

CUNA  
**Staff Salary  
Report**

Less than \$50 million in assets  
2022-2023

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**Prepared by:**

Dayna Johnson Schmitt, product manager

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# Survey methods and regions

This report summarizes the results of a survey conducted by CUNA in Madison, Wis., between February and April, 2021.

In February, CUNA sent questionnaires to the Human Resource (HR) professionals and/or CEOs/managers in 4,479 credit unions with \$1 million or more in assets. This number includes 2,033 with \$1 million to \$50 million in assets. An online version of the questionnaire was available as well.

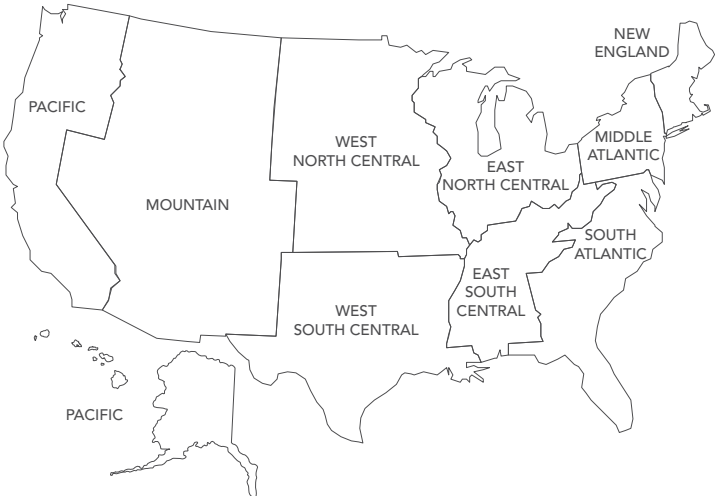
By the April cutoff date for inclusion in the report, CUNA had received 388 responses from credit unions with assets of \$1 million to \$50 million - the group of focus for this study.

The data was weighted to adjust for the over- or under-representation of credit unions in any individual asset category.

Weighting is a standard survey analysis procedure designed to increase the reliability of the survey results. It ensures that the results aren't biased by a specific category of credit unions.

Because the sample was limited to credit unions with assets between \$1 million and \$50 million, all references to "credit unions" in the report refer to that universe of credit unions.

Based on a sample of 388 respondents, the maximum sampling error for the overall percentages is  $\pm 4.00\%$  at a 95% confidence level. That is, in 95 of 100 similar samples, the overall percentages would fall within 5.00 percentage points of those presented in the data tables.



**REGIONS**

- Northeast = New England (ME, NH, VT, MA, RI, CT); Middle Atlantic (NY, NJ, PA)
- Midwest = East North Central (OH, IN, IL, MI, WI); West North Central (MN, IA, MO, ND, SD, NE, KS)
- South = South Atlantic (DE, MD, DC, VA, WV, NC, SC, GA, FL); East South Central (KY, TN, AL, MS); West South Central (AR, LA, OK, TX)
- West = Mountain (MT, ID, WY, CO, NM, AZ, UT, NV); Pacific (WA, OR, CA, AK, HI)

The statistical tables included in the report examine the information by several variables, including, but not limited to, credit union asset size, number of full-time employees, and U.S. region.

The figure on the previous page displays the various regions and the individual states comprising each one.

Please refer to this information to identify which region your credit union is located in, when searching for any “%” and/or “\$ amount by region” breakdowns.

# Tools to navigate the changing economic landscape

CUNA's trusted economists are here to help you manage credit union operations by exploring the latest U.S. economic trends, forecasts and customized peer-to-peer comparisons. With your CUNA membership, you have **complimentary access to over 30 resources** to help you make strategic decisions for your credit union and members.

## Get monthly updates on:

- The economy and its impact on credit unions
- Credit union operating and financial results
- Economic and credit union forecasts

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Access this library of resources to help you navigate the changing environment.

**Credit unions collectively provided \$13.3 billion in member financial benefits in 2021**



# List of participating CUs

## Alabama

Alabama Law Enforcement CU  
Birmingham City CU  
Covington School FCU  
Health CU  
Nucor EFCU  
Solutions First CU  
SRI EFCU  
The Infirmary FCU  
Tuscaloosa VA FCU  
US Pipe Bessemer EFCU  
WCU Credit Union

## Alaska

Alaska District Engineers FCU

## Arizona

Rim Country FCU  
Winslow School EFCU

## Arkansas

Baptist Health FCU  
Lion FCU  
Little Rock FCU  
UP Employees FCU  
Usem Mena FCU  
VA Hospital FCU

## California

Antioch Community FCU  
Benefit Financial FCU  
Comunidad Latina FCU  
Employees Choice FCU  
Golden Valley FCU  
Inland FCU  
Modestos First FCU  
Mojave Plant EFCU

Novo FCU

Ontario Public EFCU  
Organized Labor Credit Union  
SLO Credit Union

## Colorado

Co-Ne FCU  
Electrical FCU  
Fellowship CU  
One Thirteen CU  
Options Credit Union  
Routt FCU  
School District 3 FCU  
Yuma County FCU

## Connecticut

Bridgeport Post Office FCU  
Lawrence Memorial Hospital EFCU  
New Haven Firefighters CU Inc  
Regional Water Authority ECU Inc  
Stamford Postal EFCU

## Delaware

Priority Plus FCU

## District of Columbia

GSA Federal Credit Union  
Lee FCU

## Florida

Compass Financial FCU  
ECCO CU  
Monroe County Teachers FCU  
My Healthcare FCU  
Ocala Community CU  
South Atlantic FCU

## Georgia

Macon-Bibb Employees Credit Union  
North Main CU  
Regional Members FCU

## Hawaii

Hawaiian Electric EFCU

## Idaho

Pocatello Simplot CU  
St Joe Valley CU

## Illinois

2 Rivers Area CU  
ADM Credit Union  
ASH ECU  
Central Illinois CU  
Chicago Firemans Assn CU  
Clifford Jacobs ECU  
Community Plus FCU  
Decatur Postal CU  
Dupage County ECU  
Elite Community CU  
Ethicon Suture CU  
Financial Partners CU  
Gale Credit Union  
Joliet Firefighters CU  
Joliet Municipal EFCU  
Kone ECU  
Maternity BVM CU  
Paris Hiway CU  
Peoria Postal ECU  
Quad Cities Postal CU  
Quincy Postal ECU  
Riverside Community CU  
Synergy Partners Credit Union  
Western Illinois School ECU

## Indiana

AdvantagePlus of Indiana FCU  
Bluffton Motor Works Franklin Electric ECU  
Central Soya FCU  
Clifty Creek EFCU  
Community Spirit CU  
Concora Wabash FCU  
Fortress FCU  
Jefferson Community FCU  
Link FCU  
Martin County Cooperative CU  
THP FCU

## Iowa

Capitol View CU  
Dubuque Postal ECU  
KAH CU  
Meridian CU  
North Western ECU  
Polk County CU  
Quaker Oats CU  
River Community CU  
The Municipal CU  
United Credit Union  
Waterloo Firemens CU

## Kansas

Bluestem Community CU  
C & R CU  
Central Kansas Education CU  
Cooperative CU  
Eagle FCU  
Enterprise CU  
Morton CU  
Reliance CU  
Topeka Police CU  
Tri-County CU

## Kentucky

KIT FCU  
Louisville Federal CU  
Modern EFCU  
Morehead Community FCU  
Rural Cooperatives CU Inc  
Your Hometown FCU

## Louisiana

Acadian FCU  
Alexandria T and P FCU  
Calcasieu Teachers & ECU  
CF LA CU  
District 58 FCU  
Geismar Complex FCU  
Iberville FCU  
Internal Revenue FCU  
Montell Federal Credit Union  
Morgan City FCU  
Pace Kenner FCU  
South Louisiana Highway FCU  
Valex FCU

## Maine

Monmouth FCU

## Maryland

Baltimore Washington FCU  
Masters Mates and Pilots FCU  
Peninsula General Hosp Med Ctr EFCU  
WSSC FCU

## Massachusetts

Billerica Municipal ECU  
Leominster Employees FCU  
Lincoln Sudbury Town EFCU  
Malden FCU

Manchester FCU  
Marblehead Municipal FCU  
Somerville Municipal FCU

## Michigan

Chippewa County CU  
Detour Drummond Comm CU  
Eastpointe Community CU  
Harbor Beach Community FCU  
Muskegon St Joseph FCU  
Northern Lights Community FCU  
Settlers FCU  
Tri-Cities CU

## Minnesota

Catholic United Financial CU  
FIRST PACE CU  
Latvian CU  
Mower County ECU  
North Memorial FCU  
Northern States Power St Paul CU  
Riverview Credit Union  
Toro EFCU  
Trades and Labor FCU  
Virginia Coop CU  
Wakota FCU

## Mississippi

Ampot FCU  
Choctaw FCU  
Citizens Choice FCU  
Elevator FCU  
HealthPlus FCU  
Mississippi National Guard FCU  
MUNA Federal Credit Union  
Tombigbee FCU

## Missouri

JC Federal ECU  
Joplin Metro CU  
Missouri Baptist CU  
Southeast Missouri Community CU

## Montana

Butte Community FCU  
Family First FCU  
Northwestern Energy EFCU  
SEG FCU  
Tricounty FCU  
Vocal CU  
Wolf Point FCU

## Nebraska

Bakers FCU  
Chadron FCU  
Heartland Area FCU  
KRD FCU  
Nebraska State ECU  
North Platte Union Pacific ECU  
Northeast Nebraska FCU  
Omaha Douglas FCU  
Omaha Public Power District EFCU  
Pioneer Community FCU  
Woodmen FCU

## Nevada

Pahrangat Valley FCU  
Reno City EFCU

## New Jersey

Bergen Division FCU  
First Point FCU  
M & C Menlo Park FCU  
Manville Area FCU

VAH Lyons EFCU  
West Hudson Teachers FCU

## New Mexico

Cuba Credit Union  
High Desert Community CU  
Jemez Valley CU  
U-1st Community FCU

## New York

AFGM Enterprises FCU  
Allegany First FCU  
Alliance Niagara FCU  
Amherst FCU  
Att-Wyo Correctional EFCU  
Boulevard FCU  
Chen-Del-O FCU  
Coxsackie Correctional EFCU  
Division 726 FCU  
Erie County Employees Credit Union  
FASNY FCU  
Finger Lakes Health Care FCU  
Gates Chili FCU  
Gowanda Area FCU  
Griffith Institute EFCU  
IREB FCU  
Local 804 FCU  
Lockport Schools FCU  
Long Island Alliance FCU  
Mamta FCU  
Mt Vernon NY Postal EFCU  
Neighborhood Trust FCU  
Niagara Wheatfield FCU  
Rochester and Monroe Co EFCU  
Rome FCU  
St John United FCU  
Sweet Home FCU

Syracuse Postal FCU  
UHS Employees FCU  
Upstate Telco FCU  
WIT FCU

## North Carolina

Lithium FCU  
TCP Credit Union

## North Dakota

Flasher Community CU  
Med Park CU  
Minot Area Schools FCU  
Postal Family FCU  
University FCU

## Ohio

AllWealth FCU  
Carey Poverello FCU  
Cincinnati Interagency FCU  
Cleveland Police CU Inc  
Community United CU  
DN Community FCU  
Eight FCU  
Emerald CU  
Erie Community FCU  
Genesis Employees CU  
Greater Wayne Community FCU  
HTM Area Credit Union  
Kyger Creek CU Inc  
Latvian Cleveland CU  
Local Union 392 FCU  
Members Choice Credit Union  
Minerva Area Federal Credit Union  
ODJFS FCU  
SCFE CU Inc  
St James Parish CU

## Oklahoma

Arbuckle FCU  
Bison FCU  
OK Members First FCU

## Oregon

Emerald Empire FCU  
Laneco FCU

## Pennsylvania

Allegheny Central EFCU  
Allegheny Valley FCU  
Ambridge Area FCU  
AVH FCU  
Blackhawk FCU  
Clairton Works FCU  
Colfax Power Plant Employees FCU  
CommonRoots FCU  
Consumer 1st FCU  
Corry Jamestown CU  
Erie City Emp FCU  
Fayette County School Employees CU  
Fayette Federal Employees FCU  
First Area FCU  
Fort Ligonier FCU  
Franklin-Johnstown FCU  
Glass Cap FCU  
Irvin Works FCU  
JDMH FCU  
KGC FCU  
Multi-Schools FCU  
PACE Resources FCU  
Post Gazette FCU  
Saint Nicholas FCU  
U F C W Local 1776 FCU  
Vasco FCU  
Your Choice FCU

## South Carolina

Columbia Post Office CU  
Self Memorial Hospital FCU

## South Dakota

Consumers FCU  
Coteau Valley FCU  
Dakota Star FCU  
M-O FCU  
OAHE FCU

## Tennessee

Appliance CU  
CN/IC ECU  
ETMA FCU  
FedTrust FCU  
Greenville City ECU  
Metropolitan Teachers CU  
MPD Community CU  
St Thomas CU  
TSU FCU

## Texas

A New Direction CU  
Andrews School FCU  
Brentwood Baptist Church FCU  
Brownsville City EFCU  
Central Texas Teachers CU  
Common Cents CU  
Concho Valley CU  
Corner Stone CU  
Fannin Co Teachers FCU  
Germania CU  
H and H FCU  
Highway District 2 CU  
Highway ECU  
IBEW Community FCU

Lefors FCU  
Local 24 EFCU  
Mid-Tex FCU  
Oak Cliff Christian FCU  
Pie CU  
Refugio County FCU  
Seagoville FCU  
St Lukes Community FCU  
Texas Assn of Professionals FCU  
Texas Community FCU  
THD District 17 CU  
Txdot Credit Union  
Union Pacific ECU  
VATAT CU  
Wichita Falls FCU  
Yoakum County FCU

## Utah

CUP FCU  
San Juan CU  
Utah Prison ECU  
Varex FCU

## Vermont

Members 1st CU

## Virginia

Augusta County FCU  
Hampton Roads Educators CU Inc  
Kraftsman FCU  
Mountain Empire FCU  
PFD Firefighters CU

## Washington

Blue Mountain CU  
CALCOE FCU  
Longshore FCU

## West Virginia

CCMH FCU  
CHA TEL FCU  
CHHE FCU  
Clarksburg Area Postal EFCU  
Marion County School EFCU  
Mercer County WV Teachers FCU  
Natrium Employees FCU  
OCPS FCU  
United Hospital Center FCU

## Wisconsin

Athens Area Credit Union  
Avestar Credit Union  
Bay Shore Credit Union

Brantwood Credit Union  
Compassionate Care CU  
County City Credit Union  
First Choice Credit Union  
Golden Rule Community  
Credit Union  
Holy Family Memorial CU  
Lakewood Credit Union  
Meadowland CU  
Members First Credit Union  
Oshkosh Community Credit Union  
Oshkosh Postal Employees  
Credit Union  
School Employees Credit Union  
Service Credit Union

Teachers Credit Union  
WEA CU  
Wisconsin Latvian Credit Union Inc  
Wisconsin Medical Credit Union

## Wyoming

CITCO FCU  
Guernsey Community FCU

# Key findings

**Mirroring historical patterns, base salary increases at credit unions with assets of \$1 million to \$50 million remain modest relative to those found among their larger-asset credit union counterparts.**

## Salary/wage increases

The vast majority—72% to 78%—of credit unions with assets of \$1 million to \$50 million plan to provide salary/wage increases to at least some of their employees by the end of 2022 (Tables ES-4 to ES-6).

Looking down the road, roughly 71% of credit unions anticipate providing salary increases in 2023 for their CEO, management employees, and/or nonmanagement employees (Tables ES-7 to ES-9).

For credit unions with assets of \$20 million to \$50 million, the percentages planning for such increases stand at 90% to 93%, depending on the employee category.

Overall, the average anticipated 2023 salary bumps hover around 2.6% for all categories. These averages include credit unions that don't plan to raise salaries for employees in 2023. Average anticipated 2023 salary adjustments within each employee category rise as credit union asset size increases.

## Incentives/bonuses

About 54% of credit unions with assets of \$1 million to \$50 million provided some sort of variable pay—bonuses (i.e., after-the-fact rewards for a job well done) and/or incentives (i.e., awards tied to preset performance criteria) to their full-time employees in 2021 (Table ES-12).

The prevalence of variable pay rises with asset size. While less than 19% of credit unions with assets of \$1 million to \$5 million provided some form of variable pay, the figure rises to 79% among those with assets of \$35 million to \$50 million.

Bonuses were more prevalent than incentives by more than a 3-to-1 margin for both management and nonmanagement personnel (Tables ES-10 and ES-11).

### Average 2023 anticipated full-time management base pay increase\*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	0.4
5-10	2.8
10-20	2.2
20-35	3.4
\$35-50	3.2%
<b>Overall</b>	<b>2.7%</b>

### Average 2023 anticipated full-time nonmanagement base pay increase\*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	0.7
5-10	2.6
10-20	2.6
20-35	3.1
\$35-50	3.0%
<b>Overall</b>	<b>2.6%</b>

in assets and at least one full-time employee

## Salary structure

Thirteen percent of credit unions adjusted their salary structures within the first few months of 2022, prior to the data-collection closing period for the study (Table ES-13). An additional 37% made alterations sometime during 2021.

## Formal salary ranges

Overall, 18% of credit unions with assets of \$1 million to \$50 million have formal salary ranges. However, the likelihood of having them is higher among larger credit unions. It stands at 18% among credit unions with \$20 million to \$35 million in assets, and 28% among those with assets of \$35 million to \$50 million (Table ES-14). Meanwhile, about 5% to 18% of credit unions with assets \$1 million to \$10 million have formal salary ranges.

Among credit unions with formal salary ranges, the average anticipated increases for 2023 stand between 2.8% and 3.4% depending on the employee category (Tables ES-21 to ES-23).

## Employment

Nearly 87% of credit unions with assets of \$1 million to \$50 million have at least one full-time employee (Table ES-25).

## Hiring plans

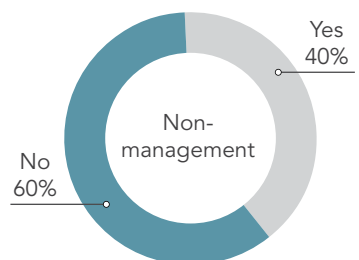
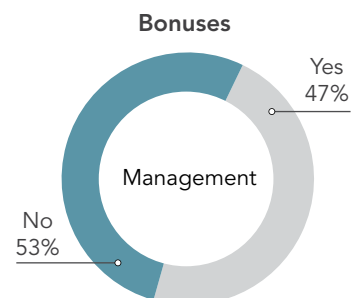
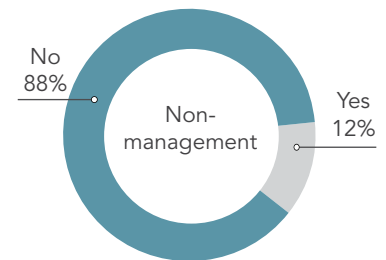
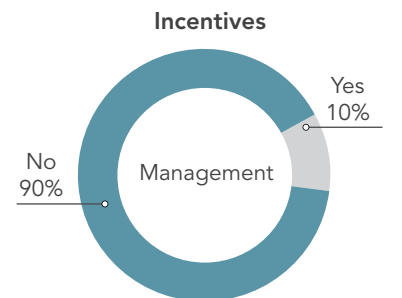
Credit unions with assets of \$1 million to \$50 million continue to have fairly modest hiring intentions.

Just 10% plan to add full-time employees to their payrolls during 2022 (Table ES-28). However, 26% of those credit unions with assets of \$35 million to \$50 million plan to do so.

On average, credit unions plan to add 1.2 full-time employees, with the figure ranging from 0 to 1.4 in each asset size category studied in this report.

Credit unions' anticipated plans for adding part-time staff mirror those related to full-time staff. Only 12% plan to increase their number of part-timers by year's end 2022, with the figure standing

## Provided incentives and/or bonuses to full-time employees by year-end 2021\*



\*Limited to CUs with \$1 million to \$50 million in assets and at least one full-time employee

at 15% among the largest credit unions surveyed.

Find information about credit unions' 2022 hiring plans in Tables ES-27 to ES-29.

### Succession planning

Expect about 13% of CEOs at credit unions with assets of \$1 million to \$50 million to retire in the next two years (Table ES-35).

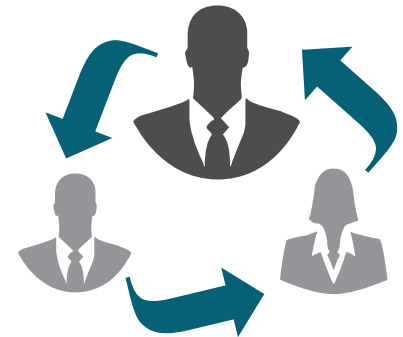
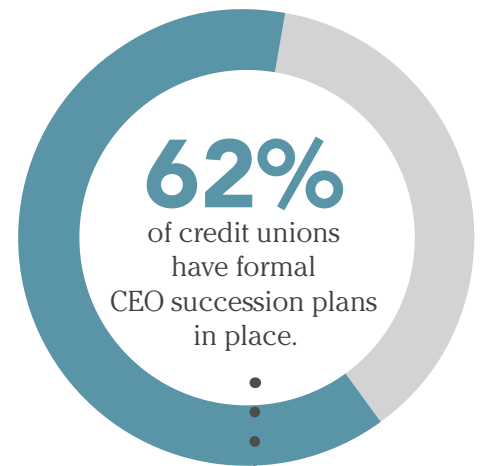
Sixty-two percent of credit unions have formal CEO succession plans currently in place, while an additional 18% expect to establish a plan by year's end 2022 (Table ES-34).

Over half (54%) of credit unions prefer to look from within when replacing their CEOs. Another 34% post the job internally and externally at the same time and give equal consideration to both (Table ES-36).

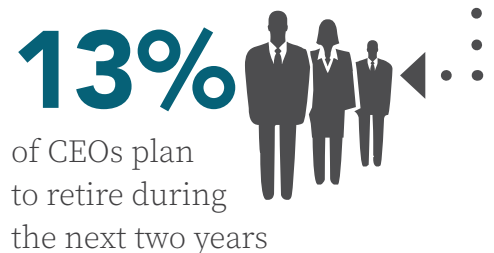
Boards of directors use these CEO succession plans to ensure that their credit union sustains excellence through the transition from one leader to the next.

More detailed information on this topic and the other issues covered in the Key Findings can be found in Tables ES-1 through ES-36.

### Succession planning



18% more plan to develop such plans by year's end **2022**



\*Limited to CUs with \$1 million to \$50 million in assets and at least one full-time employee



## Employees Ask for More in Tight Labor Market

Pre-pandemic credit unions could be compared to the Pied Piper when seeking to attract employees. By offering the right mix of salary and benefits, credit unions could persuade willing workers to join the team.

But as the pandemic winds on, employees are less inclined to dance to employers' tune. Aware of the tight labor market, worn down by stress, and determined to gain more from their working hours, employees are seeking more pay, more flexibility, more input, and more recognition of their contributions.

And when they don't get it from you, they're likely to look elsewhere: a record 4.5 million Americans quit their jobs in March 2022, according to the Bureau of Labor Statistics.

### What's Motivating Workers

A Pew Research Center survey released in March 2022 looked at why Americans quit in 2021. The top reasons were:

- Low pay
- A lack of opportunities for advancement
- Feeling disrespected at work
- Inability to obtain childcare, among households with a child younger than 18

The same study found that those who quit their jobs and were employed elsewhere were likely to have:

- Better pay
- More opportunities for advancement
- More flexibility
- Better work-life balance

**Roughly 1.5 million fewer mothers** with school-age children are working outside the home than before the pandemic.

### What Credit Unions Can Do

Beyond adjusting pay rates to match marketplace demands, credit unions can adopt strategies aimed at nurturing and retaining capable employees. Steps recommended by experts include:

- **Create a coaching environment.** Examine how you assess employee performance and prepare employees for future opportunities. Train managers to coach employees by serving as mentors, asking questions that enhance employee's self-awareness, and exposing employees to new projects and responsibilities.
- **Use development programs to boost skills.** Credit unions are using development programs to help employees learn the skills needed to tackle their next challenge. Simplicity Credit Union, Marshfield, Wis., offers a development program that gives employees the skills to seek new positions; a leadership course developed and led internally to prepare staff to advance to higher management; and 360-degree feedback to help employees identify weaknesses they can address with training.
- **Aim for stronger communication.** Keeping employees informed is the first step toward keeping

them engaged, especially in a hybrid work environment. Provide a regular, reliable pipeline to information through your intranet, emails, meetings, and other communications. CHROME Federal Credit Union, Washington, Penn., has held a daily “morning huddle” at 8:30 a.m. since 2015. Each day a different department or branch shares an example of how they deliver “wow” or “values” moments. CEO Bob Flanyak credits the practice for creating a culture where employees understand that their shared purpose is creating a memorable banking experience for members. A 15-minute “pre-huddle” period lets everyone reconnect, often with laughter.

- **Tell employees when they get it right.** Employee recognition and rewards can boost engagement and retention. Beyond getting a raise, employees want to hear how and when their contributions to the credit union are seen and valued. Encourage managers to provide ongoing, specific feedback and recognition through emails and face-to-face communication, which can use Zoom or another digital channel for remote employees.
- **Offer flexible workplace conditions,** including work-at-home or hybrid positions. The pandemic introduced many employees to the benefits of working from home. A Pew Research Center report issued in February 2022 showed that 61 percent of employees working from home wanted to continue to do so. As you create policies that define which jobs can be performed remotely post-pandemic, set clear standards to define employees’ options. Aim for work-at-home policies that treat similar positions the same way, regardless of manager or department.
- **Understand the childcare crisis.** Roughly 1.5 million fewer mothers with school-age children are working outside the home than before the pandemic, according to the U.S. Census Bureau. That poses a problem for credit unions: A 2019 NCUA report showed women make up 70 percent of the credit union workforce nationwide. Credit unions responded creatively to childcare needs during the pandemic, when many school-age children switched to remote learning at home. To cope, Roswell (NM) Community Federal Credit Union created an onsite day care learning center, with employees using their break time to provide care throughout the day, supplemented by a part-time high school student. The cost and availability of childcare for all ages have remained a challenge. Potential long-term solutions include childcare subsidies or discounts, flexible work schedules, and backup childcare that provides last-minute solutions when employees’ regular care is disrupted.

## More challenges ahead

Credit unions are likely to face more changes as they adapt to a growing number of employees drawn from Generation Z, born between roughly 1997 and 2012. Like the Millennial generation before them, Gen Z employees want an employer that cares about their physical and emotional well-being. They’re also seeking work-life balance; ethical leadership; a diverse and inclusive workplace; and clearly defined workplace expectations, according to separate surveys by Gallup Inc. and Firstup.

Competing for these employees will require credit unions to continue to refine their workplace practices. Like the nimble Pied Piper, credit unions will need to compose a tune that hits the right notes for salary, benefits, training, and culture to draw capable employees.

## The big questions

- **Is** your credit union transparent in communicating pay policies and salaries?
- **Does** your compensation strategy keep pace with the market, and if not, how might you become more competitive to attract and retain employees? What is the timeline to enact change?
- **Do** you budget for retention?
- **What** communication channels do you use in sharing information on compensation? Who is your audience? Do you share total value of compensation in your messaging?
- **To** what extent is employee satisfaction connected to compensation at your credit union? If you don't know, how might you find out?
- **When** was the last time you reviewed your compensation plan and philosophy? Is it time to revisit them? What are you looking for in determining what objectives to eliminate, update, or add?
- **Has** variable pay become increasingly important for the credit union and/or your staff—in both the way you compensate employees, and employee expectations?
- **Are** all employees recognized and acknowledged in organization-wide variable pay compensation? How do bonuses or incentives vary by position?
- **How** does social media contribute to formulation of your compensation plans? Do prospective employees have a good idea what to expect in salary before they interview? Are you prepared to have this kind of conversation during the screening and interview process?
- **What** impact will variable pay have to your credit union's bottom line, and what factors determining business success will influence variable pay?
- **Are** you prepared to meet the starting salaries new graduates are demanding? How might you maintain balance with existing employees concerning compensation?

# Base salaries

The following tables show the 2022 average and median base salaries for different positions.

Please note:

- **Any increases** (or decreases) from year to year are based on the aggregate of all salaries and don't reflect individual wage increases. So do not use these figures to compute annual salary/wage increases.
- **Use actual wage increases** to guide annual pay increase decisions. Find average wage increases for management and nonmanagement employees in the Executive Summary.

## Average and Median Base Salaries - 2022

EXECUTIVE MANAGEMENT	2022 BASE SALARIES	2022 BASE SALARIES
	AVERAGE	MEDIAN
President/CEO/Manager	\$79,310	\$76,010
Executive VP or assistant manager	58,440	57,170
Chief operations officer	53,270	50,000
Chief lending officer	54,780	52,950
Chief financial officer	\$68,370	\$70,000
SUPPORT/MEMBER SERVICES	2022 BASE SALARIES	2022 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
SVP/VP of operations	\$50,570	\$49,840
Member services VP	41,950	41,320
Teller manager/supervisor	\$43,900	\$44,990
NONMANAGEMENT		
Universal employee	\$37,740	\$37,440
Member service representative II/Sr.	35,570	33,880
Member service representative I	30,690	31,000
Head teller	35,430	35,360
Teller II/Sr.	31,460	31,010
Teller I	30,190	30,130
EFT/ACH clerk	38,570	38,560
Executive Secretary/Administrative Assistant	41,160	40,170
Small credit union generalist	\$37,070	\$37,440

<b>LENDING/COLLECTIONS</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>MANAGEMENT</b>		
SVP/VP Lending	\$57,070	\$59,500
Consumer loan VP/manager	52,040	48,470
Collections VP/manager	\$43,440	40,970
<b>NONMANAGEMENT</b>		
Loan officer II/Sr.	\$45,570	\$44,590
Loan officer I	38,800	38,120
Loan processor	33,990	33,140
Loan clerk	34,840	34,820
Consumer loan officer II/Sr.	48,740	48,160
Consumer loan officer I	36,990	34,280
Mortgage Loan Officer II/Sr	58,340	56,170
Collector/adjuster	40,500	42,940
<b>PLASTIC CARDS</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>MANAGEMENT</b>		
Plastic card manager/supervisor	\$39,940	\$36,920
<b>MARKETING</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>NONMANAGEMENT</b>		
Marketing specialist	\$40,620	\$37,990
<b>LEGAL &amp; AUDIT</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>NONMANAGEMENT</b>		
Compliance Officer	\$52,660	\$48,380
<b>ACCOUNTING &amp; FINANCE</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>MANAGEMENT</b>		
SVP/VP of Finance	\$65,340	\$68,070
Accounting manager/supervisor	\$47,210	\$44,400
<b>NONMANAGEMENT</b>		
Accountant	\$45,060	\$45,760
Accounting clerk	\$39,660	\$37,440

<b>BRANCH OPERATIONS &amp; CALL CENTER</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
<b>MANAGEMENT</b>		
Branch manager I	47,580	47,450
<b>PART-TIME POSITIONS</b>	<b>2022 BASE SALARIES</b>	<b>2022 BASE SALARIES</b>
	<b>AVERAGE</b>	<b>MEDIAN</b>
President/CEO/Manager	\$24.29	\$22.00
Executive VP or Assistant Manger	22.93	24.02
Universal employee	17.75	16.00
Teller	14.40	13.07
Member Services Representative	14.81	15.00
Loan officer	21.50	23.17
Loan processor/clerk	17.24	16.00
Accountant	\$20.98	\$19.05



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SVP/VP of operations	170
Member services VP	175
Teller manager/supervisor	180
Universal employee	195
Member services representative II/Sr.	200
Member services representative I	205
Head teller	210
Teller II/Sr.	215
Teller I	220
EFT/ACH clerk	230
Executive secretary/Administrative asst.	235
Small credit union generalist	260

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SVP/VP of Lending	265
Consumer loan VP/manager	270
Collections VP/manager	290
Loan officer II/Sr.	295
Loan officer I	300
Loan processor	305
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Consumer loan officer II/Sr.	325
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Executive VP or Assistant manager	608
Universal employee	611
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Member services representative	617
Loan officer	620
Loan processor/clerk	623
Accountant	626



# Geographic salary multiplier

This is a cost of labor multiplier to help hone in better on the compensation for your particular location. If you are located in or are impacted by the compensation cost of a larger city (that is on the geographic area list) use that multiplier to better interpret the compensation for your situation. If you are not impacted by a city listed, you can apply the state multiplier to hone in better on the compensation in your area.

Here's how to use the cost of labor multiplier:

1. Find the geographic area of interest from the list (geographic areas are listed alphabetically – at state level or at city level)
2. Multiply the base salary for the position by the multiplier listed for that geographic area

Example:

If the base salary is \$35,000 and the multiplier is 0.976 (New Orleans, Louisiana),  $35000 \times 0.976 = 34160$ , so the adjusted salary would be \$34,160 for that position in that geographic area.

State		State		State	
Alabama	0.909	Louisiana	0.901	Oklahoma	0.8815
Alaska	1.177	Maine	1.035	Oregon	1.0945
Arizona	1.025	Maryland	1.1305	Pennsylvania	0.9945
Arkansas	0.9175	Massachusetts	1.185	Puerto Rico	0.769
California	1.218	Michigan	1.0285	Rhode Island	1.1205
Colorado	1.102	Minnesota	1.07	South Carolina	0.916
Connecticut	1.1705	Mississippi	0.8675	South Dakota	0.908
Delaware	1.0395	Missouri	0.9825	Tennessee	0.905
District of Columbia	1.2565	Montana	0.9415	Texas	0.945
Florida	0.9655	Nebraska	0.926	Utah	0.934
Georgia	0.938	Nevada	1.0435	Vermont	1.055
Hawaii	1.1205	New Hampshire	1.0195	Virginia	1.028
Idaho	0.9125	New Jersey	1.1675	Washington	1.1935
Illinois	1.077	New Mexico	0.9605	West Virginia	0.898
Indiana	0.94	New York	1.175	Wisconsin	0.979
Iowa	0.9325	North Carolina	0.93	Wyoming	0.967
Kansas	0.91	North Dakota	0.986		
Kentucky	0.916	Ohio	0.9675		

State	City	Multiplier
Alabama	Alabaster	0.938
	Albertville	0.883
	Alexander City	0.8795
	Andalusia	0.87
	Anniston	0.907
	Athens	0.937
	Atmore	0.892
	Auburn	0.898
	Bay Minette	0.8915
	Bessemer	0.9385
	Birmingham	0.9445
	Boaz	0.879
	Brewton	0.876
	Calera	0.938
	Chelsea	0.937
	Clanton	0.926
	Cullman	0.869
	Daphne	0.8995
	Decatur	0.925
	Demopolis	0.8775
	Dothan	0.8845
	Enterprise	0.8785
	Eufaula	0.8675
	Fairfield	0.9355
	Fairhope	0.8995
	Florence	0.8875
	Foley	0.8905
	Fort Payne	0.882
	Gadsden	0.8775
	Gardendale	0.937
	Gulf Shores	0.892

State	City	Multiplier
Alabama	Hartselle	0.9185
	Helena	0.938
	Hoover	0.9375
	Hueytown	0.937
	Huntsville	0.958
	Irondale	0.9425
	Jackson	0.885
	Jacksonville	0.8975
	Jasper	0.929
	Leeds	0.937
	Madison	0.941
	Millbrook	0.9025
	Mobile	0.907
	Monroeville	0.876
	Montgomery	0.911
	Moody	0.9325
	Moulton	0.916
	Muscle Shoals	0.873
	Northport	0.931
	Opelika	0.8905
	Oxford	0.896
	Ozark	0.87
	Pelham	0.938
	Pell City	0.9205
	Phenix City	0.8875
	Prattville	0.9015
	Rainbow City	0.8815
	Rogersville	0.8785
	Russellville	0.8775
	Saraland	0.9145
	Scottsboro	0.881

State	City	Multiplier
Alabama	Selma	0.8775
	Sheffield	0.875
	Spanish Fort	0.9
	Sylacauga	0.8785
	Talladega	0.878
	Theodore	0.9075
	Troy	0.871
	Trussville	0.9365
	Tuscaloosa	0.93
	Tuskegee	0.8705
	Valley	0.8975
	Vestavia Hills	0.944
	Wetumpka	0.903
	Alaska	Anchorage
Bethel		1.183
Eagle River		1.173
Fairbanks		1.1715
Homer		1.185
Juneau		1.1605
Kenai		1.1875
Ketchikan		1.155
Kodiak		1.196
Nome		1.189
Palmer		1.186
Petersburg		1.1515
Sitka		1.1565
Soldotna		1.185
Thorne Bay		1.1565
Wasilla	1.18	
Wrangell	1.1525	

State	City	Multiplier
Arizona	Anthem	1.0555
	Apache Junction	1.0475
	Avondale	1.062
	Benson	1.0215
	Buckeye	1.0535
	Casa Grande	1.0455
	Chandler	1.058
	Douglas	1.015
	Flagstaff	1.1245
	Florence	1.048
	Fort Mohave	1.0065
	Gilbert	1.053
	Glendale	1.0585
	Goodyear	1.053
	Kingman	1.004
	Lake Havasu City	1.0045
	Laveen	1.0535
	Maricopa	1.0495
	Mesa	1.055
	Oro Valley	1.0195
	Page	1.02
	Payson	1.0045
	Peoria	1.0575
	Phoenix	1.0525
	Prescott	1.007
	Prescott Valley	1.007
	Queen Creek	1.0525
	Safford	1.023
Sahuarita	1.0195	
Scottsdale	1.055	
Sedona	1.016	
Sells	1.0135	

State	City	Multiplier
Arizona	Show Low	1.002
	Sierra Vista	1.0175
	Snowflake	1.0015
	Somerton	1.002
	Surprise	1.053
	Tempe	1.058
	Tolleson	1.053
	Tucson	1.0205
	Willcox	1.0205
	Winslow	1.0015
Yuma	1.0015	
Arkansas	Arkadelphia	0.893
	Benton	0.9285
	Bentonville	0.9545
	Blytheville	0.8925
	Bryant	0.931
	Cabot	0.9365
	Camden	0.8945
	Conway	0.929
	El Dorado	0.893
	Fayetteville	0.964
	Forrest City	0.8905
	Fort Smith	0.904
	Harrison	0.884
	Hope	0.894
	Hot Springs	0.903
	Jacksonville	0.9325
	Jonesboro	0.9165
Little Rock	0.939	
Lowell	0.963	
Magnolia	0.8935	
Malvern	0.8935	
Mena	0.895	

State	City	Multiplier	
Arkansas	Monticello	0.9045	
	Morrilton	0.8975	
	Mountain Home	0.88	
	North Little Rock	0.9375	
	North Little Rock	0.9375	
	Paragould	0.8935	
	Pine Bluff	0.919	
	Rogers	0.9565	
	Russellville	0.8945	
	Searcy	0.8895	
	Sherwood	0.937	
	Springdale	0.9625	
	Texarkana	0.941	
Arkansas	Van Buren	0.912	
	Warren	0.9	
	West Memphis	0.9845	
	California	Alameda	1.2975
		Alhambra	1.218
		Aliso Viejo	1.214
		Altadena	1.218
Alturas		1.1685	
American Canyon		1.238	
Anaheim		1.2145	
Antelope		1.2045	
Apple Valley		1.1925	
Aptos		1.2095	
Arcadia	1.2175		
Arcata	1.1515		
Arroyo Grande	1.187		
Atascadero	1.1875		
Atwater	1.1805		
Auburn	1.2025		
Azusa	1.2175		

State	City	Multiplier
California	Bakersfield	1.194
	Banning	1.19
	Barstow	1.191
	Belmont	1.3755
	Benicia	1.233
	Berkeley	1.3565
	Beverly Hills	1.2205
	Big Bear Lake	1.1915
	Bishop	1.177
	Bloomington	1.1915
	Brawley	1.1665
	Brea	1.212
	Brentwood	1.271
	Burbank	1.219
	Burlingame	1.339
	Calabasas	1.2165
	Calexico	1.1655
	California City	1.1965
	Camarillo	1.2085
	Campbell	1.305
	Canyon Country	1.216
	Capitola	1.21
	Carlsbad	1.204
	Carmichael	1.2055
	Carson	1.2195
	Castro Valley	1.2785
	Ceres	1.185
	Cerritos	1.2165
	Chatsworth	1.2165
	Chico	1.1545
	Chino	1.1955
	Chula Vista	1.2035

State	City	Multiplier
California	Citrus Heights	1.205
	City of Industry	1.221
	Claremont	1.2165
	Clayton	1.2755
	Clearlake	1.1545
	Clovis	1.1765
	Colton	1.194
	Compton	1.2185
	Concord	1.2835
	Corona	1.1935
	Coronado	1.1995
	Costa Mesa	1.2135
	Crescent City	1.151
	Culver City	1.218
	Cupertino	1.3575
	Cypress	1.2125
	Daly City	1.3475
	Danville	1.279
	Davis	1.2055
	Delano	1.194
	Diamond Bar	1.2185
	Downey	1.2185
	Duarte	1.2165
	Dublin	1.2745
	East Palo Alto	1.341
	El Cajon	1.2035
	El Centro	1.1715
	El Dorado Hills	1.2015
	El Monte	1.22
	El Segundo	1.217
	Elk Grove	1.202
	Encinitas	1.2045

State	City	Multiplier
California	Escondido	1.2045
	Eureka	1.1525
	Fair Oaks	1.202
	Fairfield	1.2345
	Folsom	1.202
	Fontana	1.1955
	Foothill Ranch	1.2145
	Fort Bragg	1.1565
	Fountain Valley	1.213
	Fremont	1.313
	Fresno	1.1765
	Fullerton	1.213
	Garden Grove	1.213
	Gardena	1.2175
	Gilroy	1.2905
	Glendale	1.219
	Glendora	1.217
	Gold River	1.207
	Goleta	1.208
	Granada Hills	1.2175
	Granite Bay	1.2025
	Grass Valley	1.1775
	Half Moon Bay	1.341
	Hanford	1.1735
	Hawthorne	1.2185
	Hayward	1.2935
	Healdsburg	1.2195
	Hemet	1.1915
	Hermosa Beach	1.2175
	Hesperia	1.1955
	Highland	1.1945
	Hollister	1.2805
	Huntington Beach	1.2135

State	City	Multiplier
California	Imperial	1.165
	Imperial Beach	1.2
	Indio	1.191
	Irvine	1.2135
	La Habra	1.212
	La Jolla	1.2005
	La Mesa	1.2035
	Lafayette	1.276
	Laguna Hills	1.2125
	Laguna Niguel	1.2125
	Lake Elsinore	1.1945
	Lake Forest	1.213
	Lake Isabella	1.192
	Lakeport	1.1555
	Lakewood	1.2195
	Lancaster	1.218
	Lincoln	1.2025
	Livermore	1.273
	Lodi	1.198
	Loma Linda	1.192
	Lomita	1.2165
	Lompoc	1.2075
	Long Beach	1.2215
	Los Alamitos	1.2115
	Los Altos	1.355
	Los Angeles	1.239
	Los Banos	1.1835
	Los Gatos	1.3045
	Madera	1.1775
	Manhattan Beach	1.221
	Manteca	1.199
	Mariposa	1.1795
	Martinez	1.2775

State	City	Multiplier
California	Marysville	1.1825
	Menifee	1.191
	Menlo Park	1.377
	Merced	1.179
	Mill Valley	1.318
	Millbrae	1.344
	Milpitas	1.3525
	Mission Viejo	1.212
	Modesto	1.185
	Mojave	1.196
	Monrovia	1.217
	Montclair	1.191
	Montebello	1.2175
	Monterey	1.2305
	Monterey Park	1.218
	Moorpark	1.204
	Moreno Valley	1.192
	Morgan Hill	1.2945
	Mountain View	1.394
	Murrieta	1.1915
	Napa	1.2445
	National City	1.2
	Newbury Park	1.208
	Newport Beach	1.217
	Norco	1.1905
	North Highlands	1.2045
	North Hills	1.223
	North Hollywood	1.219
	Northridge	1.217
	Novato	1.335
	Oakdale	1.1855
	Oakhurst	1.1715
	Oakland	1.329

State	City	Multiplier
California	Oceanside	1.201
	Ontario	1.1925
	Orange	1.2125
	Orangevale	1.2025
	Oroville	1.16
	Oxnard	1.2045
	Palm Desert	1.1915
	Palm Springs	1.193
	Palo Alto	1.384
	Paradise	1.156
	Pasadena	1.2375
	Paso Robles	1.191
	Petaluma	1.2595
	Pico Rivera	1.2175
	Placentia	1.212
	Placerville	1.201
	Pleasant Hill	1.275
	Pleasanton	1.2835
	Pomona	1.2185
	Port Hueneme	1.2035
	Porterville	1.1605
	Poway	1.2005
	Rancho Cordova	1.2065
	Rancho Cucamonga	1.1915
	Red Bluff	1.1615
	Redding	1.172
	Redlands	1.1945
	Redondo Beach	1.22
	Redwood City	1.3805
	Reedley	1.1725
	Reseda	1.2165
	Rialto	1.1945
	Richmond	1.3445

State	City	Multiplier
California	Ridgecrest	1.1935
	Riverbank	1.186
	Riverside	1.1925
	Rocklin	1.2025
	Rohnert Park	1.221
	Rosemead	1.2185
	Roseville	1.2025
	Sacramento	1.2025
	Salinas	1.231
	San Andreas	1.186
	San Bernardino	1.192
	San Bruno	1.34
	San Bruno	1.34
	San Clemente	1.2125
	San Diego	1.2015
	San Dimas	1.2165
	San Francisco	1.405
	San Jacinto	1.191
	San Jose	1.382
	San Juan Capistrano	1.211
	San Leandro	1.318
	San Luis Obispo	1.186
	San Marcos	1.1995
	San Mateo	1.3815
	San Pedro	1.217
	San Rafael	1.3265
	San Ramon	1.2765
	Sanger	1.173
	Santa Ana	1.213
	Santa Barbara	1.2125
	Santa Clara	1.3705
	Santa Clarita	1.216
	Santa Cruz	1.211

State	City	Multiplier
California	Santa Maria	1.2125
	Santa Monica	1.224
	Santa Paula	1.2045
	Santa Rosa	1.261
	Santee	1.2005
	Saratoga	1.3025
	Scotts Valley	1.216
	Seal Beach	1.212
	Seaside	1.225
	Selma	1.1725
	Signal Hill	1.2195
	Simi Valley	1.205
	Solana Beach	1.1995
	Sonoma	1.2645
	Sonora	1.181
	Soquel	1.2085
	South Pasadena	1.22
	South San Francisco	1.359
	Stanford	1.303
	Stevenson Ranch	1.216
	Stockton	1.1935
	Sun Valley	1.216
	Sunnyvale	1.389
	Susanville	1.1725
	Sylmar	1.216
	Taft	1.1915
	Tarzana	1.2165
	Tehachapi	1.1925
	Temecula	1.1915
	Thousand Oaks	1.2065
	Torrance	1.22
	Tracy	1.1945
	Tulare	1.166



State	City	Multiplier
California	Turlock	1.19
	Tustin	1.213
	Ukiah	1.1515
	Universal City	1.219
	Upland	1.1965
	Vacaville	1.229
	Vallejo	1.229
	Van Nuys	1.219
	Ventura	1.205
	Victorville	1.1925
	Visalia	1.1655
	Vista	1.201
	Walnut	1.218
	Walnut Creek	1.284
	Watsonville	1.2095
	Weaverville	1.17
	West Covina	1.219
	West Sacramento	1.202
	Westlake Village	1.2035
	Westminster	1.213
	Whittier	1.22
	Wildomar	1.191
	Windsor	1.224
	Woodland	1.2035
	Woodland Hills	1.2175
	Yorba Linda	1.2125
	Yreka	1.172
	Yuba City	1.1765
	Yucaipa	1.1915
	Yucca Valley	1.191
Colorado	Alamosa	0.988
	Arvada	1.134
	Aurora	1.134

State	City	Multiplier
Colorado	Boulder	1.1505
	Brighton	1.1325
	Broomfield	1.1355
	Cañon City	1.028
	Castle Rock	1.1235
	Cedaredge	1.0575
	Centennial	1.134
	Colorado Springs	1.0695
	Commerce City	1.1305
	Denver	1.2325
	Durango	1.0505
	Englewood	1.135
	Erie	1.148
	Firestone	1.0735
	Fort Collins	1.0825
	Fort Morgan	0.9895
	Fountain	1.065
	Frisco	1.1365
	Fruita	1.054
	Golden	1.131
	Grand Junction	1.0475
	Greeley	1.067
	Greenwood Village	1.133
	Gunnison	1.0555
	Highlands Ranch	1.124
	Lafayette	1.146
	Lakewood	1.1405
	Lamar	0.9865
	Littleton	1.1375
	Lone Tree	1.1235
	Longmont	1.1575
	Louisville	1.1495
	Loveland	1.0745

State	City	Multiplier
Colorado	Montrose	1.0585
	Monument	1.06
	Northglenn	1.1335
	Parker	1.124
	Pueblo	1.037
	Pueblo West	1.029
	Rifle	1.096
	Salida	1.0295
	Steamboat Springs	1.131
	Sterling	0.993
	Superior	1.149
	Thornton	1.1365
	Trinidad	0.988
	Westminster	1.1345
	Wheat Ridge	1.1325
	Windsor	1.069
Woodland Park	1.064	
Connecticut	Avon	1.1605
	Berlin	1.1635
	Bethel	1.169
	Bloomfield	1.1615
	Branford	1.1685
	Bridgeport	1.228
	Bristol	1.1655
	Brookfield	1.169
	Cromwell	1.1635
	Danbury	1.1635
	Derby	1.1695
	East Hartford	1.172
	East Haven	1.1745
East Lyme	1.1465	
Enfield	1.153	
Fairfield	1.221	

State	City	Multiplier
Connecticut	Farmington	1.166
	Glastonbury	1.1685
	Greenwich	1.232
	Groton	1.1455
	Guilford	1.1675
	Hamden	1.1785
	Hartford	1.1725
	Manchester	1.174
	Meriden	1.179
	Middletown	1.17
	Milford	1.198
	New Britain	1.169
	New Haven	1.1695
	New London	1.1395
	New Milford	1.151
	Newington	1.1695
	North Haven	1.166
	Norwalk	1.232
	Norwich	1.1555
	Orange	1.169
	Plainfield	1.138
	Plainville	1.1635
	Ridgefield	1.1695
	Rocky Hill	1.166
	Seymour	1.169
	Shelton	1.1975
	Simsbury	1.164
	South Windsor	1.1625
Southbury	1.138	
Southington	1.166	
Stamford	1.24	
Storrs	1.1605	
Stratford	1.2215	

State	City	Multiplier
Connecticut	Torrington	1.146
	Trumbull	1.219
	Vernon	1.1635
	Wallingford	1.171
	Waterbury	1.131
	Waterford	1.14
	Watertown	1.147
	West Hartford	1.1745
	West Haven	1.1785
	Westport	1.228
	Wethersfield	1.1695
	Willimantic	1.1445
	Wilton	1.2295
	Windsor	1.17
	Windsor Locks	1.1525
	Winsted	1.138
Woodbridge	1.171	
Delaware	Camden	0.9935
	Claymont	1.0655
	Dover	0.9935
	Lewes	1.002
	Middletown	1.0675
	Milford	1.001
	New Castle	1.0655
	Newark	1.075
Wilmington	1.0755	
District of Columbia	Washington	1.2565
Florida	Alachua	0.9305
	Altamonte Springs	0.959
	Apopka	0.9625
	Atlantic Beach	0.969

State	City	Multiplier
Florida	Auburndale	0.94
	Bartow	0.9375
	Belle Glade	1.006
	Bellevue	0.92
	Boca Raton	1.0135
	Bonita Springs	0.9695
	Boynton Beach	1.0085
	Bradenton	0.977
	Brandon	0.975
	Brooksville	0.9555
	Callahan	0.979
	Cantonment	0.923
	Cape Coral	0.9705
	Chiefland	0.9075
	Chuluota	0.957
	Clearwater	0.9685
	Clermont	0.9615
	Cocoa	0.956
	Cocoa Beach	0.9575
	Coral Gables	0.9935
	Coral Springs	1.0015
	Crystal River	0.9245
	Cutler Bay	0.986
	Davie	1.0025
	Daytona Beach	0.923
	Deerfield Beach	0.9995
	Deland	0.9125
	Deland	0.9125
Delray Beach	1.005	
Deltona	0.915	
Destin	0.949	
Doral	0.9925	

State	City	Multiplier
Florida	Dunedin	0.962
	Edgewater	0.915
	Estero	0.9715
	Eustis	0.961
	Fernandina Beach	0.9655
	Florida City	0.985
	Fort Lauderdale	1.0075
	Fort Lauderdale	1.0075
	Fort Myers	0.978
	Fort Pierce	0.9595
	Fort Walton Beach	0.9495
	Gainesville	0.931
	Gulf Breeze	0.924
	Haines City	0.9355
	Hialeah	0.9975
	Hialeah Gardens	0.985
	Holiday	0.956
	Hollywood	1.0005
	Homestead	0.985
	Immokalee	1.01
	Indialantic	0.956
	Indian Harbour Beach	0.9565
	Inverness	0.917
	Jacksonville	0.9785
	Jacksonville Beach	0.9765
	Juno Beach	1.0045
	Jupiter	1.013
	Kendall	0.996
	Key West	0.9515
	Kissimmee	0.9605
	Lady Lake	0.9565
	Lake Buena Vista	0.9585
	Lake City	0.907

State	City	Multiplier
Florida	Lake Mary	0.9555
	Lake Wales	0.949
	Lakeland	0.943
	Largo	0.97
	Lauderhill	0.992
	Leesburg	0.956
	Longwood	0.9555
	Lutz	0.964
	Lynn Haven	0.92
	Maitland	0.967
	Marathon	0.944
	Margate	0.9975
	Marianna	0.898
	Mary Esther	0.9565
	Medley	0.9935
	Melbourne	0.961
	Merritt Island	0.962
	Miami	0.9905
	Miami Beach	0.9945
	Miami Gardens	0.9985
	Miami Lakes	0.994
	Miami Shores	0.989
	Middleburg	0.9735
	Milton	0.925
	Miramar	0.999
	Mount Dora	0.9565
	Naples	1.027
	Neptune Beach	0.969
	New Port Richey	0.958
	New Smyrna Beach	0.913
	Niceville	0.949
	North Miami	0.9895
	North Miami Beach	0.9895

State	City	Multiplier
Florida	North Port	0.965
	Ocala	0.9255
	Ocoee	0.9665
	Odessa	0.9635
	Orange City	0.917
	Orange Park	0.979
	Orlando	0.969
	Ormond Beach	0.913
	Oviedo	0.9585
	Palatka	0.912
	Palm Bay	0.953
	Palm Beach Gardens	1.002
	Palm Coast	0.9215
	Palm Harbor	0.971
	Palm Springs	1.0055
	Panama City	0.9225
	Panama City Beach	0.9205
	Pembroke Pines	0.9945
	Pensacola	0.931
	Pinecrest	0.995
	Pinellas Park	0.9605
	Plant City	0.964
	Plantation	1.0055
	Pompano Beach	0.999
	Ponte Vedra Beach	0.96
	Port Charlotte	0.952
	Port Orange	0.919
	Port Richey	0.958
	Punta Gorda	0.9445
	Quincy	0.9315
	Riverview	0.9715
	Riviera Beach	1.0025
	Rockledge	0.9565

State	City	Multiplier
Florida	Royal Palm Beach	1.005
	Ruskin	0.973
	San Antonio	0.958
	Sanford	0.9585
	Santa Rosa Beach	0.9305
	Sarasota	0.9775
	Satellite Beach	0.9565
	Sebastian	0.961
	Sebring	0.928
	Seffner	0.969
	Seminole	0.9685
	Shalimar	0.9545
	South Daytona	0.9185
	South Miami	0.986
	Spring Hill	0.9565
	Starke	0.9085
	Stuart	0.9655
	Sun City Center	0.9655
	Sunrise	0.9925
	Tallahassee	0.9135
	Tampa	0.9695
	Tavernier	0.9555
	Temple Terrace	0.951
	Titusville	0.9665
	Valrico	0.9695
	Venice	0.965
	Vero Beach	0.969
	Wesley Chapel	0.9595
	West Melbourne	0.958
	West Palm Beach	1.016
	Wilton Manors	0.992
	Winter Garden	0.9585
	Winter Haven	0.9475

State	City	Multiplier
Florida	Winter Park	0.969
	Winter Springs	0.9645
	Zephyrhills	0.96
Georgia	Acworth	0.9715
	Albany	0.884
	Alpharetta	0.976
	Americus	0.865
	Athens	0.9125
	Atlanta	0.9895
	Augusta	0.921
	Austell	0.9825
	Bainbridge	0.85
	Baxley	0.85
	Blue Ridge	0.886
	Brunswick	0.919
	Buford	0.9815
	Calhoun	0.8795
	Canton	0.9715
	Carrollton	0.969
	Cartersville	0.968
	Cedartown	0.8805
	Chamblee	0.9695
	College Park	0.973
Columbus	0.8935	
Conyers	0.97	
Cordele	0.865	
Cornelia	0.8755	
Cumming	0.97	
Dallas	0.9705	
Dalton	0.902	
Decatur	0.971	
Douglas	0.8515	
Douglasville	0.977	

State	City	Multiplier
Georgia	Dublin	0.8705
	Duluth	0.971
	Eastman	0.868
	Eatonton	0.8785
	Elberton	0.885
	Evans	0.921
	Fayetteville	0.981
	Flowery Branch	0.9225
	Forest Park	0.97
	Forsyth	0.885
	Fort Oglethorpe	0.91
	Gainesville	0.922
	Garden City	0.945
	Griffin	0.969
	Hampton	0.9695
	Hapeville	0.977
	Hinesville	0.915
	Hiram	0.973
	Jasper	0.9675
	Jefferson	0.8895
Jesup	0.853	
Johns Creek	0.9725	
Jonesboro	0.9665	
Kennesaw	0.971	
Kingsland	0.8615	
LaGrange	0.869	
Lawrenceville	0.972	
Lilburn	0.97	
Loganville	0.971	
Macon	0.896	
Marietta	0.977	
Martinez	0.913	
McDonough	0.9705	

State	City	Multiplier
Georgia	Milledgeville	0.874
	Monroe	0.971
	Morrow	0.965
	Moultrie	0.8475
	Newnan	0.969
	Norcross	0.97
	Oakwood	0.9225
	Peachtree City	0.9835
	Perry	0.9205
	Pooler	0.94
	Richmond Hill	0.94
	Rome	0.9015
	Roswell	0.98
	Sandy Springs	0.985
	Savannah	0.948
	Smyrna	0.9725
	Snellville	0.972
	Social Circle	0.97
	Statesboro	0.8455
	Stockbridge	0.9825
Suwanee	0.9835	
Thomasville	0.845	
Tifton	0.847	
Toccoa	0.8745	
Tucker	0.972	
Valdosta	0.857	
Warner Robins	0.9185	
Waycross	0.856	
Winder	0.9675	
Woodstock	0.9825	
Hawaii	Aiea	1.1135
	Ewa Beach	1.117
	Hilo	1.12

State	City	Multiplier
Hawaii	Honolulu	1.123
	Kahului	1.1365
	Kailua	1.1245
	Kailua Kona	1.114
	Kaneohe	1.1165
	Kapaa	1.1125
	Kapolei	1.127
	Lahaina	1.131
	Lihue	1.1125
	Mililani	1.1135
	Pearl City	1.1165
	Wahiawa	1.113
	Waianae	1.1135
	Wailuku	1.1365
	Waipahu	1.1165
Idaho	American Falls	0.896
	Ammon	0.917
	Blackfoot	0.9005
	Boise	0.933
	Bonnars Ferry	0.9145
	Burley	0.92
	Caldwell	0.9195
	Challis	0.9025
	Chubbuck	0.895
	Eagle	0.922
	Emmett	0.9145
	Garden City	0.9285
	Grangeville	0.901
	Hailey	0.918
	Hayden	0.922
Heyburn	0.9195	
Idaho Falls	0.915	
Jerome	0.9145	

