

DepositLeads Deposit Team Morning SLA
Generated for: Riverstone Community Bank
Deadline: Before noon
Telemetry event: deposit_team_morning_sla_reviewed

Executive readout

Riverstone Community Bank has 30 required morning actions tied to \$120.1M in modeled deposit-team value. Completion

Summary

Required actions: 30
Modeled complete actions: 20
Completion: 67%
Value at stake: \$120.1M
At-risk lanes: 1
Overall status: Watch
First-value promise: 10 minutes

Renewal proof

Daily habit signal: 20/30 morning actions are modeled complete before noon across CBO, BDO, treasury, mortgage, and m
Replaced workflows: CRM-for-deposits, Treasury analytics, Audit binder
Renewal confidence: Watch renewal proof: the workflow is visible, but one or more lanes need manager intervention before
Audit artifact: Deposit Team Morning SLA PDF
Next CDO move: Run the 8:30 huddle against BDO, Treasury, Mortgage, Manager and require proof before noon.

Morning Huddle Command Board

Telemetry: deposit_huddle_command_reviewed
Huddle score: 60%
Open decisions: 10
Value to assign: \$105.1M
Proof due by: Noon
Executive instruction: Do not end the 8:30 huddle until 10 open decisions have an owner, proof artifact, and noon checkpo

Deposit risk - CDO

Command: Name the single largest deposit-risk lane before bankers leave the huddle.
Decision needed: Confirm \$20.3M in executive exceptions and assign the first proof artifact.
Value at stake: \$20.3M
Proof due: Deposit Morning Brief PDF exported or exception owner named before noon.
Route: /app/deposit-morning-brief
Telemetry: core_deposit_command_reviewed

First calls - Market manager

Command: Lock the first-call block and do not let contact-ready operating-account work age past lunch.
Decision needed: Assign 3 untouched first-call actions before the team leaves the room.
Value at stake: \$39.3M

Proof due: Call outcomes logged in Daily Call Queue before the noon checkpoint.

Route: /call-queue

Telemetry: call_logged

Treasury depth - Treasury lead

Command: Attach product depth before any retention call turns into a rate-only conversation.

Decision needed: 6 treasury-fit reviews need ACH, RDC, positive pay, sweep, or merchant next step.

Value at stake: \$25.2M

Proof due: Relationship tradeoff proof attached before rate exceptions are approved.

Route: /opportunities/treasury

Telemetry: relationship_tradeoff_proof_reviewed

Manager approvals - CBO

Command: Clear price, stalled-value, and exception blockers while bankers can still act today.

Decision needed: Resolve 5 manager decisions tied to \$20.3M.

Value at stake: \$20.3M

Proof due: Approve, decline, or reroute every exception before the 3 PM closeout pulse.

Route: /app/execution-assurance

Telemetry: rate_exception_approval_reviewed

Proof pack - CBO

Command: Make renewal proof non-negotiable: every huddle decision needs an artifact and telemetry.

Decision needed: Confirm 15 telemetry requirements are attached to today's deposit work.

Value at stake: \$120.1M

Proof due: Morning SLA PDF, noon rescue evidence, and 3 PM closeout proof ready for Customer Health.

Route: /admin/customer-health

Telemetry: deposit_team_morning_sla_reviewed

8:30 huddle run sheet

0-3 minutes - CDO

Question: Which deposit value is most exposed before noon?

Decision: CBO lane owns \$20.3M and must clear 5 executive exceptions.

Proof: Deposit Morning Brief PDF

Route: /app/deposit-morning-brief

3-7 minutes - Market manager

Question: Which bankers need to call first and log outcomes before lunch?

Decision: 7/10 first-call actions are modeled complete; inspect any untouched contact-ready relationships.

Proof: Daily Call Queue outcome log

Route: /call-queue

7-11 minutes - Treasury lead

Question: Where do we defend balances with treasury depth instead of rate?

Decision: 6 treasury-fit reviews are due before 11:00 AM; attach ACH, RDC, positive pay, sweep, or merchant next step.

