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Staff Salary Report

Less than $50 million in assets

2023-2024

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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, 2023.

In February, CUNA sent questionaires to the Human Resource (HR) professionals and/or CEOs/managers in 4,461 credit unions with $1 million or more in assets. This number includes 2,157 with $1 million to $50 million in assets. An online version of the questionaire 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 ±5.00% 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)

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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.

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2023-2024 CUNA Environmental Scan is available in these formats:

PDF: comprehensive report; combines industry insights with expert analysis

PowerPoint: complements the full PDF report; provides clear representation of data and report

Streaming Video: complements the full report and adds analysis, insights, context and background

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Organized into 10 trend-based chapters, CUNA E-Scan outlines actionable insights from industry experts and practitioners, so you can keep your credit union ready to meet member needs.

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List of participating CUs

Alabama
Chattahoochee FCU
Covington School FCU
Fedmont FCU
Health CU
Marvel City FCU
Montgomery VA FCU
North Alabama Papermakers FCU
Red Oak Credit Union
Solutions First CU
The Infirmary FCU
WCU Credit Union

Alaska
Alaska District Engineers FCU

Arizona
Winslow School EFCU

Arkansas
Baptist Health FCU
Fort Roots FCU
Garland County Educators FCU
LRFD FCU
River Town FCU
UP Arkansas FCU

California
Atchison Village CU
Befit Financial FCU
Comunidad Latina FCU
Employees Choice FCU
Fontana FCU
Fresno Grangers FCU
Golden Valley FCU
SLO Credit Union
Utility District CU

Colorado
Fellowship CU
Options Credit Union
Rio Blanco Schools FCU
School District 3 FCU
St Mary CU
Yuma County FCU

Conneticut
Lawrence Memorial Hospital EFCU
New Haven Firefighters CU Inc

Delaware
All4u FCU
Priority Plus FCU

Florida
Compass Financial FCU
Coral Community FCU
ECCO CU
ECU Credit Union
Jefferson Co Teachers CU
Madison Education Assn CU
Miami FCU
My Healthcare FCU

Georgia
1st Choice CU
Coweta Cities and County EFCU
Macon-Bibb Employees Credit Union
Rome Kraft ECU
Savannah Postal CU

Hawaii
Hamakua FCU
Kauai Teachers FCU
Maui Teachers FCU

Idaho
St Joe Valley CU

Illinios
Central Illinois CU
Chicago Firemans Assn CU
Community Plus FCU
Elite Community CU
Gale Credit Union
Generations CU
Joliet Firefighters CU
Kaskaskia Valley Community CU
Maternity BVM CU
Northern Illinois FCU
Oak Lawn Municipal ECU
Paris Hiway CU
Peoria Hiway CU
Peoria Postal ECU
Quincy Postal ECU
Salem School System CU
Western Illinois School ECU

Indiana
Central Soya FCU
Clifty Creek EFCU
Community Spirit CU
Concora Wabash FCU
East Chicago Firemen's CU
Evansville Firefighters FCU
Fortress FCU
Gary Fire Fighters Assn FCU

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Hoosier United Credit Union
Jackson Co Co-Op CU
Whitewater Regional FCU

Iowa

Dubuque Postal ECU
Family Community CU
Meridian CU
North Western ECU
Polk County CU
Quaker Oats CU
River Community CU
The Municipal CU
United Credit Union

Kansas

C & R CU
Central Kansas Education CU
Eagle FCU
Enterprise CU
Morton CU
Reliance CU
Topeka Police CU
Tri-County CU
Wheat State Credit Union

Kentucky

Corning Glass Works FCU
KIT FCU
Morehead Community FCU
Shawnee TVA EFCU

Lousiana

Acadian FCU
Calcasieu Parish EFCU
CF LA CU
District 58 FCU
First Street FCU
Geismar Complex FCU
Internal Revenue FCU
South Louisiana Highway FCU
Southern Teachers and Parents FCU
Valex FCU

Maine

Milestones FCU

Maryland

Baltimore Washington FCU
Peninsula General Hosp Med Ctr EFCU
SelfReliance Baltimore FCU
WSSC FCU

Massachusetts

Cambridge Municipal EFCU
HTM CU
Leominster Employees FCU
Lincoln Sudbury Town EFCU
Lowell Firefighters CU
Malden FCU
Manchester FCU
Marblehead Municipal FCU
Massachusetts Family CU

Michigan

Blue Water FCU
Detour Drummond Comm CU
Eastpointe Community CU
Kenowa Community FCU
Muskegon St Joseph FCU
Northern Lights Community FCU
Settlers FCU

Minnesota

Latvian CU
Northern States Power St Paul CU
Toro EFCU
Wakota FCU

Mississippi

Brightview FCU
CM Members FCU
Mississippi DHS FCU
Pine Belt FCU

Missouri

Columbia CU
Independence Teachers CU
JC Federal ECU
Joplin Metro CU
Leadco Community CU
St Louis Policemens CU

Montana

Butte Community FCU
Family First FCU
Tricounty FCU
Wolf Point FCU

Nebraska

Box Butte Public EFCU
Midwest Liberty FCU
North Platte Union Pacific ECU
Northeast Nebraska FCU
Omaha Public Power District EFCU
Sugar Valley FCU
Woodmen FCU

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Nevada

Reno City EFCU

New Jersey

Community Financial Services FCU
First Point FCU
Linden NJ Police and Firemen FCU
Manville Area FCU
N.J.T. Employees FCU
Path FCU
West Hudson Teachers FCU

New Mexico

High Desert Community CU
U-1st Community FCU

New York

Allegany First FCU
Alliance Niagara FCU
Amherst FCU
Boulevard FCU
Chen-Del-O FCU
Coxsackie Correctional EFCU
Division 726 FCU
Empirt 207 FCU
Encompass Niagara FCU
Erie County Employees Credit Union
FASNY FCU
Finger Lakes Health Care FCU
Gates Chili FCU
Genesee Co-Op FCU
Gowanda Area FCU
Griffith Institute EFCU
LeRoy FCU
Linton FCU
Local 804 FCU
Lockport Schools FCU
Long Island Alliance FCU
Mamta FCU
Mt Vernon NY Postal EFCU
Niagara Wheatfield FCU
Plattsburgh City School Distrct FCU
Rediform Niagara Falls NY FCU
Rome FCU
Spencerport FCU
SUNY Fredonia FCU
Sweet Home FCU
Town of Cheektowaga FCU
Upstate Telco FCU
Westside Community FCU

North Carolina

Blue Flame CU
CS Credit Union
Greater Kinston CU
Lithium FCU
TCP Credit Union
Texas Gulf Carolina ECU

North Dakota

FFE FCU
Minot Area Schools FCU
Northern States Power Co EFCU
Northern Valley FCU
University FCU

Ohio

AllWealth FCU
Carey Poverello FCU
Eight FCU
Emerald CU
Erie Community FCU
Greater Wayne Community FCU
Kyger Creek CU Inc
Local Union 392 FCU
Members Choice Credit Union
Presidents FCU
S & J School EFCU
St James Parish CU

Oklahoma

Arbuckle FCU
Bison FCU
Department of Public Safety FCU
OK Members First FCU

Oregon

Northwest Adventist FCU

Pennsylvania

A & S FCU
Ambridge Area FCU
AT & T Employees Pittsburgh PA FCU
AVH FCU
Bucks County Employees CU
BVA FCU
Clairton Works FCU
Colfax Power Plant Employees FCU
Corry Jamestown CU
Erie City Emp FCU
Fayette Federal Employees FCU
First Area FCU
Glass Cap FCU
IBEW - Local NO. 5 FCU
Montoursville Area FCU
Mt Lebanon FCU
Multi-Schools FCU
North East Welch FCU

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PACE Resources FCU
Penn-Trafford School Employees FCU
Sarco Federal Credit Union
Trouvaille FCU
W-Bee FCU
Westmoreland Water FCU
Your Choice FCU

South Carolina

Columbia Post Office CU
SCI FCU
Self Memorial Hospital FCU

South Dakota

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

Tennessee

Appliance CU
Chattanooga First FCU
Collegedale CU
Copper Basin FCU
ETMA FCU
First Choice Community CU
Greeneville City ECU
Maryville Municipal CU
MPD Community CU
Parthenon FCU
Sevier Co Schools FCU
Southern CU
St Thomas CU
Veritas Federal Credit Union

Texas

Andrews School FCU
Bivins FCU
Brazos Community CU
Brownsville City EFCU
Central Texas Teachers CU
Common Cents CU
Corner Stone CU
Employees United FCU
Highway District 2 CU
Highway District 9 CU
Highway ECU
Liberty Co Teachers FCU
Local 20 IBEW FCU
Local 24 EFCU
McMurrey FCU
Methodist Hosp EFCU
Mid-Tex FCU
Mountain Star FCU
NCE CU
Port Terminal FCU
Scurry County School FCU
SP Trainmen FCU
St Lukes Community FCU
Texas Assn of Professionals FCU
Texoma FCU
Travis County CU
Union Pacific ECU
Waconized FCU
Yantis FCU
Yoakum County FCU

Utah

CUP FCU
Gibbons & Reed EFCU
Varex FCU

Virginia

Augusta County FCU
Glamorgan EFCU
Kraftsman FCU
Virginia State Univ FCU

Washington

Express CU
Longshoremens Local 4 FCU
Utility Employees Federal Credit Union

West Virginia

CAPE Federal Credit Union
CCMH FCU
CHA TEL FCU
Natrium Employees FCU
OCPS FCU
Romney FCU
Twin Oaks FCU

Wisconsin

Avestar Credit Union
Bay Shore Credit Union
Brantwood Credit Union
Compassionate Care CU
County City Credit Union
First Choice Credit Union
Health Care Credit Union
Iron County Community Credit Union
Lakewood Credit Union
Meadowland CU

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Members First Credit Union
Oshkosh Community Credit Union
Public Service Credit Union
Teachers Credit Union
WEA CU
Wisconsin Medical Credit Union

Wyoming

CITCO 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—65% to 77%—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 2023 (Tables ES-4 to ES-6).

Looking down the road, roughly 67% of credit unions anticipate providing salary increases in 2024 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 83% to 90%, depending on the employee category.

Overall, the average anticipated 2024 salary bumps hover around 2.6% for all categories. These averages include credit unions that don't plan to raise salaries for employees in 2024. Average anticipated 2024 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 2022 (Table ES-12).

The prevalence of variable pay rises with asset size. While less than 27% of credit unions with assets of $1 million to $5 million provided some form of variable pay, the figure rises to 77% 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 2024 anticipated full-time management base pay increase*

Asset size ($ millions)	
$1-2	1.0%
2-5	0.9
5-10	2.1
10-20	1.8
20-35	3.4
$35-50	3.3%
Overall	2.5%

Average 2024 anticipated full-time nonmanagement base pay increase*

Asset size ($ millions)	
$1-2	0.0%
2-5	1.3
5-10	2.4
10-20	2.2
20-35	3.4
$35-50	3.4%
Overall	2.6%

in assets and at least one full-time employee

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Salary structure

Nineteen percent of credit unions adjusted their salary structures within the first few months of 2023, prior to the data-collection closing period for the study (Table ES-13). An additional 40% made alterations sometime during 2022.

Formal salary ranges

Overall, 15% 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 15% among credit unions with $20 million to $35 million in assets, and 29% among those with assets of $35 million to $50 million (Table ES-14). Meanwhile, about 0% to 15% 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 2024 stand between 2.4% and 2.5% depending on the employee category (Tables ES-21 to ES-23).

Employment

Nearly 90% of credit unions with assets of $1 million to $50 million have at least one full-time employee (Table ES-25).

Hiring plans

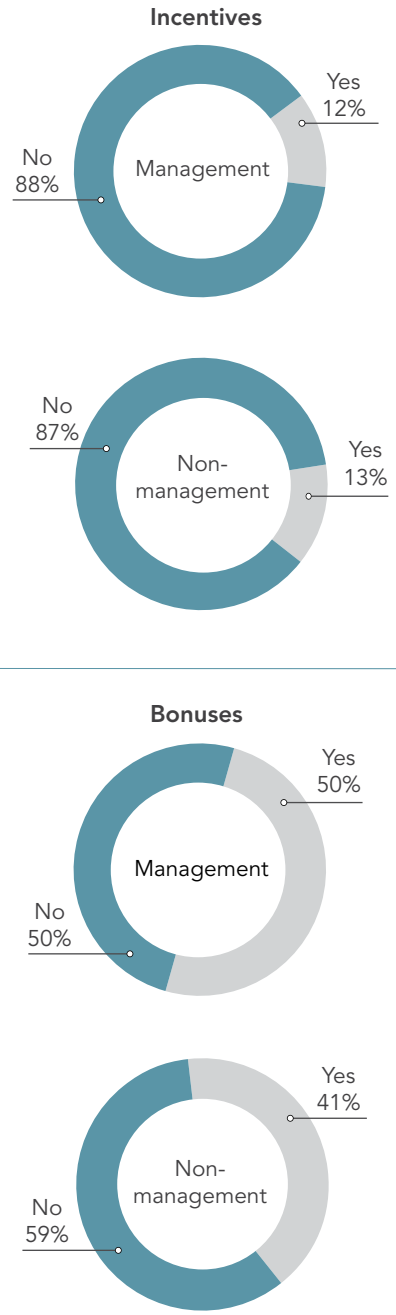
Credit unions with assets of $1 million to $50 million continue to have fairly modest hiring intentions.

Just 17% plan to add full-time employees to their payrolls during 2023 (Table ES-28). However, 31% 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 1.5 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 14% plan to increase their number of part-timers by year's end 2023, with the figure standing

Provided incentives and/or bonuses to full-time employees by year-end 2022*



*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' 2023 hiring plans in Tables ES-27 to ES-29.

Succession planning

Expect about 14% of CEOs at credit unions with assets of $1 million to $50 million to retire in the next two years (Table ES-35).

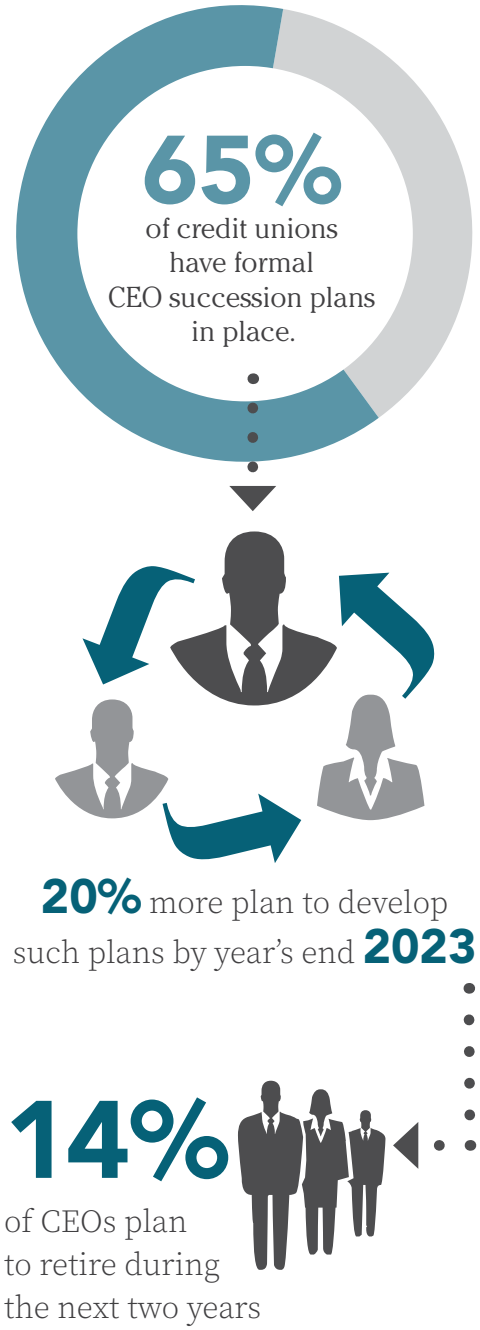
Sixty-five percent of credit unions have formal CEO succession plans currently in place, while an additional 20% expect to establish a plan by year's end 2023 (Table ES-34).

Over half (55%) of credit unions prefer to look from within when replacing their CEOs. Another 33% 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



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

Cultural Alignment Can Counter Employee Discontent

If there was a dictionary of employee discontent, these terms might be in it:

- "Quiet quitting" is the practice of retaining your position while contributing minimal time and energy to doing your job.
- "Ghosting" happens when an applicant accepts a position, then disappears without notice to take another job.
- "Sunday Scaries" captures the dread of facing a new work week. A 2023 LinkedIn survey showed roughly three of every four employees experience anxiety about the week ahead.

More challenges ahead

These drama-laden definitions of discontent emerged as the Great Resignation roiled the labor market with record-high turnover in 2021 and 2022.

The tight labor market that prevailed during the pandemic empowered workers to seek higher pay and better working conditions. Many credit unions and other organizations responded by increasing pay and adjusting workplace practices, which included offering remote work options either temporarily or permanently.

While experts predict a more stable labor market will emerge by the end of 2023, talented employees remain aware that changing employers – or threatening to do so – can pay off. One surprising result of the Great Resignation was an increase in job satisfaction ratings, with a record-high 62.3% of employees reporting feeling satisfied with their jobs in a November 2022 Conference Board survey, compared to 60.2% one year earlier. Rising satisfaction likely resulted from the combination of employees finding new positions and employers altering their practices to attract and retain talent.

Check Your Cultural Alignment

Employees' awareness of what makes them feel satisfied in the workplace is likely to remain high. That adds urgency to efforts to align your workplace culture to your credit union's values and goals, which starts with these three steps:

1. Define your culture. Make sure leaders and employees have a common understanding of your credit union's values and goals and bring them to life in your workplace. If you claim to be "people-centric" but fail to live up to that in serving members or interacting with employees, your workforce will quickly catch on.
2. Align jobs with values. Communicate clearly and often with employees about how their job aligns with your credit union's values as well as their personal core values. A Qualtrics survey released in November 2022 showed employees who say their organizations live their values are 31% more likely to have expectations exceeded at work; 27% more likely to have higher engagement scores; and 23% more likely to work with their current organization for more than three years. Aligning work and values is especially important among Generation Z workers born from 1997 to 2013,

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since a 2023 McKinsey survey shows they rank meaningful work as highly as flexibility when deciding whether to take a new job.

3. Recruit and retain employees to reinforce culture. Ask interview questions that reveal a candidate's values, workplace approaches, and career aspirations. Offer information that anticipates applicants' concerns. While a competitive salary is important, applicants and employees alike want to know whether your credit union is interested in their ability to thrive, which encompasses everything from employee development programs to mental health benefits.

More challenges ahead

Aim to align your culture to the realities of employees' everyday lives, following the example of these credit unions..

- A 0% 'Impact Loan' at CHROME Federal Credit Union, Washington, Pa., helps employees cope with unexpected expenses with loans of up to $3,000 that are repaid over 12 months. After the employee completes budget counseling, 10% of the loan repayment amount is deposited in the employee's rainy-day savings account. CHROME relies on non-profit partners to process loans and provide counseling, which protects employee privacy. The program helps differentiate CHROME Federal as a caring employer.
- Coping with the high cost of living in San Louis Obispo, Calif., led SESLOC Federal Credit Union to focus on educating employees about personal finance. Employees were asked to pick three actions from a menu of options for improving their finances. In the program's first year, 12% of employees began contributing to the 401(k) plan; several employees increased 401(k) contributions; and 18 started an emergency savings account. A Financial Bingo game was added to reward employees for smart financial practices ranging from savings deposits to paying down debt.
- Allowing employees to be themselves boosts engagement, according to credit union leaders on the CUNA Operations & Member Experience Council. BECU, Tukwila, Wash., gives employees a place to be heard by creating employee resource groups based on race, sexual orientation, disabilities, or other characteristics. BECU also has a mindfulness group where employees talk about how they are faring mentally. Conversations that make employees feel heard and valued build trust, which leads to creates greater efficiency and accountability.

Expect More Shifts Ahead

More shifts in employee needs and viewpoints almost certainly lie ahead. Gen Z already surpasses Baby Boomers as a workforce component and is likely to have an "outsize influence" on how work gets done, according to "The Rise of Generation Z" survey report released in May 2023 by Paychex.

The report predicted Gen Z will pressure employers to focus on their organization's purpose along with adapting to shifting workplace trends. That combination means that like Gen Z, cultural alignment could soon have an outsized impact on the satisfaction of your workforce.

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?

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Base salaries

The following tables show the 2023 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 - 2023

EXECUTIVE MANAGEMENT	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
President/CEO/Manager	81,700	78,440
Executive VP or assistant manager	60,990	59,560
Chief operations officer	64,450	60,440
Chief lending officer	60,810	56,730
Chief marketing Officer	69,670	73,510
Chief financial officer	73,430	68,910
SUPPORT/MEMBER SERVICES	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Member services VP	47,070	43,850
Teller manager/supervisor	44,250	42,640
NONMANAGEMENT		
Universal employee	37,350	37,250
Member service representative II/Sr.	38,070	37,010
Member service representative I	34,030	33,330
Head teller	38,230	37,780
Teller II/Sr.	31,550	32,000
Teller I	32,680	32,030
EFT/ACH clerk	38,760	37,300
Executive Secretary/Administrative Assistant	44,810	45,630
Small credit union generalist	41,580	40,530

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LENDING/COLLECTIONS	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
SVP/VP Lending	58,000	59,040
Consumer loan VP/manager	53,080	53,050
Collections VP/manager	46,140	47,160
NONMANAGEMENT		
Loan officer II/Sr.	46,010	45,630
Loan officer I	42,120	40,000
Loan processor	36,180	36,590
Loan clerk	39,270	37,140
Consumer loan officer II/Sr.	46,410	46,860
Collector/adjuster	42,690	41,980
Collection Clerk	35,910	36,400
PLASTIC CARDS	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Plastic card manager/supervisor	40,010	38,000
MARKETING	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
NONMANAGEMENT		
Marketing specialist	46,060	45,790
LEGAL & AUDIT	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
NONMANAGEMENT		
Compliance Officer	52,640	44,500
ACCOUNTING & FINANCE	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Accounting manager/supervisor	51,890	46,400
NONMANAGEMENT		
Accountant	46,980	45,950
Accounting clerk	42,780	39,800

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BRANCH OPERATIONS & CALL CENTER	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Branch manager I	53,650	51,230
Branch manager II	52,930	52,800
Branch operations VP	54,310	55,450
PART-TIME POSITIONS	2023 BASE SALARIES	2023 BASE SALARIES
	AVERAGE	MEDIAN
Part-time President/CEO/Manager	27.23	24.95
Part-time Executive VP/Assistant manager	23.26	21.00
Part-time “Universal employee”	19.64	18.00
Part-time Teller	14.83	14.61
Part-time Member services rep	17.15	16.50
Part-time Loan officer	21.01	19.00
Part-time Loan processor/clerk	15.94	16.00
Part-time Accountant	26.24	26.48

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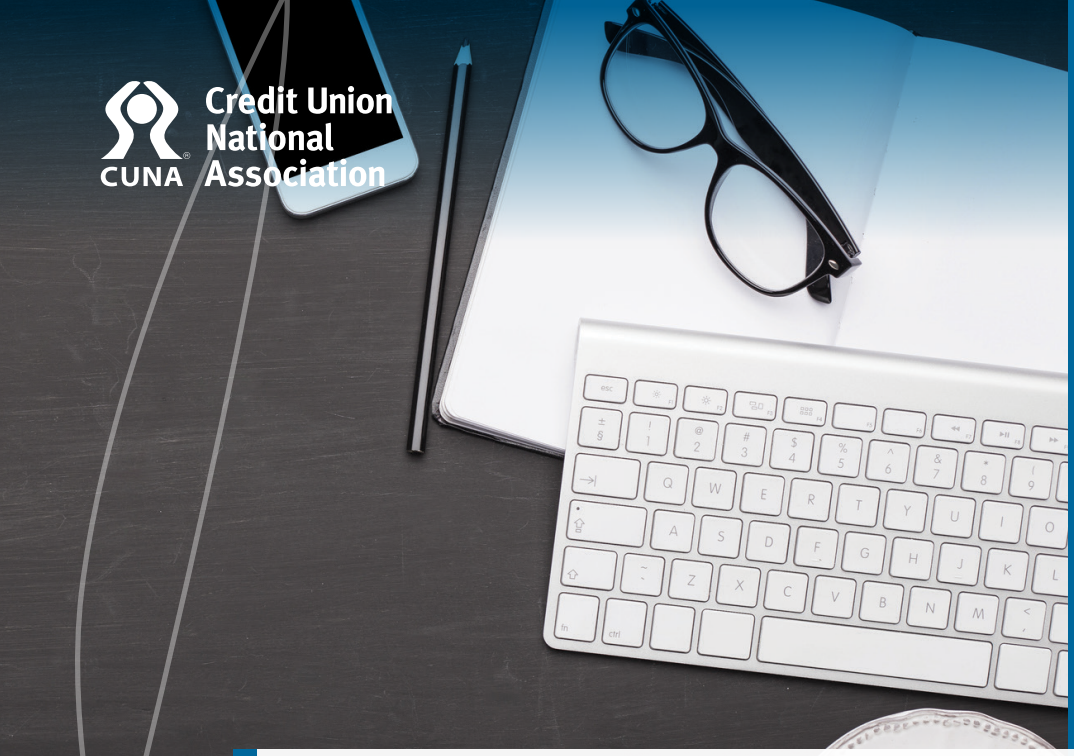

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Geographic salary multiplier

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*.976=34160, so the adjusted salary would be $34,160 for that position in that geographic area.

State	
Alabama	0.9075
Alaska	1.187
Arizona	1.0615
Arkansas	0.9385
California	1.248
Colorado	1.136
Connecticut	1.197
Delaware	1.0535
District of Columbia	1.3005
Florida	0.982
Georgia	0.9405
Hawaii	1.1425
Idaho	0.915
Illinois	1.1035
Indiana	0.9415
Iowa	0.936
Kansas	0.91
Kentucky	0.9165

State	
Louisiana	0.8985
Maine	1.0655
Maryland	1.159
Massachusetts	1.2225
Michigan	1.038
Minnesota	1.09
Mississippi	0.8655
Missouri	1.004
Montana	0.9565
Nebraska	0.9395
Nevada	1.052
New Hampshire	1.0215
New Jersey	1.1975
New Mexico	0.982
New York	1.2095
North Carolina	0.9305
North Dakota	0.994
Ohio	0.9775

State	
Oklahoma	0.884
Oregon	1.1265
Pennsylvania	0.9945
Puerto Rico	0.7745
Rhode Island	1.1465
South Carolina	0.9155
South Dakota	0.928
Tennessee	0.9075
Texas	0.948
Utah	0.939
Vermont	1.081
Virginia	1.0485
Washington	1.2345
West Virginia	0.899
Wisconsin	0.979
Wyoming	0.9725

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State	City	Multiplier
Alabama	Andalusia	0.8695
	Anniston	0.902
	Auburn	0.8965
	Bay Minette	0.8905
	Bessemer	0.939
	Birmingham	0.9445
	Brewton	0.8745
	Decatur	0.922
	Demopolis	0.875
	Dothan	0.8805
	Enterprise	0.8775
	Florence	0.8835
	Fort Payne	0.879
	Gadsden	0.8735
	Hoover	0.9385
	Huntsville	0.96
	Irondale	0.941
	Mobile	0.907
	Monroeville	0.8745
	Montgomery	0.906
	Muscle Shoals	0.872
	Opelika	0.8885
	Oxford	0.8935
	Phenix City	0.8835
	Rainbow City	0.877
	Sheffield	0.873
	Sylacauga	0.8755
	Talladega	0.8755
	Tuscaloosa	0.9275
	Tuskegee	0.8705
	Valley	0.892

State	City	Multiplier
Alaska	Anchorage	1.181
	Fairbanks	1.1785
	Juneau	1.174
	Ketchikan	1.169
	Palmer	1.1925
	Sitka	1.1705
Arizona	Casa Grande	1.0765
	Chandler	1.0855
	Douglas	1.0585
	Flagstaff	1.181
	Glendale	1.086
	Kingman	1.045
	Mesa	1.0835
	Phoenix	1.081
	Prescott	1.048
	Sierra Vista	1.06
	Snowflake	1.048
	Tempe	1.086
	Tucson	1.055
	Willcox	1.063
	Winslow	1.048
	Yuma	1.0435
Arkansas	Arkadelphia	0.9075
	Benton	0.948
	Blytheville	0.9085
	Camden	0.91
	El Dorado	0.9085
	Fayetteville	0.9885
	Fort Smith	0.924
	Hot Springs	0.923
	Little Rock	0.957

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State	City	Multiplier
Arkansas	Mena	0.9145
	Morrilton	0.915
	North Little Rock	0.956
	Pine Bluff	0.9375
	Russellville	0.9105
	Searcy	0.904
	Texarkana	0.9605
	Warren	0.9185
California	Aliso Viejo	1.2355
	Altadena	1.2605
	Anaheim	1.236
	Arcadia	1.24
	Arcata	1.1745
	Bakersfield	1.2155
	Beverly Hills	1.2425
	Bishop	1.2015
	Brea	1.2345
	Burbank	1.241
	Burlingame	1.3825
	Capitola	1.238
	Cerritos	1.2395
	Chatsworth	1.2625
	Chula Vista	1.2255
	Compton	1.241
	Concord	1.323
	Crescent City	1.174
	Diamond Bar	1.2405
	Downey	1.241
	Dublin	1.3165
	El Cajon	1.226
	El Centro	1.1935
	El Monte	1.2425
	El Segundo	1.2395

State	City	Multiplier
	Escondido	1.2265
	Eureka	1.175
	Folsom	1.2275
	Fontana	1.218
	Foothill Ranch	1.2355
	Fountain Valley	1.235
	Fresno	1.201
	Gardena	1.24
	Glendale	1.241
	Glendora	1.2395
	Hanford	1.1955
	Hawthorne	1.241
	Hayward	1.333
	Huntington Beach	1.2355
	La Cañada Flintridge	1.2395
	Livermore	1.308
	Long Beach	1.2435
	Los Alamitos	1.2345
	Los Angeles	1.28
	Manhattan Beach	1.243
	Manteca	1.2235
	Martinez	1.318
	Menlo Park	1.423
	Merced	1.2035
	Modesto	1.2085
	Mojave	1.217
	Monrovia	1.2395
	Montclair	1.214
	Montebello	1.24
	Monterey	1.2575
	Monterey Park	1.24
	National City	1.2225
	Norco	1.214

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State	City	Multiplier
California	Oakland	1.367
	Oceanside	1.2235
	Ontario	1.2145
	Orange	1.235
	Oxnard	1.226
	Palo Alto	1.429
	Pasadena	1.279
	Pleasanton	1.324
	Pomona	1.2405
	Rancho Cucamonga	1.214
	Redding	1.195
	Redlands	1.217
	Redondo Beach	1.242
	Redwood City	1.4285
	Richmond	1.3845
	Ridgecrest	1.2155
	Riverside	1.2145
	Sacramento	1.228
	Salinas	1.2595
	San Bernardino	1.2145
	San Bruno	1.38
	San Diego	1.26
	San Dimas	1.239
	San Francisco	1.451
	San Jose	1.426
	San Leandro	1.3605
	San Luis Obispo	1.211
	San Mateo	1.43
	San Pedro	1.263
	San Rafael	1.3635
	Santa Ana	1.2355
	Santa Barbara	1.2355
	Santa Clara	1.417

State	City	Multiplier
California	Santa Cruz	1.2395
	Santa Maria	1.235
	Santa Monica	1.2645
	Santa Paula	1.226
	Santa Rosa	1.318
	Seal Beach	1.2345
	Seaside	1.2505
	Signal Hill	1.2415
	South Pasadena	1.242
	Stockton	1.2185
	Sunnyvale	1.438
	Susanville	1.196
	Sylmar	1.2625
	Torrance	1.242
	Tulare	1.1875
	Turlock	1.214
	Tustin	1.235
	Upland	1.219
	Vacaville	1.256
	Van Nuys	1.2645
	Ventura	1.227
	Visalia	1.187
	Walnut Creek	1.324
	Watsonville	1.2375
	West Covina	1.241
	Westminster	1.235
	Woodland	1.2285
	Yreka	1.1955
	Yuba City	1.2

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State	City	Multiplier
Colorado	Alamosa	1.036
	Arvada	1.17
	Aurora	1.1695
	Boulder	1.185
	Broomfield	1.1705
	Centennial	1.17
	Colorado Springs	1.1
	Commerce City	1.1675
	Denver	1.301
	Fort Morgan	1.0375
	Golden	1.168
	Grand Junction	1.077
	Greeley	1.1005
	Greenwood Village	1.169
	Lakewood	1.1755
	Lamar	1.0345
	Littleton	1.1725
	Lone Tree	1.1555
	Montrose	1.0865
	Pueblo	1.07
	Salida	1.0625
	Steamboat Springs	1.16
	Sterling	1.0415
	Westminster	1.17
Connecticut	Berlin	1.191
	Bethel	1.1925
	Bloomfield	1.1895
	Bridgeport	1.256
	Bristol	1.1925
	Danbury	1.189
	East Hartford	1.199
	Enfield	1.1745

State	City	Multiplier
Connecticut	Greenwich	1.2595
	Groton	1.1745
	Hamden	1.2045
	Hartford	1.199
	Manchester	1.2005
	Meriden	1.2045
	Middletown	1.1965
	Milford	1.231
	New Britain	1.1955
	New Haven	1.1955
	New London	1.1695
	New Milford	1.181
	North Haven	1.193
	Norwalk	1.2595
	Norwich	1.183
	Plainville	1.191
	Rocky Hill	1.1925
	Shelton	1.2175
	Southington	1.192
	Stamford	1.2675
	Stratford	1.2495
	Torrington	1.1715
	Trumbull	1.2435
	Wallingford	1.197
	Waterbury	1.156
	Waterford	1.1695
	Wethersfield	1.1955
	Windsor Locks	1.174