State	City	Multiplier
Idaho	Kuna	0.927
	Lewiston	0.9465
	Meridian	0.928
	Montpelier	0.9045
	Moscow	0.904
	Mountain Home	0.899
	Nampa	0.9205
	Orofino	0.9035
	Osburn	0.9075
	Payette	0.899
	Pocatello	0.893
	Post Falls	0.9305
	Preston	0.8885
	Rathdrum	0.922
	Rexburg	0.9045
	Rigby	0.9055
	Salmon	0.9045
	Sandpoint	0.9115
	Shelley	0.9145
	Star	0.9215
Twin Falls	0.9155	
Weiser	0.894	
Illinois	Addison	1.0995
	Alsip	1.1085
	Alton	1.0345
	Antioch	1.084
	Arlington Heights	1.115
	Aurora	1.1035
	Barrington	1.115
	Bartonville	1.0275
	Batavia	1.076
	Belleville	1.0335
	Bellwood	1.113

State	City	Multiplier
Illinois	Belvidere	1.0215
	Bethalto	1.0425
	Bloomington	1.024
	Bolingbrook	1.0995
	Bourbonnais	1.0215
	Bradley	1.0205
	Bridgeview	1.11
	Broadview	1.11
	Burbank	1.1085
	Calumet City	1.112
	Canton	0.968
	Carbondale	0.9805
	Carol Stream	1.0985
	Cary	1.095
	Centralia	0.9675
	Champaign	1.0175
	Chicago	1.207
	Chicago Heights	1.1135
	Cicero	1.1455
	Collinsville	1.0335
	Columbia	1.0335
	Country Club Hills	1.113
	Countryside	1.141
	Crest Hill	1.1015
	Crestwood	1.112
	Crystal Lake	1.099
	Danville	0.992
	Decatur	1.011
	Deer Park	1.088
	Deerfield	1.0875
	DeKalb	1.08
	Des Plaines	1.118
	Dixon	0.9905



State	City	Multiplier
Illinois	Downers Grove	1.1
	East Alton	1.032
	East Moline	0.9955
	East Peoria	1.0245
	Edwardsville	1.031
	Effingham	0.9685
	Elgin	1.0895
	Evanston	1.1455
	Evergreen Park	1.1155
	Fairview Heights	1.0315
	Forsyth	1.0005
	Frankfort	1.0955
	Franklin Park	1.112
	Freeport	0.995
	Galesburg	0.9725
	Geneva	1.079
	Glen Carbon	1.0435
	Glendale Heights	1.099
	Glenview	1.115
	Godfrey	1.0435
	Granite City	1.034
	Grayslake	1.0855
	Gurnee	1.0855
	Harrisburg	0.9795
	Harvard	1.092
	Herrin	0.976
	Homewood	1.112
	Joliet	1.102
	Kankakee	1.0335
	Kewanee	0.9905
	Lake Forest	1.0855
	Lake Villa	1.086
	Lemont	1.116

State	City	Multiplier
Illinois	Lincoln	0.9655
	Lisle	1.101
	Litchfield	0.9695
	Lockport	1.0985
	Lombard	1.1005
	Loves Park	1.0255
	Machesney Park	1.0325
	Macomb	0.965
	Marion	0.976
	Maryville	1.0425
	Matteson	1.112
	Mattoon	0.9665
	Maywood	1.114
	Midlothian	1.112
	Moline	0.9935
	Montgomery	1.0895
	Morris	1.0935
	Morton	1.014
	Morton Grove	1.1135
	Mount Carmel	0.979
	Mount Prospect	1.118
	Mount Vernon	0.978
	Mundelein	1.086
	Naperville	1.1015
	New Lenox	1.098
	Normal	1.016
	Norridge	1.1135
	North Aurora	1.0765
	North Chicago	1.09
	Northbrook	1.115
	Northfield	1.14
	Northlake	1.112
	Oak Brook	1.1015

State	City	Multiplier
Illinois	Oak Lawn	1.119
	Oak Park	1.1455
	Orland Park	1.114
	Oswego	1.0955
	Ottawa	0.9875
	Palatine	1.11
	Palos Heights	1.112
	Pekin	1.016
	Peoria	1.0205
	Peru	0.9875
	Plainfield	1.101
	Plano	1.0955
	Pontiac	0.966
	Quincy	0.9715
	Rantoul	1.014
	River Grove	1.112
	Riverdale	1.143
	Riverwoods	1.092
	Robinson	0.97
	Rock Island	0.9955
	Rockford	1.0335
	Rolling Meadows	1.111
	Romeoville	1.0985
	Rosemont	1.117
	Round Lake Beach	1.0855
	Schaumburg	1.117
	Shiloh	1.03
	Skokie	1.1455
	South Elgin	1.0865
	South Holland	1.114
	Springfield	1.024
	Sterling	0.999
	Streamwood	1.1135

State	City	Multiplier
Illinois	Streator	0.9875
	Swansea	1.033
	Sycamore	1.0775
	Taylorville	0.9655
	Tinley Park	1.113
	Troy	1.0435
	Urbana	1.0235
	Vernon Hills	1.088
	Volo	1.083
	Warrenville	1.1005
	Washington	1.0155
	Waterloo	1.032
	Waukegan	1.094
	Western Springs	1.111
	Westmont	1.099
	Wheaton	1.103
	Winfield	1.0995
	Wood River	1.0315
	Woodridge	1.098
	Woodstock	1.094
	Yorkville	1.0955
	Zion	1.083
Indiana	Anderson	0.9395
	Attica	0.9165
	Auburn	0.9175
	Avon	0.961
	Batesville	0.902
	Bedford	0.9055
	Beech Grove	0.97
	Bloomington	0.9095
	Brownsburg	0.9595
	Carmel	0.96
	Cedar Lake	0.9625

State	City	Multiplier
Indiana	Chesterton	0.9655
	Clarksville	0.9435
	Columbus	0.941
	Connersville	0.9055
	Crawfordsville	0.9025
	Crown Point	0.9635
	Dyer	0.9625
	East Chicago	0.972
	Elberfeld	0.9235
	Elkhart	0.9625
	Elwood	0.9365
	Evansville	0.9355
	Fishers	0.958
	Fort Wayne	0.9375
	Frankfort	0.9045
	Franklin	0.9595
	Garrett	0.92
	Gary	0.972
	Goshen	0.9575
	Granger	0.9285
	Greencastle	0.9495
	Greenfield	0.9595
	Greenwood	0.962
	Griffith	0.97
	Hammond	0.958
	Hobart	0.963
	Huntington	0.91
	Indianapolis	0.975
	Jasper	0.8995
	Jeffersonville	0.946
	Kendallville	0.9185
	Kokomo	0.9405
	La Porte	0.925

State	City	Multiplier
Indiana	Lafayette	0.9395
	Lawrenceburg	0.975
	Lebanon	0.957
	Logansport	0.903
	Madison	0.909
	Marion	0.9025
	Merrillville	0.9685
	Michigan City	0.9345
	Middlebury	0.963
	Mishawaka	0.93
	Muncie	0.904
	Munster	0.963
	Nashville	0.9585
	New Albany	0.944
	New Castle	0.9035
	New Haven	0.9295
	Newburgh	0.926
	Noblesville	0.9585
	Peru	0.9015
	Plainfield	0.959
	Plymouth	0.904
	Portage	0.965
	Richmond	0.919
	Schererville	0.961
	Sellersburg	0.9505
	Seymour	0.906
	Shelbyville	0.96
	South Bend	0.938
	Terre Haute	0.9065
	Upland	0.8955
	Valparaiso	0.9675
	Vincennes	0.914
	Wabash	0.9005

State	City	Multiplier
Indiana	Warsaw	0.905
	Washington	0.9005
	West Lafayette	0.949
	Westfield	0.9565
	Zionsville	0.9585
Iowa	Altoona	0.9675
	Ames	0.9355
	Ankeny	0.9675
	Asbury	0.917
	Bettendorf	0.946
	Boone	0.882
	Burlington	0.9035
	Cedar Falls	0.919
	Cedar Rapids	0.958
	Chariton	0.8935
	Clinton	0.899
	Clive	0.9735
	Coralville	0.947
	Council Bluffs	0.944
	Davenport	0.954
	Decorah	0.896
	Des Moines	0.9765
	Dubuque	0.909
	Fairfield	0.8995
	Fort Dodge	0.8835
Fort Madison	0.8995	
Grimes	0.9675	
Grinnell	0.8995	
Hiawatha	0.95	
Indianola	0.963	
Iowa City	0.955	
Johnston	0.9735	
Keokuk	0.906	

State	City	Multiplier
Iowa	Marion	0.95
	Marshalltown	0.8965
	Mason City	0.887
	Mount Pleasant	0.9005
	Muscatine	0.8995
	Newton	0.8985
	North Liberty	0.9445
	Oskaloosa	0.8975
	Ottumwa	0.9025
	Pella	0.9035
	Perry	0.947
	Pleasant Hill	0.9715
	Sergeant Bluff	0.9145
	Sioux City	0.9205
	Spencer	0.8805
	Storm Lake	0.899
	Urbandale	0.9675
	Waterloo	0.927
	Waukee	0.97
	Waverly	0.919
West Des Moines	0.969	
Kansas	Andover	0.9185
	Arkansas City	0.8605
	Atchison	0.862
	Bonner Springs	0.976
	Coffeyville	0.8535
	Derby	0.9275
	Dodge City	0.8825
	El Dorado	0.917
	Emporia	0.8655
	Fort Scott	0.849
Garden City	0.883	
Great Bend	0.8665	

State	City	Multiplier
Kansas	Hays	0.8665
	Haysville	0.9185
	Hutchinson	0.871
	Independence	0.8545
	Junction City	0.868
	Kansas City	0.981
	Lawrence	0.901
	Leavenworth	0.9755
	Lenexa	0.9815
	Liberal	0.8735
	Manhattan	0.8735
	McPherson	0.862
	Mission	0.977
	Newton	0.915
	Olathe	0.984
	Overland Park	0.983
	Parsons	0.852
	Phillipsburg	0.8575
	Pittsburg	0.853
	Prairie Village	0.9805
Quinter	0.849	
Salina	0.865	
Shawnee	0.9805	
Shawnee Mission	0.9805	
Topeka	0.9055	
Wichita	0.917	
Winfield	0.8615	
Kentucky	Ashland	0.879
	Bardstown	0.915
	Berea	0.87
	Bowling Green	0.882
	Campbellsville	0.859
	Corbin	0.859

State	City	Multiplier
Kentucky	Covington	0.982
	Crestwood	0.94
	Danville	0.863
	Elizabethtown	0.9025
	Erlanger	0.9775
	Florence	0.9795
	Frankfort	0.8765
	Georgetown	0.9245
	Glasgow	0.851
	Hardinsburg	0.889
	Harrodsburg	0.865
	Hebron	0.993
	Henderson	0.923
	Hopkinsville	0.8895
	Lexington	0.9355
	London	0.858
	Louisville	0.954
	Madisonville	0.879
	Mayfield	0.8775
	Middlesboro	0.849
	Monticello	0.849
	Morehead	0.865
	Mount Washington	0.9515
	Murray	0.876
	Nicholasville	0.9215
	Oak Grove	0.8905
	Owensboro	0.911
	Paducah	0.8775
	Prestonsburg	0.857
	Radcliff	0.914
Richmond	0.8685	
Russell	0.8845	
Russellville	0.86	

State	City	Multiplier
Kentucky	Shelbyville	0.9395
	Shepherdsville	0.9515
	Shively	0.951
	Somerset	0.85
	Winchester	0.925
Louisiana	Abbeville	0.8815
	Alexandria	0.874
	Bastrop	0.8495
	Baton Rouge	0.92
	Bogalusa	0.869
	Bossier City	0.882
	Carencro	0.8905
	Chalmette	0.9495
	Covington	0.936
	Crowley	0.891
	Denham Springs	0.915
	DeRidder	0.8575
	DeRidder	0.8575
	Gonzales	0.9095
	Gretna	0.9435
	Hammond	0.8805
	Harahan	0.938
	Harvey	0.9435
	Houma	0.916
	Jefferson	0.939
Jennings	0.883	
Kenner	0.944	
Lafayette	0.8875	
Lake Charles	0.9135	
Leesville	0.8595	
Luling	0.9225	
Lutcher	0.913	
Mandeville	0.952	

State	City	Multiplier
Louisiana	Many	0.871
	Marrero	0.9435
	Metairie	0.9585
	Minden	0.8615
	Monroe	0.8685
	Morgan City	0.887
	Natchitoches	0.8685
	New Iberia	0.8905
	New Orleans	0.9665
	Opelousas	0.8825
	Pineville	0.861
	Plaquemine	0.9085
	Port Allen	0.9135
	Prairieville	0.91
	Rayville	0.861
	Ruston	0.8515
	Shreveport	0.8905
	Slidell	0.9405
	Sulphur	0.9035
Thibodaux	0.904	
West Monroe	0.8565	
Westwego	0.9395	
Zachary	0.911	
Maine	Auburn	0.9995
	Augusta	1.0035
	Bangor	1.0015
	Bath	1.003
	Biddeford	1.078
	Brunswick	1.027
	Cumberland	1.045
	Falmouth	1.0465
	Freeport	1.046
Gorham	1.047	

State	City	Multiplier
Maine	Houlton	0.985
	Kennebunk	1.077
	Lewiston	1.0105
	Orono	1.0085
	Portland	1.058
	Presque Isle	0.981
	Rockland	1.0135
	Saco	1.0765
	Sanford	1.0655
	Scarborough	1.0495
	South Portland	1.049
	Waterville	1.003
	Westbrook	1.0495
	Windham	1.044
Maryland	Aberdeen	1.1065
	Abingdon	1.11
	Annapolis	1.119
	Baltimore	1.11
	Bel Air	1.104
	Beltsville	1.1975
	Bethesda	1.227
	Bowie	1.1985
	California	1.123
	Cambridge	1.029
	Capitol Heights	1.1975
	Catonsville	1.11
	Charlotte Hall	1.126
	Chevy Chase	1.2235
	Clarksburg	1.222
	Clarksville	1.119
	College Park	1.1985
Columbia	1.1195	
Crofton	1.116	

State	City	Multiplier
Maryland	Cumberland	1.0065
	Denton	1.033
	Derwood	1.222
	Dundalk	1.1105
	Edgewood	1.1065
	Elkton	1.102
	Ellicott City	1.118
	Fallston	1.11
	Forest Hill	1.104
	Forestville	1.2005
	Fort Meade	1.118
	Frederick	1.1575
	Gaithersburg	1.222
	Gambrills	1.117
	Germantown	1.222
	Glen Burnie	1.1175
	Greenbelt	1.2
	Hagerstown	1.0425
	Hanover	1.1175
	Havre de Grace	1.1055
	Hunt Valley	1.1065
	Hyattsville	1.1975
	Kensington	1.2225
	Landover	1.199
	Lanham	1.2
	Laurel	1.197
	Lexington Park	1.1135
	Linthicum Heights	1.115
	Lutherville	1.106
	Millersville	1.118
Nottingham	1.109	
Odenton	1.1175	
Olney	1.2215	

State	City	Multiplier
Maryland	Owings Mills	1.1065
	Pasadena	1.119
	Perry Hall	1.108
	Pikesville	1.107
	Pocomoke City	1.0315
	Potomac	1.2225
	Prince Frederick	1.183
	Randallstown	1.11
	Rockville	1.222
	Salisbury	1.0265
	Silver Spring	1.2235
	Sparks	1.111
	Suitland	1.2005
	Temple Hills	1.1975
	Timonium	1.111
	Towson	1.112
	Upper Marlboro	1.198
Waldorf	1.182	
Westminster	1.1105	
Wheaton	1.2225	
Williamsport	1.0435	
Massachusetts	Acton	1.201
	Adams	1.121
	Amesbury	1.1625
	Amherst	1.1365
	Andover	1.1625
	Arlington	1.2265
	Athol	1.1315
	Attleboro	1.146
	Auburn	1.149
	Bedford	1.2035
	Belmont	1.2255
	Beverly	1.175

State	City	Multiplier
Massachusetts	Billerica	1.201
	Boston	1.262
	Braintree	1.2505
	Bridgewater	1.1625
	Brockton	1.1795
	Brookline	1.254
	Burlington	1.2015
	Cambridge	1.229
	Canton	1.2475
	Chelmsford	1.2035
	Chelsea	1.2545
	Chicopee	1.1375
	Clinton	1.148
	Concord	1.2
	Danvers	1.173
	Dedham	1.2485
	Dracut	1.1995
	East Boston	1.2615
	East Longmeadow	1.136
	Easthampton	1.136
	Everett	1.2265
	Fairhaven	1.143
	Fall River	1.1475
	Falmouth	1.1875
	Feeding Hills	1.138
	Fitchburg	1.1455
	Framingham	1.2085
	Franklin	1.213
	Gardner	1.14
	Gloucester	1.1725
Greenfield	1.1105	
Groton	1.202	
Hadley	1.1355	



State	City	Multiplier
Massachusetts	Hanover	1.162
	Haverhill	1.163
	Hingham	1.182
	Holden	1.1475
	Holyoke	1.1355
	Hopkinton	1.215
	Hudson	1.2045
	Hyannis	1.18
	Lawrence	1.1695
	Leominster	1.1525
	Lexington	1.228
	Littleton	1.2
	Lowell	1.2085
	Ludlow	1.133
	Lunenburg	1.148
	Lynn	1.1785
	Malden	1.2275
	Mansfield	1.1615
	Marblehead	1.169
	Marlborough	1.2085
	Marshfield	1.1635
	Mashpee	1.1825
	Mattapoissett	1.141
	Medford	1.228
	Melrose	1.225
	Methuen	1.159
	Middleboro	1.1605
	Milford	1.175
	Millbury	1.1475
	Milton	1.2505
	Natick	1.205
	Needham	1.2495
	New Bedford	1.1485

State	City	Multiplier
Massachusetts	Newburyport	1.1715
	Newton	1.225
	North Adams	1.115
	North Attleboro	1.1465
	North Reading	1.2045
	Northampton	1.1345
	Northborough	1.15
	Norwell	1.1605
	Norwood	1.249
	Peabody	1.1775
	Pittsfield	1.12
	Plymouth	1.1715
	Quincy	1.253
	Randolph	1.2505
	Raynham	1.1665
	Reading	1.2015
	Revere	1.2505
	Rockland	1.1625
	Salem	1.1815
	Saugus	1.1695
	Scituate	1.1625
	Seekonk	1.1465
	Sharon	1.222
	Shrewsbury	1.1475
	Somerset	1.148
	Somerville	1.2285
	Southbridge	1.154
	Spencer	1.1475
	Springfield	1.1365
	Sterling	1.153
	Stoneham	1.227
	Stoughton	1.224
	Sudbury	1.2075

State	City	Multiplier
Massachusetts	Taunton	1.161
	Tewksbury	1.2
	Townsend	1.207
	Wakefield	1.225
	Walpole	1.248
	Waltham	1.228
	Wareham	1.151
	Watertown	1.2255
	Webster	1.155
	Wellesley	1.238
	West Springfield	1.136
	Westborough	1.1535
	Westfield	1.138
	Westford	1.199
	Westminster	1.1465
	Westport	1.1465
	Westwood	1.2495
	Weymouth	1.253
	Wilbraham	1.139
	Wilmington	1.199
	Winchester	1.2235
	Winthrop	1.245
	Woburn	1.225
	Worcester	1.163
Michigan	Ada	1.0015
	Adrian	0.968
	Albion	1.01
	Allen Park	1.0715
	Alpena	0.95
	Ann Arbor	1.067
	Auburn Hills	1.0655
	Battle Creek	1.018
	Bay City	0.987

State	City	Multiplier
Michigan	Bay City	0.987
	Belding	0.994
	Belleville	1.076
	Benton Harbor	0.996
	Berkley	1.0625
	Berrien Springs	0.9875
	Big Rapids	0.9585
	Birmingham	1.0635
	Bloomfield Hills	1.061
	Brighton	1.063
	Buchanan	0.987
	Burton	1.0135
	Byron Center	1.01
	Cadillac	0.9825
	Caledonia	1.0105
	Canton	1.0745
	Caro	0.97
	Cedar Springs	1.0145
	Center Line	1.0695
	Charlevoix	0.968
	Charlotte	1.0105
	Cheboygan	0.94
	Chesterfield	1.063
	Clare	0.9435
	Clawson	1.0605
	Clinton Township	1.0645
	Coldwater	0.968
	Commerce Township	1.0625
	Comstock Park	1.015
	Coopersville	1.0065
	Corunna	0.9665
	Dearborn	1.079
	Dearborn Heights	1.0765

State	City	Multiplier
Michigan	Detroit	1.082
	East Lansing	1.0185
	Eastpointe	1.063
	Escanaba	0.953
	Essexville	0.9945
	Farmington	1.0675
	Farmington Hills	1.0675
	Farmington Hills	1.0675
	Fenton	1.0145
	Ferndale	1.063
	Flint	1.0215
	Fort Gratiot	1.0675
	Fraser	1.0605
	Freeland	0.985
	Fremont	0.985
	Garden City	1.0715
	Gaylord	0.9415
	Gladwin	0.9415
	Grand Blanc	1.0145
	Grand Haven	0.993
	Grand Rapids	1.0075
	Grandville	0.999
	Greenville	0.9815
	Grosse Ile	1.072
	Hamtramck	1.0765
	Harper Woods	1.0695
	Haslett	1.021
	Hastings	0.9985
	Highland Park	1.0735
	Holland	0.995
	Holly	1.064
	Holt	1.028
	Houghton	0.9615

State	City	Multiplier
Michigan	Howell	1.067
	Hudsonville	1.006
	Ionia	0.994
	Ishpeming	0.9525
	Jackson	1.01
	Jenison	0.9905
	Kalamazoo	0.997
	Kentwood	1.001
	Kingsford	0.954
	Lake Orion	1.064
	Lansing	1.0245
	Lapeer	1.068
	Lathrup Village	1.062
	Lincoln Park	1.075
	Livonia	1.0725
	Lowell	1.0105
	Ludington	0.9615
	Madison Heights	1.063
	Manistee	0.9745
	Marquette	0.948
	Marshall	1.0155
	Marysville	1.065
	Mason	1.0175
	Mattawan	0.99
	Melvindale	1.0725
	Menominee	0.9535
	Middleville	0.9985
	Midland	0.984
	Milford	1.0615
	Monroe	1.015
	Mount Pleasant	0.9635
	Muskegon	0.999
	Negaunee	0.957

State	City	Multiplier
Michigan	New Baltimore	1.062
	Niles	0.988
	Northville	1.071
	Norton Shores	0.9975
	Novi	1.063
	Oak Park	1.063
	Okemos	1.015
	Owosso	0.9665
	Petoskey	0.969
	Plainwell	0.98
	Pontiac	1.07
	Port Huron	1.064
	Portage	0.99
	Ravenna	1.002
	Redford	1.0735
	Riverview	1.067
	Rochester	1.0705
	Rochester Hills	1.0705
	Rockford	1.007
	Romulus	1.069
	Roseville	1.07
	Royal Oak	1.07
	Saginaw	0.994
	Saline	1.06
	South Lyon	1.062
	Southfield	1.0705
	Southgate	1.0715
	Sparta	1.014
	Spring Lake	1.01
	Springfield	1.017
	Sterling Heights	1.071
	Stevensville	0.9875
	Taylor	1.085

State	City	Multiplier
Michigan	Traverse City	0.969
	Trenton	1.0705
	Troy	1.07
	Walker	1.001
	Walled Lake	1.0605
	Warren	1.071
	Waterford	1.07
	West Bloomfield	1.064
	Westland	1.072
	White Lake	1.0625
	Wixom	1.062
	Woodhaven	1.07
	Wyandotte	1.0665
	Wyoming	1.005
	Ypsilanti	1.057
	Zeeland	0.992
Minnesota	Albert Lea	0.997
	Alexandria	0.994
	Andover	1.1
	Apple Valley	1.101
	Arden Hills	1.0935
	Austin	1.01
	Baxter	0.9895
	Bemidji	0.978
	Blaine	1.11
	Bloomington	1.1065
	Brainerd	0.982
	Brooklyn Center	1.105
	Brooklyn Park	1.105
	Burnsville	1.105
	Champlin	1.102
	Chanhassen	1.098
	Chaska	1.1025

State	City	Multiplier
Minnesota	Cloquet	1.0185
	Columbia Heights	1.102
	Coon Rapids	1.11
	Cottage Grove	1.101
	Detroit Lakes	0.98
	Duluth	1.022
	Eagan	1.104
	Eden Prairie	1.1015
	Edina	1.1025
	Elk River	1.102
	Fairmont	0.998
	Faribault	1.001
	Fergus Falls	0.974
	Forest Lake	1.096
	Fridley	1.101
	Golden Valley	1.1045
	Grand Marais	1.026
	Grand Rapids	1.019
	Hastings	1.1
	Hermantown	1.0195
	Hibbing	1.021
	Hopkins	1.0995
	Hugo	1.102
	Hutchinson	0.992
	International Falls	1.0085
	Inver Grove Heights	1.1015
	Lake Elmo	1.0975
	Lakeville	1.1015
	Lino Lakes	1.101
	Little Canada	1.102
	Little Falls	0.981
	Mankato	1.01

State	City	Multiplier
Minnesota	Maple Grove	1.105
	Maplewood	1.1025
	Medina	1.104
	Mendota Heights	1.1015
	Minneapolis	1.1615
	Minnetonka	1.0985
	Moorhead	0.998
	New Hope	1.101
	New Prague	1.0945
	New Ulm	0.997
	North Mankato	1.004
	North St Paul	1.1015
	Northfield	1.0135
	Oakdale	1.101
	Otsego	1.1025
	Owatonna	0.9955
	Park Rapids	0.9805
	Plymouth	1.108
	Prior Lake	1.1025
	Proctor	1.0295
	Red Wing	1.004
	Richfield	1.1025
	Robbinsdale	1.1005
	Rochester	1.0625
	Rogers	1.0985
	Roseville	1.1025
	Sartell	1.023
	Sauk Rapids	1.024
	Savage	1.1025
	Shakopee	1.1025
	Shoreview	1.1005
	Stewartville	1.0505

State	City	Multiplier
Minnesota	Stillwater	1.102
	Thief River Falls	0.9805
	Two Harbors	1.026
	Vadnais Heights	1.101
	Virginia	1.022
	Waconia	1.098
	Waite Park	1.025
	West St Paul	1.1085
	Willmar	0.984
	Winona	1.005
	Woodbury	1.103
	Worthington	0.9765
Mississippi	Amory	0.846
	Batesville	0.825
	Biloxi	0.9
	Brookhaven	0.852
	Canton	0.8695
	Clarksdale	0.822
	Cleveland	0.8255
	Clinton	0.8755
	Columbus	0.844
	Corinth	0.8475
	Flowood	0.881
	Gautier	0.8955
	Greenville	0.8385
	Grenada	0.8205
	Gulfport	0.9025
	Hattiesburg	0.848
Jackson	0.883	
Laurel	0.8455	
Long Beach	0.8955	
Lucedale	0.858	

State	City	Multiplier
Mississippi	Madison	0.8755
	McComb	0.846
	Meridian	0.839
	Moss Point	0.889
	Natchez	0.8505
	Ocean Springs	0.889
	Olive Branch	0.9235
	Oxford	0.851
	Pascagoula	0.892
	Pearl	0.87
	Petal	0.8405
	Picayune	0.838
	Ridgeland	0.881
	Senatobia	0.922
	Southaven	0.9385
	Starkville	0.84
Tupelo	0.856	
Vicksburg	0.8595	
West Point	0.8445	
Wiggins	0.8615	
Yazoo City	0.8595	
Missouri	Affton	1.027
	Arnold	1.021
	Belton	1.0115
	Blue Springs	1.0165
	Bridgeton	1.0295
	Cape Girardeau	0.918
	Carthage	0.92
	Chesterfield	1.0325
	Columbia	0.9395
	Creve Coeur	1.0235
De Soto	1.025	

State	City	Multiplier
Missouri	Des Peres	1.024
	Dexter	0.901
	Earth City	1.0325
	Eureka	1.0295
	Farmington	0.906
	Fenton	1.029
	Festus	1.031
	Florissant	1.034
	Fulton	0.916
	Gladstone	1.013
	Grandview	1.012
	Hannibal	0.903
	Hazelwood	1.0295
	High Ridge	1.0245
	Independence	1.022
	Jefferson City	0.928
	Jefferson City	0.928
	Jennings	1.0245
	Joplin	0.9135
	Kansas City	1.022
	Kansas City	1.022
	Kirksville	0.9025
	Lebanon	0.9115
	Liberty	1.0125
	Manchester	1.027
	Maplewood	1.0215
	Maryland Heights	1.0305
	Maryville	0.9085
	Mexico	0.906
	Moberly	0.9045
	Neosho	0.9125
	Nixa	0.9235
	Olivette	1.024

State	City	Multiplier
Missouri	Osage Beach	0.9125
	Ozark	0.9255
	Park Hills	0.906
	Pleasant Valley	1.0125
	Poplar Bluff	0.8995
	Raymore	1.013
	Raytown	1.0195
	Republic	0.9265
	Richmond	1.0085
	Richmond Heights	1.0275
	Rolla	0.9105
	Sedalia	0.9065
	Sikeston	0.903
	Springfield	0.9295
	Troy	1.0265
	University City	1.0315
	Valley Park	1.0285
	Warrensburg	0.917
	Washington	1.028
	Wentzville	1.029
Montana	Anaconda	0.9205
	Belgrade	0.9265
	Billings	0.977
	Bozeman	0.924
	Butte	0.926
	Culbertson	0.9885
	Dillon	0.925
	Fairfield	0.9195
	Glendive	0.988
	Great Falls	0.907
	Hamilton	0.926
	Havre	0.9285
	Helena	0.931

State	City	Multiplier
Montana	Kalispell	0.9185
	Lewistown	0.913
	Libby	0.92
	Livingston	0.9275
	Miles City	0.959
	Missoula	0.923
	Polson	0.9145
	Red Lodge	1.001
	Shelby	0.915
	Sidney	0.9905
	Stevensville	0.9195
	Thompson Falls	0.918
	Wolf Point	0.979
Nebraska	Beatrice	0.9115
	Bellevue	0.9615
	Columbus	0.906
	Dakota City	0.9245
	Fremont	0.915
	Grand Island	0.9135
	Hastings	0.9045
	Kearney	0.9055
	Lexington	0.907
	Lincoln	0.934
	McCook	0.8925
	Norfolk	0.9085
	North Platte	0.893
	Omaha	0.9665
	Papillion	0.9665
	Plattsmouth	0.9625
Scottsbluff	0.8865	
South Sioux City	0.9245	
Nevada	Boulder City	1.059
	Carson City	1.0155

State	City	Multiplier
Nevada	Elko	1.0495
	Ely	1.052
	Fallon	1.0185
	Fernley	1.022
	Hawthorne	1.0075
	Henderson	1.0665
	Las Vegas	1.0585
	Mesquite	1.063
	Minden	1.014
	North Las Vegas	1.0585
	Overton	1.063
	Reno	1.0365
	Sparks	1.03
	Winnemucca	1.0475
New Hampshire	Bedford	1.029
	Berlin	0.933
	Claremont	0.995
	Concord	1.0125
	Derry	1.037
	Dover	0.997
	Durham	0.9895
	Exeter	1.0465
	Hampton	1.043
	Hudson	1.0725
	Keene	0.9685
	Laconia	0.9775
	Lebanon	0.973
Londonderry	1.0395	
Manchester	1.0195	
Merrimack	1.0475	
Nashua	1.0865	
Portsmouth	1.0385	
Rochester	0.9885	



State	City	Multiplier
New Hampshire	Salem	1.0645
	Somersworth	0.9875
New Jersey	Annandale	1.1605
	Atlantic City	1.135
	Basking Ridge	1.1665
	Bayonne	1.2255
	Bedminster	1.167
	Bellmawr	1.133
	Bloomfield	1.182
	Branchburg	1.165
	Bridgeton	1.12
	Bridgewater	1.1645
	Browns Mills	1.123
	Burlington	1.1235
	Camden	1.1325
	Carteret	1.161
	Cedar Knolls	1.1655
	Cherry Hill	1.132
	Clark	1.175
	Clifton	1.2275
	Clinton	1.1605
Colts Neck	1.1575	
Cranford	1.183	
Denville	1.1685	
Dover	1.165	
Dumont	1.221	
East Brunswick	1.16	
East Hanover	1.1685	
East Orange	1.1855	
East Windsor	1.158	
Eatontown	1.16	
Edison	1.1645	
Egg Harbor Township	1.121	

State	City	Multiplier
New Jersey	Elizabeth	1.1765
	Elmwood Park	1.217
	Englewood Cliffs	1.217
	Ewing	1.153
	Fairfield	1.1835
	Flanders	1.168
	Flemington	1.1625
	Franklin Lakes	1.2215
	Freehold	1.154
	Garfield	1.223
	Glassboro	1.125
	Green Brook	1.1655
	Hackensack	1.2195
	Hackettstown	1.076
	Hamilton Square	1.1545
	Hammonton	1.122
	Harrison	1.2215
	Hazlet	1.157
	Hillsborough	1.1635
	Hoboken	1.222
	Irvington	1.1715
	Iselin	1.1595
	Jersey City	1.2215
	Kearny	1.2215
	Kendall Park	1.156
	Kenilworth	1.181
	Lawrenceville	1.156
Linden	1.1785	
Madison	1.1665	
Mahwah	1.2195	
Manville	1.1645	
Maple Shade	1.123	
Maplewood	1.18	

State	City	Multiplier
New Jersey	Marlton	1.1245
	Mays Landing	1.1235
	Middlesex	1.1645
	Middletown	1.157
	Milford	1.161
	Millville	1.1075
	Monmouth Junction	1.1645
	Monroe Township	1.158
	Moorestown	1.13
	Morganville	1.156
	Morris Plains	1.1665
	Morristown	1.1665
	Mount Holly	1.124
	Mount Laurel	1.1235
	Neptune	1.1575
	New Brunswick	1.163
	New Providence	1.1745
	Newark	1.1805
	North Arlington	1.222
	North Brunswick	1.158
	Nutley	1.1755
	Oakland	1.218
	Oradell	1.22
	Paramus	1.2265
	Parsippany	1.173
	Passaic	1.2255
	Paterson	1.221
	Pennsauken	1.1255
	Perth Amboy	1.1615
	Phillipsburg	1.0755
	Piscataway	1.16
	Plainfield	1.176
	Pleasantville	1.1205

State	City	Multiplier
New Jersey	Princeton	1.157
	Rahway	1.177
	Randolph	1.173
	Raritan	1.169
	Red Bank	1.1545
	Rio Grande	1.11
	Rochelle Park	1.22
	Roseland	1.178
	Roselle	1.1755
	Roselle Park	1.1755
	Saddle Brook	1.2195
	Sayreville	1.1595
	Scotch Plains	1.1775
	Somerset	1.1795
	Somerville	1.1685
	South Bound Brook	1.171
	South Orange	1.1755
	South River	1.1605
	Springfield	1.1715
	Summit	1.1745
	Swedesboro	1.1185
	Teaneck	1.224
	Tinton Falls	1.1545
	Toms River	1.1355
	Totowa	1.2175
	Trenton	1.164
	Union	1.174
	Union City	1.2175
	Vineland	1.11
	Voorhees	1.175
	Waldwick	1.217
	Wallington	1.2155
	Washington	1.079

State	City	Multiplier
New Jersey	Wayne	1.225
	West Orange	1.179
	Westwood	1.218
	Whippany	1.1655
	Willingboro	1.127
	Woodbridge	1.1595
New Mexico	Alamogordo	0.9595
	Albuquerque	0.9775
	Artesia	0.9615
	Aztec	0.98
	Carlsbad	0.962
	Clovis	0.9635
	Cuba	0.967
	Deming	0.9415
	Espanola	0.9435
	Farmington	0.986
	Gallup	0.9375
	Grants	0.937
	Hobbs	0.9635
	Kirtland	0.9805
	Las Cruces	0.9445
	Las Vegas	0.9355
	Los Alamos	1.0635
	Los Lunas	0.9645
	Lovington	0.962
	Portales	0.9635
Rio Rancho	0.966	
Roswell	0.9635	
Ruidoso	0.9585	
Santa Fe	1.036	
Santa Rosa	0.961	
Silver City	0.943	
Socorro	0.941	

State	City	Multiplier
New Mexico	Taos	0.9425
	Tucumcari	0.958
	Vaughn	0.957
New York	Albany	1.108
	Albertson	1.253
	Amherst	1.0775
	Amityville	1.249
	Amsterdam	1.065
	Auburn	1.054
	Baldwinsville	1.0885
	Batavia	1.0475
	Bay Shore	1.249
	Beacon	1.1585
	Bellmore	1.252
	Bethpage	1.253
	Binghamton	1.064
	Briarcliff Manor	1.2565
	Brockport	1.083
	Brooklyn	1.284
	Buffalo	1.069
	Cambridge	1.061
	Camillus	1.081
	Canandaigua	1.074
Carmel	1.2055	
Cazenovia	1.079	
Centereach	1.25	
Central Islip	1.249	
Champlain	1.056	
Cheektowaga	1.0765	
Chester	1.1565	
Churchville	1.0755	
Cicero	1.081	
Clarence	1.0705	

State	City	Multiplier
New York	Clifton Park	1.0975
	Clinton	1.063
	Cohoes	1.0985
	Colonie	1.1025
	Commack	1.2495
	Copiague	1.2485
	Corning	1.044
	Cortland	1.0495
	Deer Park	1.2485
	Delmar	1.098
	Depew	1.066
	Dunkirk	1.0445
	East Aurora	1.066
	East Meadow	1.256
	East Northport	1.248
	East Syracuse	1.0845
	Eastchester	1.257
	Elmira	1.067
	Elmont	1.2545
	Endicott	1.0605
	Endwell	1.0615
	Fairport	1.075
	Farmingdale	1.2525
	Farmingville	1.249
	Fayetteville	1.078
	Fishkill	1.1585
	Fort Edward	1.0645
	Franklin Square	1.2535
	Fredonia	1.0445
	Freeport	1.254
	Fulton	1.078
	Garden City	1.253
	Geneseo	1.0735

State	City	Multiplier
New York	Geneva	1.0715
	Glen Cove	1.253
	Glens Falls	1.0715
	Gloversville	1.0525
	Goshen	1.1615
	Grand Island	1.0675
	Great Neck	1.2535
	Greenvale	1.2535
	Guilderland	1.097
	Hamburg	1.065
	Harrison	1.256
	Hartsdale	1.257
	Hauppauge	1.249
	Hempstead	1.2545
	Herkimer	1.061
	Hicksville	1.2545
	Hilton	1.08
	Holbrook	1.2505
	Hopewell Junction	1.159
	Hornell	1.044
	Horseheads	1.062
	Huntington	1.2505
	Huntington Station	1.2505
	Hyde Park	1.158
	Islandia	1.249
	Ithaca	1.091
	Jamestown	1.05
	Johnson City	1.0615
	Kenmore	1.067
	Kings Park	1.2495
	Kingston	1.1085
	Kirkwood	1.0605
	Lackawanna	1.068

State	City	Multiplier
New York	Lancaster	1.0705
	Latham	1.0985
	Levittown	1.2525
	Lindenhurst	1.249
	Liverpool	1.078
	Lockport	1.068
	Long Beach	1.254
	Lynbrook	1.254
	Mahopac	1.2085
	Malta	1.1065
	Mamaroneck	1.2555
	Manlius	1.085
	Massapequa	1.251
	Massena	1.0545
	Medford	1.2485
	Melville	1.2585
	Mendon	1.078
	Merrick	1.253
	Middletown	1.157
	Middletown	1.157
	Mineola	1.2525
	Mohegan Lake	1.256
	Monroe	1.154
	Montgomery	1.158
	Mount Vernon	1.2555
	Nanuet	1.2265
	Nesconset	1.2495
	New City	1.2295
	New Hartford	1.057
	New Hyde Park	1.2525
	New Paltz	1.1295
	New Windsor	1.158
	New York	1.29

State	City	Multiplier
New York	Newark	1.074
	Newburgh	1.16
	Niagara Falls	1.063
	North Babylon	1.25
	North Massapequa	1.251
	North Syracuse	1.074
	North Tonawanda	1.07
	Northport	1.259
	Norwich	1.0485
	Oceanside	1.254
	Ogdensburg	1.052
	Olean	1.047
	Oneida	1.078
	Oneonta	1.049
	Orangeburg	1.2305
	Orchard Park	1.0705
	Ossining	1.256
	Oswego	1.079
	Owego	1.063
	Oyster Bay	1.254
	Painted Post	1.0485
	Patchogue	1.2495
	Pearl River	1.2275
	Peekskill	1.2555
	Penfield	1.078
	Pine Bush	1.158
	Pittsford	1.08
	Plainview	1.253
	Plattsburgh	1.0565
	Pleasant Valley	1.1565
	Port Chester	1.256
	Port Jefferson	1.2495
	Port Washington	1.255

State	City	Multiplier
New York	Potsdam	1.0515
	Poughkeepsie	1.168
	Poughquag	1.1575
	Purchase	1.2565
	Queensbury	1.0675
	Red Hook	1.1555
	Rensselaer	1.101
	Rhinebeck	1.1575
	Riverhead	1.251
	Rochester	1.076
	Rockville Centre	1.253
	Rocky Point	1.2495
	Rome	1.0555
	Ronkonkoma	1.25
	Roslyn	1.2525
	Rotterdam	1.104
	Rye	1.2565
	Rye Brook	1.256
	Saratoga Springs	1.1025
	Sayville	1.2495
	Schenectady	1.097
	Scotia	1.105
	Selden	1.249
	Sherrill	1.0545
	Shirley	1.249
	Skaneateles	1.0795
	Slingerlands	1.0965
	Smithtown	1.2505
	Spencerport	1.0755
	Spring Valley	1.228
	Staten Island	1.2825
	Stony Brook	1.2495
	Stony Point	1.228

State	City	Multiplier
New York	Syosset	1.253
	Syracuse	1.08
	Tonawanda	1.069
	Troy	1.097
	Uniondale	1.255
	Utica	1.0545
	Valley Stream	1.254
	Vestal	1.0605
	Victor	1.076
	Wading River	1.2495
	Wantagh	1.2525
	Wappingers Falls	1.159
	Washingtonville	1.1595
	Watertown	1.0515
	Webster	1.076
	West Babylon	1.25
	West Haverstraw	1.2335
	West Seneca	1.0735
	Westbury	1.2535
	Westfield	1.044
	White Plains	1.2575
	Williamsville	1.0705
	Windsor	1.065
	Woodbury	1.2525
	Yonkers	1.257
North Carolina	Albemarle	0.8985
	Apex	0.975
	Arden	0.916
	Asheboro	0.9355
	Asheville	0.923
	Boone	0.8795
	Brevard	0.872
	Burlington	0.917

State	City	Multiplier
North Carolina	Candler	0.9155
	Canton	0.914
	Carrboro	1.0075
	Cary	0.975
	Chapel Hill	1.0115
	Charlotte	0.98
	Clayton	0.9745
	Clemmons	0.935
	Concord	0.9715
	Cornelius	0.971
	Davidson	0.9695
	Denver	0.938
	Dunn	0.89
	Durham	1.01
	Eden	0.9305
	Elizabeth City	0.8985
	Fayetteville	0.901
	Fletcher	0.914
	Forest City	0.875
	Fort Bragg	0.907
	Franklin	0.872
	Garner	0.978
	Gastonia	0.98
	Goldsboro	0.8925
	Graham	0.9195
	Granite Falls	0.9125
	Greensboro	0.944
	Greenville	0.908
	Hamlet	0.8905
	Harrisburg	0.972
	Havelock	0.9065
	Henderson	0.883
	Hendersonville	0.9205

State	City	Multiplier
North Carolina	Hickory	0.9115
	High Point	0.9375
	Hillsborough	1.0025
	Holly Springs	0.975
	Hope Mills	0.9005
	Huntersville	0.974
	Indian Trail	0.9655
	Jacksonville	0.8895
	Kannapolis	0.9715
	Kernersville	0.934
	Kings Mountain	0.901
	Kinston	0.879
	Laurinburg	0.875
	Lenoir	0.912
	Lexington	0.918
	Lincolnton	0.938
	Lumberton	0.877
	Maiden	0.919
	Marion	0.872
	Matthews	0.9695
	Mebane	0.925
	Mills River	0.914
	Mint Hill	0.965
	Mocksville	0.933
	Monroe	0.9655
	Mooresville	0.9335
	Morehead City	0.882
	Morganton	0.915
	Morrisville	0.975
	Mount Airy	0.883
	Nags Head	0.895
	New Bern	0.898
	Newton	0.9235

State	City	Multiplier
North Carolina	North Wilkesboro	0.8885
	Oxford	0.8895
	Pineville	0.9695
	Pittsboro	0.9885
	Plymouth	0.8885
	Raleigh	0.976
	Reidsville	0.9305
	Roanoke Rapids	0.8845
	Rockingham	0.89
	Rocky Mount	0.894
	Roxboro	0.987
	Rutherfordton	0.8755
	Salisbury	0.939
	Sanford	0.8835
	Shelby	0.8925
	Smithfield	0.9585
	Southern Pines	0.892
	Southport	0.9145
	Statesville	0.931
	Thomasville	0.9215
Wake Forest	0.9745	
Washington	0.8805	
Waxhaw	0.9655	
Waynesville	0.9105	
Weaverville	0.9175	
Wendell	0.975	
Whiteville	0.8915	
Wilkesboro	0.875	
Wilmington	0.9245	
Wilson	0.8865	
Winston Salem	0.944	
Zebulon	0.9725	
North Dakota	Bismarck	0.9955

State	City	Multiplier	
North Dakota	Devils Lake	0.924	
	Dickinson	1.051	
	Fargo	0.9475	
	Grand Forks	0.9455	
	Jamestown	0.9195	
	Mandan	0.989	
	Minot	1.018	
	Tioga	1.0905	
	Valley City	0.9235	
	Wahpeton	0.927	
	Watford City	1.0915	
	West Fargo	0.95	
	Williston	1.112	
	Ohio	Ada	0.9355
		Akron	0.9615
Alliance		0.925	
Amelia		0.9795	
Amherst		0.989	
Ashland		0.911	
Ashtabula		0.919	
Athens		0.918	
Austintown		0.9325	
Avon		0.99	
Avon Lake		0.991	
Barberton		0.9675	
Beachwood		0.99	
Beavercreek		0.973	
Bellefontaine		0.9365	
Blue Ash	0.9865		
Boardman	0.9335		
Bowling Green	0.962		
Brook Park	0.991		
Brooklyn Heights	0.99		



State	City	Multiplier
Ohio	Brunswick	0.994
	Bucyrus	0.9155
	Cambridge	0.909
	Canfield	0.9365
	Canton	0.927
	Centerville	0.9725
	Chardon	0.99
	Chillicothe	0.9365
	Cincinnati	0.998
	Circleville	0.9865
	Cleveland	0.997
	Cleves	0.9905
	Columbus	0.997
	Conneaut	0.9175
	Cortland	0.925
	Coshocton	0.9165
	Cuyahoga Falls	0.967
	Dayton	0.9745
	Defiance	0.933
	Delaware	0.9885
	Dover	0.915
	Dublin	0.992
	East Liverpool	0.9255
	Eastlake	0.992
	Elyria	0.999
	Englewood	0.968
	Euclid	0.997
	Fairborn	0.977
	Fairfield	0.987
	Fairlawn	0.9615
	Fairview Park	0.993
	Findlay	0.9375
	Fostoria	0.9155

State	City	Multiplier
Ohio	Fremont	0.915
	Gahanna	0.987
	Galion	0.9155
	Girard	0.925
	Greenville	0.932
	Grove City	0.9845
	Hamilton	0.9895
	Heath	0.9955
	Hilliard	0.987
	Holland	0.973
	Huber Heights	0.9695
	Hudson	0.958
	Ironton	0.8925
	Kent	0.963
	Kettering	0.9785
	Lakewood	0.996
	Lancaster	0.9895
	Lebanon	0.9855
	Liberty Township	0.984
	Lima	0.9395
	Lorain	1.0035
	Loveland	0.975
	Macedonia	0.958
	Mansfield	0.924
	Marietta	0.904
	Marion	0.925
	Marysville	0.993
	Mason	0.9775
	Massillon	0.9345
	Maumee	0.9665
	Medina	0.991
	Mentor	0.995
	Miamisburg	0.9675

State	City	Multiplier
Ohio	Middletown	0.98
	Milford	0.977
	Montgomery	0.9875
	Moraine	0.9725
	Mount Vernon	0.916
	New Philadelphia	0.91
	Newark	0.9935
	Niles	0.9295
	North Canton	0.9265
	North Jackson	0.93
	North Olmsted	0.9935
	North Ridgeville	0.993
	Northwood	0.9695
	Norton	0.9575
	Norwalk	0.9155
	Norwood	0.9895
	Oberlin	0.993
	Oregon	0.968
	Oxford	0.9765
	Painesville	0.991
	Parma	0.996
	Perrysburg	0.9625
	Pickerington	0.9865
	Piqua	0.965
	Portsmouth	0.922
	Powell	0.993
	Ravenna	0.96
	Reynoldsburg	0.986
	Richfield	0.9695
	Richmond Heights	0.99
	Salem	0.9215
	Sandusky	0.9495
	Seven Hills	0.99

State	City	Multiplier
Ohio	Shaker Heights	0.9945
	Sheffield Lake	0.992
	Shelby	0.924
	Sidney	0.933
	Solon	0.99
	South Euclid	0.9915
	Springboro	0.989
	Springdale	0.9975
	Springfield	0.944
	Steubenville	0.9125
	Strongsville	0.992
	Struthers	0.923
	Sylvania	0.963
	Tiffin	0.9155
	Toledo	0.973
	Troy	0.9655
	Upper Arlington	0.99
	Urbana	0.935
	Van Wert	0.939
	Vandalia	0.967
	Vermilion	0.949
	Wadsworth	0.991
	Walbridge	0.9575
	Warren	0.925
	West Carrollton	0.9675
	Westerville	0.987
	Wheelersburg	0.9225
	Wickliffe	0.991
	Willard	0.918
	Willoughby	0.991
	Wilmington	0.923
	Wooster	0.921
	Worthington	0.9835

State	City	Multiplier
Ohio	Xenia	0.9715
	Youngstown	0.9235
	Zanesville	0.909
Oklahoma	Ada	0.8425
	Altus	0.861
	Anadarko	0.857
	Ardmore	0.844
	Bartlesville	0.856
	Bethany	0.8985
	Bixby	0.914
	Broken Arrow	0.916
	Checotah	0.8465
	Chickasha	0.8975
	Choctaw	0.903
	Claremore	0.906
	Duncan	0.8585
	Durant	0.842
	Edmond	0.9075
	El Reno	0.898
	Elk City	0.865
	Enid	0.874
	Henryetta	0.902
	Jenks	0.9105
Lawton	0.8625	
McAlester	0.839	
Miami	0.8435	
Midwest City	0.9075	
Moore	0.903	
Muskogee	0.847	
Mustang	0.9015	
Norman	0.908	
Oklahoma City	0.9005	
Okmulgee	0.902	

State	City	Multiplier
Oklahoma	Owasso	0.9085
	Ponca City	0.86
	Sand Springs	0.905
	Sapulpa	0.906
	Seminole	0.8435
	Shawnee	0.842
	Stillwater	0.8655
	Tahlequah	0.8455
	Tulsa	0.949
	Warr Acres	0.9
Oregon	Yukon	0.902
	Albany	1.071
	Ashland	1.0515
	Astoria	1.065
	Baker City	1.031
	Bandon	1.039
	Beaverton	1.1615
	Bend	1.0775
	Brookings	1.0485
	Burns	1.0255
	Canby	1.163
	Central Point	1.052
	Clackamas	1.1555
	Coos Bay	1.04
	Coquille	1.04
	Cornelius	1.154
	Corvallis	1.07
	Cottage Grove	1.061
	Dallas	1.0675
Eugene	1.0685	
Florence	1.059	
Forest Grove	1.152	
Gladstone	1.153	

State	City	Multiplier
Oregon	Grants Pass	1.035
	Gresham	1.1605
	Happy Valley	1.1605
	Hermiston	1.03
	Hillsboro	1.159
	Hood River	1.0435
	John Day	1.0335
	Keizer	1.0775
	Klamath Falls	1.0335
	La Grande	1.0295
	Lake Oswego	1.1645
	Lakeview	1.0385
	Lebanon	1.064
	Lincoln City	1.0615
	Madras	1.038
	McMinnville	1.133
	Medford	1.059
	Milwaukie	1.159
	Molalla	1.1555
	Newberg	1.1325
	Newport	1.062
	North Bend	1.038
	Oak Grove	1.154
	Ontario	1.0385
	Oregon City	1.154
	Pendleton	1.0385
	Portland	1.1595
	Prineville	1.037
	Redmond	1.068
	Roseburg	1.0325
	Salem	1.0715
	Sandy	1.154
	Scappoose	1.126

State	City	Multiplier
Oregon	Seaside	1.063
	Sherwood	1.153
	Silverton	1.0725
	Springfield	1.0625
	Sutherlin	1.033
	Sweet Home	1.062
	The Dalles	1.0535
	Tigard	1.1605
	Tillamook	1.0705
	Troutdale	1.1535
	Tualatin	1.157
	West Linn	1.1545
	Wilsonville	1.158
	Woodburn	1.0805
Pennsylvania	Abington	1.064
	Aliquippa	0.9715
	Allentown	0.9955
	Altoona	0.912
	Aston	1.0535
	Beaver	0.971
	Beaver Falls	0.977
	Bedford	0.907
	Bensalem	1.0565
	Bethel Park	0.9805
	Bethlehem	0.9915
	Birdsboro	0.989
	Bloomsburg	0.926
	Blue Bell	1.059
	Brackenridge	0.9765
	Bradford	0.8995
	Brentwood	0.971
	Bridgeville	0.971
	Bristol	1.0565

State	City	Multiplier
Pennsylvania	Brookhaven	1.0535
	Broomall	1.057
	Butler	0.966
	Camp Hill	0.9715
	Canonsburg	0.97
	Carlisle	0.973
	Carnegie	0.9695
	Chadds Ford	1.05
	Chalfont	1.0565
	Chambersburg	0.961
	Chester Springs	1.0545
	Clairton	0.97
	Clarion	0.907
	Clearfield	0.8975
	Coatesville	1.06
	Collegeville	1.0685
	Connellsville	0.965
	Conshohocken	1.059
	Cranberry Township	0.9645
	Downingtown	1.057
	Doylestown	1.0565
	DuBois	0.9055
	Duncansville	0.9035
	East Stroudsburg	0.957
	Easton	0.996
	Eddystone	1.061
	Edinboro	0.911
	Elizabethtown	0.968
	Emmaus	0.993
	Ephrata	0.968
	Erie	0.9205
	Exton	1.0545

State	City	Multiplier
Pennsylvania	Fairless Hills	1.0575
	Fort Washington	1.0585
	Franklin	0.922
	Gettysburg	0.9495
	Gibsonia	0.972
	Glen Mills	1.063
	Greensburg	0.9675
	Greenville	0.911
	Hanover	0.969
	Harleysville	1.0615
	Harrisburg	0.9795
	Hazleton	0.941
	Hermitage	0.917
	Hershey	0.9745
	Horsham	1.0645
	Huntingdon	0.908
	Indiana	0.9165
	Jeannette	0.9675
	Jefferson Hills	0.97
	Johnstown	0.891
	Kennett Square	1.0545
	King of Prussia	1.061
	Kingston	0.942
	Kittanning	0.969
	Kutztown	0.9865
	Lancaster	0.977
	Langhorne	1.0575
	Lansdale	1.0585
	Latrobe	0.965
	Lebanon	0.9565
	Lehighton	0.9955
	Levittown	1.0605

State	City	Multiplier
Pennsylvania	Lewisburg	0.9335
	Lewistown	0.9405
	Limerick	1.059
	Lititz	0.9725
	Lower Burrell	0.9695
	Malvern	1.0525
	Mars	0.9665
	McKees Rocks	0.9735
	McKeesport	0.973
	McKeesport	0.973
	Meadville	0.911
	Mechanicsburg	0.982
	Middletown	0.9835
	Monaca	0.971
	Monessen	0.968
	Monroeville	0.977
	Montgomeryville	1.0585
	Montoursville	0.925
	Montrose	0.927
	Munhall	0.9735
	Murrysville	0.97
	Nanticoke	0.9365
	Nazareth	0.9995
	New Brighton	0.971
	New Britain	1.0565
	New Castle	0.921
	New Cumberland	0.98
	New Kensington	0.9695
	New Stanton	0.97
	Newtown	1.058
	Newtown Square	1.0515
	North Huntingdon	0.9685
	North Wales	1.059

State	City	Multiplier
Pennsylvania	Oil City	0.911
	Orwigsburg	0.9385
	Paoli	1.0525
	Perkasie	1.0605
	Philadelphia	1.0705
	Phoenixville	1.057
	Pittsburgh	0.9785
	Pittston	0.9385
	Plymouth Meeting	1.0565
	Pottstown	1.0595
	Pottsville	0.9415
	Quakertown	1.0625
	Reading	0.9965
	Richboro	1.059
	Ridley Park	1.0515
	Rochester	0.975
	Sayre	0.9375
	Scranton	0.9325
	Selinsgrove	0.9295
	Sewickley	0.9765
	Sharon	0.9075
	Shippensburg	0.982
	Shrewsbury	0.9805
	Somerset	0.9045
	Springfield	1.0545
	State College	0.9365
	Stroudsburg	0.9475
	Sunbury	0.931
	Tarentum	0.971
	Towanda	0.9385
	Tunkhannock	0.9375
	Uniontown	0.9665
	Upper Darby	1.055

State	City	Multiplier
Pennsylvania	Warminster	1.0595
	Warren	0.906
	Warrington	1.061
	Washington	0.969
	Wayne	1.053
	Waynesboro	0.951
	Waynesburg	0.912
	West Chester	1.0575
	West Mifflin	0.978
	Wexford	0.9755
	Whitehall	0.9935
	Williamsport	0.9355
	Wyomissing	0.988
	York	0.9745
	Youngwood	0.974
Puerto Rico	Aguadilla	0.781
	Carolina	0.7635
	Guayama	0.801
	Guaynabo	0.763
	Hatillo	0.7675
	Humacao	0.757
	Juana Diaz	0.7675
	Manati	0.7555
	Ponce	0.7715
	San Germán	0.7825
San Juan	0.7595	
Rhode Island	Bristol	1.1175
	Central Falls	1.1195
	Coventry	1.1165
	Cranston	1.1255
	Cumberland	1.116
	East Greenwich	1.1155
	East Providence	1.1225

State	City	Multiplier
Rhode Island	Johnston	1.1175
	Kingston	1.1325
	Lincoln	1.118
	Middletown	1.1145
	Newport	1.1155
	North Kingstown	1.133
	North Providence	1.1215
	Pawtucket	1.123
	Portsmouth	1.1165
	Providence	1.116
	Smithfield	1.1185
	Warren	1.1155
	Warwick	1.1245
	West Warwick	1.1185
	Westerly	1.131
Woonsocket	1.123	
South Carolina	Aiken	0.915
	Anderson	0.906
	Beaufort	0.9215
	Bennettsville	0.883
	Bluffton	0.9335
	Camden	0.9085
	Cayce	0.91
	Charleston	0.9405
	Clemson	0.9145
	Clinton	0.9235
	Columbia	0.917
	Conway	0.8755
	Easley	0.9115
	Florence	0.9025
	Fort Mill	0.965
Gaffney	0.892	
Georgetown	0.8955	

State	City	Multiplier
South Carolina	Goose Creek	0.9325
	Greenville	0.9175
	Greenwood	0.8985
	Greer	0.9145
	Hartsville	0.888
	Irmo	0.906
	Lancaster	0.901
	Laurens	0.9125
	Lexington	0.91
	Little River	0.8755
	Mauldin	0.912
	Moncks Corner	0.9345
	Mount Pleasant	0.9295
	Myrtle Beach	0.872
	Newberry	0.89
	North Augusta	0.9125
	North Charleston	0.935
	Orangeburg	0.879
	Pickens	0.9135
	Rock Hill	0.9695
	Seneca	0.892
	Simpsonville	0.912
	Spartanburg	0.9495
	Summerville	0.9295
	Sumter	0.8805
	Taylors	0.9145
	Union	0.9125
	Walterboro	0.906
	West Columbia	0.912
	York	0.9695
	Aberdeen	0.8885
	Brookings	0.8925
	Huron	0.888