Proof: Treasury opportunity queue

Route: /opportunities/treasury

11-15 minutes - CBO

Question: Which manager decisions unblock revenue today?

Decision: Manager reset required: Approve, decline, or reroute pricing and stalled-value exceptions while bankers can still

Proof: Execution Assurance Friday recap

Route: /app/execution-assurance

Noon Deposit Save Checkpoint

Telemetry: noon_deposit_save_checkpoint_reviewed

Checkpoint time: 12:00 PM

Status: Escalate

Committed value: \$14.9M

Rescue value: \$105.1M

Manager move: Before 1 PM, clear 9 missing proof items tied to \$105.1M before the day becomes a rollover.

Proof standard: A save only counts when the relationship has an owner, source-safe customer action, logged outcome, and

Board sentence: \$14.9M is committed by noon; \$105.1M still needs rescue proof, with 4 lanes requiring same-day manager

Executive exceptions - Needs rescue

Owner: CDO

Value: \$20.3M

Missing proof: 1

Noon command: Name the specific balances the bank will defend today and assign a banker-owned next touch before lunch

Proof required: Deposit Morning Brief exception owner, source-safe next action, and noon checkpoint note.

Route: /app/deposit-morning-brief

Telemetry: core_deposit_command_reviewed

First-call outcomes - Needs rescue

Owner: Market manager

Value: \$39.3M

Missing proof: 3

Noon command: Move every untouched contact-ready operating-account call to a banker with capacity and log the outcome

Proof required: Call outcome, next step, contact label, and follow-up date in the Daily Call Queue.

Route: /call-queue

Telemetry: call_logged

Treasury tradeoffs - Needs rescue

Owner: Treasury lead

Value: \$25.2M

Missing proof: 2

Noon command: Attach ACH, RDC, positive pay, sweep, merchant, or payroll routing proof before any retention offer becomes

Proof required: Relationship tradeoff proof and treasury product next step tied to the relationship record.

Route: /opportunities/treasury

Telemetry: relationship_tradeoff_proof_reviewed

Manager approvals - Escalate

Owner: CBO

Value: \$20.3M

Missing proof: 3

Noon command: Approve, decline, or convert every pricing request into a relationship-priced tradeoff with max rate and product

Proof required: Manager decision, pricing ceiling, product tradeoff, and follow-up owner captured before the 3 PM closeout

Route: /app/execution-assurance

Telemetry: rate_exception_approval_reviewed

Noon deposit rescue plan

Noon - CDO

Trigger: 1 executive exception still need proof after the morning huddle.

Rescue move: Pick the balances the bank will defend today, assign a named banker, and require a customer-safe next step

Value at stake: \$20.3M

Proof artifact: Deposit Morning Brief PDF

Route: /app/deposit-morning-brief

Telemetry: noon_deposit_save_checkpoint_reviewed

1:00 PM - Treasury lead

Trigger: 6 treasury-fit reviews are due, but only 4 are modeled complete.

Rescue move: Attach ACH, RDC, positive pay, sweep, merchant settlement, or payroll routing before any rate-only retention

Value at stake: \$25.2M

Proof artifact: Treasury opportunity queue

Route: /opportunities/treasury

Telemetry: relationship_tradeoff_proof_reviewed

2:00 PM - Market manager

Trigger: 3 first-call outcomes are still missing from the operating-account queue.

Rescue move: Move untouched high-value calls to a banker with capacity and log the outcome while same-day follow-up is

Value at stake: \$39.3M

Proof artifact: Daily Call Queue outcome log

Route: /call-queue

Telemetry: two_pm_deposit_rescue_reviewed

3:00 PM - CBO

Trigger: 3 pricing or stalled-value decisions still require manager action.