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State	City	Multiplier
Delaware	Claymont	1.0805
	Dover	1.009
	New Castle	1.08
	Newark	1.0875
	Wilmington	1.0885
District of Columbia	Washington	1.3005
Florida	Altamonte Springs	0.973
	Boca Raton	1.03
	Bradenton	0.991
	Brandon	0.9915
	Cantonment	0.9375
	Clearwater	0.983
	Daytona Beach	0.936
	Delray Beach	1.024
	Dunedin	0.9775
	Fernandina Beach	0.979
	Fort Lauderdale	1.0265
	Fort Myers	0.9905
	Gainesville	0.945
	Hialeah	1.0175
	Hollywood	1.0215
	Jacksonville	0.993
	Key West	0.967
	Lake Mary	0.9715
	Lakeland	0.956
	Largo	0.984
	Lutz	0.983
	Margate	1.018
	Marianna	0.911
	Medley	1.012
	Melbourne	0.9755
	Merritt Island	0.9765
	Miami	1.0135

State	City	Multiplier
Florida	Miami Lakes	1.0125
	Milton	0.9395
	Miramar	1.0195
	Ocala	0.939
	Orlando	0.983
	Palatka	0.9255
	Palm Beach Gardens	1.0225
	Panama City	0.9375
	Panama City Beach	0.937
	Pembroke Pines	1.0165
	Pensacola	0.9455
	Pompano Beach	1.02
	Rockledge	0.971
	San Antonio	0.974
	Sarasota	0.9915
	Sunrise	1.0155
	Tallahassee	0.926
	Tampa	0.987
	Temple Terrace	0.9715
	Vero Beach	0.9815
	West Palm Beach	1.033
Georgia	Albany	0.879
	Atlanta	0.996
	Augusta	0.918
	Brunswick	0.918
	Columbus	0.8895
	Cordele	0.8635
	Cornelia	0.874
	Decatur	0.977
	Douglas	0.8495
	Duluth	0.977
	Elberton	0.882
	Fayetteville	0.982

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State	City	Multiplier
Georgia	Gainesville	0.923
	Garden City	0.9415
	Hapeville	0.9845
	Hinesville	0.9145
	Jesup	0.8505
	Lawrenceville	0.9775
	Macon	0.8925
	Marietta	0.981
	Moultrie	0.848
	Newnan	0.9755
	Norcross	0.9765
	Oakwood	0.923
	Rome	0.902
	Savannah	0.9445
	Statesboro	0.843
	Toccoa	0.873
	Tucker	0.9775
	Valdosta	0.8545
	Warner Robins	0.9155
	Waycross	0.853
	Woodstock	0.983
Hawaii	Ewa Beach	1.14
	Hilo	1.1395
	Honolulu	1.1455
	Kahului	1.16
	Kailua	1.1475
	Kailua Kona	1.134
	Lihue	1.133
	Wailuku	1.16
	Waipahu	1.1395

State	City	Multiplier
Idaho	Boise	0.9475
	Burley	0.9225
	Caldwell	0.9235
	Chubbuck	0.8935
	Idaho Falls	0.921
	Lewiston	0.9575
	Meridian	0.93
	Moscow	0.908
	Mountain Home	0.9
	Nampa	0.9245
	Pocatello	0.892
	Rexburg	0.9035
	Twin Falls	0.915
Illinois	Alton	1.061
	Arlington Heights	1.14
	Aurora	1.1285
	Bartonville	1.0555
	Belleville	1.0595
	Bellwood	1.139
	Bethalto	1.065
	Bloomington	1.0525
	Blue Island	1.137
	Bourbonnais	1.055
	Bradley	1.0545
	Broadview	1.1375
	Burbank	1.1365
	Calumet City	1.138
	Carbondale	1.0225
	Centralia	1.0105
	Champaign	1.046
	Chicago	1.2325
	Chicago Heights	1.139
	Cicero	1.1725

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State	City	Multiplier
Illinois	Countryside	1.172
	Danville	1.0325
	Decatur	1.044
	DeKalb	1.102
	Des Plaines	1.142
	Edwardsville	1.059
	Effingham	1.012
	Elgin	1.1105
	Evanston	1.1745
	Evergreen Park	1.1405
	Forsyth	1.038
	Freeport	1.0355
	Galesburg	1.0135
	Granite City	1.0605
	Gurnee	1.1125
	Harvard	1.122
	Herrin	1.0185
	Homewood	1.138
	Joliet	1.127
	Kankakee	1.0595
	Lisle	1.1265
	Lockport	1.125
	Loves Park	1.051
	Machesney Park	1.055
	Marion	1.0185
	Mattoon	1.01
	Maywood	1.1395
	Moline	1.0345
	Morton Grove	1.139
	Naperville	1.127
	Normal	1.0485
	Oak Lawn	1.143
	Oak Park	1.174

State	City	Multiplier
Illinois	Oswego	1.1185
	Ottawa	1.032
	Pekin	1.051
	Peoria	1.0535
	Peru	1.032
	Plainfield	1.1265
	Pontiac	1.0085
	Quincy	1.0125
	Rantoul	1.045
	Riverdale	1.173
	Riverwoods	1.1185
	Robinson	1.013
	Rock Island	1.035
	Rockford	1.056
	Romeoville	1.1245
	Skokie	1.174
	South Holland	1.1395
	Springfield	1.0515
	Sterling	1.038
	Streator	1.0325
	Sycamore	1.1005
	Taylorville	1.008
	Urbana	1.049
	Vernon Hills	1.1145
	Waukegan	1.12
	Western Springs	1.138
	Wheaton	1.128
	Wood River	1.0595
	Zion	1.111

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State	City	Multiplier
Indiana	Anderson	0.9445
	Attica	0.9135
	Bedford	0.909
	Bloomington	0.9105
	Clarksville	0.948
	Columbus	0.942
	Connersville	0.904
	Crown Point	0.972
	East Chicago	0.98
	Elkhart	0.967
	Evansville	0.931
	Fishers	0.959
	Fort Wayne	0.9365
	Gary	0.9805
	Goshen	0.961
	Hammond	0.9685
	Hobart	0.9715
	Huntington	0.9105
	Indianapolis	0.976
	Jasper	0.904
	Kokomo	0.935
	La Porte	0.925
	Lafayette	0.941
	Lawrenceburg	0.976
	Logansport	0.9055
	Madison	0.9115
	Marion	0.9015
	Merrillville	0.9765
	Michigan City	0.9335
	Mishawaka	0.9275
	Muncie	0.902
	Munster	0.9715
	New Castle	0.903

State	City	Multiplier
Indiana	Newburgh	0.922
	Peru	0.904
	Portage	0.966
	Richmond	0.925
	Schererville	0.9705
	Seymour	0.909
	South Bend	0.9355
	Terre Haute	0.902
	Wabash	0.904
	Warsaw	0.908
	West Lafayette	0.9495
Iowa	Ames	0.938
	Bettendorf	0.9455
	Burlington	0.9075
	Cedar Falls	0.9225
	Cedar Rapids	0.959
	Clinton	0.904
	Council Bluffs	0.9475
	Davenport	0.9535
	Des Moines	0.979
	Dubuque	0.912
	Fort Dodge	0.89
	Fort Madison	0.9035
	Hiawatha	0.952
	Johnston	0.9745
	Keokuk	0.9105
	Marshalltown	0.9
	Mason City	0.8935
	Mount Pleasant	0.905
	Muscatine	0.9035
	Newton	0.903
	North Liberty	0.947
	Ottumwa	0.9065

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State	City	Multiplier
Iowa	Sioux City	0.9235
	Urbandale	0.971
	Waterloo	0.9295
	West Des Moines	0.973
Kansas	Arkansas City	0.858
	Atchison	0.8625
	Coffeyville	0.8525
	Dodge City	0.8865
	El Dorado	0.9145
	Emporia	0.8625
	Garden City	0.8865
	Hutchinson	0.871
	Kansas City	0.9835
	Lawrence	0.9
	Leavenworth	0.975
	Lenexa	0.984
	Manhattan	0.8705
	Overland Park	0.9855
	Pittsburg	0.852
	Salina	0.865
	Shawnee Mission	0.9835
	Topeka	0.9045
	Wichita	0.915
Kentucky	Ashland	0.88
	Bowling Green	0.88
	Frankfort	0.8745
	Henderson	0.9205
	Lexington	0.94
	Louisville	0.9555
	Madisonville	0.8775
	Mayfield	0.8755
	Middlesboro	0.845
	Morehead	0.8645

State	City	Multiplier
Kentucky	Murray	0.8745
	Owensboro	0.9185
	Paducah	0.875
	Prestonsburg	0.851
	Radcliff	0.913
Louisiana	Abbeville	0.8775
	Alexandria	0.8695
	Bastrop	0.848
	Baton Rouge	0.9195
	Bogalusa	0.867
	Bossier City	0.8785
	Chalmette	0.942
	Covington	0.9325
	Denham Springs	0.916
	DeRidder	0.8575
	Gonzales	0.911
	Hammond	0.8775
	Harahan	0.9335
	Houma	0.9135
	Jennings	0.878
	Lafayette	0.882
	Lake Charles	0.9145
	Luling	0.9215
	Lutcher	0.913
	Mandeville	0.9435
	Many	0.868
	Metairie	0.95
	Minden	0.8635
	Monroe	0.8645
	Morgan City	0.8815
	Natchitoches	0.866
	New Iberia	0.8855

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State	City	Multiplier
Louisiana	New Orleans	0.9575
	Pineville	0.8595
	Plaquemine	0.9095
	Port Allen	0.9145
	Rayville	0.8585
	Shreveport	0.8865
	Slidell	0.935
	Sulphur	0.905
	West Monroe	0.853
	Zachary	0.9125
Maine	Augusta	1.042
	Bangor	1.045
	Bath	1.042
	Falmouth	1.078
	Freeport	1.0785
	Gorham	1.0785
	Lewiston	1.0505
	Orono	1.05
	Portland	1.0895
	Presque Isle	1.026
	Saco	1.102
	Scarborough	1.081
	South Portland	1.081
	Waterville	1.042
Maryland	Annapolis	1.1495
	Baltimore	1.135
	Bel Air	1.132
	Bethesda	1.266
	Bowie	1.2265
	College Park	1.2265
	Cumberland	1.0355
	Denton	1.061

State	City	Multiplier
Maryland	Edgewood	1.132
	Elkton	1.129
	Ellicott City	1.1935
	Frederick	1.182
	Gaithersburg	1.254
	Germantown	1.254
	Glen Burnie	1.1485
	Greenbelt	1.2275
	Hagerstown	1.0695
	Hunt Valley	1.1325
	Hyattsville	1.2265
	Kensington	1.256
	Lanham	1.228
	Laurel	1.2255
	Lexington Park	1.143
	Linthicum Heights	1.147
	Olney	1.254
	Owings Mills	1.1325
	Rockville	1.2555
	Salisbury	1.054
	Silver Spring	1.2585
	Sparks	1.135
	Suitland	1.2285
	Towson	1.1365
	Upper Marlboro	1.2265
	Wheaton	1.256
Massachusetts	Andover	1.202
	Arlington	1.266
	Athol	1.167
	Attleboro	1.183
	Belmont	1.266
	Beverly	1.2155

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State	City	Multiplier
	Billerica	1.238
Massachusetts	Boston	1.2955
	Braintree	1.287
	Brockton	1.2175
	Brookline	1.29
	Burlington	1.2385
	Cambridge	1.2685
	Chelsea	1.2845
	Chicopee	1.1715
	Danvers	1.2145
	Dedham	1.2865
	East Boston	1.2955
	Fairhaven	1.1775
	Fall River	1.184
	Fitchburg	1.1795
	Framingham	1.2475
	Gardner	1.176
	Greenfield	1.1475
	Hadley	1.171
	Haverhill	1.2035
	Holyoke	1.17
	Lawrence	1.2095
	Leominster	1.1855
	Lexington	1.268
	Lowell	1.244
	Ludlow	1.1685
	Lynn	1.2195
	Malden	1.2675
	Marblehead	1.21
	Marlborough	1.2475
	Medford	1.2675
	Methuen	1.2
	Millbury	1.185

State	City	Multiplier
	Milton	1.2875
Massachusetts	Needham	1.287
	New Bedford	1.1845
	North Adams	1.149
	North Reading	1.2405
	Norwood	1.287
	Peabody	1.218
	Pittsfield	1.154
	Quincy	1.2895
	Randolph	1.2875
	Reading	1.2385
	Revere	1.2805
	Rockland	1.2045
	Salem	1.222
	Sharon	1.2545
	Shrewsbury	1.184
	Somerset	1.185
	Somerville	1.2675
	Southbridge	1.187
	Springfield	1.1715
	Stoneham	1.2665
	Stoughton	1.256
	Sudbury	1.2465
	Taunton	1.2035
	Tewksbury	1.2375
	Wakefield	1.265
	Waltham	1.2675
	Watertown	1.266
	Wellesley	1.271
	Westport	1.1835
	Winchester	1.2645
	Woburn	1.265
	Worcester	1.195

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State	City	Multiplier
Michigan	Ada	1.01
	Adrian	0.9775
	Alpena	0.96
	Ann Arbor	1.074
	Auburn Hills	1.0745
	Battle Creek	1.029
	Bay City	0.9955
	Berrien Springs	0.9995
	Brighton	1.0725
	Buchanan	0.999
	Cadillac	0.993
	Cheboygan	0.951
	Clawson	1.071
	Clinton Township	1.073
	Dearborn	1.087
	Detroit	1.089
	East Lansing	1.027
	Eastpointe	1.0725
	Escanaba	0.967
	Farmington	1.076
	Farmington Hills	1.076
	Ferndale	1.0725
	Flint	1.0285
	Fraser	1.071
	Fremont	0.992
	Grand Blanc	1.0215
	Grand Haven	1.0035
	Grand Rapids	1.016
	Grandville	1.0075
	Hastings	1.0075
	Holly	1.073
	Houghton	0.9735
	Ionia	1.0015

State	City	Multiplier
Michigan	Ishpeming	0.9655
	Jackson	1.0205
	Kalamazoo	1.01
	Kentwood	1.009
	Kingsford	0.968
	Lansing	1.033
	Lathrup Village	1.072
	Lincoln Park	1.084
	Livonia	1.0825
	Ludington	0.9725
	Manistee	0.984
	Marquette	0.9635
	Marshall	1.025
	Midland	1.0015
	Monroe	1.0245
	Mount Pleasant	0.9745
	Muskegon	1.008
	Muskegon Heights	1.0015
	Niles	0.9995
	Norton Shores	1.006
	Novi	1.0725
	Petoskey	0.9815
	Port Huron	1.0765
	Redford	1.083
	Rochester Hills	1.0785
	Romulus	1.0795
	Royal Oak	1.078
	Saginaw	1.004
	Southfield	1.0785
	Sparta	1.021
	Sterling Heights	1.0785
	Taylor	1.091
	Traverse City	0.9815

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State	City	Multiplier
Michigan	Trenton	1.081
	Troy	1.078
	Walker	1.0095
	Walled Lake	1.071
	Warren	1.0785
	Westland	1.0815
	Wyandotte	1.079
	Wyoming	1.0125
Minnesota	Albert Lea	1.0175
	Alexandria	1.0135
	Apple Valley	1.1195
	Austin	1.0295
	Baxter	1.0085
	Blaine	1.1265
	Bloomington	1.123
	Brainerd	1.0035
	Cloquet	1.036
	Coon Rapids	1.1265
	Duluth	1.039
	Eden Prairie	1.1195
	Fairmont	1.02
	Hermantown	1.038
	Hibbing	1.0385
	Hopkins	1.1185
	Inver Grove Heights	1.12
	Lino Lakes	1.12
	Little Canada	1.121
	Mankato	1.032
	Maple Grove	1.122
	Maplewood	1.12
	Minneapolis	1.1995
	Oakdale	1.1195
	Owatonna	1.016

State	City	Multiplier
Minnesota	Plymouth	1.1245
	Prior Lake	1.1205
	Proctor	1.046
	Red Wing	1.024
	Richfield	1.12
	Robbinsdale	1.1195
	Rochester	1.0835
	Stewartville	1.0735
	Two Harbors	1.0445
	Virginia	1.0395
	Woodbury	1.1205
Mississippi	Amory	0.8435
	Biloxi	0.9
	Clinton	0.8735
	Columbus	0.842
	Flowood	0.8765
	Greenville	0.834
	Gulfport	0.902
	Hattiesburg	0.8455
	Jackson	0.8785
	McComb	0.845
	Meridian	0.8355
	Moss Point	0.89
	Natchez	0.8485
	Olive Branch	0.925
	Pascagoula	0.892
	Pearl	0.868
	Ridgeland	0.8765
	Southaven	0.933
	Tupelo	0.8525
	Vicksburg	0.856

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State	City	Multiplier
Missouri	Arnold	1.044
	Cape Girardeau	0.9525
	Chesterfield	1.0525
	Clayton	1.0515
	Columbia	0.962
	De Soto	1.046
	Dexter	0.936
	Fenton	1.05
	Hannibal	0.9375
	Independence	1.041
	Jefferson City	0.9505
	Joplin	0.948
	Kansas City	1.042
	Maryville	0.942
	Mexico	0.9395
	Neosho	0.947
	Park Hills	0.9395
	Poplar Bluff	0.935
	Raymore	1.034
	Raytown	1.0395
	Richmond Heights	1.048
	Rolla	0.945
	Sedalia	0.942
	Sikeston	0.938
	Springfield	0.9555
	Warrensburg	0.9475
	Wentzville	1.049
Montana	Anaconda	0.9395
	Billings	0.99
	Butte	0.943
	Dillon	0.942
	Glendive	0.998
	Great Falls	0.925

State	City	Multiplier
Montana	Hamilton	0.9415
	Havre	0.9435
	Helena	0.948
	Lewistown	0.931
	Libby	0.9355
	Livingston	0.9465
	Miles City	0.976
	Missoula	0.9385
	Sidney	0.9945
	Wolf Point	0.9905
Nebraska	Columbus	0.922
	Grand Island	0.9305
	Hastings	0.9185
	Kearney	0.9205
	Lincoln	0.947
	Norfolk	0.9235
	North Platte	0.9085
	Omaha	0.977
	Papillion	0.977
	Scottsbluff	0.9005
	South Sioux City	0.94
Nevada	Boulder City	1.0655
	Carson City	1.028
	Elko	1.0635
	Fallon	1.029
	Hawthorne	1.018
	Las Vegas	1.0645
	Reno	1.046

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State	City	Multiplier
New Hampshire	Claremont	1
	Concord	1.0095
	Keene	0.9705
	Manchester	1.019
	Nashua	1.0855
	Portsmouth	1.045
	Rochester	0.991
New Jersey	Atlantic City	1.162
	Basking Ridge	1.2025
	Bayonne	1.256
	Bloomfield	1.214
	Bridgewater	1.201
	Carteret	1.1885
	Clark	1.2085
	Clifton	1.257
	Cranford	1.2145
	Dover	1.197
	East Brunswick	1.1875
	East Hanover	1.199
	East Orange	1.2165
	Eatontown	1.1875
	Edison	1.1915
	Elizabeth	1.2095
	Englewood Cliffs	1.25
	Ewing	1.181
	Fairfield	1.215
	Flemington	1.1895
	Freehold	1.184
	Hackensack	1.251
	Hamilton Square	1.1825
	Harrison	1.252
	Hoboken	1.2525
	Irvington	1.206

State	City	Multiplier
New Jersey	Iselin	1.187
	Jersey City	1.2525
	Kearny	1.252
	Kendall Park	1.185
	Kenilworth	1.213
	Lawrenceville	1.1835
	Linden	1.211
	Madison	1.198
	Manville	1.201
	Maple Shade	1.162
	Mays Landing	1.158
	Middlesex	1.1915
	Milford	1.188
	Millville	1.1525
	Monmouth Junction	1.1895
	Monroe Township	1.186
	Moorestown	1.1645
	New Brunswick	1.1885
	New Providence	1.2085
	Newark	1.212
	North Arlington	1.2525
	Nutley	1.2085
	Paramus	1.256
	Parsippany	1.2025
	Passaic	1.255
	Paterson	1.252
	Perth Amboy	1.189
	Phillipsburg	1.122
	Plainfield	1.209
	Princeton	1.184
	Rahway	1.21
	Red Bank	1.1845
	Rochelle Park	1.251

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State	City	Multiplier
New Jersey	Roselle	1.2085
	Roselle Park	1.2085
	Sayreville	1.187
	Somerset	1.212
	Summit	1.2085
	Swedesboro	1.1615
	Teaneck	1.254
New Jersey	Tinton Falls	1.1845
	Toms River	1.166
	Totowa	1.2495
	Trenton	1.1905
	Vineland	1.1525
	Waldwick	1.2495
	Wall	1.1855
	Willingboro	1.1635
	Woodbridge	1.187
New Mexico	Alamogordo	0.9825
	Albuquerque	0.9965
	Artesia	0.9845
	Aztec	1.0025
	Carlsbad	0.9845
	Clovis	0.9855
	Cuba	0.988
	Deming	0.9625
	Grants	0.958
	Hobbs	0.986
	Kirtland	1.0025
	Las Cruces	0.9645
	Los Alamos	1.09
	Roswell	0.9855
	Santa Fe	1.065
	Tucumcari	0.981
New York	Albany	1.14

State	City	Multiplier
	Amherst	1.1105
	Amityville	1.2765
	Amsterdam	1.1045
	Auburn	1.0995
	Batavia	1.091
	Bethpage	1.28
	Binghamton	1.1085
	Briarcliff Manor	1.2815
	Brockport	1.116
	Brooklyn	1.3235
	Buffalo	1.1065
	Camillus	1.1175
	Canandaigua	1.112
	Cheektowaga	1.11
	Churchville	1.1125
	Clarence	1.1075
	Clinton	1.102
	Corning	1.088
	Depew	1.1055
	East Aurora	1.1055
	East Meadow	1.2865
	Elmira	1.112
	Endicott	1.106
	Fredonia	1.089
	Geneseo	1.1115
	Geneva	1.111
	Glens Falls	1.11
	Gloversville	1.097
	Great Neck	1.282
	Hamburg	1.1055
	Harrison	1.281
	Hartsdale	1.283

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State	City	Multiplier
New York	Hauppauge	1.27
	Hempstead	1.284
	Hicksville	1.283
	Hornell	1.088
	Ithaca	1.1285
	Jamestown	1.0935
	Johnson City	1.106
	Kenmore	1.106
	Kingston	1.145
	Lackawanna	1.1065
	Larchmont	1.282
	Latham	1.1315
	Liverpool	1.117
	Lockport	1.1065
	Lynbrook	1.2835
	Massena	1.099
	Medford	1.27
	Melville	1.278
	Middletown	1.194
	Monroe	1.1925
	Mount Vernon	1.2805
	New Hartford	1.102
	New York	1.328
	Niagara Falls	1.105
	North Tonawanda	1.107
	Oceanside	1.2835
	Ogdensburg	1.097
	Olean	1.091
	Orchard Park	1.1075
	Ossining	1.282
	Oswego	1.1165
	Painted Post	1.0905
	Pearl River	1.256

State	City	Multiplier
New York	Pittsford	1.1145
	Plainview	1.2815
	Plattsburgh	1.103
	Port Washington	1.2835
	Poughkeepsie	1.2045
	Purchase	1.2815
	Rochester	1.1125
	Rockville Centre	1.2815
	Rome	1.1
	Roslyn	1.2805
	Rye	1.282
	Rye Brook	1.282
	Saratoga Springs	1.1345
	Schenectady	1.1305
	Scotia	1.1375
	Spencerport	1.1125
	Spring Valley	1.256
	Staten Island	1.323
	Syracuse	1.117
	Tonawanda	1.1065
	Troy	1.1305
	Utica	1.099
	Valley Stream	1.2835
	Watertown	1.0955
	West Babylon	1.2725
	West Seneca	1.1085
	Westbury	1.282
	Westfield	1.088
	White Plains	1.284
	Williamsville	1.107
	Yonkers	1.2835

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State	City	Multiplier
North Carolina	Asheville	0.925
	Brevard	0.871
	Canton	0.916
	Cary	0.9825
	Charlotte	0.9805
	Durham	1.016
	Fayetteville	0.9005
	Goldsboro	0.8915
	Greensboro	0.9405
	Greenville	0.906
	Hickory	0.913
	Jacksonville	0.886
	Kinston	0.8765
	Marion	0.871
	Monroe	0.966
	Morrisville	0.9825
	Plymouth	0.883
	Raleigh	0.984
	Reidsville	0.929
	Salisbury	0.9455
	Statesville	0.939
	Waynesville	0.9135
	Winston Salem	0.9405
North Dakota	Bismarck	1.002
	Fargo	0.957
	Grand Forks	0.9555
	Jamestown	0.9325
	Mandan	0.995
	Minot	1.024
	Watford City	1.092
	Williston	1.106
Ohio	Akron	0.97
	Amherst	1

State	City	Multiplier
	Ashland	0.9245
	Ashtabula	0.93
	Athens	0.9275
	Avon Lake	1.0015
	Barberton	0.976
	Beavercreek	0.981
	Brook Park	1.0005
	Brooklyn Heights	1
	Cambridge	0.922
	Canton	0.935
	Centerville	0.981
	Chillicothe	0.9425
	Cincinnati	1.012
	Cleveland	1.0055
	Cleves	1.0055
	Columbus	1.0055
	Conneaut	0.9285
	Cuyahoga Falls	0.975
	Dayton	0.982
	Defiance	0.945
	Dover	0.927
	Dublin	1.0005
	Eastlake	1.0015
	Elyria	1.0065
	Euclid	1.005
	Fairfield	0.997
	Fairlawn	0.9695
	Fairview Park	1.0025
	Findlay	0.948
	Franklin	0.9935
	Fremont	0.9265

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State	City	Multiplier
Ohio	Gahanna	0.997
	Garfield Heights	1.0035
	Girard	0.9305
	Greenville	0.945
	Hamilton	0.999
	Heath	1.0025
	Hilliard	0.997
	Holland	0.9785
	Kettering	0.986
	Lakewood	1.004
	Lancaster	0.999
	Lima	0.9485
	Mansfield	0.9315
	Marion	0.935
	Marysville	1.0015
	Mason	0.989
	Massillon	0.942
	Maumee	0.9755
	Mentor	1.0035
	Miamisburg	0.9775
	Middleburg Heights	1.0025
	Middletown	0.991
	Mount Vernon	0.9275
	Newark	1.002
	North Canton	0.9345
	Northwood	0.9755
	Oregon	0.977
	Oxford	0.9885
	Painesville	1.0005
	Parma	1.004
	Portsmouth	0.9305
	Powell	1.0005
	Sandusky	0.954

State	City	Multiplier
Ohio	Seven Hills	1.0005
	Shaker Heights	1.003
	Solon	1
	South Euclid	1.001
	Springfield	0.95
	Steubenville	0.922
	Strongsville	1.0015
	Sylvania	0.972
	Tiffin	0.9275
	Toledo	0.9805
	Troy	0.9765
	Valley View	1.0015
	Vandalia	0.977
	Wadsworth	1
	Warren	0.9305
	Willoughby	1.0005
	Youngstown	0.9295
	Zanesville	0.921
Oklahoma	Ada	0.8455
	Altus	0.8615
	Anadarko	0.8575
	Bartlesville	0.856
	Broken Arrow	0.919
	Duncan	0.8605
	El Reno	0.9035
	Henryetta	0.907
	Lawton	0.86
	McAlester	0.843
	Muskogee	0.848
	Norman	0.911
	Oklahoma City	0.9035
	Ponca City	0.8625
	Sand Springs	0.9105

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State	City	Multiplier
Oklahoma	Shawnee	0.8455
	Stillwater	0.8675
	Tulsa	0.946
Oregon	Albany	1.1045
	Beaverton	1.198
	Bend	1.108
	Clackamas	1.193
	Coquille	1.0625
	Corvallis	1.1005
	Eugene	1.097
	Gladstone	1.191
	Hillsboro	1.195
	John Day	1.059
	Klamath Falls	1.0615
	Lebanon	1.096
	Medford	1.091
	Milwaukie	1.1955
	North Bend	1.062
	Pendleton	1.065
	Portland	1.196
	Roseburg	1.0575
	Salem	1.1045
	Springfield	1.0915
	Tigard	1.1975
	Tualatin	1.194
Pennsylvania	Aliquippa	0.9715
	Allentown	0.9945
	Altoona	0.9085
	Aston	1.0535
	Beaver	0.971
	Beaver Falls	0.9745
	Bedford	0.909
	Bethel Park	0.9805

State	City	Multiplier
Pennsylvania	Bethlehem	0.993
	Blue Bell	1.06
	Brackenridge	0.977
	Bradford	0.902
	Bridgeville	0.972
	Bristol	1.0585
	Butler	0.968
	Camp Hill	0.972
	Canonsburg	0.9715
	Carnegie	0.971
	Chadds Ford	1.051
	Chalfont	1.0585
	Chambersburg	0.963
	Clairton	0.971
	Clarion	0.906
	Collegeville	1.0645
	Connellsville	0.9675
	Doylestown	1.058
	Duncansville	0.901
	East Stroudsburg	0.9605
	Easton	0.9955
	Erie	0.9175
	Exton	1.0575
	Fort Washington	1.059
	Franklin	0.92
	Gibsonia	0.9725
	Greensburg	0.9695
	Greenville	0.9085
	Harrisburg	0.978
	Hazleton	0.9425
	Hermitage	0.9125
	Indiana	0.9135
	Irwin	0.97

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State	City	Multiplier
Pennsylvania	Jeannette	0.9695
	Johnstown	0.89
	King of Prussia	1.061
	Kingston	0.9445
	Kittanning	0.9695
	Lancaster	0.9745
	Latrobe	0.967
	Lebanon	0.9555
	Levittown	1.0605
	Lewisburg	0.9285
	Lewistown	0.9355
	McKeesport	0.9725
	Meadville	0.9095
	Mechanicsburg	0.9805
	Monessen	0.97
	Montoursville	0.9225
	Munhall	0.9735
	New Brighton	0.971
	New Castle	0.92
	New Cumberland	0.9765
	New Kensington	0.97
	New Stanton	0.971
	Newtown	1.0585
	Philadelphia	1.067
	Pittsburgh	0.9785
	Pittston	0.941
	Plymouth Meeting	1.0585
	Pottstown	1.06
	Pottsville	0.936
	Reading	0.9935
	Ridley Park	1.0525
	Rochester	0.973
	Sayre	0.9325

State	City	Multiplier
Pennsylvania	Scranton	0.934
	State College	0.9365
	Stroudsburg	0.9515
	Sunbury	0.927
	Tarentum	0.972
	Towanda	0.9335
	Tunkhannock	0.9375
	Uniontown	0.968
	Upper Darby	1.054
	Warminster	1.0595
	Warren	0.905
	Washington	0.97
	West Chester	1.059
	West Mifflin	0.978
	Wexford	0.974
	Williamsport	0.9335
	Wyomissing	0.986
	York	0.973
	Youngwood	0.9725
Puerto Rico	Guaynabo	0.769
	San Juan	0.7655
Rhode Island	Coventry	1.1435
	Cranston	1.151
	Cumberland	1.143
	East Providence	1.149
	Middletown	1.1425
	Pawtucket	1.1485
	Providence	1.1425
	Smithfield	1.1455
	Warwick	1.15
	West Warwick	1.145
	Westerly	1.1575
	Woonsocket	1.1485

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State	City	Multiplier
South Carolina	Anderson	0.907
	Cayce	0.911
	Charleston	0.9415
	Columbia	0.915
	Florence	0.8995
	Georgetown	0.891
	Greenville	0.9165
	Greenwood	0.895
	Hartsville	0.8875
	Lancaster	0.9015
	Moncks Corner	0.9345
	Myrtle Beach	0.873
	North Augusta	0.911
	North Charleston	0.936
	Orangeburg	0.8755
	Rock Hill	0.9685
	Simpsonville	0.9125
	Spartanburg	0.9505
	Summerville	0.9325
	Sumter	0.879
	West Columbia	0.913
South Dakota	Aberdeen	0.91
	Huron	0.909
	Madison	0.9185
	Mitchell	0.91
	Pierre	0.903
	Rapid City	0.935
	Sioux Falls	0.955
	Sturgis	0.9365
	Vermillion	0.9095
	Watertown	0.9115
	Yankton	0.92
Tennessee	Alcoa	0.9075

State	City	Multiplier
	Athens	0.87
	Bartlett	0.9385
	Brentwood	0.97
	Bristol	0.8875
	Chattanooga	0.92
	Clarksville	0.8995
	Cleveland	0.8845
	Collierville	0.939
	Cookeville	0.841
	Cordova	0.946
	Crossville	0.854
	Elizabethton	0.863
	Erwin	0.8665
	Franklin	0.9695
	Gallatin	0.9605
	Greeneville	0.869
	Harriman	0.8925
	Jackson	0.875
	Johnson City	0.865
	Kingsport	0.895
	Knoxville	0.919
	Lawrenceburg	0.871
	Louisville	0.9125
	Martin	0.8505
	Maryville	0.9085
	Memphis	0.9475
	Morristown	0.8715
	Nashville	0.985
	Oak Ridge	0.8965
	Paris	0.853
	Sevierville	0.8745
	Shelbyville	0.87

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State	City	Multiplier
Tennessee	Spring Hill	0.9655
	Springfield	0.9405
	Tullahoma	0.87
Texas	Abilene	0.8855
	Allen	0.9965
	Alvin	0.9935
	Amarillo	0.918
	Andrews	0.917
	Arlington	0.9655
	Atlanta	0.875
	Austin	1.031
	Bay City	0.8845
	Baytown	1.005
	Beaumont	0.9645
	Bedford	0.969
	Beeville	0.8825
	Belton	0.893
	Big Spring	0.902
	Borger	0.8915
	Brenham	0.8795
	Brownfield	0.8945
	Brownsville	0.8545
	Brownwood	0.88
	Bryan	0.9035
	Carrollton	1.002
	Cleburne	0.965
	College Station	0.8925
	Corinth	0.9975
	Corpus Christi	0.93
	Corsicana	0.879
	Dallas	1.0115
	Deer Park	1.008
	Del Rio	0.8665