State	City	Multiplier
South Carolina	Madison	0.8965
	Mitchell	0.889
	Pierre	0.885
	Rapid City	0.9165
	Sioux Falls	0.937
	Spearfish	0.9015
	Sturgis	0.9175
	Vermillion	0.888
	Watertown	0.89
	Yankton	0.899
Tennessee	Alcoa	0.9025
	Athens	0.872
	Bartlett	0.9385
	Blountville	0.882
	Brentwood	0.9495
	Bristol	0.887
	Chattanooga	0.9175
	Clarksville	0.9
	Cleveland	0.8895
	Collierville	0.9395
	Columbia	0.9085
	Cookeville	0.8405
	Cordova	0.9465
	Crossville	0.8555
	Dayton	0.877
	Dickson	0.941
	Dyersburg	0.853
	Elizabethton	0.864
	Erwin	0.8695
	Farragut	0.9035
	Fayetteville	0.8725
	Franklin	0.9525
	Gallatin	0.9505



State	City	Multiplier
Tennessee	Germantown	0.9485
	Goodlettsville	0.9505
	Greenbrier	0.9405
	Greeneville	0.8705
	Harriman	0.8855
	Hendersonville	0.955
	Jackson	0.8785
	Johnson City	0.8675
	Kingsport	0.894
	Knoxville	0.9155
	La Follette	0.874
	La Vergne	0.9525
	Lebanon	0.9515
	Lenoir City	0.904
	Lewisburg	0.876
	Lexington	0.856
	Louisville	0.9105
	Manchester	0.884
	Martin	0.8505
	Maryville	0.905
	McMinnville	0.8385
	Memphis	0.9485
	Millington	0.942
	Morristown	0.8735
	Mount Juliet	0.9625
	Murfreesboro	0.964
	Nashville	0.9745
	Newport	0.869
	Oak Ridge	0.888
	Paris	0.8545
	Portland	0.944
	Red Bank	0.908
	Rogersville	0.886

State	City	Multiplier
Tennessee	Sevierville	0.875
	Shelbyville	0.8715
	Smyrna	0.9525
	Spring Hill	0.9565
	Springfield	0.9385
	Sweetwater	0.8745
	Tullahoma	0.87
	Union City	0.8505
	White House	0.952
	Winchester	0.8715
Texas	Abilene	0.8875
	Addison	1.0055
	Alice	0.8875
	Allen	0.999
	Alvin	0.993
	Amarillo	0.92
	Andrews	0.9155
	Angleton	0.9915
	Arlington	0.9645
	Atlanta	0.8745
	Austin	1.0035
	Bastrop	0.967
	Bay City	0.8835
	Baytown	1.003
	Beaumont	0.964
	Bedford	0.968
	Beeville	0.8795
	Belton	0.8905
	Big Spring	0.898
	Boerne	0.9315
	Borger	0.8865
	Brenham	0.8785
	Brownfield	0.8885

State	City	Multiplier
Texas	Brownsville	0.8565
	Brownwood	0.879
	Bryan	0.906
	Buda	0.9925
	Burkburnett	0.883
	Burleson	0.9615
	Carrollton	0.9995
	Cedar Hill	0.9985
	Cedar Park	0.9825
	Cleburne	0.963
	Clute	0.991
	College Station	0.8935
	Conroe	0.997
	Coppell	0.9995
	Copperas Cove	0.894
	Corinth	1
	Corpus Christi	0.9285
	Corsicana	0.881
	Cuero	0.8965
	Cypress	1.0095
	Dallas	1.01
	Dayton	0.995
	Deer Park	1.0075
	Del Rio	0.866
	Denison	0.9135
	Denton	0.993
	DeSoto	0.996
	Dickinson	0.998
	Duncanville	0.996
	Eagle Pass	0.862
	Edinburg	0.8535
	El Paso	0.8725
	Ennis	0.988

State	City	Multiplier
Texas	Eules	0.9635
	Farmers Branch	0.9975
	Flower Mound	1
	Fort Stockton	0.892
	Fort Worth	0.969
	Fredericksburg	0.8865
	Friendswood	0.998
	Frisco	1
	Gainesville	0.887
	Galveston	1.0035
	Garland	0.9995
	Georgetown	0.9825
	Gonzales	0.8875
	Granbury	0.931
	Grand Prairie	0.9985
	Greenville	0.9895
	Groves	0.951
	Hallettsville	0.884
	Harker Heights	0.904
	Harlingen	0.863
	Helotes	0.9335
	Henderson	0.906
	Hereford	0.887
	Highland Village	0.9945
	Hillsboro	0.893
	Hondo	0.9315
	Horizon City	0.8735
	Houston	1.015
	Humble	0.9995
	Huntsville	0.881
	Hurst	0.962
	Hutto	0.983
	Irving	0.9995

State	City	Multiplier
Texas	Katy	1.007
	Keller	0.9665
	Kerrville	0.8775
	Kilgore	0.903
	Killeen	0.905
	Kingsville	0.8805
	Kyle	0.9925
	La Grange	0.882
	La Marque	0.998
	La Porte	1
	Lake Jackson	0.992
	Lake Worth	0.967
	Lakeway	0.987
	Lamesa	0.8915
	Lancaster	0.996
	Laredo	0.877
	League City	0.999
	Leander	0.9825
	Leon Valley	0.931
	Lewisville	0.994
	Liberty	0.993
	Live Oak	0.931
	Lockhart	0.9705
	Longview	0.9155
	Lubbock	0.889
	Lufkin	0.872
	Lumberton	0.9485
	Magnolia	0.997
	Manor	0.9875
	Mansfield	0.9705
	Manvel	0.995
	Marshall	0.869
	McAllen	0.856

State	City	Multiplier
Texas	McKinney	0.9905
	Mesquite	0.9995
	Midland	1.044
	Midlothian	0.993
	Mineola	0.889
	Mineral Wells	0.8905
	Mission	0.858
	Missouri City	0.9945
	Mount Pleasant	0.877
	Nacogdoches	0.874
	Nederland	0.951
	New Braunfels	0.9315
	North Richland Hills	0.9645
	Odessa	1.037
	Orange	0.9505
	Palestine	0.8695
	Pampa	0.895
	Paris	0.8775
	Pasadena	1.005
	Pearland	0.992
	Pearsall	0.895
	Pecos	0.901
	Perryton	0.895
	Pflugerville	0.987
	Pharr	0.8675
	Plainview	0.889
	Plano	0.995
	Port Arthur	0.957
	Port Neches	0.951
	Portland	0.9145
	Prosper	1.0005
	Queen City	0.8755
	Richardson	1.0035

State	City	Multiplier
Texas	Richmond	0.991
	Rio Grande City	0.875
	Robinson	0.899
	Rockwall	0.9915
	Rosenberg	0.997
	Round Rock	0.985
	Saginaw	0.966
	San Angelo	0.889
	San Antonio	0.94
	San Benito	0.8515
	San Marcos	0.9915
	Schertz	0.9355
	Seabrook	1.0095
	Seguin	0.9345
	Shenandoah	0.995
	Sherman	0.925
	Silsbee	0.9485
	Snyder	0.894
	Southlake	0.9705
	Spring	1.0065
	Stephenville	0.8825
	Sugar Land	1.003
	Sulphur Springs	0.87
	Sweetwater	0.893
	Taylor	0.9825
	Temple	0.8935
	Terrell	0.9895
	Texarkana	0.8885
	Texas City	1.004
	The Colony	0.994
	The Woodlands	0.995
	Thorndale	0.877
	Three Rivers	0.9025

State	City	Multiplier
Texas	Tomball	1.0025
	Tyler	0.9125
	Universal City	0.9295
	Uvalde	0.8615
	Victoria	0.907
	Vidor	0.952
	Waco	0.908
	Waller	1.005
	Watauga	0.968
	Waxahachie	0.9925
	Weatherford	0.965
	Webster	1.002
	Weslaco	0.8635
	West Columbia	0.9915
	West Orange	0.952
	Wichita Falls	0.895
	Windcrest	0.931
	Woodville	0.882
	Woodway	0.9095
	Wylie	0.998
	Yantis	0.871
	Yoakum	0.893
Utah	American Fork	0.9215
	Blanding	0.9525
	Bountiful	0.9375
	Brigham City	0.9255
	Cedar City	0.884
	Centerville	0.946
	Clearfield	0.941
	Clinton	0.9385
	Cottonwood Heights	0.961
	Delta	0.9045
	Draper	0.974

State	City	Multiplier
Utah	Duchesne	0.958
	Eagle Mountain	0.9215
	Ephraim	0.9025
	Farmington	0.945
	Green River	0.952
	Heber City	0.9575
	Herriman	0.9645
	Highland	0.9215
	Holladay	0.9715
	Hurricane	0.899
	Kanab	0.8865
	Kaysville	0.941
	Kearns	0.9625
	Layton	0.9425
	Lehi	0.9215
	Logan	0.8785
	Magna	0.9615
	Manti	0.9025
	Midvale	0.96
	Moab	0.951
	Monticello	0.9515
	Morgan	0.9305
	Murray	0.965
	Nephi	0.9025
	North Ogden	0.94
	North Salt Lake	0.9365
	Ogden	0.9485
	Orem	0.9275
	Panguitch	0.8935
	Park City	0.9815
	Pleasant Grove	0.9205
	Price	0.941
	Provo	0.928

State	City	Multiplier
Utah	Richfield	0.8955
	Riverton	0.9645
	Roosevelt	0.9595
	Roy	0.938
	Salt Lake City	0.9855
	Sandy	0.9735
	Saratoga Springs	0.9215
	Smithfield	0.8725
	South Jordan	0.964
	South Ogden	0.9395
	South Salt Lake	0.965
	Spanish Fork	0.932
	Springville	0.922
	Taylorsville	0.9695
	Tooele	0.95
	Vernal	0.9535
	Washington	0.899
	West Jordan	0.965
	West Valley City	0.9735
Vermont	Barre	1.028
	Bennington	1.041
	Brattleboro	1.038
	Burlington	1.0835
	Colchester	1.0725
	Essex Junction	1.073
	Montpelier	1.0275
	Newport	1.037
	Rutland	1.0405
	South Burlington	1.0735
	Springfield	1.0405
	White River Junction	1.0535
	Williston	1.0725
	Winooski	1.087

State	City	Multiplier
Virginia	Abingdon	0.925
	Alexandria	1.1425
	Annandale	1.1405
	Arlington	1.1425
	Ashburn	1.1355
	Blacksburg	0.9425
	Bristol	0.9245
	Burke	1.139
	Centreville	1.136
	Chantilly	1.148
	Charlottesville	0.993
	Chesapeake	0.9765
	Chesterfield	0.997
	Christiansburg	0.943
	Colonial Heights	0.996
	Culpeper	0.984
	Dahlgren	0.973
	Dale City	1.123
	Danville	0.935
	Dulles	1.149
	Fairfax	1.135
	Falls Church	1.1385
	Forest	0.9405
	Fort Belvoir	1.137
	Fredericksburg	1.1095
	Front Royal	1.08
	Galax	0.92
	Glen Allen	1.0045
	Hampton	0.9865
	Harrisonburg	0.949
	Herndon	1.1355
	Hopewell	0.998
	Leesburg	1.1345

State	City	Multiplier
Virginia	Lexington	0.963
	Lynchburg	0.9395
	Manassas	1.1375
	Marion	0.912
	Martinsville	0.9165
	McLean	1.1395
	Mechanicsville	1.001
	Middleburg	1.11
	Newport News	0.989
	Norfolk	0.986
	Oakton	1.1375
	Petersburg	1.0095
	Poquoson	0.9855
	Portsmouth	0.9815
	Quantico	1.135
	Radford	0.9465
	Reston	1.1405
	Richmond	1.0085
	Roanoke	0.9405
	Salem	0.9485
	South Boston	0.929
	Springfield	1.1375
	Stafford	1.108
	Staunton	0.957
	Sterling	1.135
	Suffolk	0.9805
	Vienna	1.136
	Vinton	0.9415
	Virginia Beach	0.9805
	Warrenton	1.1075
	Waynesboro	0.9495
	Williamsburg	0.9765
	Winchester	0.9885

State	City	Multiplier
Virginia	Woodbridge	1.12
	Wytheville	0.9145
Washington	Aberdeen	1.133
	Anacortes	1.1755
	Arlington	1.255
	Auburn	1.257
	Battle Ground	1.1555
	Bellevue	1.263
	Bellingham	1.145
	Blaine	1.152
	Bonney Lake	1.1975
	Bothell	1.258
	Bremerton	1.185
	Burien	1.2585
	Burlington	1.1695
	Camas	1.1555
	Centralia	1.132
	Chehalis	1.133
	Cheney	1.1115
	Colfax	1.119
	College Place	1.123
Colville	1.1135	
Covington	1.262	
Deer Park	1.1135	
Dupont	1.2015	
East Wenatchee	1.137	
Edmonds	1.258	
Ellensburg	1.1255	
Enumclaw	1.2535	
Ephrata	1.1205	
Everett	1.259	
Federal Way	1.2625	
Ferndale	1.148	

State	City	Multiplier
Washington	Fircrest	1.207
	Gig Harbor	1.192
	Issaquah	1.256
	Kelso	1.1525
	Kennewick	1.1655
	Kent	1.2575
	Kingston	1.1935
	Kirkland	1.2595
	Lacey	1.14
	Lake Stevens	1.2605
	Lakewood	1.1945
	Liberty Lake	1.117
	Longview	1.1545
	Lynden	1.1545
	Lynnwood	1.257
	Maple Valley	1.253
	Marysville	1.256
	Medical Lake	1.112
	Mill Creek	1.2545
	Montesano	1.143
	Moses Lake	1.121
	Mount Vernon	1.1775
	Newcastle	1.2655
	Newport	1.1135
	North Bend	1.259
	Oak Harbor	1.1515
	Ocean Park	1.1275
Olympia	1.14	
Omak	1.118	
Othello	1.1255	
Pasco	1.169	
Port Angeles	1.14	
Port Orchard	1.188	

State	City	Multiplier
Washington	Port Townsend	1.139
	Poulsbo	1.187
	Pullman	1.1235
	Puyallup	1.194
	Redmond	1.262
	Renton	1.26
	Republic	1.113
	Richland	1.1625
	Ridgefield	1.155
	Sammamish	1.258
	SeaTac	1.2695
	Seattle	1.332
	Sedro Woolley	1.177
	Shelton	1.1355
	Shoreline	1.259
	Silverdale	1.1855
	Spanaway	1.194
	Spokane	1.117
	Spokane Valley	1.1135
	Sunnyside	1.123
	Tacoma	1.2015
	Tukwila	1.2675
	Tumwater	1.144
	Union Gap	1.123
	University Place	1.208
	Vancouver	1.1615
	Walla Walla	1.123
	Washougal	1.1555
	Wenatchee	1.14
	West Richland	1.1655
	Woodinville	1.2625
	Woodland	1.164
	Yakima	1.119

State	City	Multiplier
West Virginia	Barboursville	0.9015
	Beaver	0.881
	Beckley	0.884
	Bluefield	0.8645
	Bridgeport	0.8745
	Charleston	0.905
	Chester	0.91
	Clarksburg	0.876
	Dunbar	0.904
	Fairmont	0.8805
	Grafton	0.884
	Huntington	0.891
	Hurricane	0.902
	Logan	0.879
	Martinsburg	0.9795
	Moorefield	0.869
	Morgantown	0.9055
	Moundsville	0.8965
	Mount Hope	0.8915
	New Martinsville	0.883
	Nitro	0.9085
	Parkersburg	0.896
	South Charleston	0.899
	Summersville	0.872
	Vienna	0.8895
	Weirton	0.905
	Wheeling	0.897
Wisconsin	Appleton	0.973
	Ashland	0.9095
	Beaver Dam	0.937
	Bellevue	0.97
	Beloit	0.9655
	Brillion	0.9595



State	City	Multiplier
Wisconsin	Brookfield	1.008
	Brown Deer	1.002
	Chippewa Falls	0.9385
	Cudahy	0.9995
	De Pere	0.957
	Eau Claire	0.928
	Fitchburg	1.001
	Fond du Lac	0.979
	Fort Atkinson	0.9405
	Franklin	1.003
	Germantown	1.0005
	Glendale	0.9995
	Grafton	0.998
	Grand Chute	0.9735
	Green Bay	0.9705
	Greendale	1.001
	Greenfield	1.0035
	Hartland	1.0065
	Holmen	0.9415
	Hudson	1.057
	Janesville	0.955
	Kaukauna	0.962
	Kenosha	1.0425
	Kohler	0.9875
	La Crosse	0.9435
	Madison	1.002
	Manitowoc	0.9415
	Marinette	0.9305
	Marshall	0.9925
	Marshfield	0.9255
	Menasha	0.9615
	Menomonee Falls	1.001
	Menomonie	0.9345

State	City	Multiplier
Wisconsin	Mequon	0.998
	Middleton	0.991
	Milwaukee	1.0095
	Monroe	0.9525
	Mosinee	0.944
	Mount Pleasant	0.9885
	Muskego	1
	Neenah	0.9635
	New Berlin	1.0055
	Oak Creek	1
	Oconomowoc	1.0015
	Onalaska	0.9365
	Oshkosh	0.971
	Pewaukee	1.007
	Plymouth	0.979
	Portage	0.992
	Prairie du Sac	0.929
	Racine	0.989
	Rhineland	0.9185
	Rice Lake	0.93
	River Falls	1.056
	Sheboygan	0.9765
	South Milwaukee	1.0055
	Stevens Point	0.935
	Stoughton	0.9935
	Sun Prairie	0.9915
	Superior	0.971
	Sussex	1.002
	Tomah	0.947
	Tomahawk	0.9275
	Two Rivers	0.9375
	Verona	0.9925
	Watertown	0.938

State	City	Multiplier
Wisconsin	Waukesha	1.0125
	Waunakee	0.989
	Wausau	0.9595
	Wauwatosa	1.008
	West Allis	1.0135
	West Bend	0.999
	Weston	0.9495
	Whitewater	0.9425
Wyoming	Wisconsin Rapids	0.9245
	Casper	0.977
	Cheyenne	0.935
	Cody	0.93
	Douglas	0.9455

State	City	Multiplier
Wyoming	Evanston	1.0295
	Gillette	0.9945
	Green River	1.0345
	Greybull	0.928
	Lander	0.934
	Laramie	0.9275
	Powell	0.9305
	Rawlins	0.9385
	Riverton	0.939
	Rock Springs	1.031
	Sheridan	0.987
	Worland	0.933

**Table ES - 1**  
**Salary/Wage Increase Given 2021: CEO**

*For ... full-time positions ..., what was the average percentage salary increase given during 2021?*

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		388	2.2%	2.0%	37%	2%	5%	13%	29%	22%
By credit union asset size	\$1M to \$2M	18	0.9%	0.0%	89%	0%	0%	10%	10%	10%
	\$2M to \$5M	36	0.0%	0.0%	64%	0%	0%	10%	28%	13%
	\$5M to \$10M	62	2.8%	0.6%	39%	2%	2%	12%	28%	19%
	\$10M to \$20M	100	2.5%	3.0%	26%	1%	6%	11%	34%	28%
	\$20M to \$35M	100	2.2%	2.0%	28%	0%	8%	13%	34%	22%
	\$35M to \$50M	60	2.2%	3.0%	25%	0%	2%	15%	29%	29%
By region	New England	17	1.2%	0.0%	59%	6%	0%	8%	32%	0%
	Middle Atlantic	69	2.7%	2.6%	30%	0%	2%	19%	28%	18%
	East North Central	103	2.4%	2.0%	25%	0%	5%	15%	27%	23%
	West North Central	69	2.2%	2.0%	39%	0%	6%	22%	28%	20%
	South Atlantic	29	2.8%	0.0%	63%	0%	0%	9%	22%	18%
	East South Central	20	2.1%	2.0%	26%	0%	8%	15%	35%	28%
	West South Central	50	2.7%	2.0%	37%	0%	5%	6%	23%	24%
	Mountain	29	3.9%	3.0%	25%	9%	0%	8%	20%	30%
	Pacific	29	2.8%	1.8%	42%	6%	0%	10%	24%	19%

\* Average/median calculations include zeros (0)

**Table ES - 2**  
**Salary/Wage Increase Given 2021: Management**

*For ... full-time positions ..., what was the average percentage salary increase given during 2021?*

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		292	3.3%	2.6%	34%	1%	2%	13%	25%	24%
By credit union asset size	\$1M to \$2M	12	0.3%	0.0%	89%	0%	0%	0%	11%	0%
	\$2M to \$5M	23	0.8%	0.0%	73%	0%	0%	18%	0%	9%
	\$5M to \$10M	46	2.1%	0.0%	52%	3%	3%	15%	6%	21%
	\$10M to \$20M	61	2.9%	2.0%	40%	4%	0%	11%	25%	21%
	\$20M to \$35M	90	4.5%	3.0%	18%	0%	1%	13%	35%	33%
	\$35M to \$50M	61	4.2%	3.0%	15%	0%	6%	15%	38%	26%
By region	New England	12	3.6%	0.0%	61%	0%	0%	20%	10%	10%
	Middle Atlantic	50	2.6%	2.0%	42%	0%	0%	17%	21%	21%
	East North Central	58	4.0%	3.0%	28%	0%	4%	16%	20%	32%
	West North Central	46	2.6%	2.8%	27%	0%	3%	22%	36%	13%
	South Atlantic	28	2.1%	0.9%	47%	4%	0%	8%	25%	16%
	East South Central	25	5.6%	3.0%	26%	0%	5%	9%	23%	38%
	West South Central	43	3.2%	2.5%	40%	6%	3%	3%	24%	24%
	Mountain	16	3.1%	3.0%	23%	0%	0%	7%	28%	42%
	Pacific	14	3.1%	3.0%	25%	0%	0%	16%	41%	18%

\* Average/median calculations include zeros (0)

**Table ES - 3**  
**Salary/Wage Increase Given 2021: Nonmanagement**

*For ... full-time positions ..., what was the average percentage salary increase given during 2021?*

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		366	3.4%	3.0%	25%	1%	2%	14%	33%	25%
By credit union asset size	\$1M to \$2M	9	1.4%	0.0%	86%	0%	0%	0%	0%	14%
	\$2M to \$5M	25	0.4%	0.0%	83%	0%	0%	8%	8%	0%
	\$5M to \$10M	64	2.6%	2.4%	41%	2%	2%	7%	26%	22%
	\$10M to \$20M	97	4.2%	3.0%	12%	1%	1%	14%	41%	31%
	\$20M to \$35M	100	3.5%	3.0%	14%	0%	2%	20%	37%	28%
	\$35M to \$50M	70	4.3%	3.0%	15%	0%	3%	16%	36%	30%
By region	New England	15	1.4%	1.9%	47%	0%	0%	15%	38%	0%
	Middle Atlantic	55	2.5%	2.8%	37%	0%	2%	12%	32%	17%
	East North Central	76	4.3%	3.0%	16%	0%	0%	27%	26%	31%
	West North Central	57	3.5%	3.0%	15%	0%	4%	15%	43%	23%
	South Atlantic	36	3.2%	3.0%	29%	3%	0%	6%	26%	36%
	East South Central	30	4.7%	4.0%	22%	0%	4%	8%	24%	43%
	West South Central	48	3.2%	3.0%	34%	0%	0%	7%	37%	22%
	Mountain	27	2.9%	3.0%	15%	5%	9%	9%	41%	22%
	Pacific	20	3.0%	3.0%	24%	0%	0%	11%	40%	24%

\* Average/median calculations include zeros (0)

**Table ES - 4**  
**Salary/Wage Increase Budgeted for 2022: CEO**

*For ... full-time positions ..., what percentage increase has been budgeted for 2022?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	342	3.1%	3.0%	26%	1%	4%	11%	33%	25%
By credit union asset size	\$1M to \$2M	9	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	27	1.6%	1.0%	46%	0%	8%	15%	23%
	\$5M to \$10M	55	3.2%	3.0%	28%	5%	5%	10%	15%
	\$10M to \$20M	88	2.7%	3.0%	32%	1%	5%	8%	31%
	\$20M to \$35M	93	3.2%	3.0%	20%	0%	2%	9%	43%
	\$35M to \$50M	69	4.5%	3.0%	8%	0%	2%	17%	47%
By region	New England	13	2.5%	2.8%	47%	0%	0%	0%	36%
	Middle Atlantic	54	1.9%	2.0%	43%	0%	2%	15%	30%
	East North Central	73	3.1%	3.0%	18%	0%	7%	12%	40%
	West North Central	51	4.0%	3.0%	15%	0%	2%	14%	38%
	South Atlantic	37	2.9%	3.0%	28%	3%	0%	6%	38%
	East South Central	27	3.7%	3.1%	16%	0%	4%	9%	38%
	West South Central	45	3.0%	2.5%	30%	3%	8%	10%	24%
	Mountain	24	3.8%	4.2%	20%	6%	0%	0%	24%
	Pacific	19	3.7%	2.0%	38%	0%	6%	13%	24%

\* Average/median calculations include zeros (0)

**Table ES - 5**  
**Salary/Wage Increase Budgeted for 2022: Management**

*For ... full-time positions ..., what percentage increase has been budgeted for 2022?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	265	3.0%	3.0%	28%	1%	2%	11%	33%	25%
By credit union asset size	\$1M to \$2M	9	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	17	0.5%	0.0%	75%	0%	13%	13%	0%
	\$5M to \$10M	36	2.9%	2.0%	38%	4%	4%	8%	38%
	\$10M to \$20M	61	2.5%	2.5%	38%	2%	0%	11%	30%
	\$20M to \$35M	82	3.5%	3.0%	15%	0%	0%	8%	48%
	\$35M to \$50M	61	4.0%	3.0%	6%	0%	2%	19%	45%
By region	New England	12	2.3%	0.7%	51%	0%	0%	10%	20%
	Middle Atlantic	43	2.0%	2.0%	48%	0%	0%	11%	27%
	East North Central	52	3.3%	3.0%	22%	0%	2%	15%	38%
	West North Central	39	3.6%	3.0%	19%	0%	0%	9%	47%
	South Atlantic	28	3.0%	3.0%	25%	0%	0%	8%	41%
	East South Central	24	3.2%	3.0%	22%	0%	0%	14%	33%
	West South Central	39	3.1%	2.4%	28%	6%	9%	12%	15%
	Mountain	14	3.4%	3.0%	26%	0%	0%	0%	32%
	Pacific	14	3.0%	3.0%	16%	0%	0%	16%	41%

\* Average/median calculations include zeros (0)

**Table ES - 6**  
**Salary/Wage Increase Budgeted for 2022: Nonmanagement**

*For ... full-time positions ..., what percentage increase has been budgeted for 2022?*

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		333	3.2%	3.0%	22%	0%	4%	13%	37%	24%
By credit union asset size	\$1M to \$2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	21	0.7%	0.0%	70%	0%	10%	10%	10%	0%
	\$5M to \$10M	50	3.2%	3.0%	36%	3%	6%	3%	19%	33%
	\$10M to \$20M	91	3.3%	3.0%	20%	0%	5%	13%	34%	28%
	\$20M to \$35M	94	3.3%	3.0%	10%	0%	1%	17%	49%	23%
	\$35M to \$50M	69	3.9%	3.0%	7%	0%	2%	18%	48%	25%
By region	New England	14	1.9%	2.4%	43%	0%	0%	8%	41%	8%
	Middle Atlantic	51	2.5%	2.8%	36%	0%	2%	11%	39%	11%
	East North Central	69	3.2%	3.0%	16%	0%	3%	20%	39%	22%
	West North Central	50	4.1%	3.0%	10%	0%	5%	14%	38%	32%
	South Atlantic	34	2.7%	3.0%	27%	0%	0%	7%	41%	24%
	East South Central	28	3.5%	3.0%	19%	0%	0%	16%	33%	31%
	West South Central	45	3.1%	2.8%	27%	0%	10%	13%	26%	24%
	Mountain	24	3.6%	3.0%	10%	6%	5%	5%	39%	36%
	Pacific	19	3.2%	3.0%	20%	0%	0%	12%	37%	32%

\* Average/median calculations include zeros (0)



**Table ES - 7**  
**Salary/Wage Increase Anticipated for 2023: CEO**

*For ... full-time positions ..., what percentage increase do you anticipate for 2023?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	289	2.8%	3.0%	28%	1%	2%	11%	36%	21%
By credit union asset size	\$1M to \$2M	9	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	23	1.5%	0.0%	55%	0%	0%	9%	27%
	\$5M to \$10M	46	2.9%	2.5%	33%	3%	3%	12%	24%
	\$10M to \$20M	71	2.2%	2.0%	42%	2%	3%	6%	29%
	\$20M to \$35M	80	3.4%	3.0%	10%	0%	3%	11%	49%
	\$35M to \$50M	60	3.2%	3.0%	12%	0%	0%	19%	46%
By region	New England	13	2.6%	3.0%	36%	0%	0%	0%	55%
	Middle Atlantic	46	1.7%	2.0%	45%	0%	2%	15%	30%
	East North Central	62	3.0%	3.0%	23%	0%	2%	7%	45%
	West North Central	38	2.8%	3.0%	17%	0%	3%	13%	53%
	South Atlantic	31	2.8%	3.0%	29%	4%	0%	11%	30%
	East South Central	24	4.2%	3.1%	18%	0%	0%	14%	37%
	West South Central	37	2.7%	2.2%	37%	0%	4%	19%	15%
	Mountain	20	3.2%	3.0%	18%	7%	0%	0%	35%
	Pacific	16	2.3%	2.4%	28%	0%	7%	16%	28%

\* Average/median calculations include zeros (0)

**Table ES - 8**  
**Salary/Wage Increase Anticipated for 2023: Management**

*For ... full-time positions ..., what percentage increase do you anticipate for 2023?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	234	2.7%	3.0%	32%	0%	2%	9%	38%	19%
By credit union asset size	\$1M to \$2M	9	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	15	0.4%	0.0%	86%	0%	0%	14%	0%
	\$5M to \$10M	33	2.8%	1.5%	42%	0%	8%	4%	25%
	\$10M to \$20M	50	2.2%	0.0%	55%	0%	0%	7%	23%
	\$20M to \$35M	72	3.4%	3.0%	10%	0%	2%	11%	54%
	\$35M to \$50M	54	3.2%	3.0%	11%	0%	0%	17%	51%
By region	New England	12	2.5%	2.6%	39%	0%	0%	10%	41%
	Middle Atlantic	36	1.2%	0.0%	61%	0%	4%	3%	29%
	East North Central	49	2.8%	3.0%	25%	0%	2%	9%	47%
	West North Central	31	2.4%	3.0%	24%	0%	0%	8%	61%
	South Atlantic	25	2.9%	3.0%	24%	0%	0%	9%	42%
	East South Central	23	4.0%	2.8%	29%	0%	0%	20%	25%
	West South Central	33	3.2%	2.5%	39%	0%	4%	11%	14%
	Mountain	13	3.4%	3.0%	18%	0%	0%	0%	46%
	Pacific	13	2.9%	3.0%	18%	0%	0%	18%	36%

\* Average/median calculations include zeros (0)

Table ES - 9

Salary/Wage Increase Anticipated for 2023: Nonmanagement

For ... full-time positions ..., what percentage increase do you anticipate for 2023?

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	278	2.6%	3.0%	26%	0%	3%	12%	44%	16%
By credit union asset size	\$1M to \$2M	8	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	19	0.7%	0.0%	78%	0%	0%	22%	0%
	\$5M to \$10M	40	2.6%	3.0%	34%	3%	3%	34%	21%
	\$10M to \$20M	73	2.6%	3.0%	31%	0%	3%	11%	38%
	\$20M to \$35M	80	3.1%	3.0%	7%	0%	3%	16%	57%
	\$35M to \$50M	57	3.0%	3.0%	10%	0%	2%	18%	54%
By region	New England	14	2.0%	3.0%	33%	0%	0%	8%	59%
	Middle Atlantic	43	1.7%	2.0%	43%	0%	3%	13%	39%
	East North Central	59	2.8%	3.0%	19%	0%	2%	14%	53%
	West North Central	38	3.0%	3.0%	13%	0%	7%	6%	56%
	South Atlantic	28	2.3%	3.0%	33%	0%	0%	8%	42%
	East South Central	26	3.0%	3.0%	25%	0%	0%	13%	39%
	West South Central	35	3.2%	3.0%	26%	0%	3%	17%	19%
	Mountain	20	2.6%	3.0%	18%	7%	6%	6%	53%
	Pacific	15	2.8%	3.0%	23%	0%	0%	15%	38%

\* Average/median calculations include zeros (0)

**Table ES - 10**

**Receipt of Incentive Payments**

*In addition to base pay, did any full-time employees receive incentive payments in 2021  
(i.e., payment rewards based on meeting pre-set performance criteria)?*

		N	Yes	Yes, some or all full-time management employees received incentive payments in 2021	Yes, some or all full-time nonmanagement employees received incentive payments in 2021	No
Overall		478	16%	10%	12%	84%
By credit union asset size	\$1M to \$2M	27	0%	0%	0%	100%
	\$2M to \$5M	65	0%	0%	0%	100%
	\$5M to \$10M	83	13%	12%	8%	87%
	\$10M to \$20M	115	10%	6%	10%	90%
	\$20M to \$35M	114	22%	17%	16%	78%
	\$35M to \$50M	75	35%	18%	31%	65%
By region	New England	18	6%	6%	6%	94%
	Middle Atlantic	81	3%	3%	1%	97%
	East North Central	101	21%	13%	18%	79%
	West North Central	70	20%	10%	17%	80%
	South Atlantic	43	8%	3%	8%	92%
	East South Central	42	23%	14%	20%	77%
	West South Central	67	17%	14%	12%	83%
	Pacific	35	20%	20%	14%	80%
		21	17%	12%	12%	83%

**Table ES - 11**

**Receipt of Bonus Payments**

*In addition to base pay, did any full-time employees receive bonus payments in 2021  
(i.e., after-the-fact payment rewards not tied to any pre-set performance criteria)?*

		N	Yes	Yes, some or all full-time management employees received bonus payments in 2021	Yes, some or all full-time nonmanagement employees received bonus payments in 2021	No
Overall		477	50%	47%	40%	50%
By credit union asset size	\$1M to \$2M	27	5%	5%	0%	95%
	\$2M to \$5M	65	19%	13%	10%	81%
	\$5M to \$10M	83	45%	43%	30%	55%
	\$10M to \$20M	113	51%	45%	41%	49%
	\$20M to \$35M	114	68%	67%	59%	32%
	\$35M to \$50M	75	71%	69%	58%	29%
By region	New England	18	26%	26%	19%	74%
	Middle Atlantic	81	39%	36%	28%	61%
	East North Central	101	48%	47%	42%	52%
	West North Central	71	61%	58%	43%	39%
	South Atlantic	41	52%	48%	49%	48%
	East South Central	42	57%	49%	49%	43%
	West South Central	67	52%	49%	35%	48%
	Mountain	35	48%	48%	38%	52%
	Pacific	21	60%	55%	55%	40%

**Table ES - 12**

**Incentive/Bonus Summaries**

*In addition to base pay, did any full-time employees receive incentive payments in 2021 (i.e., payment rewards based on meeting pre-set performance criteria)? In addition to base pay, did any full-time employees receive bonus payments in 2021 (i.e., after-the-fact payment rewards not tied to any pre-set performance criteria)?*

		N	Management and/or nonmanagement received variable pay	Management received both incentives and bonuses	Nonmanagement received both incentives and bonuses	Management and/or nonmanagement received both incentives and bonuses	Nobody received either
Overall		480	54%	8%	8%	11%	46%
By credit union asset size	\$1M to \$2M	27	5%	0%	0%	0%	95%
	\$2M to \$5M	65	19%	0%	0%	0%	81%
	\$5M to \$10M	83	48%	8%	7%	10%	52%
	\$10M to \$20M	116	52%	4%	7%	7%	48%
	\$20M to \$35M	114	73%	13%	11%	16%	27%
	\$35M to \$50M	76	79%	14%	17%	23%	21%
By region	New England	18	32%	0%	0%	0%	68%
	Middle Atlantic	81	41%	1%	0%	1%	59%
	East North Central	101	55%	9%	11%	14%	45%
	West North Central	71	65%	8%	12%	15%	35%
	South Atlantic	43	54%	0%	3%	3%	46%
	East South Central	43	61%	11%	14%	17%	39%
	West South Central	67	56%	12%	9%	14%	44%
	Pacific	35	51%	17%	11%	17%	49%
		21	60%	6%	12%	12%	40%

**Table ES - 13**  
**Last Salary Structure Adjustment**

*In what year did your credit union last adjust its salary structure?*

		N	2022	2021	2020	2019	2018	2017	2016	before 2016	never	don't know
Overall		456	13%	37%	10%	6%	2%	2%	1%	4%	8%	17%
By credit union asset size	\$1M to \$2M	27	5%	10%	10%	5%	10%	5%	0%	20%	25%	10%
	\$2M to \$5M	63	13%	33%	17%	3%	0%	0%	0%	7%	7%	20%
	\$5M to \$10M	79	18%	42%	7%	9%	2%	0%	2%	2%	5%	14%
	\$10M to \$20M	112	9%	34%	10%	6%	6%	3%	2%	4%	7%	18%
	\$20M to \$35M	100	11%	43%	7%	6%	0%	2%	0%	2%	8%	21%
	\$35M to \$50M	75	22%	40%	9%	3%	0%	3%	0%	3%	5%	15%
By region	New England	18	6%	32%	18%	15%	0%	0%	0%	13%	7%	8%
	Middle Atlantic	76	19%	27%	11%	11%	2%	0%	0%	3%	7%	21%
	East North Central	96	8%	41%	8%	3%	3%	3%	0%	4%	6%	24%
	West North Central	65	18%	42%	9%	4%	0%	4%	2%	2%	7%	12%
	South Atlantic	41	14%	34%	8%	3%	6%	0%	0%	3%	14%	18%
	East South Central	44	10%	41%	10%	6%	3%	0%	0%	10%	8%	12%
	West South Central	66	15%	37%	6%	3%	6%	3%	4%	5%	5%	16%
	Mountain	31	8%	41%	11%	4%	0%	4%	0%	4%	17%	12%
	Pacific	19	18%	26%	20%	12%	0%	6%	0%	0%	0%	18%

**Table ES - 14**

**Prevalence of Formal Salary Ranges**

*Does your credit union have formal salary ranges  
(i.e., established minimums, midpoints, and maximums for each position)?*

		N	Yes	No	Don't Know
Overall		469	18%	78%	4%
By credit union asset size	\$1M to \$2M	28	5%	86%	10%
	\$2M to \$5M	63	7%	87%	7%
	\$5M to \$10M	78	18%	73%	9%
	\$10M to \$20M	115	22%	74%	4%
	\$20M to \$35M	113	18%	82%	0%
	\$35M to \$50M	73	28%	70%	2%
By region	New England	17	26%	59%	15%
	Middle Atlantic	79	7%	86%	7%
	East North Central	98	15%	85%	0%
	West North Central	71	15%	83%	2%
	South Atlantic	43	29%	65%	6%
	East South Central	44	32%	63%	5%
	West South Central	63	22%	70%	9%
	Mountain	33	14%	86%	0%
	Pacific	21	28%	72%	0%

\* Insufficient data



**Table ES - 15**  
**Range Increase Given 2021: CEO**

*By what percentage did the formal salary range structure increase during 2021?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	69	3.0%	3.0%	33%	0%	9%	7%	25%	25%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	11	2.6%	1.5%	13%	0%	38%	13%	13%
	\$10M to \$20M	19	3.1%	3.0%	35%	0%	6%	6%	29%
	\$20M to \$35M	20	3.7%	3.0%	29%	0%	0%	6%	29%
	\$35M to \$50M	14	3.1%	3.0%	25%	0%	8%	8%	25%
By region	New England	4	2.3%	2.4%	48%	0%	0%	0%	26%
	Middle Atlantic	5	3.4%	4.3%	25%	0%	0%	0%	50%
	East North Central	11	1.9%	2.0%	33%	0%	13%	33%	11%
	West North Central	9	3.7%	1.8%	37%	0%	15%	0%	24%
	South Atlantic	10	3.3%	3.0%	42%	0%	0%	0%	35%
	East South Central	13	4.2%	5.0%	18%	0%	11%	0%	18%
	West South Central	10	1.0%	0.7%	50%	0%	23%	14%	14%
	Mountain	5	3.5%	3.0%	0%	0%	0%	0%	75%
	Pacific	2	3.5%	3.5%	50%	0%	0%	0%	50%

\* Average/median calculations include zeros (0)

**Table ES - 16**  
**Range Increase Given 2021: Management**

*By what percentage did the formal salary range structure increase during 2021?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	61	3.0%	2.0%	33%	4%	10%	8%	19%	27%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	8	3.3%	1.0%	33%	0%	33%	0%	33%
	\$10M to \$20M	16	2.6%	0.9%	43%	7%	7%	7%	14%
	\$20M to \$35M	18	3.7%	3.0%	25%	6%	0%	13%	25%
	\$35M to \$50M	15	3.1%	3.0%	15%	0%	15%	8%	31%
By region	New England	3	1.4%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	5	2.0%	1.4%	25%	25%	0%	25%	0%
	East North Central	9	1.2%	0.8%	51%	0%	0%	37%	12%
	West North Central	7	3.2%	1.8%	32%	0%	19%	0%	32%
	South Atlantic	8	4.8%	3.0%	29%	0%	0%	0%	29%
	East South Central	13	4.6%	5.0%	9%	0%	19%	0%	18%
	West South Central	8	0.4%	0.0%	59%	14%	27%	0%	0%
	Mountain	3	5.3%	5.0%	0%	0%	0%	0%	33%
	Pacific	4	3.9%	3.2%	31%	0%	0%	0%	31%

\* Average/median calculations include zeros (0)

**Table ES - 17**  
**Range Increase Given 2021: Nonmanagement**

*By what percentage did the formal salary range structure increase during 2021?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	72	3.4%	3.0%	26%	0%	9%	12%	25%	29%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	12	2.7%	2.0%	22%	0%	22%	11%	22%
	\$10M to \$20M	19	4.0%	3.0%	29%	0%	6%	0%	29%
	\$20M to \$35M	20	4.0%	3.0%	18%	0%	0%	29%	24%
	\$35M to \$50M	15	3.6%	3.0%	8%	0%	15%	8%	31%
By region	New England	4	2.1%	1.8%	48%	0%	0%	0%	26%
	Middle Atlantic	5	3.8%	2.6%	25%	0%	0%	50%	0%
	East North Central	11	1.8%	2.0%	45%	0%	0%	34%	11%
	West North Central	9	4.2%	3.0%	12%	0%	15%	12%	37%
	South Atlantic	13	4.9%	3.0%	26%	0%	0%	0%	29%
	East South Central	13	4.3%	3.5%	9%	0%	19%	0%	26%
	West South Central	9	1.2%	1.3%	44%	0%	26%	0%	29%
	Mountain	5	3.7%	4.0%	0%	0%	0%	25%	25%
	Pacific	4	2.8%	3.1%	31%	0%	0%	0%	31%

\* Average/median calculations include zeros (0)

**Table ES - 18**  
**Range Increase Budgeted for 2022: CEO**

*What percentage increase has been budgeted for 2022?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	65	3.4%	3.0%	32%	0%	4%	7%	29%	27%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	10	2.9%	2.0%	14%	0%	29%	14%	14%
	\$10M to \$20M	16	3.0%	3.0%	36%	0%	0%	7%	29%
	\$20M to \$35M	20	3.4%	3.0%	24%	0%	0%	0%	47%
	\$35M to \$50M	14	5.6%	3.0%	25%	0%	0%	17%	17%
By region	New England	3	1.8%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	5	2.3%	1.5%	50%	0%	0%	25%	25%
	East North Central	11	2.7%	3.0%	22%	0%	13%	11%	33%
	West North Central	8	7.7%	3.0%	14%	0%	17%	0%	42%
	South Atlantic	10	2.2%	0.4%	53%	0%	0%	0%	35%
	East South Central	12	3.9%	3.8%	20%	0%	0%	10%	29%
	West South Central	9	1.9%	2.0%	43%	0%	0%	28%	16%
	Mountain	5	4.0%	4.0%	0%	0%	0%	0%	50%
	Pacific	2	3.5%	3.5%	50%	0%	0%	0%	50%

\* Average/median calculations include zeros (0)

**Table ES - 19**  
**Range Increase Budgeted for 2022: Management**

*What percentage increase has been budgeted for 2022?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	59	3.0%	3.0%	34%	2%	2%	10%	25%	26%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	7	3.8%	1.0%	40%	0%	20%	0%	40%
	\$10M to \$20M	15	2.2%	2.7%	38%	8%	0%	8%	23%
	\$20M to \$35M	18	2.8%	3.0%	31%	0%	0%	6%	44%
	\$35M to \$50M	15	4.5%	3.0%	15%	0%	0%	23%	23%
By region	New England	3	1.4%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	5	1.8%	2.0%	25%	0%	0%	50%	25%
	East North Central	9	1.8%	0.8%	51%	0%	0%	12%	24%
	West North Central	7	4.9%	3.0%	16%	0%	19%	0%	48%
	South Atlantic	8	3.0%	3.0%	43%	0%	0%	0%	29%
	East South Central	12	3.9%	3.8%	20%	0%	0%	10%	29%
	West South Central	7	1.4%	0.1%	53%	16%	0%	16%	0%
	Mountain	3	4.3%	5.0%	0%	0%	0%	0%	33%
	Pacific	4	5.1%	7.0%	31%	0%	0%	0%	69%

\* Average/median calculations include zeros (0)

**Table ES - 20**  
**Range Increase Budgeted for 2022: Nonmanagement**

*What percentage increase has been budgeted for 2022?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	66	3.0%	3.0%	34%	0%	2%	12%	29%	23%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	10	3.1%	3.0%	29%	0%	14%	0%	29%
	\$10M to \$20M	16	2.2%	2.9%	43%	0%	0%	7%	29%
	\$20M to \$35M	20	3.0%	3.0%	24%	0%	0%	24%	41%
	\$35M to \$50M	15	4.8%	3.0%	15%	0%	0%	15%	23%
By region	New England	3	1.1%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	5	5.7%	2.5%	25%	0%	0%	50%	0%
	East North Central	9	3.4%	2.4%	39%	0%	0%	12%	24%
	West North Central	8	2.5%	3.0%	14%	0%	17%	14%	42%
	South Atlantic	13	1.8%	0.4%	53%	0%	0%	0%	29%
	East South Central	12	4.0%	3.3%	20%	0%	0%	10%	39%
	West South Central	8	1.9%	1.1%	51%	0%	0%	15%	18%
	Mountain	5	3.2%	3.0%	0%	0%	0%	25%	50%
	Pacific	4	4.1%	5.0%	31%	0%	0%	0%	69%

\* Average/median calculations include zeros (0)

**Table ES - 21**  
**Range Increase Anticipated for 2023: CEO**

*What percentage increase do you anticipate for 2023?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	51	3.2%	3.0%	30%	0%	3%	11%	34%	23%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	7	4.8%	1.0%	40%	0%	20%	0%	20%
	\$10M to \$20M	13	2.5%	3.0%	27%	0%	0%	18%	45%
	\$20M to \$35M	15	3.5%	3.0%	15%	0%	0%	8%	54%
	\$35M to \$50M	11	4.3%	4.0%	10%	0%	0%	20%	20%
By region	New England	3	3.5%	0.2%	65%	0%	0%	0%	35%
	Middle Atlantic	3	1.0%	0.0%	67%	0%	0%	33%	0%
	East North Central	8	2.3%	2.5%	31%	0%	0%	28%	14%
	West North Central	6	2.5%	3.0%	0%	0%	23%	19%	58%
	South Atlantic	8	2.8%	3.0%	40%	0%	0%	46%	14%
	East South Central	12	5.7%	4.6%	0%	0%	0%	20%	29%
	West South Central	6	2.3%	0.0%	63%	0%	0%	0%	19%
	Mountain	3	3.7%	3.0%	0%	0%	0%	0%	67%
	Pacific	1	0.0%	0.0%	100%	0%	0%	0%	0%

\* Average/median calculations include zeros (0)

**Table ES - 22**  
**Range Increase Anticipated for 2023: Management**

*What percentage increase do you anticipate for 2023?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	49	3.4%	3.0%	27%	0%	3%	12%	33%	27%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	7	5.2%	1.0%	40%	0%	20%	0%	40%
	\$10M to \$20M	13	2.9%	3.0%	27%	0%	0%	18%	36%
	\$20M to \$35M	14	3.3%	3.0%	25%	0%	0%	8%	42%
	\$35M to \$50M	13	4.0%	4.0%	0%	0%	0%	18%	45%
By region	New England	3	1.4%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	3	2.0%	3.0%	33%	0%	0%	0%	67%
	East North Central	8	1.9%	1.9%	44%	0%	0%	28%	14%
	West North Central	5	2.2%	2.4%	0%	0%	29%	24%	48%
	South Atlantic	6	4.0%	3.0%	20%	0%	0%	0%	60%
	East South Central	12	5.7%	4.6%	0%	0%	0%	20%	29%
	West South Central	6	2.3%	0.0%	63%	0%	0%	0%	19%
	Mountain	3	5.3%	5.0%	0%	0%	0%	0%	33%
	Pacific	3	2.7%	3.1%	45%	0%	0%	0%	55%

\* Average/median calculations include zeros (0)



**Table ES - 23**  
**Range Increase Anticipated for 2023: Nonmanagement**

*What percentage increase do you anticipate for 2023?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	55	2.8%	3.0%	28%	0%	3%	15%	36%	20%
By credit union asset size	\$1M to \$2M	1	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	0.0%	0.0%	100%	0%	0%	0%	0%
	\$5M to \$10M	8	3.2%	2.0%	33%	0%	17%	0%	17%
	\$10M to \$20M	14	2.7%	3.0%	33%	0%	0%	8%	42%
	\$20M to \$35M	15	2.7%	3.0%	15%	0%	0%	23%	54%
	\$35M to \$50M	13	4.0%	3.0%	0%	0%	0%	27%	36%
By region	New England	3	1.1%	0.1%	65%	0%	0%	0%	35%
	Middle Atlantic	3	1.6%	2.0%	33%	0%	0%	67%	0%
	East North Central	7	2.3%	2.4%	36%	0%	0%	16%	32%
	West North Central	6	2.4%	3.0%	0%	0%	23%	19%	58%
	South Atlantic	10	2.1%	3.0%	42%	0%	0%	0%	47%
	East South Central	12	4.6%	3.8%	0%	0%	0%	20%	39%
	West South Central	6	2.3%	0.0%	63%	0%	0%	0%	19%
	Mountain	5	4.0%	3.0%	0%	0%	0%	25%	50%
	Pacific	3	2.7%	3.1%	45%	0%	0%	0%	55%

\* Average/median calculations include zeros (0)

**Table ES - 24**

**Number of Current Employees: Full-Time + Part-Time**

*What is the current number of ... employees at your credit union?*

	N	average*	median*	none	1	2 - 4	5 - 9	10 - 49	50 - 99	100 or more
Overall	487	5.0	4	0%	7%	51%	30%	12%	0%	0%
By credit union asset size	\$1M to \$2M	29	1.8	2	0%	41%	59%	0%	0%	0%
	\$2M to \$5M	65	2.3	2	0%	23%	74%	3%	0%	0%
	\$5M to \$10M	84	3.0	3	0%	5%	85%	8%	2%	0%
	\$10M to \$20M	117	4.1	4	0%	1%	72%	26%	1%	0%
	\$20M to \$35M	115	6.8	6	0%	0%	21%	65%	14%	0%
	\$35M to \$50M	76	9.8	10	0%	0%	6%	39%	55%	0%
By region	New England	18	4.1	4	0%	15%	53%	32%	0%	0%
	Middle Atlantic	83	4.3	4	0%	3%	62%	29%	6%	0%
	East North Central	101	5.8	5	0%	1%	48%	33%	17%	0%
	West North Central	71	4.5	4	0%	10%	50%	32%	8%	0%
	South Atlantic	43	5.3	4	0%	5%	55%	25%	16%	0%
	East South Central	45	5.9	4	0%	9%	42%	28%	20%	0%
	West South Central	68	4.7	3	0%	14%	50%	22%	13%	0%
	Mountain	36	5.4	4	0%	4%	52%	32%	13%	0%
	Pacific	21	5.0	4	0%	6%	45%	38%	11%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 25**

**Number of Current Employees: Full-Time**

*What is the current number of full-time employees at your credit union?*

	N	average*	median*	none	1	2 - 4	5 - 9	10 - 49	50 - 99	100 or more
Overall	487	4.5	4	13%	12%	43%	25%	8%	0%	0%
By credit union asset size	\$1M to \$2M	29	1.2	1	73%	23%	5%	0%	0%	0%
	\$2M to \$5M	65	1.6	1	45%	39%	16%	0%	0%	0%
	\$5M to \$10M	84	2.1	2	11%	23%	66%	0%	0%	0%
	\$10M to \$20M	117	3.4	3	2%	4%	76%	17%	1%	0%
	\$20M to \$35M	115	5.8	6	0%	0%	37%	57%	6%	0%
	\$35M to \$50M	76	8.5	9	0%	2%	11%	50%	38%	0%
By region	New England	18	3.4	4	27%	15%	38%	19%	0%	0%
	Middle Atlantic	83	3.8	3	16%	15%	47%	17%	6%	0%
	East North Central	101	4.7	4	12%	13%	35%	32%	8%	0%
	West North Central	71	4.1	4	7%	16%	41%	32%	3%	0%
	South Atlantic	43	4.7	4	11%	8%	49%	24%	8%	0%
	East South Central	45	5.9	4	18%	9%	35%	18%	20%	0%
	West South Central	68	4.6	3	15%	11%	44%	20%	10%	0%
	Mountain	36	4.8	4	7%	4%	54%	29%	6%	0%
	Pacific	21	4.5	4	6%	5%	51%	38%	0%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 26**

**Number of Current Employees: Part-Time**

*What is the current number of part-time employees at your credit union?*

	N	average*	median*	none	1	2 - 4	5 - 9	10 - 49	50 - 99	100 or more
Overall	487	1.8	1	40%	32%	27%	2%	0%	0%	0%
By credit union asset size	\$1M to \$2M	29	1.6	1	9%	55%	36%	0%	0%	0%
	\$2M to \$5M	65	2.0	2	29%	26%	45%	0%	0%	0%
	\$5M to \$10M	84	2.0	2	41%	30%	28%	2%	0%	0%
	\$10M to \$20M	117	1.6	1	53%	31%	15%	1%	0%	0%
	\$20M to \$35M	115	1.7	1	40%	35%	24%	1%	0%	0%
	\$35M to \$50M	76	2.3	2	41%	26%	27%	6%	0%	0%
By region	New England	18	2.2	2	27%	34%	39%	0%	0%	0%
	Middle Atlantic	83	1.7	1	34%	33%	31%	1%	0%	0%
	East North Central	101	2.2	2	29%	30%	36%	5%	0%	0%
	West North Central	71	1.4	1	49%	34%	16%	0%	0%	0%
	South Atlantic	43	2.0	1	42%	30%	25%	3%	0%	0%
	East South Central	45	1.9	2	46%	23%	31%	0%	0%	0%
	West South Central	68	1.5	1	47%	33%	20%	0%	0%	0%
	Mountain	36	1.8	1	52%	31%	13%	3%	0%	0%
	Pacific	21	1.4	1	38%	40%	23%	0%	0%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 27**

**Plan to Add: Full-Time + Part-Time**

*How many positions do you plan to add ...in 2022?*

		N	average*	median*	none	1	2	3 or more
Overall		477	1.3	1	77%	18%	4%	1%
By credit union asset size	\$1M to \$2M	25	1.0	1	95%	5%	0%	0%
	\$2M to \$5M	63	1.0	1	90%	10%	0%	0%
	\$5M to \$10M	82	1.2	1	90%	8%	2%	0%
	\$10M to \$20M	117	1.1	1	78%	20%	2%	0%
	\$20M to \$35M	114	1.2	1	70%	26%	3%	1%
	\$35M to \$50M	76	1.7	1	56%	23%	14%	8%
By region	New England	18	1.0	1	87%	13%	0%	0%
	Middle Atlantic	83	1.3	1	78%	15%	7%	0%
	East North Central	99	1.4	1	78%	16%	3%	2%
	West North Central	68	1.1	1	78%	20%	2%	0%
	South Atlantic	43	1.3	1	84%	13%	0%	3%
	East South Central	43	1.2	1	65%	30%	3%	3%
	West South Central	66	1.4	1	80%	15%	3%	2%
	Mountain	35	1.3	1	77%	17%	7%	0%
	Pacific	21	1.4	1	61%	28%	5%	5%

\* Average/median calculations do not include zeros (0)

**Table ES - 28**  
**Plan to Add: Full-Time**

*How many full-time positions do you plan to add ...in 2022?*

		N	average*	median*	none	1	2	3 or more
Overall		477	1.2	1	87%	10%	1%	1%
By credit union asset size	\$1M to \$2M	25			100%	0%	0%	0%
	\$2M to \$5M	63	1.0	1	97%	3%	0%	0%
	\$5M to \$10M	82	1.0	1	95%	5%	0%	0%
	\$10M to \$20M	117	1.1	1	91%	8%	1%	0%
	\$20M to \$35M	114	1.1	1	85%	13%	2%	0%
	\$35M to \$50M	76	1.4	1	65%	26%	5%	5%
By region	New England	18			100%	0%	0%	0%
	Middle Atlantic	83	1.1	1	86%	13%	1%	0%
	East North Central	99	1.3	1	86%	10%	3%	0%
	West North Central	68	1.0	1	90%	10%	0%	0%
	South Atlantic	43	2.0	2	95%	3%	0%	3%
	East South Central	43	1.2	1	84%	14%	3%	0%
	West South Central	66	1.6	1	87%	9%	2%	2%
	Mountain	35	1.0	1	87%	13%	0%	0%
	Pacific	21	1.4	1	73%	22%	0%	5%

\* Average/median calculations do not include zeros (0)

**Table ES - 29**  
**Plan to Add: Part-Time**

*How many part-time positions do you plan to add ...in 2022?*

		N	average*	median*	none	1	2	3 or more
Overall		477	1.1	1	87%	12%	1%	0%
By credit union asset size	\$1M to \$2M	25	1.0	1	95%	5%	0%	0%
	\$2M to \$5M	63	1.0	1	93%	7%	0%	0%
	\$5M to \$10M	82	1.0	1	93%	7%	0%	0%
	\$10M to \$20M	117	1.1	1	87%	12%	1%	0%
	\$20M to \$35M	114	1.0	1	82%	18%	0%	0%
	\$35M to \$50M	76	1.3	1	80%	15%	3%	2%
By region	New England	18	1.0	1	87%	13%	0%	0%
	Middle Atlantic	83	1.0	1	86%	14%	0%	0%
	East North Central	99	1.3	1	90%	8%	1%	1%
	West North Central	68	1.1	1	89%	10%	2%	0%
	South Atlantic	43	1.0	1	89%	11%	0%	0%
	East South Central	43	1.1	1	79%	19%	3%	0%
	West South Central	66	1.0	1	91%	9%	0%	0%
	Mountain	35	1.0	1	83%	17%	0%	0%
	Pacific	21	1.0	1	83%	17%	0%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 30**

**Plan to Eliminate: Full-Time + Part-Time**

*How many positions do you plan to ... eliminate in 2022?*

	N	average*	median*	none	1	2	3 or more
Overall	487	1.2	1	95%	4%	1%	0%
By credit union asset size	\$1M to \$2M	29		100%	0%	0%	0%
	\$2M to \$5M	65	1.0	1	97%	3%	0%
	\$5M to \$10M	84	1.0	1	98%	2%	0%
	\$10M to \$20M	117	1.2	1	95%	4%	1%
	\$20M to \$35M	115	1.0	1	93%	7%	0%
	\$35M to \$50M	76	1.4	1	89%	6%	5%
By region	New England	18	2.0	2	94%	0%	6%
	Middle Atlantic	83	1.0	1	97%	3%	0%
	East North Central	101	1.7	2	97%	1%	2%
	West North Central	71	1.2	1	90%	8%	2%
	South Atlantic	43	1.0	1	97%	3%	0%
	East South Central	45	1.0	1	95%	5%	0%
	West South Central	68	1.0	1	91%	9%	0%
	Mountain	36	1.0	1	97%	3%	0%
	Pacific	21	1.0	1	95%	5%	0%

\* Average/median calculations do not include zeros (0)



