



The Deposit Playbook has changed. How can your community bank stay competitive?

Unlock a competitive advantage with exceptional service and bundled banking that connects deposits, lending and card



Is your community bank keeping up with consumers digital expectations?

The age of digitization is no longer on its way; we're firmly entrenched in it. Nearly all (91%) of consumers say mobile and online banking are critical factors when choosing a bank, which is even higher than traditional priorities like security and fraud.¹

It's not just about sleek user interface. It's about offering a level of convenience that consumers have come to expect. If you can order food with the tap of a finger and open your garage door with your smartphone, of course your banking experiences should be just as speedy, simple and seamless. As a result, community banks have a clear imperative: innovate or become irrelevant.

Checking alone can't fuel deposit growth anymore

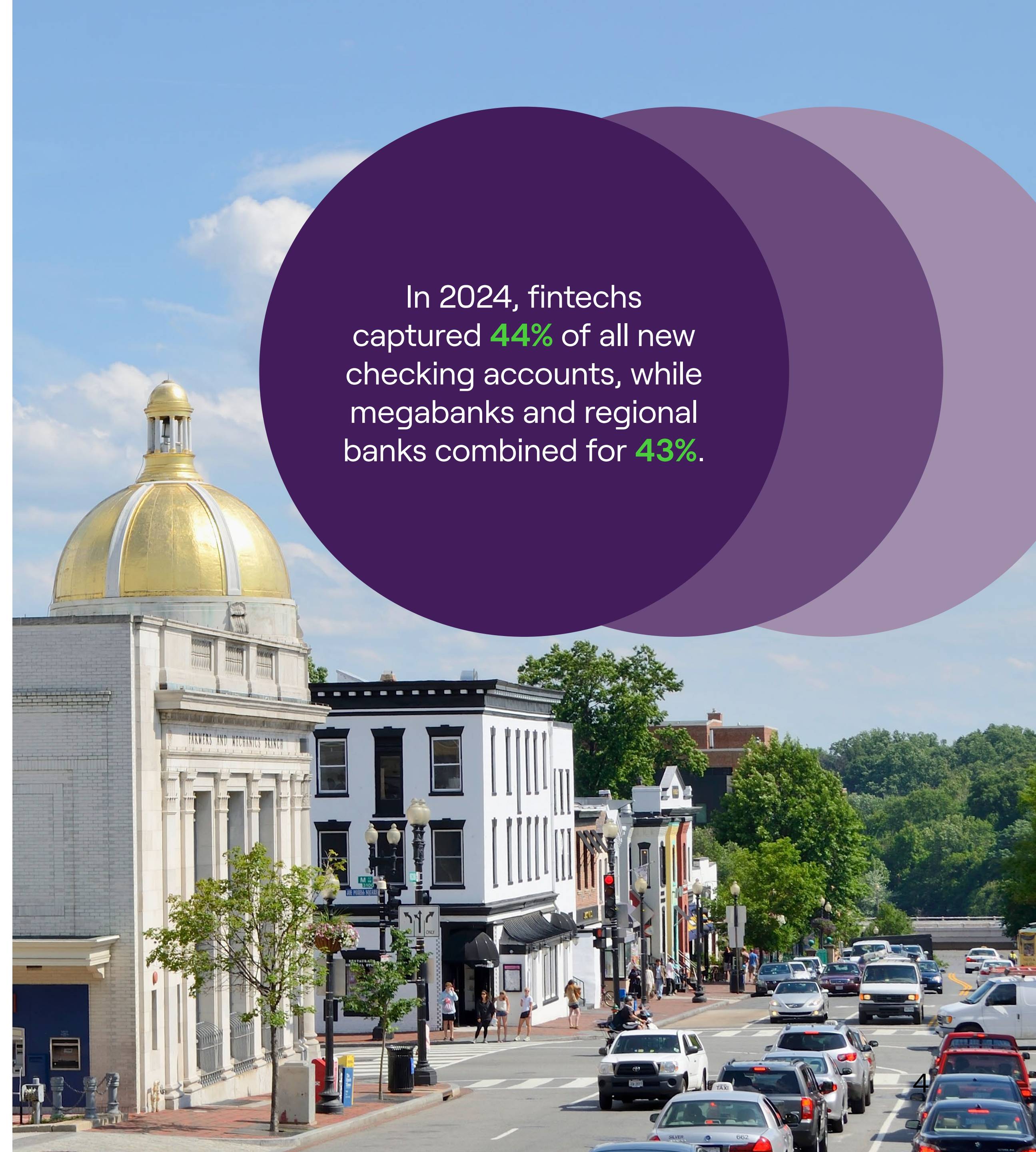
Checking accounts have long been the primary gateway for building deposit relationships. But today, relying on checking alone is becoming a risky strategy.

Consumers are increasingly opening new accounts with megabanks and fintechs that promise fast, seamless digital experiences. In 2024, fintechs captured 44% of all new checking accounts, while megabanks and regional banks combined for 43%. Community banks and credit unions captured just 4% and 5% respectively – a smaller share than in 2023.²

For smaller and mid-sized banks, the implications are significant. As a market share in new checking accounts declines, the ability to grow low-cost deposits declines with it. Over time, this can increase a bank's cost of funds and weaken its competitive position in lending.