State	City	Multiplier
Texas	Denton	0.9935
	Edinburg	0.854
	El Paso	0.872
	Farmers Branch	1.001
	Fort Worth	0.9695
	Gainesville	0.8845
	Galveston	1.0025
	Garland	1.002
	Grand Prairie	1.002
	Greenville	0.99
	Groves	0.953
	Hallettsville	0.8845
	Harlingen	0.86
	Hereford	0.892
	Houston	1.0155
	Humble	1.0035
	Huntsville	0.881
	Irving	1.0025
	Katy	1.008
	Kerrville	0.8785
	Kilgore	0.904
	Killeen	0.9055
	Kingsville	0.882
	La Marque	0.997
	La Porte	1.003
	Lake Jackson	0.9925
	Lamesa	0.8965
	Lancaster	1
	Laredo	0.8785
	League City	0.9975
	Liberty	0.9935
	Live Oak	0.9345
	Longview	0.916

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State	City	Multiplier
Texas	Lubbock	0.888
	Lufkin	0.8725
	Lumberton	0.951
	Marshall	0.872
	McAllen	0.855
	Mesquite	1.002
	Midland	1.0405
	Mineral Wells	0.888
	Nacogdoches	0.8735
	Nederland	0.953
	Odessa	1.029
	Orange	0.953
	Palestine	0.872
	Pampa	0.9
	Paris	0.8765
	Pasadena	1.0065
	Pearland	0.993
	Pearsall	0.8935
	Pecos	0.908
	Perryton	0.9
	Pharr	0.8665
	Plainview	0.894
	Plano	0.9955
	Port Arthur	0.958
	Port Neches	0.9535
	Portland	0.917
	Richardson	1.006
	Rio Grande City	0.877
	Saginaw	0.9675
	San Angelo	0.888
	San Antonio	0.9425
	Sherman	0.9235
	Snyder	0.899

State	City	Multiplier
Texas	Sugar Land	1
	Sweetwater	0.898
	Temple	0.895
	Texarkana	0.8855
	Texas City	1.0035
	Tomball	1.005
	Tyler	0.9075
	Victoria	0.906
	Vidor	0.954
	Waco	0.9075
	Watauga	0.9695
	Waxahachie	0.9935
	Wichita Falls	0.8935
	Yantis	0.872
Utah	Blanding	0.9515
	Brigham City	0.9265
	Draper	0.985
	Farmington	0.9545
	Logan	0.875
	Manti	0.8985
	Moab	0.955
	Morgan	0.929
	Nephi	0.9045
	Ogden	0.9585
	Orem	0.9365
	Price	0.9435
	Provo	0.9375
	Richfield	0.8945
	Roosevelt	0.958
	Salt Lake City	0.995
	Sandy	0.9845
	Springville	0.931
	Taylorsville	0.979

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State	City	Multiplier
Utah	Vernal	0.9555
	West Jordan	0.976
Vermont	Barre	1.056
	Brattleboro	1.064
	Burlington	1.1095
	Montpelier	1.056
	Newport	1.06
	Rutland	1.0665
	South Burlington	1.1005
	Springfield	1.0675
	White River Junction	1.0775
	Williston	1.0995
	Winooski	1.1135
Virginia	Alexandria	1.1635
	Arlington	1.1635
	Blacksburg	0.9835
	Bristol	0.967
	Chantilly	1.1675
	Charlottesville	1.014
	Chesapeake	1.0085
	Dahlgren	1.011
	Danville	0.9755
	Fairfax	1.1585
	Falls Church	1.16
	Front Royal	1.097
	Glen Allen	1.0205
	Hampton	1.0125
	Harrisonburg	0.9835
	Herndon	1.1595
	Hopewell	1.0195
	Leesburg	1.156
	Lynchburg	0.9815
	Marion	0.9545

State	City	Multiplier
Virginia	Martinsville	0.9565
	Newport News	1.014
	Norfolk	1.0115
	Oakton	1.1605
	Petersburg	1.0315
	Portsmouth	1.0095
	Radford	0.987
	Richmond	1.0275
	Roanoke	0.982
	Salem	0.9865
	South Boston	0.9715
	Springfield	1.1605
	Sterling	1.1585
	Suffolk	1.009
	Vienna	1.1595
	Virginia Beach	1.0095
	Waynesboro	0.9895
	Winchester	1.0125
	Woodbridge	1.138
Washington	Aberdeen	1.1875
	Anacortes	1.216
	Arlington	1.2955
	Bellevue	1.3025
	Bellingham	1.196
	Bremerton	1.224
	Cheney	1.169
	College Place	1.181
	Dupont	1.2405
	Enumclaw	1.296
	Ephrata	1.1775
	Everett	1.2995
	Fircrest	1.249
	Kennewick	1.222

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State	City	Multiplier
Washington	Kent	1.298
	Lacey	1.189
	Lakewood	1.2365
	Liberty Lake	1.1735
	Longview	1.2105
	Lynnwood	1.297
	North Bend	1.299
	Olympia	1.1895
	Port Angeles	1.189
	Puyallup	1.236
	Richland	1.219
	SeaTac	1.3095
	Seattle	1.3995
	Shelton	1.1885
	Silverdale	1.224
	Spokane	1.1735
	Spokane Valley	1.17
	Tacoma	1.2435
	Tukwila	1.307
	Union Gap	1.1775
	Vancouver	1.2095
	Yakima	1.176
West Virginia	Barboursville	0.9035
	Beckley	0.883
	Bluefield	0.863
	Bridgeport	0.8785
	Charleston	0.905
	Clarksburg	0.8795
	Dunbar	0.9035
	Fairmont	0.8845
	Huntington	0.8935
	Martinsburg	0.9815
	Morgantown	0.908

State	City	Multiplier
West Virginia	Moundsville	0.9035
	Mount Hope	0.891
	Nitro	0.906
	Parkersburg	0.896
	South Charleston	0.8995
	Weirton	0.9085
	Wheeling	0.903
Wisconsin	Appleton	0.9735
	Beloit	0.9645
	Brookfield	1.005
	Cudahy	0.998
	Eau Claire	0.9305
	Fond du Lac	0.983
	Fort Atkinson	0.9385
	Green Bay	0.9675
	Janesville	0.955
	Kaukauna	0.9645
	Kenosha	1.044
	La Crosse	0.9475
	Madison	1.003
	Manitowoc	0.939
	Marinette	0.93
	Marshfield	0.926
	Menomonee Falls	0.9995
	Menomonie	0.936
	Milwaukee	1.005
	Mosinee	0.949
	Mount Pleasant	0.993
	Neenah	0.965
	New Berlin	1.0025
	Oak Creek	0.998
	Onalaska	0.941
	Oshkosh	0.972

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State	City	Multiplier
Wisconsin	Racine	0.9925
	Rhinelander	0.9205
	Sheboygan	0.9765
	Stevens Point	0.9335
	Stoughton	0.9945
	Superior	0.975
	Tomah	0.9485
	Two Rivers	0.936
	Waukesha	1.008
	Wausau	0.9605
	West Allis	1.0085
	West Bend	0.9975
	Weston	0.9525
	Wisconsin Rapids	0.9255

State	City	Multiplier
Wyoming	Casper	0.9825
	Cheyenne	0.9395
	Cody	0.9375
	Gillette	0.999
	Green River	1.0415
	Lander	0.9405
	Laramie	0.9305
	Powell	0.9375
	Sheridan	0.9915

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Table ES - 1

Salary/Wage Increase Given 2022: CEO

For ... full-time positions ..., what was the average percentage salary increase given during 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		377	3.4%	3.0%	30%	0%	3%	7%	31%	29%
By credit union asset size	$1M to $2M	11	2.0%	1.5%	50%	0%	0%	0%	25%	25%
	$2M to $5M	48	1.8%	1.0%	50%	0%	0%	17%	22%	11%
	$5M to $10M	59	3.1%	3.0%	30%	0%	5%	5%	27%	32%
	$10M to $20M	96	3.5%	3.0%	28%	0%	7%	7%	32%	27%
	$20M to $35M	98	3.9%	3.0%	24%	0%	0%	5%	34%	37%
	$35M to $50M	66	3.8%	3.3%	26%	0%	0%	6%	37%	31%
By region	New England	12	4.8%	3.0%	10%	0%	0%	24%	34%	31%
	Middle Atlantic	63	2.6%	3.0%	31%	0%	8%	11%	29%	22%
	East North Central	64	3.5%	3.0%	25%	0%	0%	10%	36%	29%
	West North Central	52	4.0%	3.8%	17%	0%	3%	2%	42%	36%
	South Atlantic	38	2.8%	3.0%	43%	0%	0%	0%	28%	28%
	East South Central	39	3.5%	3.0%	33%	0%	0%	14%	20%	34%
	West South Central	67	3.1%	3.0%	39%	0%	5%	2%	29%	24%
	Mountain	23	3.3%	2.0%	45%	0%	0%	7%	18%	30%
	Pacific	17	4.6%	4.0%	14%	0%	0%	0%	39%	46%

* Average/median calculations include zeros (0)

Table ES - 2

Salary/Wage Increase Given 2022: Management

For ... full-time positions ..., what was the average percentage salary increase given during 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		315	3.5%	3.0%	38%	0%	2%	5%	25%	29%
By credit union asset size	$1M to $2M	8	1.0%	0.0%	67%	0%	0%	0%	33%	0%
	$2M to $5M	32	0.3%	0.0%	92%	0%	0%	0%	8%	0%
	$5M to $10M	41	3.7%	0.0%	54%	0%	4%	4%	12%	27%
	$10M to $20M	80	3.4%	1.6%	44%	0%	6%	4%	22%	24%
	$20M to $35M	88	4.2%	4.0%	18%	1%	0%	6%	35%	40%
	$35M to $50M	66	4.1%	3.4%	19%	0%	0%	11%	33%	37%
By region	New England	11	3.0%	3.0%	27%	0%	0%	12%	27%	35%
	Middle Atlantic	56	2.4%	2.0%	37%	0%	6%	14%	27%	17%
	East North Central	53	4.1%	3.8%	34%	0%	0%	8%	22%	36%
	West North Central	42	2.9%	3.0%	34%	0%	0%	3%	41%	22%
	South Atlantic	36	2.9%	2.8%	49%	0%	0%	0%	21%	31%
	East South Central	32	4.5%	4.8%	21%	0%	0%	5%	24%	50%
	West South Central	56	3.3%	0.0%	52%	2%	6%	2%	21%	17%
	Mountain	15	4.7%	0.0%	57%	0%	0%	0%	16%	27%
	Pacific	15	5.7%	4.9%	18%	0%	0%	0%	29%	53%

* Average/median calculations include zeros (0)

Table ES - 3

Salary/Wage Increase Given 2022: Nonmanagement

For ... full-time positions ..., what was the average percentage salary increase given during 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		352	4.0%	3.0%	24%	0%	3%	6%	30%	37%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	37	1.1%	0.0%	71%	0%	7%	0%	14%	7%
	$5M to $10M	51	3.6%	3.0%	28%	0%	3%	3%	28%	38%
	$10M to $20M	93	3.6%	3.0%	22%	0%	7%	9%	34%	28%
	$20M to $35M	95	4.5%	3.3%	10%	1%	1%	9%	35%	44%
	$35M to $50M	68	6.1%	5.0%	7%	0%	0%	5%	29%	59%
By region	New England	11	3.1%	2.1%	42%	0%	0%	12%	12%	35%
	Middle Atlantic	59	3.0%	3.0%	31%	0%	3%	11%	36%	20%
	East North Central	56	4.9%	4.2%	22%	0%	0%	10%	18%	49%
	West North Central	49	4.6%	3.0%	14%	0%	11%	0%	39%	36%
	South Atlantic	37	3.0%	3.0%	31%	0%	0%	3%	34%	33%
	East South Central	35	4.6%	4.1%	16%	0%	5%	5%	31%	44%
	West South Central	64	3.3%	3.0%	29%	2%	5%	9%	28%	27%
	Mountain	21	4.1%	3.0%	26%	0%	0%	0%	27%	47%
	Pacific	20	5.9%	5.0%	8%	0%	0%	0%	26%	66%

* Average/median calculations include zeros (0)

Table ES - 4

Salary/Wage Increase Budgeted for 2023: CEO

For ... full-time positions ..., what percentage increase has been budgeted 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		367	3.9%	3.0%	25%	0%	3%	5%	31%	36%
By credit union asset size	$1M to $2M	11	1.3%	0.0%	75%	0%	0%	0%	0%	25%
	$2M to $5M	48	2.5%	2.5%	39%	0%	0%	11%	28%	22%
	$5M to $10M	57	3.1%	3.0%	25%	0%	3%	11%	25%	36%
	$10M to $20M	93	3.4%	3.0%	31%	2%	7%	2%	33%	26%
	$20M to $35M	94	5.7%	5.0%	13%	0%	1%	3%	32%	51%
	$35M to $50M	65	4.4%	4.0%	15%	0%	4%	4%	38%	40%
By region	New England	12	5.3%	4.7%	0%	0%	0%	0%	48%	52%
	Middle Atlantic	62	2.5%	3.0%	26%	3%	5%	11%	37%	19%
	East North Central	62	3.4%	3.5%	27%	0%	0%	7%	35%	32%
	West North Central	51	3.9%	3.0%	25%	0%	6%	0%	31%	38%
	South Atlantic	37	3.2%	3.8%	34%	0%	0%	4%	17%	44%
	East South Central	36	4.3%	3.0%	19%	0%	8%	7%	28%	38%
	West South Central	67	5.2%	3.0%	28%	0%	2%	2%	34%	33%
	Mountain	23	4.7%	5.0%	19%	0%	7%	7%	7%	60%
	Pacific	17	5.1%	3.0%	23%	0%	0%	0%	32%	44%

* Average/median calculations include zeros (0)

Table ES - 5

Salary/Wage Increase Budgeted for 2023: Management

For ... full-time positions ..., what percentage increase has been budgeted 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		311	3.1%	3.0%	35%	1%	2%	4%	28%	30%
By credit union asset size	$1M to $2M	8	1.3%	1.0%	33%	0%	33%	0%	33%	0%
	$2M to $5M	32	0.9%	0.0%	75%	0%	0%	0%	17%	8%
	$5M to $10M	43	2.0%	0.0%	52%	0%	0%	7%	15%	26%
	$10M to $20M	77	2.8%	1.5%	44%	2%	4%	4%	25%	21%
	$20M to $35M	87	4.1%	4.0%	17%	0%	0%	4%	31%	48%
	$35M to $50M	65	4.3%	4.0%	17%	0%	2%	4%	42%	36%
By region	New England	11	4.7%	5.0%	15%	0%	0%	0%	27%	58%
	Middle Atlantic	56	2.8%	3.0%	33%	3%	0%	7%	40%	17%
	East North Central	50	2.7%	2.8%	39%	0%	0%	10%	26%	24%
	West North Central	43	3.2%	3.0%	33%	0%	9%	0%	30%	28%
	South Atlantic	36	3.0%	3.7%	36%	0%	0%	0%	29%	35%
	East South Central	29	3.3%	3.0%	22%	0%	6%	6%	26%	40%
	West South Central	56	3.2%	3.0%	41%	0%	3%	3%	25%	28%
	Mountain	15	3.4%	3.2%	49%	0%	0%	0%	0%	51%
	Pacific	15	4.2%	4.6%	26%	0%	0%	0%	29%	45%

* Average/median calculations include zeros (0)

Table ES - 6

Salary/Wage Increase Budgeted for 2023: Nonmanagement

For ... full-time positions ..., what percentage increase has been budgeted 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		350	3.8%	3.0%	23%	0%	3%	6%	34%	34%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	40	1.7%	0.0%	53%	0%	7%	13%	13%	13%
	$5M to $10M	51	3.7%	3.0%	25%	0%	3%	6%	34%	31%
	$10M to $20M	90	3.9%	3.0%	25%	0%	5%	4%	34%	32%
	$20M to $35M	95	4.3%	4.0%	10%	0%	3%	4%	42%	41%
	$35M to $50M	67	4.8%	4.0%	11%	0%	0%	7%	38%	44%
By region	New England	11	3.6%	4.1%	30%	0%	0%	0%	23%	46%
	Middle Atlantic	60	2.9%	3.0%	24%	0%	3%	11%	50%	13%
	East North Central	56	3.9%	3.0%	25%	0%	0%	13%	29%	32%
	West North Central	49	4.2%	3.0%	20%	0%	11%	0%	36%	33%
	South Atlantic	37	3.5%	4.0%	31%	0%	0%	4%	27%	38%
	East South Central	31	3.4%	3.0%	17%	0%	9%	5%	29%	39%
	West South Central	66	3.2%	3.0%	28%	0%	2%	5%	39%	26%
	Mountain	21	5.6%	5.0%	13%	0%	0%	0%	15%	72%
	Pacific	20	6.8%	5.0%	14%	0%	0%	0%	26%	60%

* Average/median calculations include zeros (0)

Table ES - 7

Salary/Wage Increase Anticipated for 2024: CEO

For ... full-time positions ..., what percentage increase do you anticipate for 2024?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		341	2.8%	3.0%	31%	0%	2%	6%	36%	25%
By credit union asset size	$1M to $2M	11	1.3%	0.0%	75%	0%	0%	0%	0%	25%
	$2M to $5M	45	2.1%	3.0%	41%	0%	0%	6%	41%	12%
	$5M to $10M	52	2.3%	3.0%	36%	0%	3%	6%	33%	21%
	$10M to $20M	83	2.3%	2.0%	37%	2%	8%	6%	35%	13%
	$20M to $35M	91	3.5%	3.0%	17%	0%	0%	7%	40%	36%
	$35M to $50M	59	3.5%	3.0%	23%	0%	0%	4%	35%	38%
By region	New England	12	3.8%	3.7%	0%	0%	0%	14%	55%	31%
	Middle Atlantic	57	2.1%	3.0%	35%	3%	3%	9%	36%	15%
	East North Central	57	2.7%	3.0%	32%	0%	0%	4%	47%	17%
	West North Central	48	2.6%	3.0%	31%	0%	7%	0%	37%	25%
	South Atlantic	37	2.8%	3.0%	38%	0%	0%	0%	30%	32%
	East South Central	34	3.9%	3.1%	25%	0%	0%	12%	24%	40%
	West South Central	61	2.8%	3.0%	28%	0%	3%	10%	35%	24%
	Mountain	21	2.3%	2.7%	41%	0%	8%	0%	28%	23%
	Pacific	15	3.1%	3.0%	28%	0%	0%	0%	28%	45%

* Average/median calculations include zeros (0)

Table ES - 8

Salary/Wage Increase Anticipated for 2024: Management

For ... full-time positions ..., what percentage increase do you anticipate for 2024?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		299	2.5%	3.0%	38%	1%	2%	5%	32%	22%
By credit union asset size	$1M to $2M	8	1.0%	0.0%	67%	0%	0%	0%	33%	0%
	$2M to $5M	32	0.9%	0.0%	75%	0%	0%	0%	17%	8%
	$5M to $10M	43	2.1%	1.0%	48%	0%	4%	4%	22%	22%
	$10M to $20M	72	1.8%	0.5%	49%	2%	4%	4%	29%	11%
	$20M to $35M	84	3.4%	3.0%	19%	0%	0%	9%	38%	35%
	$35M to $50M	60	3.3%	3.0%	20%	0%	0%	6%	45%	29%
By region	New England	11	3.9%	4.1%	15%	0%	0%	0%	38%	46%
	Middle Atlantic	53	2.2%	3.0%	31%	3%	3%	7%	46%	10%
	East North Central	49	2.5%	3.0%	41%	0%	0%	7%	31%	20%
	West North Central	41	1.9%	1.0%	48%	0%	4%	0%	32%	16%
	South Atlantic	34	2.6%	3.0%	38%	0%	0%	0%	35%	27%
	East South Central	28	3.0%	3.0%	29%	0%	0%	10%	29%	32%
	West South Central	55	2.5%	2.3%	39%	0%	3%	8%	27%	22%
	Mountain	15	2.1%	0.0%	57%	0%	0%	0%	8%	35%
	Pacific	14	2.8%	3.0%	29%	0%	0%	9%	29%	32%

* Average/median calculations include zeros (0)

Table ES - 9

Salary/Wage Increase Anticipated for 2024: Nonmanagement

For ... full-time positions ..., what percentage increase do you anticipate for 2024?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		330	2.6%	3.0%	30%	0%	4%	6%	39%	21%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	40	1.3%	0.0%	53%	0%	7%	7%	33%	0%
	$5M to $10M	48	2.4%	3.0%	33%	0%	3%	3%	40%	20%
	$10M to $20M	82	2.2%	3.0%	35%	0%	8%	6%	37%	14%
	$20M to $35M	91	3.4%	3.0%	13%	0%	1%	8%	45%	32%
	$35M to $50M	61	3.4%	3.4%	20%	0%	0%	6%	42%	32%
By region	New England	12	3.4%	4.0%	27%	0%	0%	0%	31%	42%
	Middle Atlantic	58	2.2%	3.0%	31%	0%	3%	11%	48%	7%
	East North Central	53	2.4%	3.0%	33%	0%	0%	9%	42%	16%
	West North Central	47	2.4%	3.0%	29%	0%	15%	0%	38%	17%
	South Atlantic	36	2.6%	3.0%	36%	0%	0%	0%	41%	23%
	East South Central	28	3.3%	3.0%	19%	0%	6%	6%	33%	37%
	West South Central	63	2.6%	3.0%	31%	0%	3%	10%	35%	21%
	Mountain	18	2.9%	3.0%	30%	0%	0%	0%	40%	29%
	Pacific	16	3.5%	3.9%	17%	0%	0%	8%	33%	42%

* 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 2022 (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 2022	Yes, some or all full-time nonmanagement employees received incentive payments in 2022	No
Overall		442	17%	12%	13%	83%
By credit union asset size	$1M to $2M	24	0%	0%	0%	100%
	$2M to $5M	59	5%	5%	5%	95%
	$5M to $10M	78	6%	6%	2%	94%
	$10M to $20M	102	17%	14%	9%	83%
	$20M to $35M	106	22%	14%	18%	78%
	$35M to $50M	73	37%	20%	32%	63%
By region	New England	16	8%	8%	0%	92%
	Middle Atlantic	81	7%	5%	5%	93%
	East North Central	75	19%	14%	13%	81%
	West North Central	60	21%	15%	19%	79%
	South Atlantic	51	21%	10%	21%	79%
	East South Central	41	30%	24%	16%	70%
	West South Central	70	18%	11%	14%	82%
	Mountain	24	7%	7%	7%	93%
	Pacific	24	18%	7%	12%	82%

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Table ES - 11

Receipt of Bonus Payments

In addition to base pay, did any full-time employees receive bonus payments in 2022 (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 2022	Yes, some or all full-time nonmanagement employees received bonus payments in 2022	No
Overall		441	53%	50%	41%	47%
By credit union asset size	$1M to $2M	21	13%	13%	0%	88%
	$2M to $5M	59	27%	27%	14%	73%
	$5M to $10M	76	44%	42%	25%	56%
	$10M to $20M	106	62%	55%	50%	38%
	$20M to $35M	107	61%	60%	53%	39%
	$35M to $50M	72	69%	69%	63%	31%
By region	New England	16	65%	65%	23%	35%
	Middle Atlantic	80	34%	34%	25%	66%
	East North Central	75	48%	48%	39%	52%
	West North Central	60	62%	62%	45%	38%
	South Atlantic	52	48%	45%	46%	52%
	East South Central	41	63%	59%	52%	37%
	West South Central	70	62%	58%	48%	38%
	Mountain	23	51%	44%	37%	49%
	Pacific	24	69%	55%	62%	31%

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Table ES - 12

Incentive/Bonus Summaries

In addition to base pay, did any full-time employees receive incentive payments in 2022 (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 2022 (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		447	56%	8%	9%	12%	44%
By credit union asset size	$1M to $2M	24	11%	0%	0%	0%	89%
	$2M to $5M	59	27%	5%	5%	5%	73%
	$5M to $10M	78	45%	4%	0%	4%	55%
	$10M to $20M	106	67%	9%	6%	11%	33%
	$20M to $35M	107	66%	9%	14%	17%	34%
	$35M to $50M	74	77%	16%	23%	26%	23%
By region	New England	16	65%	8%	0%	8%	35%
	Middle Atlantic	82	36%	3%	1%	3%	64%
	East North Central	75	52%	10%	11%	15%	48%
	West North Central	60	64%	13%	15%	19%	36%
	South Atlantic	52	57%	5%	12%	12%	43%
	East South Central	42	73%	13%	10%	13%	27%
	West South Central	71	65%	10%	11%	15%	35%
	Mountain	24	48%	7%	7%	7%	52%
	Pacific	24	69%	7%	12%	18%	31%

Table ES - 13

Last Salary Structure Adjustment

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

		N	2023	2022	2021	2020	2019	2018	2017	before 2017	never	don't know
Overall		420	19%	40%	7%	3%	1%	1%	1%	6%	6%	17%
By credit union asset size	$1M to $2M	19	0%	71%	0%	0%	0%	0%	0%	0%	14%	14%
	$2M to $5M	56	5%	24%	5%	10%	0%	5%	0%	19%	10%	24%
	$5M to $10M	71	29%	38%	7%	2%	2%	2%	0%	4%	9%	7%
	$10M to $20M	101	13%	29%	6%	2%	2%	0%	2%	10%	5%	33%
	$20M to $35M	100	23%	48%	11%	0%	1%	0%	1%	1%	4%	11%
	$35M to $50M	73	30%	50%	5%	3%	2%	0%	0%	2%	2%	7%
By region	New England	12	21%	56%	0%	0%	0%	0%	0%	0%	23%	0%
	Middle Atlantic	74	23%	39%	5%	6%	0%	0%	2%	8%	4%	14%
	East North Central	72	12%	42%	6%	2%	0%	4%	0%	5%	2%	27%
	West North Central	56	30%	49%	3%	0%	0%	0%	0%	3%	5%	10%
	South Atlantic	48	18%	27%	6%	6%	5%	0%	3%	9%	11%	15%
	East South Central	41	18%	35%	15%	4%	0%	0%	0%	14%	0%	14%
	West South Central	70	14%	35%	6%	2%	5%	2%	0%	5%	10%	23%
	Mountain	24	22%	35%	20%	0%	0%	0%	0%	5%	7%	12%
	Pacific	23	23%	59%	5%	0%	0%	0%	0%	0%	0%	12%

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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		434	15%	80%	5%
By credit union asset size	$1M to $2M	19	0%	86%	14%
	$2M to $5M	59	9%	86%	5%
	$5M to $10M	76	15%	83%	2%
	$10M to $20M	104	12%	78%	9%
	$20M to $35M	106	15%	83%	2%
	$35M to $50M	71	29%	69%	2%
By region	New England	15	11%	78%	11%
	Middle Atlantic	78	5%	93%	2%
	East North Central	72	16%	84%	0%
	West North Central	56	23%	75%	2%
	South Atlantic	51	15%	79%	6%
	East South Central	42	36%	57%	7%
	West South Central	70	10%	76%	15%
	Mountain	26	17%	83%	0%
	Pacific	24	10%	90%	0%

* Insufficient data

Table ES - 15

Range Increase Given 2022: CEO

By what percentage did the formal salary range structure increase during 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		56	3.1%	3.0%	33%	0%	2%	10%	28%	26%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	1.1%	1.1%	50%	0%	0%	50%	0%	0%
	$5M to $10M	10	2.4%	2.8%	17%	0%	0%	33%	50%	0%
	$10M to $20M	13	3.9%	3.5%	25%	0%	0%	0%	38%	38%
	$20M to $35M	13	1.7%	0.0%	64%	0%	9%	0%	9%	18%
	$35M to $50M	15	4.8%	4.5%	17%	0%	0%	0%	33%	50%
By region	New England	2	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	2	4.0%	4.0%	0%	0%	0%	0%	50%	50%
	East North Central	10	5.4%	4.0%	0%	0%	0%	16%	42%	42%
	West North Central	11	1.9%	2.7%	37%	0%	0%	14%	49%	0%
	South Atlantic	8	1.0%	0.0%	68%	0%	16%	0%	0%	16%
	East South Central	12	3.2%	4.0%	45%	0%	0%	0%	14%	42%
	West South Central	7	1.5%	2.1%	36%	0%	0%	40%	24%	0%
	Mountain	4	5.4%	4.0%	28%	0%	0%	0%	36%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 16

Range Increase Given 2022: Management

By what percentage did the formal salary range structure increase during 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		48	3.8%	2.6%	39%	0%	3%	9%	25%	24%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	3	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$5M to $10M	8	2.3%	2.5%	20%	0%	0%	40%	40%	0%
	$10M to $20M	10	5.5%	1.5%	50%	0%	0%	0%	17%	33%
	$20M to $35M	13	1.4%	0.0%	64%	0%	9%	0%	18%	9%
	$35M to $50M	15	6.3%	4.6%	8%	0%	0%	8%	33%	50%
By region	New England	2	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	2	3.5%	3.5%	0%	0%	0%	50%	0%	50%
	East North Central	6	7.8%	4.0%	0%	0%	0%	25%	38%	38%
	West North Central	11	1.9%	2.7%	37%	0%	0%	14%	49%	0%
	South Atlantic	8	0.8%	0.0%	68%	0%	16%	0%	16%	0%
	East South Central	12	3.9%	4.0%	34%	0%	0%	0%	24%	42%
	West South Central	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Mountain	4	9.1%	0.0%	64%	0%	0%	0%	0%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 17

Range Increase Given 2022: Nonmanagement

By what percentage did the formal salary range structure increase during 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		55	4.5%	3.0%	29%	0%	4%	10%	23%	34%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	1.1%	1.1%	50%	0%	0%	50%	0%	0%
	$5M to $10M	8	4.7%	4.0%	0%	0%	0%	20%	60%	20%
	$10M to $20M	13	4.3%	3.0%	38%	0%	0%	0%	25%	38%
	$20M to $35M	15	2.1%	0.5%	50%	0%	17%	0%	8%	25%
	$35M to $50M	15	8.2%	5.0%	8%	0%	0%	8%	25%	58%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	6.0%	6.0%	0%	0%	0%	50%	0%	50%
	East North Central	10	11.4%	10.0%	0%	0%	0%	0%	13%	87%
	West North Central	13	1.9%	2.5%	34%	0%	10%	12%	35%	10%
	South Atlantic	8	0.9%	0.0%	68%	0%	16%	0%	16%	0%
	East South Central	12	5.6%	4.7%	10%	0%	0%	0%	38%	52%
	West South Central	5	1.1%	1.3%	48%	0%	0%	52%	0%	0%
	Mountain	4	4.7%	3.0%	28%	0%	0%	0%	36%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 18

Range Increase Budgeted for 2023: CEO

What percentage increase has been budgeted 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	2.6%	3.0%	36%	0%	0%	5%	40%	19%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	2.0%	2.0%	50%	0%	0%	0%	50%	0%
	$5M to $10M	10	3.0%	3.0%	17%	0%	0%	0%	67%	17%
	$10M to $20M	11	2.4%	2.0%	43%	0%	0%	14%	29%	14%
	$20M to $35M	15	1.8%	1.0%	50%	0%	0%	8%	25%	17%
	$35M to $50M	15	3.7%	3.5%	25%	0%	0%	0%	42%	33%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	1.5%	1.5%	50%	0%	0%	0%	50%	0%
	East North Central	8	4.4%	4.9%	15%	0%	0%	0%	30%	55%
	West North Central	11	1.9%	2.4%	37%	0%	0%	14%	49%	0%
	South Atlantic	8	1.3%	0.0%	68%	0%	0%	0%	16%	16%
	East South Central	13	3.2%	3.0%	19%	0%	0%	9%	43%	28%
	West South Central	7	4.1%	4.0%	18%	0%	0%	0%	64%	18%
	Mountain	4	1.4%	0.0%	64%	0%	0%	0%	36%	0%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 19

Range Increase Budgeted for 2023: Management

What percentage increase has been budgeted 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	2.2%	2.0%	47%	0%	0%	5%	29%	19%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	3	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$5M to $10M	8	2.4%	3.0%	40%	0%	0%	0%	40%	20%
	$10M to $20M	10	1.3%	0.0%	67%	0%	0%	0%	17%	17%
	$20M to $35M	15	1.4%	0.0%	58%	0%	0%	8%	25%	8%
	$35M to $50M	15	3.9%	4.0%	17%	0%	0%	8%	42%	33%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	1.0%	1.0%	50%	0%	0%	50%	0%	0%
	East North Central	6	3.6%	4.1%	19%	0%	0%	0%	38%	43%
	West North Central	11	1.6%	1.2%	51%	0%	0%	0%	49%	0%
	South Atlantic	8	1.1%	0.0%	68%	0%	0%	0%	32%	0%
	East South Central	13	2.8%	3.0%	31%	0%	0%	9%	31%	28%
	West South Central	2	5.0%	5.0%	50%	0%	0%	0%	0%	50%
	Mountain	4	1.8%	0.0%	64%	0%	0%	0%	0%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 20

Range Increase Budgeted for 2023: Nonmanagement

What percentage increase has been budgeted 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	3.1%	3.0%	31%	0%	2%	7%	35%	24%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	1.1%	1.1%	50%	0%	0%	50%	0%	0%
	$5M to $10M	8	2.8%	3.0%	20%	0%	0%	0%	80%	0%
	$10M to $20M	11	3.4%	3.0%	29%	0%	0%	0%	29%	43%
	$20M to $35M	16	1.8%	1.0%	46%	0%	8%	8%	15%	23%
	$35M to $50M	15	5.0%	4.0%	17%	0%	0%	0%	50%	33%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	11.3%	11.3%	0%	0%	0%	0%	50%	50%
	East North Central	8	4.4%	4.5%	15%	0%	0%	0%	35%	50%
	West North Central	13	2.2%	3.0%	33%	0%	10%	0%	44%	13%
	South Atlantic	8	1.1%	0.0%	68%	0%	0%	0%	32%	0%
	East South Central	13	3.0%	3.0%	19%	0%	0%	9%	43%	28%
	West South Central	5	3.5%	2.1%	24%	0%	0%	52%	0%	24%
	Mountain	4	2.9%	3.0%	28%	0%	0%	0%	36%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 21

Range Increase Anticipated for 2024: CEO

What percentage increase do you anticipate for 2024?