**Table ES - 31**  
**Plan to Eliminate: Full-Time**

*How many full-time positions do you plan to ... eliminate in 2022?*

		N	average*	median*	none	1	2	3 or more
Overall		487	1.1	1	97%	3%	0%	0%
By credit union asset size	\$1M to \$2M	29			100%	0%	0%	0%
	\$2M to \$5M	65			100%	0%	0%	0%
	\$5M to \$10M	84			100%	0%	0%	0%
	\$10M to \$20M	117	1.0	1	95%	5%	0%	0%
	\$20M to \$35M	115	1.0	1	97%	3%	0%	0%
	\$35M to \$50M	76	1.3	1	94%	5%	2%	0%
By region	New England	18	1.0	1	94%	6%	0%	0%
	Middle Atlantic	83			100%	0%	0%	0%
	East North Central	101	1.5	2	98%	1%	1%	0%
	West North Central	71	1.0	1	97%	3%	0%	0%
	South Atlantic	43	1.0	1	97%	3%	0%	0%
	East South Central	45	1.0	1	95%	5%	0%	0%
	West South Central	68	1.0	1	93%	7%	0%	0%
	Mountain	36			100%	0%	0%	0%
	Pacific	21			100%	0%	0%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 32**  
**Plan to Eliminate: Part-Time**

*How many part-time positions do you plan to ... eliminate in 2022?*

		N	average*	median*	none	1	2	3 or more
Overall		487	1.1	1	97%	3%	0%	0%
By credit union asset size	\$1M to \$2M	29			100%	0%	0%	0%
	\$2M to \$5M	65	1.0	1	97%	3%	0%	0%
	\$5M to \$10M	84	1.0	1	98%	2%	0%	0%
	\$10M to \$20M	117	1.0	1	99%	1%	0%	0%
	\$20M to \$35M	115	1.0	1	96%	4%	0%	0%
	\$35M to \$50M	76	1.3	1	94%	5%	2%	0%
By region	New England	18	1.0	1	94%	6%	0%	0%
	Middle Atlantic	83	1.0	1	97%	3%	0%	0%
	East North Central	101	1.0	1	98%	2%	0%	0%
	West North Central	71	1.3	1	94%	5%	2%	0%
	South Atlantic	43			100%	0%	0%	0%
	East South Central	45			100%	0%	0%	0%
	West South Central	68	1.0	1	98%	2%	0%	0%
	Mountain	36	1.0	1	97%	3%	0%	0%
	Pacific	21	1.0	1	95%	5%	0%	0%

\* Average/median calculations do not include zeros (0)

**Table ES - 33**  
**Overall Turnover**

		N	Retained employees	Replaced employees
Overall		425	89%	11%
By credit union asset size	\$1M to \$2M	21	94%	6%
	\$2M to \$5M	51	96%	4%
	\$5M to \$10M	66	91%	9%
	\$10M to \$20M	102	90%	10%
	\$20M to \$35M	110	86%	14%
	\$35M to \$50M	75	85%	15%
By region	New England	17	92%	8%
	Middle Atlantic	73	92%	8%
	East North Central	92	89%	11%
	West North Central	60	86%	14%
	South Atlantic	41	88%	12%
	East South Central	34	88%	12%
	West South Central	56	93%	7%
	Mountain	31	85%	15%
	Pacific	21	83%	17%

\* Calculations exclude zero(s)

**Table ES - 34**

**CEO Succession Plans**

*Does your credit union have a formal succession plan in place that specifies how your credit union will replace your president/CEO/manager?*

		N	Yes	No, but plan to by year-end 2022	No, and do not plan to during 2022
Overall		481	62%	20%	18%
By credit union asset size	\$1M to \$2M	28	52%	24%	24%
	\$2M to \$5M	65	48%	29%	23%
	\$5M to \$10M	84	61%	15%	25%
	\$10M to \$20M	115	68%	18%	14%
	\$20M to \$35M	114	63%	20%	17%
	\$35M to \$50M	75	71%	18%	11%
By region	New England	17	63%	15%	22%
	Middle Atlantic	81	61%	26%	14%
	East North Central	102	64%	16%	21%
	West North Central	70	64%	20%	15%
	South Atlantic	43	71%	16%	13%
	East South Central	45	58%	24%	18%
	West South Central	66	49%	26%	26%
	Mountain	35	71%	14%	15%
Pacific	21	72%	12%	16%	

**Table ES - 35**  
**CEO Plan to Retire/Leave**

*Does your credit union's president/CEO/manager plan to retire or leave his/her position for any reason in the next two years?*

		N	Plans to retire	Plans to leave for other reasons	No such plans	Don't know
Overall		482	13%	2%	77%	9%
By credit union asset size	\$1M to \$2M	29	14%	0%	68%	18%
	\$2M to \$5M	65	16%	3%	71%	10%
	\$5M to \$10M	82	12%	2%	73%	14%
	\$10M to \$20M	116	11%	3%	76%	10%
	\$20M to \$35M	114	16%	1%	81%	2%
	\$35M to \$50M	76	9%	0%	85%	6%
By region	New England	18	0%	0%	93%	7%
	Middle Atlantic	83	17%	3%	73%	7%
	East North Central	101	11%	1%	79%	10%
	West North Central	71	17%	2%	72%	9%
	South Atlantic	42	11%	0%	83%	6%
	East South Central	45	18%	3%	69%	11%
	West South Central	67	7%	2%	80%	12%
	Mountain	33	21%	3%	72%	3%
	Pacific	21	6%	0%	88%	5%

**Table ES - 36**  
**Replacing the CEO**

*When replacing the president/CEO/manager, how does your credit union generally fill the position?*

		N	Internal applicants are given first preference; if position is not filled, external applicants are interviewed	Post the job externally and internally at the same time, both types of applicants are given equal preference	External applicants preferred	Other
Overall		480	54%	34%	6%	6%
By credit union asset size	\$1M to \$2M	29	45%	32%	14%	9%
	\$2M to \$5M	63	63%	13%	7%	17%
	\$5M to \$10M	83	52%	37%	7%	5%
	\$10M to \$20M	115	58%	33%	5%	4%
	\$20M to \$35M	114	51%	42%	7%	0%
	\$35M to \$50M	76	52%	41%	2%	6%
By region	New England	17	50%	35%	8%	7%
	Middle Atlantic	83	62%	24%	3%	10%
	East North Central	101	52%	37%	7%	4%
	West North Central	69	47%	42%	7%	5%
	South Atlantic	43	46%	44%	3%	8%
	East South Central	45	51%	34%	12%	3%
	West South Central	66	73%	15%	3%	8%
	Mountain	35	49%	45%	7%	0%
	Pacific	21	32%	62%	5%	0%

**Table ES - 37**

**Proportion Working Onsite/Remote: 2020**

*Thinking of all the employees in your credit union, what was the percentage of employees that were fully on-site, fully remote, and a hybrid blend of on-site/remote on January 1, 2020 (before the pandemic)?*

		N	% Fully On-Site		% Fully Remote		% Hybrid	
			average	median	average	median	average	median
Overall		424	94.2	100	2.6	0	3.2	0
By credit union asset size	\$1M to \$2M	21	87.5	100	0.0	0	12.5	0
	\$2M to \$5M	48	81.7	100	9.6	0	8.7	0
	\$5M to \$10M	71	94.4	100	3.9	0	1.7	0
	\$10M to \$20M	104	97.0	100	1.7	0	1.3	0
	\$20M to \$35M	108	97.2	100	1.5	0	1.3	0
	\$35M to \$50M	71	95.7	100	0.5	0	3.8	0
By region	New England	12	87.5	100	6.7	0	5.8	0
	Middle Atlantic	72	90.1	100	8.0	0	1.9	0
	East North Central	93	96.7	100	1.8	0	1.5	0
	West North Central	63	95.5	100	0.2	0	4.2	0
	South Atlantic	42	91.7	100	2.5	0	5.8	0
	East South Central	38	91.9	100	1.8	0	6.3	0
	West South Central	54	97.2	100	0.4	0	2.5	0
	Mountain	31	94.1	100	2.2	0	3.7	0
	Pacific	19	98.8	100	0.6	0	0.6	0

**Table ES - 38**

**Proportion Working Onsite/Remote: 2021**

*Thinking of all the employees in your credit union, what was the percentage of employees that were fully on-site, fully remote, and a hybrid blend of on-site/remote on January 1, 2021?*

		N	% Fully On-Site		% Fully Remote		% Hybrid	
			average	median	average	median	average	median
Overall		420	88.1	100	4.3	0	7.7	0
By credit union asset size	\$1M to \$2M	21	78.1	100	0.0	0	21.9	0
	\$2M to \$5M	48	75.2	100	13.0	0	11.7	0
	\$5M to \$10M	69	91.3	100	5.0	0	3.7	0
	\$10M to \$20M	103	88.9	100	3.8	0	7.3	0
	\$20M to \$35M	107	92.8	100	3.2	0	3.9	0
	\$35M to \$50M	71	88.4	100	1.0	0	10.6	0
By region	New England	12	90.8	100	3.4	0	5.8	0
	Middle Atlantic	73	84.4	100	10.4	0	5.2	0
	East North Central	90	89.7	100	2.4	0	7.9	0
	West North Central	64	86.0	100	1.9	0	12.2	0
	South Atlantic	42	85.5	100	5.1	0	9.4	0
	East South Central	37	81.9	100	6.0	0	12.0	0
	West South Central	54	95.1	100	0.4	0	4.6	0
	Mountain	30	87.6	100	6.2	0	6.2	0
	Pacific	19	98.8	100	0.6	0	0.6	0



**Table ES - 39**

**Proportion Working Onsite/Remote: 2022**

*Thinking of all the employees in your credit union, what was the percentage of employees that were fully on-site, fully remote, and a hybrid blend of on-site/remote on January 1, 2022?*

		N	% Fully On-Site		% Fully Remote		% Hybrid	
			average	median	average	median	average	median
Overall		423	94.2	100	2.4	0	3.4	0
By credit union asset size	\$1M to \$2M	21	87.5	100	0.0	0	12.5	0
	\$2M to \$5M	48	86.1	100	7.0	0	7.0	0
	\$5M to \$10M	72	95.4	100	3.8	0	0.8	0
	\$10M to \$20M	102	93.4	100	2.3	0	4.3	0
	\$20M to \$35M	107	98.8	100	0.5	0	0.7	0
	\$35M to \$50M	72	94.6	100	1.8	0	3.6	0
By region	New England	11	100.0	100	0.0	0	0.0	0
	Middle Atlantic	73	88.8	100	6.7	0	4.6	0
	East North Central	91	96.5	100	1.7	0	1.8	0
	West North Central	64	93.8	100	0.6	0	5.6	0
	South Atlantic	42	89.8	100	3.6	0	6.7	0
	East South Central	38	97.8	100	0.8	0	1.4	0
	West South Central	54	95.0	100	0.4	0	4.6	0
	Mountain	31	95.6	100	4.4	0	0.0	0
	Pacific	19	99.4	100	0.6	0	0.0	0

## PRESIDENT/CEO/MANAGER

### **Reports to: Board of Directors**

**Position Purpose:** Plan, direct, and control all credit union activities in accordance with credit union plans, policies, directives, and activities as established by the board of directors. Responsible for ensuring financial stability and member satisfaction commensurate with the best interest of the members, the employees, and the credit union. Provide strategic direction, vision, and management in all functional areas.

### **Job Responsibilities**

- Direct all credit union operations, which include planning and implementing programs, policies, and procedures.
- Provide strategic and/or administrative direction and management in all credit union functions including: accounting, ALM, business development, compliance, facility management, finance, human resources, investments, lending, marketing, operations, retail services, risk management, and security.
- Manage the day-to-day operation of the credit union and establish office procedures to utilize staff and facilities most efficiently, to promote products and services, to provide outstanding member service, and to achieve the goals of the credit union.
- Develop, recommend, and implement financial policies and procedures.
- Investigate workflow of the credit union on a continuous basis and make changes to improve and reduce cost.
- Ensure that the credit union follows the federal laws and regulations set forth by the National Credit Union Administration and other State and Federal regulatory agencies.
- Recruit and select quality applicants for management vacancies, ensuring that the credit union is adequately staffed with solid employees.
- Supervise a budget for the credit union that is consistent with the overall strategic plan.
- Evaluate the job performance of credit union management to ensure quality service to members.
- Conduct management meetings on a regular basis to insure the dissemination of information exchange of ideas, resolution of problems, discussion of trends, etc. Ensure that information is communicated throughout the credit union.
- Ensure adequate equipment, supplies, and working space is available.
- Conduct business development activities to promote the growth and development of the credit union. Build positive relationships with the field of membership, and with appropriate trade associations and organizations.
- Provide direction to the Board on compensation philosophy. Plan and recommend appropriate wage and salary structure in accordance with that philosophy.
- Plan and oversee the employee benefits program, balancing internal demands, equity in the marketplace, and costs.
- Manage security and safety for the credit union, analyze security and safety policies and procedures, and to alert staff of any changes in a timely manner.

**Table 1 - 1**  
**Salaries**  
**President / CEO / Manager (#1 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		358	\$79,310	\$62,530	\$76,010	\$90,000	\$111,880
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	15	\$53,050	\$44,000	\$50,230	\$57,400	*
	\$5M to \$10M	64	\$62,460	\$50,000	\$61,650	\$68,720	\$83,030
	\$10M to \$20M	102	\$71,910	\$59,790	\$67,410	\$79,910	\$90,750
	\$20M to \$35M	108	\$87,520	\$75,070	\$84,380	\$97,220	\$116,720
	\$35M to \$50M	69	\$98,610	\$83,500	\$94,960	\$111,880	\$131,460
By region	New England	11	\$98,000	\$64,960	\$97,990	\$113,030	*
	Middle Atlantic	51	\$75,280	\$62,350	\$75,330	\$85,770	\$98,340
	East North Central	79	\$74,530	\$62,580	\$73,220	\$85,000	\$95,500
	West North Central	61	\$74,420	\$56,190	\$73,580	\$86,120	\$104,530
	South Atlantic	34	\$81,710	\$53,560	\$72,000	\$108,350	\$139,780
	East South Central	29	\$88,490	\$72,200	\$88,640	\$108,200	\$124,190
	West South Central	44	\$78,760	\$63,010	\$74,430	\$89,000	\$110,000
	Mountain	32	\$81,160	\$64,630	\$75,670	\$96,650	\$120,000
By number of full-time employees	Pacific	17	\$96,530	\$80,000	\$90,000	\$115,330	\$130,020
	1	26	\$62,740	\$56,000	\$61,380	\$68,350	\$85,100
	2 - 4	178	\$72,090	\$57,400	\$69,110	\$82,960	\$95,790
	5 - 9	115	\$87,970	\$73,330	\$85,000	\$101,500	\$113,090
	10 - 49	37	\$99,820	\$81,400	\$95,860	\$117,980	\$130,660
	50 - 99	0					
By number of services offered	100 or more	0					
	1 - 2	25	\$67,800	\$57,380	\$62,620	\$74,170	\$98,000
	3 - 4	19	\$62,690	\$49,070	\$60,050	\$68,700	\$83,890
	5 - 6	26	\$65,090	\$57,220	\$60,690	\$70,000	\$87,970
	7 - 8	36	\$63,400	\$50,020	\$60,440	\$72,000	\$85,530
	9 - 10	63	\$78,990	\$65,000	\$75,780	\$84,590	\$112,060
	11 - 12	87	\$82,990	\$67,850	\$76,980	\$94,990	\$117,710
By amount of loans outstanding	13 - 20	95	\$94,010	\$80,280	\$91,220	\$106,320	\$118,680
	\$500,000 to \$2M	17	\$66,780	\$58,500	\$65,820	\$72,880	\$98,380
	\$2M to \$5M	73	\$59,480	\$49,000	\$57,850	\$66,560	\$79,650
	\$5M to \$20M	227	\$81,510	\$68,020	\$79,690	\$90,000	\$110,000
	\$20M to \$50M	40	\$108,560	\$91,000	\$105,600	\$119,660	\$151,770
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	63	\$60,720	\$50,000	\$59,460	\$68,000	\$80,450
	1,000 - 1,999	125	\$75,270	\$60,560	\$70,000	\$86,580	\$103,000
	2,000 - 4,999	163	\$88,530	\$73,180	\$85,600	\$100,580	\$116,860
	5,000 - 9,999	7	\$105,740	\$73,130	\$111,000	\$124,810	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	270	\$77,430	\$61,450	\$74,240	\$86,770	\$110,000
	2	56	\$86,010	\$68,400	\$80,190	\$102,360	\$116,500
	3	11	\$93,210	\$85,320	\$91,310	\$108,350	\$122,680
4	2	*	*	*	*	*	
5 or more	0						

\* Insufficient data

**Table 1 - 2  
Incentives and Bonuses  
President / CEO / Manager (#1 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		358	58%	207	\$4,610
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	15	43%	6	*
	\$5M to \$10M	64	57%	36	\$2,310
	\$10M to \$20M	102	47%	48	\$4,430
	\$20M to \$35M	108	65%	69	\$5,580
	\$35M to \$50M	69	70%	47	\$5,380
By region	New England	11	32%	3	*
	Middle Atlantic	51	54%	28	\$2,980
	East North Central	79	58%	45	\$3,920
	West North Central	61	68%	41	\$3,780
	South Atlantic	34	52%	17	\$6,310
	East South Central	29	60%	16	\$4,570
	West South Central	44	63%	28	\$5,630
	Mountain	32	55%	18	\$6,580
	Pacific	17	59%	10	\$6,280
By number of full-time employees	1	26	52%	13	\$2,030
	2 - 4	178	52%	93	\$3,850
	5 - 9	115	70%	79	\$5,620
	10 - 49	37	59%	21	\$5,810
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	25	55%	14	\$3,380
	3 - 4	19	35%	6	\$8,420
	5 - 6	26	36%	10	\$2,710
	7 - 8	36	48%	17	\$1,930
	9 - 10	63	61%	38	\$4,740
	11 - 12	87	63%	54	\$4,780
	13 - 20	95	68%	63	\$5,430
By amount of loans outstanding	\$500,000 to \$2M	17	33%	6	*
	\$2M to \$5M	73	47%	34	\$2,080
	\$5M to \$20M	227	61%	138	\$4,950
	\$20M to \$50M	40	74%	29	\$6,510
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	63	56%	36	\$2,030
	1,000 - 1,999	125	50%	63	\$4,550
	2,000 - 4,999	163	65%	104	\$5,390
	5,000 - 9,999	7	83%	5	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	270	56%	151	\$4,490
	2	56	68%	37	\$5,010
	3	11	80%	9	\$5,260
	4	2	50%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 1 - 3**  
**Total Cash Compensation**  
**President / CEO / Manager (#1 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		358	\$81,980	\$63,480	\$77,600	\$94,970	\$116,410
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	15	\$54,230	\$45,750	\$50,230	\$59,500	*
	\$5M to \$10M	64	\$63,770	\$51,210	\$62,600	\$69,600	\$86,820
	\$10M to \$20M	102	\$74,010	\$60,000	\$69,000	\$81,960	\$91,000
	\$20M to \$35M	108	\$91,080	\$77,350	\$86,310	\$103,000	\$121,570
	\$35M to \$50M	69	\$102,280	\$86,350	\$99,000	\$118,620	\$132,320
By region	New England	11	\$99,560	\$64,960	\$98,830	\$116,050	*
	Middle Atlantic	51	\$76,880	\$65,000	\$77,200	\$88,990	\$99,010
	East North Central	79	\$76,760	\$63,610	\$75,120	\$87,640	\$104,650
	West North Central	61	\$77,010	\$58,620	\$75,900	\$89,030	\$111,540
	South Atlantic	34	\$84,990	\$54,150	\$72,000	\$111,510	\$152,490
	East South Central	29	\$91,030	\$72,230	\$92,370	\$111,760	\$124,740
	West South Central	44	\$82,300	\$64,270	\$75,700	\$90,750	\$121,000
	Mountain	32	\$84,770	\$64,630	\$82,790	\$103,500	\$130,000
Pacific	17	\$100,250	\$81,620	\$98,640	\$115,330	\$139,300	
By number of full-time employees	1	26	\$63,810	\$59,460	\$61,630	\$69,200	\$85,100
	2 - 4	178	\$74,110	\$57,830	\$70,000	\$84,950	\$100,640
	5 - 9	115	\$91,850	\$75,970	\$87,910	\$105,560	\$120,000
	10 - 49	37	\$103,080	\$86,600	\$98,860	\$120,290	\$134,530
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	25	\$69,670	\$59,520	\$65,270	\$76,070	\$98,000
	3 - 4	19	\$65,600	\$49,430	\$60,150	\$68,700	\$92,000
	5 - 6	26	\$66,070	\$57,560	\$62,030	\$72,000	\$88,870
	7 - 8	36	\$64,320	\$50,230	\$61,350	\$72,000	\$87,980
	9 - 10	63	\$81,880	\$65,630	\$77,010	\$88,100	\$120,120
	11 - 12	87	\$85,930	\$68,920	\$81,640	\$99,000	\$126,430
	13 - 20	95	\$97,650	\$82,640	\$94,950	\$112,010	\$121,620
By amount of loans outstanding	\$500,000 to \$2M	17	\$67,470	\$58,500	\$66,890	\$73,070	\$98,690
	\$2M to \$5M	73	\$60,450	\$50,000	\$59,070	\$68,500	\$80,270
	\$5M to \$20M	227	\$84,520	\$68,990	\$81,050	\$94,990	\$113,080
	\$20M to \$50M	40	\$113,210	\$92,500	\$111,100	\$126,960	\$153,790
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	63	\$61,860	\$50,180	\$59,500	\$68,960	\$83,550
	1,000 - 1,999	125	\$77,550	\$60,610	\$72,230	\$88,050	\$107,860
	2,000 - 4,999	163	\$91,980	\$75,420	\$87,810	\$105,220	\$122,160
	5,000 - 9,999	7	\$110,860	\$83,820	\$118,200	\$125,610	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	270	\$79,940	\$62,020	\$76,710	\$89,350	\$113,350
	2	56	\$89,290	\$71,560	\$85,310	\$106,650	\$122,300
	3	11	\$97,420	\$87,750	\$96,800	\$110,940	\$133,890
	4	2	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation,

if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 1 - 4**  
**Salary Ranges**  
**President / CEO / Manager (#1 position)**

		N	average minimum	average midpoint	average maximum
Overall		59	\$68,730	\$85,620	\$102,510
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	10	\$45,470	\$60,160	\$74,840
	\$10M to \$20M	10	\$63,140	\$76,960	\$90,770
	\$20M to \$35M	21	\$69,620	\$85,460	\$101,300
	\$35M to \$50M	16	\$90,250	\$112,040	\$133,830

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 1 - 5  
Education  
President / CEO / Manager (#1 position)**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		350	10%	30%	45%	3%	13%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	13	33%	0%	50%	0%	17%
	\$5M to \$10M	64	13%	46%	33%	2%	7%
	\$10M to \$20M	100	10%	30%	46%	3%	10%
	\$20M to \$35M	105	5%	25%	51%	3%	15%
	\$35M to \$50M	69	8%	28%	43%	2%	18%

\* Insufficient data

**Table 1 - 6  
Average Salaries by Level of Education  
President / CEO / Manager (#1 position)**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		358	\$68,120	\$73,080	\$81,040	\$84,770	\$93,110
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	15	*		*		*
	\$5M to \$10M	64	\$58,610	\$60,200	\$66,130	*	*
	\$10M to \$20M	102	\$67,330	\$69,360	\$69,350	*	\$88,430
	\$20M to \$35M	108	\$79,340	\$78,020	\$89,430	*	\$92,140
	\$35M to \$50M	69	\$90,250	\$91,230	\$99,570	*	\$112,620

\* Insufficient data

**Table 1 - 7  
Sex  
President / CEO / Manager (#1 position)**

		N	male	female
Overall		352	23%	77%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	15	0%	100%
	\$5M to \$10M	64	9%	91%
	\$10M to \$20M	101	17%	83%
	\$20M to \$35M	103	31%	69%
	\$35M to \$50M	69	38%	62%

\* Insufficient data

## EXECUTIVE VICE PRESIDENT/ASSISTANT MANAGER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Accountable for assisting the credit union President/CEO/Manager in the overall management of the credit union. As a member of the senior management team, accountable for ensuring financial stability and member satisfaction commensurate with the best interest of the members, the employees, and the credit union. Provide input on strategic direction and vision to the CEO.

### **Job Responsibilities**

- Direct and supervise the operational management of credit union employees on a day-to-day basis.
- Work with the President in identifying trends in the industry, instituting new programs or products, and evaluating products and services.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with strong employees.
- Maintain a highly motivated, well-trained staff.
- Establish and maintain effective employee relations.
- Assist in the preparation and implementation of the budget for the credit union that is consistent with the overall strategic plan.
- Develop, apply, and evaluate policies and procedures for the credit union.
- Develop, implement, and maintain operational procedures to maximize efficiency and quality of work and provide consistent quality service to members.
- Evaluate the job performance of credit union staff to ensure quality of work and service to members. Institute performance standards for staff in order to achieve strategic goals.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends, exchange of ideas, and general credit union information.
- Attend board meetings and report on assigned areas as requested by the president.
- Review and develop strategic plans in relation to the overall goals of the credit union.
- Work with the auditor to ensure compliance with internal controls.
- Ensure that the credit union is in compliance with the federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Assume all accountability of the credit union President/CEO/Manager in his or her absence.



**Table 2 - 1  
Salaries  
Executive VP or Assistant Manager (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		150	\$58,440	\$46,010	\$57,170	\$69,520	\$77,970
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	19	\$44,920	\$37,360	\$44,790	\$50,310	\$62,440
	\$10M to \$20M	39	\$49,750	\$40,760	\$47,260	\$56,590	\$71,440
	\$20M to \$35M	51	\$64,730	\$54,160	\$63,570	\$72,890	\$82,250
	\$35M to \$50M	37	\$67,720	\$55,840	\$67,670	\$75,590	\$85,600
By region	New England	3	*	*	*	*	*
	Middle Atlantic	19	\$57,220	\$48,950	\$57,540	\$62,290	\$78,270
	East North Central	27	\$52,700	\$46,120	\$51,000	\$56,150	\$68,010
	West North Central	23	\$58,550	\$44,920	\$61,520	\$69,960	\$76,320
	South Atlantic	15	\$66,910	\$44,390	\$72,000	\$80,600	\$115,220
	East South Central	19	\$67,830	\$56,170	\$66,040	\$74,090	\$94,260
	West South Central	23	\$54,330	\$38,000	\$50,360	\$72,930	\$84,230
	Mountain	13	\$53,940	\$33,740	\$53,910	\$73,570	\$83,330
Pacific	9	\$59,590	\$47,830	\$60,060	\$66,660	*	
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	69	\$49,660	\$38,790	\$46,630	\$57,830	\$71,850
	5 - 9	59	\$63,610	\$51,000	\$62,400	\$70,000	\$80,420
	10 - 49	21	\$72,750	\$64,870	\$75,190	\$81,080	\$86,000
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	\$51,720	\$43,330	\$53,230	\$59,740	*
	3 - 4	8	\$43,760	\$31,650	\$42,030	\$46,690	*
	5 - 6	7	\$42,590	\$38,440	\$41,010	\$47,500	*
	7 - 8	17	\$52,440	\$46,360	\$52,180	\$59,630	\$69,330
	9 - 10	23	\$59,740	\$45,760	\$54,110	\$69,330	\$83,600
	11 - 12	40	\$60,060	\$47,230	\$58,090	\$69,710	\$85,780
	13 - 20	44	\$65,650	\$56,900	\$68,670	\$74,390	\$81,080
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	27	\$46,900	\$37,370	\$44,370	\$59,220	\$66,290
	\$5M to \$20M	94	\$58,010	\$47,840	\$56,160	\$67,340	\$77,950
	\$20M to \$50M	25	\$75,630	\$61,800	\$72,040	\$78,930	\$115,570
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	19	\$42,900	\$35,250	\$40,000	\$46,050	\$62,400
	1,000 - 1,999	53	\$53,310	\$43,860	\$54,010	\$60,290	\$72,030
	2,000 - 4,999	73	\$64,490	\$52,520	\$63,850	\$74,400	\$83,740
	5,000 - 9,999	6	\$79,910	\$56,060	\$74,000	\$104,610	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	108	\$55,310	\$45,000	\$52,860	\$64,880	\$74,270
	2	25	\$67,220	\$57,200	\$61,900	\$75,460	\$86,220
	3	8	\$70,530	\$66,000	\$75,400	\$80,510	*
	4	2	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 2 - 2  
Incentives and Bonuses  
Executive VP or Assistant Manager (#2 position)**

		% paid incentive and/or bonus		average incentive/ bonus	
		N	N		
Overall		150	63%	92	\$3,280
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	4	0%	0	
	\$5M to \$10M	19	71%	12	\$4,600
	\$10M to \$20M	39	38%	15	\$2,830
	\$20M to \$35M	51	68%	34	\$3,310
	\$35M to \$50M	37	84%	30	\$2,910
By region	New England	3	33%	1	*
	Middle Atlantic	19	53%	10	\$1,760
	East North Central	27	65%	17	\$3,340
	West North Central	23	73%	15	\$3,160
	South Atlantic	15	69%	10	\$1,710
	East South Central	19	57%	9	\$3,630
	West South Central	23	65%	15	\$4,220
	Mountain	13	56%	7	\$4,340
	Pacific	9	70%	6	\$4,720
By number of full-time employees	1	2	0%	0	
	2 - 4	69	55%	37	\$3,390
	5 - 9	59	73%	43	\$2,830
	10 - 49	21	67%	13	\$4,470
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	7	53%	4	*
	3 - 4	8	44%	2	*
	5 - 6	7	36%	3	*
	7 - 8	17	63%	11	\$5,000
	9 - 10	23	66%	15	\$2,780
	11 - 12	40	65%	26	\$3,420
	13 - 20	44	74%	31	\$3,160
By amount of loans outstanding	\$500,000 to \$2M	3	35%	1	*
	\$2M to \$5M	27	43%	10	\$2,950
	\$5M to \$20M	94	63%	60	\$3,270
	\$20M to \$50M	25	86%	21	\$3,510
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	19	57%	9	\$2,700
	1,000 - 1,999	53	53%	28	\$3,570
	2,000 - 4,999	73	70%	51	\$3,170
	5,000 - 9,999	6	80%	3	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	108	59%	62	\$3,350
	2	25	77%	20	\$2,940
	3	8	71%	6	\$3,990
	4	2	50%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 2 - 3**  
**Total Cash Compensation**  
**Executive VP or Assistant Manager (#2 position)**

	N	average	25th percentile	median	75th percentile	90th percentile	
Overall	150	\$60,450	\$46,710	\$59,110	\$74,280	\$80,770	
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	
	\$5M to \$10M	19	\$47,880	\$38,380	\$46,030	\$52,540	\$71,920
	\$10M to \$20M	39	\$50,830	\$40,960	\$47,400	\$59,630	\$74,970
	\$20M to \$35M	51	\$66,990	\$56,570	\$65,590	\$76,900	\$85,010
	\$35M to \$50M	37	\$70,090	\$56,020	\$69,720	\$77,390	\$87,560
By region	New England	3	*	*	*	*	
	Middle Atlantic	19	\$58,160	\$49,210	\$59,990	\$62,660	\$79,950
	East North Central	27	\$54,860	\$46,940	\$52,000	\$59,550	\$76,450
	West North Central	23	\$60,680	\$45,480	\$63,770	\$74,470	\$80,870
	South Atlantic	15	\$68,090	\$44,590	\$73,540	\$82,080	\$117,070
	East South Central	19	\$69,670	\$57,380	\$70,570	\$74,880	\$94,730
	West South Central	23	\$57,050	\$40,000	\$52,000	\$75,120	\$87,720
	Mountain	13	\$56,380	\$33,740	\$53,910	\$77,190	\$91,550
Pacific	9	\$62,900	\$48,820	\$67,860	\$71,600	*	
By number of full-time employees	1	2	*	*	*	*	
	2 - 4	69	\$51,470	\$39,520	\$47,980	\$60,770	\$74,160
	5 - 9	59	\$65,660	\$52,000	\$63,580	\$74,650	\$81,060
	10 - 49	21	\$75,480	\$72,630	\$77,360	\$83,820	\$88,330
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	\$53,330	\$43,470	\$55,280	\$61,680	*
	3 - 4	8	\$44,070	\$31,650	\$42,220	\$46,690	*
	5 - 6	7	\$43,100	\$39,100	\$41,010	\$48,210	*
	7 - 8	17	\$55,620	\$47,090	\$52,180	\$71,760	\$75,410
	9 - 10	23	\$61,560	\$47,180	\$54,910	\$72,140	\$86,660
	11 - 12	40	\$62,280	\$47,230	\$59,450	\$77,620	\$87,720
	13 - 20	44	\$67,890	\$59,230	\$72,020	\$77,290	\$82,800
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	
	\$2M to \$5M	27	\$48,010	\$37,820	\$44,370	\$60,000	\$72,760
	\$5M to \$20M	94	\$60,080	\$48,680	\$58,100	\$73,650	\$79,120
	\$20M to \$50M	25	\$78,500	\$65,720	\$74,780	\$83,520	\$118,110
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	19	\$44,220	\$36,180	\$43,930	\$47,980	\$62,660
	1,000 - 1,999	53	\$55,220	\$44,160	\$54,040	\$65,870	\$74,820
	2,000 - 4,999	73	\$66,700	\$53,280	\$67,420	\$77,300	\$85,650
	5,000 - 9,999	6	\$82,320	\$59,620	\$74,980	\$106,840	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	108	\$57,220	\$45,870	\$53,870	\$69,500	\$77,420
	2	25	\$69,490	\$58,680	\$65,010	\$77,840	\$88,330
	3	8	\$73,390	\$74,540	\$77,300	\$83,510	*
	4	2	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation,

if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 2 - 4**  
**Salary Ranges**  
**Executive VP or Assistant Manager (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		34	\$49,410	\$59,510	\$69,600
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	6	*	*	*
	\$10M to \$20M	9	\$44,500	\$53,750	\$63,010
	\$20M to \$35M	9	\$51,970	\$62,380	\$72,780
	\$35M to \$50M	10	\$54,100	\$64,920	\$75,750

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 2 - 5  
Education  
Executive VP or Assistant Manager (#2 position)**

	N	high school or less	some college	college degree	some grad school	grad degree
Overall	131	26%	40%	27%	2%	5%
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	4	50%	0%	0%	50%	0%
\$5M to \$10M	14	30%	50%	20%	0%	0%
\$10M to \$20M	37	28%	47%	22%	0%	3%
\$20M to \$35M	44	26%	34%	32%	3%	5%
\$35M to \$50M	32	18%	39%	32%	0%	11%

\* Insufficient data

**Table 2 - 6  
Average Salaries by Level of Education  
Executive VP or Assistant Manager (#2 position)**

	N	high school or less	some college	college degree	some grad school	grad degree
Overall	150	\$54,170	\$56,280	\$65,310	*	\$74,480
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	4	*			*	
\$5M to \$10M	19	*	\$48,140	*		
\$10M to \$20M	39	\$47,720	\$49,680	\$51,010		*
\$20M to \$35M	51	\$63,720	\$64,750	\$66,540	*	*
\$35M to \$50M	37	\$58,910	\$59,720	\$82,360		*

\* Insufficient data

**Table 2 - 7  
Sex  
Executive VP or Assistant Manager (#2 position)**

	N	male	female
Overall	133	15%	85%
By credit union asset size			
\$1M to \$2M	0		
\$2M to \$5M	4	0%	100%
\$5M to \$10M	14	10%	90%
\$10M to \$20M	37	6%	94%
\$20M to \$35M	45	13%	87%
\$35M to \$50M	33	31%	69%

\* Insufficient data

## CHIEF OPERATIONS OFFICER

**Reports to: President/CEO/Manager**

**Position Purpose:** Responsible for assisting the credit union President/CEO/Manager in the overall management of the credit union. Has direct responsibility for the administration and supervision of front end and back end operations and branch activities within established policies and guidelines.

### **Job Responsibilities**

- Assist in directing all credit union operations, which include planning, recommending, and implementing programs and policies, and providing general administrative direction.
- Serve as operations and strategic leader, and provides guidance to ensure key initiatives, program regulations, performance outcomes and operations are managed appropriately, in accordance with applicable local, state, and federal laws.
- Collaborates with leadership team to synchronize tasks across the organization and direct prioritization by developing and implementing plans, policies, systems, processes and staff development to accomplish the vision and improve overall operations and effectiveness of the organization.
- Manage, develop, coach and retain a high performing staff. Evaluate performance of team member for execution of goals as well as compliance with company policies.
- Evaluate all areas of organizational performance by gathering, analyzing and interpreting data metrics: recommend improvements where needed
- Ensure that the president is kept fully informed on the conditions and operations of the credit union and of important factors influencing them.
- Develop, implement, and maintain operational procedures to maximize efficiency and quality of work and to provide consistent quality service to members.
- Responsible for controlling facility costs and assisting in contract negotiations.
- Manage daily operation of credit union and establish office procedures.
- Attend board meetings and act as sitting member on various committees.

**Table 3 - 1**  
**Salaries**  
**Chief Operations Officer / COO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	\$53,270	\$40,210	\$50,000	\$64,390	\$78,720
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	10	\$57,050	\$41,920	\$57,410	\$69,930	*
	\$35M to \$50M	9	\$54,850	\$41,660	\$57,200	\$68,530	*
By region	New England	0					
	Middle Atlantic	8	\$48,370	\$35,230	\$40,860	\$59,360	*
	East North Central	6	\$48,340	\$41,740	\$47,200	\$55,210	*
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	11	\$57,600	\$43,600	\$58,710	\$70,000	\$79,400
	10 - 49	7	\$49,100	\$35,230	\$50,000	\$57,680	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	15	\$57,850	\$43,480	\$57,680	\$71,400	\$82,960
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	16	\$48,930	\$40,000	\$45,800	\$57,410	\$69,100
	\$20M to \$50M	6	\$69,770	\$63,220	\$69,150	\$76,780	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	16	\$52,840	\$40,000	\$50,000	\$61,260	\$81,740
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	11	\$48,810	\$39,620	\$46,500	\$58,090	\$67,210
	2	10	\$56,150	\$39,160	\$53,600	\$75,050	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 3 - 2  
Incentives and Bonuses  
Chief Operations Officer / COO / SVP / VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		23	71%	15	\$2,460
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	67%	2	*
	\$20M to \$35M	10	67%	7	\$2,120
	\$35M to \$50M	9	78%	6	\$3,120
By region	New England	0		0	
	Middle Atlantic	8	75%	6	\$750
	East North Central	6	60%	3	*
	West North Central	2	100%	2	*
	South Atlantic	2	50%	1	*
	East South Central	2	50%	0	
	West South Central	2	100%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	5	75%	3	*
	5 - 9	11	80%	9	\$3,060
	10 - 49	7	57%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	1	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	5	80%	3	*
	13 - 20	15	77%	10	\$3,270
By amount of loans outstanding	\$500,000 to \$2M	1	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	16	67%	10	\$1,550
	\$20M to \$50M	6	100%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	75%	3	*
	2,000 - 4,999	16	67%	10	\$2,120
	5,000 - 9,999	2	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	11	70%	7	\$2,080
	2	10	70%	7	\$2,180
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 3 - 3**  
**Total Cash Compensation**  
**Chief Operations Officer / COO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	\$54,920	\$41,530	\$50,000	\$69,320	\$81,880
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	10	\$58,460	\$42,900	\$57,410	\$73,560	*
	\$35M to \$50M	9	\$56,940	\$42,960	\$57,200	\$74,860	*
By region	New England	0					
	Middle Atlantic	8	\$48,930	\$35,730	\$41,370	\$59,730	*
	East North Central	6	\$50,040	\$42,900	\$49,200	\$57,060	*
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	11	\$60,040	\$45,660	\$58,960	\$76,060	\$82,590
	10 - 49	7	\$50,100	\$35,730	\$50,000	\$57,680	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	15	\$60,110	\$44,820	\$57,680	\$76,410	\$85,220
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	16	\$49,970	\$40,390	\$46,800	\$57,410	\$72,290
	\$20M to \$50M	6	\$73,560	\$66,450	\$75,850	\$79,900	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	16	\$54,250	\$40,390	\$50,000	\$65,260	\$84,380
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	11	\$50,060	\$39,620	\$48,010	\$58,180	\$72,660
	2	10	\$57,670	\$41,310	\$53,600	\$78,130	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 3 - 4**  
**Salary Ranges**  
**Chief Operations Officer / COO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 3 - 5  
Education  
Chief Operations Officer / COO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		18	31%	44%	19%	0%	6%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	100%	0%	0%	0%	0%
	\$20M to \$35M	8	14%	57%	14%	0%	14%
	\$35M to \$50M	8	29%	43%	29%	0%	0%

\* Insufficient data

**Table 3 - 6  
Average Salaries by Level of Education  
Chief Operations Officer / COO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		23	\$53,190	\$59,340	*		*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*				
	\$20M to \$35M	10	*	*	*		*
	\$35M to \$50M	9	*	*	*		

\* Insufficient data

**Table 3 - 7  
Sex  
Chief Operations Officer / COO / SVP / VP**

		N	male	female
Overall		18	19%	81%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	2	0%	100%
	\$20M to \$35M	8	14%	86%
	\$35M to \$50M	8	29%	71%

\* Insufficient data

## CHIEF LENDING OFFICER

**Reports to: President/CEO/Manager or Executive VP/Assistant Manager**

**Position Purpose:** Participate in strategic planning and the development of credit union policies, procedures, and goals. Accountable for the credit union's administrative management of loan functions. Develop and implement consistent organizational policies and procedures that comply with external regulations. Support and lead commercial loans, residential mortgage department, indirect lending, and centralized lending. Ensure maximum profitability of lending activities that are also in the best interest of the member.

### **Job Responsibilities**

- Accountable for planning, organizing, and directing the credit union's collections and centralized lending functions, including real estate.
- Set the Loan Department's strategic plans to align with the credit union's business plan. Establish and ensure the implementation of target goals for the department.
- Ensures lending activities result in the credit union achieving its greatest volume potential, providing appropriate profit for the credit union, all with minimal delinquency and charge-off ratios.
- Create the budget for department and track on an ongoing basis for adherence.
- Develop, implement, and monitor policies and procedures in accordance with credit union goals and strategies. Work with other departments to maintain consistency in credit union policies and procedures.
- Oversee and monitor the loan function to achieve its strategic goals. Direct the work of loan managers in all lending areas to include underwriting, loan processing, loan documentation, and approval or denial of loans for consumer, mortgage, or business loans.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to assist and develop managers and staff.
- Research and evaluate the feasibility of new lending products. Develop and implement plans for expansion of lending programs. Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.
- Work with loan managers and members on complex issues to prevent loss to the credit union and support the membership.
- Represent and promote the credit union at external functions.

**Table 4 - 1  
Salaries  
Chief Lending Officer / CLO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		33	\$54,780	\$45,110	\$52,950	\$60,000	\$79,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	8	\$50,730	\$41,320	\$49,140	\$55,430	*
	\$20M to \$35M	11	\$52,900	\$44,500	\$54,500	\$56,420	\$72,470
	\$35M to \$50M	10	\$60,140	\$44,890	\$53,040	\$76,850	*
By region	New England	0					
	Middle Atlantic	10	\$50,920	\$43,220	\$53,850	\$58,170	*
	East North Central	7	\$54,950	\$43,470	\$49,020	\$71,480	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	6	\$56,380	\$46,660	\$54,700	\$65,380	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	13	\$48,810	\$45,220	\$49,090	\$55,400	\$57,030
	5 - 9	14	\$56,830	\$42,560	\$52,720	\$74,790	\$80,240
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	6	\$50,680	\$45,540	\$52,720	\$55,170	*
	11 - 12	8	\$54,410	\$45,860	\$54,000	\$57,300	*
	13 - 20	13	\$59,690	\$42,160	\$56,230	\$75,000	\$80,460
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	6	*	*	*	*	*
	\$5M to \$20M	23	\$52,090	\$44,060	\$50,570	\$55,870	\$74,920
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	9	\$47,470	\$42,520	\$47,140	\$54,890	*
	2,000 - 4,999	21	\$56,230	\$44,780	\$53,520	\$71,330	\$79,000
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	22	\$54,290	\$45,900	\$52,950	\$59,560	\$79,000
	2	8	\$49,560	\$42,160	\$45,000	\$55,430	*
	3	2	*	*	*	*	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

**Table 4 - 2  
Incentives and Bonuses  
Chief Lending Officer / CLO / SVP / VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		32	57%	18	\$1,530
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	7	67%	5	*
	\$20M to \$35M	11	50%	6	\$1,880
	\$35M to \$50M	10	78%	8	\$1,680
By region	New England	0		0	
	Middle Atlantic	10	57%	6	\$1,440
	East North Central	7	67%	5	*
	West North Central	3	100%	3	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	3	33%	1	*
	Mountain	6	19%	1	*
	Pacific	0		0	
By number of full-time employees	1	2	0%	0	
	2 - 4	13	54%	7	\$1,320
	5 - 9	13	73%	9	\$1,550
	10 - 49	5	50%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	1	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	3	100%	3	*
	9 - 10	6	58%	3	*
	11 - 12	7	50%	3	*
	13 - 20	13	64%	8	\$2,190
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	6	20%	1	*
	\$5M to \$20M	22	68%	15	\$1,120
	\$20M to \$50M	5	50%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	2	0%	0	
	1,000 - 1,999	9	49%	5	*
	2,000 - 4,999	20	65%	13	\$1,490
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	21	50%	10	\$1,510
	2	8	71%	6	\$1,280
	3	2	50%	1	*
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 4 - 3**  
**Total Cash Compensation**  
**Chief Lending Officer / CLO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		33	\$55,630	\$45,450	\$53,940	\$60,140	\$79,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	8	\$51,220	\$41,320	\$49,950	\$57,430	*
	\$20M to \$35M	11	\$53,840	\$44,970	\$55,250	\$56,940	\$75,370
	\$35M to \$50M	10	\$61,440	\$45,390	\$54,040	\$79,040	*
By region	New England	0					
	Middle Atlantic	10	\$51,730	\$43,320	\$55,330	\$60,000	*
	East North Central	7	\$55,310	\$43,880	\$49,400	\$71,640	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	6	\$57,090	\$46,660	\$54,700	\$66,870	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	13	\$49,520	\$45,410	\$49,870	\$56,150	\$59,620
	5 - 9	14	\$57,860	\$42,940	\$53,670	\$76,750	\$83,090
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	6	\$51,200	\$45,740	\$52,960	\$55,980	*
	11 - 12	8	\$55,120	\$46,360	\$55,500	\$60,300	*
	13 - 20	13	\$61,090	\$42,500	\$56,230	\$77,040	\$84,590
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	6	*	*	*	*	*
	\$5M to \$20M	23	\$52,820	\$44,540	\$50,980	\$56,000	\$76,920
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	9	\$48,010	\$42,590	\$47,450	\$54,890	*
	2,000 - 4,999	21	\$57,140	\$45,280	\$54,520	\$71,640	\$79,000
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	22	\$55,000	\$45,900	\$53,940	\$60,000	\$79,000
	2	8	\$50,480	\$42,160	\$45,500	\$57,430	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 4 - 4**  
**Salary Ranges**  
**Chief Lending Officer / CLO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		7	\$51,080	\$60,020	\$68,960
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



**Table 4 - 5**  
**Education**  
**Chief Lending Officer / CLO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		27	22%	53%	22%	4%	0%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	0%	100%	0%	0%	0%
	\$10M to \$20M	8	29%	43%	14%	14%	0%
	\$20M to \$35M	9	38%	50%	13%	0%	0%
	\$35M to \$50M	8	0%	57%	43%	0%	0%

\* Insufficient data

**Table 4 - 6**  
**Average Salaries by Level of Education**  
**Chief Lending Officer / CLO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		33	\$43,460	\$55,540	\$65,640	*	
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2					
	\$5M to \$10M	1		*			
	\$10M to \$20M	8	*	*	*	*	
	\$20M to \$35M	11	*	*	*		
	\$35M to \$50M	10		*	*		

\* Insufficient data

**Table 4 - 7**  
**Sex**  
**Chief Lending Officer / CLO / SVP / VP**

		N	male	female
Overall		26	27%	73%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	1	0%	100%
	\$10M to \$20M	8	14%	86%
	\$20M to \$35M	9	13%	88%
	\$35M to \$50M	7	67%	33%

\* Insufficient data

## CHIEF INFORMATION OFFICER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Oversee the credit union's technology infrastructure and information systems tools. Develop short- and long-term technology objectives to provide efficient and cost-effective technology tools to the credit union. Steer, manage, direct, and coordinate the planning, production, and activities of a credit union's information technology department. Serve as head technologist for the credit union.

### **Job Responsibilities**

- Accountable for directing, coordinating and overseeing all areas of the credit union's technology infrastructure and information systems.
- Work with the CEO setting the short- and long-term technology goals while providing the management necessary to achieve revenue growth and other goals and intention of the organization through technology.
- Steer the long-term strategic direction and implementation of efficient and secure systems that are cost effective and that meet member services and decision-making requirements.
- Communicate those goals within Information Technology Department.
- Review and evaluate project feasibility studies based on management's requirements, priorities, and cost constraints.
- Research industry trends in technology and insure that the credit union's information technology structure and equipment is adequate to meet member needs and strategic plan.
- Support the credit union mission by ensuring effective member services, development of the IT teams, and continuous improvement of internal systems and processes.
- Implement the installation and operation of information technology. Implement and connect the equipment required to operate systems.
- May manage several direct reports, often including department heads.
- Maintain an environment in which manpower training, turnover, compensation, and growth adequately matches credit union's needs.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in service or products. Keep staff up to date on trends and general credit union information.

**Table 5 - 1  
Salaries  
Chief Information Officer / CIO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 5 - 2  
Incentives and Bonuses  
Chief Information Officer / CIO / SVP / VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	50%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	0%	0	
	Mountain	1	100%	1	*
Pacific	0		0		
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	2	50%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	0		0	
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	0%	0	
	2	0		0	
	3	0		0	
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 5 - 3  
Total Cash Compensation  
Chief Information Officer / CIO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 5 - 4**  
**Salary Ranges**  
**Chief Information Officer / CIO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 5 - 5  
Education  
Chief Information Officer / CIO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		2	0%	0%	100%	0%	0%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	0%	0%	100%	0%	0%

\* Insufficient data

**Table 5 - 6  
Average Salaries by Level of Education  
Chief Information Officer / CIO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		2			*		
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2			*		

\* Insufficient data

**Table 5 - 7  
Sex  
Chief Information Officer / CIO / SVP / VP**

		N	male	female
Overall		2	100%	0%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$35M	0		
	\$35M to \$50M	2	100%	0%

\* Insufficient data

## CHIEF MARKETING OFFICER

### ***Reports to: President/CEO/Manager***

**Position Purpose:** Responsible for the development, implementation, and maintenance of the credit union's strategic marketing and public relations plans. Research marketing needs and examine marketing trends for the credit union to ensure the credit union is positioned competitively. Provide oversight, direction, evaluation, and management to subordinates and/or vendors involved in the marketing and public relations campaigns.

### **Job Responsibilities**

- Develops and monitors annual marketing budget and strategic marketing plan to strengthen brand equity, deepen relationships, meet scorecard goals, and drive member loyalty.
- Envision creative marketing and public relations concepts. Design, develop, and implement marketing and public relations programs for the credit union. Track and evaluate results of programs. Update or change as appropriate to ensure effectiveness.
- Examine market trends and demographic data concerning members and potential members, products and services, and potential products and services. Keep abreast of changing trends in the marketplace so that the credit union may react quickly and competitively.
- Measure and report on campaign and promotion results for member growth, profitability and satisfaction. Evaluates the effectiveness of all marketing strategies and channels through return on marketing investments and market research assessments.
- Create and/or review letters, direct mail, press releases, collateral materials, forms, etc. May manage an outside advertising or marketing vendor design, content, or delivery of marketing materials, marketing promotions, or media campaigns.
- Evaluate vendors to partner with the credit union.
- Recommend new services and changes in existing services to meet the financial needs of members.
- Ensure that all marketing and public relations materials comply with State and Federal rules and regulations for the credit union. Keep abreast in changing rules and regulations.
- Develop, apply, and evaluate policies and procedures for the department.



**Table 6 - 1  
Salaries  
Chief Marketing Officer / CMO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 6 - 2  
Incentives and Bonuses  
Chief Marketing Officer / CMO / SVP / VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	50%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	50%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	1	0%	0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	50%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	50%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
Number of branch offices	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 6 - 3**  
**Total Cash Compensation**  
**Chief Marketing Officer / CMO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 6 - 4  
Salary Ranges  
Chief Marketing Officer / CMO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 6 - 5  
Education  
Chief Marketing Officer / CMO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					

\* Insufficient data

**Table 6 - 6  
Average Salaries by Level of Education  
Chief Marketing Officer / CMO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		2					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2					
	\$35M to \$50M	0					

\* Insufficient data

**Table 6 - 7  
Sex  
Chief Marketing Officer / CMO / SVP / VP**

		N	male	female
Overall		0		
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$35M	0		
	\$35M to \$50M	0		

\* Insufficient data

## CHIEF HUMAN RESOURCES OFFICER

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Provides input to the CEO on the credit union's strategic plan to reflect human resource activities and trends. Develops, implements, and manages the human resource function for the credit union with primary emphasis in areas of policy development, wage and salary administration, performance appraisal programs, employee relations, employee benefits, recruitment and retention strategies, organizational development, record compliance, reports and statistics, counseling, orientation, and employee training and development programs. Ensures all human resource programs comply with State and Federal regulations.

### **Job Responsibilities**

- Prepare, implement, and manage the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Develop, apply, and evaluate policies and procedures for the department that comply with all State and Federal guidelines. Ensure that the human resources policy manual is up-to-date.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with capable employees. Establish recruiting and placement standards.
- Develop, implement, and monitor the affirmative action program for the credit union.
- Evaluate reports, findings, and results of department in relation to established goals. Recommend new approaches, policies, and procedures to affect continual improvements in efficiency of department and services performed.
- Oversee development and administration of new employee orientation and/or exit interview program.
- Counsel management and employees in the interpretation and application of human resources policies and procedures and implement effective employee relations.
- Create and conduct training and development programs that meet the needs of the staff and management and that meet the goals of the credit union.
- Advise managers and supervisors on desired corrective and disciplinary actions, offering alternatives and ideal solutions.
- Review, recommend, and oversee administration of the credit union's overall benefits and compensation programs.
- Develop, maintain, and monitor the performance appraisal system for the credit union.
- Maintain up-to-date and thorough knowledge of federal and state employment law.

**Table 7 - 1  
Salaries  
Chief Human Resources Officer / CHRO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 7 - 2  
Incentives and Bonuses  
Chief Human Resources Officer / CHRO / SVP / VP**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		0	0	
By credit union asset size	\$1M to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$10M	0	0	
	\$10M to \$20M	0	0	
	\$20M to \$35M	0	0	
	\$35M to \$50M	0	0	
By region	New England	0	0	
	Middle Atlantic	0	0	
	East North Central	0	0	
	West North Central	0	0	
	South Atlantic	0	0	
	East South Central	0	0	
	West South Central	0	0	
	Pacific	0	0	
By number of full-time employees	1	0	0	
	2 - 4	0	0	
	5 - 9	0	0	
	10 - 49	0	0	
	50 - 99	0	0	
	100 or more	0	0	
By number of services offered	1 - 2	0	0	
	3 - 4	0	0	
	5 - 6	0	0	
	7 - 8	0	0	
	9 - 10	0	0	
	11 - 12	0	0	
By amount of loans outstanding	\$500,000 to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$20M	0	0	
	\$20M to \$50M	0	0	
	\$50M to \$100M	0	0	
	\$100M to \$200M	0	0	
	\$200M or more	0	0	
By number of members	1 - 999	0	0	
	1,000 - 1,999	0	0	
	2,000 - 4,999	0	0	
	5,000 - 9,999	0	0	
	10,000 - 19,999	0	0	
	20,000 - 39,999	0	0	
	40,000 - 49,999	0	0	
	50,000 - 59,999	0	0	
60,000 or more	0	0		
Number of branch offices	1	0	0	
	2	0	0	
	3	0	0	
	4	0	0	
	5 or more	0	0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 7 - 3  
Total Cash Compensation  
Chief Human Resources Officer / CHRO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 7 - 4**  
**Salary Ranges**  
**Chief Human Resources Officer / CHRO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 7 - 5  
Education  
Chief Human Resources Officer / CHRO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					

\* Insufficient data

**Table 7 - 6  
Average Salaries by Level of Education  
Chief Human Resources Officer / CHRO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					

\* Insufficient data

**Table 7 - 7  
Sex  
Chief Human Resources Officer / CHRO / SVP / VP**

		N	male	female
Overall		0		
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$35M	0		
	\$35M to \$50M	0		

\* Insufficient data

## CHIEF FINANCIAL OFFICER

### **Reports to: President/CEO/Manager**

**Position Purpose:** Direct and manage all practices and activities in the Finance and Accounting functions to ensure compliance with State and Federal rules and regulations. Manage auditing, accounting, and recordkeeping activities of the credit union to ensure they meet generally accepted accounting practices (GAAP). Make recommendations relating to budget preparation, income forecasts, and operational changes as needed.

### **Job Responsibilities**

- Participate in the credit union's long and short-term strategic planning. Oversee budget planning, preparation and administration processes to control operating expenses and achieve credit union's strategic direction.
- Communicates with the Board of Director, the Supervisory Committee and management team regarding strategic recommendations, financial results and policies which effect the credit union to assure that they are informed about matters which affect the financial institution.
- Develop, implement, and evaluate policies and procedures for the Accounting/Finance Department. Ensure that policies and procedures reflect current regulations and are communicated to and implemented by subordinates.
- Represent the credit union at external functions and attend board meetings and report on assigned areas requested by the President/CEO.
- Manage direct reports to maximize productivity, efficiency, and the potential of the human assets of the credit union including: hiring, directing job assignment, monitoring staff performance, coaching, counseling, training, assuring compliance with regulatory requirement and organizational mission
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends and general credit union information.
- Assist with vendor negotiation and major purchasing decisions for capital equipment or other capital asset expenditures.
- Develop, perform, and oversee various internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc.
- Serve as the credit union's liaison with regulatory agency examiners and auditors.