Rescue move: Approve, decline, or convert pricing requests into relationship tradeoffs with documented max rate and product

Value at stake: \$40.6M

Proof artifact: Execution Assurance Friday recap

Route: /app/execution-assurance

Telemetry: rate_exception_approval_reviewed

3 PM Deposit Closeout Pulse

Telemetry: deposit_closeout_pulse_reviewed

Funded or saved: \$79.9M

Rolled to tomorrow: \$40.2M

Closeout confidence: 67%

Proof due count: 4

Tomorrow first huddle: Tomorrow starts with \$40.2M that did not have enough proof by closeout; assign owner, blocker, and

Board proof: \$79.9M is modeled as funded or saved today, \$40.2M rolls forward, and every closeout row has an owner, pro

Funded or saved today - Confirmed

Value: \$79.9M

Owner: CDO

Proof required: Core posting, account-opened attribution, or banker outcome showing the balance funded, renewed, or sav

Route: /app/deposit-morning-brief

Treasury depth still needed - Needs proof

Value: \$8.4M

Owner: Treasury lead

Proof required: ACH, RDC, positive pay, sweep, merchant, or payroll routing next step attached before rate-only retention

Route: /opportunities/treasury

Manager decisions unresolved - Roll to tomorrow

Value: \$12.2M

Owner: CBO

Proof required: Approve, decline, or convert every price exception into a relationship tradeoff with max rate and product co

Route: /app/execution-assurance

Tomorrow first huddle - Roll to tomorrow

Value: \$40.2M

Owner: Market manager

Proof required: Owner, blocker, next touch, and morning deadline for each unresolved save, funding, or activation item.

Route: /work

Tomorrow Carryover Board

Telemetry: tomorrow_carryover_board_reviewed

Status: Ready for huddle

Carried value: \$40.2M

Owners: 3

First huddle question: What proof was missing on \$40.2M at closeout, who owns each rollover, and what customer-safe ac

CDO instruction: Open /work before the morning queue, assign every rollover to an owner, name the blocker, and require t

Renewal proof: Shows no unresolved deposit-defense value disappears overnight; every rollover carries value, owner, blo

Treasury activation - Treasury lead

Value: \$8.4M

Blocker: Proof was not strong enough by closeout to count the value as funded, saved, or activated.

Tomorrow move: Treasury lead confirms the product next step, customer ask, and implementation owner before 8:30.

Proof due: ACH, RDC, positive pay, sweep, merchant, or payroll routing next step attached before rate-only retention is closed.

Route: /opportunities/treasury

Telemetry required: tomorrow_carryover_board_reviewed, deposit_closeout_pulse_reviewed, deposit_team_morning_slash_reviewed

Manager decision - CBO

Value: \$12.2M

Blocker: The relationship needs a named owner, next touch, and decision path before tomorrow's queue starts.

Tomorrow move: CBO clears the price decision, relationship tradeoff, or explicit decline before the first banker call.

Proof due: Approve, decline, or convert every price exception into a relationship tradeoff with max rate and product commitment.

Route: /app/execution-assurance

Telemetry required: tomorrow_carryover_board_reviewed, deposit_closeout_pulse_reviewed, deposit_team_morning_slash_reviewed

Rolled deposit save - Market manager

Value: \$40.2M

Blocker: The relationship needs a named owner, next touch, and decision path before tomorrow's queue starts.

Tomorrow move: Assigned owner logs the first customer-safe touch and attaches proof before the huddle ends.

Proof due: Owner, blocker, next touch, and morning deadline for each unresolved save, funding, or activation item.

Route: /work

Telemetry required: tomorrow_carryover_board_reviewed, deposit_closeout_pulse_reviewed, deposit_team_morning_slash_reviewed

First huddle reset - Market manager

Value: \$40.2M

Blocker: Closeout value rolled forward without enough same-day proof to protect the weekly deposit plan.

Tomorrow move: Open /work first, assign every rollover to an owner, and require blocker plus next touch before the queue starts.

Proof due: Tomorrow huddle note with owner, blocker, next action, due time, and route for each unresolved save or activation item.

Route: /work

Telemetry required: tomorrow_carryover_board_reviewed, deposit_huddle_command_reviewed, deposit_closeout_pulse_reviewed

Friday Deposit Proof Pack

Telemetry: friday_deposit_team_proof_pack_reviewed

Status: Needs CDO proof

Proof value: \$79.9M

Unresolved value: \$145.3M

Confidence: 35%

CFO question: Can we show which deposit balances were funded, saved, activated, carried forward, or deliberately released?