		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	2.5%	3.0%	29%	0%	2%	16%	37%	14%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	1.1%	1.1%	50%	0%	0%	50%	0%	0%
	$5M to $10M	6	2.9%	2.8%	0%	0%	0%	50%	50%	0%
	$10M to $20M	10	1.8%	1.5%	50%	0%	0%	0%	50%	0%
	$20M to $35M	15	2.3%	2.5%	25%	0%	8%	17%	33%	17%
	$35M to $50M	15	3.7%	3.5%	25%	0%	0%	0%	42%	33%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	1.5%	1.5%	50%	0%	0%	0%	50%	0%
	East North Central	6	2.8%	3.4%	19%	0%	0%	25%	38%	19%
	West North Central	11	2.5%	3.0%	23%	0%	0%	14%	63%	0%
	South Atlantic	8	1.9%	1.6%	37%	0%	16%	0%	32%	16%
	East South Central	11	3.2%	3.1%	22%	0%	0%	11%	35%	32%
	West South Central	5	3.5%	2.1%	24%	0%	0%	52%	0%	24%
	Mountain	4	2.0%	2.0%	36%	0%	0%	28%	36%	0%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 22

Range Increase Anticipated for 2024: Management

What percentage increase do you anticipate for 2024?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		48	2.4%	2.5%	34%	0%	3%	14%	35%	14%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	3	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$5M to $10M	6	2.9%	2.8%	0%	0%	0%	50%	50%	0%
	$10M to $20M	10	1.3%	0.0%	67%	0%	0%	0%	17%	17%
	$20M to $35M	15	1.9%	2.0%	33%	0%	8%	17%	33%	8%
	$35M to $50M	15	3.8%	3.5%	17%	0%	0%	8%	50%	25%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	2.5%	2.5%	0%	0%	0%	50%	50%	0%
	East North Central	6	2.8%	3.4%	19%	0%	0%	25%	38%	19%
	West North Central	11	1.9%	2.7%	37%	0%	0%	14%	49%	0%
	South Atlantic	8	1.7%	1.6%	37%	0%	16%	0%	48%	0%
	East South Central	11	2.7%	3.0%	32%	0%	0%	11%	35%	22%
	West South Central	2	5.0%	5.0%	50%	0%	0%	0%	0%	50%
	Mountain	4	2.4%	2.0%	36%	0%	0%	28%	0%	36%
	Pacific	0								

* Average/median calculations include zeros (0)

Table ES - 23

Range Increase Anticipated for 2024: Nonmanagement

What percentage increase do you anticipate for 2024?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		52	2.5%	3.0%	25%	2%	2%	18%	34%	17%
By credit union asset size	$1M to $2M	0								
	$2M to $5M	5	1.1%	1.1%	50%	0%	0%	50%	0%	0%
	$5M to $10M	6	2.9%	2.8%	0%	0%	0%	50%	50%	0%
	$10M to $20M	10	2.4%	3.0%	33%	0%	0%	0%	50%	17%
	$20M to $35M	16	2.3%	2.0%	23%	8%	8%	15%	23%	23%
	$35M to $50M	15	3.3%	3.5%	25%	0%	0%	8%	42%	25%
By region	New England	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	Middle Atlantic	2	1.0%	1.0%	50%	0%	0%	50%	0%	0%
	East North Central	6	3.1%	3.9%	19%	0%	0%	25%	19%	38%
	West North Central	13	2.3%	3.0%	21%	0%	10%	12%	57%	0%
	South Atlantic	8	1.7%	1.3%	37%	16%	0%	0%	48%	0%
	East South Central	11	3.0%	3.1%	22%	0%	0%	11%	35%	32%
	West South Central	5	3.5%	2.1%	24%	0%	0%	52%	0%	24%
	Mountain	4	3.4%	3.0%	0%	0%	0%	28%	36%	36%
	Pacific	0								

* 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		459	5.2	4	0%	3%	50%	34%	13%	0%	0%
By credit union asset size	$1M to $2M	27	1.8	2	0%	30%	70%	0%	0%	0%	0%
	$2M to $5M	61	2.4	2	0%	4%	96%	0%	0%	0%	0%
	$5M to $10M	81	3.2	3	0%	4%	76%	18%	2%	0%	0%
	$10M to $20M	107	4.3	4	1%	0%	64%	33%	1%	0%	0%
	$20M to $35M	107	6.7	6	0%	0%	18%	65%	17%	0%	0%
	$35M to $50M	76	10.1	10	0%	0%	2%	48%	50%	0%	0%
By region	New England	19	3.5	3	0%	29%	32%	39%	0%	0%	0%
	Middle Atlantic	82	4.5	4	2%	2%	51%	42%	3%	0%	0%
	East North Central	76	6.1	5	0%	0%	44%	35%	21%	0%	0%
	West North Central	62	4.5	3	0%	4%	58%	25%	12%	0%	0%
	South Atlantic	54	5.3	4	0%	0%	53%	35%	11%	0%	0%
	East South Central	42	7.7	5	0%	0%	39%	27%	35%	0%	0%
	West South Central	76	4.7	3	0%	6%	57%	25%	13%	0%	0%
	Mountain	26	5.0	4	0%	0%	59%	36%	5%	0%	0%
	Pacific	23	5.6	5	0%	0%	33%	60%	7%	0%	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		459	4.5	3	10%	13%	43%	27%	8%	0%	0%
By credit union asset size	$1M to $2M	27	1.3	1	60%	30%	10%	0%	0%	0%	0%
	$2M to $5M	61	1.7	2	22%	35%	43%	0%	0%	0%	0%
	$5M to $10M	81	2.3	2	16%	22%	59%	4%	0%	0%	0%
	$10M to $20M	107	3.5	3	1%	9%	73%	15%	1%	0%	0%
	$20M to $35M	107	5.7	5	1%	0%	33%	60%	6%	0%	0%
	$35M to $50M	76	8.7	8	0%	2%	6%	55%	37%	0%	0%
By region	New England	19	3.2	3	23%	14%	50%	13%	0%	0%	0%
	Middle Atlantic	82	3.7	3	19%	18%	38%	22%	3%	0%	0%
	East North Central	76	4.6	4	4%	15%	41%	33%	8%	0%	0%
	West North Central	62	4.1	3	9%	15%	44%	28%	4%	0%	0%
	South Atlantic	54	4.8	4	16%	2%	43%	35%	5%	0%	0%
	East South Central	42	6.9	5	0%	10%	35%	23%	32%	0%	0%
	West South Central	76	4.3	3	4%	12%	51%	26%	8%	0%	0%
	Mountain	26	4.1	3	10%	6%	55%	24%	5%	0%	0%
	Pacific	23	5.0	5	12%	14%	30%	37%	7%	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		459	1.9	1	42%	29%	26%	3%	0%	0%	0%
By credit union asset size	$1M to $2M	27	1.6	2	20%	40%	40%	0%	0%	0%	0%
	$2M to $5M	61	1.9	2	39%	30%	30%	0%	0%	0%	0%
	$5M to $10M	81	2.2	2	41%	29%	25%	4%	0%	0%	0%
	$10M to $20M	107	1.6	1	55%	28%	13%	3%	0%	0%	0%
	$20M to $35M	107	1.9	2	39%	30%	28%	3%	0%	0%	0%
	$35M to $50M	76	2.3	2	42%	23%	31%	5%	0%	0%	0%
By region	New England	19	1.7	1	38%	47%	9%	7%	0%	0%	0%
	Middle Atlantic	82	2.1	2	32%	23%	39%	5%	0%	0%	0%
	East North Central	76	2.3	2	29%	28%	37%	5%	0%	0%	0%
	West North Central	62	1.5	1	50%	31%	19%	0%	0%	0%	0%
	South Atlantic	54	2.0	2	42%	28%	28%	2%	0%	0%	0%
	East South Central	42	1.8	1	56%	28%	12%	3%	0%	0%	0%
	West South Central	76	1.3	1	55%	34%	12%	0%	0%	0%	0%
	Mountain	26	2.4	2	44%	23%	26%	6%	0%	0%	0%
	Pacific	23	2.1	2	42%	21%	36%	0%	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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		454	1.3	1	72%	21%	5%	1%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61	1.1	1	70%	26%	4%	0%
	$5M to $10M	75	1.2	1	81%	15%	4%	0%
	$10M to $20M	107	1.2	1	78%	18%	4%	0%
	$20M to $35M	109	1.3	1	65%	27%	6%	2%
	$35M to $50M	76	1.5	1	60%	26%	10%	5%
By region	New England	19	1.0	1	91%	9%	0%	0%
	Middle Atlantic	81	1.2	1	74%	21%	3%	2%
	East North Central	76	1.4	1	66%	22%	9%	3%
	West North Central	60	1.2	1	70%	22%	7%	0%
	South Atlantic	54	1.4	1	75%	18%	5%	2%
	East South Central	42	1.3	1	83%	12%	6%	0%
	West South Central	72	1.1	1	76%	23%	2%	0%
	Mountain	26	1.5	1	65%	24%	6%	5%
	Pacific	24	1.2	1	50%	39%	12%	0%

* 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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		454	1.2	1	83%	14%	3%	1%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61	1.0	1	96%	4%	0%	0%
	$5M to $10M	75	1.3	1	94%	4%	2%	0%
	$10M to $20M	107	1.1	1	85%	13%	1%	0%
	$20M to $35M	109	1.1	1	71%	27%	2%	0%
	$35M to $50M	76	1.5	1	69%	19%	8%	3%
By region	New England	19			100%	0%	0%	0%
	Middle Atlantic	81	1.3	1	91%	8%	0%	2%
	East North Central	76	1.1	1	75%	23%	2%	0%
	West North Central	60	1.6	2	89%	4%	7%	0%
	South Atlantic	54	1.2	1	77%	18%	5%	0%
	East South Central	42	1.3	1	83%	12%	6%	0%
	West South Central	72	1.0	1	85%	15%	0%	0%
	Mountain	26	1.3	1	72%	24%	0%	5%
	Pacific	24	1.2	1	68%	27%	5%	0%

* 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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		454	1.1	1	86%	13%	1%	0%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61	1.2	1	74%	22%	4%	0%
	$5M to $10M	75	1.0	1	85%	15%	0%	0%
	$10M to $20M	107	1.0	1	90%	10%	0%	0%
	$20M to $35M	109	1.1	1	88%	11%	1%	0%
	$35M to $50M	76	1.0	1	85%	15%	0%	0%
By region	New England	19	1.0	1	91%	9%	0%	0%
	Middle Atlantic	81	1.2	1	83%	14%	3%	0%
	East North Central	76	1.1	1	79%	19%	2%	0%
	West North Central	60	1.0	1	82%	18%	0%	0%
	South Atlantic	54	1.0	1	93%	7%	0%	0%
	East South Central	42			100%	0%	0%	0%
	West South Central	72	1.0	1	89%	11%	0%	0%
	Mountain	26	1.0	1	88%	12%	0%	0%
	Pacific	24	1.0	1	75%	25%	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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		460	1.5	1	94%	4%	1%	0%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61	2.0	2	96%	0%	4%	0%
	$5M to $10M	81	1.0	1	92%	8%	0%	0%
	$10M to $20M	107	1.2	1	93%	6%	1%	0%
	$20M to $35M	109	2.2	2	93%	3%	2%	1%
	$35M to $50M	76	1.0	1	98%	2%	0%	0%
By region	New England	19			100%	0%	0%	0%
	Middle Atlantic	82	1.0	1	98%	2%	0%	0%
	East North Central	76	1.7	1	80%	12%	7%	2%
	West North Central	62			100%	0%	0%	0%
	South Atlantic	54	1.0	1	95%	5%	0%	0%
	East South Central	42			100%	0%	0%	0%
	West South Central	76			100%	0%	0%	0%
	Mountain	26	1.3	1	76%	17%	6%	0%
	Pacific	24			100%	0%	0%	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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		460	1.1	1	98%	2%	0%	0%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61			100%	0%	0%	0%
	$5M to $10M	81	1.0	1	98%	2%	0%	0%
	$10M to $20M	107	1.0	1	97%	3%	0%	0%
	$20M to $35M	109	1.3	1	97%	2%	1%	0%
	$35M to $50M	76			100%	0%	0%	0%
By region	New England	19			100%	0%	0%	0%
	Middle Atlantic	82	1.0	1	98%	2%	0%	0%
	East North Central	76	1.5	2	97%	2%	2%	0%
	West North Central	62			100%	0%	0%	0%
	South Atlantic	54	1.0	1	98%	2%	0%	0%
	East South Central	42			100%	0%	0%	0%
	West South Central	76			100%	0%	0%	0%
	Mountain	26	1.0	1	87%	13%	0%	0%
	Pacific	24			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 2023?

		N	average*	median*	none	1	2	3 or more
Overall		460	1.4	1	96%	3%	1%	0%
By credit union asset size	$1M to $2M	27			100%	0%	0%	0%
	$2M to $5M	61	2.0	2	96%	0%	4%	0%
	$5M to $10M	81	1.0	1	94%	6%	0%	0%
	$10M to $20M	107	1.0	1	94%	6%	0%	0%
	$20M to $35M	109	2.3	1	96%	3%	0%	1%
	$35M to $50M	76	1.0	1	98%	2%	0%	0%
By region	New England	19			100%	0%	0%	0%
	Middle Atlantic	82			100%	0%	0%	0%
	East North Central	76	1.6	1	82%	13%	3%	2%
	West North Central	62			100%	0%	0%	0%
	South Atlantic	54	1.0	1	97%	3%	0%	0%
	East South Central	42			100%	0%	0%	0%
	West South Central	76			100%	0%	0%	0%
	Mountain	26	1.0	1	83%	17%	0%	0%
	Pacific	24			100%	0%	0%	0%

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

Table ES - 33

Overall Turnover

		N	Retained employees	Replaced employees
Overall		381	88%	12%
By credit union asset size	$1M to $2M	19	100%	0%
	$2M to $5M	27	80%	20%
	$5M to $10M	63	91%	9%
	$10M to $20M	94	87%	13%
	$20M to $35M	102	88%	12%
	$35M to $50M	76	85%	15%
By region	New England	16	93%	7%
	Middle Atlantic	66	89%	11%
	East North Central	64	89%	11%
	West North Central	48	84%	16%
	South Atlantic	45	89%	11%
	East South Central	41	82%	18%
	West South Central	57	91%	9%
	Mountain	23	78%	22%
	Pacific	21	90%	10%

* 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 2023	No, and do not plan to during 2023
Overall		440	65%	20%	15%
By credit union asset size	$1M to $2M	24	56%	22%	22%
	$2M to $5M	59	55%	23%	23%
	$5M to $10M	78	63%	24%	12%
	$10M to $20M	101	73%	16%	11%
	$20M to $35M	106	61%	18%	21%
	$35M to $50M	73	72%	23%	5%
By region	New England	16	58%	34%	8%
	Middle Atlantic	82	59%	27%	14%
	East North Central	73	66%	18%	16%
	West North Central	60	70%	12%	18%
	South Atlantic	51	74%	13%	13%
	East South Central	42	70%	15%	14%
	West South Central	68	61%	22%	18%
	Mountain	24	48%	31%	21%
	Pacific	23	71%	29%	0%

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		447	14%	1%	80%	5%
By credit union asset size	$1M to $2M	24	11%	0%	78%	11%
	$2M to $5M	59	27%	5%	64%	5%
	$5M to $10M	78	6%	0%	84%	10%
	$10M to $20M	106	17%	0%	82%	2%
	$20M to $35M	107	9%	1%	88%	2%
	$35M to $50M	74	15%	0%	77%	8%
By region	New England	16	27%	8%	66%	0%
	Middle Atlantic	82	17%	0%	78%	5%
	East North Central	75	11%	4%	78%	7%
	West North Central	60	19%	0%	81%	0%
	South Atlantic	52	21%	0%	74%	5%
	East South Central	42	7%	0%	87%	7%
	West South Central	71	6%	0%	89%	6%
	Mountain	24	13%	0%	69%	17%
	Pacific	24	12%	0%	88%	0%

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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		445	55%	33%	6%	7%
By credit union asset size	$1M to $2M	24	56%	11%	33%	0%
	$2M to $5M	59	59%	18%	5%	18%
	$5M to $10M	76	48%	38%	6%	8%
	$10M to $20M	106	64%	29%	3%	5%
	$20M to $35M	106	46%	44%	5%	6%
	$35M to $50M	74	57%	38%	2%	3%
By region	New England	16	53%	23%	8%	17%
	Middle Atlantic	82	51%	39%	1%	9%
	East North Central	75	61%	23%	5%	11%
	West North Central	60	51%	38%	4%	6%
	South Atlantic	52	60%	30%	2%	8%
	East South Central	42	58%	42%	0%	0%
	West South Central	71	60%	21%	16%	2%
	Mountain	23	29%	57%	7%	7%
	Pacific	23	48%	40%	5%	7%

Table ES - 37

Proportion Working Onsite/Remote: 2020

Thinking of all the employees in your credit untion, 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)?

			% Fully On-Site		% Fully Remote		% Hybrid	
		N	average	median	average	median	average	median
Overall		380	93.8	100	2.3	0	3.9	0
By credit union asset size	$1M to $2M	21	100.0	100	0.0	0	0.0	0
	$2M to $5M	43	92.2	100	7.8	0	0.0	0
	$5M to $10M	62	99.4	100	0.1	0	0.5	0
	$10M to $20M	90	91.7	100	1.3	0	7.0	0
	$20M to $35M	96	92.0	100	2.4	0	5.6	0
	$35M to $50M	68	93.1	100	2.9	0	4.0	0
By region	New England	12	84.2	100	5.3	0	10.5	0
	Middle Atlantic	73	89.8	100	6.2	0	4.0	0
	East North Central	68	89.8	100	0.0	0	10.2	0
	West North Central	52	99.8	100	0.2	0	0.0	0
	South Atlantic	46	95.4	100	4.3	0	0.3	0
	East South Central	35	94.8	100	2.1	0	3.2	0
	West South Central	51	96.8	100	2.0	0	1.2	0
	Mountain	23	92.9	100	0.0	0	7.1	0
	Pacific	22	99.3	100	0.0	0	0.7	0

Table ES - 38

Proportion Working Onsite/Remote: 2021

Thinking of all the employees in your credit untion, 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?

			% Fully On-Site		% Fully Remote		% Hybrid	
		N	average	median	average	median	average	median
Overall		380	89.3	100	1.9	0	8.7	0
By credit union asset size	$1M to $2M	21	100.0	100	0.0	0	0.0	0
	$2M to $5M	45	88.2	100	2.9	0	8.8	0
	$5M to $10M	60	96.4	100	0.0	0	3.6	0
	$10M to $20M	94	85.3	100	0.9	0	13.7	0
	$20M to $35M	95	88.7	100	3.3	0	8.0	0
	$35M to $50M	63	86.7	100	3.0	0	10.3	0
By region	New England	12	86.8	100	2.6	0	10.5	0
	Middle Atlantic	73	90.4	100	2.2	0	7.4	0
	East North Central	69	87.9	100	1.5	0	10.6	0
	West North Central	53	85.6	100	1.5	0	12.9	0
	South Atlantic	41	93.4	100	1.5	0	5.2	0
	East South Central	36	81.2	100	3.8	0	15.0	0
	West South Central	51	93.8	100	2.0	0	4.2	0
	Mountain	23	94.7	100	1.8	0	3.5	0
	Pacific	22	90.9	100	0.6	0	8.5	0

Table ES - 39

Proportion Working Onsite/Remote: 2022

Thinking of all the employees in your credit untion, 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?

			% Fully On-Site		% Fully Remote		% Hybrid	
		N	average	median	average	median	average	median
Overall		390	96.2	100	0.6	0	3.1	0
By credit union asset size	$1M to $2M	21	96.9	100	1.0	0	2.1	0
	$2M to $5M	48	98.3	100	0.0	0	1.7	0
	$5M to $10M	62	97.9	100	0.0	0	2.1	0
	$10M to $20M	96	97.0	100	0.2	0	2.9	0
	$20M to $35M	96	95.1	100	1.1	0	3.8	0
	$35M to $50M	67	93.6	100	1.5	0	4.9	0
By region	New England	13	100.0	100	0.0	0	0.0	0
	Middle Atlantic	73	95.2	100	0.7	0	4.1	0
	East North Central	69	97.0	100	1.4	0	1.7	0
	West North Central	53	95.8	100	0.0	0	4.2	0
	South Atlantic	43	96.7	100	0.7	0	2.6	0
	East South Central	39	93.8	100	1.5	0	4.7	0
	West South Central	55	97.2	100	0.4	0	2.5	0
	Mountain	23	100.0	100	0.0	0	0.0	0
	Pacific	22	93.2	100	0.0	0	6.8	0

Table ES - 40

Proportion Working Onsite/Remote: 2023

Thinking of all the employees in your credit untion, what was the percentage of employees that were fully on-site, fully remote, and a hybrid blend of on-site/remote on January 1, 2023?

			% Fully On-Site		% Fully Remote		% Hybrid	
		N	average	median	average	median	average	median
Overall		392	97.7	100	0.4	0	1.9	0
By credit union asset size	$1M to $2M	21	100.0	100	0.0	0	0.0	0
	$2M to $5M	48	100.0	100	0.0	0	0.0	0
	$5M to $10M	63	100.0	100	0.0	0	0.0	0
	$10M to $20M	94	97.2	100	0.2	0	2.6	0
	$20M to $35M	96	96.7	100	0.4	0	2.9	0
	$35M to $50M	68	95.5	100	1.5	0	3.0	0
By region	New England	13	100.0	100	0.0	0	0.0	0
	Middle Atlantic	73	96.6	100	0.2	0	3.2	0
	East North Central	68	97.1	100	1.3	0	1.6	0
	West North Central	53	99.0	100	0.0	0	1.0	0
	South Atlantic	46	98.8	100	0.5	0	0.7	0
	East South Central	39	97.2	100	0.9	0	1.9	0
	West South Central	55	98.6	100	0.0	0	1.4	0
	Mountain	23	100.0	100	0.0	0	0.0	0
	Pacific	22	93.5	100	0.0	0	6.5	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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		349	$81,700	$63,600	$78,440	$95,000	$114,940
By credit union asset size	$1M to $2M	0					
	$2M to $5M	32	$59,270	$52,090	$55,370	$61,660	$76,550
	$5M to $10M	51	$68,820	$58,060	$67,500	$78,640	$88,390
	$10M to $20M	98	$74,420	$60,860	$70,000	$81,640	$99,870
	$20M to $35M	100	$90,760	$77,120	$88,590	$104,140	$121,310
	$35M to $50M	68	$98,920	$83,030	$94,750	$117,030	$126,050
By region	New England	12	$108,480	$91,560	$110,290	$127,670	*
	Middle Atlantic	52	$74,780	$59,430	$73,910	$86,190	$97,760
	East North Central	61	$77,470	$64,640	$76,180	$88,670	$104,660
	West North Central	45	$80,470	$60,000	$75,000	$94,140	$109,630
	South Atlantic	40	$83,690	$66,560	$82,000	$99,160	$119,560
	East South Central	37	$88,560	$71,320	$83,680	$109,910	$117,700
	West South Central	63	$75,140	$60,000	$70,200	$88,000	$103,000
	Mountain	20	$82,890	$63,420	$81,500	$99,710	$124,360
	Pacific	19	$104,380	$82,800	$96,500	$122,370	$155,740
By number of full-time employees	1	28	$64,110	$54,930	$59,300	$70,690	$89,000
	2 - 4	169	$73,630	$60,000	$70,000	$83,000	$95,550
	5 - 9	115	$91,160	$76,460	$88,020	$105,000	$120,460
	10 - 49	37	$102,650	$86,450	$98,870	$116,150	$127,250
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	38	$66,840	$58,000	$62,000	$72,650	$88,250
	3 - 4	27	$69,060	$57,500	$64,240	$75,200	$95,000
	5 - 6	24	$67,190	$58,170	$69,900	$74,080	$81,600
	7 - 8	34	$70,010	$57,860	$63,890	$74,610	$103,780
	9 - 10	54	$79,060	$68,010	$78,470	$87,170	$102,420
	11 - 12	67	$87,030	$68,890	$83,500	$99,710	$119,260
	13 - 20	93	$98,810	$83,000	$95,000	$111,860	$124,390
By amount of loans outstanding	$500,000 to $2M	23	$66,900	$54,930	$64,130	$74,430	$90,100
	$2M to $5M	72	$63,470	$55,000	$60,000	$72,170	$81,940
	$5M to $20M	199	$84,150	$69,740	$80,130	$95,000	$114,020
	$20M to $50M	55	$102,780	$90,000	$99,000	$117,580	$124,590
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	73	$64,600	$54,980	$60,000	$70,850	$86,200
	1,000 - 1,999	132	$79,350	$64,060	$74,150	$88,990	$106,450
	2,000 - 4,999	136	$91,890	$76,200	$90,000	$106,400	$121,000
	5,000 - 9,999	9	$101,260	$78,200	$100,000	$123,000	*
	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	257	$79,950	$61,820	$75,270	$90,700	$111,820
	2	67	$85,260	$69,900	$81,970	$99,000	$117,540
	3	18	$92,360	$75,080	$90,000	$100,000	$136,680
	4	6	$84,400	$63,530	$86,400	$103,070	*
	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		345	59%	201	$4,540
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	32	50%	16	$2,960
	$5M to $10M	48	40%	19	$1,940
	$10M to $20M	98	54%	53	$3,360
	$20M to $35M	100	65%	63	$5,100
	$35M to $50M	68	75%	50	$6,560
By region	New England	12	66%	8	$9,370
	Middle Atlantic	52	40%	21	$2,480
	East North Central	61	57%	33	$5,330
	West North Central	45	71%	32	$4,670
	South Atlantic	40	57%	23	$3,730
	East South Central	35	83%	28	$4,820
	West South Central	62	61%	37	$4,230
	Mountain	20	36%	7	$5,740
	Pacific	19	65%	12	$3,610
By number of full-time employees	1	27	44%	12	$2,170
	2 - 4	167	53%	89	$3,670
	5 - 9	115	67%	76	$5,320
	10 - 49	37	69%	24	$6,390
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	37	57%	21	$3,300
	3 - 4	27	61%	17	$3,840
	5 - 6	24	27%	6	$2,820
	7 - 8	33	46%	15	$3,290
	9 - 10	54	66%	35	$3,840
	11 - 12	67	54%	36	$5,270
	13 - 20	93	72%	64	$5,340
By amount of loans outstanding	$500,000 to $2M	21	13%	3	*
	$2M to $5M	70	53%	37	$2,570
	$5M to $20M	199	61%	120	$4,460
	$20M to $50M	55	78%	41	$6,760
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	71	42%	30	$2,690
	1,000 - 1,999	130	59%	76	$4,020
	2,000 - 4,999	136	66%	89	$5,210
	5,000 - 9,999	9	86%	6	$10,170
	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	254	59%	149	$4,070
	2	67	63%	41	$6,080
	3	18	40%	6	$4,630
	4	6	75%	5	*
	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		349	$84,320	$65,000	$81,000	$97,680	$120,800
By credit union asset size	$1M to $2M	0					
	$2M to $5M	32	$60,750	$53,030	$60,620	$63,710	$76,550
	$5M to $10M	51	$69,550	$58,220	$68,980	$79,750	$89,030
	$10M to $20M	98	$76,240	$62,020	$70,000	$84,170	$105,470
	$20M to $35M	100	$93,990	$77,880	$90,280	$105,370	$125,660
	$35M to $50M	68	$103,730	$85,760	$97,850	$122,530	$137,180
By region	New England	12	$114,630	$95,460	$118,610	$132,040	*
	Middle Atlantic	52	$75,770	$59,910	$74,840	$87,190	$98,320
	East North Central	61	$80,410	$64,730	$77,270	$92,990	$112,040
	West North Central	45	$83,770	$62,500	$76,000	$100,000	$115,910
	South Atlantic	40	$85,800	$66,560	$83,860	$106,720	$123,200
	East South Central	37	$92,210	$72,700	$88,870	$117,450	$124,780
	West South Central	63	$77,640	$61,050	$71,070	$89,020	$105,940
	Mountain	20	$84,960	$63,420	$81,500	$104,980	$130,880
	Pacific	19	$106,740	$84,000	$101,020	$125,700	$158,980
By number of full-time employees	1	28	$65,010	$54,930	$60,180	$72,350	$89,000
	2 - 4	169	$75,560	$61,050	$70,910	$84,600	$101,500
	5 - 9	115	$94,700	$77,070	$90,750	$111,910	$124,580
	10 - 49	37	$106,860	$91,600	$103,940	$123,850	$136,230
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	38	$68,630	$61,330	$63,780	$73,590	$88,250
	3 - 4	27	$71,390	$59,790	$64,240	$75,220	$101,500
	5 - 6	24	$67,950	$58,170	$69,900	$74,080	$84,540
	7 - 8	34	$71,460	$57,860	$64,330	$75,410	$108,190
	9 - 10	54	$81,580	$69,150	$81,000	$91,670	$115,660
	11 - 12	67	$89,890	$69,960	$85,230	$106,480	$125,680
	13 - 20	93	$102,490	$86,340	$96,910	$117,450	$127,600
By amount of loans outstanding	$500,000 to $2M	23	$67,010	$54,930	$64,130	$74,430	$90,100
	$2M to $5M	72	$64,800	$55,500	$61,820	$73,300	$83,100
	$5M to $20M	199	$86,830	$70,130	$83,000	$99,410	$120,020
	$20M to $50M	55	$107,880	$93,710	$106,610	$122,540	$136,060
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	73	$65,710	$55,320	$61,330	$71,930	$86,510
	1,000 - 1,999	132	$81,690	$66,010	$74,970	$92,130	$109,150
	2,000 - 4,999	136	$95,300	$77,100	$93,370	$111,690	$125,000
	5,000 - 9,999	9	$108,530	$91,600	$110,000	$129,920	*
	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	257	$82,320	$63,500	$75,930	$94,460	$117,850
	2	67	$88,960	$70,580	$85,230	$105,170	$125,300
	3	18	$93,910	$75,080	$93,500	$106,610	$136,680
	4	6	$88,710	$65,910	$92,490	$107,550	*
	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		71	$68,800	$86,080	$103,360
By credit union asset size	$1M to $2M	0			
	$2M to $5M	8	*	*	*
	$5M to $10M	10	$46,520	$59,220	$71,920
	$10M to $20M	19	$62,900	$74,930	$86,960
	$20M to $35M	16	$76,630	$96,340	$116,050
	$35M to $50M	18	$86,410	$106,920	$127,420

* 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		338	4%	31%	47%	5%	13%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	29	9%	36%	36%	9%	9%
	$5M to $10M	49	6%	39%	52%	0%	3%
	$10M to $20M	93	3%	33%	41%	7%	16%
	$20M to $35M	99	4%	23%	57%	5%	11%
	$35M to $50M	68	4%	30%	39%	5%	21%

* 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		349	$67,440	$79,310	$84,040	$75,630	$90,130
By credit union asset size	$1M to $2M	0					
	$2M to $5M	32	*	*	*	*	*
	$5M to $10M	51	*	$69,460	$69,430		*
	$10M to $20M	98	*	$70,870	$73,170	*	$90,580
	$20M to $35M	100	*	$85,920	$94,370	*	$93,920
	$35M to $50M	68	*	$102,480	$102,370	*	$92,940

* Insufficient data

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

		N	male	female
Overall		336	22%	78%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	29	9%	91%
	$5M to $10M	48	13%	87%
	$10M to $20M	93	14%	86%
	$20M to $35M	98	32%	67%
	$35M to $50M	68	29%	71%