**Table 8 - 1**  
**Salaries**  
**Chief Financial Officer / CFO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	\$68,370	\$50,000	\$70,000	\$84,960	\$91,940
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	9	\$66,740	\$49,330	\$67,270	\$83,260	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	7	\$57,310	\$42,280	\$54,770	\$74,870	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	1	*	*	*	*	*
	5 - 9	9	\$62,600	\$43,500	\$64,140	\$82,260	*
	10 - 49	6	\$82,490	\$74,400	\$78,270	\$92,770	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	8	\$71,680	\$43,000	\$78,270	\$86,500	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	13	\$66,960	\$45,000	\$64,540	\$84,960	\$94,700
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	14	\$68,710	\$49,300	\$72,080	\$83,280	\$94,010
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$70,980	\$62,660	\$67,270	\$87,050	*
	2	5	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 8 - 2  
Incentives and Bonuses  
Chief Financial Officer / CFO / SVP / VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		16	64%	10	\$3,030
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	33%	1	*
	\$20M to \$35M	8	71%	6	\$2,260
	\$35M to \$50M	5	75%	3	*
By region	New England	0		0	
	Middle Atlantic	3	33%	1	*
	East North Central	7	67%	5	*
	West North Central	1	100%	1	*
	South Atlantic	2	50%	1	*
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	1	0%	0	
	2 - 4	1	100%	1	*
	5 - 9	9	87%	8	\$3,400
	10 - 49	5	25%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	3	67%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	11	70%	8	\$1,890
	\$20M to \$50M	3	67%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	13	64%	8	\$2,110
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	8	57%	5	*
	2	5	75%	3	*
	3	2	100%	2	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 8 - 3**  
**Total Cash Compensation**  
**Chief Financial Officer / CFO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	\$70,190	\$50,000	\$70,000	\$88,260	\$95,320
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	9	\$68,150	\$49,830	\$69,270	\$86,490	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	7	\$59,260	\$43,600	\$57,020	\$78,520	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	1	*	*	*	*	*
	5 - 9	9	\$65,570	\$44,820	\$66,290	\$86,120	*
	10 - 49	6	\$83,090	\$74,440	\$81,190	\$92,770	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	8	\$74,390	\$44,600	\$79,710	\$95,000	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	13	\$68,160	\$45,500	\$68,540	\$88,260	\$94,700
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	14	\$69,940	\$49,800	\$74,130	\$86,480	\$94,010
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$71,780	\$63,110	\$69,270	\$87,050	*
	2	5	*	*	*	*	*
	3	2	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 8 - 4**  
**Salary Ranges**  
**Chief Financial Officer / CFO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



**Table 8 - 5**  
**Education**  
**Chief Financial Officer / CFO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		16	14%	14%	50%	0%	21%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	33%	33%	33%	0%	0%
	\$20M to \$35M	8	14%	0%	57%	0%	29%
	\$35M to \$50M	5	0%	25%	50%	0%	25%

\* Insufficient data

**Table 8 - 6**  
**Average Salaries by Level of Education**  
**Chief Financial Officer / CFO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		17	*	*	\$67,850		*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*		
	\$20M to \$35M	9	*		*		*
	\$35M to \$50M	5		*	*		*

\* Insufficient data

**Table 8 - 7**  
**Sex**  
**Chief Financial Officer / CFO / SVP / VP**

		N	male	female
Overall		15	31%	69%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	2	50%	50%
	\$20M to \$35M	8	43%	57%
	\$35M to \$50M	5	0%	100%

\* Insufficient data

## SVP/VP OF OPERATIONS (#2 position)

**Reports to:** *Chief Operations Officer or President/CEO/Manager*

**Position Purpose:** Responsible for assisting the Chief Operations Officer or President/CEO/Manager in the overall management of the credit union. Has direct accountability for the administration and supervision of front end and back end operations and branch activities within established policies and

### Job Responsibilities

- Assist in directing all credit union operations, which include planning, recommending, and implementing programs and policies, and providing general administrative direction.
- Accountable for accelerating growth, retention, profitability and Member experience goals, while ensuring consistency and process integrity.
- Help manage daily operation of credit union and establish office procedures.
- Help analyze various statistics and the use of technology in all areas of operation and make recommendations for the efficient operation and growth of the credit union.
- Ensure adequate equipment supplies and working space is available.
- Ensure that the Chief Operations Officer or President is kept fully informed on the conditions and operations of the credit union and of all the important factors influencing them.
- Maintain daily contact with branch managers, providing assistance, input, feedback, and guidance concerning their daily operations.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and loan personal sales, and new accounts.
- Assist/develop, implement, and maintain operational procedures to maximize efficiency and quality of work and to provide consistent quality service to members.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Attend board meetings and report on assigned areas as requested by the president.
- Assist/manage and recommend the purchase of equipment and supplies.

**Table 9 - 1**  
**Salaries**  
**SVP / VP of Operations (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$50,570	\$41,330	\$49,840	\$61,270	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	7	\$51,090	\$41,130	\$50,460	\$61,590	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	6	\$51,320	\$41,060	\$51,000	\$61,730	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$51,090	\$41,130	\$50,460	\$61,590	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 9 - 2  
Incentives and Bonuses  
SVP / VP of Operations (#2 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	56%	5	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	3	67%	2	*
	\$35M to \$50M	3	67%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	50%	1	*
	West North Central	3	45%	1	*
	South Atlantic	0		0	
	East South Central	2	50%	1	*
	West South Central	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	5	75%	3	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	13 - 20	7	67%	5	*
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	6	60%	3	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	1	0%	0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	7	67%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	5	24%	1	*
	2	1	100%	1	*
	3	2	100%	2	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 9 - 3**  
**Total Cash Compensation**  
**SVP / VP of Operations (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$51,610	\$41,330	\$51,270	\$62,290	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	7	\$52,340	\$41,130	\$53,210	\$62,550	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	6	\$52,520	\$41,060	\$55,000	\$62,730	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$52,340	\$41,130	\$53,210	\$62,550	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 9 - 4**  
**Salary Ranges**  
**SVP / VP of Operations (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER SERVICES VICE PRESIDENT

**Reports to:** *Chief Operations Officer or Executive Vice President or CEO*

**Position Purpose:** Manage the administrative and member service activities of the credit union. This includes overseeing and directing the activities of the main office, branch offices, and telephone information center. Ensure that all products and services of the credit union are promoted and that quality member service is delivered to all members.

### **Job Responsibilities**

- Accountable for premium member services and working collaboratively to ensure strategic goals are met.
- Assist in preparing the budget for the member service department and telephone information center. Monitor the budget throughout its lifecycle for compliance.
- Lead the retail sales function including design, implementation and attainment of sales initiatives for member portfolio growth as well as department profitability.
- Create, or assist in the creation of, policies and procedures for the member service function. Ensure that policies and procedures reflect external rules and regulations and are communicated to, and implemented by, all staff.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Prepare and disseminate information pertaining to credit union trends, security issues, operations, regulations, and services to department staff on a regular basis.
- Conduct or assist in conducting market research on industry trends. Recommend programs and projects beneficial to the credit union and its members as a result of research, trends, member satisfaction survey, etc.
- Address to technical and operational questions or problems from credit union staff and make appropriate referrals, recommendations, suggestions, etc.
- Address to complex or problematic member questions or problems as appropriate and ensure the highest quality of member service and satisfaction.
- Accountable for the daily branch/ATM cash operation and adhering to the cash limits set by the board of directors.

**Table 10 - 1**  
**Salaries**  
**Member Services VP (head of member services)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$41,950	\$38,760	\$41,320	\$45,370	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	\$40,610	\$38,310	\$40,660	\$42,590	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$41,950	\$38,760	\$41,320	\$45,370	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data



**Table 10 - 2  
Incentives and Bonuses  
Member Services VP (head of member services)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	57%	5	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	5	75%	3	*
	\$35M to \$50M	3	33%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	3	67%	2	*
	South Atlantic	0		0	
	East South Central	3	33%	1	*
	West South Central	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	7	67%	5	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	1	0%	0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	33%	1	*
	\$20M to \$50M	5	75%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	8	57%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	5	50%	2	*
	2	3	67%	2	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 10 - 3**  
**Total Cash Compensation**  
**Member Services VP (head of member services)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$43,020	\$39,260	\$42,000	\$47,870	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	\$41,850	\$38,730	\$41,580	\$45,190	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$43,020	\$39,260	\$42,000	\$47,870	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 10 - 4**  
**Salary Ranges**  
**Member Services VP (head of member services)**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TELLER MANAGER/SUPERVISOR

**Reports to:** Executive Vice President or COO or VP-Member Service

**Position Purpose:** Accountable for the supervision of the teller area. May perform all teller functions on a limited basis. Solve escalated member problems and/or help with complex member questions or work-related matters. Guide and advise tellers in the efficient handling of member needs and accurate transactional processes.

### Job Responsibilities

- Supervise the activities of the teller operations area by assigning work, answering questions, solving problems, helping with complex transactions and sensitive member relations problems. Explain policies and procedures to members as a communication tool.
- Ensure that staff is trained and cross-trained in all phases of their particular jobs to ensure the delivery of quality service to members and to ensure accuracy in transactions.
- Develop, apply, and evaluate policies and procedures for the department.
- Manage and recommend the purchase of equipment and supplies.
- Maintain comprehensive, up-to-date knowledge of all State and Federal regulations that are applicable to the transactions performed in the cashier/teller area. Knowledge of all credit union policies and processes within the teller area.
- Ensure that safety and security policies are up to date and training is provided on the safety and security procedures.
- Serve as a vault teller for the credit union, which includes ordering the cash and currency from the Federal Reserve, verifying cash received, filling teller cash orders, maintaining full vault security, and balancing vault cash nightly.
- Approve member exceptions and authorize service fee refunds to members when deemed necessary.
- Oversee proper availability of daily cash, money orders, and traveler's checks.
- Investigate teller losses and institute corrective flow of work and/or corrective disciplinary action where required.
- Study the work flow on an on-going basis to determine staffing requirements. Oversee work schedules for full-time and part-time employees in the teller area to ensure proper service to members.

**Table 11 - 1**  
**Salaries**  
**Teller Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	\$43,900	\$35,470	\$44,990	\$52,370	\$59,100
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	10	\$41,210	\$30,740	\$36,830	\$53,760	*
	\$35M to \$50M	10	\$45,780	\$38,450	\$44,990	\$51,580	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	8	\$42,860	\$37,440	\$39,310	\$47,840	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	5	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	15	\$43,180	\$34,610	\$44,990	\$51,210	\$58,360
	10 - 49	6	\$46,300	\$35,800	\$44,360	\$57,740	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	9	\$48,960	\$40,740	\$50,330	\$54,850	*
	11 - 12	7	\$35,630	\$29,180	\$32,980	\$40,660	*
	13 - 20	8	\$45,200	\$36,830	\$44,990	\$50,540	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	18	\$41,230	\$32,510	\$38,840	\$51,630	\$55,590
	\$20M to \$50M	6	\$52,420	\$46,520	\$48,650	\$60,280	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	20	\$43,870	\$37,150	\$44,990	\$51,210	\$56,260
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	18	\$42,340	\$32,510	\$44,670	\$50,070	\$56,480
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 11 - 2  
Incentives and Bonuses  
Teller Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		24	62%	15	\$1,190
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	67%	2	*
	\$20M to \$35M	10	56%	6	\$1,730
	\$35M to \$50M	10	67%	7	\$840
By region	New England	0		0	
	Middle Atlantic	3	67%	2	*
	East North Central	8	57%	5	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	3	33%	1	*
	Mountain	5	75%	3	*
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	3	100%	3	*
	5 - 9	15	54%	8	\$1,030
	10 - 49	6	60%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	9	62%	6	\$970
	11 - 12	7	50%	3	*
	13 - 20	8	71%	6	\$960
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	18	69%	13	\$1,200
	\$20M to \$50M	6	40%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	50%	2	*
	2,000 - 4,999	20	65%	13	\$1,240
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	18	62%	11	\$810
	2	2	50%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 11 - 3**  
**Total Cash Compensation**  
**Teller Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	\$44,630	\$36,070	\$44,990	\$52,970	\$59,970
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	10	\$42,170	\$31,600	\$38,830	\$55,640	*
	\$35M to \$50M	10	\$46,330	\$38,810	\$44,990	\$52,750	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	8	\$43,140	\$37,940	\$39,560	\$48,640	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	5	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	15	\$43,730	\$35,440	\$44,990	\$51,780	\$58,490
	10 - 49	6	\$47,300	\$36,070	\$44,790	\$59,930	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	9	\$49,570	\$41,300	\$51,080	\$55,400	*
	11 - 12	7	\$36,610	\$30,240	\$32,980	\$41,790	*
	13 - 20	8	\$45,880	\$38,830	\$44,990	\$51,590	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	18	\$42,050	\$32,510	\$39,190	\$51,900	\$56,690
	\$20M to \$50M	6	\$52,880	\$46,950	\$50,150	\$60,280	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	20	\$44,670	\$38,170	\$44,990	\$51,780	\$59,940
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	18	\$42,840	\$32,510	\$44,890	\$51,230	\$56,710
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation,

if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 11 - 4**  
**Salary Ranges**  
**Teller Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	5	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## SHARE DRAFT MANAGER

**Reports to:** *Executive Vice President or Assistant Manager or Chief Operations Officer*

**Position Purpose:** Supervises the Share Draft Services Department, which provides technical and administrative assistance for share draft services to members of the credit union. Provides information to members and potential members regarding share drafts and other credit union services.

### **Job Responsibilities**

- Hire, train, and supervise staff in the Share Draft Services Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, analyze, and complete monthly department reports.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategy of the credit union.
- Ensure compliance with share draft rules and regulations.
- Facilitate communication regarding share draft accounts and transactions, including reconciliation of member statements.

**Table 12 - 1  
Salaries  
Share Draft Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 12 - 2  
Incentives and Bonuses  
Share Draft Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 12 - 3  
Total Cash Compensation  
Share Draft Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 12 - 4**  
**Salary Ranges**  
**Share Draft Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

**Reports to:** COO or Executive VP/Assistant Manager or CEO

**Position Purpose:** Oversee all business services department functions including deposit and credit products. Monitor business loan portfolio, train and supervise staff, conduct analyses of business trends and existing performance indicators, make recommendations for the strategic direction of the department, including target growth goals. Create policies and procedures for all departmental functions.

### Job Responsibilities

- Responsible for management and direction of the business service department staff as well as for hiring, mentoring, performance evaluations, scheduling, and training of these employees.
- Assist in preparing the budget for the business service department and monitor the budget throughout its lifecycle for compliance.
- Create, or assist in the creation of, policies and procedures for the business service function. Ensure that policies and procedures reflect external rules and regulations and are communicated to, and implemented by, all staff.
- Ensure that sound analysis and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Respond to technical and operational questions or problems from credit union staff and make appropriate referrals, recommendations, suggestions, etc.
- Answer to complex or problematic business member questions or problems as appropriate and ensure the highest quality of member service and satisfaction is provided to business members.
- Conduct or assist in conducting market research on industry trends. Recommend programs and projects beneficial to the credit union and its members as a result of research, trends, member satisfaction surveys, etc. as related to business services.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services or products. Keep staff up to date on trends and general credit union information.
- Consistently maintain and improve skills and knowledge of staff for efficient service delivery.
- Train staff in cross-sell lending and other credit union products as appropriate.

**Table 13 - 1  
Salaries  
Business Services VP / Director**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 13 - 2  
Incentives and Bonuses  
Business Services VP / Director**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 13 - 3  
Total Cash Compensation  
Business Services VP / Director**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 13 - 4**  
**Salary Ranges**  
**Business Services VP / Director**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## UNIVERSAL EMPLOYEE—Financial Services Representative/Member Solutions Consultant

**Reports to:** Teller Manager/Supervisor, Sales Manager, or Member Services VP

*NOTE: This position may be classified under a different job family at your credit union, such as Marketing/Sales instead of Support/Member Services.*

**Position Purpose:** Consistently provides an atmosphere of high quality member service. Supports credit union sales efforts and performs transaction for members with regard to all share and loan products and services. Consult with members and provide solutions to match their needs.

### **Job Responsibilities**

- Promote credit union products and services based on member needs that transpire from member interviews. Maintain current knowledge of all credit union's services and policies. Maintain knowledge of competitor's rates, terms, etc., as well as internal trends relating to lending. Counsel members on interest rates and cross-sell services offered at the credit union.
- Open new share accounts and certificates. Assist members in the completion of Individual Retirement Account and Share Certificate applications.
- Process new account information including ordering checks, verifying eligibility, checking for appropriate signatures, filing cards, mailing welcome letters, etc. Type, laminate, and mail membership cards to members. Print starter or temporary checks for members. Assist members with Instant Issue ATM cards.
- Prepare coupons for skip-a-pay when sold.
- Assist members with wire transactions.
- Assist members in closing accounts.
- Assist members with discrepancies and complaints. Make corrections and refunds on accounts if necessary.
- Ensure accurate processing of loans by making sure that each one is properly documented, closed, disbursed, coordinated, and filed. Notify auto dealerships of any missing paperwork.
- Analyze and process consumer loan applications. Pull credit reports for all accounts, verify debts, estimate monthly payment for any outstanding debts not listed and add them to debts on application.
- Mail loan application and/or information to members and prospective members. Look up NADA values and provide quotes to members.
- Review delinquency notices for accuracy and mail them as appropriate.
- Assist member with information as to the status of pending loans. Explain reasons for denial and explore options for members when loans are denied.
- Assist members and Loan Processors in filing debt protection, credit disability, and credit life insurance claims.
- Ensure that all information and transactions regarding credit union members are kept confidential. Enforce strict adherence to established security procedures.

**Table 14 - 1**  
**Salaries**  
**"Universal Employee"**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		83	\$37,740	\$31,400	\$37,440	\$40,910	\$46,590
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	10	\$34,760	\$30,610	\$34,590	\$38,880	*
	\$10M to \$20M	39	\$38,200	\$29,800	\$37,210	\$42,740	\$50,190
	\$20M to \$35M	21	\$38,520	\$33,150	\$37,440	\$40,910	\$45,770
	\$35M to \$50M	14	\$37,250	\$33,380	\$37,440	\$40,000	\$43,760
By region	New England	2	*	*	*	*	*
	Middle Atlantic	13	\$43,080	\$35,150	\$37,440	\$46,970	\$69,160
	East North Central	15	\$38,390	\$34,060	\$40,000	\$41,000	\$44,920
	West North Central	15	\$35,490	\$29,000	\$36,310	\$40,940	\$42,700
	South Atlantic	6	\$38,940	\$37,440	\$39,900	\$40,910	*
	East South Central	7	\$35,550	\$32,290	\$34,400	\$36,090	*
	West South Central	9	\$36,260	\$29,250	\$33,070	\$41,780	*
	Mountain	6	\$36,490	\$29,630	\$38,900	\$40,670	*
Pacific	9	\$34,600	\$30,720	\$37,440	\$37,460	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	56	\$38,550	\$32,450	\$37,500	\$42,700	\$47,320
	5 - 9	23	\$36,630	\$30,850	\$36,400	\$40,000	\$42,610
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	6	\$47,840	\$36,840	\$39,800	\$69,160	*
	3 - 4	2	*	*	*	*	*
	5 - 6	6	\$36,470	\$29,800	\$36,720	\$40,710	*
	7 - 8	10	\$32,000	\$27,630	\$33,740	\$34,590	*
	9 - 10	12	\$39,150	\$34,040	\$40,910	\$42,370	\$43,520
	11 - 12	21	\$36,770	\$30,700	\$37,440	\$40,670	\$46,580
	13 - 20	26	\$38,020	\$31,870	\$37,440	\$40,000	\$47,410
By amount of loans outstanding	\$500,000 to \$2M	4	*	*	*	*	*
	\$2M to \$5M	17	\$37,000	\$29,800	\$36,600	\$43,240	\$47,790
	\$5M to \$20M	53	\$37,890	\$32,870	\$37,480	\$41,000	\$46,600
	\$20M to \$50M	9	\$34,600	\$30,720	\$35,230	\$37,450	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	9	\$35,420	\$26,100	\$37,530	\$40,980	*
	1,000 - 1,999	45	\$38,610	\$29,940	\$37,190	\$43,240	\$48,830
	2,000 - 4,999	29	\$37,210	\$34,060	\$37,440	\$40,000	\$41,000
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	67	\$37,860	\$31,060	\$37,440	\$41,280	\$47,150
	2	9	\$38,940	\$35,310	\$38,480	\$40,000	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 14 - 2  
Incentives and Bonuses  
"Universal Employee"**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		81	56%	44	\$1,240
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	10	78%	8	\$2,340
	\$10M to \$20M	37	40%	15	\$1,110
	\$20M to \$35M	21	55%	11	\$1,290
	\$35M to \$50M	14	72%	9	\$730
By region	New England	2	0%	0	
	Middle Atlantic	13	50%	6	\$1,180
	East North Central	14	86%	10	\$1,180
	West North Central	15	43%	7	\$570
	South Atlantic	6	29%	2	*
	East South Central	7	65%	5	*
	West South Central	9	51%	5	*
	Mountain	6	63%	4	*
	Pacific	8	51%	5	*
By number of full-time employees	1	1	100%	1	*
	2 - 4	53	52%	29	\$1,460
	5 - 9	23	54%	11	\$770
	10 - 49	3	78%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	6	52%	4	*
	3 - 4	2	0%	0	
	5 - 6	6	50%	3	*
	7 - 8	9	69%	6	\$2,130
	9 - 10	12	51%	7	\$1,470
	11 - 12	20	50%	10	\$1,190
	13 - 20	26	64%	13	\$790
By amount of loans outstanding	\$500,000 to \$2M	4	52%	3	*
	\$2M to \$5M	16	42%	8	\$1,590
	\$5M to \$20M	52	59%	29	\$1,280
	\$20M to \$50M	9	56%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	9	61%	6	\$1,050
	1,000 - 1,999	43	42%	20	\$1,270
	2,000 - 4,999	29	69%	17	\$1,250
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	64	46%	33	\$1,340
	2	9	82%	6	\$620
	3	3	78%	2	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 14 - 3**  
**Total Cash Compensation**  
**"Universal Employee"**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		83	\$38,390	\$32,050	\$37,950	\$42,320	\$47,460
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	10	\$36,580	\$32,350	\$37,540	\$41,760	*
	\$10M to \$20M	39	\$38,630	\$29,800	\$37,570	\$43,060	\$51,020
	\$20M to \$35M	21	\$39,230	\$34,150	\$38,940	\$42,700	\$45,790
	\$35M to \$50M	14	\$37,720	\$33,380	\$37,440	\$40,500	\$45,130
By region	New England	2	*	*	*	*	*
	Middle Atlantic	13	\$43,670	\$35,320	\$38,940	\$47,740	\$69,160
	East North Central	15	\$39,260	\$34,060	\$40,500	\$42,500	\$46,810
	West North Central	15	\$35,730	\$29,350	\$36,700	\$40,940	\$42,750
	South Atlantic	6	\$39,300	\$37,940	\$40,910	\$40,910	*
	East South Central	7	\$37,170	\$33,080	\$36,990	\$37,540	*
	West South Central	9	\$36,600	\$29,780	\$33,690	\$42,140	*
	Mountain	6	\$37,490	\$29,790	\$40,210	\$42,770	*
Pacific	9	\$35,420	\$30,810	\$37,440	\$38,820	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	56	\$39,290	\$32,740	\$38,480	\$42,770	\$48,460
	5 - 9	23	\$37,000	\$31,210	\$36,700	\$40,500	\$44,150
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	6	\$48,400	\$37,010	\$40,620	\$69,160	*
	3 - 4	2	*	*	*	*	*
	5 - 6	6	\$37,390	\$29,800	\$36,970	\$42,890	*
	7 - 8	10	\$33,350	\$27,630	\$33,790	\$37,540	*
	9 - 10	12	\$39,910	\$36,720	\$40,910	\$42,700	\$43,620
	11 - 12	21	\$37,350	\$30,700	\$38,500	\$42,770	\$46,580
	13 - 20	26	\$38,480	\$32,220	\$37,440	\$40,500	\$48,450
By amount of loans outstanding	\$500,000 to \$2M	4	*	*	*	*	*
	\$2M to \$5M	17	\$37,630	\$29,800	\$37,470	\$43,240	\$47,790
	\$5M to \$20M	53	\$38,640	\$32,870	\$38,940	\$42,700	\$47,620
	\$20M to \$50M	9	\$34,940	\$31,130	\$35,380	\$37,660	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	9	\$36,070	\$26,110	\$38,710	\$41,380	*
	1,000 - 1,999	45	\$39,120	\$30,010	\$37,200	\$43,240	\$50,270
	2,000 - 4,999	29	\$38,020	\$34,060	\$38,540	\$40,500	\$42,770
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	67	\$38,460	\$31,200	\$37,440	\$42,700	\$48,000
	2	9	\$39,380	\$35,480	\$38,880	\$40,500	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 14 - 4**  
**Salary Ranges**  
**"Universal Employee"**

		N	average minimum	average midpoint	average maximum
Overall		21	\$32,600	\$37,210	\$41,820
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	10	\$30,900	\$35,690	\$40,490
	\$20M to \$35M	5	*	*	*
	\$35M to \$50M	5	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER SERVICE REPRESENTATIVE II/SENIOR

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, interview, and professionally handle the member's daily needs. Provide a variety of transaction services to members including loan processing, closing, and disbursal. May lead the activities of other Member Service Representatives.

### **Job Responsibilities**

- Greet and welcome members and visitors to the credit union in a professional manner. Represent the credit union to members in a courteous and professional manner and provide prompt, efficient, and accurate service in the processing of transactions.
- Provide in-person and by-telephone general and specific service-related information concerning credit union products or policies.
- May reply to email or other electronic requests submitted by members, again providing professional, prompt, efficient, and accurate service and information.
- Respond to members' requests, problems, and complaints, resolving issues, and/or directing them to the appropriate person for specific information and assistance. May handle more complex questions and problems for other Member Service Representatives.
- Open new accounts and service existing accounts. Set up new account files, and provide members with all necessary information for membership.
- Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
- Process, close, and disburse loans.
- Conduct orientation interviews on credit union services and programs with each new credit union member.
- Promote credit union products and services based on member needs that are obtained from member interviews and/or review of member's account. Actively cross-sell products.
- Up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by Member Service Representatives. Up-to-day and comprehensive knowledge on all related policies and procedures, rules, and regulations.
- Provide information on investment alternatives to members wishing to deposit funds with the credit union.
- Research accounts for deposit, withdrawal, and loan-payment discrepancies.
- Assist members in balancing their accounts.
- Assist members in opening individual retirement accounts.



**Table 15 - 1**  
**Salaries**  
**Member Services Representative II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		60	\$35,570	\$31,250	\$33,880	\$38,950	\$44,550
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	14	\$34,460	\$31,550	\$33,540	\$39,350	\$42,810
	\$20M to \$35M	29	\$35,050	\$31,230	\$32,100	\$37,920	\$42,480
	\$35M to \$50M	17	\$37,040	\$32,370	\$37,010	\$42,970	\$46,750
By region	New England	2	*	*	*	*	*
	Middle Atlantic	6	\$33,590	\$26,000	\$32,850	\$39,430	*
	East North Central	11	\$34,960	\$28,500	\$32,980	\$41,730	\$47,500
	West North Central	14	\$35,520	\$31,720	\$33,280	\$38,440	\$44,550
	South Atlantic	5	*	*	*	*	*
	East South Central	7	\$33,820	\$31,250	\$31,320	\$33,180	*
	West South Central	8	\$33,480	\$30,850	\$31,760	\$37,440	*
	Mountain	3	*	*	*	*	*
Pacific	3	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	11	\$38,330	\$32,290	\$35,360	\$41,190	\$56,080
	5 - 9	32	\$36,290	\$31,200	\$35,360	\$42,480	\$45,980
	10 - 49	14	\$32,990	\$31,250	\$31,400	\$35,010	\$37,750
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	13	\$34,770	\$31,400	\$35,360	\$38,440	\$41,060
	11 - 12	18	\$33,060	\$31,200	\$32,800	\$34,990	\$38,450
	13 - 20	24	\$38,680	\$32,800	\$38,110	\$44,550	\$47,500
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	47	\$35,240	\$31,240	\$33,080	\$38,750	\$45,060
	\$20M to \$50M	10	\$37,350	\$32,800	\$37,440	\$42,480	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	13	\$40,620	\$34,660	\$38,040	\$44,680	\$55,870
	2,000 - 4,999	43	\$34,240	\$31,200	\$32,100	\$38,260	\$42,480
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	41	\$35,600	\$31,260	\$35,010	\$38,840	\$43,260
	2	14	\$33,650	\$31,250	\$32,410	\$35,060	\$42,480
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 15 - 2  
Incentives and Bonuses  
Member Services Representative II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		57	64%	38	\$1,560
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	14	36%	5	*
	\$20M to \$35M	26	65%	20	\$1,590
	\$35M to \$50M	17	82%	14	\$1,710
By region	New England	2	33%	1	*
	Middle Atlantic	5	60%	2	*
	East North Central	11	42%	5	*
	West North Central	13	83%	10	\$1,780
	South Atlantic	5	80%	3	*
	East South Central	7	33%	3	*
	West South Central	8	67%	6	\$1,090
	Mountain	3	100%	3	*
	Pacific	3	100%	3	*
By number of full-time employees	1	0		0	
	2 - 4	10	36%	5	*
	5 - 9	31	82%	25	\$1,550
	10 - 49	14	47%	7	\$1,700
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	3	0%	0	
	9 - 10	13	53%	7	\$1,050
	11 - 12	16	84%	13	\$2,150
	13 - 20	24	76%	18	\$1,290
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	45	63%	30	\$1,490
	\$20M to \$50M	10	77%	8	\$1,810
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	3	25%	1	*
	1,000 - 1,999	11	77%	9	\$2,000
	2,000 - 4,999	41	63%	26	\$1,310
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	39	60%	24	\$1,760
	2	14	61%	9	\$1,320
	3	3	100%	3	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 15 - 3**  
**Total Cash Compensation**  
**Member Services Representative II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		60	\$36,540	\$31,680	\$34,980	\$40,810	\$47,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	14	\$34,790	\$31,550	\$34,080	\$40,450	\$42,980
	\$20M to \$35M	29	\$36,020	\$31,250	\$33,500	\$39,180	\$43,330
	\$35M to \$50M	17	\$38,440	\$32,530	\$37,440	\$44,280	\$47,840
By region	New England	2	*	*	*	*	*
	Middle Atlantic	6	\$33,920	\$26,500	\$32,850	\$40,260	*
	East North Central	11	\$35,190	\$28,690	\$33,080	\$41,730	\$48,080
	West North Central	14	\$36,930	\$33,200	\$35,360	\$39,540	\$47,370
	South Atlantic	5	*	*	*	*	*
	East South Central	7	\$34,600	\$31,250	\$31,430	\$34,540	*
	West South Central	8	\$34,210	\$31,500	\$32,960	\$37,440	*
	Mountain	3	*	*	*	*	*
Pacific	3	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	11	\$38,880	\$32,290	\$35,700	\$41,390	\$59,100
	5 - 9	32	\$37,520	\$33,200	\$35,360	\$43,330	\$47,600
	10 - 49	14	\$33,790	\$31,250	\$32,320	\$36,380	\$42,160
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	13	\$35,330	\$32,320	\$35,360	\$39,540	\$41,520
	11 - 12	18	\$34,690	\$32,390	\$34,000	\$36,380	\$43,270
	13 - 20	24	\$39,660	\$33,680	\$39,110	\$46,440	\$48,080
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	47	\$36,140	\$31,250	\$33,960	\$40,810	\$47,370
	\$20M to \$50M	10	\$38,750	\$35,920	\$37,440	\$43,330	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	13	\$42,040	\$34,830	\$38,350	\$47,370	\$59,530
	2,000 - 4,999	43	\$35,040	\$31,250	\$33,380	\$40,130	\$43,570
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	41	\$36,620	\$32,390	\$35,360	\$40,810	\$44,320
	2	14	\$34,460	\$31,250	\$33,040	\$36,880	\$43,330
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 15 - 4**  
**Salary Ranges**  
**Member Services Representative II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		13	\$33,530	\$40,160	\$46,790
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	7	\$36,510	\$42,240	\$47,970
	\$35M to \$50M	6	\$29,960	\$37,670	\$45,370

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER SERVICE REPRESENTATIVE I

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Serve as a liaison between the member and the credit union. Provide account information by phone or in person, as well as information on the full range of credit union products and services. Open accounts for members, resolve issues, and professionally handle the members' daily needs. Provide a variety of transactional services to members.

### **Job Responsibilities**

- Greet and welcome members and visitors to the credit union in a professional manner. Provide prompt, efficient, and accurate service in the processing of transactions.
- Provide in-person and by-telephone general and specific service-related information concerning credit union services or policies.
- May reply to email or other electronic requests submitted by members, again providing professional, prompt, efficient, and accurate service and information.
- Reply to members' requests, problems, and complaints, and/or direct them to the appropriate person for specific information and assistance.
- Open new accounts and service existing accounts. Set up new account files, and provide members with all necessary information for membership.
- Handle requests from members for transfers of shares to loan payments, share withdrawals, check requests, CD transactions, line of credit advances, and any other requests received from members.
- Promote credit union products and services based on member's needs.
- Process member mail transactions.
- Mail receipts and checks to members as indicated by policy and procedure.
- Provide information on investment alternatives to members wishing to deposit funds with the credit union.
- Research accounts for deposit, withdrawal, and loan-payment discrepancies.
- Assist members in balancing their accounts.
- Assist members with the proper completion of payroll deduction and direct deposit cards.
- Assist members in opening individual retirement accounts.

**Table 16 - 1**  
**Salaries**  
**Member Services Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		85	\$30,690	\$28,650	\$31,000	\$33,280	\$36,570
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	8	\$31,020	\$26,850	\$29,900	\$31,590	*
	\$10M to \$20M	16	\$31,630	\$29,340	\$31,800	\$34,340	\$36,570
	\$20M to \$35M	33	\$30,610	\$28,290	\$30,420	\$33,280	\$36,980
	\$35M to \$50M	25	\$30,310	\$28,050	\$31,290	\$32,240	\$34,190
By region	New England	2	*	*	*	*	*
	Middle Atlantic	16	\$31,460	\$30,270	\$31,200	\$35,520	\$37,440
	East North Central	19	\$32,120	\$30,640	\$32,210	\$34,790	\$36,610
	West North Central	9	\$32,210	\$30,470	\$31,390	\$34,110	*
	South Atlantic	7	\$31,820	\$30,060	\$32,880	\$34,000	*
	East South Central	7	\$28,060	\$25,680	\$29,120	\$29,350	*
	West South Central	17	\$27,880	\$24,960	\$26,690	\$29,150	\$34,430
	Mountain	3	*	*	*	*	*
Pacific	5	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	29	\$31,850	\$29,120	\$31,000	\$34,000	\$40,930
	5 - 9	38	\$31,730	\$29,230	\$31,440	\$34,050	\$36,800
	10 - 49	18	\$28,650	\$26,300	\$29,350	\$32,200	\$32,710
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	6	*	*	*	*	*
	7 - 8	7	\$28,410	\$24,960	\$28,220	\$31,000	*
	9 - 10	17	\$30,420	\$29,120	\$30,270	\$33,280	\$33,280
	11 - 12	18	\$28,530	\$23,660	\$31,390	\$32,000	\$32,610
	13 - 20	34	\$31,930	\$29,120	\$32,200	\$36,130	\$37,000
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	11	\$31,530	\$27,640	\$31,000	\$34,000	*
	\$5M to \$20M	56	\$30,680	\$29,000	\$31,430	\$33,280	\$36,530
	\$20M to \$50M	16	\$30,360	\$27,350	\$30,300	\$31,390	\$37,000
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	5	*	*	*	*	*
	1,000 - 1,999	14	\$32,680	\$29,740	\$31,640	\$34,000	\$41,210
	2,000 - 4,999	62	\$30,450	\$27,040	\$30,420	\$33,280	\$36,570
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	60	\$30,860	\$29,030	\$31,200	\$33,610	\$36,570
	2	16	\$31,210	\$29,350	\$31,390	\$33,280	\$36,800
	3	5	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 16 - 2  
Incentives and Bonuses  
Member Services Representative I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		80	60%	45	\$950
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$10M	6	33%	1	*
	\$10M to \$20M	15	29%	5	*
	\$20M to \$35M	32	55%	20	\$1,030
	\$35M to \$50M	25	78%	20	\$840
By region	New England	2	50%	1	*
	Middle Atlantic	16	46%	8	\$570
	East North Central	19	69%	10	\$570
	West North Central	9	81%	7	\$2,190
	South Atlantic	7	33%	2	*
	East South Central	6	58%	4	*
	West South Central	13	52%	7	\$1,120
	Mountain	3	20%	1	*
	Pacific	5	100%	5	*
By number of full-time employees	1	0		0	
	2 - 4	26	36%	9	\$840
	5 - 9	37	66%	24	\$1,050
	10 - 49	17	67%	11	\$860
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	1	0%	0	
	3 - 4	0		0	
	5 - 6	5	0%	0	
	7 - 8	6	0%	0	
	9 - 10	17	48%	9	\$800
	11 - 12	16	70%	11	\$1,180
	13 - 20	34	73%	24	\$900
By amount of loans outstanding	\$500,000 to \$2M	1	0%	0	
	\$2M to \$5M	9	24%	1	*
	\$5M to \$20M	54	59%	32	\$850
	\$20M to \$50M	16	72%	11	\$1,220
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	5	59%	3	*
	1,000 - 1,999	13	33%	5	*
	2,000 - 4,999	59	61%	36	\$800
	5,000 - 9,999	3	80%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	54	54%	28	\$600
	2	16	85%	14	\$1,310
	3	5	67%	3	*
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 16 - 3**  
**Total Cash Compensation**  
**Member Services Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		85	\$31,210	\$29,270	\$31,200	\$34,030	\$36,920
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	8	\$31,070	\$26,850	\$30,030	\$31,590	*
	\$10M to \$20M	16	\$32,090	\$29,340	\$31,800	\$36,390	\$37,000
	\$20M to \$35M	33	\$31,140	\$29,240	\$31,200	\$33,580	\$38,060
	\$35M to \$50M	25	\$30,970	\$28,780	\$31,750	\$34,030	\$34,940
By region	New England	2	*	*	*	*	*
	Middle Atlantic	16	\$31,720	\$30,270	\$31,200	\$35,600	\$38,120
	East North Central	19	\$32,520	\$31,000	\$32,480	\$35,740	\$36,910
	West North Central	9	\$33,990	\$30,560	\$34,340	\$35,660	*
	South Atlantic	7	\$32,340	\$30,060	\$33,750	\$34,230	*
	East South Central	7	\$28,330	\$25,810	\$29,350	\$29,370	*
	West South Central	17	\$28,300	\$24,960	\$27,550	\$30,620	\$36,930
	Mountain	3	*	*	*	*	*
Pacific	5	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	29	\$32,100	\$29,400	\$31,000	\$34,970	\$40,980
	5 - 9	38	\$32,390	\$30,300	\$31,580	\$34,640	\$37,600
	10 - 49	18	\$29,190	\$26,340	\$29,350	\$32,840	\$34,340
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	6	*	*	*	*	*
	7 - 8	7	\$28,410	\$24,960	\$28,220	\$31,000	*
	9 - 10	17	\$30,800	\$29,350	\$30,270	\$33,280	\$34,720
	11 - 12	18	\$29,210	\$23,890	\$31,670	\$33,210	\$34,340
	13 - 20	34	\$32,590	\$30,150	\$32,350	\$36,750	\$38,120
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	11	\$31,570	\$27,720	\$31,000	\$34,000	*
	\$5M to \$20M	56	\$31,150	\$29,300	\$31,670	\$33,630	\$36,780
	\$20M to \$50M	16	\$31,240	\$27,690	\$30,620	\$34,340	\$37,600
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	5	*	*	*	*	*
	1,000 - 1,999	14	\$32,940	\$30,190	\$31,670	\$34,660	\$41,210
	2,000 - 4,999	62	\$30,900	\$27,550	\$31,200	\$33,770	\$36,860
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	60	\$31,140	\$29,250	\$31,660	\$33,840	\$36,940
	2	16	\$32,320	\$29,350	\$32,350	\$35,430	\$38,120
	3	5	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 16 - 4**  
**Salary Ranges**  
**Member Services Representative I**

		N	average minimum	average midpoint	average maximum
Overall		19	\$25,940	\$31,150	\$36,360
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	3	*	*	*
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	10	\$25,950	\$31,710	\$37,480

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## HEAD TELLER

**Reports to:** *Teller Manager/Sup. or Branch Manager I or II, or Member Service VP*

**Position Purpose:** Accountable for the supervision of the teller area. Guide and advise tellers in the efficient and accurate handling of member needs. Solve member problems, resolve teller issues, and help with complex work-related matters. Perform all teller functions as needed. Ensure a high level of accuracy in all teller transactions.

### **Job Responsibilities**

- Assist Teller Manager/Supervisor or be accountable for the teller operations area by scheduling hours, assigning work, answering questions, solving problems, helping with complex transactions and member relations problems, and explaining policies and procedures to tellers and members.
- Ensure that staff is trained and cross-trained in all phases of their particular jobs and in all credit union products and services to ensure the highest quality of service to members.
- Maintain a highly motivated, well-trained staff.
- Establish and maintain effective employee relations. Resolve employee relation issues.
- Evaluate job performance of subordinates to ensure quality of work and service to members.
- Develop, apply, and evaluate policies and procedures for the department. Ensure that staff comply with policies and procedures and comprehend changes in requirements. Maintain a thorough knowledge of policies and procedures and trends in the credit union industry, with particular attention to the Bank Secrecy Act, Patriot Act, and with robbery procedures.
- Hold periodic staff meetings to discuss areas needing improvement, changes in procedures, new developments or services, and to present general information. Encourage the exchange of ideas.
- Manage and recommend the purchase of equipment and supplies.
- Approve withdrawal of funds for members with less than the required identification.
- Assist tellers as required with member questions or any transactional question that needs clarification.
- Maintain knowledge of all State and Federal regulations that are applicable to the transactions performed in the cashier/teller area.
- Serve as vault teller for the credit union, to include ordering cash from the Federal Reserve, verifying cash received, filling teller cash orders, maintaining vault security, and balancing vault cash nightly.
- Approve member exceptions and authorize service fee refunds to members when necessary.
- Oversee a proper availability/maintain an adequate supply of daily cash, money orders, and traveler's checks for the credit union.
- Investigate teller losses and institute corrective flow of work and/or corrective disciplinary action.
- Oversee work schedules for full-time and part-time employees in the teller area to ensure proper service to the membership.

**Table 17 - 1**  
**Salaries**  
**Head Teller**

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	39	\$35,430	\$32,380	\$35,360	\$40,000	\$45,300
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	2	*	*	*	*	*
\$5M to \$10M	3	*	*	*	*	*
\$10M to \$20M	7	\$39,450	\$31,550	\$40,130	\$45,610	*
\$20M to \$35M	17	\$36,690	\$33,790	\$35,490	\$40,000	\$47,880
\$35M to \$50M	10	\$33,790	\$27,280	\$35,360	\$38,030	*
By region						
New England	1	*	*	*	*	*
Middle Atlantic	5	*	*	*	*	*
East North Central	7	\$36,990	\$35,470	\$36,840	\$37,860	*
West North Central	8	\$34,170	\$23,910	\$33,060	\$42,410	*
South Atlantic	6	\$36,890	\$34,190	\$35,000	\$39,620	*
East South Central	2	*	*	*	*	*
West South Central	4	*	*	*	*	*
Mountain	3	*	*	*	*	*
Pacific	2	*	*	*	*	*
By number of full-time employees						
1	0					
2 - 4	13	\$33,140	\$28,480	\$34,100	\$36,510	\$43,600
5 - 9	21	\$36,390	\$32,340	\$36,400	\$43,680	\$52,000
10 - 49	6	\$36,890	\$34,300	\$36,990	\$39,280	*
50 - 99	0					
100 or more	0					
By number of services offered						
1 - 2	0					
3 - 4	2	*	*	*	*	*
5 - 6	1	*	*	*	*	*
7 - 8	1	*	*	*	*	*
9 - 10	8	\$32,930	\$21,670	\$35,090	\$39,980	*
11 - 12	16	\$36,690	\$32,050	\$35,960	\$41,960	\$44,760
13 - 20	10	\$38,650	\$34,880	\$36,990	\$41,090	*
By amount of loans outstanding						
\$500,000 to \$2M	2	*	*	*	*	*
\$2M to \$5M	3	*	*	*	*	*
\$5M to \$20M	29	\$36,000	\$32,480	\$35,360	\$40,180	\$46,510
\$20M to \$50M	6	\$39,180	\$35,980	\$36,990	\$43,360	*
\$50M to \$100M	0					
\$100M to \$200M	0					
\$200M or more	0					
By number of members						
1 - 999	2	*	*	*	*	*
1,000 - 1,999	11	\$37,250	\$33,990	\$35,000	\$39,820	*
2,000 - 4,999	25	\$35,710	\$32,340	\$35,490	\$41,600	\$45,340
5,000 - 9,999	1	*	*	*	*	*
10,000 - 19,999	0					
20,000 - 39,999	0					
40,000 - 49,999	0					
50,000 - 59,999	0					
60,000 or more	0					
Number of branch offices						
1	28	\$34,410	\$30,100	\$34,330	\$38,450	\$46,540
2	8	\$37,500	\$34,280	\$37,410	\$41,600	*
3	0					
4	1	*	*	*	*	*
5 or more	0					

\* Insufficient data

**Table 17 - 2  
Incentives and Bonuses  
Head Teller**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		39	49%	19	\$760
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$10M	3	50%	1	*
	\$10M to \$20M	7	33%	2	*
	\$20M to \$35M	17	53%	9	\$820
	\$35M to \$50M	10	60%	6	\$610
By region	New England	1	0%	0	
	Middle Atlantic	5	25%	1	*
	East North Central	7	67%	5	*
	West North Central	8	63%	5	*
	South Atlantic	6	59%	4	*
	East South Central	2	50%	1	*
	West South Central	4	26%	1	*
	Mountain	3	33%	1	*
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	13	37%	5	*
	5 - 9	21	58%	11	\$870
	10 - 49	6	40%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	2	0%	0	
	5 - 6	1	0%	0	
	7 - 8	1	100%	1	*
	9 - 10	8	50%	3	*
	11 - 12	16	43%	7	\$920
	13 - 20	10	67%	7	\$790
By amount of loans outstanding	\$500,000 to \$2M	2	0%	0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$20M	29	54%	15	\$740
	\$20M to \$50M	6	60%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	2	0%	0	
	1,000 - 1,999	11	45%	5	*
	2,000 - 4,999	25	57%	14	\$780
	5,000 - 9,999	1	0%	0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	28	48%	13	\$770
	2	8	43%	3	*
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 17 - 3**  
**Total Cash Compensation**  
**Head Teller**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		39	\$35,800	\$33,170	\$36,350	\$40,500	\$46,230
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	7	\$39,780	\$32,790	\$40,380	\$45,610	*
	\$20M to \$35M	17	\$37,130	\$33,790	\$36,860	\$40,500	\$48,420
	\$35M to \$50M	10	\$34,160	\$27,370	\$35,440	\$38,610	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	5	*	*	*	*	*
	East North Central	7	\$37,590	\$36,400	\$37,140	\$38,420	*
	West North Central	8	\$34,640	\$24,410	\$33,810	\$42,610	*
	South Atlantic	6	\$37,290	\$34,190	\$35,750	\$40,230	*
	East South Central	2	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	13	\$33,320	\$28,590	\$34,100	\$37,020	\$43,600
	5 - 9	21	\$36,890	\$33,000	\$36,860	\$43,680	\$52,000
	10 - 49	6	\$37,190	\$34,300	\$37,770	\$39,650	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	1	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	8	\$33,170	\$22,170	\$35,090	\$40,470	*
	11 - 12	16	\$37,080	\$33,380	\$36,960	\$41,960	\$45,110
	13 - 20	10	\$39,170	\$34,950	\$37,410	\$42,310	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	29	\$36,400	\$33,690	\$36,170	\$40,620	\$47,330
	\$20M to \$50M	6	\$39,670	\$36,400	\$37,770	\$43,730	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	11	\$37,560	\$33,990	\$35,750	\$40,740	*
	2,000 - 4,999	25	\$36,150	\$33,000	\$36,860	\$41,600	\$46,240
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	28	\$34,780	\$30,500	\$34,490	\$39,470	\$46,540
	2	8	\$37,850	\$34,280	\$37,410	\$41,600	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 17 - 4  
Salary Ranges  
Head Teller**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TELLER II/SENIOR

### **Reports to: Head Teller**

**Position Purpose:** Perform a wide range of transactional duties to serve members by receiving or paying out funds with high accuracy. Maintain accurate transactional records. Provide a variety of member savings, share draft/checking, and credit account transactions, as well as member services such as sales of money orders and traveler's checks.

### **Job Responsibilities**

- Greet and welcome members to the credit union in a courteous, professional, and timely manner.
- Provide comprehensive, prompt, accurate, and efficient member transactions.
- Receive share drafts/checks and cash for deposit to accounts, verify amounts, examine share drafts/checks for proper endorsement, and accurately enter deposits into computer records.
- Process withdrawals from accounts and/or share draft/check cashing, verify amounts, and enter withdrawals into system accurately. Cash share drafts/checks from a variety of accounts upon proper verification according to credit union policies and procedures.
- Assist with mail or email transactions, when available.
- Place holds on accounts for uncollected funds.
- Issue traveler's checks, money orders, CDs, and U.S. Savings Bonds.
- Balance cash drawer at end of the shift and compare totaled amount to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary. May help other tellers research and resolve discrepancies.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Maintain an up-to-date and comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules and regulations for the teller area, including robbery procedures.
- Cross-sell credit union services such as safe deposit boxes, traveler's checks, debit cards, credit cards, on-line banking, or other promotional products where available.
- Receive mortgage, consumer loan, and other payments and ensure the payments match balances due. Enter payments into computer.
- Report malfunctions of teller terminals and other equipment used at the teller station to supervisor.
- Perform duties of Teller I when necessary.

**Table 18 - 1**  
**Salaries**  
**Teller II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		26	\$31,460	\$27,040	\$31,010	\$35,890	\$37,830
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	8	\$30,310	\$26,560	\$27,830	\$35,430	*
	\$20M to \$35M	9	\$32,140	\$30,160	\$31,010	\$35,890	*
	\$35M to \$50M	9	\$31,460	\$26,790	\$31,720	\$35,240	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	\$35,190	\$33,070	\$35,890	\$35,890	*
	West North Central	5	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	17	\$31,410	\$27,040	\$30,160	\$35,890	\$36,780
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	8	\$29,600	\$27,470	\$29,990	\$30,160	*
	11 - 12	5	*	*	*	*	*
	13 - 20	11	\$33,590	\$31,010	\$35,240	\$35,890	\$37,830
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	24	\$31,140	\$27,040	\$30,160	\$35,240	\$37,340
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	24	\$30,980	\$27,040	\$30,160	\$35,240	\$35,920
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	17	\$30,240	\$26,740	\$29,430	\$33,050	\$38,520
	2	8	\$32,440	\$30,030	\$31,200	\$35,890	*
	3	0					
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data



**Table 18 - 2  
Incentives and Bonuses  
Teller II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		25	48%	14	\$620
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	7	57%	3	*
	\$20M to \$35M	9	53%	6	\$430
	\$35M to \$50M	9	36%	5	*
By region	New England	0		0	
	Middle Atlantic	2	0%	0	
	East North Central	6	38%	3	*
	West North Central	5	40%	2	*
	South Atlantic	5	78%	3	*
	East South Central	5	40%	2	*
	West South Central	3	67%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	5	25%	1	*
	5 - 9	16	61%	11	\$570
	10 - 49	5	17%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	2	50%	1	*
	7 - 8	0		0	
	9 - 10	7	64%	3	*
	11 - 12	5	40%	2	*
	13 - 20	11	40%	7	\$840
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	23	48%	13	\$640
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	23	48%	13	\$530
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	16	63%	10	\$740
	2	8	38%	3	*
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 18 - 3**  
**Total Cash Compensation**  
**Teller II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		26	\$31,740	\$27,500	\$31,010	\$35,890	\$38,310
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	8	\$30,720	\$27,040	\$27,930	\$36,110	*
	\$20M to \$35M	9	\$32,370	\$30,660	\$31,010	\$35,890	*
	\$35M to \$50M	9	\$31,710	\$27,360	\$32,220	\$35,240	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	\$35,510	\$34,010	\$35,890	\$35,890	*
	West North Central	5	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	17	\$31,730	\$27,210	\$30,660	\$35,890	\$37,650
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	8	\$29,800	\$27,520	\$29,990	\$30,660	*
	11 - 12	5	*	*	*	*	*
	13 - 20	11	\$33,930	\$31,010	\$35,240	\$35,890	\$38,470
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	24	\$31,430	\$27,440	\$30,660	\$35,240	\$38,160
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	24	\$31,220	\$27,440	\$30,660	\$35,240	\$36,110
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	17	\$30,650	\$27,040	\$29,480	\$33,970	\$40,000
	2	8	\$32,610	\$30,160	\$31,560	\$35,890	*
	3	0					
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 18 - 4  
Salary Ranges  
Teller II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		9	\$26,450	\$31,710	\$36,980
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	5	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TELLER I

### **Reports to: Teller Manager/Supervisor or Head Teller**

**Position Purpose:** Perform limited transactional duties to serve members by receiving or paying out funds with high degree of accuracy. Maintain accurate transactional records, providing basic cash receipt and payment services in accordance with credit union policies and procedures.

### **Job Responsibilities**

- Build relationships and enhance member experience, respond to member requests in a friendly, helpful and positive manner
- Process transactions in a prompt, efficient, confidential and accurate manner
- Maintain an up-to-date comprehensive knowledge on all credit union products and services that are handled or promoted by tellers. Maintain an up-to-date and comprehensive knowledge on all related policies and procedures, rules, and regulations for the teller area, including robbery procedures.
- Promote, explain, and cross-sell other credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit and credit cards, on-line banking, traveler's checks, and money orders.
- Count, check, and package coins and currency.
- Balance cash drawer at the end of the shift and compare totaled amounts to computer-generated proof sheet. Research and resolve discrepancies. Report any discrepancies to the supervisor as necessary.
- Ensure that the teller station is properly stocked with forms, supplies, brochures, etc.
- Report malfunctions of teller computers and other equipment used at the teller station.
- Check night depository bags and record proper information according to credit union procedures.

**Table 19 - 1**  
**Salaries**  
**Teller I**

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	56	\$30,190	\$27,750	\$30,130	\$32,840	\$36,650
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	2	*	*	*	*	*
\$5M to \$10M	4	*	*	*	*	*
\$10M to \$20M	11	\$30,990	\$29,810	\$30,810	\$33,230	\$35,220
\$20M to \$35M	21	\$31,220	\$28,040	\$30,590	\$33,360	\$37,480
\$35M to \$50M	17	\$30,160	\$27,750	\$29,290	\$32,760	\$35,000
By region						
New England	0					
Middle Atlantic	5	*	*	*	*	*
East North Central	13	\$29,270	\$27,750	\$29,150	\$30,940	\$33,280
West North Central	12	\$31,440	\$29,670	\$32,760	\$33,000	\$37,300
South Atlantic	8	\$28,520	\$23,570	\$30,560	\$31,050	*
East South Central	6	*	*	*	*	*
West South Central	5	*	*	*	*	*
Mountain	6	\$31,700	\$29,120	\$30,000	\$37,480	*
Pacific	2	*	*	*	*	*
By number of full-time employees						
1	0					
2 - 4	14	\$28,300	\$23,520	\$28,720	\$31,220	\$37,140
5 - 9	31	\$30,920	\$28,850	\$30,500	\$33,130	\$35,450
10 - 49	10	\$29,850	\$26,550	\$29,120	\$31,200	*
50 - 99	0					
100 or more	0					
By number of services offered						
1 - 2	0					
3 - 4	0					
5 - 6	6	*	*	*	*	*
7 - 8	5	*	*	*	*	*
9 - 10	7	\$29,740	\$26,550	\$28,080	\$33,000	*
11 - 12	17	\$31,690	\$29,030	\$30,680	\$35,000	\$37,480
13 - 20	21	\$30,270	\$27,850	\$31,200	\$32,760	\$34,070
By amount of loans outstanding						
\$500,000 to \$2M	2	*	*	*	*	*
\$2M to \$5M	4	*	*	*	*	*
\$5M to \$20M	42	\$30,490	\$27,750	\$30,000	\$33,280	\$37,300
\$20M to \$50M	7	\$31,400	\$30,500	\$31,200	\$32,760	*
\$50M to \$100M	0					
\$100M to \$200M	0					
\$200M or more	0					
By number of members						
1 - 999	1	*	*	*	*	*
1,000 - 1,999	11	\$28,970	\$24,260	\$30,320	\$31,150	*
2,000 - 4,999	43	\$30,440	\$27,760	\$30,160	\$33,000	\$37,300
5,000 - 9,999	0					
10,000 - 19,999	0					
20,000 - 39,999	0					
40,000 - 49,999	0					
50,000 - 59,999	0					
60,000 or more	0					
Number of branch offices						
1	38	\$30,380	\$27,760	\$30,180	\$33,280	\$36,400
2	10	\$29,390	\$27,380	\$28,940	\$32,760	*
3	2	*	*	*	*	*
4	1	*	*	*	*	*
5 or more	0					

\* Insufficient data

**Table 19 - 2  
Incentives and Bonuses  
Teller I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		53	71%	35	\$790
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	4	33%	1	*
	\$10M to \$20M	10	23%	3	*
	\$20M to \$35M	21	85%	16	\$1,070
	\$35M to \$50M	16	81%	11	\$680
By region	New England	0		0	
	Middle Atlantic	5	33%	1	*
	East North Central	11	91%	9	\$600
	West North Central	12	72%	7	\$600
	South Atlantic	8	56%	5	*
	East South Central	6	36%	3	*
	West South Central	5	100%	5	*
	Mountain	5	67%	3	*
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	13	61%	8	\$290
	5 - 9	31	76%	22	\$670
	10 - 49	9	67%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	5	30%	2	*
	7 - 8	5	78%	4	*
	9 - 10	7	82%	5	*
	11 - 12	16	81%	11	\$1,210
	13 - 20	21	65%	13	\$730
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	4	33%	1	*
	\$5M to \$20M	40	74%	26	\$840
	\$20M to \$50M	7	64%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	1	100%	1	*
	1,000 - 1,999	10	48%	5	*
	2,000 - 4,999	42	73%	29	\$830
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	37	64%	22	\$570
	2	9	94%	8	\$610
	3	2	100%	2	*
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 19 - 3**  
**Total Cash Compensation**  
**Teller I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		56	\$30,710	\$28,250	\$30,220	\$33,510	\$36,790
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	11	\$31,070	\$29,900	\$30,960	\$33,230	\$35,220
	\$20M to \$35M	21	\$32,130	\$28,580	\$31,200	\$34,010	\$40,700
	\$35M to \$50M	17	\$30,660	\$28,250	\$29,540	\$33,510	\$36,000
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	13	\$29,800	\$28,250	\$29,490	\$31,110	\$34,180
	West North Central	12	\$31,870	\$30,060	\$33,000	\$33,510	\$37,800
	South Atlantic	8	\$28,920	\$23,570	\$30,610	\$31,640	*
	East South Central	6	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	6	\$32,780	\$29,120	\$30,000	\$40,700	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	14	\$28,470	\$23,520	\$28,970	\$31,530	\$37,300
	5 - 9	31	\$31,430	\$29,440	\$31,200	\$33,680	\$36,130
	10 - 49	10	\$30,570	\$27,050	\$29,120	\$31,200	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	6	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	7	\$30,110	\$27,050	\$28,580	\$33,000	*
	11 - 12	17	\$32,520	\$29,120	\$30,860	\$36,000	\$40,700
	13 - 20	21	\$30,740	\$28,970	\$31,200	\$33,510	\$34,200
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$20M	42	\$31,060	\$28,250	\$30,000	\$33,880	\$37,800
	\$20M to \$50M	7	\$31,890	\$31,200	\$31,300	\$33,510	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	11	\$29,150	\$24,350	\$30,370	\$31,440	*
	2,000 - 4,999	43	\$31,020	\$28,280	\$30,230	\$33,510	\$37,800
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	38	\$30,730	\$28,260	\$30,710	\$33,880	\$36,400
	2	10	\$29,860	\$27,840	\$29,120	\$33,510	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 19 - 4  
Salary Ranges  
Teller I**

		N	average minimum	average midpoint	average maximum
Overall		13	\$25,210	\$29,260	\$33,300
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	4	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	3	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## SHARE DRAFT CLERK

### ***Reports to: Share Draft Manager***

***Position Purpose:*** Provide information and help to credit union members who are interested in share draft services. Carry out a wide variety of administrative duties pertaining to share draft services.

### ***Job Responsibilities***

- Assist members in opening share draft accounts and answer their questions related to the function and servicing of the account.
- Process applications, including exceptions and preauthorization drafts.
- Communicate with members regarding transactions relating to the account (overdrafts, account closings, charges and fees, transfer of funds, etc.).
- Assist members with reconciling their statements.
- Assist Manager in preparing share draft reports—daily activity and monthly reports.
- Process, mail, and log requests for copies of share drafts.
- Cross-sell all credit union services.

**Table 20 - 1  
Salaries  
Share Draft Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 20 - 2  
Incentives and Bonuses  
Share Draft Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 20 - 3  
Total Cash Compensation  
Share Draft Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 20 - 4  
Salary Ranges  
Share Draft Clerk**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## EFT/ACH CLERK

### **Reports to: Member Service VP**

**Position Purpose:** Perform clerical duties involving electronic funds transfers (ETF) and automated clearing house (ACH) functions in a timely, accurate manner that provides members with quality service. Reconcile accounts in accordance with credit union policies and procedures.

### **Job Responsibilities**

- Process and balance daily postings of direct deposits and allotments.
- Verify the accuracy of postings and resolve any discrepancies.
- Record and balance all unprocessed items.
- Post overdraft notices.
- Issue “stop payments.”
- Return all Government Reclamations.
- Process and correct all EFT transactions transmitted daily from the Federal Reserve.
- Work with all payroll contacts to coordinate payroll deductions, new member information, corrections, updates, changes, etc.
- Verify the completion of accurate payroll forms and maintain up-to-date records for the credit union on payroll transactions.
- Assist in solving member issues or questions on EFT/ACH.
- Enter all rejections, pre-notifications, stop payments, etc., on the Fedline.
- Send all bank to bank wires and Western Union wires (CMO’s).
- Utilize all credit union procedures and computer tools to create and generate reports and correspondence.

