

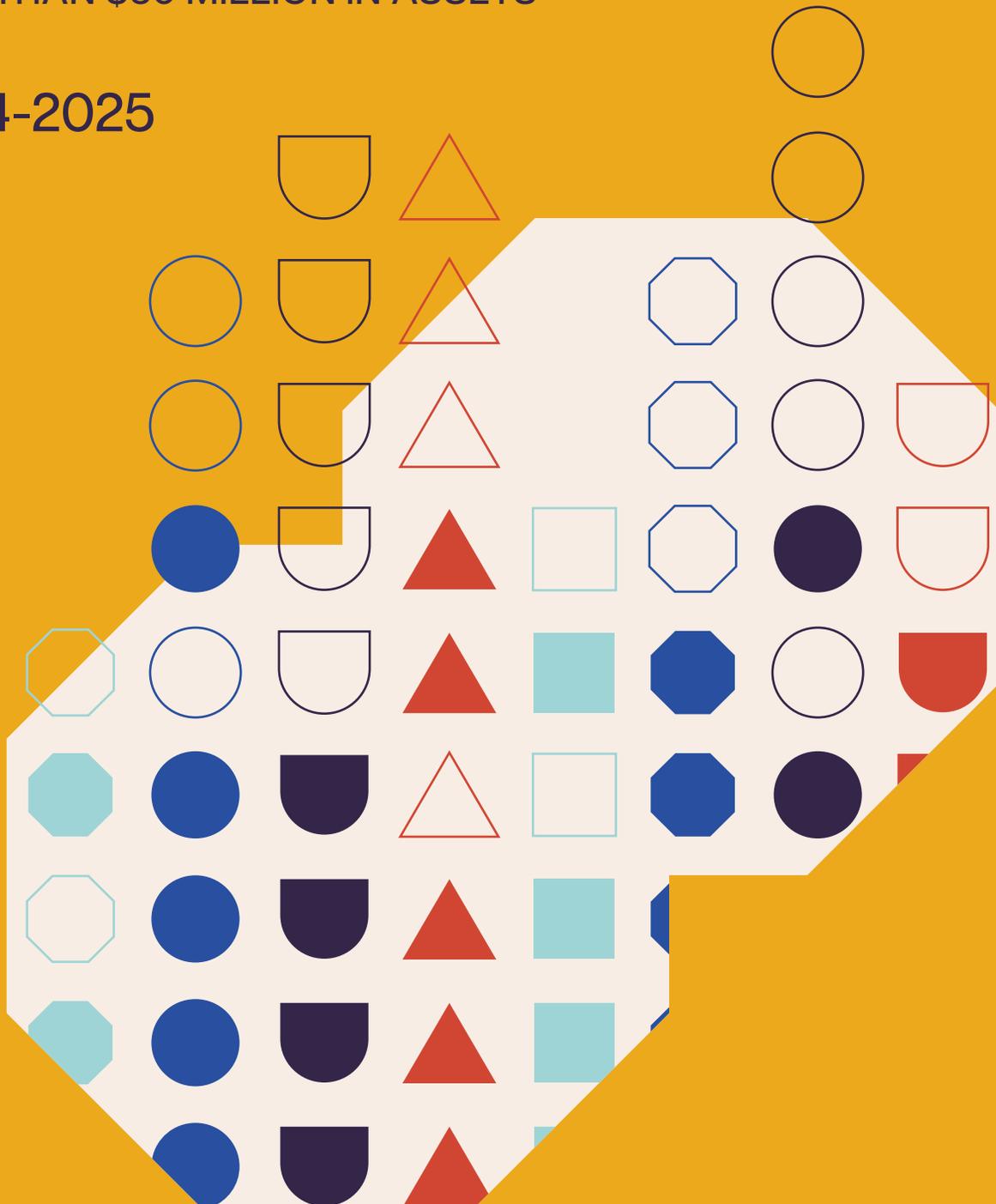


America's  
Credit Unions

# Staff Salary Report

LESS THAN \$50 MILLION IN ASSETS

2024-2025



The 2024-2025 Staff Salary Report - Less than \$50M in Assets (Stock No. STAFF\_SALARY\_RPT\_UND50M\_24-25) is produced by America's Credit Unions.

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# Survey methods and regions

This report summarizes the results of a survey conducted by America’s Credit Unions in Madison, Wis., between February and April, 2024.

In February, America’s Credit Unions sent questionnaires to the Human Resource (HR) professionals and/or CEOs/managers in 4,097 credit unions with \$1 million or more in assets. This number includes 2,085 with \$1 million to \$50 million in assets. An online version of the questionnaire was available as well.