* 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		137	$60,990	$47,880	$59,560	$74,070	$83,720
By credit union asset size	$1M to $2M	0					
	$2M to $5M	5	*	*	*	*	*
	$5M to $10M	13	$45,420	$39,200	$41,680	$44,790	*
	$10M to $20M	34	$53,420	$44,210	$52,520	$59,020	$78,650
	$20M to $35M	41	$67,270	$52,670	$69,290	$80,410	$90,000
	$35M to $50M	44	$68,030	$60,000	$68,500	$77,250	$86,010
By region	New England	6	$78,330	$65,890	$77,680	$90,540	*
	Middle Atlantic	22	$55,160	$48,270	$52,780	$63,230	$74,000
	East North Central	20	$57,580	$44,750	$56,390	$68,800	$88,000
	West North Central	18	$60,620	$51,360	$60,950	$73,500	$77,280
	South Atlantic	16	$66,330	$48,930	$68,380	$82,260	$90,000
	East South Central	23	$59,840	$44,200	$58,820	$73,960	$88,000
	West South Central	16	$57,020	$44,260	$54,170	$68,870	$81,070
	Mountain	7	$56,470	$42,160	$44,990	$79,800	*
	Pacific	8	$76,780	$68,570	$77,830	$85,200	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	59	$52,350	$41,140	$48,530	$59,450	$78,190
	5 - 9	53	$67,670	$54,290	$68,590	$79,020	$87,620
	10 - 49	22	$69,190	$60,000	$71,650	$80,410	$85,000
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	5	*	*	*	*	*
	3 - 4	8	$52,630	$44,040	$54,170	$61,010	*
	5 - 6	7	*	*	*	*	*
	7 - 8	8	$53,140	$41,050	$48,000	$66,280	*
	9 - 10	25	$62,310	$49,420	$60,200	$73,410	$88,880
	11 - 12	29	$59,110	$44,280	$52,610	$71,090	$87,370
	13 - 20	49	$68,860	$58,250	$71,780	$80,070	$89,180
By amount of loans outstanding	$500,000 to $2M	8	*	*	*	*	*
	$2M to $5M	14	$42,680	$38,920	$40,180	$48,340	*
	$5M to $20M	81	$61,120	$50,000	$59,030	$73,160	$81,580
	$20M to $50M	34	$73,440	$63,730	$73,850	$83,300	$90,000
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	19	$45,540	$38,630	$42,220	$48,530	$62,620
	1,000 - 1,999	42	$57,330	$43,530	$57,170	$73,160	$79,950
	2,000 - 4,999	70	$66,990	$53,700	$68,440	$79,550	$86,310
	5,000 - 9,999	6	$66,180	$57,130	$63,120	$76,570	*
	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	90	$59,710	$45,160	$57,140	$73,520	$80,590
	2	32	$62,710	$48,580	$61,890	$76,000	$90,290
	3	13	$63,550	$52,380	$60,320	$80,320	$84,550
	4	2	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		135	67%	91	$3,180
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	5	0%	0	
	$5M to $10M	11	86%	10	$2,660
	$10M to $20M	34	57%	19	$2,290
	$20M to $35M	41	65%	27	$3,410
	$35M to $50M	44	81%	35	$3,620
By region	New England	6	81%	5	*
	Middle Atlantic	22	40%	9	$2,330
	East North Central	20	50%	10	$2,790
	West North Central	18	77%	14	$2,900
	South Atlantic	16	65%	11	$3,230
	East South Central	22	89%	19	$2,600
	West South Central	16	83%	14	$4,350
	Mountain	7	41%	3	*
	Pacific	8	85%	7	$4,400
By number of full-time employees	1	3	100%	3	*
	2 - 4	58	62%	36	$2,380
	5 - 9	53	68%	36	$3,380
	10 - 49	22	72%	16	$4,180
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	5	33%	2	*
	3 - 4	8	100%	8	$3,580
	5 - 6	7	42%	3	*
	7 - 8	6	53%	3	*
	9 - 10	25	67%	17	$3,050
	11 - 12	29	63%	19	$3,590
	13 - 20	49	77%	38	$2,990
By amount of loans outstanding	$500,000 to $2M	7	0%	0	
	$2M to $5M	14	47%	6	*
	$5M to $20M	81	68%	55	$2,990
	$20M to $50M	34	86%	29	$3,960
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	18	52%	9	$1,420
	1,000 - 1,999	42	65%	27	$3,150
	2,000 - 4,999	70	71%	50	$3,260
	5,000 - 9,999	6	80%	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	89	75%	66	$2,940
	2	32	54%	17	$4,080
	3	13	51%	6	$3,070
	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		137	$63,100	$47,880	$61,600	$77,970	$87,030
By credit union asset size	$1M to $2M	0					
	$2M to $5M	5	*	*	*	*	*
	$5M to $10M	13	$47,420	$39,970	$43,010	$46,070	*
	$10M to $20M	34	$54,720	$44,480	$52,520	$63,830	$80,570
	$20M to $35M	41	$69,480	$53,860	$73,960	$81,450	$91,190
	$35M to $50M	44	$70,950	$61,510	$72,820	$82,480	$89,630
By region	New England	6	$81,530	$68,740	$78,000	$94,860	*
	Middle Atlantic	22	$56,100	$48,270	$52,780	$63,610	$77,890
	East North Central	20	$58,970	$44,750	$56,500	$73,510	$90,470
	West North Central	18	$62,860	$52,700	$62,290	$77,510	$82,070
	South Atlantic	16	$68,430	$49,930	$71,970	$83,470	$90,910
	East South Central	23	$61,990	$44,800	$61,580	$79,950	$88,500
	West South Central	16	$60,630	$46,490	$56,170	$76,190	$85,830
	Mountain	7	$57,360	$42,910	$44,990	$80,760	*
	Pacific	8	$80,510	$73,570	$83,080	$89,200	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	59	$53,780	$42,810	$48,530	$63,000	$80,420
	5 - 9	53	$69,990	$55,820	$73,690	$81,820	$89,600
	10 - 49	22	$72,210	$64,340	$76,320	$81,910	$87,550
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	5	*	*	*	*	*
	3 - 4	8	$56,210	$45,330	$56,170	$67,000	*
	5 - 6	7	*	*	*	*	*
	7 - 8	8	$53,540	$41,380	$48,000	$66,870	*
	9 - 10	25	$64,360	$50,280	$61,420	$76,870	$96,440
	11 - 12	29	$61,370	$46,490	$53,350	$79,040	$88,780
	13 - 20	49	$71,160	$61,070	$75,890	$81,800	$89,610
By amount of loans outstanding	$500,000 to $2M	8	*	*	*	*	*
	$2M to $5M	14	$43,240	$39,180	$42,630	$48,340	*
	$5M to $20M	81	$63,170	$50,000	$61,590	$76,820	$84,560
	$20M to $50M	34	$76,840	$67,650	$79,360	$86,700	$93,500
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	19	$46,220	$39,100	$43,220	$48,530	$63,010
	1,000 - 1,999	42	$59,390	$44,080	$58,130	$76,820	$83,680
	2,000 - 4,999	70	$69,300	$54,450	$72,240	$81,800	$88,510
	5,000 - 9,999	6	$70,840	$59,800	$70,910	$82,110	*
	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	90	$61,870	$46,500	$57,850	$77,530	$84,850
	2	32	$64,910	$48,640	$64,980	$80,260	$92,030
	3	13	$65,130	$52,380	$64,960	$80,320	$86,760
	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		36	$49,850	$60,280	$70,710
By credit union asset size	$1M to $2M	0			
	$2M to $5M	3	*	*	*
	$5M to $10M	3	*	*	*
	$10M to $20M	8	$39,840	$49,700	$59,560
	$20M to $35M	7	$52,040	$66,290	$80,540
	$35M to $50M	15	$59,050	$68,690	$78,340

* 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		126	23%	40%	30%	1%	7%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	0%	100%	0%	0%	0%
	$5M to $10M	13	38%	25%	38%	0%	0%
	$10M to $20M	30	16%	53%	16%	0%	16%
	$20M to $35M	39	13%	41%	44%	0%	3%
	$35M to $50M	41	35%	29%	26%	3%	6%

* 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		137	$53,580	$59,400	$67,200	*	$73,470
By credit union asset size	$1M to $2M	0					
	$2M to $5M	5		*			
	$5M to $10M	13	*	*	*		
	$10M to $20M	34	*	$50,840	*		*
	$20M to $35M	41	*	$63,830	$71,840		*
	$35M to $50M	44	$59,990	$68,140	$74,760	*	*

* Insufficient data

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

		N	male	female
Overall		130	14%	86%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	5	50%	50%
	$5M to $10M	13	25%	75%
	$10M to $20M	30	0%	100%
	$20M to $35M	40	9%	91%
	$35M to $50M	41	21%	79%

* 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		22	$64,450	$52,590	$60,440	$77,850	$84,820
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	12	$64,390	$51,930	$58,960	$79,590	$88,200
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	0					
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	15	$59,170	$50,130	$56,400	$64,890	$80,390
	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	2	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	9	$60,710	$50,090	$53,370	$72,660	*
	13 - 20	9	$71,700	$58,940	$76,500	$83,200	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	16	$62,980	$50,350	$59,480	$77,760	$86,950
	$20M to $50M	6	$68,230	$57,280	$67,300	$79,480	*
	$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	17	$66,690	$54,650	$61,830	$81,670	$86,620
	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	15	$60,960	$52,250	$57,820	$67,300	$84,820
	2	6	$75,670	$65,610	$76,500	$85,670	*
	3	0					
	4	1	*	*	*	*	*
	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		22	59%	13	$3,220
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	5	67%	3	*
	$20M to $35M	12	60%	7	$2,200
	$35M to $50M	5	50%	2	*
By region	New England	0		0	
	Middle Atlantic	5	75%	4	*
	East North Central	1	0%	0	
	West North Central	2	100%	2	*
	South Atlantic	4	100%	4	*
	East South Central	4	70%	3	*
	West South Central	0		0	
	Mountain	2	0%	0	
	Pacific	3	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	15	60%	9	$3,400
	10 - 49	5	46%	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	2	100%	2	*
	9 - 10	3	100%	3	*
	11 - 12	9	41%	4	*
	13 - 20	9	57%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	16	59%	9	$2,870
	$20M to $50M	6	60%	4	*
	$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	54%	3	*
	2,000 - 4,999	17	61%	10	$3,660
	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	15	55%	8	$3,640
	2	6	80%	5	*
	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 3 - 3
Total Cash Compensation
Chief Operations Officer / COO / SVP / VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		22	$66,350	$52,920	$61,100	$81,160	$86,500
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	12	$65,710	$52,450	$59,460	$83,490	$89,970
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	0					
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	15	$61,220	$50,170	$56,900	$72,120	$83,350
	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	2	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	9	$61,300	$50,120	$53,450	$75,030	*
	13 - 20	9	$73,330	$58,940	$79,000	$86,500	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	16	$64,680	$50,440	$59,790	$81,560	$87,820
	$20M to $50M	6	$70,690	$57,280	$73,800	$82,340	*
	$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	17	$68,930	$54,650	$69,980	$84,160	$88,260
	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	15	$62,970	$52,850	$58,740	$73,800	$84,820
	2	6	$77,690	$67,120	$79,000	$88,220	*
	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 3 - 4
Salary Ranges
Chief Operations Officer / COO / SVP / VP

		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	0			
	$10M to $20M	0			
	$20M to $35M	4	*	*	*
	$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		17	7%	46%	39%	0%	7%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	0%	50%	50%	0%	0%
	$20M to $35M	10	13%	50%	25%	0%	13%
	$35M to $50M	4	0%	33%	67%	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		22	*	$71,020	$66,990		*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	5		*	*		
	$20M to $35M	12	*	*	*		*
	$35M to $50M	5		*	*		

* Insufficient data

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

		N	male	female
Overall		17	7%	93%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	0		
	$5M to $10M	0		
	$10M to $20M	3	0%	100%
	$20M to $35M	10	13%	88%
	$35M to $50M	4	0%	100%

* 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		37	$60,810	$51,220	$56,730	$70,770	$85,140
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	10	$62,570	$51,000	$58,380	$72,640	*
	$35M to $50M	21	$63,000	$51,310	$62,520	$76,470	$85,280
By region	New England	0					
	Middle Atlantic	6	$53,300	$46,440	$54,000	$60,010	*
	East North Central	5	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	6	$61,100	$55,160	$58,590	$68,430	*
	Mountain	4	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	11	$52,590	$45,850	$54,820	$57,330	*
	5 - 9	16	$66,380	$52,220	$65,030	$83,610	$88,060
	10 - 49	10	$60,700	$45,490	$60,640	$70,670	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	9	$62,070	$52,320	$57,770	$72,930	*
	13 - 20	17	$64,100	$51,960	$64,610	$72,880	$85,680
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	16	$53,190	$50,110	$53,440	$56,520	$60,950
	$20M to $50M	20	$68,660	$57,200	$70,600	$84,320	$87,670
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	11	$53,320	$50,520	$54,600	$57,220	*
	2,000 - 4,999	21	$63,180	$52,240	$62,520	$72,180	$84,780
	5,000 - 9,999	4	*	*	*	*	*
	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	25	$62,380	$52,260	$57,190	$72,520	$85,140
	2	6	$51,790	$43,550	$45,030	$62,810	*
	3	4	*	*	*	*	*
	4	2	*	*	*	*	*
	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		37	73%	27	$3,160
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	5	67%	3	*
	$20M to $35M	10	50%	5	*
	$35M to $50M	21	82%	17	$3,240
By region	New England	0		0	
	Middle Atlantic	6	40%	2	*
	East North Central	5	100%	5	*
	West North Central	4	67%	2	*
	South Atlantic	5	77%	4	*
	East South Central	2	50%	1	*
	West South Central	6	75%	5	*
	Mountain	4	100%	4	*
	Pacific	4	67%	2	*
By number of full-time employees	1	0		0	
	2 - 4	11	52%	6	*
	5 - 9	16	92%	15	$3,470
	10 - 49	10	63%	6	$3,020
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	2	0%	0	
	5 - 6	0		0	
	7 - 8	1	0%	0	
	9 - 10	4	100%	4	*
	11 - 12	9	86%	8	$5,450
	13 - 20	17	64%	11	$3,000
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	16	67%	11	$2,620
	$20M to $50M	20	75%	15	$3,850
	$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	11	64%	7	$2,150
	2,000 - 4,999	21	76%	16	$3,790
	5,000 - 9,999	4	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	25	79%	19	$3,450
	2	6	40%	2	*
	3	4	67%	2	*
	4	2	100%	2	*
	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		37	$63,100	$52,520	$57,970	$72,890	$89,840
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	10	$64,520	$51,630	$58,630	$81,530	*
	$35M to $50M	21	$65,670	$52,520	$65,430	$79,710	$89,980
By region	New England	0					
	Middle Atlantic	6	$55,000	$46,440	$56,500	$62,680	*
	East North Central	5	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	6	$64,830	$56,380	$59,050	$75,150	*
	Mountain	4	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	11	$53,870	$45,850	$56,670	$59,850	*
	5 - 9	16	$69,590	$53,670	$68,770	$88,160	$90,810
	10 - 49	10	$62,580	$46,120	$63,890	$72,260	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	9	$66,780	$55,790	$60,180	$84,540	*
	13 - 20	17	$66,020	$51,960	$67,580	$75,380	$90,350
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	16	$54,930	$51,450	$55,640	$57,810	$63,030
	$20M to $50M	20	$71,560	$58,220	$71,660	$88,800	$91,080
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	11	$54,710	$50,780	$56,630	$59,640	*
	2,000 - 4,999	21	$66,080	$54,060	$68,520	$78,650	$89,230
	5,000 - 9,999	4	*	*	*	*	*
	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	25	$65,100	$54,980	$59,600	$81,220	$89,840
	2	6	$52,830	$43,680	$48,800	$63,480	*
	3	4	*	*	*	*	*
	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 4 - 4
Salary Ranges
Chief Lending Officer / CLO / SVP / VP

		N	average minimum	average midpoint	average maximum
Overall		8	$51,270	$62,270	$73,270
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	5	*	*	*

* 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		30	20%	26%	54%	0%	0%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	0%	50%	50%	0%	0%
	$20M to $35M	10	38%	13%	50%	0%	0%
	$35M to $50M	17	14%	29%	57%	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		37	$54,050	$59,370	$68,990		
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2					
	$10M to $20M	5		*	*		
	$20M to $35M	10	*	*	*		
	$35M to $50M	21	*	*	$69,590		

* Insufficient data

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

		N	male	female
Overall		30	46%	54%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	0		
	$5M to $10M	0		
	$10M to $20M	3	50%	50%
	$20M to $35M	10	13%	88%
	$35M to $50M	17	64%	36%

* 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.

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

		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	1	*	*	*	*	*
	Mountain	0					
	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	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	1	*	*	*	*	*
	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 5 - 2
Incentives and Bonuses
Chief Information Officer / CIO / SVP / VP

		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	1	100%	1	*
	Mountain	0		0	
	Pacific	0		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	1	100%	1	*
	13 - 20	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	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	1	100%	1	*
	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	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 5 - 3
Total Cash Compensation
Chief Information Officer / CIO / SVP / VP

		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	1	*	*	*	*	*
	Mountain	0					
	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	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	1	*	*	*	*	*
	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

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		1	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	1	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		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

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

		N	male	female
Overall		1	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	1	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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$69,670	$50,000	$73,510	$84,750	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	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	3	*	*	*	*	*
	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	4	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$20M to $50M	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	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	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	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		8	49%	4	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	100%	3	*
	$5M to $10M	0		0	
	$10M to $20M	2	0%	0	
	$20M to $35M	2	50%	1	*
	$35M to $50M	1	0%	0	
By region	New England	3	100%	3	*
	Middle Atlantic	1	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	0%	0	
By number of full-time employees	1	3	100%	3	*
	2 - 4	1	100%	1	*
	5 - 9	1	0%	0	
	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	4	100%	4	*
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	3	0%	0	
	13 - 20	1	0%	0	
By amount of loans outstanding	$500,000 to $2M	3	100%	3	*
	$2M to $5M	0		0	
	$5M to $20M	4	30%	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	3	100%	3	*
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	30%	1	*
	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	5	71%	4	*
	2	1	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 6 - 3
Total Cash Compensation
Chief Marketing Officer / CMO / SVP / VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$70,360	$52,000	$74,410	$85,460	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	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	3	*	*	*	*	*
	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	4	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$20M to $50M	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	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	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 6 - 4
Salary Ranges
Chief Marketing Officer / CMO / 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	0			
	$35M to $50M	1	*	*	*

* 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		4	30%	0%	40%	0%	30%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	0%	0%	100%	0%	0%
	$20M to $35M	1	100%	0%	0%	0%	0%
	$35M to $50M	1	0%	0%	0%	0%	100%

* 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		8	*		*		*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3					
	$5M to $10M	0					
	$10M to $20M	2			*		
	$20M to $35M	2	*				
	$35M to $50M	1					*

* Insufficient data

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

		N	male	female
Overall		4	0%	100%
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	1	0%	100%
	$35M to $50M	1	0%	100%

* 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.

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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					
	Mountain	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

		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	
	Mountain	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	
	13 - 20	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	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 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	$73,430	$60,190	$68,910	$89,770	$95,590
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$71,470	$60,240	$68,440	$88,580	*
	$35M to $50M	7	$78,980	$62,050	$80,130	$92,740	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	13	$68,090	$59,560	$65,200	$82,360	$90,780
	10 - 49	6	$84,460	$70,230	$84,300	$98,680	*
	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	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	11	$76,780	$61,310	$77,420	$86,300	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$66,090	$56,550	$60,310	$76,350	*
	$20M to $50M	7	$84,830	$76,260	$83,150	$93,510	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	$65,360	$56,210	$60,290	$76,350	*
	2,000 - 4,999	11	$74,190	$62,310	$78,270	$86,840	*
	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	13	$72,960	$60,180	$71,870	$90,000	$90,780
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	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		19	80%	15	$3,500
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	10	75%	7	$4,550
	$35M to $50M	7	83%	6	$2,390
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	4	100%	4	*
	West North Central	1	100%	1	*
	South Atlantic	4	67%	2	*
	East South Central	4	70%	3	*
	West South Central	1	100%	1	*
	Mountain	1	0%	0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	13	90%	11	$3,720
	10 - 49	6	60%	4	*
	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	1	0%	0	
	11 - 12	2	100%	2	*
	13 - 20	11	79%	9	$2,140
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	11	79%	9	$2,590
	$20M to $50M	7	83%	6	$4,810
	$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	81%	5	*
	2,000 - 4,999	11	89%	10	$3,910
	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	13	81%	10	$3,900
	2	5	100%	5	*
	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 8 - 3
Total Cash Compensation
Chief Financial Officer / CFO / SVP / VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	$76,240	$62,900	$73,540	$89,910	$106,250
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$74,880	$60,970	$71,190	$89,420	*
	$35M to $50M	7	$80,970	$64,760	$82,110	$94,030	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	13	$71,440	$60,040	$67,080	$83,960	$103,260
	10 - 49	6	$86,140	$72,740	$87,670	$98,680	*
	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	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	11	$78,460	$63,870	$79,620	$89,010	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$68,120	$58,150	$62,920	$79,600	*
	$20M to $50M	7	$88,840	$78,630	$85,640	$105,760	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	$67,570	$56,920	$62,900	$80,120	*
	2,000 - 4,999	11	$77,660	$64,910	$80,620	$88,710	*
	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	13	$76,110	$62,780	$76,050	$90,070	$103,260
	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 8 - 4
Salary Ranges
Chief Financial Officer / CFO / SVP / VP

		N	average minimum	average midpoint	average maximum
Overall		6	$62,260	$78,090	$93,930
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	4	*	*	*

* 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	0%	15%	62%	8%	15%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	0%	0%	100%	0%	0%
	$20M to $35M	9	0%	14%	71%	0%	14%
	$35M to $50M	6	0%	20%	40%	20%	20%

* 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		19		*	$76,650	*	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2			*		
	$20M to $35M	10		*	$73,390		*
	$35M to $50M	7		*	*	*	*

* Insufficient data

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

		N	male	female
Overall		16	38%	62%
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	9	43%	57%
	$35M to $50M	6	40%	60%

* 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.

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Table 9 - 1
Salaries
SVP / VP of Operations (#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	1	*	*	*	*	*
	South Atlantic	0					
	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	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	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	1	*	*	*	*	*
	3	0					
	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		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	1	100%	1	*
	South Atlantic	0		0	
	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	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 9 - 3
Total Cash Compensation
SVP / VP of Operations (#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	1	*	*	*	*	*
	South Atlantic	0					
	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	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	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	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 9 - 4
Salary Ranges
SVP / VP of Operations (#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.

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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	$47,070	$38,540	$43,850	$58,840	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	$54,580	$44,050	$45,700	$70,320	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	6	$54,760	$43,370	$45,760	$70,660	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	*	*	*	*	*
	$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	3	*	*	*	*	*
	2,000 - 4,999	7	$52,030	$40,900	$45,390	$69,520	*
	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	5	*	*	*	*	*
	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		11	62%	6	$1,870
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	2	0%	0	
	$20M to $35M	4	33%	1	*
	$35M to $50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	1	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	2	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	6	81%	5	*
	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	2	100%	2	*
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
	13 - 20	6	80%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	6	50%	3	*
	$20M to $50M	5	75%	4	*
	$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	3	50%	2	*
	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	46%	2	*
	2	5	77%	4	*
	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		11	$48,220	$38,760	$45,750	$60,020	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	$55,730	$45,830	$46,630	$71,220	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	6	$56,220	$45,720	$46,660	$71,440	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	*	*	*	*	*
	$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	3	*	*	*	*	*
	2,000 - 4,999	7	$53,250	$44,170	$46,440	$70,730	*
	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	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 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.

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Table 11 - 1
Salaries
Teller Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		30	$44,250	$38,360	$42,640	$50,080	$60,500
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	$43,390	$38,360	$40,660	$48,220	*
	$35M to $50M	18	$45,290	$38,900	$42,900	$51,600	$60,680
By region	New England	1	*	*	*	*	*
	Middle Atlantic	8	$38,270	$31,110	$37,090	$43,290	*
	East North Central	5	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	16	$45,650	$39,470	$44,880	$51,110	$59,760
	10 - 49	10	$40,900	$33,750	$40,250	$44,200	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$46,470	$41,390	$42,900	$53,140	*
	11 - 12	7	$45,960	$34,660	$42,260	$60,920	*
	13 - 20	13	$41,760	$38,360	$41,680	$46,760	$51,110
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	19	$43,770	$38,360	$41,340	$45,640	$62,730
	$20M to $50M	10	$47,130	$42,450	$48,270	$51,470	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$48,590	$38,800	$45,760	$60,600	*
	2,000 - 4,999	21	$43,170	$37,970	$41,760	$49,920	$55,700
	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	21	$47,030	$41,140	$45,760	$52,640	$62,340
	2	9	$38,120	$34,450	$38,630	$41,230	*
	3	0					
	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		29	51%	13	$1,370
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	3	100%	3	*
	$20M to $35M	9	38%	1	*
	$35M to $50M	17	50%	9	$1,800
By region	New England	0		0	
	Middle Atlantic	8	37%	3	*
	East North Central	5	80%	2	*
	West North Central	2	100%	2	*
	South Atlantic	0		0	
	East South Central	4	40%	2	*
	West South Central	5	50%	2	*
	Mountain	2	50%	1	*
	Pacific	2	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	4	70%	3	*
	5 - 9	15	62%	8	$1,060
	10 - 49	10	25%	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	2	50%	1	*
	9 - 10	5	50%	2	*
	11 - 12	7	17%	1	*
	13 - 20	13	65%	6	$1,080
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	1	0%	0	
	$5M to $20M	18	55%	8	$920
	$20M to $50M	10	50%	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	7	82%	6	*
	2,000 - 4,999	20	47%	7	$1,130
	5,000 - 9,999	2	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	20	58%	12	$1,460
	2	9	38%	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 11 - 3
Total Cash Compensation
Teller Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		30	$44,810	$38,360	$42,900	$51,280	$64,480
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	$43,540	$38,360	$40,660	$49,120	*
	$35M to $50M	18	$46,130	$39,400	$45,000	$52,700	$64,530
By region	New England	1	*	*	*	*	*
	Middle Atlantic	8	$38,510	$31,110	$37,300	$43,340	*
	East North Central	5	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	16	$46,110	$39,470	$45,780	$52,300	$59,760
	10 - 49	10	$41,590	$33,750	$40,500	$44,200	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$46,760	$41,500	$42,900	$53,810	*
	11 - 12	7	$46,790	$34,660	$42,260	$65,220	*
	13 - 20	13	$42,270	$38,360	$41,890	$46,770	$52,240
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	19	$44,130	$38,360	$41,460	$46,000	$64,540
	$20M to $50M	10	$48,190	$42,450	$48,870	$52,600	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$49,970	$38,990	$46,050	$64,510	*
	2,000 - 4,999	21	$43,550	$37,970	$42,010	$51,120	$55,700
	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	21	$47,820	$41,300	$46,050	$53,460	$65,000
	2	9	$38,180	$34,450	$38,880	$41,230	*
	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 11 - 4
Salary Ranges
Teller Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		10	$36,950	$42,640	$48,340
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	6	$37,480	$43,990	$50,510

* 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.

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Table 12 - 1
Salaries
Share Draft 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	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 12 - 2
Incentives and Bonuses
Share Draft 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	
	Mountain	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	
	13 - 20	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 12 - 3
Total Cash Compensation
Share Draft 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	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 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.

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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					
	Mountain	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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Table 14 - 1
Salaries
"Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		81	$37,350	$31,200	$37,250	$41,600	$48,000
By credit union asset size	$1M to $2M	0					
	$2M to $5M	5	*	*	*	*	*
	$5M to $10M	16	$35,910	$29,740	$34,100	$38,820	$52,000
	$10M to $20M	21	$41,330	$33,280	$40,350	$48,000	$51,200
	$20M to $35M	21	$38,050	$35,000	$37,440	$42,200	$43,590
	$35M to $50M	18	$35,080	$27,560	$37,100	$39,470	$41,600
By region	New England	2	*	*	*	*	*
	Middle Atlantic	16	$37,830	$31,200	$38,000	$39,000	$48,140
	East North Central	8	$38,830	$37,100	$37,100	$41,710	*
	West North Central	18	$36,190	$31,090	$37,520	$41,600	$43,940
	South Atlantic	8	$39,970	$27,560	$41,050	$49,540	*
	East South Central	4	*	*	*	*	*
	West South Central	19	$34,920	$28,270	$35,000	$37,420	$50,590
	Mountain	3	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	45	$38,260	$31,550	$37,520	$42,270	$48,000
	5 - 9	31	$36,830	$31,200	$37,770	$41,140	$47,090
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	6	*	*	*	*	*
	7 - 8	10	$34,580	$29,890	$30,760	$40,660	*
	9 - 10	14	$37,800	$31,550	$37,930	$42,210	$47,310
	11 - 12	9	$35,660	$27,690	$37,100	$39,000	*
	13 - 20	27	$36,850	$31,200	$37,020	$39,770	$48,230
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	20	$35,670	$29,870	$31,550	$43,400	$49,320
	$5M to $20M	43	$38,100	$33,280	$37,440	$42,200	$48,140
	$20M to $50M	16	$37,580	$32,990	$37,430	$41,600	$47,590
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	19	$40,280	$30,460	$41,560	$47,840	$51,200
	1,000 - 1,999	28	$38,990	$33,280	$39,000	$43,000	$48,020
	2,000 - 4,999	34	$35,380	$31,200	$36,660	$38,160	$41,600
	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	60	$37,910	$31,200	$38,000	$41,640	$48,190
	2	14	$38,390	$35,000	$37,440	$42,020	$48,000
	3	8	$34,310	$27,250	$36,110	$37,100	*
	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		79	70%	51	$1,290
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	5	0%	0	
	$5M to $10M	16	50%	8	$770
	$10M to $20M	21	83%	18	$1,040
	$20M to $35M	18	77%	12	$1,670
	$35M to $50M	18	74%	13	$1,340
By region	New England	2	0%	0	
	Middle Atlantic	15	50%	8	$870
	East North Central	8	92%	5	*
	West North Central	18	66%	11	$810
	South Atlantic	8	100%	8	$1,440
	East South Central	4	100%	4	*
	West South Central	19	78%	13	$1,730
	Mountain	2	0%	0	
	Pacific	3	30%	2	*
By number of full-time employees	1	2	0%	0	
	2 - 4	45	68%	28	$900
	5 - 9	28	69%	20	$1,320
	10 - 49	4	100%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	7	64%	5	*
	3 - 4	6	50%	3	*
	5 - 6	5	25%	2	*
	7 - 8	10	54%	5	*
	9 - 10	14	70%	9	$690
	11 - 12	8	94%	7	$1,020
	13 - 20	27	72%	19	$1,960
By amount of loans outstanding	$500,000 to $2M	3	0%	0	
	$2M to $5M	20	55%	10	$640
	$5M to $20M	40	71%	28	$1,210
	$20M to $50M	16	82%	13	$1,620
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	19	41%	8	$590
	1,000 - 1,999	27	81%	20	$1,210
	2,000 - 4,999	32	75%	24	$1,470
	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	57	58%	35	$1,220
	2	14	94%	11	$710
	3	8	82%	5	*
	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		81	$38,210	$31,200	$38,210	$42,670	$48,500
By credit union asset size	$1M to $2M	0					
	$2M to $5M	5	*	*	*	*	*
	$5M to $10M	16	$36,290	$29,980	$34,390	$39,350	$52,580
	$10M to $20M	21	$42,190	$34,280	$40,730	$48,500	$52,500
	$20M to $35M	21	$39,110	$36,000	$38,560	$42,770	$46,900
	$35M to $50M	18	$36,080	$29,560	$38,210	$39,500	$42,350
By region	New England	2	*	*	*	*	*
	Middle Atlantic	16	$38,210	$31,200	$38,820	$39,500	$48,910
	East North Central	8	$39,720	$38,210	$38,210	$42,710	*
	West North Central	18	$36,710	$31,110	$38,550	$42,350	$44,140
	South Atlantic	8	$41,410	$29,560	$41,680	$51,450	*
	East South Central	4	*	*	*	*	*
	West South Central	19	$36,260	$28,500	$36,000	$39,480	$51,200
	Mountain	3	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	45	$38,870	$31,800	$38,120	$43,250	$48,500
	5 - 9	31	$37,640	$31,200	$38,590	$41,720	$47,880
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	6	*	*	*	*	*
	7 - 8	10	$34,940	$30,220	$30,850	$41,740	*
	9 - 10	14	$38,280	$31,800	$38,190	$42,830	$47,920
	11 - 12	9	$36,480	$28,960	$38,210	$39,000	*
	13 - 20	27	$38,220	$31,200	$38,120	$42,230	$49,310
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	20	$36,030	$30,200	$31,800	$43,630	$49,510
	$5M to $20M	43	$38,880	$34,030	$38,120	$42,700	$49,250
	$20M to $50M	16	$38,920	$34,360	$39,470	$42,350	$48,400
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	19	$40,520	$30,620	$42,500	$47,980	$51,200
	1,000 - 1,999	28	$39,880	$34,280	$39,170	$43,750	$48,670
	2,000 - 4,999	34	$36,440	$31,200	$37,970	$39,480	$43,220
	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	60	$38,580	$31,200	$38,820	$42,030	$49,020
	2	14	$39,030	$35,070	$38,120	$42,700	$48,500
	3	8	$36,050	$28,970	$37,480	$38,770	*
	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		20	$30,470	$35,370	$40,260
By credit union asset size	$1M to $2M	0			
	$2M to $5M	3	*	*	*
	$5M to $10M	3	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	5	*	*	*
	$35M to $50M	6	$35,600	$42,510	$49,410

* 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		64	$38,070	$33,000	$37,010	$41,600	$47,840
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	16	$35,330	$29,850	$35,130	$38,000	$49,390
	$20M to $35M	28	$37,770	$32,240	$35,780	$42,540	$47,960
	$35M to $50M	16	$41,610	$37,730	$40,560	$44,410	$48,510
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	12	$36,560	$28,970	$36,000	$42,430	*
	West North Central	12	$38,370	$35,420	$37,860	$42,020	*
	South Atlantic	8	$42,320	$37,920	$42,200	$47,840	*
	East South Central	8	$38,380	$33,990	$35,920	$40,560	*
	West South Central	8	$33,910	$30,940	$32,940	$36,900	*
	Mountain	6	*	*	*	*	*
	Pacific	6	$46,720	$39,200	$47,780	$52,780	*
By number of full-time employees	1	0					
	2 - 4	19	$37,210	$34,700	$36,000	$40,460	$41,940
	5 - 9	35	$38,110	$30,380	$37,060	$45,140	$48,050
	10 - 49	10	$39,010	$33,990	$38,460	$41,600	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	13	$35,300	$33,000	$36,050	$38,440	$39,320
	11 - 12	23	$37,360	$30,000	$33,990	$41,600	$52,700
	13 - 20	18	$41,510	$36,830	$41,550	$47,330	$47,840
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	43	$36,690	$30,990	$35,200	$40,470	$47,920
	$20M to $50M	17	$42,070	$37,440	$41,080	$45,980	$47,840
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	19	$39,660	$35,450	$39,190	$41,600	$48,350
	2,000 - 4,999	40	$37,730	$31,200	$36,350	$43,040	$47,990
	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	52	$37,780	$31,750	$37,040	$41,600	$48,320
	2	11	$38,780	$33,990	$36,090	$43,740	*
	3	2	*	*	*	*	*
	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		63	57%	38	$1,630
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	0%	0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	16	18%	3	*
	$20M to $35M	27	62%	18	$1,300
	$35M to $50M	16	88%	15	$1,690
By region	New England	0		0	
	Middle Atlantic	4	67%	2	*
	East North Central	12	35%	5	*
	West North Central	12	74%	9	$1,770
	South Atlantic	8	57%	5	*
	East South Central	6	76%	5	*
	West South Central	8	82%	6	$1,850
	Mountain	6	17%	2	*
	Pacific	6	56%	4	*
By number of full-time employees	1	0		0	
	2 - 4	19	39%	7	$2,350
	5 - 9	34	60%	23	$1,250
	10 - 49	10	73%	7	$2,050
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	3	0%	0	
	3 - 4	2	100%	2	*
	5 - 6	4	60%	2	*
	7 - 8	2	0%	0	
	9 - 10	13	57%	6	$2,010
	11 - 12	23	55%	14	$1,270
	13 - 20	17	69%	13	$1,060
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	4	0%	0	
	$5M to $20M	42	53%	23	$1,450
	$20M to $50M	17	78%	15	$1,910
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	37%	2	*
	1,000 - 1,999	18	50%	9	$2,380
	2,000 - 4,999	40	59%	26	$1,260
	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	52	52%	29	$1,570
	2	10	75%	7	$1,990
	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 15 - 3
Total Cash Compensation
Member Services Representative II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		64	$38,970	$33,820	$39,240	$42,540	$48,300
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	16	$36,100	$29,850	$36,000	$41,600	$49,780
	$20M to $35M	28	$38,520	$33,470	$35,780	$42,540	$48,040
	$35M to $50M	16	$43,090	$39,410	$40,560	$46,090	$50,450
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	12	$36,820	$28,970	$36,000	$42,430	*
	West North Central	12	$39,680	$36,300	$39,320	$42,600	*
	South Atlantic	8	$44,020	$40,740	$44,200	$47,840	*
	East South Central	8	$39,130	$35,410	$36,270	$40,560	*
	West South Central	8	$35,430	$31,490	$34,950	$40,390	*
	Mountain	6	*	*	*	*	*
	Pacific	6	$47,650	$40,120	$48,700	$53,650	*
By number of full-time employees	1	0					
	2 - 4	19	$38,110	$35,280	$38,000	$41,740	$43,490
	5 - 9	35	$38,820	$30,600	$38,780	$46,470	$49,260
	10 - 49	10	$40,510	$35,410	$40,480	$42,350	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	13	$36,460	$33,910	$37,310	$39,270	$40,480
	11 - 12	23	$38,050	$30,000	$35,410	$42,290	$53,470
	13 - 20	18	$42,150	$38,370	$41,670	$47,840	$48,400
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	43	$37,430	$31,190	$35,780	$41,600	$48,360
	$20M to $50M	17	$43,560	$40,310	$41,480	$46,830	$49,220
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	19	$40,710	$35,780	$40,500	$43,100	$50,090
	2,000 - 4,999	40	$38,470	$31,620	$37,160	$43,810	$48,080
	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	52	$38,590	$31,990	$38,680	$42,540	$48,780
	2	11	$40,060	$35,410	$39,580	$44,140	*
	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 15 - 4
Salary Ranges
Member Services Representative II / Sr.