**Table 21 - 1**  
**Salaries**  
**EFT / ACH Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$38,570	\$32,860	\$38,560	\$42,830	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	\$36,880	\$32,860	\$35,780	\$40,000	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$36,310	\$32,860	\$35,260	\$39,640	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	8	\$40,070	\$35,780	\$40,000	\$42,830	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	7	\$37,210	\$32,860	\$35,260	\$40,460	*
	2	3	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 21 - 2  
Incentives and Bonuses  
EFT / ACH Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		10	64%	6	\$1,450
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	0%	0	
	\$20M to \$35M	5	67%	2	*
	\$35M to \$50M	5	75%	3	*
By region	New England	0		0	
	Middle Atlantic	3	33%	1	*
	East North Central	2	100%	2	*
	West North Central	1	100%	1	*
	South Atlantic	1	0%	0	
	East South Central	2	50%	1	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	6	86%	5	*
	10 - 49	3	33%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	3	33%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	7	63%	3	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	8	43%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
Number of branch offices	1	7	63%	3	*
	2	3	67%	2	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 21 - 3**  
**Total Cash Compensation**  
**EFT / ACH Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$39,500	\$33,700	\$41,200	\$42,830	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	\$38,120	\$33,700	\$35,780	\$41,460	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$37,140	\$33,700	\$35,260	\$41,400	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	8	\$40,870	\$35,780	\$41,460	\$42,830	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	7	\$37,860	\$33,700	\$35,260	\$41,880	*
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 21 - 4**  
**Salary Ranges**  
**EFT / ACH Clerk**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## EXECUTIVE SECRETARY/ADMINISTRATIVE ASSISTANT

### ***Reports to: President/CEO/Manager***

**Position Purpose:** Provide confidential, professional, administrative assistance for the President/CEO/ Manager that includes a wide range of administrative duties to be handled with confidentiality and discretion where required. Interface with other executives in the credit union, with board members, with members, visitors, and vendors to the credit union. Prepare reports, correspondence, manuals, spreadsheets, and all other communications utilizing a broad range of computer applications.

### **Job Responsibilities**

- Provides a variety of administrative activities necessary to assist management including research, report preparation, informational request, and clerical support.
- Assists management with board material preparation, record and distribute board attendance and minutes.
- Assist in scheduling and/or arranging appointments, meetings, business trips, etc. for CEO, board members, or other members of the senior management team. Maintain the calendar of events and schedules for the CEO and Board.
- Maintains and updates administrative records, policies, procedures, central fills and reports.
- Coordinates and assists with preparation for all meetings involving the CEO.
- Maintains the schedule and calendar for CEO and executive staff.
- Use computer programs, duplicate, and disseminate materials for board meeting, including agendas, minutes, and committee reports.
- Disseminate informational mailings and articles to the board of directors, management, and others.
- Compose, process, and sign standard letters for officers. Ensure accuracy of work.
- Keep President/CEO/Manager advised of complaints, telephone calls, and letters received. Coordinate follow-through on pending issues.

**Table 22 - 1**  
**Salaries**  
**Executive Secretary / Administrative Assistant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	\$41,160	\$33,060	\$40,170	\$50,200	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 22 - 2  
Incentives and Bonuses  
Executive Secretary / Administrative Assistant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	50%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	100%	2	*
	\$35M to \$50M	2	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	1	0%	0	
	Mountain Pacific	1 1	100% 0%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	1	100%	1	*
	10 - 49	2	50%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12 13 - 20	2 1	100% 0%	2 0	* 
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	50%	1	*
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	0%	0	
	2	0		0	
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 22 - 3**  
**Total Cash Compensation**  
**Executive Secretary / Administrative Assistant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	\$41,870	\$33,060	\$42,790	\$50,680	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 22 - 4**  
**Salary Ranges**  
**Executive Secretary / Administrative Assistant**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## RECEPTIONIST

**Reports to:** *Branch Manager or similar level manager in credit union*

**Position Purpose:** Project a positive image as representative for the credit union in receiving visitors and guests. Answer telephones, process mail, and perform various administrative and clerical duties as assigned.

### **Job Responsibilities**

- Greet members/vendors, assess their needs and assists and direct to appropriate person.
- Answer telephone, disseminate information or resolve questions, and/or route calls to appropriate individual. Put calls on hold and coordinate follow through so caller is handled as promptly as possible and/or put into voicemail or take message at caller's request.
- Process and distribute all mail, interoffice correspondence, and deliveries. Research and resolve questions on proper distribution.
- Provide administrative and clerical support to the facility as required. This may include generating correspondence or reports, creating spreadsheets, presentations, labels, forms, etc.
- Utilize credit union procedures and computer applications that may include email, Internet, Word, spreadsheet, database and system software.
- Maintain an up-to-date list of employee extension/telephone numbers.
- Maintain the schedule for use of various credit union rooms.
- May assist various departments as needed.
- May serve a notary.



**Table 23 - 1**  
**Salaries**  
**Receptionist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 23 - 2  
Incentives and Bonuses  
Receptionist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	0%	0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	0%	0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	0		0	
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	1	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	1 0	0%	0 0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	0%	0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	0%	0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 23 - 3  
Total Cash Compensation  
Receptionist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 23 - 4  
Salary Ranges  
Receptionist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## GENERAL OFFICE CLERK

### ***Reports to: Branch Manager I or II***

**Position Purpose:** Accountable for the maintenance of the files and records for the credit union. Duties include, but are not limited to, general clerical functions such as filing, photocopying, setting up and/or maintaining files and folders, typing folder labels, assembling reports and manuals, etc.

### **Job Responsibilities**

- Accurately organize and file, manually or electronically, all member information to insure up-to-date member files. Maintain accurate and up-to-date membership records for all products and services with the credit union.
- Create new folders with name and account number for all new member accounts.
- Obtain and provide copies of statements per members' requests and/or per supervisor's request.
- File all signature cards.
- File all loan folders pulled throughout the day to enhance credit union efficiency.
- Ensure that the archive records are properly stored and easily accessible.
- Ensure that all on-hand records are current and organized for ready access.
- Check and maintain the inventory of regular supplies and forms so that the credit union functions efficiently and without interruption. Notify supervisor of need to order supplies or forms as necessary.
- Scan and store documents when necessary.
- Photocopy documents as requested.

**Table 24 - 1  
Salaries  
General Office Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 24 - 2  
Incentives and Bonuses  
General Office Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	48%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	3	67%	2	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	2	50%	1	*
	West South Central	0		0	
	Mountain Pacific	3 0	45%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	1	100%	1	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	3	0%	0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	2 0	100%	2 0	* 
By amount of loans outstanding	\$500,000 to \$2M	1	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	67%	2	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	1	0%	0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	0%	0	
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 24 - 3  
Total Cash Compensation  
General Office Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 24 - 4**  
**Salary Ranges**  
**General Office Clerk**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## IRA/CERTIFICATE SPECIALIST

### **Reports to: Member Service VP or COO**

**Position Purpose:** Assist members in all aspects of the credit union's savings products and services such as certificates of deposit, IRAs, money market accounts, and all other savings products. Provide up-to-date information, answer questions, research and resolve discrepancies, and maintain all documentation for savings products and services.

### **Job Responsibilities**

- Greet and welcome members to the credit union in a courteous, professional, and timely manner, providing prompt, accurate, and efficient service on all savings products and services (CDs, IRAs, money market accounts, etc.).
- Reply to member inquiries regarding savings products received in person, by telephone, or electronically.
- Set up savings accounts or issue IRAs, CDs, or money market accounts. Enter all required information into the credit union's computer system and maintain accurate, up-to-date documentation that complies with State and Federal rules and regulations.
- Research and resolve any issues, discrepancies, or problems on sales products and services.
- Be a subject-matter expert for the credit union on IRAs, CDs, and other savings products and services. Ensure that knowledge on specialty is up-to-date by attending education seminars and/or reading industry periodicals and/or pending changes in rules and regulations.
- Assist in design and development of marketing plans for retirement, CD, and other savings products.
- Oversee and/or coordinate new and current member outreach; may coordinate outreach plans with marketing director.
- Research competitors' retirement products and marketing schedules, and suggest strategies to improve marketing positions for the credit union.
- Review current retirement products for future adjustments, improvements, expansions or elimination, depending on market strengths and weaknesses.
- Report on related industry products, pricing, and improvement strategies.
- May assist in development of departmental goals and budgets and in writing short- and long-term product plans.
- May provide other member service activities as requested and/or as time allows.
- Generate reports as requested by management and/or the Board.

**Table 25 - 1**  
**Salaries**  
**IRA / Certificate Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 25 - 2  
Incentives and Bonuses  
IRA / Certificate Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 25 - 3  
Total Cash Compensation  
IRA / Certificate Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 25 - 4  
Salary Ranges  
IRA / Certificate Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## FINANCIAL PLANNER

### ***Reports to: Member Service VP or COO***

***Position Purpose:*** Counsel members seeking to achieve financial goals and maximize financial potential through a variety of specialized financial products and services.

### ***Job Responsibilities***

- Advise members on ways to reach financial goals utilizing knowledge of tax and investment strategies, retirement plans, securities, insurance, and real estate.
- Assess members' assets, liabilities, cash flow, insurance coverage, tax status, financial goals, and establish investment strategies.
- Explain the financial assistance available to members interested in post-secondary education or advanced training, such as grants, scholarships, and loans.
- Establish payment priorities, payoff methods, and estimate time for debt liquidation.
- Counsel members on financial problems such as excessive spending and borrowing of funds.
- Provide members with ideas and suggestions to assist them in negotiating with creditors.
- Ensure business activities and investment recommendations are in compliance with rules and regulations.
- Conduct financial planning workshops.
- Prepare records and reports.
- Achieve sales/production goals to ensure revenue projections are met.
- Certified Financial Planner status preferred.

**Table 26 - 1  
Salaries  
Financial Planner**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 26 - 2  
Incentives and Bonuses  
Financial Planner**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 26 - 3  
Total Cash Compensation  
Financial Planner**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 26 - 4  
Salary Ranges  
Financial Planner**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## GENERALIST (at small credit unions)

### ***Reports to: President/CEO/Manager***

**Position Purpose:** The Generalist is a non-management employee working at a small credit union with fewer than three employees, management or non-management, other than the CEO. Handle many credit union duties in the course of a day without any one major focus. The generalist utilizes a broad knowledge of credit union products and services, policies and procedures, rules and regulations.

### **Job Responsibilities**

- May function as a teller on an as-needed basis, filling in for peak schedules or for an absence or shortage on the teller line.
- May process member transactions to include deposits, withdrawals, transfers, check cashing, travelers checks, account verification, etc.
- May function as a head teller in scheduling, ordering cash, balancing, etc.
- May open and close accounts, DCs, IRAs, etc. Answer member questions regarding these services or issues surrounding these or other credit union products.
- May assist member with completing loan applications. Interview member for additional information to complete the loan process.
- May process loan applications, run credit reports, do preliminary debt-to-income ratios, and recommend loan for approval or denial.
- May receive payments for mortgage and other loan products. Ensure that payments equal amount due and verify/ resolve discrepancies.
- Provide primary or backup duty on a number of functions to include payroll, ACH, accounts payable, collections, and/or ATM.
- Ensure that the manager is kept fully informed on any issues of importance in the operations of the credit union.
- Cross-sell all products and services offered by the credit union.

**Table 27 - 1  
Salaries  
Generalist (at small credit unions)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$37,070	\$31,410	\$37,440	\$39,870	\$44,610
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	7	\$34,930	\$28,000	\$38,720	\$40,560	*
	5 - 9	5	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	4	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	11	\$38,100	\$37,050	\$37,440	\$40,510	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	7	\$38,150	\$34,130	\$37,440	\$37,860	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	11	\$35,420	\$30,580	\$37,440	\$38,720	*
	2	1	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 27 - 2  
Incentives and Bonuses  
Generalist (at small credit unions)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		12	80%	9	\$1,310
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	3	50%	1	*
	\$10M to \$20M	3	50%	2	*
	\$20M to \$35M	5	100%	5	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	3	67%	2	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	1	0%	0	
	West South Central	1	100%	1	*
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	7	62%	5	*
	5 - 9	5	100%	5	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	4	62%	3	*
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	3	100%	3	*
	11 - 12	3	45%	1	*
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	11	79%	8	\$1,380
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	68%	4	*
	2,000 - 4,999	7	88%	6	\$830
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	11	79%	8	\$1,300
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 27 - 3  
Total Cash Compensation  
Generalist (at small credit unions)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$38,120	\$36,450	\$38,440	\$40,660	\$46,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	1 0	* 	* 	* 	* 	* 
By number of full-time employees	1	0					
	2 - 4	7	\$36,310	\$28,000	\$40,560	\$40,720	*
	5 - 9	5	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	4	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	11	\$39,190	\$37,700	\$38,440	\$40,720	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	7	\$38,890	\$34,350	\$38,040	\$38,950	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	11	\$36,450	\$34,400	\$38,330	\$40,560	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 27 - 4  
Salary Ranges  
Generalist (at small credit unions)**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## SVP/VP Lending (#2 position)

**Reports to: President/CEO/Manager or Executive VP/Assistant Manager**

**Position Purpose:** Participate in strategic planning and the development of credit union policies, procedures, and goals. Responsible for the credit union's administrative management of loan functions. Develop and implement consistent organizational policies and procedures that comply with external regulations. Assist and lead commercial loans, residential mortgage department, indirect lending, and centralized lending. Ensure maximum profitability of lending activities that are also in the best interest of the member.

### Job Responsibilities

- Participate in the credit union's long- and short-term strategic planning.
- Set the Loan Department's strategic plans to align with the credit union's business plan. Establish and ensure the implementation of target goals for the department.
- Communicate credit union goals and direction with all employees to ensure clear understanding of rules, regulations, requirements, and expectations.
- Create the budget for department and track on an ongoing basis for adherence.
- Develop, implement, and monitor policies and procedures in accordance with credit union goals and strategies. Work with other departments to maintain consistency in credit union policies and procedures.
- Oversee and monitor the loan function to achieve its strategic goals. Direct the work of loan managers in all lending areas to include underwriting, loan processing, loan documentation, and approval or denial of loans for consumer, mortgage, or business loans.
- Oversee the development and monitoring of performance standards. Provide mentoring, coaching, or training to assist and develop managers and staff.
- Research and evaluate the feasibility of new lending products. Develop and implement plans for expansion of lending programs. Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.
- Work with loan managers and members on complex issues to prevent loss to the credit union and assist the membership.
- Represent and promote the credit union at external functions.

**Table 28 - 1  
Salaries  
SVP / VP of Lending (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$57,070	\$49,500	\$59,500	\$63,650	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	7	\$56,660	\$48,570	\$58,940	\$63,840	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	7	\$59,210	\$56,500	\$59,690	\$63,850	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$57,270	\$51,610	\$59,500	\$62,140	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$57,070	\$49,500	\$59,500	\$63,650	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	6	\$57,040	\$51,610	\$59,500	\$61,620	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 28 - 2  
Incentives and Bonuses  
SVP / VP of Lending (#2 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	86%	7	\$10,430
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	7	83%	6	\$2,540
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	3	100%	3	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	7	83%	6	\$12,420
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	100%	2	*
	13 - 20	5	75%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	80%	5	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	8	86%	7	\$10,430
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	100%	6	\$11,330
	2	1	100%	1	*
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 28 - 3**  
**Total Cash Compensation**  
**SVP / VP of Lending (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$66,010	\$55,440	\$63,870	\$65,150	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	7	\$58,780	\$53,550	\$61,310	\$64,840	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	7	\$69,570	\$58,170	\$64,320	\$72,850	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$68,300	\$52,240	\$63,870	\$85,390	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$66,010	\$55,440	\$63,870	\$65,150	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	6	\$68,380	\$52,240	\$63,870	\$85,590	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 28 - 4  
Salary Ranges  
SVP / VP of Lending (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CONSUMER LOAN VP/MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure consumer lending policies and procedures best serve the credit union and its members. Manage the day-to-day operation of the consumer loan department. Ensure compliance with state and federal lending laws. Monitor and assess economic conditions affecting the consumer loan department and recommend appropriate action.

### **Job Responsibilities**

- Ensure that consumer loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedure manual for the consumer loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Establish budgets that support the credit union's strategic plan for the consumer loan department. Monitor progress on a regular basis.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's consumer loan department. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitor's rates and terms and other trends relating to consumer lending. Construct products, rates, and terms that reflect the marketplace.
- Provide input and recommendations for lending interest rates.
- Monitor and coordinate the discretionary and mandatory loan interest rate changes.
- Develop, assess, and complete monthly loan reports. Develop procedures and reporting tools for effective information to flow through the department.
- Review loan approvals and denials for soundness of conclusion.
- Perform audit of consumer loan files to ensure quality and that lending policies are followed.
- Define appropriate limits of authority for consumer loan personnel, and ensure adequate understanding of the credit union's loan procedures and policies.
- Interview loan applicants, resolve member complaints, and approve or deny loan applications.

**Table 29 - 1**  
**Salaries**  
**Consumer Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	\$52,040	\$38,600	\$48,470	\$62,710	\$78,610
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$35M	7	\$60,300	\$46,820	\$59,000	\$69,300	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	6	\$45,270	\$39,390	\$46,000	\$50,710	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	9	\$51,430	\$39,610	\$51,020	\$62,710	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	8	\$50,940	\$36,340	\$46,000	\$61,820	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	10	\$55,130	\$42,070	\$55,000	\$64,390	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	9	\$53,380	\$38,780	\$48,460	\$64,960	*
	2	5	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 29 - 2  
Incentives and Bonuses  
Consumer Loan VP / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	75%	10	\$3,460
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	5	50%	2	*
	\$20M to \$35M	7	83%	6	\$4,890
	\$35M to \$50M	2	100%	2	*
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	6	60%	3	*
	South Atlantic	3	100%	3	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	2 0	100%	2 0	* 
By number of full-time employees	1	0		0	
	2 - 4	3	67%	2	*
	5 - 9	9	75%	7	\$3,260
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	0		0	
	9 - 10	3	67%	2	*
	11 - 12	5	50%	2	*
	13 - 20	5	100%	5	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	8	57%	5	*
	\$20M to \$50M	5	100%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	10	78%	8	\$3,720
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	9	75%	7	\$3,370
	2	5	75%	3	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 29 - 3**  
**Total Cash Compensation**  
**Consumer Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	\$54,640	\$39,620	\$53,030	\$66,310	\$83,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$35M	7	\$64,380	\$53,920	\$62,180	\$72,910	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	6	\$48,310	\$41,550	\$46,580	\$56,250	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	9	\$53,870	\$39,610	\$56,310	\$66,300	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	8	\$52,380	\$36,340	\$46,000	\$63,120	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	10	\$58,030	\$42,070	\$57,010	\$68,120	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$55,910	\$38,780	\$53,030	\$67,540	*
	2	5	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 29 - 4  
Salary Ranges  
Consumer Loan VP / Manager**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MORTGAGE LOAN VP/MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure mortgage lending policies and procedures best serve the credit union and its members. Oversee mortgage lending staff. Ensure compliance with state and federal lending laws. Develop, recommend, and report on improvements in mortgage loan products and services and their marketing.

### Job Responsibilities

- Ensure that mortgage loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedure manual for the mortgage loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Manage department staff to include setting schedules, approving leave time, reviewing performance annually, recruiting internal applicants, counseling, and disciplining.
- Accountable for the origination and approval of all residential mortgage loans in accordance with established goals and standards for the department.
- Accountable for the compliance of all residential real estate loans to NCUA rules and regulations, secondary market standards, and federal real estate lending laws.
- Accountable for the sale of residential mortgage loans on the secondary market.
- Accountable for the ongoing servicing of residential mortgage loans that are held in portfolio or sold servicing retained.
- Responsible for the underwriting and approval of all second mortgage loans issued by the credit union as well as the foreclosure, maintenance, and sale of residential and/or commercial properties that are in default.
- Monitor rates and pricing for residential loan portfolio to ensure competitiveness with marketplace. Monitor the marketplace for changes in the industry or changing trends.
- Oversee efforts required to develop and establish internal and external programs and relationships with mortgage brokers and others for loan production.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.

**Table 30 - 1**  
**Salaries**  
**Mortgage Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 30 - 2  
Incentives and Bonuses  
Mortgage Loan VP / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	0		0	
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 30 - 3  
Total Cash Compensation  
Mortgage Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 30 - 4**  
**Salary Ranges**  
**Mortgage Loan VP / Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER BUSINESS LOAN VP / MANAGER

**Reports to:** Loan VP/SVP or Executive VP/Assistant Manager or COO

**Position Purpose:** Ensure member business loan policies and procedures best serve the credit union and its members. Ensure compliance with State and Federal business lending laws. Oversee member business lending staff. Develop, recommend, and report on improvements in member business lending products and their marketing. Manage annual department budget. Monitor business loan portfolio.

### **Job Responsibilities**

- Develop business loan products and services that best serve the credit union and its members.
- Ensure that business loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedures manual for business loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Establish budgets that support the credit union's strategic plan for the business loan department. Monitor progress on a regular basis.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's business loan department. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to business lending. Construct products, rates, and terms that reflect the marketplace.
- Provide input and recommendations for lending interest rates to the Loan Committee.
- Evaluate the job performance of subordinates to ensure quality work and service to members. Recommend salary changes.
- Develop and assess monthly loan reports. Develop procedures and reporting tools for effective information to flow through the department.
- Review loan approvals and denials for soundness of conclusions.
- Perform audit of business loan files to ensure quality of work and quality of documentation.
- Define appropriate limits of authority for business service loan personnel.



**Table 31 - 1**  
**Salaries**  
**Member Business Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	0					
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

**Table 31 - 2  
Incentives and Bonuses  
Member Business Loan VP / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 31 - 3**  
**Total Cash Compensation**  
**Member Business Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 31 - 4**  
**Salary Ranges**  
**Member Business Loan VP / Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## DEALER DIRECT MANAGER

### **Reports to: Loan VP/SVP**

**Position Purpose:** Responsible for designing and implementing a business plan that increases penetration in the indirect auto market. Oversee day-to-day operations and may oversee department staff. Establish policies and procedures that maximize potential business and limit or reduce loss ratio. Build and enhance relationships with new and existing auto dealers. Develop, recommend, and report on departmental improvements and manage the department's budget.

### **Job Responsibilities**

- Develop and maintain a business plan to increase the penetration of the indirect auto market. Include action items and tactical steps to meet the goals of the plan on a regular basis and review periodically for performance.
- Promote indirect lending products and programs to dealers in order to increase overall understanding of, and familiarity with products
- Develop indirect lending policies and procedures that protect the credit union and members' best interests.
- Oversee the indirect lending programs and all its operations.
- Introduce the credit union's indirect lending program to auto dealers who do not currently participate in the program. Answer questions, resolve issues, and provide a process that facilitates a smooth transition between dealer and credit union.
- Develop and maintain relationships with dealerships by conducting visits on a regular basis.
- Be knowledgeable in all regulatory requirements regarding indirect lending. Ensure that all contracts and relationships with auto dealers comply with State and Federal rules and regulations.
- Develop, implement, and maintain system tools to track and assess indirect lending programs. Provide reports to VP-Lending or other members of the senior management team and/or Board of Directors.
- Coordinate marketing requirements with the marketing manager or marketing department to develop advertising and sales literature for indirect lending programs. Oversee the content of that material to ensure accuracy and compliance.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's indirect lending program. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to auto loans or indirect lending.

**Table 32 - 1  
Salaries  
Dealer Direct Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 32 - 2  
Incentives and Bonuses  
Dealer Direct Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 32 - 3  
Total Cash Compensation  
Dealer Direct Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 32 - 4**  
**Salary Ranges**  
**Dealer Direct Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## COLLECTIONS VP/ MANAGER

**Reports to: President/CEO/Manager or Loan VP/SVP**

**Position Purpose:** Ensure that the credit and collection policies and procedures of the credit union best serve the credit union and its members. Oversee collections staff and provide leadership and guidance. Ensure strict compliance with state and federal credit and collection rules and regulations in all collection practices.

### **Job Responsibilities**

- Ensure that credit and collection policies, procedures, practices, and documentation meet federal and state regulations.
- Assign, monitor, and supervise the work load in the Collections Department to ensure the smooth and efficient flow of work. Ensure the courteous and considerate interface with members at all times.
- Establish and monitor effective control procedures for late and/or delinquent or potentially delinquent loans. Identify when to charge to reserve.
- On an on-going basis, communicate and monitor the requirements to staff in collections procedures to protect the credit union's interests and to handle members courteously. Train staff on alternative collection techniques to resolve issues positively.
- Review accounts where action beyond routine collection procedures must be approved or implemented. Handle complex situations. Resolve difficult or non-routine member issues.
- Review all billings from attorneys retained for collection work.
- Authorize legal proceedings. Review default notices, surrender notices, bankruptcy procedures, foreclosure notices, etc. for accuracy and completeness.
- Review all accounts that are to be written off as uncollectible.
- Develop and review accurate reporting procedures on collection activities. Prepare and examine reports for senior management and/or the Board.
- Establish and maintain effective employee relations.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Evaluate the job performance of subordinates to ensure quality work and service to members.

**Table 33 - 1  
Salaries  
Collections VP / Manager (head of collections)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$43,440	\$33,650	\$40,970	\$52,990	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$43,090	\$33,900	\$42,560	\$51,570	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	7	\$41,710	\$33,900	\$38,400	\$51,560	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	7	\$43,130	\$33,120	\$40,900	\$51,580	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 33 - 2  
Incentives and Bonuses  
Collections VP / Manager (head of collections)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		11	35%	4	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	100%	1	*
	\$10M to \$20M	3	33%	1	*
	\$20M to \$35M	3	0%	0	
	\$35M to \$50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	38%	1	*
	West North Central	0		0	
	South Atlantic	2	50%	1	*
	East South Central	2	50%	1	*
	West South Central	2	0%	0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	3	55%	1	*
	5 - 9	5	25%	1	*
	10 - 49	3	33%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	1	100%	1	*
	9 - 10	2	0%	0	
	11 - 12	1	0%	0	
	13 - 20	5	50%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	7	33%	2	*
	\$20M to \$50M	2	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	1	100%	1	*
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	7	17%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	36%	3	*
	2	2	50%	1	*
	3	1	0%	0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 33 - 3**  
**Total Cash Compensation**  
**Collections VP / Manager (head of collections)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$43,870	\$33,850	\$40,970	\$54,360	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$43,690	\$33,900	\$43,030	\$53,000	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	7	\$41,910	\$33,900	\$38,400	\$51,770	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	7	\$43,570	\$33,390	\$41,250	\$52,890	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 33 - 4**  
**Salary Ranges**  
**Collections VP / Manager (head of collections)**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## LOAN OFFICER II/SENIOR

### **Reports to: Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Gather background information and analyze loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with substantial credit authority.

### **Job Responsibilities**

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports. Handle loans of highest complexity, value, or risk.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.
- May be responsible for training of new loan officers. Will provide assistance or guidance to less senior loan officers.

**Table 34 - 1**  
**Salaries**  
**Loan Officer II / Sr. (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$45,570	\$39,440	\$44,590	\$51,390	\$58,250
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	21	\$44,760	\$39,410	\$43,920	\$50,010	\$52,780
	\$20M to \$35M	29	\$46,720	\$38,350	\$45,760	\$53,180	\$59,140
	\$35M to \$50M	20	\$45,790	\$40,200	\$45,040	\$51,530	\$55,640
By region	New England	0					
	Middle Atlantic	16	\$46,760	\$37,090	\$48,830	\$56,640	\$59,300
	East North Central	17	\$43,610	\$38,900	\$40,240	\$48,740	\$58,450
	West North Central	16	\$46,830	\$42,540	\$45,150	\$52,540	\$56,180
	South Atlantic	6	\$42,050	\$38,200	\$40,250	\$46,200	*
	East South Central	3	*	*	*	*	*
	West South Central	7	\$49,990	\$44,120	\$48,340	\$55,070	*
	Mountain	2	*	*	*	*	*
Pacific	5	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	25	\$45,440	\$40,160	\$45,760	\$51,000	\$53,150
	5 - 9	37	\$46,190	\$38,690	\$44,670	\$52,000	\$57,990
	10 - 49	9	\$44,800	\$38,920	\$44,590	\$53,160	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	5	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	14	\$41,640	\$35,960	\$39,820	\$48,210	\$52,000
	11 - 12	20	\$48,510	\$40,460	\$51,000	\$57,570	\$59,140
	13 - 20	32	\$46,540	\$40,430	\$45,500	\$52,310	\$57,170
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	5	*	*	*	*	*
	\$5M to \$20M	54	\$45,560	\$39,300	\$45,510	\$51,080	\$58,410
	\$20M to \$50M	13	\$49,380	\$40,000	\$49,400	\$55,640	\$63,050
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	23	\$47,920	\$43,860	\$46,520	\$52,270	\$56,900
	2,000 - 4,999	45	\$44,700	\$38,680	\$42,120	\$51,170	\$59,140
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	55	\$45,230	\$39,780	\$44,590	\$51,050	\$54,960
	2	13	\$43,580	\$37,950	\$40,240	\$50,290	\$55,360
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data



**Table 34 - 2  
Incentives and Bonuses  
Loan Officer II / Sr. (general)**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		71	56%	37 \$4,160
By credit union asset size	\$1M to \$2M	0		0
	\$2M to \$5M	0		0
	\$5M to \$10M	4	0%	0
	\$10M to \$20M	21	39%	8 \$3,840
	\$20M to \$35M	28	70%	17 \$5,200
	\$35M to \$50M	18	62%	11 \$2,910
By region	New England	0		0
	Middle Atlantic	15	46%	6 \$2,800
	East North Central	17	47%	7 \$2,440
	West North Central	16	56%	8 \$3,700
	South Atlantic	6	81%	5 *
	East South Central	3	50%	2 *
	West South Central	6	80%	5 *
	Mountain	2	100%	2 *
Pacific	5	50%	2 *	
By number of full-time employees	1	0		0
	2 - 4	24	42%	10 \$2,720
	5 - 9	37	59%	20 \$3,410
	10 - 49	8	75%	6 \$7,120
	50 - 99	0		0
	100 or more	0		0
By number of services offered	1 - 2	0		0
	3 - 4	0		0
	5 - 6	5	24%	1 *
	7 - 8	2	50%	1 *
	9 - 10	14	30%	5 *
	11 - 12	17	65%	9 \$7,460
13 - 20	32	66%	21 \$3,360	
By amount of loans outstanding	\$500,000 to \$2M	1	0%	0
	\$2M to \$5M	5	0%	0
	\$5M to \$20M	52	57%	28 \$4,940
	\$20M to \$50M	13	77%	9 \$1,990
	\$50M to \$100M	0		0
	\$100M to \$200M	0		0
\$200M or more	0		0	
By number of members	1 - 999	3	0%	0
	1,000 - 1,999	23	61%	14 \$4,590
	2,000 - 4,999	42	57%	22 \$4,000
	5,000 - 9,999	2	50%	1 *
	10,000 - 19,999	0		0
	20,000 - 39,999	0		0
	40,000 - 49,999	0		0
	50,000 - 59,999	0		0
60,000 or more	0		0	
Number of branch offices	1	52	50%	25 \$3,510
	2	13	69%	8 \$1,390
	3	3	100%	3 *
	4	1	0%	0
	5 or more	0		0

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 34 - 3**  
**Total Cash Compensation**  
**Loan Officer II / Sr. (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$47,780	\$39,790	\$46,480	\$53,810	\$61,090
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	21	\$46,250	\$39,430	\$46,970	\$52,140	\$57,360
	\$20M to \$35M	29	\$50,060	\$39,910	\$50,030	\$58,910	\$66,670
	\$35M to \$50M	20	\$47,510	\$41,400	\$45,620	\$54,530	\$57,280
By region	New England	0					
	Middle Atlantic	16	\$47,970	\$37,090	\$48,830	\$60,570	\$61,300
	East North Central	17	\$44,610	\$38,900	\$41,540	\$51,490	\$58,450
	West North Central	16	\$48,890	\$43,090	\$46,790	\$54,530	\$58,060
	South Atlantic	6	\$43,530	\$39,530	\$41,740	\$47,240	*
	East South Central	3	*	*	*	*	*
	West South Central	7	\$50,810	\$44,190	\$49,590	\$56,070	*
	Mountain	2	*	*	*	*	*
Pacific	5	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	25	\$46,530	\$40,160	\$46,150	\$52,350	\$58,670
	5 - 9	37	\$48,090	\$39,730	\$49,930	\$54,730	\$59,060
	10 - 49	9	\$49,740	\$41,910	\$45,370	\$61,140	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	5	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	14	\$42,120	\$36,100	\$41,450	\$49,110	\$52,000
	11 - 12	20	\$52,430	\$45,860	\$52,000	\$61,140	\$70,410
	13 - 20	32	\$48,770	\$42,100	\$47,930	\$54,980	\$59,440
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	5	*	*	*	*	*
	\$5M to \$20M	54	\$48,160	\$40,190	\$47,250	\$53,400	\$61,140
	\$20M to \$50M	13	\$50,910	\$42,530	\$51,900	\$57,210	\$64,130
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	23	\$50,710	\$45,820	\$52,290	\$57,160	\$58,890
	2,000 - 4,999	45	\$46,790	\$39,730	\$44,480	\$52,190	\$61,140
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	55	\$46,930	\$40,340	\$46,420	\$52,970	\$57,690
	2	13	\$44,430	\$38,660	\$41,540	\$51,450	\$57,240
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 34 - 4**  
**Salary Ranges**  
**Loan Officer II / Sr. (general)**

		N	average minimum	average midpoint	average maximum
Overall		11	\$38,640	\$46,040	\$53,440
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	3	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## LOAN OFFICER I

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Provide information on credit union products and services according to all credit union policies and procedures and Federal and State rules and regulations. Responsible for interviewing and evaluating applicants for routine loans and processing loan applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with moderate credit authority.

### **Job Responsibilities**

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants.
- Calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.

**Table 35 - 1**  
**Salaries**  
**Loan Officer I (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		85	\$38,800	\$34,320	\$38,120	\$43,900	\$49,710
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	7	\$35,290	\$31,650	\$34,320	\$38,630	*
	\$10M to \$20M	19	\$37,950	\$33,340	\$39,520	\$41,110	\$45,760
	\$20M to \$35M	25	\$39,020	\$34,780	\$38,510	\$41,100	\$52,550
	\$35M to \$50M	29	\$40,270	\$34,920	\$37,440	\$45,080	\$50,120
By region	New England	0					
	Middle Atlantic	8	\$35,540	\$25,310	\$37,450	\$43,430	*
	East North Central	25	\$38,800	\$34,560	\$38,480	\$44,110	\$46,100
	West North Central	14	\$35,220	\$30,480	\$35,730	\$39,940	\$44,510
	South Atlantic	7	\$46,140	\$34,670	\$44,770	\$56,070	*
	East South Central	9	\$36,970	\$35,070	\$35,690	\$39,470	*
	West South Central	16	\$39,220	\$33,680	\$39,520	\$42,970	\$50,100
	Mountain	5	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	25	\$37,060	\$31,280	\$38,430	\$42,650	\$45,760
	5 - 9	43	\$39,280	\$35,640	\$38,480	\$44,000	\$49,230
	10 - 49	17	\$39,830	\$34,790	\$36,310	\$44,420	\$50,100
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	10	\$33,680	\$31,200	\$32,850	\$37,180	*
	9 - 10	16	\$37,820	\$33,720	\$39,070	\$43,330	\$46,340
	11 - 12	23	\$41,320	\$34,240	\$39,130	\$48,770	\$54,100
	13 - 20	28	\$39,550	\$35,500	\$38,250	\$44,630	\$49,490
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	9	\$35,210	\$31,200	\$33,990	\$41,880	*
	\$5M to \$20M	56	\$38,820	\$34,720	\$38,710	\$43,930	\$45,760
	\$20M to \$50M	17	\$42,230	\$35,810	\$36,970	\$50,100	\$54,160
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	15	\$38,180	\$31,200	\$39,520	\$43,980	\$48,080
	2,000 - 4,999	59	\$39,010	\$35,000	\$38,040	\$44,100	\$50,010
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	58	\$37,670	\$33,760	\$37,440	\$42,850	\$45,950
	2	21	\$42,240	\$36,560	\$40,590	\$44,830	\$50,100
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 35 - 2  
Incentives and Bonuses  
Loan Officer I (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		82	68%	51	\$2,090
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	4	100%	4	*
	\$5M to \$10M	6	50%	3	*
	\$10M to \$20M	18	50%	9	\$1,930
	\$20M to \$35M	25	59%	13	\$2,930
	\$35M to \$50M	29	82%	22	\$1,870
By region	New England	0		0	
	Middle Atlantic	8	42%	3	*
	East North Central	25	76%	17	\$2,050
	West North Central	14	69%	9	\$1,560
	South Atlantic	7	67%	5	*
	East South Central	9	50%	4	*
	West South Central	14	68%	9	\$3,230
	Mountain	5	83%	2	*
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	24	58%	13	\$1,540
	5 - 9	41	69%	26	\$2,500
	10 - 49	17	76%	11	\$1,850
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	1	0%	0	
	5 - 6	4	59%	3	*
	7 - 8	9	43%	4	*
	9 - 10	16	69%	11	\$2,090
	11 - 12	23	66%	11	\$2,530
	13 - 20	26	78%	20	\$2,220
By amount of loans outstanding	\$500,000 to \$2M	3	65%	2	*
	\$2M to \$5M	7	65%	5	*
	\$5M to \$20M	54	64%	30	\$2,140
	\$20M to \$50M	17	83%	14	\$2,420
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	7	100%	7	*
	1,000 - 1,999	14	50%	6	\$2,070
	2,000 - 4,999	58	69%	36	\$2,220
	5,000 - 9,999	3	67%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	55	67%	35	\$1,830
	2	21	75%	14	\$2,740
	3	2	67%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 35 - 3**  
**Total Cash Compensation**  
**Loan Officer I (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		85	\$40,130	\$35,310	\$38,970	\$45,830	\$51,110
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	7	\$36,580	\$31,650	\$35,000	\$41,000	*
	\$10M to \$20M	19	\$38,870	\$35,430	\$40,070	\$41,860	\$46,560
	\$20M to \$35M	25	\$40,480	\$36,960	\$39,170	\$44,430	\$52,810
	\$35M to \$50M	29	\$41,810	\$36,490	\$38,860	\$47,170	\$52,370
By region	New England	0					
	Middle Atlantic	8	\$35,950	\$26,210	\$37,450	\$43,430	*
	East North Central	25	\$40,270	\$35,440	\$38,890	\$46,370	\$50,400
	West North Central	14	\$36,290	\$30,830	\$36,600	\$41,010	\$46,750
	South Atlantic	7	\$47,270	\$35,350	\$45,510	\$57,250	*
	East South Central	9	\$38,250	\$35,230	\$37,070	\$39,470	*
	West South Central	16	\$41,160	\$35,460	\$40,070	\$45,310	\$52,370
	Mountain	5	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	25	\$37,850	\$31,280	\$38,740	\$43,400	\$48,710
	5 - 9	43	\$40,900	\$36,180	\$39,460	\$45,860	\$51,010
	10 - 49	17	\$41,240	\$36,460	\$37,100	\$47,380	\$52,370
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	10	\$34,010	\$31,260	\$33,190	\$37,180	*
	9 - 10	16	\$39,260	\$35,310	\$39,470	\$46,650	\$49,850
	11 - 12	23	\$42,790	\$35,590	\$41,040	\$50,590	\$54,510
	13 - 20	28	\$41,210	\$36,720	\$38,510	\$45,860	\$50,600
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	9	\$35,740	\$31,200	\$34,750	\$42,840	*
	\$5M to \$20M	56	\$40,080	\$35,320	\$39,580	\$45,580	\$50,350
	\$20M to \$50M	17	\$44,240	\$37,030	\$39,350	\$52,370	\$55,160
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	15	\$39,010	\$31,200	\$40,070	\$46,560	\$50,830
	2,000 - 4,999	59	\$40,480	\$36,000	\$39,040	\$45,860	\$51,130
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	58	\$38,810	\$34,900	\$38,140	\$43,600	\$48,870
	2	21	\$44,180	\$37,790	\$43,810	\$50,100	\$52,370
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 35 - 4**  
**Salary Ranges**  
**Loan Officer I (general)**

		N	average minimum	average midpoint	average maximum
Overall		17	\$33,920	\$39,250	\$44,580
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	3	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	8	\$35,000	\$42,090	\$49,180

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## LOAN PROCESSOR

### **Reports to: Loan VP/SVP**

**Position Purpose:** Interview credit union loan applicants, professionally representing the credit union throughout the process. Research background information on loan applicants and resolve discrepancies. Process loan applications and assist in duties related to the lending function within the credit union.

### **Job Responsibilities**

- Mail or e-mail loan applications and/or information to members and prospective members.
- Gather background information on loan applicants, researching any discrepancies.
- Interview loan applicants in-person or by phone.
- Assist members with the loan application process to ensure completeness of information. Ensure that all members are welcomed to the credit union and are assisted professionally in the process.
- Answer questions for members throughout the process. Explain the loan process to include loan options, insurance required on credit union loan products, loan policies, interest rates, payoffs, etc.
- Complete loan applications over the phone or electronically.
- Verify employment of persons applying for loans.
- Present application and back-up information to loan officer.
- Maintain a filing system and procedures to monitor that the required documentation is received and maintained appropriately and according to policies and procedures.
- Purge loan files by destroying out-of-date or unnecessary loan documents.
- Send out credit notices to spouses when necessary.
- Notify vendor to place security interest of credit union on title document. Ensure that the documentation on titles is accurate and up-to-date.
- May input loans into the system.
- Cross-sell credit union products and services.

**Table 36 - 1**  
**Salaries**  
**Loan Processor (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$33,990	\$30,160	\$33,140	\$37,890	\$45,950
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	13	\$36,700	\$31,920	\$34,600	\$39,520	\$48,630
	\$35M to \$50M	8	\$35,260	\$30,080	\$34,030	\$40,000	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	7	\$36,020	\$31,920	\$34,600	\$37,700	*
	West North Central	0					
	South Atlantic	5	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	7	\$32,930	\$22,880	\$32,410	\$39,210	*
	5 - 9	13	\$36,450	\$31,380	\$34,520	\$40,000	\$48,160
	10 - 49	6	\$33,320	\$30,160	\$31,200	\$37,700	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	10	\$35,640	\$30,160	\$34,440	\$40,000	*
	13 - 20	9	\$34,540	\$31,200	\$32,500	\$37,700	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	21	\$35,480	\$30,810	\$34,440	\$38,540	\$46,440
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	6	\$33,180	\$23,740	\$33,710	\$41,160	*
	2,000 - 4,999	20	\$34,200	\$30,160	\$32,540	\$38,630	\$44,380
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	16	\$32,360	\$28,560	\$31,870	\$37,390	\$42,820
	2	8	\$33,910	\$30,160	\$34,440	\$37,700	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 36 - 2  
Incentives and Bonuses  
Loan Processor (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		27	73%	17	\$1,990
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	3	50%	1	*
	\$10M to \$20M	1	0%	0	
	\$20M to \$35M	13	64%	7	\$3,450
	\$35M to \$50M	8	90%	7	\$1,540
By region	New England	0		0	
	Middle Atlantic	5	64%	2	*
	East North Central	7	71%	3	*
	West North Central	0		0	
	South Atlantic	5	75%	3	*
	East South Central	2	100%	2	*
	West South Central	4	100%	4	*
	Mountain	3	67%	2	*
	Pacific	1	0%	0	
By number of full-time employees	1	1	0%	0	
	2 - 4	7	67%	5	*
	5 - 9	13	75%	8	\$1,360
	10 - 49	6	86%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	1	100%	1	*
	5 - 6	2	100%	2	*
	7 - 8	1	0%	0	
	9 - 10	2	100%	2	*
	11 - 12	10	73%	6	\$2,600
	13 - 20	9	67%	6	\$2,430
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	3	50%	1	*
	\$5M to \$20M	21	76%	14	\$2,310
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	6	41%	3	*
	2,000 - 4,999	20	81%	15	\$2,140
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	16	66%	10	\$2,130
	2	8	89%	6	\$1,890
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 36 - 3  
Total Cash Compensation  
Loan Processor (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$35,360	\$30,660	\$34,340	\$41,160	\$48,970
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	13	\$38,580	\$32,450	\$37,050	\$45,450	\$50,620
	\$35M to \$50M	8	\$36,650	\$30,500	\$35,980	\$41,700	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	7	\$37,590	\$31,920	\$37,050	\$41,700	*
	West North Central	0					
	South Atlantic	5	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	7	\$33,370	\$23,180	\$32,750	\$39,420	*
	5 - 9	13	\$37,360	\$32,050	\$35,780	\$41,100	\$49,240
	10 - 49	6	\$36,520	\$30,660	\$31,200	\$41,700	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	10	\$37,290	\$30,660	\$34,440	\$41,100	*
	13 - 20	9	\$36,160	\$31,580	\$34,500	\$41,700	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	21	\$37,130	\$31,050	\$34,500	\$41,380	\$49,360
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	6	\$33,560	\$24,010	\$33,810	\$41,610	*
	2,000 - 4,999	20	\$35,830	\$30,660	\$34,440	\$41,410	\$48,190
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	16	\$33,760	\$29,450	\$31,880	\$40,980	\$49,520
	2	8	\$35,380	\$30,660	\$34,440	\$40,800	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 36 - 4  
Salary Ranges  
Loan Processor (general)**

		N	average minimum	average midpoint	average maximum
Overall		8	\$30,380	\$36,050	\$41,730
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	5	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## LOAN CLERK

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Answer telephone calls for Loan Department. Provide information or answers on basic lending questions from members. Responsible for directing member inquiries to appropriate lending staff. Assist in a variety of duties related to the lending function within the credit union.

### **Job Responsibilities**

- Answer telephone for the loan department professionally and courteously. Answer questions, provide information, and/or route calls to appropriate loan officer. Take messages and coordinate follow through.
- Serve as a department receptionist, receiving members and guests to the loan department in a professional, courteous manner. Ensure that the individual receives prompt attention by loan officers.
- Type all necessary loan documents for approved loans.
- Type denial forms for all loans that are declined.
- File and maintain loan records on the computer. Ensure accuracy and completeness of work.
- Assist members and employees with basic questions regarding lending services.
- Mail or email loan applications and/or information to members and prospective members.
- Schedule appointments with loan officers. Maintain and coordinate the department's calendar so that members are served with the highest quality.
- Perform word processing for the loan department ensuring accuracy and completeness of work.
- Maintain accurate and complete files and records.

**Table 37 - 1  
Salaries  
Loan Clerk (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$34,840	\$30,800	\$34,820	\$37,860	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	6	\$34,620	\$30,800	\$34,810	\$37,810	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	6	\$33,890	\$30,580	\$31,300	\$38,450	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	7	\$32,410	\$29,250	\$31,120	\$37,860	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	7	\$36,450	\$31,300	\$37,440	\$39,550	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 37 - 2  
Incentives and Bonuses  
Loan Clerk (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		10	80%	9	\$2,590
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	5	100%	5	*
	\$35M to \$50M	5	60%	3	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	2	100%	2	*
	West North Central	2	100%	2	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	0%	0	
	Mountain	3	100%	3	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	3	100%	3	*
	10 - 49	6	67%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	3	50%	2	*
	11 - 12	5	100%	5	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	6	100%	6	\$3,010
	\$20M to \$50M	3	50%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	33%	1	*
	2,000 - 4,999	7	100%	7	\$2,670
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	71%	6	\$1,060
	2	2	100%	2	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 37 - 3  
Total Cash Compensation  
Loan Clerk (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$36,920	\$32,560	\$37,440	\$40,130	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	3 0	* 	* 	* 	* 	* 
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	6	\$37,240	\$34,920	\$37,440	\$40,130	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	6	\$36,900	\$32,170	\$38,780	\$40,660	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	7	\$35,080	\$30,480	\$35,800	\$40,130	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	\$37,210	\$32,800	\$37,440	\$39,800	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 37 - 4**  
**Salary Ranges**  
**Loan Clerk (general)**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER BUSINESS LOAN OFFICER II / SENIOR

**Reports to:** *Business Loan Vice President or Business Services VP*

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Provide input to the VP-Lending on potential new products and/or trends in the industry. Prepare or coordinate documentation and forms. Approve or deny business loan applications. Operate with substantial credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports. Handle loans of complexity, value, and risk.
- Interview members requesting refinancing or rewrites of existing business loans and/or requests for new business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound assessment and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications and review loan applications for less senior business loan officers.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions from routine to complex related to business loans.
- Professionally resolve complaints from members and non-members.
- Coordinate collection efforts for credit union's business accounts.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products as appropriate.

**Table 38 - 1**  
**Salaries**  
**Member Business Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 38 - 2  
Incentives and Bonuses  
Member Business Loan Officer II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 0	100%	1 0	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 38 - 3  
Total Cash Compensation  
Member Business Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 38 - 4**  
**Salary Ranges**  
**Member Business Loan Officer II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER BUSINESS LOAN OFFICER I

**Reports to:** *Business Loan Vice President or Business Services VP*

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Prepare, assess, process, and document all required forms and related documentation. Approve or deny business loan applications. Operate with moderate credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports.
- Interview members requesting refinancing or rewrites of existing business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound analysis and lending procedures are followed. Act in compliance with Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications within established parameters.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions related to business loans.
- Responsible for collection activity of business accounts.
- Resolves complaints from members and nonmembers in a professional manner.
- Cross--sell lending and other credit union products as appropriate.



**Table 39 - 1**  
**Salaries**  
**Member Business Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	0					
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

**Table 39 - 2  
Incentives and Bonuses  
Member Business Loan Officer I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 39 - 3**  
**Total Cash Compensation**  
**Member Business Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 39 - 4**  
**Salary Ranges**  
**Member Business Loan Officer I**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CONSUMER LOAN OFFICER II/Senior

**Reports to:** *Consumer Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Provide information on credit union products and services to current and potential members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny a variety of consumer loan applications, with considerable loan authority. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on loan products and alternative products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Notify applicant of loan conclusion. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review developing laws and regulations as they apply to installment-loan security agreements.
- May manage delinquent account files for the credit union.
- Handle loans of highest complexity, value, and risk.
- Train new consumer loan officers, and assist more junior consumer loan officers with questions, challenges, etc.

**Table 40 - 1**  
**Salaries**  
**Consumer Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$48,740	\$43,200	\$48,160	\$54,380	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	6	\$50,530	\$46,150	\$48,250	\$55,890	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	6	\$50,530	\$46,150	\$48,250	\$55,890	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	6	\$50,190	\$43,970	\$48,250	\$57,530	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$46,900	\$42,290	\$46,000	\$52,620	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$48,810	\$42,950	\$48,070	\$55,140	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

**Table 40 - 2  
Incentives and Bonuses  
Consumer Loan Officer II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	75%	7	\$1,530
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	2	50%	1	*
	\$35M to \$50M	6	80%	5	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	100%	3	*
	West North Central	2	50%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	2	50%	1	*
	10 - 49	6	80%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	7	67%	5	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	8	71%	6	\$1,640
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
Number of branch offices	50,000 - 59,999	0		0	
	60,000 or more	0		0	
	1	5	100%	5	*
	2	2	0%	0	
	3	1	100%	1	*
4	1	100%	1	*	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 40 - 3  
Total Cash Compensation  
Consumer Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$49,890	\$44,180	\$48,880	\$54,620	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	6	\$51,370	\$46,380	\$49,250	\$57,240	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	2	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	6	\$51,370	\$46,380	\$49,250	\$57,240	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	6	\$51,440	\$45,580	\$49,250	\$58,360	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$47,960	\$43,630	\$46,730	\$53,430	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$49,980	\$43,930	\$48,500	\$55,140	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	5	*	*	*	*	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 40 - 4**  
**Salary Ranges**  
**Consumer Loan Officer II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CONSUMER LOAN OFFICER I

**Reports to:** *Consumer Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Provide information on credit union products and services to members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny loan applications within prescribed parameters. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on consumer loan products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on consumer loan applicants.
- Identify collateral needs and payment plans for members applying for routine loans.
- Notify applicant of loan decision. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review regulations as they apply to installment loan security agreements.
- Manage delinquent account files for the credit union.

**Table 41 - 1**  
**Salaries**  
**Consumer Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	\$36,990	\$30,100	\$34,280	\$48,120	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$36,990	\$30,100	\$34,280	\$48,120	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	\$34,510	\$28,310	\$33,840	\$40,770	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 41 - 2  
Incentives and Bonuses  
Consumer Loan Officer I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		7	50%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	2	100%	2	*
	\$35M to \$50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	2	50%	1	*
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	50%	2	*
	10 - 49	2	50%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	5	50%	2	*
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	7	50%	3	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	6	40%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	5	50%	2	*
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 41 - 3  
Total Cash Compensation  
Consumer Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	\$37,270	\$30,190	\$34,600	\$48,210	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	1 1	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$37,270	\$30,190	\$34,600	\$48,210	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	\$34,730	\$28,540	\$34,480	\$40,770	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 41 - 4**  
**Salary Ranges**  
**Consumer Loan Officer I**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CONSUMER LOAN PROCESSOR/CLERK

**Reports to:** *Consumer Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Answer routine questions from members on consumer loans and rates. Provide member with applications and set up appointments with consumer loan officer. Input and update consumer loan data into credit union computer system. Collate, review, and verify loan documents for accuracy.

### Job Responsibilities

- Mail or e-mail loan applications and/or information to members and prospective members.
- Answer telephone for the loan department, provide routine information, and/or route calls to appropriate loan officer. Take messages and coordinate follow through.
- Schedule appointments with loan officers. Maintain and coordinate the consumer loan department's calendar so that members are served with the highest quality.
- Provide administrative assistance to the loan officer and staff, including updating loan data in the credit union's computers, processing letters, and assembling documentation for member loans.
- Ensure that loan files contain documents with proper signatures, dates, and other relevant data.
- Assemble and verify accuracy of loan documentation.
- Check documents for proper vesting, legal descriptions, closing dates, and signatures.
- Maintain new and paid consumer loan files. Perform variety of clerical duties requiring knowledge of departmental procedures. Use office computers for data input and other activities.
- Order credit reports for loan officers.
- Order, stock, and maintain an adequate supply of all forms used in the consumer loan department as well as general collateral information on the credit union.
- Cross-sell credit union products and services as appropriate.

**Table 42 - 1**  
**Salaries**  
**Consumer Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 42 - 2  
Incentives and Bonuses  
Consumer Loan Processor / Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 42 - 3  
Total Cash Compensation  
Consumer Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 42 - 4**  
**Salary Ranges**  
**Consumer Loan Processor / Clerk**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MORTGAGE LOAN OFFICER II/SENIOR

### ***Reports to: Mortgage Loan VP/Manager or Loan VP***

**Position Purpose:** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing applicants for real estate loans and processing applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis of each applicant's background. Operate under substantial credit authority.

### **Job Responsibilities**

- Develop mortgage loan business through member seminars and calls to realtors, contractors, and other institutions.
- Establish and monitor control procedures for first-mortgage loan portfolio.
- Interview loan applicants and assist members with the loan application process. Handle mortgage loans of highest complexity, values, and risk.
- Obtain and evaluate credit bureau reports on applicants.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Approve or deny real-estate loan applications, and explain reasons for denial.
- Ensure that each real-estate loan is processed accurately.
- Prepare mortgage loan application and document packet for closing.
- Pay title company fees for title searches, legal work, and appraisals.
- Pay real-estate taxes, including calculating tax shortages and new monthly payments.
- Maintain accurate records of insurance and taxes on real-estate loans.
- Maintain escrow accounts for the payment of members' taxes and insurance premiums.
- Manage second-mortgage portfolio and develop marketing plans for these products.
- Monitor delinquent real-estate loans, and take action as necessary.
- File necessary papers with the state land title for second mortgages.
- Train new mortgage loan officers.
- Assist and advise junior mortgage loan officers.

**Table 43 - 1**  
**Salaries**  
**Mortgage Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$58,340	\$50,930	\$56,170	\$68,020	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	7	\$59,000	\$50,000	\$58,050	\$70,200	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	6	\$58,490	\$49,790	\$55,880	\$70,200	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$57,890	\$50,000	\$54,290	\$70,200	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 43 - 2  
Incentives and Bonuses  
Mortgage Loan Officer II / Sr.**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		8	100%	8	\$1,640
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	7	100%	7	\$1,590
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	3	100%	3	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	3	100%	3	*
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	6	100%	6	\$1,850
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	100%	3	*
	\$20M to \$50M	5	100%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	7	100%	7	\$1,730
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	5	100%	5	*
	2	1	100%	1	*
	3	2	100%	2	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 43 - 3  
Total Cash Compensation  
Mortgage Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$59,980	\$52,230	\$59,100	\$68,930	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	7	\$60,590	\$51,200	\$62,490	\$70,800	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	6	\$60,340	\$51,030	\$59,510	\$70,800	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$59,620	\$51,200	\$55,710	\$70,800	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 43 - 4**  
**Salary Ranges**  
**Mortgage Loan Officer II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## MORTGAGE LOAN OFFICER I

**Reports to:** *Mortgage Loan VP/Manager or Loan VP/SVP*

**Position Purpose:** Provide information on credit union products and services to members according to all credit union policies and procedures and State and Federal rules and regulations. Interview applicants for real estate loans. Prepare, assess, process, and document all required forms and related documentation for real-estate loans. Approve or deny loan applications based on assessment of each applicant's background. Operate under moderate credit authority. Promote credit union products and services.

### **Job Responsibilities**

- Develop mortgage loan business through member seminars and calls to realtors, contractors, and other institutions.
- Establish and monitor control procedures for first-mortgage loan portfolio.
- Interview loan applicants and assist members with the loan application process.
- Obtain and evaluate credit bureau reports on applicants.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Approve or deny real-estate loan applications, and explain reasons for denial.
- Ensure that each real-estate loan is processed accurately.
- Prepare mortgage loan application and document packet for closing.
- Pay title company fees for title searches, legal work, and appraisals.
- Pay real-estate taxes, including calculating tax shortages and new monthly payments.
- Maintain accurate records of insurance and taxes on real-estate loans.
- Maintain escrow accounts for the payment of members' taxes and insurance premiums.
- Manage second-mortgage portfolio and develop marketing plans for these products.
- Monitor delinquent real-estate loans, and take action as necessary.
- File necessary papers with the state land title for second mortgages.

**Table 44 - 1  
Salaries  
Mortgage Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 44 - 2  
Incentives and Bonuses  
Mortgage Loan Officer I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	100%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
Number of branch offices	1	1	100%	1	*
	2	0		0	
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 44 - 3  
Total Cash Compensation  
Mortgage Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 44 - 4**  
**Salary Ranges**  
**Mortgage Loan Officer I**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MORTGAGE LOAN PROCESSOR/CLERK

### ***Reports to: Mortgage Loan VP/Manager***

***Position Purpose:*** Answer questions from members on real estate loans and rates. Gather and assess financial information on members for the purpose of qualifying status for mortgage loans. Provide member with applications, interview for routine loans, or to obtain additional information, and set up appointments with mortgage loan officer. Collate, review, and verify a myriad of loan documents for accuracy for real estate transaction.

### **Job Responsibilities**

- Review and process mortgage loan applications and conduct loan interviews with members when necessary. Follow-up with members to obtain any documentation.
- Provide all applicable disclosures for both fixed- and variable-rate loans.
- Calculate closing costs and provide a good faith estimate for closing costs to members.
- Process loan to include verification of employment, deposit accounts, and all liabilities in order to prepare application of verified information.
- Order and check credit report to identify credit worthiness of applicant based on industry standards for collateral/equity value.
- Approve or deny second mortgage open-end and closed-end loan applications under authority delegated by policy.
- Request flood certification to identify if property is or is not in a flood zone.
- Perform various preliminary reviews on loan files such as title reports, flood determinations, hazard binders and appraisals.
- Order title work from attorney.
- Establish repayment and interest schedule based upon loan guidelines and rates.
- Prepare closing package, researching and resolving all items in the closing package to ensure closing process is on-time and documentation is complete and accurate.