Board sentence: \$79.9M has funded-or-saved proof, \$145.3M still needs CDO proof, and every unresolved dollar has an owner.

Renewal use: Turns daily usage into CFO-safe renewal proof: the bank can show value touched, proof attached, unresolved.

Saved / funded - CDO

Value: \$79.9M

Proof: Core posting, account-opened attribution, balance-stabilization note, or documented retention outcome attached to the value line.

Friday move: Use this as the first board-ready value line only when the proof artifact exists.

Route: /api/reports/deposit-team-morning-sla.pdf

Telemetry required: deposit_closeout_pulse_reviewed, friday_deposit_team_proof_pack_reviewed

Rescue proof - Market manager

Value: \$105.1M

Proof: Noon rescue rows with missing proof count, owner, route, and manager command.

Friday move: Clear or explain every rescue row before the Friday recap is sent to the CFO.

Route: /work

Telemetry required: noon_deposit_save_checkpoint_reviewed, two_pm_deposit_rescue_reviewed, friday_deposit_team_p

Carryover risk - Treasury lead

Value: \$40.2M

Proof: Tomorrow Carryover Board rows showing blocker, owner, next touch, and required telemetry.

Friday move: Convert carryover rows into funded, saved, treasury-activated, or explicit release decisions.

Route: /work

Telemetry required: tomorrow_carryover_board_reviewed, deposit_huddle_command_reviewed, friday_deposit_team_pro

Manager narrative - CBO

Value: \$105.1M

Proof: One CFO-ready sentence explaining what changed, who acted, what remained unresolved, and what the bank will o

Friday move: Approve the recap narrative before it becomes board or renewal proof.

Route: /admin/customer-health

Telemetry required: friday_deposit_team_proof_pack_reviewed, deposit_team_morning_sla_reviewed, renewal_proof_boa

Morning work lanes

CBO - On pace

Due by: 7:45 AM

Action: Open Deposit Morning Brief and clear risk exceptions before banker queues start.

Proof route: /app/deposit-morning-brief

Actions: 4/5

Value at stake: \$20.3M

Proof artifact: Deposit Morning Brief PDF

Telemetry required: deposit_morning_brief_opened, core_deposit_command_reviewed, deposit_defense_sla_reviewed

BDO - Watch

Due by: 10:30 AM

Action: Work the first contact-ready operating-account calls and log outcomes before lunch.

Proof route: /call-queue

Actions: 7/10

Value at stake: \$39.3M

Proof artifact: Daily Call Queue outcome log

Telemetry required: daily_queue_opened, call_logged, crm_stage_updated

Treasury - Watch

Due by: 11:00 AM

Action: Review high-fit treasury relationships and assign product next steps.

Proof route: /opportunities/treasury

Actions: 4/6

Value at stake: \$25.2M

Proof artifact: Treasury opportunity queue

Telemetry required: treasury_fit_reviewed, relationship_switch_packet_opened, proposal_sent

Mortgage - Watch

Due by: 11:30 AM

Action: Pull purchase, refi, construction, and mover signals into today's outreach plan.

Proof route: /opportunities/mortgage

Actions: 3/4

Value at stake: \$14.9M

Proof artifact: Mortgage signal queue

Telemetry required: mortgage_signal_reviewed, meeting_brief_created, crm_stage_updated

Manager - At risk

Due by: Noon

Action: Approve, decline, or reroute pricing and stalled-value exceptions while bankers can still act today.

Proof route: /app/execution-assurance

Actions: 2/5

Value at stake: \$20.3M

Proof artifact: Execution Assurance Friday recap

Telemetry required: manager_intervention_reviewed, rate_exception_approval_reviewed, execution_exception_cleared

Compliance and renewal use

This report is an operating-cadence artifact. It documents banker workflow, source-proofed routing, and management follow-up.

A banker should know what to do, who owns it, what proof will exist, and which telemetry protects renewal within 10 minutes.