		N	average minimum	average midpoint	average maximum
Overall		13	$33,620	$39,540	$45,470
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	7	$34,520	$40,640	$46,750
	$35M to $50M	4	*	*	*

* 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.

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Table 16 - 1
Salaries
Member Services Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		77	$34,030	$30,770	$33,330	$38,000	$40,860
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	8	$33,870	$32,000	$33,330	$34,280	*
	$10M to $20M	16	$33,200	$31,200	$33,020	$34,320	$38,800
	$20M to $35M	28	$32,990	$29,560	$33,280	$35,360	$39,000
	$35M to $50M	22	$35,350	$30,990	$36,400	$40,860	$41,500
By region	New England	1	*	*	*	*	*
	Middle Atlantic	7	$33,400	$28,000	$33,630	$39,400	*
	East North Central	11	$35,190	$33,290	$35,360	$39,000	*
	West North Central	11	$37,980	$34,350	$40,030	$40,860	*
	South Atlantic	10	$34,600	$31,500	$33,500	$38,000	*
	East South Central	7	$31,260	$29,380	$31,200	$32,540	*
	West South Central	19	$30,930	$28,790	$30,990	$34,280	$36,400
	Mountain	4	*	*	*	*	*
	Pacific	7	$37,670	$34,320	$38,380	$40,530	*
By number of full-time employees	1	0					
	2 - 4	21	$34,470	$30,990	$33,020	$38,000	$41,500
	5 - 9	43	$34,400	$32,780	$34,120	$37,150	$40,230
	10 - 49	13	$32,970	$29,380	$30,990	$39,400	$40,860
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	11	$34,430	$31,610	$34,280	$38,000	*
	7 - 8	0					
	9 - 10	14	$35,240	$31,200	$35,040	$40,860	$40,860
	11 - 12	18	$33,120	$30,820	$32,760	$34,320	$40,140
	13 - 20	29	$33,730	$29,630	$33,290	$38,380	$40,610
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	6	*	*	*	*	*
	$5M to $20M	50	$32,820	$30,940	$33,280	$34,320	$37,810
	$20M to $50M	20	$35,720	$29,850	$37,440	$39,770	$40,890
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	6	*	*	*	*	*
	1,000 - 1,999	18	$34,710	$31,390	$33,050	$37,950	$42,490
	2,000 - 4,999	51	$33,370	$29,690	$33,290	$36,400	$39,400
	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	59	$34,380	$30,990	$34,280	$38,000	$40,040
	2	16	$33,680	$29,190	$33,290	$40,860	$40,920
	3	1	*	*	*	*	*
	4	0					
	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		77	59%	43	$1,260
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	0%	0	
	$5M to $10M	8	29%	2	*
	$10M to $20M	16	58%	8	$860
	$20M to $35M	28	63%	18	$890
	$35M to $50M	22	65%	15	$1,750
By region	New England	1	100%	1	*
	Middle Atlantic	7	27%	2	*
	East North Central	11	74%	6	$570
	West North Central	11	68%	6	$3,040
	South Atlantic	10	63%	6	*
	East South Central	7	100%	7	$840
	West South Central	19	39%	8	$1,030
	Mountain	4	0%	0	
	Pacific	7	67%	6	$890
By number of full-time employees	1	0		0	
	2 - 4	21	35%	7	$1,290
	5 - 9	43	66%	27	$850
	10 - 49	13	61%	9	$2,180
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	3	100%	3	*
	5 - 6	11	19%	2	*
	7 - 8	0		0	
	9 - 10	14	81%	9	$1,820
	11 - 12	18	32%	6	$1,460
	13 - 20	29	71%	21	$940
By amount of loans outstanding	$500,000 to $2M	2	0%	0	
	$2M to $5M	6	43%	2	*
	$5M to $20M	50	56%	27	$990
	$20M to $50M	20	68%	13	$1,720
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	6	0%	0	
	1,000 - 1,999	18	67%	11	$1,080
	2,000 - 4,999	51	59%	30	$940
	5,000 - 9,999	2	83%	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	59	57%	31	$910
	2	16	74%	11	$2,020
	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 16 - 3
Total Cash Compensation
Member Services Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		77	$34,780	$30,890	$34,040	$38,130	$41,530
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	8	$34,450	$32,000	$34,280	$35,330	*
	$10M to $20M	16	$33,700	$31,390	$33,520	$35,120	$39,690
	$20M to $35M	28	$33,550	$29,850	$33,630	$35,860	$39,600
	$35M to $50M	22	$36,480	$30,990	$37,300	$41,500	$45,430
By region	New England	1	*	*	*	*	*
	Middle Atlantic	7	$33,800	$28,000	$33,630	$41,400	*
	East North Central	11	$35,610	$34,040	$35,720	$39,520	*
	West North Central	11	$40,060	$35,400	$41,040	$45,430	*
	South Atlantic	10	$35,450	$31,860	$35,330	$38,000	*
	East South Central	7	$32,110	$30,030	$31,950	$33,620	*
	West South Central	19	$31,340	$29,800	$30,990	$34,280	$37,300
	Mountain	4	*	*	*	*	*
	Pacific	7	$38,270	$34,820	$38,380	$41,640	*
By number of full-time employees	1	0					
	2 - 4	21	$34,930	$30,990	$33,520	$39,210	$41,500
	5 - 9	43	$34,960	$33,280	$34,820	$37,340	$40,630
	10 - 49	13	$34,300	$29,850	$30,990	$41,400	$45,430
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	11	$34,540	$31,610	$34,280	$38,000	*
	7 - 8	0					
	9 - 10	14	$36,720	$31,200	$35,540	$45,170	$45,430
	11 - 12	18	$33,590	$30,990	$33,450	$34,600	$41,470
	13 - 20	29	$34,400	$29,950	$34,040	$38,380	$40,890
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	6	*	*	*	*	*
	$5M to $20M	50	$33,380	$30,940	$33,630	$35,330	$39,520
	$20M to $50M	20	$36,880	$30,030	$37,440	$41,400	$45,430
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	6	*	*	*	*	*
	1,000 - 1,999	18	$35,440	$31,960	$33,630	$38,010	$45,530
	2,000 - 4,999	51	$33,920	$29,970	$34,010	$37,300	$40,890
	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	59	$34,900	$30,990	$34,320	$38,380	$41,400
	2	16	$35,170	$29,950	$34,040	$41,500	$45,430
	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 16 - 4
Salary Ranges
Member Services Representative I

		N	average minimum	average midpoint	average maximum
Overall		20	$28,540	$33,150	$37,770
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	6	*	*	*
	$20M to $35M	5	*	*	*
	$35M to $50M	9	$30,350	$34,840	$39,320

* 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.

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Table 17 - 1
Salaries
Head Teller

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		40	$38,230	$32,300	$37,780	$44,130	$46,970
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	6	*	*	*	*	*
	$10M to $20M	8	$35,660	$26,720	$34,320	$45,290	*
	$20M to $35M	18	$39,680	$37,050	$38,000	$43,290	$45,110
	$35M to $50M	7	$40,250	$32,300	$40,000	$48,030	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	5	*	*	*	*	*
	East North Central	8	$35,650	$30,520	$37,050	$39,440	*
	West North Central	7	$43,000	$37,440	$44,510	$47,740	*
	South Atlantic	3	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	7	$33,640	$30,820	$34,320	$37,460	*
	Mountain	3	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	10	$37,960	$27,040	$37,520	$45,770	*
	5 - 9	23	$38,680	$35,300	$37,480	$43,220	$46,990
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	18	$34,330	$29,010	$34,320	$37,540	$43,520
	13 - 20	12	$41,540	$37,500	$39,630	$44,510	$54,970
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	8	$31,390	$24,880	$27,040	$39,680	*
	$5M to $20M	23	$39,310	$33,860	$37,500	$44,510	$48,030
	$20M to $50M	7	$40,210	$38,510	$39,820	$43,620	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	12	$39,000	$27,040	$42,040	$45,550	*
	2,000 - 4,999	23	$38,910	$35,300	$37,480	$43,750	$47,640
	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	27	$38,080	$32,340	$37,780	$43,540	$48,030
	2	8	$36,680	$28,630	$36,440	$43,630	*
	3	4	*	*	*	*	*
	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		40	44%	18	$1,370
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	6	50%	3	*
	$10M to $20M	8	20%	2	*
	$20M to $35M	18	41%	9	$1,490
	$35M to $50M	7	71%	5	*
By region	New England	3	43%	1	*
	Middle Atlantic	5	46%	2	*
	East North Central	8	27%	2	*
	West North Central	7	74%	6	*
	South Atlantic	3	0%	0	
	East South Central	4	33%	1	*
	West South Central	7	59%	4	*
	Mountain	3	0%	0	
	Pacific	1	100%	1	*
By number of full-time employees	1	3	0%	0	
	2 - 4	10	54%	6	*
	5 - 9	23	48%	11	$1,070
	10 - 49	4	33%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	2	0%	0	
	7 - 8	1	100%	1	*
	9 - 10	4	100%	4	*
	11 - 12	18	36%	7	$1,850
	13 - 20	12	45%	6	$1,330
By amount of loans outstanding	$500,000 to $2M	2	0%	0	
	$2M to $5M	8	20%	2	*
	$5M to $20M	23	53%	13	$1,440
	$20M to $50M	7	50%	4	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	64%	3	*
	1,000 - 1,999	12	35%	4	*
	2,000 - 4,999	23	48%	11	$1,140
	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	27	56%	15	$1,420
	2	8	32%	2	*
	3	4	23%	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 17 - 3
Total Cash Compensation
Head Teller

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		40	$38,840	$33,800	$39,060	$44,510	$48,630
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	6	*	*	*	*	*
	$10M to $20M	8	$36,360	$26,720	$34,320	$46,510	*
	$20M to $35M	18	$40,290	$37,050	$39,520	$44,150	$45,390
	$35M to $50M	7	$40,940	$33,800	$41,500	$48,630	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	5	*	*	*	*	*
	East North Central	8	$36,160	$30,520	$37,050	$40,400	*
	West North Central	7	$44,000	$38,440	$44,510	$48,650	*
	South Atlantic	3	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	7	$33,980	$31,360	$34,320	$37,620	*
	Mountain	3	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	10	$39,050	$27,040	$38,020	$49,150	*
	5 - 9	23	$39,190	$35,300	$39,230	$44,030	$47,440
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	18	$35,000	$29,280	$34,320	$39,560	$46,230
	13 - 20	12	$42,140	$38,130	$39,630	$44,510	$57,700
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	8	$31,590	$24,880	$27,040	$40,330	*
	$5M to $20M	23	$40,080	$34,120	$38,470	$44,580	$49,330
	$20M to $50M	7	$40,840	$38,720	$40,570	$44,260	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	12	$39,900	$27,040	$42,200	$47,850	*
	2,000 - 4,999	23	$39,450	$35,300	$39,230	$44,510	$48,060
	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	27	$38,870	$32,790	$39,060	$43,890	$49,260
	2	8	$37,000	$28,630	$36,900	$44,720	*
	3	4	*	*	*	*	*
	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		4	*	*	*
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$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.

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	$31,550	$26,000	$32,000	$37,000	$40,850
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	0					
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	11	$32,360	$29,470	$32,000	$34,360	*
	$35M to $50M	7	$35,380	$33,280	$37,000	$37,440	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	6	$34,730	$30,500	$34,280	$39,290	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	10	$27,480	$21,280	$23,630	$32,000	*
	5 - 9	7	$30,870	$28,230	$30,680	$32,910	*
	10 - 49	9	$36,200	$33,530	$37,000	$40,560	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	6	$30,110	$24,990	$28,570	$37,000	*
	13 - 20	12	$34,760	$31,050	$33,780	$38,020	$41,960
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	17	$32,050	$27,160	$31,940	$38,360	$41,770
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	8	$31,750	$28,690	$32,000	$34,650	*
	2,000 - 4,999	13	$33,320	$28,280	$34,190	$37,000	$41,900
	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	16	$30,480	$23,100	$30,700	$37,210	$40,510
	2	6	$34,860	$31,310	$33,280	$39,050	*
	3	4	*	*	*	*	*
	4	0					
	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		26	39%	11	$1,390
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	0%	0	
	$5M to $10M	0		0	
	$10M to $20M	5	67%	3	*
	$20M to $35M	11	33%	4	*
	$35M to $50M	7	43%	4	*
By region	New England	0		0	
	Middle Atlantic	4	0%	0	
	East North Central	5	0%	0	
	West North Central	3	43%	1	*
	South Atlantic	2	0%	0	
	East South Central	6	60%	4	*
	West South Central	2	100%	2	*
	Mountain	2	100%	2	*
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	10	32%	3	*
	5 - 9	7	50%	4	*
	10 - 49	9	38%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	3	0%	0	
	7 - 8	2	100%	2	*
	9 - 10	3	43%	1	*
	11 - 12	6	37%	3	*
	13 - 20	12	40%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	4	0%	0	
	$5M to $20M	17	55%	9	$1,380
	$20M to $50M	5	20%	1	*
	$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	8	55%	4	*
	2,000 - 4,999	13	35%	5	*
	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	16	26%	4	*
	2	6	60%	4	*
	3	4	67%	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 18 - 3
Total Cash Compensation
Teller II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		26	$32,100	$27,630	$32,000	$37,000	$41,200
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	0					
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	11	$32,700	$30,120	$32,000	$35,360	*
	$35M to $50M	7	$35,860	$33,280	$37,000	$37,440	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	6	$35,400	$31,100	$35,780	$39,510	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	10	$28,160	$21,280	$27,630	$32,000	*
	5 - 9	7	$31,380	$28,690	$31,060	$34,460	*
	10 - 49	9	$36,620	$33,900	$37,000	$40,860	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	6	$31,150	$27,560	$29,510	$37,000	*
	13 - 20	12	$35,080	$31,160	$34,530	$38,080	$42,090
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	17	$32,810	$28,450	$31,940	$38,500	$42,040
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	8	$32,860	$30,020	$32,000	$35,940	*
	2,000 - 4,999	13	$33,610	$28,750	$35,570	$37,000	$42,070
	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	16	$30,910	$23,790	$30,800	$37,210	$40,660
	2	6	$35,470	$32,220	$34,040	$39,270	*
	3	4	*	*	*	*	*
	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 18 - 4
Salary Ranges
Teller II / Sr.

		N	average minimum	average midpoint	average maximum
Overall		7	$26,720	$31,940	$37,160
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	3	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	2	*	*	*

* 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.

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Table 19 - 1
Salaries
Teller I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		55	$32,680	$30,160	$32,030	$34,530	$39,520
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	10	$31,830	$26,450	$32,030	$39,520	*
	$20M to $35M	26	$33,380	$30,000	$32,240	$37,420	$39,520
	$35M to $50M	18	$32,500	$30,740	$32,000	$34,530	$36,310
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	*	*	*	*	*
	East North Central	14	$32,340	$30,370	$32,000	$35,610	$39,520
	West North Central	6	$32,430	$31,720	$33,500	$36,310	*
	South Atlantic	6	$35,210	$33,730	$34,320	$37,110	*
	East South Central	12	$30,870	$28,570	$32,070	$33,480	*
	West South Central	6	$31,420	$29,930	$31,770	$33,300	*
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	$29,000	$19,970	$24,700	$33,140	*
	5 - 9	32	$33,280	$31,200	$32,030	$36,310	$39,520
	10 - 49	16	$32,550	$30,160	$33,280	$34,530	$39,520
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	11	$32,180	$31,720	$31,930	$35,680	*
	11 - 12	14	$34,370	$32,000	$32,090	$39,520	$40,110
	13 - 20	22	$33,390	$30,200	$33,280	$34,530	$37,420
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	41	$32,720	$29,500	$32,030	$36,320	$39,520
	$20M to $50M	12	$32,750	$31,210	$33,290	$34,530	$34,530
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	12	$31,510	$23,820	$31,020	$33,780	*
	2,000 - 4,999	41	$32,970	$30,370	$32,030	$36,310	$39,520
	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	38	$33,440	$31,600	$32,110	$36,310	$39,520
	2	12	$30,890	$28,570	$31,210	$33,280	$34,070
	3	4	*	*	*	*	*
	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	48%	23	$910
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	10	33%	3	*
	$20M to $35M	24	39%	11	$1,010
	$35M to $50M	17	54%	7	$510
By region	New England	1	100%	1	*
	Middle Atlantic	4	80%	2	*
	East North Central	14	24%	2	*
	West North Central	6	71%	4	*
	South Atlantic	6	40%	2	*
	East South Central	11	60%	7	$1,330
	West South Central	6	32%	2	*
	Mountain	1	100%	1	*
	Pacific	3	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	6	32%	2	*
	5 - 9	31	57%	16	$1,030
	10 - 49	15	38%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	4	64%	3	*
	9 - 10	11	80%	6	$700
	11 - 12	14	29%	4	*
	13 - 20	21	49%	10	$620
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	40	49%	18	$900
	$20M to $50M	11	31%	4	*
	$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	12	43%	5	*
	2,000 - 4,999	39	47%	17	$930
	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	37	50%	16	$940
	2	12	48%	6	$760
	3	2	50%	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 19 - 3
Total Cash Compensation
Teller I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		55	$33,070	$30,450	$33,270	$34,530	$39,520
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	10	$32,650	$28,790	$32,030	$39,520	*
	$20M to $35M	26	$33,740	$30,370	$33,670	$37,420	$39,520
	$35M to $50M	18	$32,730	$31,150	$32,200	$34,530	$36,810
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	*	*	*	*	*
	East North Central	14	$32,490	$30,370	$32,180	$35,700	$39,520
	West North Central	6	$32,970	$32,720	$34,300	$36,810	*
	South Atlantic	6	$35,580	$34,240	$34,320	$37,500	*
	East South Central	12	$31,480	$28,570	$33,290	$33,900	*
	West South Central	6	$31,660	$30,410	$32,080	$33,300	*
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	$29,340	$19,970	$24,700	$34,540	*
	5 - 9	32	$33,830	$31,680	$33,060	$36,810	$39,520
	10 - 49	16	$32,740	$30,160	$33,780	$34,530	$39,520
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	11	$32,740	$32,180	$32,720	$36,020	*
	11 - 12	14	$34,600	$32,000	$32,550	$39,520	$40,110
	13 - 20	22	$33,640	$30,530	$33,780	$34,530	$37,420
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	41	$33,140	$30,020	$33,200	$36,850	$39,520
	$20M to $50M	12	$32,940	$31,950	$33,300	$34,530	$34,530
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	12	$31,770	$23,820	$31,020	$34,020	*
	2,000 - 4,999	41	$33,390	$31,680	$33,030	$36,810	$39,520
	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	38	$33,880	$31,930	$32,930	$36,810	$39,520
	2	12	$31,250	$28,570	$31,950	$33,780	$34,270
	3	4	*	*	*	*	*
	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		12	$29,380	$34,450	$39,530
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	7	$28,450	$33,020	$37,600

* 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.

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Table 20 - 1
Salaries
Share Draft Clerk

		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	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	0					
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	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	2	*	*	*	*	*
	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	3	*	*	*	*	*
	$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	2	*	*	*	*	*
	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 20 - 2
Incentives and Bonuses
Share Draft Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	57%	2	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	1	0%	0	
	$35M to $50M	0		0	
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	0%	0	
	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	100%	2	*
	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	
	13 - 20	1	0%	0	
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	3	57%	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	2	100%	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 20 - 3
Total Cash Compensation
Share Draft Clerk

		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	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	0					
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	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	2	*	*	*	*	*
	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	3	*	*	*	*	*
	$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	2	*	*	*	*	*
	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 20 - 4
Salary Ranges
Share Draft Clerk

		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	2	*	*	*
	$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.

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Table 21 - 1
Salaries
EFT / ACH Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$38,760	$35,930	$37,300	$40,900	*
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	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	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	4	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
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	4	*	*	*	*	*
	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	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	2	*	*	*	*	*
	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		8	84%	6	$1,240
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	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	3	70%	1	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	4	100%	4	*
	10 - 49	2	100%	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	1	100%	1	*
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	4	60%	2	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	5	79%	4	*
	$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	4	75%	2	*
	2,000 - 4,999	4	100%	4	*
	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	0		0	
	4	2	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		8	$39,800	$37,060	$38,300	$42,340	*
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	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	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	4	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
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	4	*	*	*	*	*
	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	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	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 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.

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Table 22 - 1
Salaries
Executive Secretary / Administrative Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$44,810	$40,380	$45,630	$49,170	*
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	5	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	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	4	*	*	*	*	*
	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	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	1	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	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	4	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	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		6	40%	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	1	0%	0	
	$35M to $50M	5	50%	2	*
By region	New England	1	0%	0	
	Middle Atlantic	1	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	100%	1	*
	Mountain	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	4	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	1	0%	0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
	13 - 20	4	33%	1	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	1	0%	0	
	$5M to $20M	1	0%	0	
	$20M to $50M	4	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	4	33%	1	*
	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	4	33%	1	*
	2	0		0	
	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 22 - 3
Total Cash Compensation
Executive Secretary / Administrative Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$45,490	$40,380	$46,900	$50,140	*
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	5	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	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	4	*	*	*	*	*
	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	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	1	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	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	4	*	*	*	*	*
	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 22 - 4
Salary Ranges
Executive Secretary / Administrative Assistant

		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.

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 varies departments as needed.
- May serve a notary.

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Table 23 - 1
Salaries
Receptionist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$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	4	*	*	*	*	*
	Mountain	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	2	*	*	*	*	*
	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	4	*	*	*	*	*
	$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	2	*	*	*	*	*
	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	4	*	*	*	*	*
	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		4	30%	1	*
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	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	4	30%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	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	2	0%	0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	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	4	30%	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	2	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	4	30%	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 23 - 3
Total Cash Compensation
Receptionist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$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	4	*	*	*	*	*
	Mountain	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	2	*	*	*	*	*
	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	4	*	*	*	*	*
	$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	2	*	*	*	*	*
	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	4	*	*	*	*	*
	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.

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Table 24 - 1
Salaries
General Office 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	2	*	*	*	*	*
	$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	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	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	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	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	2	*	*	*	*	*
	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	1	*	*	*	*	*
	3	0					
	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		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	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	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	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	1	0%	0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	0		0	
	13 - 20	0		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	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	50%	1	*
	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	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 24 - 3
Total Cash Compensation
General Office 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	2	*	*	*	*	*
	$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	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	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	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	0					
	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	2	*	*	*	*	*
	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	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 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.

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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					
	Mountain	0					
	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	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	
	Mountain	0		0	
	Pacific	0		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	1	100%	1	*
	13 - 20	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	
	$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 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					
	Mountain	0					
	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	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.
- Council 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$41,580	$37,440	$40,530	$43,440	$50,560
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	9	$40,160	$37,440	$40,560	$43,330	*
	5 - 9	4	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	9	$42,480	$35,890	$39,790	$45,730	*
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	8	$40,160	$37,440	$40,000	$43,290	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	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	$39,450	$37,190	$39,520	$40,560	*
	2	6	*	*	*	*	*
	3	1	*	*	*	*	*
	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		14	43%	7	$1,970
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	5	25%	2	*
	$20M to $35M	5	50%	2	*
	$35M to $50M	2	33%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	2	0%	0	
	West North Central	3	57%	2	*
	South Atlantic	3	60%	1	*
	East South Central	1	0%	0	
	West South Central	2	100%	2	*
	Mountain	2	33%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	9	59%	6	*
	5 - 9	4	25%	1	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	1	100%	1	*
	5 - 6	2	0%	0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	9	34%	4	*
By amount of loans outstanding	$500,000 to $2M	2	100%	2	*
	$2M to $5M	2	0%	0	
	$5M to $20M	8	43%	4	*
	$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	3	50%	2	*
	1,000 - 1,999	5	39%	2	*
	2,000 - 4,999	4	70%	3	*
	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	7	33%	3	*
	2	6	72%	4	*
	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 27 - 3
Total Cash Compensation
Generalist (at small credit unions)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$42,420	$39,520	$40,530	$43,750	$52,070
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	9	$41,370	$39,940	$40,560	$43,630	*
	5 - 9	4	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	9	$43,280	$36,240	$39,790	$47,050	*
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	8	$41,290	$39,520	$40,230	$43,540	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	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	$40,220	$38,940	$39,940	$40,560	*
	2	6	*	*	*	*	*
	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 27 - 4
Salary Ranges
Generalist (at small credit unions)

		N	average minimum	average midpoint	average maximum
Overall		8	$30,470	$38,000	$45,540
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$10M to $20M	5	*	*	*
	$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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$58,000	$50,980	$59,040	$63,120	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$56,000	$50,080	$57,440	$61,890	*
	$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	2	*	*	*	*	*
	2,000 - 4,999	6	$59,810	$53,630	$61,370	$65,430	*
	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	2	*	*	*	*	*
	3	0					
	4	0					
	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	63%	5	*
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	5	100%	5	*
	$35M to $50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	60%	2	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	1	0%	0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	5	100%	5	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	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	5	75%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	6	56%	4	*
	$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	2	0%	0	
	2,000 - 4,999	6	80%	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	70%	4	*
	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 28 - 3
Total Cash Compensation
SVP / VP of Lending (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$59,090	$51,000	$60,020	$65,590	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$56,990	$50,260	$58,130	$63,740	*
	$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	2	*	*	*	*	*
	2,000 - 4,999	6	$61,180	$54,270	$62,860	$67,540	*
	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	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 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.

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Table 29 - 1
Salaries
Consumer Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		16	$53,080	$41,050	$53,050	$64,450	$70,860
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	6	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	3	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	0					
	West South Central	6	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	7	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	9	$54,840	$50,600	$55,850	$65,310	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	7	$62,590	$54,210	$65,290	$67,890	*
	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	$53,800	$49,250	$53,870	$65,300	*
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	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		16	59%	9	$3,240
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	100%	3	*
	$5M to $10M	2	0%	0	
	$10M to $20M	6	25%	2	*
	$20M to $35M	1	100%	1	*
	$35M to $50M	4	100%	4	*
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	3	100%	3	*
	South Atlantic	4	60%	2	*
	East South Central	0		0	
	West South Central	6	46%	3	*
	Mountain	0		0	
	Pacific	2	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	7	57%	4	*
	5 - 9	5	70%	4	*
	10 - 49	3	43%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	3	100%	3	*
	5 - 6	2	0%	0	
	7 - 8	2	0%	0	
	9 - 10	2	100%	2	*
	11 - 12	5	33%	2	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	4	62%	3	*
	$5M to $20M	9	46%	4	*
	$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	4	63%	3	*
	1,000 - 1,999	3	50%	2	*
	2,000 - 4,999	7	53%	4	*
	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	31%	3	*
	2	5	100%	5	*
	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 29 - 3
Total Cash Compensation
Consumer Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		16	$54,990	$44,050	$54,340	$64,910	$73,460
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	6	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	3	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	0					
	West South Central	6	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	7	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	9	$56,030	$50,970	$56,260	$65,460	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	7	$64,090	$55,410	$65,460	$69,980	*
	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	$54,500	$49,370	$53,870	$65,460	*
	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 29 - 4
Salary Ranges
Consumer Loan VP / Manager

		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.

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.

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Table 30 - 1
Salaries
Mortgage Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
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	0					
	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	2	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	0					
	$20M to $50M	4	*	*	*	*	*
	$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	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	1	*	*	*	*	*
	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		4	100%	4	*
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	2	100%	2	*
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	0		0	
	West South Central	1	100%	1	*
	Mountain	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	100%	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	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	4	100%	4	*
	$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	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	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 30 - 3
Total Cash Compensation
Mortgage Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
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	0					
	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	2	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	0					
	$20M to $50M	4	*	*	*	*	*
	$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	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	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 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.

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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					
	Mountain	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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Table 33 - 1
Salaries
Collections VP / Manager (head of collections)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	$46,140	$37,900	$47,160	$52,530	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	$42,520	$37,720	$38,560	$49,500	*
	10 - 49	4	*	*	*	*	*
	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	6	$51,700	$47,990	$52,120	$54,750	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	6	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	8	$43,160	$37,780	$39,540	$48,870	*
	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	*	*	*	*	*
	2	0					
	3	4	*	*	*	*	*
	4	1	*	*	*	*	*
	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	52%	6	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	3	50%	2	*
	$20M to $35M	2	50%	1	*
	$35M to $50M	4	33%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	0%	0	
	West North Central	2	100%	2	*
	South Atlantic	1	100%	1	*
	East South Central	4	40%	2	*
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	7	61%	4	*
	10 - 49	4	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	0		0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	3	0%	0	
	13 - 20	6	62%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	6	50%	3	*
	$20M to $50M	4	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	2	100%	2	*
	2,000 - 4,999	8	50%	4	*
	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	6	53%	3	*
	2	0		0	
	3	4	67%	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 33 - 3
Total Cash Compensation
Collections VP / Manager (head of collections)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	$46,940	$38,050	$49,460	$53,580	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	$43,640	$37,720	$39,560	$51,860	*
	10 - 49	4	*	*	*	*	*
	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	6	$52,800	$49,560	$53,060	$55,200	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	6	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	8	$43,930	$37,780	$40,790	$49,670	*
	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	*	*	*	*	*
	2	0					
	3	4	*	*	*	*	*
	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 33 - 4
Salary Ranges
Collections VP / Manager (head of collections)

		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.

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.

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Table 34 - 1
Salaries
Loan Officer II / Sr. (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		87	$46,010	$40,770	$45,630	$50,000	$56,990
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	8	$40,720	$32,730	$37,900	$50,160	*
	$10M to $20M	21	$43,870	$40,220	$44,630	$45,930	$49,750
	$20M to $35M	34	$48,650	$42,640	$47,350	$54,770	$62,010
	$35M to $50M	22	$47,720	$43,000	$48,880	$54,000	$56,000
By region	New England	1	*	*	*	*	*
	Middle Atlantic	11	$46,520	$35,830	$51,720	$54,000	*
	East North Central	22	$47,350	$42,740	$45,760	$54,670	$64,460
	West North Central	10	$45,880	$42,690	$44,380	$49,060	*
	South Atlantic	14	$46,950	$41,690	$46,150	$50,440	$60,500
	East South Central	12	$43,750	$40,670	$43,000	$48,890	*
	West South Central	12	$41,690	$33,570	$42,640	$47,660	*
	Mountain	0					
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	30	$43,510	$37,870	$45,000	$49,750	$52,880
	5 - 9	42	$48,230	$41,600	$46,020	$55,700	$61,160
	10 - 49	16	$45,030	$41,600	$47,350	$48,890	$52,070
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	5	*	*	*	*	*
	7 - 8	6	*	*	*	*	*
	9 - 10	16	$41,820	$36,740	$43,000	$45,400	$49,000
	11 - 12	24	$47,230	$37,580	$48,230	$54,040	$55,910
	13 - 20	32	$49,730	$44,910	$47,860	$56,440	$62,000
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	13	$37,300	$32,080	$34,830	$44,790	*
	$5M to $20M	52	$46,410	$40,770	$45,760	$49,750	$57,060
	$20M to $50M	22	$49,500	$43,000	$48,890	$54,280	$61,710
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	29	$47,000	$40,200	$46,820	$52,560	$60,250
	2,000 - 4,999	50	$46,600	$41,600	$45,500	$51,980	$57,070
	5,000 - 9,999	5	*	*	*	*	*
	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	68	$45,330	$40,770	$45,130	$49,750	$56,000
	2	15	$50,320	$45,340	$48,890	$57,030	$63,750
	3	4	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

Table 34 - 2
Incentives and Bonuses
Loan Officer II / Sr. (general)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		86	55%	44	$3,860
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	0%	0	
	$5M to $10M	8	40%	3	*
	$10M to $20M	21	56%	11	$2,770
	$20M to $35M	33	50%	16	$3,760
	$35M to $50M	22	70%	13	$5,160
By region	New England	1	0%	0	
	Middle Atlantic	11	43%	5	*
	East North Central	22	33%	6	$2,730
	West North Central	10	71%	6	$4,040
	South Atlantic	12	78%	10	$3,080
	East South Central	12	81%	8	$6,030
	West South Central	12	32%	4	*
	Mountain	0		0	
	Pacific	5	77%	4	*
By number of full-time employees	1	0		0	
	2 - 4	30	33%	11	$2,830
	5 - 9	41	64%	23	$2,890
	10 - 49	16	71%	10	$6,430
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	3	40%	2	*
	5 - 6	5	22%	1	*
	7 - 8	6	83%	5	*
	9 - 10	16	55%	8	$1,060
	11 - 12	23	41%	9	$2,090
	13 - 20	32	62%	18	$6,220
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	13	24%	3	*
	$5M to $20M	51	52%	25	$2,710
	$20M to $50M	22	77%	16	$5,870
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	37%	2	*
	1,000 - 1,999	29	42%	13	$2,410
	2,000 - 4,999	49	61%	26	$3,090
	5,000 - 9,999	5	71%	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	66	53%	34	$2,780
	2	15	49%	5	*
	3	4	100%	4	*
	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 34 - 3
Total Cash Compensation
Loan Officer II / Sr. (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		87	$48,070	$44,220	$47,240	$53,660	$62,010
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	8	$41,240	$32,730	$38,400	$51,030	*
	$10M to $20M	21	$45,430	$44,470	$45,000	$47,300	$49,750
	$20M to $35M	34	$50,330	$45,100	$48,970	$57,140	$62,010
	$35M to $50M	22	$51,310	$44,720	$48,880	$58,500	$66,890
By region	New England	1	*	*	*	*	*
	Middle Atlantic	11	$47,370	$36,150	$51,780	$54,080	*
	East North Central	22	$48,120	$44,720	$46,760	$55,630	$64,460
	West North Central	10	$48,730	$44,300	$45,580	$54,510	*
	South Atlantic	14	$49,120	$45,830	$48,150	$50,440	$62,000
	East South Central	12	$48,620	$42,840	$44,470	$56,780	*
	West South Central	12	$42,930	$34,640	$43,980	$47,790	*
	Mountain	0					
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	30	$44,440	$38,360	$45,270	$49,750	$55,530
	5 - 9	42	$49,960	$44,470	$47,420	$57,050	$62,010
	10 - 49	16	$49,570	$43,540	$48,150	$53,880	$66,890
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	5	*	*	*	*	*
	7 - 8	6	*	*	*	*	*
	9 - 10	16	$42,400	$37,270	$44,300	$46,110	$49,330
	11 - 12	24	$48,040	$38,710	$49,380	$54,080	$57,990
	13 - 20	32	$53,350	$45,000	$49,170	$62,000	$66,860
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	13	$37,610	$32,080	$34,830	$45,260	*
	$5M to $20M	52	$47,730	$44,470	$47,210	$51,820	$57,430
	$20M to $50M	22	$54,040	$44,810	$51,240	$62,300	$66,890
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	29	$48,020	$43,250	$47,700	$52,640	$61,490
	2,000 - 4,999	50	$48,390	$44,470	$46,500	$53,320	$60,460
	5,000 - 9,999	5	*	*	*	*	*
	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	68	$46,780	$44,300	$46,690	$50,440	$58,490
	2	15	$55,180	$46,790	$57,240	$66,680	$66,890
	3	4	*	*	*	*	*
	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		20	$41,480	$48,860	$56,240
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	3	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	7	$43,260	$49,120	$54,970
	$35M to $50M	6	$43,900	$52,980	$62,060

* 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.