**Table 45 - 1**  
**Salaries**  
**Mortgage Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 45 - 2  
Incentives and Bonuses  
Mortgage Loan Processor / Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	2	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	2	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	1	0%	0	
	2	0		0	
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 45 - 3  
Total Cash Compensation  
Mortgage Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 45 - 4**  
**Salary Ranges**  
**Mortgage Loan Processor / Clerk**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## COLLECTOR/ADJUSTER

### **Reports to: Collections VP/Manager**

**Position Purpose:** Responsible for the control of late and/or delinquent loan accounts and pending late payment reminders. Make follow up telephone calls on delinquent loan accounts and maintain accurate records on delinquent loan accounts. Optimize collections on accounts while balancing the goodwill of members with the overall business interests of the credit union.

### **Job Responsibilities**

- Monitor payments for late and/or delinquency status. Follow up on delinquent, high-balance, and overdue credit balance accounts by phone and/or letter. Ensure professional interface with members.
- Contact high balance and/or delinquent members by telephone and mail to identify the reasons for balance or delinquency, and assist them in developing plans to bring accounts to a current status. Develop workout plans and collect on overdue accounts wherever possible.
- Notify co-signers regarding status of delinquent accounts.
- Update files and system accounts via the credit union's delinquent loan recovery system.
- Secure credit bureau reports. Skip trace on loan accounts. Maintain accurate data for repossession log, bankruptcy files, charge-off list, etc.
- Research payroll deductions, tops, starts, and changes as they may affect the status of a loan repayment.
- Assist members with delinquent real-estate loans to resolve delinquency.
- Determine when to compromise and settle balances and when to initiate foreclosure or repossession proceedings.
- Determine when loan collateral should be repossessed, and serve as liaison with attorneys or agencies in handling repossession of collateral.
- File all claims, attend hearings, and coordinate with trustees for all bankruptcy filings.
- Investigate and correct discrepancies in loan applications and credit bureau reports.

**Table 46 - 1**  
**Salaries**  
**Collector / Adjuster**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$40,500	\$32,210	\$42,940	\$46,600	\$56,110
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$41,620	\$32,910	\$46,210	\$48,180	*
	\$35M to \$50M	6	\$42,440	\$33,720	\$43,250	\$50,320	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	\$40,290	\$30,900	\$43,680	\$47,970	*
	10 - 49	6	\$43,780	\$35,560	\$43,250	\$51,890	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	6	\$43,240	\$30,900	\$46,610	\$53,710	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$38,670	\$29,360	\$38,880	\$46,490	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	10	\$41,850	\$33,720	\$43,250	\$48,180	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	8	\$37,490	\$29,030	\$36,110	\$46,160	*
	2	5	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 46 - 2  
Incentives and Bonuses  
Collector / Adjuster**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	64%	7	\$4,310
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	100%	1	*
	\$10M to \$20M	0		0	
	\$20M to \$35M	6	80%	3	*
	\$35M to \$50M	6	40%	2	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	3	33%	0	
	West North Central	0		0	
	South Atlantic	2	50%	1	*
	East South Central	3	100%	3	*
	West South Central	2	100%	2	*
	Mountain Pacific	0 1	 100%	0 1	 *
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	6	60%	2	*
	10 - 49	6	60%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	3	55%	1	*
	11 - 12	6	80%	3	*
	13 - 20	5	50%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	9	63%	5	*
	\$20M to \$50M	3	67%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	10	67%	6	\$5,040
	5,000 - 9,999	1	0%	0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	8	72%	6	\$4,790
	2	5	50%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 46 - 3**  
**Total Cash Compensation**  
**Collector / Adjuster**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$42,890	\$35,620	\$43,070	\$51,680	\$58,340
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$46,100	\$37,760	\$50,000	\$52,540	*
	\$35M to \$50M	6	\$43,010	\$34,260	\$43,250	\$51,160	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	\$43,390	\$36,020	\$43,680	\$50,790	*
	10 - 49	6	\$45,720	\$36,020	\$43,250	\$56,440	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	6	\$46,980	\$36,020	\$50,000	\$56,440	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$41,590	\$32,700	\$40,700	\$51,180	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	10	\$44,650	\$36,020	\$43,250	\$52,540	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	8	\$40,950	\$35,400	\$38,990	\$51,540	*
	2	5	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 46 - 4**  
**Salary Ranges**  
**Collector / Adjuster**

		N	average minimum	average midpoint	average maximum
Overall		3	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## COLLECTION CLERK

### ***Reports to: Collections VP/Manager***

**Position Purpose:** Provide clerical assistance to the Collection Department. Answer phones, process correspondence, and maintain accurate files. Contact member to determine the reason for the past-due condition of a loan. Make recommendations on actions that should be taken if loan collateral is in jeopardy, reporting to the supervisor.

### **Job Responsibilities**

- Process all correspondence for collections department, ensuring accuracy of work. Create form letters, type labels, and provide general administrative support.
- Analyze accounts to identify next steps (i.e. account types, amount owed, credit score, collateral value, etc.)
- Maintain collection files according to department procedures.
- Input data into the credit union's collection system, and generate reports as requested.
- Respond to telephone calls regarding payment notices and delinquent accounts.
- Supervise mailing of payment notices, ensuring that credit union errors are detected promptly and corrected.
- Provide members with a complete explanation of the loan's status as requested.
- Follow up on delinquent loans and make calls for interest, partial, or full payment.
- Maintain a detailed written record of all communications made regarding the delinquency.
- Receive and write receipts for mail payments directed to the department and route to teller.
- Prepare information needed or required by collection agency, and post receipts from collection agency.
- Correspond with attorneys regarding accounts that have been sent out for legal.



**Table 47 - 1  
Salaries  
Collection Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

**Table 47 - 2  
Incentives and Bonuses  
Collection Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	25%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	5	25%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	1	0%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	3	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	50%	1	*
	\$20M to \$50M	2	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	25%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
Number of branch offices	1	2	50%	1	*
	2	0		0	
	3	1	0%	0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 47 - 3  
Total Cash Compensation  
Collection Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 47 - 4  
Salary Ranges  
Collection Clerk**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## PLASTIC CARD MANAGER/SUPERVISOR

**Reports to:** Executive VP/Assistant Manager or COO

**Position Purpose:** Incumbent supervises the Plastic Cards Department, which includes: hiring and training staff, setting department goals and reviewing plastic card applications for approval or denial.

### Job Responsibilities

- Hire, train, and supervise staff in the Plastic Cards Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, assess, and complete monthly department reports.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategy of the credit union.
- Ensure compliance with rules and regulations governing plastic cards.
- Review and evaluate credit/debit/ATM card applications based on credit union policies and make conclusions to approve or deny applications.
- Review and serve as advisor for authorizations that exceed established limits.
- Draft financial institution overdraft protection policies, and develop internal member services policies.
- Review credit limit increases, name changes, and procedures as they relate to credit maintenance.
- Manage and oversee compliance, arbitration, and employee records.

**Table 48 - 1**  
**Salaries**  
**Plastic Card Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	\$39,940	\$34,830	\$36,920	\$46,230	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 48 - 2  
Incentives and Bonuses  
Plastic Card Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	50%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	0%	0	
	\$35M to \$50M	2	100%	2	*
By region	New England	1	0%	0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	2	50%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 0	100%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	33%	1	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
	13 - 20	3	67%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	0%	0	
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	2	50%	1	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	0%	0	
	2	1	100%	1	*
	3	0		0	
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 48 - 3  
Total Cash Compensation  
Plastic Card Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	\$40,130	\$34,920	\$37,670	\$46,230	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	1 0	* 0	* 0	* 0	* 0	* 0
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 48 - 4**  
**Salary Ranges**  
**Plastic Card Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## PLASTIC CARD CLERK

### ***Reports to: Plastic Card Clerk***

***Position Purpose:*** Serve members' needs by handling credit, debit, and/or ATM card inquiries over the phone or in person and process financial transactions.

### ***Job Responsibilities***

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Input information on new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process file maintenance requests such as name and address changes, replacement cards, and requests to close accounts.
- Balance to associated general ledger accounts.
- Reconcile and balance daily banking account settlements and performing other department duties.
- Maintain a thorough working knowledge of credit union history and philosophy, as well as policies and procedures of the credit union.
- Cross-sell other credit union services.

**Table 49 - 1  
Salaries  
Plastic Card Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 49 - 2  
Incentives and Bonuses  
Plastic Card Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 49 - 3  
Total Cash Compensation  
Plastic Card Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 49 - 4**  
**Salary Ranges**  
**Plastic Card Clerk**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MEMBER SERVICE REPRESENTATIVE—PLASTIC CARDS

**Reports to:** *Plastic Card Manager/Supervisor or Member Service VP*

**Position Purpose:** Provide account information to members, open new plastic card accounts, and field additional member requests relating to plastic cards.

### **Job Responsibilities**

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Process credit/debit/ATM card applications according to credit union policy.
- Assist members in opening new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process PIN requests.
- Provide plastic card security reports for the credit union.
- Assist members with plastic card recovery after theft or loss.
- Cross-sell other credit union services.

**Table 50 - 1**  
**Salaries**  
**Member Service Rep. - Plastic Cards**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 50 - 2  
Incentives and Bonuses  
Member Service Rep. - Plastic Cards**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	100%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	2	100%	2	*
	West South Central	0		0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	2	100%	2	*
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	1 0	100%	1 0	* 
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	100%	2	*
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 50 - 3  
Total Cash Compensation  
Member Service Rep. - Plastic Cards**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 50 - 4**  
**Salary Ranges**  
**Member Service Rep. - Plastic Cards**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ATM SPECIALIST

**Reports to:** *Executive VP/Assistant Manager or COO or Plastic Card Manager/Supervisor*

**Position Purpose:** Restock automated teller machines (ATMs) with cash and balance on a daily basis. Research and resolve any discrepancies. Process ATM applications for members. Coordinate technology needs with outsourced vendors.

### **Job Responsibilities**

- Visit ATMs daily to collect customer transactions and machine transaction summaries.
- Restock ATMs with appropriate amounts of cash and memo printout paper.
- Maintain adequate supplies of envelopes and deposit slips at each ATM.
- Verify ATM cash and check deposits of customers against the machine transaction summaries.
- Research and resolve any ATM discrepancies. Adjust members' accounts in the event of a customer input error. Communicate the adjustment with the member.
- Balance transaction totals for each assigned ATM.
- Prepare and forward items to operations of proof department.
- Set up and order ATM cards for members. When coordinating an ATM order with a member, utilize the opportunity to promote other credit union products or services where appropriate.
- Notify ATM service and maintenance staff of any machine malfunctions. When repairs or malfunctions are handled by a vendor, coordinate and evaluate the service provided.
- Ensure ATM compliance with all Federal and State rules and regulations and with credit union policies and procedures.

**Table 51 - 1  
Salaries  
ATM Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 51 - 2  
Incentives and Bonuses  
ATM Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 51 - 3  
Total Cash Compensation  
ATM Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 51 - 4  
Salary Ranges  
ATM Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## SVP/VP OF IT (#2 position)

**Reports to: Chief Information Officer or President/CEO/Manager**

**Position Purpose:** Assist/oversee, plan, and manage the IT/IS department and IT infrastructure of the credit union. Help/develop short-and long-term technology plans to provide efficient and cost-effective technology tools for the credit union.

### **Job Responsibilities**

- Work with direct reports and CIO to develop and oversee the implementation of long and short-term strategic operational plans for IT that align with the organization's strategic priorities and business needs.
- Develop strategies, goals and metrics to ensure the IT department runs smoothly and effectively.
- Accountable for improving business continuity processes for the organization, including disaster recovery, departmental recovery plans, collaboration with departmental leaders to develop business impact assessment, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Research industry trends in technology to ensure the credit union remains competitive in its product and service offerings. Keep abreast of changing trends in technology to include hardware, networks and network tools, software, and systems.
- Evaluate, create, and adapt technology platforms to enhance member and staff experience.
- Assist/negotiate cost-effective contracts for the purchase of new systems, hardware, software, or peripherals. Assist/negotiate cost-effective contracts for service warranties, maintenance programs, or IT consultants to support the credit union's technology infrastructure.
- Assist/develop, update, monitor and continuously ensure compliance with the disaster recovery plans, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Assist/ensure that operational manuals and documentation are accurate and up to date. Ensure that processes comply with State and Federal rules and regulations.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Assist/develop, apply, and evaluate policies and procedures for the department.

**Table 52 - 1**  
**Salaries**  
**SVP / VP of IT (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 52 - 2  
Incentives and Bonuses  
SVP / VP of IT (#2 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	0%	0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	1	0%	0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	0		0	
	2	0		0	
	3	1	0%	0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 52 - 3  
Total Cash Compensation  
SVP / VP of IT (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 52 - 4**  
**Salary Ranges**  
**SVP / VP of IT (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## IT MANAGER/SUPERVISOR

### **Reports to: Information Systems VP or CIO**

**Position Purpose:** Provide ongoing assessment and planning of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products that meet the dynamic needs of the credit union.

### **Job Responsibilities**

- Develop and maintain the strategy and future direction of LAN technologies and protocols, voice over IP, telecommunications, hardware and software. Keep abreast of new technologies and their impact and cost to the credit union.
- Develop configuration and performance standards for the network. Implement and monitor controls to ensure standards are maintained.
- Evaluate business needs, and goals, researching products available and designating procedures and systems to best meet those needs.
- Develop plans for implementation of new projects, coordinating process with project head. Provide well-defined plans including procedures, documentation, deadlines, and accountability.
- Coach and direct staff in operational activities to ensure compliance with departmental goals, objectives of the credit union, external regulations, and budgetary requirements.
- Direct the department's personnel administration activities including job assignment, training, performance evaluation, and compensation review.
- Maintain awareness of changing trends in technology and regulations in the credit union industry that might affect the department and act as required.
- Make purchasing conclusions based on bid pricing. Ensure that accurate documentation is maintained.
- Develop and maintain a disaster recovery plan for the network.
- Develop an annual budget. Recommend capital expenditures. Review and compare actual results to planned budgetary performance.
- Ensure that network staff utilize technology to provide credit union staff with a fast, accurate, and secure method to access information, in order that members can be served in a highly efficient and effective manner.
- Ensure hardware and software and network support is provided to internal staff in a professional, courteous, and timely manner.

**Table 53 - 1**  
**Salaries**  
**IT Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 53 - 2  
Incentives and Bonuses  
IT Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 0	100%	1 0	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	1 0	100%	1 0	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	0		0	
	2	0		0	
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 53 - 3**  
**Total Cash Compensation**  
**IT Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
Number of branch offices	1	0					
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 53 - 4**  
**Salary Ranges**  
**IT Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## SYSTEMS ANALYST

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Coordinate information system (IS) projects with management, users, IS staff, and vendors. Serve as a project leaders, with overall responsibility for project implementation. Oversee all information systems-related activities for specific client departments. Assist internal clients with continual assessment of systems with focus on adding value to or streamlining processes.

### **Job Responsibilities**

- Design and develop applications for specified client departments. Act as the key technical liaison between computer systems users, vendors, and IS. Provide project management and assistance for computerized departmental systems and related projects.
- Act as primary contact for all application systems problems. Assess, debug, test, and document problems or recommend solutions that involve new applications. Follow up on problem resolution and inform clients of status. Test and debug all systems before moving to the live directory.
- Monitor user proficiency in applications and provide on-going training. Ensure that all system updates are communicated to users. Update online scripts to reflect any resulting changes in systems, departmental procedures, or policies.
- Coordinate application enhancements to existing computer systems, including examine, design specifications, documentation, and liaison between vendors and clients.
- Serve as information resource for client users, including determination of most appropriate data source, providing or arranging application-based report writing, or educating users to retrieve the information themselves.
- May serve as project coordinator for in-house development or implementation of vendor-based automated systems.
- Responsible for assigned technical aspects of conversions, file expansions, and interfaces.
- Remain knowledgeable of operations and the computer systems within client departments to provide comprehensive assistance.

**Table 54 - 1  
Salaries  
Systems Analyst**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 54 - 2  
Incentives and Bonuses  
Systems Analyst**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 54 - 3  
Total Cash Compensation  
Systems Analyst**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 54 - 4  
Salary Ranges  
Systems Analyst**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## PROGRAMMER

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Code, test, and debug documents; install new programs; and update existing programs under supervision of Information Systems Manager/Supervisor or Vice President.

### **Job Responsibilities**

- Develop, implement, and maintain application software to established standards and specifications. Develop application software using approved programming languages.
- Modify acquired application software using tables, profiles, and other vendor supplied customization tools to reflect approved changes specified by users.
- Implement approved changes to application software to maintain currency standards, correct problems, and modify or enhance applications function.
- Participate in the design of proprietary software and/or the selection of application software products. Research the cost-effectiveness and efficient of “create” versus “buy.”
- In partnership with technical support and operations staffs, prepare application software procedures and documentation for use, operation, back-up and recovery, problem resolution, shut-down and initialization, and process automation.
- Document new programs or changes to existing programs.
- In partnership with the end user, test application software to assure accuracy, integrity, interoperability, and completeness to achieve desired results.
- Train users and validate ability to use and run applications. Document testing and training results.
- Analyze reasons for failure and revise assigned programs and/or procedures as necessary.



**Table 55 - 1  
Salaries  
Programmer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 55 - 2  
Incentives and Bonuses  
Programmer**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 55 - 3  
Total Cash Compensation  
Programmer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 55 - 4  
Salary Ranges  
Programmer**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## NETWORK ADMINISTRATOR

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Provide input on the efficiency of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products as a result of on-going administration of the network. Research and resolve network problems for end users. Install hardware and software.

### **Job Responsibilities**

- Support the credit union's local area and wide area network hardware and software to ensure that back end functions, systems, PCs, servers, and all peripheral products are operational.
- Provide and run backup procedures that maintain the integrity and security of the credit union's technology infrastructure.
- Research and diagnose IT problems within the entire infrastructure, troubleshoot, and provide solutions. Test solutions to ensure a correct solution.
- Reply to user problems on PCs to include software applications, systems integration, or individual hardware problems. Troubleshoot, debug, and resolve the problem.
- Provide individual support to end users via the phone, in person, or on-line to answer questions or resolve problems.
- Install, configure, and test new servers for systems, fax, printers, etc. Technology includes knowledge of current operating systems and languages.
- Maintain complete and accurate documentation and support services/warranties for new equipment, software, hardware, and peripherals.
- Install and test new software both for the network and for individual users.
- May administer the phone system.
- May be accountable for repair of copiers, printers, PCs, or laptops.
- Keep abreast of state-of-the-art hardware and software developments. Recommend new technologies that enhance the efficiency and security of the network infrastructure.

**Table 56 - 1**  
**Salaries**  
**Network Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 56 - 2  
Incentives and Bonuses  
Network Administrator**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 56 - 3**  
**Total Cash Compensation**  
**Network Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 56 - 4**  
**Salary Ranges**  
**Network Administrator**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TECHNOLOGY SPECIALIST

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Install, upgrade, and maintain computer hardware and peripheral equipment. Coordinate technology needs with outsourced vendors for efficiency and cost-effectiveness. Assist Information Systems Manager/Supervisor or VP in researching, planning, and implementing new technologies to improve member access and staff efficiency.

### Job Responsibilities

- Install or modify data communication systems. Provide technical assistance and consultation in the use and operations of complex computer operating systems.
- Investigate new techniques, equipment, and data processing methods. Evaluate technical requirements for new or upgrades in hardware/software.
- Maintain databases and libraries including systems security functions.
- Design and maintain systems documentation according to applicable policies and standards. Ensure that documentation meets all security regulations for the credit union.
- Coordinate technology resources including main system, telecommunications network, telephone system(s), and personal computer connectivity.
- Evaluate and procure new technology and computer supplies according to budgetary line items.
- Keep abreast of state-of-the-art hardware developments.
- Evaluate technology proposals and contracts and provide recommendations to management on vendors, bids, outsourcing, etc.
- Coordinate the services of vendors to ensure quality of service and timeliness. Review vendor contracts for compliance. Function as the contracts administrator for all outsourced technology services.
- Ensure that all software licenses are maintained.

**Table 57 - 1  
Salaries  
Technology Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 57 - 2  
Incentives and Bonuses  
Technology Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 57 - 3  
Total Cash Compensation  
Technology Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 57 - 4**  
**Salary Ranges**  
**Technology Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## WEB ADMINISTRATOR

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Develop, implement, and maintain the credit union's web site to provide accurate, up-to-date information on products, services, rates, promotions, articles, etc. Assist in promoting credit union products and services via the Internet, and evaluate the site for member and potential member utilization. Coordinate and evaluate all outside Internet vendor relations.

### **Job Responsibilities**

- Develop, maintain, and/or coordinate information and content for web site. Create and/or coordinate newsletter articles, event notices, promotional campaign information, and rate updates.
- Ensure that all information on the web is monitored for accuracy and timeliness.
- Monitor software licenses to ensure compliance with vendors' regulations.
- Ensure that all Internet standards are met and that standards are maintained to protect the credit union's domain and on sites hosted by Internet vendors.
- Maintain and administer all legal Internet domains owned by the credit union and ensure compliance with all Internet privacy guidelines.
- Maintain and administer internal and external email systems. Research problems, resolve issues, and evaluate vendors on an on-going basis.
- Develop, maintain, and monitor web servers broadcasting on Internet domain.
- May maintain the credit union's Intranet, insuring that content is accurate, timely, and consistent with policies and procedures.
- Explore new ways to serve Internet members and to increase efficiency of serving members.
- Train credit union staff on effective use of web site for purpose of assisting members.

**Table 58 - 1**  
**Salaries**  
**Web Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 58 - 2  
Incentives and Bonuses  
Web Administrator**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 58 - 3**  
**Total Cash Compensation**  
**Web Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 58 - 4  
Salary Ranges  
Web Administrator**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## DATA ENTRY SPECIALIST

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Process data and perform variety of clerical duties and support functions for the credit union. Ensure and verify the accuracy of all data.

### **Job Responsibilities**

- Perform all data entry and processing duties for the IS department and/or other departments in the credit union.
- Verify data input to insure accuracy.
- Review work for input. Resolve any issues regarding questionable data before inputting into the system.
- May provide data entry for specialized areas such as ACH or lending.
- Generate a variety of reports as requested.
- Perform a variety of other clerical duties of moderate scope and complexity.
- Provide telephone support and perform other administrative duties as needed.

**Table 59 - 1**  
**Salaries**  
**Data Entry Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 59 - 2  
Incentives and Bonuses  
Data Entry Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 59 - 3  
Total Cash Compensation  
Data Entry Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 59 - 4**  
**Salary Ranges**  
**Data Entry Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## SVP/VP OF MARKETING (#2 position)

**Reports to:** Chief Marketing Officer or President/CEO/Manager

**Position Purpose:** Assist/responsible for the development, implementation, and maintenance of the credit union's strategic marketing and public relations plans. Research marketing needs and examine marketing trends for the credit union to ensure the credit union is positioned competitively. Provide oversight, direction, evaluation, and management to subordinates and/or vendors involved in the marketing and public relations campaigns.

### Job Responsibilities

- Assist/develop the strategic marketing plan and present to the Chief Marketing Officer or CEO and/or Board of Directors.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Envision creative marketing and public relations concepts. Assist/design, develop, and implement marketing and public relations programs for the credit union. Track and evaluate results of programs. Update or change as appropriate to ensure effectiveness.
- Examine market trends and demographic data concerning members and potential members, products and services, and potential products and services. Keep abreast of changing trends in the marketplace so that the credit union may react quickly and competitively.
- Research and recommend product or service enhancements to provide quality member service and to meet the financial needs of members.
- Assist/create and/or review letters, direct mail, press releases, collateral materials, forms, etc. May assist/manage an outside advertising or marketing vendor design, content, or delivery of marketing materials, marketing promotions, or media campaigns.
- Help/evaluate vendors to partner with the credit union.
- Recommend new services and changes in existing services to meet the financial needs of members.
- Assist/ensure that all marketing and public relations materials comply with State and Federal rules and regulations for the credit union. Keep abreast in changing rules and regulations.
- Help/develop, apply, and evaluate policies and procedures for the department.

**Table 60 - 1**  
**Salaries**  
**SVP / VP of Marketing (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 60 - 2  
Incentives and Bonuses  
SVP / VP of Marketing (#2 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	100%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	3	100%	3	*
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	1	100%	1	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12 13 - 20	0 2		0 2	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	100%	2	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999 60,000 or more	0 0		0 0	
Number of branch offices	1	2	100%	2	*
	2	0		0	
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 60 - 3  
Total Cash Compensation  
SVP / VP of Marketing (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 60 - 4**  
**Salary Ranges**  
**SVP / VP of Marketing (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MARKETING MANAGER/SUPERVISOR

### ***Reports to: Marketing VP/Director***

**Position Purpose:** Manage the day-to-day marketing functions of the credit union. Monitor all marketing programs, advertising campaigns, promotions, delivery systems, and community service activities for compliance with credit union policies as well as external rules and regulations.

### **Job Responsibilities**

- Oversee implementation of and reporting on approved marketing plans and budgets.
- Develop, implement, and maintain a marketing compliance file system. Utilize the marketing system or other system tool to track and assess marketing programs.
- Develop media advertising and sales literature directly or through advertising agencies and outside vendors.
- Develop, direct, and implement product and distribution of customer announcements of product promotions, product updates, or new products and services through newsletters and special mailings.
- Develop and implement member surveys regarding credit union products and services, potential products and services, quality of service, and other feedback to help the credit union meet member needs.
- Assess marketing programs, member surveys, or other tracking tools for qualitative feedback on effectiveness of programs or new programs.
- Interact and communicate with all those impacted by promotions, new products, advertising campaigns, collateral material, etc., so that employees are up-to-date on credit union marketing programs.

**Table 61 - 1  
Salaries  
Marketing Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 61 - 2  
Incentives and Bonuses  
Marketing Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	33%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	2	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	3	33%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	3	33%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	2	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	0%	0	
	2	1	100%	1	*
	3	1	0%	0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 61 - 3**  
**Total Cash Compensation**  
**Marketing Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 61 - 4  
Salary Ranges  
Marketing Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BUSINESS DEVELOPMENT MANAGER

### ***Reports to: Marketing VP/Director***

**Position Purpose:** Develop a strategic plan for development of new business and provide tactical steps for implementation. Manage the day-to-day business functions of the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, auto dealers, RV/boat and motorcycle dealers, realtors, etc. Manage the business development staff.

### **Job Responsibilities**

- Manage the business development staff and monitor the workflow of the department against goals and targets for new business development.
- Monitor the budget for new business development to remain on track with projected expenses.
- Mentor, coach, and train employees on how to deal professionally and effectively with members, SEGs, and other contacts such as auto dealers and realtors in promoting the credit union.
- Research the demographics of the area in which the credit union operates and identify population groups served by the credit union. Develop contact lists of potential new SEGs or members to reflect research.
- Contact prospective members, SEGs, auto dealers, RV/boat and motorcycle dealers, brokers, etc., to present information on products and services of the credit union.
- Serve as the primary liaison and contact for the credit union's existing SEGs and maintain all facets of the relationship. Make formal presentations at SEGs to introduce the credit union to employees; answer questions and provide a resource that encourages participation. Coordinate enrollment meetings at SEGs.
- Be a visible presence in the local community and sponsor community. Promote the credit union through visible participation in business, community, and charitable organizations and activities.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.
- Manage the correspondence and direct marketing programs to SEGs.
- Manage the SEG or other applicable marketing databases.

**Table 62 - 1  
Salaries  
Business Development Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 62 - 2  
Incentives and Bonuses  
Business Development Manager**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		0	0	
By credit union asset size	\$1M to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$10M	0	0	
	\$10M to \$20M	0	0	
	\$20M to \$35M	0	0	
	\$35M to \$50M	0	0	
By region	New England	0	0	
	Middle Atlantic	0	0	
	East North Central	0	0	
	West North Central	0	0	
	South Atlantic	0	0	
	East South Central	0	0	
	West South Central	0	0	
	Pacific	0	0	
By number of full-time employees	1	0	0	
	2 - 4	0	0	
	5 - 9	0	0	
	10 - 49	0	0	
	50 - 99	0	0	
	100 or more	0	0	
By number of services offered	1 - 2	0	0	
	3 - 4	0	0	
	5 - 6	0	0	
	7 - 8	0	0	
	9 - 10	0	0	
	11 - 12	0	0	
By amount of loans outstanding	\$500,000 to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$20M	0	0	
	\$20M to \$50M	0	0	
	\$50M to \$100M	0	0	
	\$100M to \$200M	0	0	
	\$200M or more	0	0	
By number of members	1 - 999	0	0	
	1,000 - 1,999	0	0	
	2,000 - 4,999	0	0	
	5,000 - 9,999	0	0	
	10,000 - 19,999	0	0	
	20,000 - 39,999	0	0	
	40,000 - 49,999	0	0	
	50,000 - 59,999	0	0	
Number of branch offices	1	0	0	
	2	0	0	
	3	0	0	
	4	0	0	
	5 or more	0	0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 62 - 3  
Total Cash Compensation  
Business Development Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 62 - 4  
Salary Ranges  
Business Development Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MARKETING SPECIALIST

**Reports to: Marketing VP/Director or Marketing Manager/Supervisor**

**Position Purpose:** Responsible for assisting in the development and implementation of the marketing plan for the credit union. Provide research activities on marketing trends within the industry. Recommend marketing strategies. Complete legal filings for regulatory compliance. Perform a variety of creative and support duties related to the marketing function within the credit union.

### **Job Responsibilities**

- Assist the director of marketing and/or public relations manager with development and implementation of the overall marketing plan.
- Research industry trends and demographics in the field of membership and develop recommendations for products and services or marketing programs.
- Coordinate member surveys. Interact with members to research member needs. Analyze member feedback, and report on results.
- Assist with development, implementation, and analysis of marketing promotions. Utilize a variety of computer applications in the design and implementation of marketing materials.
- Obtain and/or coordinate bids for all phases of the production of marketing materials.
- Manage vendor relationships and contracts for the production of marketing materials.
- Help train staff in cross-selling and marketing techniques.
- Handle member inquiries about promotional and marketing programs.



**Table 63 - 1  
Salaries  
Marketing Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$40,620	\$33,480	\$37,990	\$50,860	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0 0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$39,280	\$31,870	\$34,090	\$49,130	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$38,880	\$32,740	\$35,740	\$46,940	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$41,550	\$33,280	\$38,590	\$52,570	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	7	\$39,080	\$32,740	\$36,330	\$46,940	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 63 - 2  
Incentives and Bonuses  
Marketing Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	50%	5	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	0%	0	
	\$20M to \$35M	5	25%	1	*
	\$35M to \$50M	3	100%	3	*
By region	New England	1	0%	0	
	Middle Atlantic	2	0%	0	
	East North Central	1	100%	1	*
	West North Central	3	67%	2	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	6	40%	2	*
	10 - 49	3	67%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12 13 - 20	2 5	0% 50%	0 2	 *
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	7	33%	2	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	8	57%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	33%	2	*
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 63 - 3**  
**Total Cash Compensation**  
**Marketing Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$40,990	\$33,860	\$39,040	\$50,860	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0 0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$39,460	\$32,130	\$34,090	\$49,320	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$39,140	\$33,150	\$36,250	\$46,940	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$41,980	\$33,780	\$39,670	\$52,570	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	\$39,340	\$33,150	\$36,870	\$46,940	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 63 - 4  
Salary Ranges  
Marketing Specialist**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MARKETING/COMMUNICATIONS COORDINATOR

**Reports to: Marketing VP/Director or Marketing Manager/Supervisor**

**Position Purpose:** Coordinate production of media, advertising, and sales literature. Coordinate participation in community events and production of newsletters. Assist in administration of promotions and employee sales programs.

### **Job Responsibilities**

- Coordinate activities between the credit union and any marketing or printing agency. Responsible for follow-up to ensure project is meeting the required timeline.
- Maintain positive relationships with vendors and research and resolve any discrepancies or problems.
- Maintain and compile monthly statistics for presentation in related marketing reports.
- Place orders and monitor quality of printed materials and deliveries.
- Develop forms and letters for use in the marketing department and throughout the credit union.
- Assist in the creative design process.
- Maintain the marketing department filing system and revise as necessary.
- Maintain and file records of all printed materials and master copies. Ensure that all documentation is up-to-date and files are complete.
- Take photos during credit union events. Maintain photo and slide show for the credit union.
- Maintain an adequate supply of marketing materials and marketing collateral. Determine when to reorder.

**Table 64 - 1**  
**Salaries**  
**Marketing / Communications Coordinator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 64 - 2  
Incentives and Bonuses  
Marketing / Communications Coordinator**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	75%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	3	67%	2	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	75%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	5	75%	3	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	75%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	5	75%	3	*
	2	0		0	
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 64 - 3**  
**Total Cash Compensation**  
**Marketing / Communications Coordinator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 64 - 4**  
**Salary Ranges**  
**Marketing / Communications Coordinator**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## MARKETING ASSISTANT

**Reports to:** *Marketing Manager/Supervisor*

**Position Purpose:** Responsible for assisting the marketing department in all campaigns and promotions. Provide assistance to department manager and perform a variety of administrative and clerical duties.

### **Job Responsibilities**

- Assist with planning, coordinating, and executing marketing campaigns.
- Assist with planning and coordinating annual and special events or seminars.
- Provide administrative assistance to the Marketing Manager and Marketing Department staff, utilizing a range of computer software applications to include Windows, Mac, and other graphics software.
- Maintain up-to-date and complete paper and electronic files for the department.
- Prepare routine to complex correspondence on a variety of subject matters relating to marketing business. Ensure accuracy of work.
- Edit marketing collateral and other marketing materials. Proof work of others for accuracy and completeness.
- Assist in scheduling and/or arranging appointments and meetings. Maintain the department's calendar of events and schedules.
- Answer the department's telephone, disseminate information or resolve questions, and/or route calls to appropriate individual. Take messages and coordinate follow through.
- Maintain inventory of marketing supplies and brochures. Identify when to reorder and place orders to replenish inventories.

**Table 65 - 1  
Salaries  
Marketing Assistant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 65 - 2  
Incentives and Bonuses  
Marketing Assistant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 65 - 3  
Total Cash Compensation  
Marketing Assistant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 65 - 4**  
**Salary Ranges**  
**Marketing Assistant**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BUSINESS DEVELOPMENT REPRESENTATIVE

**Reports to:** *Business Development Manager*

**Position Purpose:** Develop new business for the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, individual members, auto dealers, RV/boat and motorcycle dealers, realtors, etc.

### **Job Responsibilities**

- Develop contact lists of potential new SEGs, members, dealers, or brokers in the credit union's field of membership.
- Contact and visit prospective members, dealers, brokers, realtors, or SEGs to present information on available services, such as deposit accounts, lines-of-credit, cash management, electronic banking, lending products, or investment services as appropriate.
- Attends various meetings in the community and/or at trade associations to develop new business prospects and promote the credit union.
- May make presentations on financial services to groups to promote credit union products.
- Contact potential customer base in a variety of methods and follow-up methods: via telephone, site visits, letters, emails, and direct mail campaigns.
- Maintain an up-to-date contact tracking tool.
- Examine the methods that are successful in developing business. Assess the products that best meet member needs.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.

**Table 66 - 1  
Salaries  
Business Development Representative**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data



**Table 66 - 2  
Incentives and Bonuses  
Business Development Representative**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	0		0	
By amount of loans outstanding	13 - 20	1	0%	0	
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	0%	0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
Number of branch offices	50,000 - 59,999	0		0	
	60,000 or more	0		0	
	1	0		0	
	2	1	0%	0	
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 66 - 3  
Total Cash Compensation  
Business Development Representative**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 66 - 4**  
**Salary Ranges**  
**Business Development Representative**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## SVP/VP OF HUMAN RESOURCES (#2 position)

**Reports to:** *Chief Human Resources Officer or President/CEO/Manager*

**Position Purpose:** Assist/provides input to the Chief Human Resources Officer or CEO on the credit union's strategic plan to reflect human resource activities and trends. Helps/develops, implements, and manages the human resource function for the credit union with primary emphasis in areas of policy development, wage and salary administration, performance appraisal programs, employee relations, employee benefits, recruitment and retention strategies, organizational development, record compliance, reports and statistics, counseling, orientation, and employee training and development programs. Helps/ensures all human resource programs comply with State and Federal regulations.

### **Job Responsibilities**

- Assist/prepare, implement, and manage the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Ensure policies, procedures, and people programs are consistently administered and aligned with organizational goals to drive business results.
- Refine and execute a people strategy that positions the organization as an employer of choice: consistently attracting, developing and retaining top talent.
- Help/develop, implement, and monitor the affirmative action program for the credit union.
- Conduct research, examine employee and business performance data and develop programs that drive high levels of organizational performance and engagement.
- Assist/oversee development and administration of new employee orientation and/or exit interview program.
- Assist/counsel management and employees in the interpretation and application of human resources policies and procedures and implement effective employee relations.
- Assist/create and conduct training and development programs that meet the needs of the staff and management and that meet the goals of the credit union.
- Advise managers and supervisors on desired corrective and disciplinary actions, offering alternatives and ideal solutions.
- Lead the organization's total rewards strategy and execution: building compensation and benefits programs that align with organization's philosophy and support attraction, retention and business performance.
- Help/develop, maintain, and monitor the performance appraisal system for the credit union.
- Maintain up-to-date and thorough knowledge of federal and state employment law.

**Table 67 - 1  
Salaries  
SVP / VP of Human Resources (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 67 - 2  
Incentives and Bonuses  
SVP / VP of Human Resources (#2 position)**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		0	0	
By credit union asset size	\$1M to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$10M	0	0	
	\$10M to \$20M	0	0	
	\$20M to \$35M	0	0	
	\$35M to \$50M	0	0	
By region	New England	0	0	
	Middle Atlantic	0	0	
	East North Central	0	0	
	West North Central	0	0	
	South Atlantic	0	0	
	East South Central	0	0	
	West South Central	0	0	
	Pacific	0	0	
By number of full-time employees	1	0	0	
	2 - 4	0	0	
	5 - 9	0	0	
	10 - 49	0	0	
	50 - 99	0	0	
	100 or more	0	0	
By number of services offered	1 - 2	0	0	
	3 - 4	0	0	
	5 - 6	0	0	
	7 - 8	0	0	
	9 - 10	0	0	
	11 - 12	0	0	
By amount of loans outstanding	\$500,000 to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$20M	0	0	
	\$20M to \$50M	0	0	
	\$50M to \$100M	0	0	
	\$100M to \$200M	0	0	
	\$200M or more	0	0	
By number of members	1 - 999	0	0	
	1,000 - 1,999	0	0	
	2,000 - 4,999	0	0	
	5,000 - 9,999	0	0	
	10,000 - 19,999	0	0	
	20,000 - 39,999	0	0	
	40,000 - 49,999	0	0	
	50,000 - 59,999	0	0	
60,000 or more	0	0		
Number of branch offices	1	0	0	
	2	0	0	
	3	0	0	
	4	0	0	
	5 or more	0	0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 67 - 3**  
**Total Cash Compensation**  
**SVP / VP of Human Resources (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 67 - 4**  
**Salary Ranges**  
**SVP / VP of Human Resources (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## DIVERSITY/INCLUSION (DEI) VICE PRESIDENT/DIRECTOR (head of DEI)

**Reports to:** *Chief Human Resources Officer or President/CEO/Manager*

**Position Purpose:** Leads efforts to realize a diverse, equitable, and inclusive (DEI) workplace. Responsibilities include developing and implementing company-wide strategies and initiatives that advance organizational change, fostering an equitable and inclusive work environment, and ensuring that DEI considerations are incorporated into decision-making processes, for both employee and member-facing efforts.

### **Job Responsibilities**

- Provide thought leadership, advocacy, and strategy to develop and execute the credit union's inclusive framework. Create strategy to deploy programming related to all DEI activities for the credit union.
- Counsel and advise the Executive Team and Board of Directors in developing short- and long-term DEI vision to transform the credit union.
- Develop organizational DEI objectives and key indicators; report on progress and roadblocks to the Executive Team; and provide recommended solutions to address issues.
- Promote equity in access to foster financial well-being for members.
- Sponsor and guide the efforts of the DEI accountability board/group.
- Proactively build and maintain member, community, and sponsor relationships for DEI.

**Table 68 - 1**  
**Salaries**  
**Diversity / Inclusion VP/director (head of DEI)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 68 - 2  
Incentives and Bonuses  
Diversity / Inclusion VP/director (head of DEI)**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		0	0	
By credit union asset size	\$1M to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$10M	0	0	
	\$10M to \$20M	0	0	
	\$20M to \$35M	0	0	
	\$35M to \$50M	0	0	
By region	New England	0	0	
	Middle Atlantic	0	0	
	East North Central	0	0	
	West North Central	0	0	
	South Atlantic	0	0	
	East South Central	0	0	
	West South Central	0	0	
	Pacific	0	0	
By number of full-time employees	1	0	0	
	2 - 4	0	0	
	5 - 9	0	0	
	10 - 49	0	0	
	50 - 99	0	0	
	100 or more	0	0	
By number of services offered	1 - 2	0	0	
	3 - 4	0	0	
	5 - 6	0	0	
	7 - 8	0	0	
	9 - 10	0	0	
	11 - 12	0	0	
By amount of loans outstanding	\$500,000 to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$20M	0	0	
	\$20M to \$50M	0	0	
	\$50M to \$100M	0	0	
	\$100M to \$200M	0	0	
	\$200M or more	0	0	
By number of members	1 - 999	0	0	
	1,000 - 1,999	0	0	
	2,000 - 4,999	0	0	
	5,000 - 9,999	0	0	
	10,000 - 19,999	0	0	
	20,000 - 39,999	0	0	
	40,000 - 49,999	0	0	
	50,000 - 59,999	0	0	
Number of branch offices	1	0	0	
	2	0	0	
	3	0	0	
	4	0	0	
	5 or more	0	0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 68 - 3**  
**Total Cash Compensation**  
**Diversity / Inclusion VP/director (head of DEI)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 68 - 4**  
**Salary Ranges**  
**Diversity / Inclusion VP/director (head of DEI)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## HUMAN RESOURCES MANAGER/SUPERVISOR

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Manage the day-to-day human resource functions of the credit union. Administer and monitor human resource programs and ensure compliance with credit union policies as well as external rules and regulations. Participate in developing department systems, goals, and targets. Manage department staff. Provide staff and managers with an effective resource for resolution of employee relations issues.

### **Job Responsibilities**

- Develop and administer various human resources plans and procedures for the credit union. Keep abreast of changing trends or regulations and react quickly to incorporate those changes into the credit union.
- Plan and organize all activities of the department. Participate in the development of systems, goals, and targets.
- Implement and annually update compensation program, rewrite job descriptions as necessary, conduct and review annual salary surveys, develop salary budget, examine compensation, and monitor performance evaluation program and revise as necessary.
- Develop, recommend, and implement personnel policies and procedures. Prepare and maintain handbook on policies and procedures. Provide guidance on managing to, and staying compliant with, policies.
- Perform benefits administration to include claims resolution, change reporting, approving invoices for payment, annual re-evaluation of policies for cost effectiveness, and information activities programs.
- May assist in development and maintenance of affirmative action program. Maintain and file necessary records, reports, and logs to conform to equal employment opportunity regulations.
- Conduct recruitment effort for all exempt and nonexempt employees. Create effective advertising strategies, utilize Internet resources, and interview and evaluate candidates. Monitor effectiveness of recruitment and coach managers in the process.
- Conduct new-employee orientations; monitor career path programs; provide employee relations counseling, outplacement counseling, and exit interviewing.
- Establish and maintain department records and reports. Participate in administrative staff meetings and attends other meetings, such as seminars. Maintain company organization charts and employee directory.

**Table 69 - 1**  
**Salaries**  
**HR Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 69 - 2  
Incentives and Bonuses  
HR Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	25%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	3	33%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	0		0	
	South Atlantic	1	0%	0	
	East South Central	1	0%	0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	3	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
	13 - 20	3	33%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	0%	0	
	\$20M to \$50M	3	33%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	25%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	0%	0	
	2	1	100%	1	*
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 69 - 3**  
**Total Cash Compensation**  
**HR Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 69 - 4**  
**Salary Ranges**  
**HR Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TRAINING DIRECTOR

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Accountable for the development, implementation, and maintenance of the credit union's training program. Research training needs within the credit union and develop programs that reflect the strategic plan of the organization. Communicate credit union goals and direction to employees, supervise staff training, and implement and conduct training programs.

### Job Responsibilities

- Assist in the development and execution of the annual training plan and training budget.
- Budget and approve training expenses, identify staffing requirements, and examine costs for creating programs versus importing programs.
- Develop and implement needs assessments and evaluate member surveys to identify new areas for training. Create programs that reflect the needs of employees, overall competitiveness of the credit union, and that enhance member service.
- Assess training programs to identify effectiveness of programs.
- Communicate with all employees to ensure positive and clear understanding of credit union goals and direction, and products and services.
- Supervise and provide direction for training staff.
- Develop, implement, and conduct on-going training programs that assist the growth and direction of the credit union.
- Develop and find professional, cost-effective training resources. Evaluate outsourced programs and/or vendors.
- Assist branch and administrative staff with operational training, certification program, and special projects as requested.
- Prepare training and resource manuals by identifying purpose; assemble and compose information for the manuals.
- Keep abreast of new technologies, training trends, and products and services of the credit union. Maintain knowledge of instructional technologies by attending seminars and reviewing professional publications. Establish professional networks and participate in professional training organizations.

**Table 70 - 1  
Salaries  
Training Director**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 70 - 2  
Incentives and Bonuses  
Training Director**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 70 - 3  
Total Cash Compensation  
Training Director**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 70 - 4  
Salary Ranges  
Training Director**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## HUMAN RESOURCES ASSISTANT/SPECIALIST

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Provide administrative support for the human resource department that includes a range of administrative duties to be handled with confidentiality and discretion where required. Interface with staff, management, board members, vendors and visitors to the credit union. Prepare reports, correspondence, manuals, spreadsheets, and all other communications utilizing a broad range of computer applications.

### **Job Responsibilities**

- Process new hires during orientation session; explain benefits, policies and procedures of the credit union, and enroll in benefit programs.
- Process daily correspondence and prepare reports, presentations, and spreadsheets for the Human Resources VP and other members of the management team. Utilize a range of computer applications, and insure accuracy of work.
- Answer telephone, disseminate information on benefits or policies, and/or route calls to appropriate associate. Take messages and coordinate follow through. Identify urgency of call. Research and respond to questions and provide back-up information.
- Assist in scheduling phone interviews and appointments for applicants, meetings, business trips, etc.
- Assist in recruitment process; conduct background checks, complete reference checks, and update database of applicants.
- Process any change of status requirements (name or address change, marital change, promotion, salary increase, etc.); process changes in insurance or benefits programs; maintain up-to-date, accurate personnel files.
- Prepare paperwork for salary changes with discretion.
- Update and maintain human resources database.
- Perform specialized or confidential administrative duties, including researching data and preparing reports as needed.
- Manage and control the calendar for the department.
- Compose, process, and sign standard letters. Ensure accuracy of work.



**Table 71 - 1**  
**Salaries**  
**HR Assistant / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 71 - 2  
Incentives and Bonuses  
HR Assistant / Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 71 - 3  
Total Cash Compensation  
HR Assistant / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
Number of branch offices	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	Number of branch offices	1	0				
2		0					
3		0					
4		0					
5 or more		0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 71 - 4  
Salary Ranges  
HR Assistant / Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## TRAINING COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Plan and implement the credit union's employee education and training programs that reflect the strategic plan of the credit union. Ensure that ongoing development of all employees reflects strategic priorities and quality service to members.

### **Job Responsibilities**

- Investigate and research available training methods and procedures to identify new or improved training methods as well as new or improved content materials.
- Administer the credit union's training programs by creating and/or coordinating presentations and presenting programs.
- Creating training activities for interactive participation.
- Evaluate outsourced programs and/or vendors to augment training internally. Coordinate and utilize external training programs and products that enhance the credit union's training program.
- Assess the credit union's training needs with input from managers, member satisfaction surveys, employee assessment surveys, and other appropriate sources.
- Assist department managers with employee development.
- Conduct training sessions for new employees in clerical or administrative positions, teller or member services operations, and other areas of the credit union.
- Conduct seminars and workshops in new products, policies, and procedures for all staff.
- Prepare or coordinate development of procedural manuals used in conjunction with training needs.

**Table 72 - 1**  
**Salaries**  
**Training Coordinator / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 72 - 2  
Incentives and Bonuses  
Training Coordinator / Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 72 - 3  
Total Cash Compensation  
Training Coordinator / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 72 - 4  
Salary Ranges  
Training Coordinator / Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## PAYROLL COORDINATOR/ADMINISTRATOR

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Process all data and forms pertinent to payroll, including supporting documentation, tax payments, audit trails, and permanent employee records. Ensure accuracy of information and compliance with State and Federal regulations pertaining to payroll. Prepare all necessary supporting documents and reports, and maintain complete confidentiality throughout the process.

### Job Responsibilities

- Perform all in-house payroll procedures, such as entering automated payroll data, processing employee timecards, preparing monthly journal entries, maintaining employee tax deductions and exemptions. Monitor the payroll data for accuracy for each payroll.
- Monitor employee data files online, including medical leave, personal leave, vacation, benefits, promotions, and terminations. Ensure that documentation trails are complete and up-to-date.
- Prepare payroll reports on leave, sick time, vacation, and/or PTO (paid time off) usage.
- Make salary adjustments online as directed by the human resources director/manager.
- Prepare cash deposits, receipts, and payroll tax filings. Process labor and wage corrections as needed.
- Prepare and submit governmental reports and tax deposits.
- Perform employee salary forecasts and analyses for the credit union as necessary.
- Work closely with the accounting department to ensure proper employee record maintenance and the accuracy of information entered into employee records regarding payroll and benefits.
- If the credit union out-sources payroll, coordinate the payroll processing with the outsourced provider.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates. Compute salary changes; prepare status forms, and distribute paychecks.
- May prepare and update credit union employee directory.

**Table 73 - 1**  
**Salaries**  
**Payroll Coordinator / Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 73 - 2  
Incentives and Bonuses  
Payroll Coordinator / Administrator**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 73 - 3  
Total Cash Compensation  
Payroll Coordinator / Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 73 - 4**  
**Salary Ranges**  
**Payroll Coordinator / Administrator**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BENEFITS COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Coordinate the enrollment periods and initiate the enrollment processes for all credit union benefit programs to include pension plan or 401(k) plans as well as disability, medical, dental, and life insurance programs. Distribute plan documents or other benefit plan descriptions in a timely manner. Monitor the enrollment and declination forms for completeness and to comply with credit union policies and procedures.

### **Job Responsibilities**

- Administer the employee benefit programs for all credit union benefits and insurances such as accidental and life insurances, disability (short- and long-term) insurances, health and dental insurances, pensions, savings and investments, etc.
- Coordinate human resources procedures to initiate benefits. Contact employees, distribute benefit summaries and application or enrollment forms, and track the enrollment and/or declination decisions for each employee for each program offered.
- Initiate medical and option forms and/or affidavits; arrange for their completion and submission within time limits.
- Implement new benefits programs or “open enrollment” procedures. Arrange and conduct employee information presentations benefits, new benefit plans and/or changes in plans. Conduct “open enrollment” meetings.
- Function as a subject matter expert on benefits. Answer employee questions, provide detailed information, and act as a liaison with the insurance carrier or agent.
- Verify the monthly premium statements for all group insurance policies and maintain statistical data relative to premiums, claims, and costs. Prepare cost analyses.
- Resolve administrative problems with the carrier representatives.
- Research annual lists of current, new, and former pension plan participants for all pertinent data.
- Submit data and documents to the appropriate committee, trustee, or actuary. Maintain files of pension plan history, pension data, correspondence, reports, and forms. Initiate record keeping and retrieval methods in compliance with government regulations.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates.

**Table 74 - 1**  
**Salaries**  
**Benefits Coordinator / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 74 - 2  
Incentives and Bonuses  
Benefits Coordinator / Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 74 - 3  
Total Cash Compensation  
Benefits Coordinator / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 74 - 4**  
**Salary Ranges**  
**Benefits Coordinator / Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## INTERNAL AUDIT VP

**Reports to:** *President/CEO/Manager or CFO or Board of Directors*

**Position Purpose:** Responsible for ensuring optimum efficiency and effectiveness of the audit department and for ensuring the credit union's compliance with strict auditing guidelines imposed by NCUA and other regulatory agencies. Develop and oversee internal auditing procedures and processes. Manage internal auditing staff to ensure compliance with state and federal rules and regulations, and to safeguard the credit union's assets.

### **Job Responsibilities**

- Develop, implement, and direct credit union audit activities, policies, and procedures.
- Review and appraise policies and procedures for strict compliance with regulations as well as safeguarding all credit union assets. Recommend changes and improvements to audit procedures or policies and/or implement changes as directed.
- Recommend and assist in the development of credit union processes and controls to continuously audit credit union operations and financials.
- Perform risk and control assessments for all credit union departments.
- Oversee and direct staff auditors. Provide direction, answer questions, coach, and conduct performance reviews of audit staff.
- Oversee and manage any external auditors or auditing firms partnering with the credit union. Evaluate for efficiency, depth of knowledge, and cost-effectiveness.
- Perform periodic reviews of auditing processes, procedures, and auditing staff, both internal auditors and outsourced auditors. Communicate internal control weaknesses to management/board based on audits.
- Interact with regulatory examiners on special request by the CFO or CEO for unusual issues. Serve as credit union liaison with outside auditors and regulatory examiners.
- Prepare written and verbal reports of audit activities to the CFO, CEO, and/or Board.
- Develop and monitor the audit departmental budget.
- Keep abreast of all trends and developments in regulatory requirements, general accounting principles, or audit techniques. React quickly to any changes to protect the credit union's interests.

**Table 75 - 1**  
**Salaries**  
**Internal Audit VP (head of internal audit)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 75 - 2  
Incentives and Bonuses  
Internal Audit VP (head of internal audit)**

		% paid incentive and/or bonus		average incentive/ bonus
		N	N	
Overall		0	0	
By credit union asset size	\$1M to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$10M	0	0	
	\$10M to \$20M	0	0	
	\$20M to \$35M	0	0	
	\$35M to \$50M	0	0	
By region	New England	0	0	
	Middle Atlantic	0	0	
	East North Central	0	0	
	West North Central	0	0	
	South Atlantic	0	0	
	East South Central	0	0	
	West South Central	0	0	
	Pacific	0	0	
By number of full-time employees	1	0	0	
	2 - 4	0	0	
	5 - 9	0	0	
	10 - 49	0	0	
	50 - 99	0	0	
	100 or more	0	0	
By number of services offered	1 - 2	0	0	
	3 - 4	0	0	
	5 - 6	0	0	
	7 - 8	0	0	
	9 - 10	0	0	
	11 - 12	0	0	
By amount of loans outstanding	\$500,000 to \$2M	0	0	
	\$2M to \$5M	0	0	
	\$5M to \$20M	0	0	
	\$20M to \$50M	0	0	
	\$50M to \$100M	0	0	
	\$100M to \$200M	0	0	
By number of members	\$200M or more	0	0	
	1 - 999	0	0	
	1,000 - 1,999	0	0	
	2,000 - 4,999	0	0	
	5,000 - 9,999	0	0	
	10,000 - 19,999	0	0	
	20,000 - 39,999	0	0	
	40,000 - 49,999	0	0	
50,000 - 59,999	0	0		
Number of branch offices	60,000 or more	0	0	
	1	0	0	
	2	0	0	
	3	0	0	
	4	0	0	
	5 or more	0	0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 75 - 3  
Total Cash Compensation  
Internal Audit VP (head of internal audit)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
Number of branch offices	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
2	0						
3	0						
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 75 - 4**  
**Salary Ranges**  
**Internal Audit VP (head of internal audit)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## INTERNAL AUDIT MANAGER/SUPERVISOR

**Reports to:** *Internal Audit VP or President/CEO/Manager or CFO*

**Position Purpose:** Responsible for implementation of the credit union's auditing procedures. Monitor the credit union for compliance with generally accepted accounting principles (GAAP), creating appropriate auditing reports for management and outside auditors. Manage internal auditors or outsourced auditors.

### Job Responsibilities

- Manage the credit union's audit function to ensure compliance with all regulatory policies and procedures and to safeguard the credit union's assets.
- Schedule and manage work of auditing staff, either internal or outsourced. Plan, assign, and direct work activities, address issues, answer questions, and resolve complex problems.
- Ensure that financial accounts will stand up to outside scrutiny through stringent adherence to generally accepted accounting principles (GAAP).
- Prepare and/or review examination reports stating findings of various audits. Prepare and/or review audit reports for senior management.
- Develop, perform, and oversee various "spot check" internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc. Review random sampling of all new loans for exceptions to policies and procedures.
- Identify whether operating policies and procedures are adequate to measure and control the economical and efficient use of resources. Develop and implement new procedures to enhance the audit process.
- Examine information systems to ensure data is accurate and complete, and make recommended changes to the IS system to improve output.
- Ensure all subsidiary ledgers have been reconciled to the general ledger.
- Coordinate and conduct investigations of suspected and/or actual internal fraud.
- Conduct investigations or special audits at the request of management.
- Prepare written and verbal audit reports for management.
- Participate in interviewing, hiring, and training activities.
- Keep abreast of changes or new developments in regulatory requirements, general accounting principles, or audit techniques.

**Table 76 - 1**  
**Salaries**  
**Internal Audit Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 76 - 2  
Incentives and Bonuses  
Internal Audit Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 76 - 3  
Total Cash Compensation  
Internal Audit Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 76 - 4**  
**Salary Ranges**  
**Internal Audit Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## INTERNAL AUDITOR

**Reports to:** *Internal Audit Manager/Supervisor or Internal Audit VP*

**Position Purpose:** Perform operational, financial, interim, and compliance audits for the credit union. Review records, documents, loans, policies and procedures, financial and operational processes and electronic information in accordance with regulatory requirements.

### **Job Responsibilities**

- Conduct regular audit procedures and activities for all credit union branches and departments and for all accounting, operation, and loan procedures.
- Conduct independent audits and examinations of credit union records to ensure compliance with laws and regulations.
- Track and report on issues or recommendations from external auditors, regulators, and examiners.
- Review examination reports stating findings of the audit and report them to upper management.
- Assist Internal Audit VP/Manager and regulatory examiners during audits as necessary.
- Assist in the implementation of new or revised internal audit policies, methods, and procedures.
- Make recommendations to revise electronic systems and procedures to comply with State and Federal regulations.
- Prepare written reports on internal audit reviews, including findings, assessment, conclusions, and recommended actions.
- Reconcile accounts with corporate credit unions.
- Ensure that audit processes will stand up to outside scrutiny.

**Table 77 - 1  
Salaries  
Internal Auditor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	2	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 77 - 2  
Incentives and Bonuses  
Internal Auditor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		2	50%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	2	50%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	2	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	50%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	50%	1	*
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 77 - 3  
Total Cash Compensation  
Internal Auditor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		2	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	2	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 77 - 4  
Salary Ranges  
Internal Auditor**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## COMPLIANCE OFFICER

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Review credit union policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommend policy changes to senior management and/or the Board of Directors that will facilitate the credit union's compliance program, reduce risk, and reflect changes in regulations. Update and disseminate information regarding laws and regulations.

### **Job Responsibilities**

- On an on-going basis, review laws and regulations that impact the credit union's compliance requirements, with emphasis on Bank Secrecy Act, Patriot Action, and OFAC.
- Evaluate the credit union's policies, procedures, products, and programs to ensure compliance with applicable laws and regulations. Make recommendations for change where appropriate.
- Disseminate information, answer questions, and be a subject matter expert for the credit union on all compliance-related issues.
- Assess risk potential of current procedures and institute new procedures that minimize loss exposure.
- Ensure that any change in policy or procedure is communicated to impacted departments, or the credit union as a whole, with clarity. Follow up to ensure new procedures are understood and implemented.
- Develop and implement corrective action procedures as necessary to ensure compliance with policies and procedures and to avoid future compliance problems.
- In conjunction with the internal auditor, coordinate a compliance audit and present a summary report to management.
- Assist in the revision and/or design of forms, products, and web site, programs, or promotions to ensure compliance with all State and Federal rules and regulations.
- Develop or assist in the development of compliance training programs.
- Assist compliance examiners with their examinations, making available the information that is necessary to complete their examinations.
- Develop and ensure implementation of record retention policies and procedures in accordance with regulations and laws.