The good news is that deposit growth no longer has to rely on checking alone. Banks that expand their approach and create multiple relationship entry points – including lending and credit – can attract new customers, deepen existing relationships, and ultimately drive stronger deposit growth.

Digital lending is increasingly where banking relationships begin and where future deposit growth is won.



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Digital lending solutions offer substantial growth opportunities

Consumer deposits are expected to grow in 2026, but that growth may be sluggish given interest rates, inflation, and GDP.

Mid-market banks can drive new opportunities by offering seamless digital lending. In 2025, the U.S. digital lending market was valued at \$507 billion and continues to expand (Mordor Intelligence, 2025), while over 50% of consumers took their most recent personal or auto loan outside their primary bank (Datos Insights Survey, Q2 2025).

By meeting customers where they are – paying off high-interest credit cards, funding home improvements, covering medical bills, or financing major purchases – banks become the trusted partner for today's credit needs. Frictionless lending drives retention, encourages broader account relationships, and sets the stage for sustained, long-term deposit growth.

Two differentiators give mid-markets an advantage

Part of meeting customers where they are means giving them things megabanks and fintechs can't. Community banks will not be able to immediately match megabanks' and fintechs' offerings – and that's okay. In fact, they shouldn't even try. Instead, the immediate focus should be on two significant gaps in the market: customer service and bundled banking products. Those are two areas where megabanks and fintechs fall short, and where community banks are positioned to shine.

Customer service

While digital experiences play a massive role in consumers' decision to pick one bank over another, they are not the only factor. In fact, in 2023, 39% of banking customers who switched banks did so in search of enhanced customer service.⁴ In 2024, 13% of bank customers said they were likely to switch institutions within the next 12 months, and poor customer service experiences were a significant factor in their decision.⁵

The sheer size of megabanks makes it nearly impossible to offer personalized customer service at scale. And while digital banks may offer customer service via hotlines, email and chatbots, they cannot offer in-person support through a local branch. Community banks, though, have always made in-person interactions and personalized customer service a priority. Traditionally, excellent customer service has been a key differentiator for community banks. But now that we're in the age of digitization, it must be combined with the right digital experience.

Bundled banking products

Nearly half (45%) of U.S. consumers want to take advantage of multiple products and services from a single provider, and the demand for bundled banking is even higher among Gen Z and Millennials.⁶ This is another area where digital banks fall short, meaning the opportunity is there for community banks to jump in and capitalize.



Elevate your digital experience before it's too late

Digital transformation can feel overwhelming, especially for community banks balancing daily operations with evolving customer expectations. The good news: you don't have to do it all at once. Starting small with pre-configured recommendations, intuitive onboarding, and guided workflows make modernizing your digital experience achievable — step by step.

Community banks are often trying to do a lot with a little, and FIS is built to help. Partner with FIS for continuous digital innovation. FIS empowers banks with intuitive product onboarding, automated processes that reduce manual effort, and scalable solutions that support growth without major infrastructure changes. Built-in compliance and fraud controls, security features, and automatic updates help banks operate safely while staying ahead of regulatory requirements.

FIS enables account opening, lending, and card origination, along with marketing and growth opportunities unique to FIS clients, giving banks the tools to attract, retain, and deepen customer relationships — all while reducing operational cost and complexity. Regular feature updates mean banks can innovate continuously without needing extensive in-house development.

By combining digital excellence with top-notch service and the right products, banks transform from transaction processors into trusted partners. And when trust is established, loyalty follows.

Next step: Request a demo today to see how your bank can deliver smarter, more seamless experiences for your customers — without the overwhelm.

[Learn more](#)

Our **technology** powers the global economy across the money lifecycle.



Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



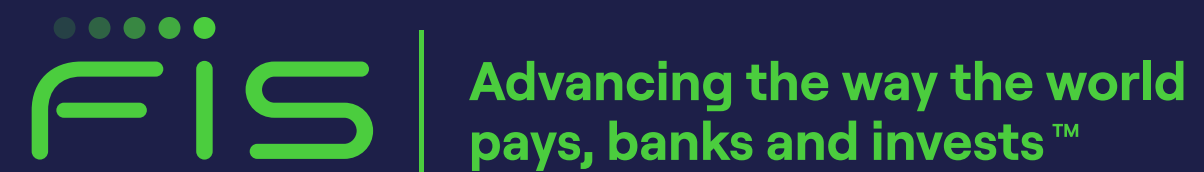
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¹ The Financial Brand, Competitive Digital Services Now Trump Interest Rates, Fees When Consumers Choose a Bank
² Forbes, Why Fintechs Are Beating The Banks In New Checking Accounts
³ Office of the Comptroller of the Currency, Bank Deposit Growth to Remain Sluggish Through 2025
⁴ FIS Amount, Better Together: How to Win the War on Deposits Through Digital Lending
⁵ J.D. Power, Retail Bank Customer Satisfaction Holds Steady but Trust Declines
⁶ PYMNTS, 45% of US Consumers Want Banking Bundles