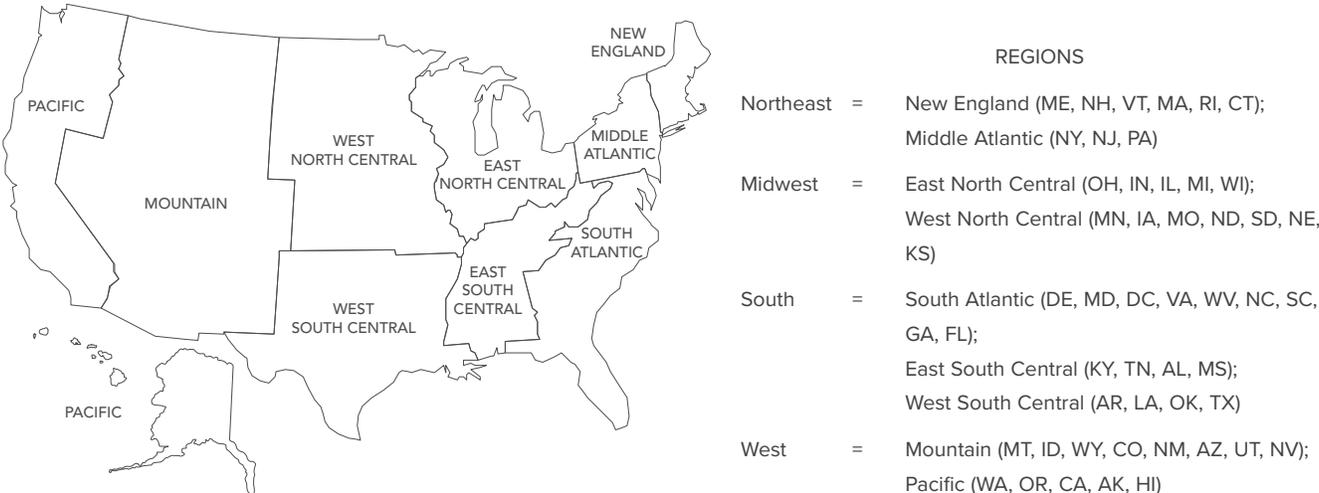
By the April cutoff date for inclusion in the report, America’s Credit Unions had received 223 responses from credit unions with assets of \$1 million to \$50 million - the group of focus for this study.

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 223 respondents, the maximum sampling error for the overall percentages is ±6.00% at a 95% confidence



level. That is, in 95 of 100 similar samples, the overall percentages would fall within 6.00 percentage points of those presented in the data tables.

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.

# List of participating CUs

## Alaska

Alaska District Engineers FCU

## Alabama

Baldwin County FCU  
Covington School FCU  
Marvel City FCU  
Nucor EFCU  
The Infirmary FCU

## Arkansas

Southern Gas FCU

## Arizona

EM FCU  
Rim Country FCU

## California

Antioch Community FCU  
Comunidad Latina FCU  
Employees Choice FCU  
Fontana FCU  
Golden Valley FCU  
High Sierra CU

## Colorado

Co-Ne FCU  
Fellowship CU  
School District 3 FCU  
Westminster FCU  
Yuma County FCU

## Connecticut

Kief Protective MBA CU  
New Haven Firefighters CU Inc  
Regional Water Authority ECU Inc  
St Vincents Medical Center FCU

## Delaware

All4u FCU  
Provident FCU

## Florida

ECU Credit Union  
Madison Education Assn CU  
Unity of Eatonville FCU

## Georgia

CRMC ECU  
Mercy FCU  
Regional Members FCU

## Hawaii

Kahuku FCU

## Iowa

Gas and Electric ECU  
North Western ECU  
Polk County CU  
River Community CU  
United Credit Union

## Idaho

St Joe Valley CU

## Illinois

Archer Heights CU  
ASH ECU  
Aurora Firefighters CU  
Central Illinois CU  
Chicago Firemans Assn CU  
Elite Community CU  
Harvard Community CU  
Joliet Firefighters CU  
LinXus CU

Oak Lawn Municipal ECU  
Paris Hiway CU  
Peoria Hiway CU  
Peoria Postal ECU  
Quincy Postal ECU  
Salem School System CU  
Williamson County Catholic CU

## Indiana

Central Soya FCU  
Community Spirit CU  
Concora Wabash FCU  
Fortress FCU  
Jefferson Community FCU

## Kansas

Central Kansas Education CU  
Cooperative CU  
Eagle FCU  
Morton CU  
Reliance CU  
Topeka Police CU  
Wheat State Credit Union

## Kentucky

MSD FCU

## Louisiana

Calcasieu Parish EFCU  
CF LA CU  
District 58 FCU  
Geismar Complex FCU  
Internal Revenue FCU  
Louisiana Catholic FCU  
Post Office ECU  
Valex FCU