**Table 78 - 1  
Salaries  
Compliance Officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$52,660	\$44,050	\$48,380	\$61,530	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	7	\$56,450	\$47,170	\$55,260	\$63,590	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$52,440	\$45,130	\$49,530	\$61,330	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	\$54,260	\$45,130	\$47,240	\$66,640	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	6	\$58,370	\$48,460	\$61,000	\$66,650	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 78 - 2  
Incentives and Bonuses  
Compliance Officer**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	63%	6	\$2,450
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	50%	1	*
	\$20M to \$35M	2	100%	2	*
	\$35M to \$50M	5	50%	2	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	2	50%	1	*
	West North Central	2	100%	2	*
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Mountain Pacific	1 1	100% 0%	1 0	* 0
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	3	100%	3	*
	10 - 49	5	50%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	7	50%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	60%	3	*
	\$20M to \$50M	3	67%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	6	60%	3	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	40%	2	*
	2	2	100%	2	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 78 - 3**  
**Total Cash Compensation**  
**Compliance Officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$54,190	\$46,690	\$50,150	\$61,530	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	7	\$57,210	\$48,280	\$56,470	\$63,590	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$53,870	\$47,420	\$51,940	\$61,330	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	\$55,320	\$47,130	\$48,380	\$66,640	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	6	\$58,970	\$50,040	\$61,000	\$66,650	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 78 - 4**  
**Salary Ranges**  
**Compliance Officer**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## RISK MANAGEMENT OFFICER/SPECIALIST

**Reports to:** *President/CEO/Manager*

**Position Purpose:** Review credit union security and loss control policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommend policy changes to senior management and/or the Board of Directors that will facilitate the credit union's risk management program, safeguard the assets of the credit union, and reflect current regulations. Update and disseminate information regarding laws and regulations. Communicate with governmental and law enforcement regarding laws and regulations.

### **Job Responsibilities**

- On an on-going basis, review laws and regulations relative to operational and compliance risk.
- Evaluate the credit union's security guidelines, risk management policies, procedures, products, and programs to ensure compliance with applicable laws and regulations. Make recommendations for change where appropriate.
- Disseminate information, answer questions, and be a subject matter expert for the credit union on all risk management and loss-prevention issues.
- Assess risk potential of current loss protection and risk management procedures, and institute new procedures that manage and control risks and losses.
- Ensure that any change in security safeguards, policies, or procedures are communicated to senior management, the Board of Directors, and the credit union as a whole, with clarity. Follow up to ensure new procedures are understood and implemented.
- Develop and implement credit union security measures as necessary to ensure compliance with policies and procedures and to control future risks and losses.
- In conjunction with the internal auditor and/or compliance officer, coordinate a risk assessment and present a summary report to senior management.
- Assist in the revision and/or design of security measures, forms, contracts or disclosures, in compliance with all State and Federal rules and regulations.
- Develop or assist in the development of compliance training programs.
- Develop and ensure implementation of database and record retention policies and procedures for classified information in accordance with regulations and laws.
- Communicate with governmental and law enforcement agencies, and providing information relating to risk management matters that affect credit union operations.



**Table 79 - 1**  
**Salaries**  
**Risk Management Officer / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 79 - 2  
Incentives and Bonuses  
Risk Management Officer / Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 79 - 3  
Total Cash Compensation  
Risk Management Officer / Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	0					
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 79 - 4**  
**Salary Ranges**  
**Risk Management Officer / Specialist**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## SVP/VP OF FINANCE (#2 position)

**Reports to:** *Chief Financial Officer or President/CEO/Manager*

**Position Purpose:** Help/direct and manage all practices and activities in the Finance and Accounting functions to ensure compliance with State and Federal rules and regulations. Assist/manage auditing, accounting, and recordkeeping activities of the credit union to ensure they meet generally accepted accounting practices (GAAP). Make recommendations relating to budget preparation, income forecasts, and operational changes as needed.

### Job Responsibilities

- Directly or through subordinates, oversee and manage the financial and accounting functions of the credit union to include: ALM, AP, AR, budgets, collections, GL, financial analysis, financial reporting and recordkeeping, investments, payroll, and taxes.
- Help/develop, implement, and evaluate policies and procedures for the Accounting/Finance Department. Ensure that policies and procedures reflect current regulations and are communicated to and implemented by subordinates.
- May direct and supervise development, production, promotion, and sale of the credit union's products and services.
- Assist/present monthly reports to the Chief Financial Officer and/or board of directors and senior management.
- Participate in setting deposit and loan rates.
- Assist/provide guidance regarding investment choices.
- Assist/serve as trustee of the credit union's pension plan.
- Hold periodic staff meetings. Help/identify areas for improvement, changes in procedures, new developments, or changes in services. Assist/keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing choices for capital equipment or other capital asset expenditures.
- Provide direction for planning model runs.
- Assist in investigation of new branch site locations and closings of existing branches.
- Help/develop, perform, and oversee various internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc.
- Assist/serve as the credit union's liaison with regulatory agency examiners and auditors.

**Table 80 - 1**  
**Salaries**  
**SVP / VP of Finance (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	\$65,340	\$47,420	\$68,070	\$77,960	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$63,400	\$44,840	\$66,130	\$80,130	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 80 - 2  
Incentives and Bonuses  
SVP / VP of Finance (#2 position)**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		6	60%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	5	50%	2	*
	\$35M to \$50M	1	100%	1	*
By region	New England	1	0%	0	
	Middle Atlantic	1	100%	1	*
	East North Central	1	100%	1	*
	West North Central	1	0%	0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	50%	1	*
	5 - 9	3	67%	2	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	50%	1	*
	13 - 20	3	67%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	33%	1	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	2	50%	1	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	67%	2	*
	2	2	50%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 80 - 3**  
**Total Cash Compensation**  
**SVP / VP of Finance (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	\$66,460	\$47,730	\$69,570	\$79,610	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$64,350	\$45,650	\$66,130	\$81,740	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 80 - 4  
Salary Ranges  
SVP / VP of Finance (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ACCOUNTING VP

### **Reports to: CFO or CEO**

**Position Purpose:** Oversee and direct the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies, and practices adhere to generally accepted accounting principles (GAAP). Establish, coordinate, and maintain an accounting system that properly reflects the financial position of the credit union. Provide financial consolidation of branches.

### **Job Responsibilities**

- Oversee and manage the financial, accounting, and bookkeeping functions of the credit union to include AP, AR, budgets, collections, GL, investments, financial assessment, financial reporting and recordkeeping, payroll, and taxes.
- Develop, implement, and evaluate policies and procedures for the accounting department. Ensure that policies and procedures reflect current regulations and that the accounting procedures are in strict compliance with generally accepted accounting principles (GAAP).
- Monitor cost control activities. Approve and implement cost control strategies on an as needed basis.
- Responsible for financial reporting, financial analyses, cash management, and forecasting reports on monthly, quarterly, and annual basis to senior management and the Board of Directors.
- Prepare and review credit union finance projections and manage credit union investment accounting activities.
- Responsible for preparation of budgets and periodic examination of budget variance.
- Participate in identifying deposit and loan rates.
- Provide guidance regarding investment conclusions.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing decisions for capital equipment or other capital asset expenditures.
- Serve as the credit union's liaison with regulator agency examiners and auditors.

**Table 81 - 1  
Salaries  
Accounting VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 81 - 2  
Incentives and Bonuses  
Accounting VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	100%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	100%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	0		0	
By amount of loans outstanding	13 - 20	2	100%	2	*
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	100%	2	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	2	100%	2	*
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 81 - 3  
Total Cash Compensation  
Accounting VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 81 - 4  
Salary Ranges  
Accounting VP**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ACCOUNTING MANAGER/SUPERVISOR

**Reports to:** *Accounting VP or Chief Financial Officer*

**Position Purpose:** Develop, manage, and maintain reliable accounting information and reporting on income, expenses, assets, liability, and capital for management planning and decision making and for fulfillment of financial reporting requirements. Reconcile GL and bank accounts. Manage the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies and practices adhere to generally accepted accounting principles (GAAP).

### **Job Responsibilities**

- Manage accounting functions to include AP, AR, budgets, cash flow, cost management, credit and collections, financial analysis, financial reporting and recordkeeping, GL, investments, payroll, and taxes.
- Implement policies and procedures for the accounting department and insure that policies and procedures reflect current regulations, and are communicated to and implemented by subordinates.
- Reconcile revenue reports, unbilled variances, special projects, payroll and timesheet reports, and claims disbursements. Prepare daily balance sheet (loan and share) examination. Prepare daily cash position assessment.
- Responsible for general ledger reconciliation, examination of financial accounts, and preparation of journal entries. Provide end-of-month close and produce monthly financial statements. Prepare or assist with incurred cost and provisional rate reports as necessary.
- Ensure that all activities of the department are in accordance with GAAP and that the accounting records are maintained accurately and in compliance with laws and regulations.
- Maintain a highly motivated, well-trained staff, evaluating the performance of the staff on a regular basis. Resolve employee questions or conflicts.
- Develop and implement processes to streamline credit union accounting procedures.
- Develop and maintain complex computer-based analyses and reports of credit union accounting records on a regular basis.
- Provide regular reports to management of all online accounting activities for the credit union's accounting/ bookkeeping department.
- Monitor fixed-asset management.
- Conduct special accounting studies, analyses, and special projects as requested by management.

**Table 82 - 1  
Salaries  
Accounting Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$47,210	\$40,720	\$44,400	\$56,290	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	8	\$46,020	\$40,000	\$44,360	\$54,440	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$46,020	\$40,000	\$44,360	\$54,440	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	8	\$49,120	\$41,870	\$45,800	\$58,660	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data



**Table 82 - 2  
Incentives and Bonuses  
Accounting Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	76%	7	\$2,170
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	100%	1	*
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	2	50%	1	*
	\$35M to \$50M	5	75%	3	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	100%	2	*
	West North Central	2	50%	1	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	2	50%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	3	67%	2	*
	10 - 49	5	75%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	5	75%	3	*
	11 - 12	4	69%	3	*
	13 - 20	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	7	84%	6	\$1,690
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	7	84%	6	\$1,690
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
	Number of branch offices	1	7	68%	5
2		1	100%	1	*
3		1	100%	1	*
4		0		0	
5 or more		0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 82 - 3**  
**Total Cash Compensation**  
**Accounting Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$48,680	\$44,000	\$46,220	\$56,290	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	8	\$47,240	\$44,000	\$44,740	\$54,440	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$47,240	\$44,000	\$44,740	\$54,440	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	8	\$50,170	\$44,000	\$46,220	\$58,660	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 82 - 4  
Salary Ranges  
Accounting Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		4	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## INVESTMENTS VP

**Reports to:** *CEO or Executive VP/Assistant Manager or CFO*

**Position Purpose:** Recommend and implement investment policy for credit union's liquid assets portfolio. Monitors credit union's liquidity and cash needs. Counsel staff on ways credit union can reach investment objectives.

### **Job Responsibilities**

- Manage the allocation and investment of cash/funds to optimize rate of return and compliance with governing regulations.
- Monitor the credit union's investment portfolio as needed to assure timely investment decisions as investments mature.
- Choose investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Direct the purchasing and sale of government bonds or other acceptable securities.
- Arrange deposit agreements with corporate credit unions or designated reserve banks, and directs placement of funds to fulfill agreements.
- Review consolidated financial statements to identify reserve position and adjusts reserves in order to obtain specified reserves ratio.
- Act as chief contact with the credit union's investment broker and/or sales people, and screen prospective brokers/sales people and their products to assure consistency with regulations and credit union policy.
- Provide management with timely investment reports and board members with information about credit union investments.
- Advise staff on ways credit union can reach investment objectives.

**Table 83 - 1  
Salaries  
Investments VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 83 - 2  
Incentives and Bonuses  
Investments VP**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 83 - 3  
Total Cash Compensation  
Investments VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 83 - 4  
Salary Ranges  
Investments VP**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## INVESTMENTS MANAGER

**Reports to:** *Investments VP*

**Position Purpose:** Assists Investment VP in management of credit union portfolio. Places investments. Measures and reports on investment status relative to credit union policy and goals.

### **Job Responsibilities**

- Monitor the credit union's investment portfolio to assure timely investment decisions as investments mature.
- Assist Investments VP in choosing investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Place investments for the credit union.
- Report on investment status.
- Make suggestions to Investment VP on ways credit union can reach investment goals.

**Table 84 - 1  
Salaries  
Investments Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 84 - 2  
Incentives and Bonuses  
Investments Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 84 - 3  
Total Cash Compensation  
Investments Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 84 - 4  
Salary Ranges  
Investments Manager**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ACCOUNTANT

### **Reports to: Accounting Manager/Supervisor**

**Position Purpose:** Perform tasks necessary to balance and update general ledger and subsidiary accounts, maintain and reconcile daily cash accounts, and manage other accounting-related duties. Prepare various accounting reports as requested.

### **Job Responsibilities**

- Prepare, pay, and file all accounts payable for the credit union. Research and resolve discrepancies.
- Prepare and enter daily and monthly general ledger transactions including investment activity and schedules, employee payroll, pension, and 401(k) entries.
- Analyze and reconcile general ledger for various accounts as assigned.
- Prepare summary journal vouchers and verify that all other journal vouchers and cash received have been properly balanced and authorized.
- Review and examine financial data. Generate a variety of reports and statements as requested by management. Prepare financial statements and reports on a regular basis. Examples of reports include teller variance report, daily cash flow report, renewable and share insurance reports.
- Post and reconcile the subsidiary records for the accrued income from investment accounts.
- Post investment interest checks.
- Review daily cash balances.
- Prepare the credit union's tax returns.
- Research and adjust all open items, cash imbalances, and variances.
- Set-up and run all prepaid and fixed asset items in the depreciation program.
- Prepare all inter-company elimination entries.

**Table 85 - 1  
Salaries  
Accountant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$45,060	\$41,630	\$45,760	\$52,410	\$55,510
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	9	\$41,180	\$31,510	\$44,200	\$45,940	*
	\$35M to \$50M	14	\$47,160	\$42,970	\$46,150	\$52,370	\$56,850
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	8	\$45,740	\$41,990	\$43,810	\$56,000	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	6	\$43,630	\$33,230	\$45,760	\$53,240	*
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	10	\$43,160	\$35,370	\$45,760	\$51,850	*
	10 - 49	13	\$46,180	\$42,440	\$45,880	\$50,230	\$57,200
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	8	\$46,150	\$41,600	\$46,000	\$53,190	*
	13 - 20	11	\$43,130	\$35,860	\$44,200	\$51,330	\$57,810
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	20	\$44,990	\$41,810	\$46,000	\$51,840	\$55,240
	\$20M to \$50M	6	\$47,880	\$44,310	\$45,760	\$54,990	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	21	\$45,350	\$41,920	\$45,880	\$51,330	\$56,000
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	20	\$44,240	\$40,880	\$45,760	\$51,130	\$54,310
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
5 or more	0						

\* Insufficient data

**Table 85 - 2  
Incentives and Bonuses  
Accountant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		27	37%	9	\$840
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	9	38%	3	*
	\$35M to \$50M	14	46%	6	\$780
By region	New England	0		0	
	Middle Atlantic	3	0%	0	
	East North Central	8	57%	5	*
	West North Central	2	100%	2	*
	South Atlantic	1	0%	0	
	East South Central	5	50%	1	*
	West South Central	6	16%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	4	0%	0	
	5 - 9	10	44%	5	*
	10 - 49	13	42%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	3	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	0%	0	
	9 - 10	3	0%	0	
	11 - 12	8	43%	3	*
	13 - 20	11	60%	6	\$880
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	20	29%	6	\$570
	\$20M to \$50M	6	67%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	1	0%	0	
	1,000 - 1,999	3	25%	1	*
	2,000 - 4,999	21	39%	8	\$820
	5,000 - 9,999	1	100%	0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
	Number of branch offices	1	20	44%	8
2		3	0%	0	
3		1	100%	1	*
4		1	0%	0	
5 or more		0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 85 - 3**  
**Total Cash Compensation**  
**Accountant**

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	27	\$45,340	\$41,650	\$45,850	\$52,690	\$55,510
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	1	*	*	*	*	*
\$10M to \$20M	2	*	*	*	*	*
\$20M to \$35M	9	\$41,530	\$31,510	\$44,200	\$46,950	*
\$35M to \$50M	14	\$47,470	\$43,520	\$46,150	\$52,650	\$57,820
By region						
New England	0					
Middle Atlantic	3	*	*	*	*	*
East North Central	8	\$46,210	\$42,240	\$44,630	\$56,000	*
West North Central	2	*	*	*	*	*
South Atlantic	1	*	*	*	*	*
East South Central	5	*	*	*	*	*
West South Central	6	\$43,800	\$33,230	\$45,760	\$53,670	*
Mountain	1	*	*	*	*	*
Pacific	0					
By number of full-time employees						
1	0					
2 - 4	4	*	*	*	*	*
5 - 9	10	\$43,540	\$35,370	\$45,760	\$52,310	*
10 - 49	13	\$46,450	\$42,840	\$45,880	\$50,350	\$58,370
50 - 99	0					
100 or more	0					
By number of services offered						
1 - 2	3	*	*	*	*	*
3 - 4	0					
5 - 6	0					
7 - 8	1	*	*	*	*	*
9 - 10	3	*	*	*	*	*
11 - 12	8	\$46,480	\$41,600	\$46,000	\$54,190	*
13 - 20	11	\$43,570	\$35,860	\$44,200	\$51,440	\$59,450
By amount of loans outstanding						
\$500,000 to \$2M	0					
\$2M to \$5M	1	*	*	*	*	*
\$5M to \$20M	20	\$45,160	\$41,940	\$46,000	\$52,030	\$55,240
\$20M to \$50M	6	\$48,520	\$44,310	\$46,510	\$55,790	*
\$50M to \$100M	0					
\$100M to \$200M	0					
\$200M or more	0					
By number of members						
1 - 999	1	*	*	*	*	*
1,000 - 1,999	3	*	*	*	*	*
2,000 - 4,999	21	\$45,670	\$42,130	\$46,070	\$51,430	\$56,000
5,000 - 9,999	1	*	*	*	*	*
10,000 - 19,999	0					
20,000 - 39,999	0					
40,000 - 49,999	0					
50,000 - 59,999	0					
60,000 or more	0					
Number of branch offices						
1	20	\$44,520	\$40,880	\$45,760	\$51,200	\$54,910
2	3	*	*	*	*	*
3	1	*	*	*	*	*
4	1	*	*	*	*	*
5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 85 - 4  
Salary Ranges  
Accountant**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	3	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ACCOUNTING CLERK

**Reports to:** *Accounting Manager/Supervisor*

**Position Purpose:** Follow detailed and standardized procedures in performing routine accounting clerical operations. Assist with a variety of duties related to the accounting function within the credit union.

### **Job Responsibilities**

- Perform a variety of activities to assist the manager in maintaining the financial, statistical, and accounting records of the credit union.
- Enter data into accounting systems and generate reports on a daily basis. Prepare various financial, regulatory, and special reports on a weekly, monthly, and quarterly basis as requested by management.
- On a daily basis, verify and balance teller sheets from all locations. Total checks and prepare deposit slips for daily bank deposit. Verify that checks received from members have restricted endorsement. Run tapes of check vouchers, receipts, and offline items.
- Assist share draft department in encoding errors, late returns, and other problems. Batch checks in numerical order, indicating missing stubs.
- Journalize all necessary transactions and make sure everything is in balance.
- Review and enter employee expenses into the general ledger.
- Post some general ledger entries, and proof totals with the general ledger system. File and store general ledger journals daily.
- Prepare accounts payable checks after receiving proper authorization.
- Maintain FED Line by wiring money to/from Federal Reserve, verifying outgoing wires, daily roll-over, and reconciling Federal Reserve Account. Wire money for purchase of mortgages.
- Reconcile MasterCard statements and share draft statements.
- Deposit mortgage checks from the settlement companies.
- Maintain working knowledge of various account software programs.

**Table 86 - 1  
Salaries  
Accounting Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		22	\$39,660	\$33,280	\$37,440	\$43,290	\$52,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	7	\$41,150	\$33,170	\$36,400	\$52,730	*
	\$35M to \$50M	14	\$38,930	\$33,460	\$37,600	\$43,130	\$48,840
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	\$38,420	\$35,370	\$37,750	\$41,790	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	14	\$39,720	\$33,460	\$37,590	\$42,110	\$54,790
	10 - 49	6	\$39,140	\$32,830	\$36,550	\$46,530	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	7	\$40,700	\$32,580	\$36,400	\$51,320	*
	13 - 20	9	\$39,320	\$33,460	\$38,030	\$43,130	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$38,840	\$33,460	\$37,440	\$42,350	\$52,780
	\$20M to \$50M	8	\$41,080	\$33,280	\$40,500	\$50,290	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	14	\$39,440	\$34,340	\$37,440	\$43,130	\$51,430
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	14	\$38,920	\$34,630	\$37,590	\$42,110	\$49,130
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 86 - 2  
Incentives and Bonuses  
Accounting Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		22	68%	15	\$1,290
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	100%	1	*
	\$20M to \$35M	7	50%	3	*
	\$35M to \$50M	14	75%	10	\$1,160
By region	New England	1	100%	1	*
	Middle Atlantic	1	0%	0	
	East North Central	6	60%	3	*
	West North Central	2	50%	1	*
	South Atlantic	0		0	
	East South Central	3	67%	2	*
	West South Central	3	100%	3	*
	Mountain	2	100%	2	*
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	14	67%	9	\$1,460
	10 - 49	6	60%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	0%	0	
	9 - 10	5	75%	3	*
	11 - 12	7	67%	5	*
	13 - 20	9	75%	7	\$1,310
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	14	75%	10	\$1,020
	\$20M to \$50M	8	57%	5	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	75%	3	*
	2,000 - 4,999	14	67%	9	\$690
	5,000 - 9,999	3	67%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	14	58%	8	\$910
	2	5	75%	3	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 86 - 3**  
**Total Cash Compensation**  
**Accounting Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		22	\$40,540	\$35,760	\$38,000	\$43,540	\$53,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	1	*	*	*	*	*
	\$20M to \$35M	7	\$41,880	\$33,170	\$36,600	\$54,080	*
	\$35M to \$50M	14	\$39,810	\$35,790	\$38,120	\$43,320	\$49,330
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	\$38,760	\$35,920	\$38,000	\$41,910	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	14	\$40,690	\$35,340	\$38,120	\$42,330	\$57,130
	10 - 49	6	\$40,010	\$34,650	\$36,550	\$46,920	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	7	\$41,950	\$35,210	\$36,640	\$52,300	*
	13 - 20	9	\$40,300	\$35,340	\$38,960	\$43,320	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$39,600	\$34,540	\$37,720	\$43,000	\$54,900
	\$20M to \$50M	8	\$42,160	\$35,840	\$40,500	\$50,840	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	14	\$39,900	\$35,340	\$37,720	\$43,320	\$52,290
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	14	\$39,450	\$35,540	\$38,120	\$42,330	\$49,880
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 86 - 4  
Salary Ranges  
Accounting Clerk**

		N	average minimum	average midpoint	average maximum
Overall		7	\$34,040	\$41,660	\$49,280
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	5	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BRANCH OPERATIONS VP

### **Reports to: Executive VP/Assistant Manager**

**Position Purpose:** Direct all aspects of the operations of multiple branches to ensure effective and efficient operations, quality of member service, and compliance with existing regulations and policies for each location. Participate in the strategic planning and management of credit union branches.

### **Job Responsibilities**

- Participate in the credit union's long- and short-term strategic planning as it relates to branch operations.
- Establish strategic planning parameters and monitor compliance with goals and objectives.
- Communicate goals and direction with branch managers to ensure clear understanding of rules, regulations, requirements, and expectations.
- Implement and monitor procedures to comply with credit union policies and governmental rules and regulations. Work with other department heads to maintain consistency in credit union policies and procedures. Develop and apply new policies and procedures for branch operations.
- Ensure the security and safety of each branch.
- Hire and oversee branch managers directly and branch staff indirectly. Maintain a well-trained, highly motivated staff.
- Prepare budget for branches and ATM networks and track on an ongoing basis for adherence.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to support and develop managers and staff.
- Develop and/or assist in the development of training for branch personnel.
- Oversee the lending functions of the branches through branch managers. Monitor adherence to sound credit practices and administration policies.
- Assist branch managers in resolving complex member complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.



**Table 87 - 1  
Salaries  
Branch Operations VP (head of branch ops.)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 87 - 2  
Incentives and Bonuses  
Branch Operations VP (head of branch ops.)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	50%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	0%	0	
	\$35M to \$50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	1	0%	0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	3	67%	2	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
	13 - 20	3	67%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	33%	1	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	33%	1	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	0%	0	
	2	2	50%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 87 - 3**  
**Total Cash Compensation**  
**Branch Operations VP (head of branch ops.)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 87 - 4**  
**Salary Ranges**  
**Branch Operations VP (head of branch ops.)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BRANCH MANAGER II

### **Reports to: Branch Operations VP**

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with ten or more full-time employees.

### **Job Responsibilities**

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Recommend, implement, and supervise the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with quality employees.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members. Recommend salary increases.
- Work with internal auditor to ensure compliance with internal controls.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch. Train employees to maximize opportunities to sell products.

**Table 88 - 1  
Salaries  
Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 88 - 2  
Incentives and Bonuses  
Branch Manager II**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	60%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	100%	2	*
	\$35M to \$50M	2	33%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	1	0%	0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	100%	3	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	5	60%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	100%	2	*
	\$20M to \$50M	2	33%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	60%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	2	2	100%	2	*
	3	0		0	
	4	1	0%	0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 88 - 3  
Total Cash Compensation  
Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	2	*	*	*	*	*
	\$35M to \$50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.



**Table 88 - 4  
Salary Ranges  
Branch Manager II**

		N	average minimum	average midpoint	average maximum
Overall		3	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## BRANCH MANAGER I

**Reports to:** *Branch Operations VP*

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with less than ten full-time employees.

### **Job Responsibilities**

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Implement and monitor the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and loan personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch.

**Table 89 - 1  
Salaries  
Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	\$47,580	\$37,720	\$47,450	\$58,220	\$69,500
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$42,870	\$37,720	\$39,020	\$46,570	*
	\$35M to \$50M	9	\$51,000	\$34,390	\$48,630	\$60,820	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	5	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	9	\$43,860	\$37,140	\$39,020	\$48,690	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	9	\$46,600	\$34,890	\$39,020	\$55,940	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$50,710	\$37,720	\$48,040	\$61,550	*
	\$20M to \$50M	6	\$44,100	\$34,390	\$39,020	\$53,250	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	14	\$50,050	\$39,020	\$48,040	\$60,170	\$71,040
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	5	*	*	*	*	*
	2	6	\$54,350	\$42,970	\$49,080	\$68,210	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 89 - 2  
Incentives and Bonuses  
Branch Manager I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		15	63%	9	\$5,500
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	6	50%	3	*
	\$35M to \$50M	9	73%	6	\$2,340
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	2	100%	2	*
	West North Central	0		0	
	South Atlantic	1	0%	0	
	East South Central	1	0%	0	
	West South Central	3	50%	2	*
	Mountain	5	86%	3	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	5	75%	3	*
	10 - 49	9	57%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	67%	1	*
	11 - 12	3	50%	1	*
	13 - 20	9	67%	7	\$2,890
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	9	70%	6	\$7,510
	\$20M to \$50M	6	56%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	14	56%	8	\$7,200
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	5	50%	2	*
	2	6	60%	3	*
	3	3	57%	2	*
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 89 - 3**  
**Total Cash Compensation**  
**Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	\$51,050	\$39,020	\$49,250	\$58,220	\$77,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	6	\$48,790	\$39,020	\$46,750	\$57,380	*
	\$35M to \$50M	9	\$52,700	\$34,790	\$49,250	\$60,820	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	5	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	9	\$47,350	\$38,280	\$48,940	\$57,380	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	9	\$48,530	\$35,850	\$39,610	\$57,100	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$55,970	\$49,140	\$55,340	\$61,550	*
	\$20M to \$50M	6	\$45,600	\$34,790	\$39,020	\$55,800	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	14	\$54,100	\$42,310	\$53,510	\$60,170	\$77,300
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	6	\$56,280	\$44,730	\$53,310	\$68,970	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 89 - 4  
Salary Ranges  
Branch Manager I**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	5	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ASSISTANT BRANCH MANAGER II

**Reports to:** *Branch Manager II*

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with at least ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. Schedule staff, answer routine to complex questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit. Ensure that staff receives on-going training on security and robbery procedures.
- Apply policies and procedures for the branch.
- Provide back-up assistance in member services. May function as head teller or MSR on an as-needed basis, filling in for peak coverage or shortages.
- Monitor work of member service reps and tellers to ensure the highest level of quality service to members.
- Act as a loan officer with an assigned level of authority.
- Provide input into performance reviews of branch staff.
- Assist staff or members in solving complex account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager II in the absence of that person.

**Table 90 - 1  
Salaries  
Assistant Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data



**Table 90 - 2  
Incentives and Bonuses  
Assistant Branch Manager II**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 90 - 3  
Total Cash Compensation  
Assistant Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 90 - 4**  
**Salary Ranges**  
**Assistant Branch Manager II**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## ASSISTANT BRANCH MANAGER I

**Reports to: Branch Manager I**

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with less than ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. May include scheduling staff, answering questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit.
- Apply policies and procedures for the branch.
- May function as a teller or MSR on an as-needed basis, filling in for peak schedules or for an absence or shortage on the teller line.
- May function as a head teller in scheduling, ordering cash, balancing, etc.
- Act as a loan officer with an assigned level of authority.
- Assist staff or members in solving account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager I in the absence of that person.

**Table 91 - 1  
Salaries  
Assistant Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 91 - 2  
Incentives and Bonuses  
Assistant Branch Manager I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	67%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	2	100%	2	*
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	2	50%	1	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	1	100%	1	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	2	100%	2	*
	13 - 20	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	67%	2	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 91 - 3  
Total Cash Compensation  
Assistant Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		5	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 91 - 4  
Salary Ranges  
Assistant Branch Manager I**

		N	average minimum	average midpoint	average maximum
Overall		2	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



## CALL CENTER VP

**Reports to:** *Member Service VP or Executive VP/Assistant Manager*

**Position Purpose:** Direct all aspects of the operations of the call center to ensure effective and efficient response time, quality of member service, and compliance with existing regulations and policies. Participate in the strategic planning of call center activities. Oversee the management of staff, ensuring accurate and efficient service to members.

### **Job Responsibilities**

- Responsible for the planning, coordination, and direction of the call center, including incoming calls and, if applicable, outgoing calls, and/or automated/predictive/call-back solutions.
- Implement and monitor call center procedures to comply with credit union policies and governmental rules and regulations. Review and recommend revisions as needed in the procedures used within the call center.
- Assure that the call center work stations are adequately equipped and staffed with personnel trained on all credit union products and services to professionally assist members.
- Develop and/or assist in the development of training for call center personnel on systems, products and services, policies and procedures, and governmental rules and regulations.
- Prepare budget for call center and track on ongoing basis for adherence.
- Monitor call reports. Analyze employee efficiency, response time, accuracy, new business, and member satisfaction to ensure the delivery of quality member service.
- Generate and analyze monthly reports.
- Review telephone billing and review employee usage. Develop procedures to streamline process and/or control expenses.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to staff.
- Assist call center staff in resolving complex member issues, questions, or complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.

**Table 92 - 1**  
**Salaries**  
**Call Center VP (head of call center)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 92 - 2  
Incentives and Bonuses  
Call Center VP (head of call center)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 92 - 3  
Total Cash Compensation  
Call Center VP (head of call center)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 92 - 4**  
**Salary Ranges**  
**Call Center VP (head of call center)**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CALL CENTER MANAGER/SUPERVISOR

**Reports to:** *Call Center VP or Member Services VP*

**Position Purpose:** Plan, schedule, supervise, and evaluate call center work flow and staffing. Coordinate call center activities to achieve desired volume according to the business plan. Monitor staff performance and call volume.

### **Job Responsibilities**

- Supervise call center employees, observing and assisting the call center representatives with script, problem-resolution, and/or questions.
- Assure that workstations are adequately staffed and that employees are trained to service the membership on all credit union products and services.
- Accountable for researching member inquiries or complaints to ensure proper follow-up and member satisfaction.
- Maintain the smooth operation of the telephone system, ensuring that calls are coming in correctly and answered in a timely manner. Coordinate the changing of extensions, new extensions or phone lines, and maintenance of voice mail.
- Monitor calls for professionalism, accuracy, and content.
- Research and solve complex member questions, problems, and/or complaints concerning credit union accounts or account verifications for call center representatives.
- Train or assist in the training of call center representatives with cross-selling skills to promote credit union products and services as appropriate. Consistently maintain and improve call center representative skills and knowledge for efficient service delivery and high quality member service.
- Review telephone billing and daily phone reports.
- Ensure that all credit union member- and employee-related business is kept in strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.
- May serve as a representative for member contacts and complaints.

**Table 93 - 1  
Salaries  
Call Center Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 93 - 2  
Incentives and Bonuses  
Call Center Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	13 - 20	1	0%	0	
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	1	0%	0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 93 - 3  
Total Cash Compensation  
Call Center Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 93 - 4**  
**Salary Ranges**  
**Call Center Manager / Supervisor**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CALL CENTER REPRESENTATIVE II

**Reports to:** *Call Center Manager*

**Position Purpose:** Provide leadership to other call center representatives and assist in problem resolution. Provide information and member assistance concerning the credit union and its products and services to credit union members, ensuring the highest quality of member service.

### **Job Responsibilities**

- Serve membership by providing service and information in a professional and efficient manner via telephone or correspondence.
- Research and solve more complex member questions, problems, and complaints concerning credit union accounts.
- Continuously check member service voice mail and reply to these calls accordingly.
- Open/close accounts, verify accounts, accept loan applications, process stop payments on share draft accounts, order cards, and answer questions regarding share accounts, share drafts, VISA cards, ATM cards, IRAs, etc.
- Monitor Negative Share Report and transfer funds from the member's available funds when possible.
- Cross-sell credit union products and services when appropriate.
- Assist members with basic questions regarding their loans.
- Assist members with remote access.
- Process incoming and outgoing wire transfers.
- Mail, fax, or e-mail new member applications, loan applications, and/or information to members and prospective members.
- Accountable for researching member inquiries to ensure proper follow up and satisfaction.
- Ensure that all credit union member- and employee-related business is kept in the strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.
- May cross-train or assist in cross-training other call center representatives.
- May fill in for the member service, teller, or receptionist positions when needed.

**Table 94 - 1  
Salaries  
Call Center Representative II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 94 - 2  
Incentives and Bonuses  
Call Center Representative II**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	1	100%	1	*
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 94 - 3  
Total Cash Compensation  
Call Center Representative II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	1	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 94 - 4  
Salary Ranges  
Call Center Representative II**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

## CALL CENTER REPRESENTATIVE I

**Reports to:** *Call Center Manager*

**Position Purpose:** Provide information and customer service concerning the credit union and its products and services to credit union members, ensuring the highest quality of member service.

### **Job Responsibilities**

- Serve membership by providing service and information in a professional, and efficient manner via telephone or correspondence.
- Continuously check member service voice mail and reply to these calls accordingly.
- Research and solve routine member questions, problems, and complaints concerning credit union accounts.
- Verify accounts, open/close accounts, accept loan applications, process stop payments on share draft accounts, order cards, and answer questions regarding share accounts, share drafts, VISA cards, ATM cards, IRAs, etc.
- Monitor Negative Share Report and transfer funds from the member's available funds when possible.
- Cross-sell credit union products and services when appropriate.
- Assist members with basic questions regarding their loans.
- Assist members with remote access.
- Process incoming and outgoing wire transfers.
- Mail, fax, or e-mail new member applications, loan applications, and/or information to members and prospective members.
- Accountable for researching member inquiries to ensure proper follow up and satisfaction.
- Ensure that all credit union member- and employee-related business is kept in the strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.



**Table 95 - 1  
Salaries  
Call Center Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 95 - 2  
Incentives and Bonuses  
Call Center Representative I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	13 - 20	1	0%	0	
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	1	0%	0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 95 - 3  
Total Cash Compensation  
Call Center Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the position did not receive an incentive/bonus payment - this reflects the fact that not all employees in a given position received such payments.

**Table 95 - 4  
Salary Ranges  
Call Center Representative I**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 96 - 1  
Hourly Wage  
Part-Time President / CEO / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		43	\$24.29	\$16.80	\$22.00	\$30.27	\$40.00
By credit union asset size	\$1M to \$2M	15	\$18.19	\$15.00	\$16.00	\$20.00	\$30.22
	\$2M to \$5M	17	\$22.17	\$18.13	\$21.75	\$24.27	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	8	\$18.59	\$13.53	\$17.45	\$18.50	*
	West North Central	5	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	8	\$21.45	\$13.12	\$20.53	\$29.57	*
	Mountain Pacific	3 1	* *	* *	* *	* *	* *
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	13	\$21.67	\$15.61	\$18.50	\$23.77	*
	3 - 4	13	\$27.26	\$18.08	\$30.01	\$35.03	*
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	22	\$23.89	\$15.91	\$21.73	\$31.23	\$37.94
	\$2M to \$5M	6	*	*	*	*	*
	\$5M to \$20M	6	\$38.40	\$32.15	\$40.00	\$43.71	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	32	\$21.72	\$15.61	\$18.50	\$24.04	\$37.00
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	40	\$23.47	\$16.16	\$21.55	\$30.00	\$38.74
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 96 - 2  
Incentives and Bonuses  
Part-Time President / CEO / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		41	11%	3	*
By credit union asset size	\$1M to \$2M	15	9%	1	*
	\$2M to \$5M	17	13%	2	*
	\$5M to \$10M	4	0%	0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	2	50%	0	
	\$35M to \$50M	1	0%	0	
By region	New England	2	0%	0	
	Middle Atlantic	6	0%	0	
	East North Central	8	0%	0	
	West North Central	5	0%	0	
	South Atlantic	3	0%	0	
	East South Central	5	44%	2	*
	West South Central	8	14%	0	
	Mountain	3	50%	1	*
Pacific	1	0%	0		
By number of full-time employees	1	1	0%	0	
	2 - 4	1	0%	0	
	5 - 9	2	0%	0	
	10 - 49	1	100%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	13	0%	0	
	3 - 4	13	27%	3	*
	5 - 6	2	0%	0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	50%	0	
13 - 20	1	0%	0		
By amount of loans outstanding	\$500,000 to \$2M	22	6%	1	*
	\$2M to \$5M	6	0%	0	
	\$5M to \$20M	5	25%	0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	32	11%	3	*
	1,000 - 1,999	5	0%	0	
	2,000 - 4,999	5	25%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	39	12%	3	*
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 96 - 3**  
**Salary Ranges**  
**Part-Time President / CEO / Manager**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	1	*	*	*
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 97 - 1  
Hourly Wage  
Part-Time Executive VP or Assistant Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		39	\$22.93	\$16.25	\$24.02	\$28.91	\$35.00
By credit union asset size	\$1M to \$2M	5	*	*	*	*	*
	\$2M to \$5M	13	\$17.43	\$15.00	\$16.41	\$20.00	*
	\$5M to \$10M	7	\$28.76	\$24.49	\$30.68	\$35.00	*
	\$10M to \$20M	8	\$29.11	\$27.99	\$28.95	\$35.00	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	10	\$20.66	\$14.40	\$16.31	\$29.51	*
	West North Central	4	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	6	\$24.62	\$18.39	\$27.93	\$28.89	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	9	\$18.82	\$10.00	\$16.26	\$30.00	*
	2 - 4	10	\$28.01	\$25.00	\$28.48	\$32.77	*
	5 - 9	3	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	10	\$24.83	\$13.95	\$26.31	\$35.00	*
	3 - 4	11	\$18.88	\$15.00	\$16.39	\$24.00	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	7	\$27.21	\$25.00	\$25.28	\$28.80	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	18	\$20.88	\$13.30	\$16.65	\$33.00	\$35.03
	\$2M to \$5M	6	\$26.50	\$20.40	\$28.20	\$31.42	*
	\$5M to \$20M	9	\$26.88	\$25.00	\$26.86	\$28.93	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	24	\$20.54	\$14.48	\$16.54	\$28.35	\$35.00
	1,000 - 1,999	7	\$25.64	\$19.45	\$22.97	\$35.10	*
	2,000 - 4,999	8	\$28.22	\$25.00	\$27.99	\$28.95	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	36	\$22.41	\$16.21	\$23.93	\$28.86	\$35.00
	2	2	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data



**Table 97 - 2  
Incentives and Bonuses  
Part-Time Executive VP or Assistant Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		39	29%	11	\$700
By credit union asset size	\$1M to \$2M	5	0%	0	
	\$2M to \$5M	13	33%	4	*
	\$5M to \$10M	7	50%	4	*
	\$10M to \$20M	8	29%	2	*
	\$20M to \$35M	5	25%	0	
	\$35M to \$50M	1	0%	0	
By region	New England	2	0%	0	
	Middle Atlantic	6	0%	0	
	East North Central	10	34%	3	*
	West North Central	4	36%	1	*
	South Atlantic	3	0%	0	
	East South Central	2	100%	2	*
	West South Central	6	39%	1	*
	Mountain	4	36%	1	*
	Pacific	1	100%	1	*
By number of full-time employees	1	9	29%	3	*
	2 - 4	10	41%	4	*
	5 - 9	3	0%	0	
	10 - 49	1	100%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	10	12%	1	*
	3 - 4	11	39%	4	*
	5 - 6	0		0	
	7 - 8	2	100%	2	*
	9 - 10	4	38%	1	*
	11 - 12	7	36%	1	*
	13 - 20	0		0	
By amount of loans outstanding	\$500,000 to \$2M	18	11%	2	*
	\$2M to \$5M	6	82%	5	*
	\$5M to \$20M	9	25%	1	*
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	24	38%	10	\$680
	1,000 - 1,999	7	0%	0	
	2,000 - 4,999	8	29%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	36	31%	11	\$700
	2	2	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 97 - 3**  
**Salary Ranges**  
**Part-Time Executive VP or Assistant Manager**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	1	*	*	*
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 98 - 1**  
**Hourly Wage**  
**Part-Time "Universal Employee"**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		50	\$17.75	\$13.45	\$16.00	\$21.98	\$27.00
By credit union asset size	\$1M to \$2M	5	*	*	*	*	*
	\$2M to \$5M	8	*	*	*	*	*
	\$5M to \$10M	17	\$20.13	\$12.96	\$17.00	\$25.83	\$35.00
	\$10M to \$20M	8	\$13.51	\$12.50	\$12.70	\$13.38	*
	\$20M to \$35M	8	\$18.81	\$14.50	\$19.13	\$23.00	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	4	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	17	\$15.72	\$12.28	\$15.38	\$17.50	\$28.00
	West North Central	1	*	*	*	*	*
	South Atlantic	7	\$13.95	\$12.78	\$14.18	\$15.00	*
	East South Central	4	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	4	*	*	*	*	*
	2 - 4	23	\$14.58	\$12.50	\$14.30	\$16.85	\$18.02
	5 - 9	7	\$17.64	\$14.50	\$17.50	\$20.69	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	10	\$18.07	\$13.42	\$16.92	\$22.93	*
	3 - 4	8	\$19.42	\$9.41	\$20.96	\$28.00	*
	5 - 6	5	*	*	*	*	*
	7 - 8	8	\$14.45	\$12.50	\$14.95	\$16.98	*
	9 - 10	3	*	*	*	*	*
	11 - 12	7	\$17.73	\$12.03	\$19.36	\$23.00	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	8	\$17.70	\$15.00	\$16.60	\$22.93	*
	\$2M to \$5M	19	\$16.58	\$12.17	\$14.61	\$16.91	\$35.00
	\$5M to \$20M	14	\$18.68	\$13.00	\$19.18	\$23.00	\$28.00
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	22	\$18.83	\$12.20	\$15.50	\$27.00	\$35.00
	1,000 - 1,999	19	\$16.16	\$12.97	\$15.00	\$18.85	\$22.93
	2,000 - 4,999	9	\$18.69	\$15.31	\$17.50	\$22.46	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	43	\$17.63	\$12.95	\$15.00	\$21.70	\$27.87
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 98 - 2  
Incentives and Bonuses  
Part-Time "Universal Employee"**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		46	42%	20	\$970
By credit union asset size	\$1M to \$2M	5	0%	0	
	\$2M to \$5M	8	20%	2	*
	\$5M to \$10M	17	44%	8	\$1,460
	\$10M to \$20M	6	33%	2	*
	\$20M to \$35M	7	67%	6	\$510
	\$35M to \$50M	3	80%	1	*
By region	New England	4	0%	0	
	Middle Atlantic	6	50%	2	*
	East North Central	16	56%	7	\$370
	West North Central	1	100%	1	*
	South Atlantic	6	30%	2	*
	East South Central	4	17%	1	*
	West South Central	4	67%	3	*
	Mountain	1	0%	0	
	Pacific	5	61%	3	*
By number of full-time employees	1	4	75%	3	*
	2 - 4	20	48%	10	\$1,570
	5 - 9	7	89%	5	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	10	11%	1	*
	3 - 4	8	70%	5	*
	5 - 6	3	40%	1	*
	7 - 8	6	59%	4	*
	9 - 10	3	100%	3	*
	11 - 12	6	24%	2	*
	13 - 20	5	83%	2	*
By amount of loans outstanding	\$500,000 to \$2M	8	16%	2	*
	\$2M to \$5M	16	45%	8	\$1,810
	\$5M to \$20M	13	52%	7	\$390
	\$20M to \$50M	3	100%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	22	34%	7	\$370
	1,000 - 1,999	17	33%	6	\$2,080
	2,000 - 4,999	8	75%	6	\$470
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	40	43%	18	\$1,010
	2	3	62%	0	
	3	1	0%	0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 98 - 3**  
**Salary Ranges**  
**Part-Time "Universal Employee"**

		N	average minimum	average midpoint	average maximum
Overall		14	\$13.25	\$16.71	\$20.17
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	7	\$13.56	\$18.01	\$22.47
	\$10M to \$20M	3	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 99 - 1  
Hourly Wage  
Part-Time Teller**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		80	\$14.40	\$12.06	\$13.07	\$15.30	\$20.00
By credit union asset size	\$1M to \$2M	8	\$14.92	\$12.00	\$12.50	\$17.93	*
	\$2M to \$5M	8	*	*	*	*	*
	\$5M to \$10M	8	\$12.42	\$11.25	\$12.17	\$13.38	*
	\$10M to \$20M	18	\$14.51	\$11.84	\$14.23	\$15.13	\$18.00
	\$20M to \$35M	25	\$14.56	\$12.50	\$14.53	\$16.00	\$17.65
	\$35M to \$50M	11	\$13.73	\$12.65	\$12.88	\$14.00	\$22.00
By region	New England	4	*	*	*	*	*
	Middle Atlantic	10	\$15.05	\$12.60	\$15.00	\$15.03	*
	East North Central	23	\$14.19	\$11.87	\$13.00	\$14.94	\$23.09
	West North Central	10	\$13.68	\$12.75	\$14.50	\$14.95	*
	South Atlantic	7	\$13.56	\$11.25	\$14.08	\$15.79	*
	East South Central	5	*	*	*	*	*
	West South Central	13	\$12.61	\$11.61	\$12.50	\$13.50	\$16.00
	Mountain Pacific	5 1	* *	* *	* *	* *	* *
By number of full-time employees	1	7	\$14.73	\$12.65	\$15.00	\$16.14	*
	2 - 4	26	\$15.13	\$12.00	\$14.74	\$15.04	\$23.34
	5 - 9	26	\$13.50	\$11.77	\$13.00	\$14.97	\$17.00
	10 - 49	7	\$13.00	\$12.65	\$12.65	\$13.00	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	10	\$13.31	\$11.90	\$12.95	\$14.73	*
	3 - 4	7	\$16.97	\$11.60	\$20.00	\$20.24	*
	5 - 6	4	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	11	\$13.13	\$11.11	\$12.50	\$14.97	*
	11 - 12	17	\$13.02	\$10.47	\$12.33	\$14.50	\$15.04
	13 - 20	22	\$14.70	\$12.65	\$14.57	\$16.00	\$17.88
By amount of loans outstanding	\$500,000 to \$2M	11	\$14.25	\$11.75	\$12.02	\$20.00	*
	\$2M to \$5M	14	\$15.59	\$12.17	\$15.05	\$16.38	\$23.73
	\$5M to \$20M	42	\$13.75	\$12.03	\$13.00	\$15.00	\$17.00
	\$20M to \$50M	10	\$14.78	\$12.65	\$13.38	\$16.00	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	25	\$14.84	\$11.77	\$14.75	\$17.57	\$20.00
	1,000 - 1,999	13	\$14.51	\$12.00	\$15.00	\$15.00	\$17.66
	2,000 - 4,999	38	\$14.36	\$12.50	\$13.00	\$15.96	\$19.15
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	54	\$15.11	\$12.03	\$14.70	\$17.00	\$21.68
	2	19	\$13.69	\$12.50	\$13.20	\$15.00	\$16.00
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 99 - 2  
Incentives and Bonuses  
Part-Time Teller**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		80	38%	23	\$560
By credit union asset size	\$1M to \$2M	8	17%	1	*
	\$2M to \$5M	8	0%	0	
	\$5M to \$10M	8	38%	1	*
	\$10M to \$20M	18	17%	3	*
	\$20M to \$35M	25	57%	13	\$680
	\$35M to \$50M	11	50%	5	*
By region	New England	4	0%	0	
	Middle Atlantic	10	47%	3	*
	East North Central	23	32%	6	\$800
	West North Central	10	36%	3	*
	South Atlantic	7	46%	3	*
	East South Central	5	63%	3	*
	West South Central	13	25%	1	*
	Mountain	5	74%	2	*
	Pacific	1	100%	1	*
By number of full-time employees	1	7	16%	1	*
	2 - 4	26	46%	8	\$1,000
	5 - 9	26	33%	8	\$350
	10 - 49	7	82%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	10	0%	0	
	3 - 4	7	30%	2	*
	5 - 6	4	0%	0	
	7 - 8	5	65%	3	*
	9 - 10	11	55%	5	*
	11 - 12	17	40%	6	\$440
	13 - 20	22	47%	8	\$320
By amount of loans outstanding	\$500,000 to \$2M	11	9%	1	*
	\$2M to \$5M	14	15%	2	*
	\$5M to \$20M	42	45%	14	\$700
	\$20M to \$50M	10	63%	6	\$300
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	25	13%	2	*
	1,000 - 1,999	13	31%	2	*
	2,000 - 4,999	38	47%	16	\$660
	5,000 - 9,999	3	75%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	54	34%	14	\$660
	2	19	37%	7	\$440
	3	1	0%	0	
	4	1	100%	1	*
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 99 - 3  
Salary Ranges  
Part-Time Teller**

		N	average minimum	average midpoint	average maximum
Overall		18	\$12.95	\$15.70	\$18.45
By credit union asset size	\$1M to \$2M	1	*	*	*
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	3	*	*	*
	\$10M to \$20M	5	*	*	*
	\$20M to \$35M	5	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



**Table 100 - 1  
Hourly Wage  
Part-Time Member Services Representative**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		60	\$14.81	\$13.00	\$15.00	\$16.33	\$18.22
By credit union asset size	\$1M to \$2M	4	*	*	*	*	*
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	10	\$14.94	\$13.95	\$15.00	\$16.60	*
	\$10M to \$20M	15	\$16.33	\$13.00	\$17.00	\$18.50	\$19.50
	\$20M to \$35M	17	\$14.43	\$12.00	\$15.00	\$15.80	\$17.99
	\$35M to \$50M	10	\$14.58	\$14.00	\$15.00	\$15.00	*
By region	New England	0					
	Middle Atlantic	12	\$17.42	\$15.00	\$17.29	\$18.50	\$23.78
	East North Central	20	\$14.92	\$13.14	\$15.00	\$16.86	\$18.76
	West North Central	8	\$13.63	\$12.11	\$13.50	\$14.56	*
	South Atlantic	2	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	6	\$13.08	\$12.00	\$12.00	\$14.89	*
	Mountain	4	*	*	*	*	*
Pacific	5	*	*	*	*	*	
By number of full-time employees	1	6	*	*	*	*	*
	2 - 4	28	\$15.94	\$13.94	\$15.00	\$18.00	\$19.50
	5 - 9	13	\$13.87	\$11.00	\$14.00	\$16.00	\$16.64
	10 - 49	7	\$13.75	\$12.00	\$14.70	\$15.00	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	5	*	*	*	*	*
	3 - 4	4	*	*	*	*	*
	5 - 6	9	\$16.32	\$15.00	\$16.45	\$18.07	*
	7 - 8	3	*	*	*	*	*
	9 - 10	7	\$13.06	\$11.31	\$11.85	\$15.00	*
	11 - 12	17	\$14.61	\$12.00	\$15.00	\$15.80	\$16.80
	13 - 20	14	\$15.14	\$14.00	\$15.00	\$16.75	\$18.50
By amount of loans outstanding	\$500,000 to \$2M	5	*	*	*	*	*
	\$2M to \$5M	11	\$14.78	\$13.50	\$14.70	\$16.60	*
	\$5M to \$20M	37	\$15.03	\$12.00	\$15.00	\$16.98	\$18.71
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	17	\$14.02	\$13.02	\$13.50	\$15.88	\$17.45
	1,000 - 1,999	17	\$16.21	\$14.75	\$15.00	\$18.00	\$22.09
	2,000 - 4,999	26	\$14.43	\$12.00	\$15.00	\$15.83	\$18.16
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	48	\$14.50	\$12.00	\$14.24	\$16.40	\$18.00
	2	11	\$16.55	\$15.00	\$15.80	\$18.76	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 100 - 2  
Incentives and Bonuses  
Part-Time Member Services Representative**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		60	54%	23	\$410
By credit union asset size	\$1M to \$2M	4	0%	0	
	\$2M to \$5M	4	67%	2	*
	\$5M to \$10M	10	33%	3	*
	\$10M to \$20M	15	37%	5	*
	\$20M to \$35M	17	73%	9	\$390
	\$35M to \$50M	10	67%	5	*
By region	New England	0		0	
	Middle Atlantic	12	64%	7	\$330
	East North Central	20	58%	6	\$490
	West North Central	8	54%	3	*
	South Atlantic	2	50%	1	*
	East South Central	4	37%	1	*
	West South Central	6	54%	0	
	Mountain Pacific	4 5	15% 80%	1 3	* *
By number of full-time employees	1	6	63%	3	*
	2 - 4	28	42%	11	\$370
	5 - 9	13	60%	6	\$350
	10 - 49	7	88%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	5	51%	2	*
	3 - 4	4	0%	0	
	5 - 6	9	33%	3	*
	7 - 8	3	0%	0	
	9 - 10	7	48%	3	*
	11 - 12 13 - 20	17 14	69% 70%	8 7	\$400 \$380
By amount of loans outstanding	\$500,000 to \$2M	5	0%	0	
	\$2M to \$5M	11	73%	7	\$570
	\$5M to \$20M	37	54%	14	\$320
	\$20M to \$50M	3	89%	2	*
	\$50M to \$100M	0		0	
	\$100M to \$200M \$200M or more	0 0		0 0	
By number of members	1 - 999	17	37%	5	*
	1,000 - 1,999	17	36%	6	\$330
	2,000 - 4,999	26	71%	13	\$350
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999 60,000 or more	0 0		0 0	
Number of branch offices	1	48	52%	18	\$400
	2	11	40%	5	*
	3	2	88%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 100 - 3  
Salary Ranges  
Part-Time Member Services Representative**

		N	average minimum	average midpoint	average maximum
Overall		14	\$12.58	\$14.84	\$17.10
By credit union asset size	\$1M to \$2M	1	*	*	*
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	3	*	*	*
	\$10M to \$20M	5	*	*	*
	\$20M to \$35M	2	*	*	*
	\$35M to \$50M	1	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 101 - 1  
Hourly Wage  
Part-Time Loan Officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	\$21.50	\$17.00	\$23.17	\$26.00	\$27.05
By credit union asset size	\$1M to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$35M	5	*	*	*	*	*
	\$35M to \$50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	\$22.46	\$17.13	\$24.82	\$26.00	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	3	*	*	*	*	*
	5 - 9	6	\$25.50	\$23.26	\$26.26	\$27.42	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	6	\$21.36	\$14.00	\$23.00	\$26.55	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	9	\$22.14	\$17.00	\$24.17	\$26.00	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	9	\$23.33	\$22.00	\$26.00	\$26.26	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	12	\$21.51	\$17.00	\$22.83	\$26.00	\$27.38
	2	2	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 101 - 2  
Incentives and Bonuses  
Part-Time Loan Officer**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	46%	6	\$760
By credit union asset size	\$1M to \$2M	1	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	25%	1	*
	\$20M to \$35M	5	57%	2	*
	\$35M to \$50M	3	67%	2	*
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	6	25%	2	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	2	100%	1	*
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	2	50%	1	*
	2 - 4	3	17%	1	*
	5 - 9	3	100%	3	*
	10 - 49	2	67%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	1	0%	0	
	5 - 6	0		0	
	7 - 8	2	33%	1	*
	9 - 10	1	0%	0	
	11 - 12	3	100%	2	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	50%	1	*
	\$5M to \$20M	8	45%	3	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	2	46%	1	*
	1,000 - 1,999	3	25%	1	*
	2,000 - 4,999	7	56%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	11	53%	6	\$760
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 101 - 3  
Salary Ranges  
Part-Time Loan Officer**

		N	average minimum	average midpoint	average maximum
Overall		5	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	2	*	*	*

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 102 - 1  
Hourly Wage  
Part-Time Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	\$17.24	\$12.69	\$16.00	\$19.87	\$29.38
By credit union asset size	\$1M to \$2M	3	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	4	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	3	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	1	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$19.35	\$12.94	\$17.21	\$26.18	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	9	\$18.70	\$12.37	\$17.07	\$22.33	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	13	\$17.61	\$13.05	\$16.00	\$20.00	\$30.41
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 102 - 2  
Incentives and Bonuses  
Part-Time Loan Processor / Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	53%	7	\$2,460
By credit union asset size	\$1M to \$2M	3	0%	0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	3	100%	3	*
	\$10M to \$20M	2	50%	1	*
	\$20M to \$35M	3	67%	1	*
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	3	65%	2	*
	East North Central	5	53%	3	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	4	23%	0	
	Pacific	0		0	
By number of full-time employees	1	3	100%	3	*
	2 - 4	3	100%	3	*
	5 - 9	2	0%	0	
	10 - 49	3	67%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	1	0%	0	
	3 - 4	1	100%	1	*
	5 - 6	3	100%	3	*
	7 - 8	0		0	
	9 - 10	2	0%	0	
	11 - 12	5	75%	2	*
By amount of loans outstanding	\$500,000 to \$2M	3	44%	2	*
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	7	68%	4	*
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	9	60%	6	*
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	5	50%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	13	57%	7	\$2,460
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.



**Table 102 - 3  
Salary Ranges  
Part-Time Loan Processor / Clerk**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 103 - 1  
Hourly Wage  
Part-Time Accountant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$20.98	\$16.63	\$19.05	\$25.49	*
By credit union asset size	\$1M to \$2M	1	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	5	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	\$19.65	\$16.00	\$18.22	\$21.07	*
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 103 - 2  
Incentives and Bonuses  
Part-Time Accountant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	69%	6	*
By credit union asset size	\$1M to \$2M	1	0%	0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	0		0	
	\$10M to \$20M	1	0%	0	
	\$20M to \$35M	3	100%	3	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	4	63%	2	*
	West North Central	3	65%	2	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	2	100%	2	*
	2 - 4	2	50%	1	*
	5 - 9	2	100%	2	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
13 - 20	3	67%	2	*	
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	3	100%	3	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
\$200M or more	0		0		
By number of members	1 - 999	5	46%	2	*
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	7	64%	4	*
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 103 - 3  
Salary Ranges  
Part-Time Accountant**

		N	average minimum	average midpoint	average maximum
Overall		1	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	1	*	*	*
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.

**Table 104 - 1  
Hourly Wage  
Part-Time Call Center Representative**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	1	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 104 - 2  
Incentives and Bonuses  
Part-Time Call Center Representative**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	0%	0	
By credit union asset size	\$1M to \$2M	1	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	1	0%	0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	1	0%	0	
	2	0		0	
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

NOTE: Incentives/bonuses are limited to credit unions actually reporting incentive/bonus payments were made.

**Table 104 - 3**  
**Salary Ranges**  
**Part-Time Call Center Representative**

		N	average minimum	average midpoint	average maximum
Overall		0			
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	0			
	\$35M to \$50M	0			

\* Insufficient data

NOTE: Limited to credit unions with established minimums and maximums for the position.



CUNA

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