimal IT involvement
- Be intuitive for team members and branch managers
- Align with existing sales culture
- Focus only on deposit growth (not unnecessary features)
- Align with bank strategic goals
- Have the full support of bank leadership

If it isn't easy, it won't get used.



A practical next step

RevenueQ

We built a simple deposit growth system designed specifically for community banks! If you'd like to see how this might work at your bank, let's have a chat.

- Lead tracking
- Weekly Reports
- Monthly Meetings
- Staff Training
- Tips & Trends
- Real-time data

[Request Demo](#)

RevenueQ.com | 501.374.2600