

# Deposits and Withdrawals- Building Trusted Relationships

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**Our personal actions develop or break trust in our relationships.** In relationships, we have what Stephen Covey refers to as an emotional bank account. We all know how our regular bank account works. We make deposits, save up money, and when we need that money later, we withdraw it. An emotional bank account is an account of trust instead of money. It's an account based on how safe you feel with another person.



What are deposits and withdrawals in relationships? They are trickier than the deposits and withdrawals you make at a bank. If I go to a bank teller with \$100 to deposit, the bank makes a deposit of \$100. Both of us know exactly what the account balance is. The currency involved in an emotional bank account is valued differently – instead, it's the person with whom you are interacting who gets to decide on the value that deposit. And you may be surprised at how differently each party in the transaction declares that value.

Here's a personal example – many years ago, my late wife, Ardy, came home from church after she had sung a solo in front of the congregation. I told her a talent agent called and wanted to sign her to a singing contract. My intent was to compliment her on her singing. I thought I was making a \$100 deposit. She walked through the kitchen and didn't say anything.

Later she informed me that she did not appreciate the comment. Because she knows about the emotional bank account, she informed me I had made a \$250 withdrawal. She did not perceive what I thought was a sincere compliment. What do you think happens when I think that I have made a positive deposit when I actually made a withdrawal? And what if things are already overdrawn? That's right, things start bouncing.

There's an interesting realization that hit me like a 2x4 across the forehead: **We judge ourselves by our intent, but we judge others by their actions.** I had the intent to compliment my wife. Her perception was that I was insincere and insensitive. That was her reality. And since my emotional bank account lives with her, a withdrawal was made.

Let's start with the top 10 examples of what generally would safely be thought of as "deposits" that you can make

- 1) Listening while seeking to understand
- 2) Making and keeping promises
- 3) Acts of kindness
- 4) Courtesies
- 5) Looking out for the other person's interests,
- 6) Clarifying expectations
- 7) Loyalty to people who are absent
- 8) Sincere apologies
- 9) Receiving feedback
- 10) Apologizing when we make a withdrawal.

**When you've made lots of deposits toward your most important relationships** (spouse/partner, children, work colleagues and friends) **your communication is almost effortless.** You can be yourself, and others understand and appreciate you. Then, when you make an unintentional mistake, you draw on that reserve and the relationship still maintains a solid level of trust.

So – what are some examples of **withdrawals**? Here are a few that you can recognize in your own behavior:

- 1) Not listening
- 2) Breaking promises
- 3) Being unkind and discourteous
- 4) Looking out only for your own interests
- 5) Violating expectations
- 6) Disloyalties
- 7) Conceit
- 8) Arrogance
- 9) Not receiving feedback
- 10) Ignoring the facts that you made a withdrawal.

When you are disrespectful, sarcastic, unreliable, break promises, or ignore others, your emotional bank account becomes overdrawn because you have jeopardized the trust level. When the trust level is low, you must be even more careful not to take the relationship into an even **more** negative place.

While we do not always have control over whether an activity will be considered a deposit or a withdrawal, we do have control over whether we're trying to make deposits into the emotional bank accounts of the people with whom we interact.

According to Covey, the first step in making deposits is to "*Seek first to understand and then be understood.*" This is about honestly listening to the other person and showing interest in what they have to say over making sure you make your point. When you focus on the other person's feelings and ideas, you'll definitely be on the path to making depositing into your emotional bank account.

What deposits and withdrawals do you make?

Deposits I make to others (Be sure to verify this)	Withdrawals I might make (You can verify this too)

Deposits others make to me (You can share this)	Withdrawals that others make with me