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Table 35 - 1
Salaries
Loan Officer I (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		89	$42,120	$36,900	$40,000	$47,120	$54,930
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	5	*	*	*	*	*
	$10M to $20M	16	$37,800	$33,340	$37,440	$40,560	$47,420
	$20M to $35M	33	$45,140	$37,990	$43,810	$49,240	$60,610
	$35M to $50M	33	$41,800	$36,900	$40,000	$47,310	$52,950
By region	New England	1	*	*	*	*	*
	Middle Atlantic	14	$43,560	$40,000	$43,820	$48,790	$50,500
	East North Central	18	$42,820	$37,650	$39,870	$46,060	$61,070
	West North Central	9	$49,630	$38,890	$51,590	$58,100	*
	South Atlantic	8	$37,480	$33,280	$36,350	$41,460	*
	East South Central	14	$39,540	$37,440	$39,000	$41,000	$46,630
	West South Central	20	$37,770	$33,880	$36,900	$38,430	$49,820
	Mountain	1	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	18	$42,100	$35,650	$37,960	$44,520	$62,820
	5 - 9	51	$43,220	$36,900	$41,110	$49,630	$55,840
	10 - 49	20	$39,360	$36,040	$39,260	$41,750	$43,700
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	4	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	7	$42,830	$38,110	$40,370	$48,930	*
	9 - 10	18	$43,910	$34,100	$38,160	$56,270	$59,930
	11 - 12	24	$41,150	$33,970	$41,810	$47,440	$52,520
	13 - 20	30	$43,460	$39,000	$41,000	$46,580	$54,520
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	9	$40,130	$37,120	$37,830	$39,590	*
	$5M to $20M	55	$41,520	$35,250	$40,000	$46,490	$55,000
	$20M to $50M	26	$43,650	$37,200	$41,000	$50,430	$56,000
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	21	$42,650	$33,330	$38,960	$48,820	$57,700
	2,000 - 4,999	61	$42,020	$36,900	$40,230	$47,230	$51,910
	5,000 - 9,999	4	*	*	*	*	*
	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	61	$41,780	$35,860	$39,000	$47,460	$55,000
	2	22	$43,120	$37,650	$40,850	$48,530	$55,410
	3	5	*	*	*	*	*
	4	1	*	*	*	*	*
	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		88	61%	55	$1,600
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	3	100%	3	*
	$5M to $10M	5	100%	5	*
	$10M to $20M	16	45%	6	*
	$20M to $35M	33	57%	18	$2,300
	$35M to $50M	32	64%	23	$1,510
By region	New England	1	100%	1	*
	Middle Atlantic	14	42%	6	$1,150
	East North Central	18	58%	10	$1,010
	West North Central	9	73%	6	$850
	South Atlantic	8	60%	4	*
	East South Central	14	67%	10	$1,240
	West South Central	18	60%	13	$3,250
	Mountain	1	100%	1	*
	Pacific	4	67%	2	*
By number of full-time employees	1	0		0	
	2 - 4	18	54%	10	$840
	5 - 9	51	62%	33	$1,910
	10 - 49	18	63%	12	$1,320
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	3	100%	3	*
	3 - 4	4	72%	3	*
	5 - 6	2	20%	1	*
	7 - 8	7	61%	4	*
	9 - 10	18	67%	11	$690
	11 - 12	23	58%	13	$3,290
	13 - 20	30	63%	20	$1,400
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	9	82%	7	*
	$5M to $20M	53	55%	28	$1,530
	$20M to $50M	26	66%	20	$1,970
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	100%	4	*
	1,000 - 1,999	21	57%	11	$980
	2,000 - 4,999	60	64%	39	$1,870
	5,000 - 9,999	4	20%	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	60	60%	37	$1,740
	2	22	70%	15	$1,330
	3	5	33%	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 35 - 3
Total Cash Compensation
Loan Officer I (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		89	$43,090	$36,900	$40,540	$48,360	$56,050
By credit union asset size	$1M to $2M	0					
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	5	*	*	*	*	*
	$10M to $20M	16	$38,130	$33,780	$37,440	$42,060	$47,570
	$20M to $35M	33	$46,450	$39,390	$44,460	$50,810	$60,610
	$35M to $50M	33	$42,740	$36,900	$40,470	$49,030	$55,900
By region	New England	1	*	*	*	*	*
	Middle Atlantic	14	$44,040	$40,000	$44,120	$48,990	$51,920
	East North Central	18	$43,400	$38,300	$40,730	$46,430	$61,230
	West North Central	9	$50,250	$39,560	$52,080	$59,270	*
	South Atlantic	8	$38,150	$33,780	$36,880	$41,980	*
	East South Central	14	$40,370	$37,970	$40,470	$41,000	$47,940
	West South Central	20	$39,610	$35,530	$36,900	$42,060	$56,240
	Mountain	1	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	18	$42,550	$35,940	$38,460	$45,000	$63,130
	5 - 9	51	$44,420	$36,900	$43,080	$51,770	$57,640
	10 - 49	20	$40,150	$36,800	$40,470	$41,980	$45,140
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	4	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	7	$43,390	$38,610	$40,410	$49,260	*
	9 - 10	18	$44,370	$35,310	$38,660	$56,780	$60,540
	11 - 12	24	$42,960	$35,450	$43,160	$49,010	$55,980
	13 - 20	30	$44,340	$39,480	$41,000	$47,170	$56,180
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	9	$40,770	$38,030	$38,460	$40,130	*
	$5M to $20M	55	$42,350	$35,550	$40,520	$46,680	$56,000
	$20M to $50M	26	$44,940	$38,140	$41,000	$52,520	$57,900
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	21	$43,210	$33,920	$38,980	$48,820	$57,900
	2,000 - 4,999	61	$43,190	$37,300	$41,840	$48,430	$55,820
	5,000 - 9,999	4	*	*	*	*	*
	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	61	$42,800	$36,540	$40,000	$48,790	$56,240
	2	22	$44,060	$38,650	$42,540	$49,900	$57,220
	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 35 - 4
Salary Ranges
Loan Officer I (general)

		N	average minimum	average midpoint	average maximum
Overall		22	$36,750	$43,960	$51,180
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	10	$36,850	$44,340	$51,830
	$35M to $50M	11	$36,920	$43,840	$50,770

* 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.

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Table 36 - 1
Salaries
Loan Processor (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	$36,180	$31,060	$36,590	$40,690	$44,490
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$38,170	$35,220	$37,090	$42,450	*
	$35M to $50M	10	$35,100	$28,860	$33,500	$40,420	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	10	$40,040	$36,760	$39,350	$43,520	*
	10 - 49	10	$32,340	$28,860	$31,890	$36,420	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	12	$35,760	$31,420	$35,230	$39,810	$47,360
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	16	$38,220	$35,970	$37,110	$43,440	$45,530
	$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	6	$41,050	$36,230	$43,520	$44,850	*
	2,000 - 4,999	15	$34,410	$31,580	$35,980	$37,060	$38,470
	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	12	$37,310	$33,240	$37,000	$41,600	*
	2	9	$35,910	$29,400	$36,620	$42,520	*
	3	2	*	*	*	*	*
	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		23	63%	12	$2,410
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	0%	0	
	$10M to $20M	2	0%	0	
	$20M to $35M	10	89%	7	$3,580
	$35M to $50M	10	56%	5	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	4	67%	1	*
	West North Central	3	43%	1	*
	South Atlantic	2	100%	2	*
	East South Central	5	50%	2	*
	West South Central	4	70%	2	*
	Mountain	2	0%	0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	10	75%	6	$2,500
	10 - 49	10	67%	6	$2,320
	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	0%	0	
	7 - 8	1	0%	0	
	9 - 10	2	100%	2	*
	11 - 12	5	56%	2	*
	13 - 20	12	70%	7	$2,130
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	0%	0	
	$5M to $20M	16	72%	10	$2,620
	$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	0		0	
	1,000 - 1,999	6	48%	2	*
	2,000 - 4,999	15	68%	9	$2,790
	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	12	47%	5	*
	2	9	75%	5	*
	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 36 - 3
Total Cash Compensation
Loan Processor (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	$37,590	$31,150	$37,400	$43,340	$46,020
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$40,960	$38,060	$40,520	$45,600	*
	$35M to $50M	10	$35,530	$29,510	$35,000	$40,620	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	10	$41,650	$38,020	$40,500	$46,020	*
	10 - 49	10	$33,890	$29,510	$33,170	$37,350	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	12	$37,040	$32,520	$37,870	$40,670	$47,810
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	16	$39,920	$37,350	$40,240	$45,240	$46,650
	$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	6	$41,920	$36,230	$45,110	$46,140	*
	2,000 - 4,999	15	$36,090	$32,410	$37,350	$39,840	$42,880
	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	12	$38,870	$35,310	$37,800	$44,690	*
	2	9	$37,130	$29,720	$37,870	$44,650	*
	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 36 - 4
Salary Ranges
Loan Processor (general)

		N	average minimum	average midpoint	average maximum
Overall		6	$29,490	$33,340	$37,190
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$10M to $20M	0			
	$20M to $35M	4	*	*	*
	$35M to $50M	1	*	*	*

* 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.

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Table 37 - 1
Salaries
Loan Clerk (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		16	$39,270	$32,240	$37,140	$45,620	$57,370
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	10	$38,670	$32,240	$33,400	$44,720	*
	$20M to $35M	0					
	$35M to $50M	6	$40,230	$35,530	$39,310	$45,760	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	6	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	10	$39,520	$31,850	$33,510	$45,720	*
	$20M to $50M	4	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	9	$40,720	$33,130	$36,980	$46,320	*
	2,000 - 4,999	5	*	*	*	*	*
	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	10	$38,640	$32,240	$33,490	$45,500	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	3	*	*	*	*	*
	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		14	69%	10	$780
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	10	67%	6	*
	$20M to $35M	0		0	
	$35M to $50M	5	75%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	30%	1	*
	West North Central	0		0	
	South Atlantic	3	50%	2	*
	East South Central	2	100%	2	*
	West South Central	4	100%	4	*
	Mountain	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	6	75%	5	*
	5 - 9	6	50%	3	*
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	2	100%	2	*
	5 - 6	0		0	
	7 - 8	3	100%	3	*
	9 - 10	3	50%	2	*
	11 - 12	4	30%	1	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	10	58%	6	*
	$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	9	83%	8	$850
	2,000 - 4,999	5	46%	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	10	85%	9	$870
	2	1	100%	1	*
	3	0		0	
	4	3	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		16	$39,770	$32,240	$37,250	$45,700	$58,410
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	10	$39,150	$32,240	$33,850	$44,720	*
	$20M to $35M	0					
	$35M to $50M	6	$40,750	$35,530	$40,310	$46,480	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	6	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	10	$39,900	$31,850	$33,910	$45,810	*
	$20M to $50M	4	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	9	$41,420	$33,650	$37,250	$47,800	*
	2,000 - 4,999	5	*	*	*	*	*
	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	10	$39,380	$32,240	$33,900	$46,980	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	3	*	*	*	*	*
	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		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.

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 tends 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.

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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	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	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	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

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.

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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					
	Mountain	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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.

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Table 40 - 1
Salaries
Consumer Loan Officer II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$46,410	$42,120	$46,860	$48,750	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	0					
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	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		6	68%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	0		0	
	$35M to $50M	5	60%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	3	100%	3	*
	South Atlantic	0		0	
	East South Central	1	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	2	100%	2	*
	5 - 9	1	100%	1	*
	10 - 49	4	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	1	100%	1	*
	11 - 12	0		0	
	13 - 20	5	62%	4	*
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	4	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	0		0	
	2,000 - 4,999	5	62%	4	*
	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	4	54%	3	*
	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 40 - 3
Total Cash Compensation
Consumer Loan Officer II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$47,310	$42,120	$48,490	$50,040	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	0					
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	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 40 - 4
Salary Ranges
Consumer Loan Officer II / Sr.

		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	2	*	*	*
	$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.

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Table 41 - 1
Salaries
Consumer Loan Officer 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	1	*	*	*	*	*
	$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	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	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 41 - 2
Incentives and Bonuses
Consumer Loan Officer 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	1	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	
	Mountain	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	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	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 41 - 3
Total Cash Compensation
Consumer Loan Officer 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	1	*	*	*	*	*
	$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	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	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 41 - 4
Salary Ranges
Consumer 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 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.

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Table 42 - 1
Salaries
Consumer 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	2	*	*	*	*	*
	$20M to $35M	0					
	$35M to $50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$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	2	*	*	*	*	*
	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	2	*	*	*	*	*
	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		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	2	100%	2	*
	$20M to $35M	0		0	
	$35M to $50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	100%	2	*
	West North Central	0		0	
	South Atlantic	0		0	
	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	100%	2	*
	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	2	100%	2	*
	11 - 12	0		0	
	13 - 20	0		0	
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$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	2	100%	2	*
	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	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 42 - 3
Total Cash Compensation
Consumer 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	2	*	*	*	*	*
	$20M to $35M	0					
	$35M to $50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$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	2	*	*	*	*	*
	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	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 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.

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Table 43 - 1
Salaries
Mortgage Loan Officer II / Sr.

		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	1	*	*	*	*	*
	South Atlantic	0					
	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	2	*	*	*	*	*
	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	2	*	*	*	*	*
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	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	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 43 - 2
Incentives and Bonuses
Mortgage Loan Officer II / Sr.

		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	1	100%	1	*
	$35M to $50M	1	100%	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	0		0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	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	0		0	
	13 - 20	2	100%	2	*
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	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	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 43 - 3
Total Cash Compensation
Mortgage Loan Officer II / Sr.

		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	1	*	*	*	*	*
	South Atlantic	0					
	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	2	*	*	*	*	*
	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	2	*	*	*	*	*
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	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	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 43 - 4
Salary Ranges
Mortgage 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.

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.

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Table 44 - 1
Salaries
Mortgage Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
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	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	0					
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	2	0					
	3	0					
	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		4	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	0%	0	
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	0%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	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	1	100%	1	*
	13 - 20	2	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	4	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	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	4	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 44 - 3
Total Cash Compensation
Mortgage Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
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	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	0					
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	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 44 - 4
Salary Ranges
Mortgage 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.

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.

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Table 45 - 1
Salaries
Mortgage Loan Processor / Clerk

		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	2	*	*	*	*	*
	$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	1	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	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	3	*	*	*	*	*
	13 - 20	0					
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	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	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	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		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	2	100%	2	*
	$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	1	100%	1	*
	Mountain	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	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	3	100%	3	*
	13 - 20	0		0	
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	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	3	100%	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 45 - 3
Total Cash Compensation
Mortgage Loan Processor / Clerk

		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	2	*	*	*	*	*
	$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	1	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	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	3	*	*	*	*	*
	13 - 20	0					
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	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	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 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.

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Table 46 - 1
Salaries
Collector / Adjuster

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	$42,690	$37,990	$41,980	$49,520	$54,620
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	$41,680	$32,380	$40,560	$51,550	*
	$35M to $50M	6	$43,700	$38,540	$43,400	$48,580	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	9	$44,000	$38,580	$43,400	$48,940	*
	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	4	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	7	$41,170	$34,170	$39,570	$49,760	*
	$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	10	$43,470	$35,870	$44,200	$52,020	*
	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	6	$38,990	$32,380	$38,480	$45,870	*
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	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		12	70%	7	$4,070
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	80%	4	*
	$35M to $50M	6	60%	4	*
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	1	100%	0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	5	75%	4	*
	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	2	100%	1	*
	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	4	67%	2	*
	11 - 12	4	100%	4	*
	13 - 20	5	50%	1	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	7	83%	5	*
	$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	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	10	75%	6	$4,490
	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	6	100%	6	$4,490
	2	5	25%	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 46 - 3
Total Cash Compensation
Collector / Adjuster

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	$45,130	$39,690	$42,780	$53,290	$56,880
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	$45,520	$37,730	$40,560	$55,820	*
	$35M to $50M	6	$44,750	$40,190	$45,000	$48,800	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	9	$45,920	$40,510	$45,000	$53,040	*
	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	4	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	7	$44,680	$38,680	$40,540	$55,120	*
	$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	10	$46,280	$39,290	$45,200	$54,350	*
	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	6	$43,480	$37,730	$39,780	$50,620	*
	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 46 - 4
Salary Ranges
Collector / Adjuster

		N	average minimum	average midpoint	average maximum
Overall		6	$34,680	$37,920	$41,150
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	4	*	*	*
	$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.

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Table 47 - 1
Salaries
Collection Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$35,910	$31,170	$36,400	$38,870	$44,910
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	7	$37,550	$34,610	$36,920	$40,210	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	9	$36,640	$31,200	$36,400	$39,100	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	8	$37,040	$33,190	$36,520	$40,000	*
	$20M to $50M	6	$34,410	$30,670	$35,370	$37,600	*
	$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	10	$37,060	$32,240	$36,920	$39,780	*
	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	$37,170	$35,190	$36,400	$39,880	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	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		14	60%	9	$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	3	0%	0	
	$20M to $35M	4	33%	1	*
	$35M to $50M	7	100%	7	$1,540
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	3	43%	1	*
	West North Central	0		0	
	South Atlantic	3	43%	1	*
	East South Central	1	100%	1	*
	West South Central	4	33%	1	*
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	4	28%	1	*
	5 - 9	1	0%	0	
	10 - 49	9	86%	7	$1,540
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	2	0%	0	
	9 - 10	0		0	
	11 - 12	5	75%	4	*
	13 - 20	5	75%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	8	45%	4	*
	$20M to $50M	6	80%	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	3	0%	0	
	2,000 - 4,999	10	75%	7	$1,750
	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	52%	5	*
	2	1	100%	1	*
	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 47 - 3
Total Cash Compensation
Collection Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$36,830	$31,780	$36,400	$41,270	$45,770
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	7	$39,090	$35,040	$38,870	$42,810	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	9	$37,960	$31,800	$37,940	$42,060	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	8	$37,390	$33,190	$36,580	$41,500	*
	$20M to $50M	6	$36,090	$31,530	$35,570	$40,810	*
	$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	10	$38,380	$32,690	$38,870	$41,920	*
	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	$38,250	$35,190	$38,880	$41,990	*
	2	1	*	*	*	*	*
	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 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.

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Table 48 - 1
Salaries
Plastic Card Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	$40,010	$33,610	$38,000	$47,780	*
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	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	$41,440	$34,920	$39,770	$48,850	*
	10 - 49	2	*	*	*	*	*
	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	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$38,370	$34,000	$36,230	$43,430	*
	$20M to $50M	4	*	*	*	*	*
	$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	5	*	*	*	*	*
	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	2	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	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		9	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	4	33%	1	*
	$35M to $50M	5	75%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	2	100%	2	*
	East South Central	1	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	1	100%	1	*
	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	1	100%	1	*
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	0%	0	
	13 - 20	4	67%	2	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	5	50%	2	*
	$20M to $50M	4	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	0%	0	
	2,000 - 4,999	5	75%	4	*
	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	2	50%	1	*
	2	1	100%	1	*
	3	2	50%	1	*
	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 48 - 3
Total Cash Compensation
Plastic Card Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	$40,700	$33,860	$39,650	$47,780	*
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	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	6	$42,300	$36,750	$39,770	$49,300	*
	10 - 49	2	*	*	*	*	*
	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	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$39,230	$34,560	$39,530	$43,430	*
	$20M to $50M	4	*	*	*	*	*
	$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	5	*	*	*	*	*
	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	2	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	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 48 - 4
Salary Ranges
Plastic Card 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	0			
	$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.

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.

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Table 49 - 1
Salaries
Plastic Card 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	1	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	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	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	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	1	*	*	*	*	*
	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		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	1	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	1	0%	0	
	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	0		0	
	5 - 9	1	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	1	100%	1	*
	13 - 20	1	0%	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	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	
	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 49 - 3
Total Cash Compensation
Plastic Card 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	1	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	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	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	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	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 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.

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Table 50 - 1
Salaries
Member Service Rep. - Plastic Cards

		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	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	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	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	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		5	77%	4	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	1	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	1	100%	1	*
	South Atlantic	0		0	
	East South Central	3	100%	3	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	2	50%	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	3	100%	3	*
	13 - 20	2	50%	1	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	4	70%	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	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	3	100%	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	4	70%	3	*
	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 50 - 3
Total Cash Compensation
Member Service Rep. - Plastic Cards

		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	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	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	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	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 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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	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 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.

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Table 52 - 1
Salaries
SVP / VP of IT (#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					
	Mountain	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 52 - 2
Incentives and Bonuses
SVP / VP of IT (#2 position)

		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	
	Mountain	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	
	13 - 20	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 52 - 3
Total Cash Compensation
SVP / VP of IT (#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					
	Mountain	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 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.

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Table 53 - 1
Salaries
IT Manager / Supervisor

		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	*	*	*	*	*
	Mountain	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	1	*	*	*	*	*
	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	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	1	*	*	*	*	*
	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	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		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	
	Mountain	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	1	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	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	1	0%	0	
	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	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 53 - 3
Total Cash Compensation
IT Manager / Supervisor

		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	*	*	*	*	*
	Mountain	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	1	*	*	*	*	*
	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	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	1	*	*	*	*	*
	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	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		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.

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.

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Table 54 - 1
Salaries
Systems Analyst

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 54 - 2
Incentives and Bonuses
Systems Analyst

		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	2	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	
	Mountain	0		0	
	Pacific	2	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	0		0	
	11 - 12	2	0%	0	
	13 - 20	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	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	
	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 54 - 3
Total Cash Compensation
Systems Analyst

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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.

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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					
	Mountain	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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	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 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.

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Table 60 - 1
Salaries
SVP / VP of Marketing (#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	0					
	$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	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	1	*	*	*	*	*
	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

Table 60 - 2
Incentives and Bonuses
SVP / VP of Marketing (#2 position)

		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	1	100%	1	*
	South Atlantic	0		0	
	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	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	1	100%	1	*
	11 - 12	0		0	
	13 - 20	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	
	$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 60 - 3
Total Cash Compensation
SVP / VP of Marketing (#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	0					
	$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	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	1	*	*	*	*	*
	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 60 - 4
Salary Ranges
SVP / VP of Marketing (#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.

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.

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Table 61 - 1
Salaries
Marketing Manager / Supervisor

		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	*	*	*	*	*
	Mountain	0					
	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	1	*	*	*	*	*
	2	0					
	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		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	1	0%	0	
	$35M to $50M	1	100%	1	*
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	1	0%	0	
	Mountain	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	1	100%	1	*
	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 61 - 3
Total Cash Compensation
Marketing Manager / Supervisor

		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	*	*	*	*	*
	Mountain	0					
	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	1	*	*	*	*	*
	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 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.

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Table 62 - 1
Salaries
Business Development Manager

		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	2	*	*	*	*	*
	$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	3	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	3	*	*	*	*	*
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	2	*	*	*	*	*
	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	2	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 62 - 2
Incentives and Bonuses
Business Development Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	57%	2	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$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	3	57%	2	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	100%	2	*
	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	3	57%	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	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	0		0	
	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	2	100%	2	*
	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 62 - 3
Total Cash Compensation
Business Development Manager

		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	2	*	*	*	*	*
	$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	3	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	3	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 62 - 4
Salary Ranges
Business Development Manager

		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 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.

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Table 63 - 1
Salaries
Marketing Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$46,060	$36,230	$45,790	$56,160	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	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	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	4	*	*	*	*	*
	$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	$46,060	$36,230	$45,790	$56,160	*
	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	6	$44,240	$35,080	$45,760	$53,790	*
	2	1	*	*	*	*	*
	3	0					
	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		8	48%	4	*
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	4	67%	2	*
	$35M to $50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	1	100%	1	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	3	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	50%	2	*
	10 - 49	3	43%	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	3	0%	0	
	13 - 20	4	67%	2	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	1	0%	0	
	$5M to $20M	4	60%	2	*
	$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	8	48%	4	*
	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	38%	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 63 - 3
Total Cash Compensation
Marketing Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$46,480	$37,190	$46,620	$56,410	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	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	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	4	*	*	*	*	*
	$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	$46,480	$37,190	$46,620	$56,410	*
	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	6	$44,660	$35,730	$45,860	$54,110	*
	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 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	1	*	*	*
	$35M to $50M	0			

* 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.

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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	1	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	1	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	1	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	2	*	*	*	*	*
	3	1	*	*	*	*	*
	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%	4	*
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	4	67%	2	*
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	1	0%	0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	100%	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	100%	1	*
	11 - 12	1	100%	1	*
	13 - 20	2	50%	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	4	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	100%	2	*
	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	1	0%	0	
	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 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	1	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	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	1	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	1	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	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 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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	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 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.

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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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 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	2	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	
	Mountain	0		0	
	Pacific	2	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	0		0	
	11 - 12	2	0%	0	
	13 - 20	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	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	
	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 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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 66 - 4
Salary Ranges
Business Development 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.

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.

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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					
	Mountain	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 67 - 2
Incentives and Bonuses
SVP / VP of Human Resources (#2 position)

		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	
	Mountain	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	
	13 - 20	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					
	Mountain	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.

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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					
	Mountain	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 68 - 2
Incentives and Bonuses
Diversity / Inclusion VP/director (head of DEI)

		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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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Table 69 - 1
Salaries
HR Manager / Supervisor

		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	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	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	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	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 69 - 2
Incentives and Bonuses
HR Manager / Supervisor

		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	1	0%	0	
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	1	0%	0	
	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	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	1	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	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 69 - 3
Total Cash Compensation
HR Manager / Supervisor

		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	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	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	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	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 69 - 4
Salary Ranges
HR 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.

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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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.

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Table 71 - 1
Salaries
HR Assistant / Specialist

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 71 - 2
Incentives and Bonuses
HR Assistant / Specialist

		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	2	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	
	Mountain	0		0	
	Pacific	2	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	0		0	
	11 - 12	2	0%	0	
	13 - 20	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	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	
	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 71 - 3
Total Cash Compensation
HR Assistant / Specialist

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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.

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Table 74 - 1
Salaries
Benefits Coordinator / 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	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	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	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	1	*	*	*	*	*
	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		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	1	0%	0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	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	1	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	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	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 74 - 3
Total Cash Compensation
Benefits Coordinator / 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	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	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	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	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 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.

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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					
	Mountain	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)

		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	
	Mountain	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	
	13 - 20	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 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	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 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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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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	1	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	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	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	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	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	1	*	*	*	*	*
	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	1	0%	0	
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	1	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	
	Mountain	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	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	1	100%	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	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	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	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 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	1	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	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	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	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	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	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 77 - 4
Salary Ranges
Internal Auditor

		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.

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.

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Table 78 - 1
Salaries
Compliance Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$52,640	$42,250	$44,500	$66,610	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	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		6	60%	4	*
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	5	50%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	1	100%	1	*
	South Atlantic	1	0%	0	
	East South Central	1	0%	0	
	West South Central	1	100%	1	*
	Mountain	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	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	2	100%	2	*
	11 - 12	0		0	
	13 - 20	4	33%	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	4	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	0		0	
	2,000 - 4,999	4	67%	2	*
	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	4	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 78 - 3
Total Cash Compensation
Compliance Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$54,530	$44,880	$46,750	$67,580	*
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	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	4	*	*	*	*	*
	$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	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	4	*	*	*	*	*
	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 78 - 4
Salary Ranges
Compliance Officer

		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.

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.

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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					
	Mountain	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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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Table 80 - 1
Salaries
SVP / VP of Finance (#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	1	*	*	*	*	*
	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	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	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	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	1	*	*	*	*	*
	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 80 - 2
Incentives and Bonuses
SVP / VP of Finance (#2 position)

		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	1	100%	1	*
	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	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	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	1	100%	1	*
	13 - 20	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	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	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	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 80 - 3
Total Cash Compensation
SVP / VP of Finance (#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	1	*	*	*	*	*
	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	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	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	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	1	*	*	*	*	*
	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

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.

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Table 81 - 1
Salaries
Accounting 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	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	1	*	*	*	*	*
	Mountain	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	0					
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
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	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	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		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	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	1	100%	1	*
	Mountain	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	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	2	100%	2	*
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	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	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		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	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	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	0					
	11 - 12	0					
	13 - 20	2	*	*	*	*	*
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	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	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-moth 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.

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Table 82 - 1
Salaries
Accounting Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	$51,890	$41,870	$46,400	$59,740	$76,240
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	$51,730	$40,060	$42,000	$67,350	*
	$35M to $50M	11	$51,980	$44,470	$46,800	$61,230	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	0					
	East South Central	6	$45,970	$40,390	$42,860	$52,700	*
	West South Central	4	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	11	$53,320	$44,470	$48,600	$61,780	*
	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	4	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	9	$50,260	$41,080	$45,760	$57,800	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$44,910	$40,390	$42,860	$47,600	*
	$20M to $50M	6	$64,460	$52,550	$65,500	$76,340	*
	$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	11	$50,780	$40,900	$45,760	$61,230	*
	5,000 - 9,999	4	*	*	*	*	*
	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	$59,920	$44,660	$57,800	$76,340	*
	2	9	$44,690	$39,520	$42,860	$46,000	*
	3	2	*	*	*	*	*
	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		16	69%	11	$2,670
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	11	78%	9	$2,860
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	100%	4	*
	West North Central	4	67%	2	*
	South Atlantic	0		0	
	East South Central	5	50%	2	*
	West South Central	4	67%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	4	100%	4	*
	10 - 49	11	67%	7	$2,870
	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	4	67%	2	*
	11 - 12	4	100%	4	*
	13 - 20	7	67%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	10	63%	6	$1,890
	$20M to $50M	6	80%	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	11	67%	7	$1,670
	5,000 - 9,999	4	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	6	80%	5	*
	2	7	50%	4	*
	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 82 - 3
Total Cash Compensation
Accounting Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	$53,610	$42,610	$50,620	$60,020	$80,000
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	$52,530	$40,060	$44,000	$68,240	*
	$35M to $50M	11	$54,210	$44,750	$51,630	$62,100	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	0					
	East South Central	6	$46,800	$40,720	$42,860	$54,580	*
	West South Central	4	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	5	*	*	*	*	*
	10 - 49	11	$55,230	$44,750	$52,000	$62,660	*
	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	4	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	9	$51,130	$41,080	$46,260	$57,800	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$45,960	$40,720	$44,000	$50,670	*
	$20M to $50M	6	$67,380	$55,050	$67,470	$80,000	*
	$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	11	$51,900	$41,710	$46,260	$62,100	*
	5,000 - 9,999	4	*	*	*	*	*
	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	$62,280	$47,110	$57,800	$80,000	*
	2	9	$45,670	$40,270	$42,860	$51,630	*
	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 82 - 4
Salary Ranges
Accounting 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	2	*	*	*
	$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.

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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					
	Mountain	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

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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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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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	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 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	
	Mountain	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	
	13 - 20	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 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	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 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.