## Massachusetts

Leominster Employees FCU  
Manchester FCU  
Massachusetts Family CU  
Middlesex Essex Postal EFCU  
MyCom FCU

## Maryland

Masters Mates and Pilots FCU  
WSSC FCU

## Michigan

Northern Lights Community FCU  
Settlers FCU

## Minnesota

Latvian CU  
MN Catholic CU  
Northern States Power St Paul CU  
Virginia Coop CU  
Wakota FCU

## Missouri

JC Federal ECU  
Joplin Metro CU  
Legacy CU  
Lutheran FCU  
St Louis Policemens CU

## Mississippi

HealthPlus FCU  
Mississippi Central FCU  
Northeast Mississippi FCU

## Montana

Badlands FCU  
Butte Community FCU  
Montana Educators CU  
Tricounty FCU

## North Carolina

Blue Flame CU  
CS Credit Union  
TCP Credit Union  
Texas Gulf Carolina ECU

## North Dakota

Northern States Power Co EFCU

## Nebraska

Box Butte Public EFCU  
Meadow Grove FCU  
Midwest Liberty FCU  
Nebraska State ECU  
North Platte Union Pacific ECU  
Northeast Nebraska FCU  
Omaha Douglas FCU  
Omaha Public Power District EFCU

## New Jersey

Manville Area FCU  
Mercer Co NJ Teachers FCU

## New Mexico

U-1st Community FCU

## Nevada

Pahrnagat Valley FCU

## New York

Alliance Niagara FCU  
Amherst FCU  
Boulevard FCU  
Chen-Del-O FCU  
Cobblestone Country FCU  
Coxsackie Correctional EFCU  
Encompass Niagara FCU  
Finger Lakes Health Care FCU  
Genesee Co-Op FCU

Griffith Institute EFCU  
IREB FCU  
LeRoy FCU  
Lockport Schools FCU  
MONEY FCU  
Rome FCU  
Sweet Home FCU  
Upstate Telco FCU

## Ohio

Acme FCU  
Brewster FCU  
Cincinnati Healthcare Associates FCU  
Cleveland Police CU Inc  
Emerald CU  
Genesis Employees CU  
Kyger Creek CU Inc  
Latvian Cleveland CU  
Minerva Area Federal Credit Union  
Whitewater Community CU

## Oklahoma

Arbuckle FCU  
Bison FCU  
OK Members First FCU

## Oregon

Northwest Adventist FCU

## Pennsylvania

AVH FCU  
Colfax Power Plant Employees FCU  
Corry Jamestown CU  
Erie City Emp FCU  
First Area FCU  
Glass Cap FCU  
PACE Resources FCU

Penn-Trafford School  
Employees FCU  
Sarco Federal Credit Union  
U F C W Local 1776 FCU  
Westmoreland Water FCU  
Your Choice FCU

### South Carolina

Columbia Post Office CU

### South Dakota

Consumers FCU  
Coteau Valley FCU  
Dakota Rail Line FCU  
Fort Randall FCU  
Huron Area Education FCU  
OAHE FCU

### Tennessee

Alcoa Municipal EFCU  
Appliance CU  
CN/IC ECU  
ETMA FCU  
MPD Community CU  
Tennessee ECU  
TSU FCU

### Texas

Andrews School FCU  
Brazos Community CU  
Central Texas Teachers CU  
Cochran Cnty Schools FCU  
Common Cents CU  
Corner Stone CU  
First Priority CU  
Local 24 EFCU  
Mid-Tex FCU  
NCE CU  
Port Terminal FCU

Texas Assn of Professionals FCU  
Union Pacific ECU  
United Credit Union  
Yoakum County FCU

### Utah

CUP FCU  
San Juan CU  
Varex FCU

### Virginia

Glamorgan EFCU

### Virgin Islands

Frederiksted FCU

### Vermont

Members 1st CU

### Washington

Express CU  
Spokane Media FCU  
Utility Employees Federal Credit Union

### Wisconsin

1st Class Express CU  
Athens Area Credit Union  
Bay Shore Credit Union  
Brantwood Credit Union  
Compassionate Care CU  
County City Credit Union  
First Choice Credit Union  
Health Care Credit Union  
Holy Family Memorial CU  
Kenosha Police and Firemen CU  
MCU Financial Center - Credit Union  
Meadowland CU  
Oshkosh Community Credit Union  
Oshkosh Postal Employees CU

Public Service Credit Union  
School Employees Credit Union  
Service Credit Union  
WEA CU  
Wisconsin Latvian Credit Union Inc  
Wisconsin Medical Credit Union

### West Virginia

CAPE Federal Credit Union  
WEE FCU

### Wyoming

CITCO FCU

# Base salaries

The following tables show the 2024 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 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 - 2024