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Table 85 - 1
Salaries
Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	$46,980	$40,800	$45,950	$52,260	$58,690
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$44,190	$38,820	$45,000	$49,340	*
	$35M to $50M	15	$49,710	$44,410	$47,840	$53,450	$66,770
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	$44,050	$38,820	$45,000	$49,010	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	11	$50,190	$40,260	$48,250	$57,450	*
	10 - 49	9	$44,860	$40,800	$46,000	$47,840	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	7	$52,370	$45,800	$47,840	$59,730	*
	13 - 20	10	$45,260	$40,800	$45,000	$50,750	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	13	$48,250	$38,850	$45,310	$53,780	$74,440
	$20M to $50M	10	$47,060	$43,280	$46,950	$49,170	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$42,180	$36,400	$40,110	$47,840	*
	2,000 - 4,999	15	$50,740	$45,000	$47,270	$55,540	$70,930
	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	20	$46,060	$39,000	$46,040	$52,260	$56,220
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 85 - 2
Incentives and Bonuses
Accountant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		24	48%	10	$1,170
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	0%	0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	6	40%	2	*
	$35M to $50M	15	50%	6	$1,200
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	6	40%	1	*
	West North Central	1	100%	1	*
	South Atlantic	4	70%	3	*
	East South Central	4	25%	1	*
	West South Central	5	57%	2	*
	Mountain	1	100%	1	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	4	61%	1	*
	5 - 9	11	57%	6	$990
	10 - 49	9	33%	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	3	43%	1	*
	9 - 10	4	70%	3	*
	11 - 12	7	43%	2	*
	13 - 20	10	44%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	0%	0	
	$5M to $20M	13	52%	5	*
	$20M to $50M	10	50%	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	7	65%	4	*
	2,000 - 4,999	15	50%	6	$1,190
	5,000 - 9,999	2	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	20	53%	9	$1,140
	2	1	0%	0	
	3	2	33%	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 85 - 3
Total Cash Compensation
Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	$47,490	$40,800	$46,750	$53,000	$58,870
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$44,790	$38,820	$46,000	$50,340	*
	$35M to $50M	15	$50,230	$44,410	$49,470	$53,540	$66,770
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	$44,320	$38,820	$45,000	$49,770	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	11	$50,760	$40,620	$49,340	$57,840	*
	10 - 49	9	$45,370	$40,800	$46,060	$49,470	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	7	$53,030	$47,170	$49,470	$59,730	*
	13 - 20	10	$45,550	$40,800	$45,000	$51,750	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	13	$48,700	$39,320	$46,310	$54,740	$74,440
	$20M to $50M	10	$47,680	$43,280	$48,320	$50,030	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$42,930	$36,400	$40,750	$49,470	*
	2,000 - 4,999	15	$51,230	$45,250	$48,360	$56,240	$70,930
	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	20	$46,600	$39,500	$46,750	$53,000	$56,820
	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 85 - 4
Salary Ranges
Accountant

		N	average minimum	average midpoint	average maximum
Overall		7	$45,920	$53,800	$61,680
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* 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.

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Table 86 - 1
Salaries
Accounting Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	$42,780	$36,290	$39,800	$48,000	$59,400
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	6	$43,270	$34,190	$38,480	$54,200	*
	$35M to $50M	13	$41,320	$35,880	$39,310	$43,410	$58,220
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	8	$41,610	$36,150	$40,120	$42,960	*
	West South Central	6	$45,130	$32,700	$40,100	$58,820	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	11	$42,240	$37,440	$40,030	$41,700	*
	10 - 49	7	$37,610	$35,510	$36,800	$40,070	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	13	$42,140	$37,470	$40,120	$47,380	$57,790
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	17	$42,780	$35,940	$40,120	$49,360	$59,480
	$20M to $50M	6	$42,770	$36,740	$37,650	$50,570	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	16	$39,950	$34,760	$38,480	$42,460	$54,140
	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	14	$45,210	$38,090	$40,120	$57,720	$60,810
	2	9	$38,290	$33,280	$35,940	$43,410	*
	3	0					
	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		23	83%	19	$1,460
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	6	80%	5	*
	$35M to $50M	13	91%	12	$1,770
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	5	100%	5	*
	West North Central	1	100%	1	*
	South Atlantic	0		0	
	East South Central	8	87%	6	$1,220
	West South Central	6	56%	4	*
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	4	60%	2	*
	5 - 9	11	91%	10	$1,460
	10 - 49	7	83%	6	$1,680
	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	0		0	
	7 - 8	0		0	
	9 - 10	4	100%	4	*
	11 - 12	5	75%	4	*
	13 - 20	13	91%	11	$1,160
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	17	85%	14	$1,080
	$20M to $50M	6	80%	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	6	78%	4	*
	2,000 - 4,999	16	85%	13	$1,320
	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	14	82%	11	$1,520
	2	9	86%	7	$1,360
	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 86 - 3
Total Cash Compensation
Accounting Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	$44,000	$38,550	$40,670	$48,100	$62,340
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	6	$44,060	$35,690	$38,480	$54,700	*
	$35M to $50M	13	$42,930	$38,800	$39,820	$43,410	$61,130
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	8	$42,670	$38,190	$41,130	$43,100	*
	West South Central	6	$46,440	$34,870	$40,100	$59,950	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	11	$43,560	$38,480	$40,940	$43,050	*
	10 - 49	7	$39,010	$37,410	$39,310	$40,720	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	13	$43,200	$38,870	$41,130	$47,460	$60,580
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	17	$43,690	$38,010	$41,130	$49,840	$59,780
	$20M to $50M	6	$44,910	$39,080	$40,280	$52,010	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	16	$41,060	$37,110	$39,310	$43,210	$55,920
	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	14	$46,460	$39,070	$41,130	$57,990	$62,840
	2	9	$39,460	$33,780	$39,820	$43,410	*
	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 86 - 4
Salary Ranges
Accounting Clerk

		N	average minimum	average midpoint	average maximum
Overall		9	$34,890	$42,450	$50,000
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	4	*	*	*
	$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.

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Table 87 - 1
Salaries
Branch Operations VP (head of branch ops.)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	$54,310	$42,470	$55,450	$62,310	*
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	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$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	2	*	*	*	*	*
	2,000 - 4,999	6	$49,070	$38,570	$53,480	$57,480	*
	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	4	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	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		9	86%	8	$2,650
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	2	50%	1	*
	$35M to $50M	5	100%	5	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	2	100%	2	*
	West South Central	2	50%	1	*
	Mountain	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	4	100%	4	*
	10 - 49	4	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	1	0%	0	
	11 - 12	3	100%	3	*
	13 - 20	4	100%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	4	70%	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	2	100%	2	*
	2,000 - 4,999	6	100%	6	$1,780
	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	4	100%	4	*
	2	2	50%	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 87 - 3
Total Cash Compensation
Branch Operations VP (head of branch ops.)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	$56,600	$45,030	$56,600	$68,310	*
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	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	4	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	4	*	*	*	*	*
	$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	2	*	*	*	*	*
	2,000 - 4,999	6	$50,840	$40,630	$55,300	$58,960	*
	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	4	*	*	*	*	*
	2	2	*	*	*	*	*
	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 87 - 4
Salary Ranges
Branch Operations VP (head of branch ops.)

		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	2	*	*	*
	$20M to $35M	2	*	*	*
	$35M to $50M	1	*	*	*

* 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.

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Table 88 - 1
Salaries
Branch Manager II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$52,930	$46,380	$52,800	$55,800	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	6	$54,030	$48,540	$54,300	$57,090	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$51,790	$46,110	$49,000	$58,230	*
	$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	6	$51,790	$46,110	$49,000	$58,230	*
	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	2	*	*	*	*	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	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		7	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	4	67%	2	*
	$35M to $50M	4	50%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	100%	2	*
	West North Central	0		0	
	South Atlantic	1	0%	0	
	East South Central	2	33%	1	*
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	2	100%	2	*
	10 - 49	4	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	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
	13 - 20	6	50%	4	*
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	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	6	80%	5	*
	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	2	50%	1	*
	2	2	100%	2	*
	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 88 - 3
Total Cash Compensation
Branch Manager II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$53,700	$48,130	$53,650	$55,800	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	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	6	$54,630	$50,370	$54,730	$57,090	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	$52,860	$47,410	$51,000	$58,700	*
	$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	6	$52,860	$47,410	$51,000	$58,700	*
	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	2	*	*	*	*	*
	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 88 - 4
Salary Ranges
Branch Manager II

		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	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.

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Table 89 - 1
Salaries
Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	$53,650	$41,620	$51,230	$64,310	$82,230
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	9	$56,520	$43,500	$54,520	$63,830	*
	$35M to $50M	7	$52,370	$40,410	$46,790	$66,860	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	7	$65,820	$52,390	$62,400	$81,870	*
	10 - 49	9	$46,430	$40,820	$43,680	$54,330	*
	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	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	11	$50,770	$40,820	$46,790	$60,900	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	10	$52,940	$41,740	$51,840	$62,060	*
	$20M to $50M	7	$54,490	$40,820	$47,830	$64,480	*
	$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	13	$55,170	$41,020	$52,030	$64,870	$83,540
	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	6	$54,720	$43,010	$59,140	$64,660	*
	2	9	$57,340	$41,600	$52,540	$81,410	*
	3	1	*	*	*	*	*
	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		17	67%	11	$1,740
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	9	63%	5	*
	$35M to $50M	7	67%	5	*
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	4	100%	4	*
	West North Central	2	100%	2	*
	South Atlantic	1	0%	0	
	East South Central	2	50%	1	*
	West South Central	2	67%	1	*
	Mountain	2	100%	2	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	7	67%	5	*
	10 - 49	9	63%	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	1	100%	1	*
	9 - 10	2	0%	0	
	11 - 12	3	57%	2	*
	13 - 20	11	80%	9	$1,660
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	10	52%	5	*
	$20M to $50M	7	86%	6	$1,510
	$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	13	67%	9	$2,140
	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	6	62%	4	*
	2	9	57%	5	*
	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 89 - 3
Total Cash Compensation
Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	$54,820	$42,360	$52,390	$64,360	$84,590
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	9	$57,720	$44,130	$55,770	$64,110	*
	$35M to $50M	7	$53,650	$41,060	$49,370	$67,110	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	4	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	7	$67,560	$54,680	$62,950	$83,980	*
	10 - 49	9	$47,300	$41,320	$45,190	$55,050	*
	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	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	11	$52,100	$41,320	$49,370	$61,850	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	10	$54,010	$42,400	$53,310	$62,060	*
	$20M to $50M	7	$55,790	$41,320	$50,720	$64,480	*
	$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	13	$56,600	$41,580	$53,780	$64,870	$86,790
	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	6	$55,980	$44,710	$60,550	$64,660	*
	2	9	$58,780	$42,350	$55,030	$83,210	*
	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 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	2	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	2	*	*	*

* 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.

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Table 90 - 1
Salaries
Assistant Branch Manager 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	1	*	*	*	*	*
	$35M to $50M	0					
By region	New England	1	*	*	*	*	*
	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	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	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	1	*	*	*	*	*
	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 90 - 2
Incentives and Bonuses
Assistant Branch Manager II

		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	1	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	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	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	1	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	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 90 - 3
Total Cash Compensation
Assistant Branch Manager 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	1	*	*	*	*	*
	$35M to $50M	0					
By region	New England	1	*	*	*	*	*
	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	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	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	1	*	*	*	*	*
	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

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.

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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	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	0					
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	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	4	*	*	*	*	*
	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	5	*	*	*	*	*
	2	0					
	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		5	77%	4	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	4	67%	2	*
	$35M to $50M	0		0	
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	3	57%	2	*
	East South Central	1	100%	1	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	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	2	100%	2	*
	11 - 12	2	100%	2	*
	13 - 20	1	0%	0	
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	5	77%	4	*
	$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	4	100%	4	*
	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	5	77%	4	*
	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 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	2	*	*	*	*	*
	$20M to $35M	4	*	*	*	*	*
	$35M to $50M	0					
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	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	4	*	*	*	*	*
	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	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 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	2	*	*	*
	$35M to $50M	0			

* 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.

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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					
	Mountain	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 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	
	Mountain	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	
	13 - 20	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 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					
	Mountain	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 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.

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Table 93 - 1
Salaries
Call Center 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					
	Mountain	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 93 - 2
Incentives and Bonuses
Call Center 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	
	Mountain	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	
	13 - 20	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 93 - 3
Total Cash Compensation
Call Center 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					
	Mountain	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 93 - 4
Salary Ranges
Call Center 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.

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.

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Table 94 - 1
Salaries
Call Center Representative 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	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 94 - 2
Incentives and Bonuses
Call Center Representative 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	
	Mountain	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	
	13 - 20	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 94 - 3
Total Cash Compensation
Call Center Representative 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	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 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.

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Table 95 - 1
Salaries
Call Center Representative I

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 95 - 2
Incentives and Bonuses
Call Center Representative I

		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	2	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	
	Mountain	0		0	
	Pacific	2	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	0		0	
	11 - 12	2	0%	0	
	13 - 20	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	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	
	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 95 - 3
Total Cash Compensation
Call Center Representative I

		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	2	*	*	*	*	*
	$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	0					
	Pacific	2	*	*	*	*	*
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	2	*	*	*	*	*
	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	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 95 - 4
Salary Ranges
Call Center Representative 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.

Table 96 - 1
Hourly Wage
Part-Time President / CEO / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		47	$27.23	$20.00	$24.95	$35.00	$45.00
By credit union asset size	$1M to $2M	13	$17.26	$12.14	$17.00	$20.73	*
	$2M to $5M	13	$27.74	$22.20	$23.23	$30.35	*
	$5M to $10M	13	$31.03	$22.86	$30.21	$38.76	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$40.20	$32.77	$42.00	$46.67	*
	$35M to $50M	0					
By region	New England	4	*	*	*	*	*
	Middle Atlantic	16	$24.59	$18.95	$23.23	$28.42	*
	East North Central	6	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	7	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	5	*	*	*	*	*
	2 - 4	10	$33.43	$28.42	$32.00	$40.00	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	10	$21.08	$10.04	$23.23	$26.00	*
	3 - 4	16	$24.84	$18.95	$24.89	$29.00	*
	5 - 6	3	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	$500,000 to $2M	18	$28.46	$18.95	$26.00	$39.83	*
	$2M to $5M	17	$27.71	$22.60	$23.23	$31.64	$41.56
	$5M to $20M	4	*	*	*	*	*
	$20M to $50M	0					
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	41	$24.66	$18.95	$23.01	$29.00	$40.00
	1,000 - 1,999	5	*	*	*	*	*
	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	40	$27.57	$18.95	$23.23	$36.15	$45.00
	2	7	*	*	*	*	*
	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		47	39%	18	$1,640
By credit union asset size	$1M to $2M	13	20%	3	*
	$2M to $5M	13	40%	5	*
	$5M to $10M	13	63%	8	$1,690
	$10M to $20M	2	0%	0	
	$20M to $35M	6	40%	2	*
	$35M to $50M	0		0	
By region	New England	4	31%	1	*
	Middle Atlantic	16	20%	3	*
	East North Central	6	78%	4	*
	West North Central	3	100%	3	*
	South Atlantic	7	38%	3	*
	East South Central	3	0%	0	
	West South Central	4	37%	2	*
	Mountain	3	0%	0	
	Pacific	3	100%	3	*
By number of full-time employees	1	5	0%	0	
	2 - 4	10	60%	6	*
	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	10	0%	0	
	3 - 4	16	33%	5	*
	5 - 6	3	100%	3	*
	7 - 8	3	100%	3	*
	9 - 10	1	0%	0	
	11 - 12	1	100%	1	*
	13 - 20	0		0	
By amount of loans outstanding	$500,000 to $2M	18	38%	7	*
	$2M to $5M	17	52%	9	$1,620
	$5M to $20M	4	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	41	35%	14	$1,330
	1,000 - 1,999	5	77%	4	*
	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	40	35%	14	$1,660
	2	7	62%	4	*
	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		4	*	*	*
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$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.

Table 97 - 1
Hourly Wage
Part-Time Executive VP or Assistant Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		35	$23.26	$15.00	$21.00	$32.85	$40.81
By credit union asset size	$1M to $2M	11	*	*	*	*	*
	$2M to $5M	11	*	*	*	*	*
	$5M to $10M	8	$31.10	$24.41	$32.00	$36.53	*
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	0					
By region	New England	0					
	Middle Atlantic	10	$26.70	$15.22	$20.56	$40.00	*
	East North Central	7	*	*	*	*	*
	West North Central	5	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	16	$16.39	$11.00	$15.00	$16.94	*
	2 - 4	4	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	13	$20.04	$16.67	$21.00	$23.00	*
	5 - 6	1	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	$500,000 to $2M	21	$21.48	$11.48	$17.88	$26.45	*
	$2M to $5M	10	$21.35	$15.38	$19.15	$26.00	*
	$5M to $20M	4	*	*	*	*	*
	$20M to $50M	0					
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	29	$20.26	$15.00	$18.50	$23.00	$33.00
	1,000 - 1,999	3	*	*	*	*	*
	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	30	$24.21	$15.00	$22.08	$33.00	$41.35
	2	5	*	*	*	*	*
	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		35	48%	17	$1,360
By credit union asset size	$1M to $2M	11	50%	5	*
	$2M to $5M	11	50%	5	*
	$5M to $10M	8	40%	3	*
	$10M to $20M	3	50%	2	*
	$20M to $35M	2	50%	1	*
	$35M to $50M	0		0	
By region	New England	0		0	
	Middle Atlantic	10	16%	2	*
	East North Central	7	82%	5	*
	West North Central	5	50%	3	*
	South Atlantic	3	100%	3	*
	East South Central	3	50%	2	*
	West South Central	2	0%	0	
	Mountain	3	0%	0	
	Pacific	3	100%	3	*
By number of full-time employees	1	16	16%	3	*
	2 - 4	4	36%	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	7	36%	3	*
	3 - 4	13	40%	5	*
	5 - 6	1	100%	1	*
	7 - 8	3	0%	0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	0		0	
By amount of loans outstanding	$500,000 to $2M	21	46%	10	*
	$2M to $5M	10	42%	4	*
	$5M to $20M	4	70%	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	29	42%	12	$1,220
	1,000 - 1,999	3	100%	3	*
	2,000 - 4,999	3	57%	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	30	47%	14	$1,590
	2	5	50%	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 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	3	*	*	*
	$2M to $5M	0			
	$5M to $10M	0			
	$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.

Table 98 - 1
Hourly Wage
Part-Time "Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		56	$19.64	$14.68	$18.00	$22.00	$25.00
By credit union asset size	$1M to $2M	5	*	*	*	*	*
	$2M to $5M	13	$19.77	$14.50	$18.00	$25.00	*
	$5M to $10M	17	$22.46	$18.65	$20.00	$23.77	$40.00
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	7	$18.56	$16.63	$18.00	$20.25	*
	$35M to $50M	7	$16.42	$12.00	$15.00	$23.25	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	14	$19.07	$14.50	$15.52	$20.63	*
	East North Central	9	$19.36	$18.00	$18.00	$21.15	*
	West North Central	4	*	*	*	*	*
	South Atlantic	7	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	7	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	15	$17.38	$14.00	$18.00	$19.00	*
	2 - 4	14	$17.81	$15.00	$17.50	$20.00	*
	5 - 9	11	$18.59	$15.00	$18.00	$23.25	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	13	$22.54	$17.50	$18.00	$26.84	*
	3 - 4	8	*	*	*	*	*
	5 - 6	6	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	4	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	9	$17.17	$12.65	$16.50	$21.79	*
By amount of loans outstanding	$500,000 to $2M	15	$19.62	$14.00	$17.11	$25.00	*
	$2M to $5M	18	$21.42	$15.00	$20.00	$22.00	$40.00
	$5M to $20M	16	$17.76	$16.24	$18.00	$19.00	$21.79
	$20M to $50M	4	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	31	$20.36	$14.37	$20.00	$25.00	$27.00
	1,000 - 1,999	15	$18.54	$16.37	$18.00	$19.00	$22.64
	2,000 - 4,999	9	$18.95	$12.04	$21.79	$24.64	*
	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	45	$20.20	$15.34	$19.00	$23.34	$26.50
	2	6	*	*	*	*	*
	3	5	*	*	*	*	*
	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		52	39%	21	$800
By credit union asset size	$1M to $2M	5	0%	0	
	$2M to $5M	11	17%	3	*
	$5M to $10M	17	47%	8	$730
	$10M to $20M	5	100%	5	*
	$20M to $35M	6	57%	2	*
	$35M to $50M	7	43%	4	*
By region	New England	2	0%	0	
	Middle Atlantic	14	31%	5	*
	East North Central	9	80%	7	*
	West North Central	4	37%	3	*
	South Atlantic	7	23%	3	*
	East South Central	1	100%	1	*
	West South Central	7	0%	0	
	Mountain	3	0%	0	
	Pacific	4	86%	3	*
By number of full-time employees	1	13	45%	4	*
	2 - 4	14	44%	8	$1,060
	5 - 9	10	70%	6	$880
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	13	19%	3	*
	3 - 4	6	0%	0	
	5 - 6	6	100%	6	*
	7 - 8	4	30%	2	*
	9 - 10	4	70%	3	*
	11 - 12	3	0%	0	
	13 - 20	8	70%	6	*
By amount of loans outstanding	$500,000 to $2M	13	8%	2	*
	$2M to $5M	18	31%	7	*
	$5M to $20M	15	78%	10	$590
	$20M to $50M	4	67%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	29	18%	7	*
	1,000 - 1,999	14	71%	9	$540
	2,000 - 4,999	9	59%	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	42	42%	19	$690
	2	4	36%	2	*
	3	5	20%	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 98 - 3
Salary Ranges
Part-Time "Universal Employee"

		N	average minimum	average midpoint	average maximum
Overall		10	$14.51	$17.92	$21.32
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	5	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	1	*	*	*

* 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		78	$14.83	$13.00	$14.61	$15.81	$18.00
By credit union asset size	$1M to $2M	3	*	*	*	*	*
	$2M to $5M	5	*	*	*	*	*
	$5M to $10M	11	$16.19	$14.95	$17.00	$18.00	*
	$10M to $20M	22	$15.16	$12.63	$13.50	$15.92	$24.30
	$20M to $35M	20	$15.78	$13.00	$15.25	$16.54	$22.51
	$35M to $50M	17	$13.77	$13.00	$13.88	$15.00	$15.40
By region	New England	1	*	*	*	*	*
	Middle Atlantic	8	$15.34	$15.25	$16.09	$16.30	*
	East North Central	29	$15.38	$13.00	$15.00	$15.40	$25.00
	West North Central	8	$15.56	$13.33	$16.62	$17.00	*
	South Atlantic	6	*	*	*	*	*
	East South Central	6	$14.84	$14.00	$14.85	$15.00	*
	West South Central	9	$12.51	$11.50	$12.31	$13.31	*
	Mountain	8	$14.64	$13.53	$14.06	$15.80	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	9	*	*	*	*	*
	2 - 4	36	$15.71	$13.00	$15.00	$16.53	$25.00
	5 - 9	24	$13.60	$12.00	$13.00	$15.01	$17.13
	10 - 49	7	$14.42	$14.06	$14.54	$15.40	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	10	$14.07	$13.00	$13.00	$15.00	*
	3 - 4	7	*	*	*	*	*
	5 - 6	5	*	*	*	*	*
	7 - 8	9	$14.73	$12.50	$14.99	$16.18	*
	9 - 10	11	$17.71	$12.50	$16.00	$24.19	*
	11 - 12	19	$13.49	$12.48	$13.00	$15.07	$15.51
	13 - 20	15	$14.89	$14.06	$15.00	$16.30	$17.66
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	25	$15.18	$13.00	$15.00	$17.65	$19.66
	$5M to $20M	42	$14.45	$12.50	$13.54	$16.11	$17.00
	$20M to $50M	9	$15.56	$14.07	$15.00	$15.40	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	20	$15.12	$14.00	$15.00	$18.00	$18.00
	1,000 - 1,999	27	$15.05	$13.00	$13.50	$16.30	$18.04
	2,000 - 4,999	27	$14.54	$12.29	$14.00	$15.40	$18.00
	5,000 - 9,999	4	*	*	*	*	*
	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	59	$14.88	$12.50	$15.00	$16.30	$18.00
	2	11	$15.04	$13.00	$14.63	$15.81	*
	3	4	*	*	*	*	*
	4	5	*	*	*	*	*
	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		75	35%	24	$700
By credit union asset size	$1M to $2M	3	0%	0	
	$2M to $5M	5	0%	0	
	$5M to $10M	11	33%	5	*
	$10M to $20M	21	21%	5	*
	$20M to $35M	18	52%	7	$800
	$35M to $50M	17	44%	7	$510
By region	New England	0		0	
	Middle Atlantic	8	64%	4	*
	East North Central	27	30%	5	*
	West North Central	8	29%	2	*
	South Atlantic	6	8%	1	*
	East South Central	6	32%	3	*
	West South Central	9	62%	6	*
	Mountain	8	23%	1	*
	Pacific	2	100%	2	*
By number of full-time employees	1	9	9%	2	*
	2 - 4	35	36%	10	$930
	5 - 9	22	44%	9	$600
	10 - 49	7	64%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	10	0%	0	
	3 - 4	7	29%	3	*
	5 - 6	5	0%	0	
	7 - 8	9	41%	4	*
	9 - 10	8	60%	4	*
	11 - 12	19	42%	8	$750
	13 - 20	15	55%	5	*
By amount of loans outstanding	$500,000 to $2M	3	0%	0	
	$2M to $5M	25	18%	6	*
	$5M to $20M	40	43%	15	$670
	$20M to $50M	7	62%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	20	22%	6	*
	1,000 - 1,999	24	23%	4	*
	2,000 - 4,999	27	50%	11	$910
	5,000 - 9,999	4	71%	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	57	36%	18	$760
	2	9	14%	2	*
	3	4	83%	2	*
	4	5	37%	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		13	$13.82	$16.86	$19.90
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	3	*	*	*
	$10M to $20M	5	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	4	*	*	*

* 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		64	$17.15	$14.96	$16.50	$18.66	$24.28
By credit union asset size	$1M to $2M	0					
	$2M to $5M	8	*	*	*	*	*
	$5M to $10M	10	$17.88	$14.81	$15.00	$20.75	*
	$10M to $20M	11	$14.54	$12.00	$13.50	$17.50	*
	$20M to $35M	24	$18.14	$15.00	$17.75	$20.00	$27.00
	$35M to $50M	11	$17.14	$16.50	$17.40	$18.34	*
By region	New England	5	*	*	*	*	*
	Middle Atlantic	20	$17.32	$14.75	$16.00	$18.66	$25.00
	East North Central	13	$16.06	$15.00	$16.50	$18.32	*
	West North Central	10	$16.37	$15.00	$15.43	$17.65	*
	South Atlantic	4	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	9	*	*	*	*	*
	2 - 4	32	$18.22	$15.00	$18.34	$18.94	$27.00
	5 - 9	17	$15.82	$13.00	$17.00	$18.34	$20.00
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	5	*	*	*	*	*
	3 - 4	5	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	6	*	*	*	*	*
	9 - 10	12	$15.44	$12.05	$15.00	$17.00	*
	11 - 12	6	$16.47	$14.11	$17.25	$18.52	*
	13 - 20	23	$18.18	$15.00	$18.34	$18.97	$27.00
By amount of loans outstanding	$500,000 to $2M	7	*	*	*	*	*
	$2M to $5M	10	$16.01	$14.50	$15.00	$17.00	*
	$5M to $20M	37	$17.45	$14.96	$17.13	$18.67	$27.00
	$20M to $50M	10	$16.46	$14.82	$17.00	$18.89	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	14	$15.72	$14.84	$15.00	$15.00	*
	1,000 - 1,999	25	$19.11	$15.47	$18.34	$24.80	$27.00
	2,000 - 4,999	25	$16.01	$13.97	$16.50	$18.49	$19.94
	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	44	$17.42	$14.79	$17.00	$18.74	$27.00
	2	18	$16.43	$14.50	$16.50	$18.50	$19.88
	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		62	55%	34	$460
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	8	33%	3	*
	$5M to $10M	8	43%	5	*
	$10M to $20M	11	29%	3	*
	$20M to $35M	24	53%	15	$550
	$35M to $50M	11	88%	9	$310
By region	New England	5	25%	2	*
	Middle Atlantic	18	34%	7	$570
	East North Central	13	67%	6	$460
	West North Central	10	59%	6	*
	South Atlantic	4	100%	4	*
	East South Central	2	100%	2	*
	West South Central	4	67%	2	*
	Mountain	3	0%	0	
	Pacific	4	100%	4	*
By number of full-time employees	1	9	14%	2	*
	2 - 4	32	56%	18	$560
	5 - 9	17	61%	10	$400
	10 - 49	5	86%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	5	50%	3	*
	3 - 4	5	33%	2	*
	5 - 6	4	100%	4	*
	7 - 8	6	27%	2	*
	9 - 10	12	50%	6	$370
	11 - 12	6	60%	4	*
	13 - 20	23	55%	12	$440
By amount of loans outstanding	$500,000 to $2M	6	0%	0	
	$2M to $5M	10	74%	7	*
	$5M to $20M	37	59%	20	$400
	$20M to $50M	10	60%	6	$630
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	14	33%	6	*
	1,000 - 1,999	23	43%	11	$370
	2,000 - 4,999	25	74%	17	$460
	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	42	54%	23	$480
	2	18	65%	11	$430
	3	2	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 100 - 3
Salary Ranges
Part-Time Member Services Representative

		N	average minimum	average midpoint	average maximum
Overall		15	$13.33	$15.32	$17.31
By credit union asset size	$1M to $2M	0			
	$2M to $5M	3	*	*	*
	$5M to $10M	3	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	4	*	*	*
	$35M to $50M	2	*	*	*

* 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		28	$21.01	$14.45	$19.00	$27.00	$35.95
By credit union asset size	$1M to $2M	3	*	*	*	*	*
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	6	*	*	*	*	*
	$10M to $20M	8	$16.57	$14.91	$15.35	$18.86	*
	$20M to $35M	6	$22.72	$19.00	$22.00	$27.00	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	7	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	4	*	*	*	*	*
	2 - 4	15	$21.98	$14.81	$20.00	$27.00	*
	5 - 9	8	$20.60	$16.87	$19.02	$24.12	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	4	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	7	*	*	*	*	*
	$2M to $5M	6	*	*	*	*	*
	$5M to $20M	12	$22.12	$18.02	$21.18	$27.00	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	10	$19.27	$13.77	$14.00	$24.90	*
	1,000 - 1,999	13	$20.95	$15.12	$18.94	$22.47	*
	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	22	$21.81	$15.07	$19.00	$27.00	$38.00
	2	4	*	*	*	*	*
	3	2	*	*	*	*	*
	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		27	58%	18	$1,100
By credit union asset size	$1M to $2M	3	0%	0	
	$2M to $5M	3	0%	0	
	$5M to $10M	6	100%	6	*
	$10M to $20M	6	75%	5	*
	$20M to $35M	6	57%	5	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	3	100%	3	*
	East North Central	4	40%	2	*
	West North Central	2	100%	2	*
	South Atlantic	4	31%	1	*
	East South Central	1	100%	1	*
	West South Central	3	100%	3	*
	Mountain	7	31%	3	*
	Pacific	3	100%	3	*
By number of full-time employees	1	4	23%	2	*
	2 - 4	15	54%	9	$1,210
	5 - 9	6	100%	6	$1,310
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	4	37%	2	*
	3 - 4	4	0%	0	
	5 - 6	2	100%	2	*
	7 - 8	5	67%	3	*
	9 - 10	2	100%	2	*
	11 - 12	3	100%	3	*
	13 - 20	5	100%	5	*
By amount of loans outstanding	$500,000 to $2M	7	17%	2	*
	$2M to $5M	6	100%	6	*
	$5M to $20M	11	61%	8	$1,640
	$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	10	37%	5	*
	1,000 - 1,999	12	86%	10	$1,170
	2,000 - 4,999	5	50%	4	*
	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	21	59%	15	$1,210
	2	4	38%	2	*
	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 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	2	*	*	*
	$20M to $35M	2	*	*	*
	$35M to $50M	1	*	*	*

* 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		9	$15.94	$14.00	$16.00	$16.50	*
By credit union asset size	$1M to $2M	3	*	*	*	*	*
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	4	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	3	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	0					
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	3	*	*	*	*	*
	$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	4	*	*	*	*	*
	1,000 - 1,999	2	*	*	*	*	*
	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	9	$15.94	$14.00	$16.00	$16.50	*
	2	0					
	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		9	33%	4	*
By credit union asset size	$1M to $2M	3	0%	0	
	$2M to $5M	0		0	
	$5M to $10M	2	0%	0	
	$10M to $20M	0		0	
	$20M to $35M	2	50%	1	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	3	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	100%	1	*
	Mountain	4	19%	1	*
	Pacific	0		0	
By number of full-time employees	1	3	0%	0	
	2 - 4	3	28%	1	*
	5 - 9	1	0%	0	
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	3	0%	0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	1	100%	1	*
	11 - 12	2	67%	1	*
	13 - 20	0		0	
By amount of loans outstanding	$500,000 to $2M	3	0%	0	
	$2M to $5M	3	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	4	0%	0	
	1,000 - 1,999	2	100%	2	*
	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	9	33%	4	*
	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 102 - 3
Salary Ranges
Part-Time Loan Processor / Clerk

		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	2	*	*	*
	$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		11	$26.24	$22.25	$26.48	$29.80	*
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	$28.49	$25.71	$28.08	$31.10	*
	$35M to $50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	$29.49	$25.44	$29.56	$33.25	*
	5 - 9	2	*	*	*	*	*
	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	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	6	$25.04	$21.33	$26.48	$28.16	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	10	$26.61	$21.75	$26.54	$29.97	*
	$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	5	*	*	*	*	*
	2,000 - 4,999	6	$23.07	$19.66	$23.25	$26.53	*
	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	6	$26.15	$22.70	$26.60	$29.80	*
	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		10	75%	7	$1,460
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	60%	4	*
	$35M to $50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	5	75%	4	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	5	75%	4	*
	5 - 9	2	50%	1	*
	10 - 49	2	100%	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	1	0%	0	
	9 - 10	0		0	
	11 - 12	2	50%	1	*
	13 - 20	6	100%	6	$1,400
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	9	71%	6	$1,400
	$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	4	67%	2	*
	2,000 - 4,999	6	80%	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	4	67%	2	*
	2	6	80%	5	*
	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		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.

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	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	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 104 - 2
Incentives and Bonuses
Part-Time Call Center Representative

		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	
	Mountain	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	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 104 - 3
Salary Ranges
Part-Time Call Center 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.

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