EXECUTIVE MANAGEMENT	2024 BASE SALARIES	2024 BASE SALARIES
	AVERAGE	MEDIAN
President/CEO/Manager	\$89,500	\$87,550
Executive VP or assistant manager	62,220	59,840
Chief operations officer	68,220	67,020
Chief lending officer	63,870	58,720
Chief financial officer	83,610	76,580
SUPPORT/MEMBER SERVICES	2024 BASE SALARIES	2024 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Teller manager/supervisor	\$51,250	\$50,100
NONMANAGEMENT		
Universal employee	\$40,600	\$37,960
Members services officer (MSO)	40,690	40,980
Member service representative II/Sr.	39,540	39,620
Member service representative I	35,010	33,510
Head teller	39,190	38,250
Teller II/Sr.	39,800	40,950
Teller I	34,680	35,290
EFT/ACH clerk	45,020	45,660
Small credit union generalist	43,830	43,700

<b>LENDING/COLLECTIONS</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
<b>MANAGEMENT</b>		
Consumer loan VP/manager	\$57,740	\$52,670
Collections VP/manager	48,720	50,090
<b>NONMANAGEMENT</b>		
Loan officer II/Sr.	\$52,650	\$53,330
Loan officer I	44,140	43,220
Loan processor	40,680	40,000
Collection Clerk	42,870	39,800
<b>MARKETING</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
<b>NONMANAGEMENT</b>		
Marketing specialist	\$46,820	\$47,130
<b>LEGAL &amp; AUDIT</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
<b>NONMANAGEMENT</b>		
<b>ACCOUNTING &amp; FINANCE</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
<b>MANAGEMENT</b>		
Accounting manager/supervisor	\$58,500	\$57,200
<b>NONMANAGEMENT</b>		
Accountant	\$48,710	\$49,980
Accounting clerk	43,280	41,600
<b>BRANCH OPERATIONS &amp; CALL CENTER</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
<b>MANAGEMENT</b>		
Branch operations VP	\$55,360	\$56,040
Branch manager I	52,310	47,840
<b>PART-TIME POSITIONS</b>	<b>2024 BASE SALARIES</b>	<b>2024 BASE SALARIES</b>
	AVERAGE	MEDIAN
Part-time President/CEO/Manager	\$29.40	\$25.00
Part-time Executive VP/Assistant manager	23.82	22.00
Part-time "Universal employee"	18.84	17.00
Part-time Teller	15.46	15.00
Part-time Member services rep	18.30	17.50
Part-time Accountant	27.56	26.70
Part-time Loan officer	24.76	25.84

# 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—75% to 83%—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 2024 (Tables ES-4 to ES-6).

Looking down the road, roughly 76% of credit unions anticipate providing salary increases in 2025 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 84% to 97%, depending on the employee category.

Overall, the average anticipated 2025 salary bumps hover around 2.6% for all categories. These averages include credit unions that don't plan to raise salaries for employees in 2025. Average anticipated 2025 salary adjustments within each employee category rise as credit union asset size increases.

## Incentives/bonuses

About 60% 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 2023 (Table ES-12).

The prevalence of variable pay rises with asset size. While less than 25% of credit unions with assets of \$1 million to \$5 million provided some form of variable pay, the figure rises to 82% among those with assets of \$35 million to \$50 million.

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

### Average 2025 anticipated full-time management base pay increase\*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	1.0
5-10	2.0
10-20	3.4
20-35	3.2
35-50	4.0%
<b>Overall</b>	<b>2.9%</b>

### Average 2025 anticipated full-time nonmanagement base pay increase\*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	1.8
5-10	2.9
10-20	3.5
20-35	3.4
35-50	3.8%
<b>Overall</b>	<b>3.2%</b>

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

## Salary structure

Sixteen percent of credit unions adjusted their salary structures within the first few months of 2024, prior to the data-collection closing period for the study (Table ES-13). An additional 42% made alterations sometime during 2023.

## Formal salary ranges

Overall, 12% 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 14% among credit unions with \$20 million to \$35 million in assets, and 21% among those with assets of \$35 million to \$50 million (Table ES-14). Meanwhile, about 9% to 14% 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 2025 stand between 1.9% and 2.9% depending on the employee category (Tables ES-21 to ES-23).

## Employment

Nearly 88% of credit unions with assets of \$1 million to \$50 million have at least one full-time employee (Table ES-25).

## Hiring plans

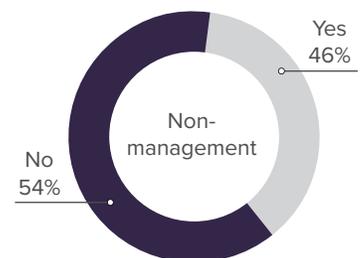
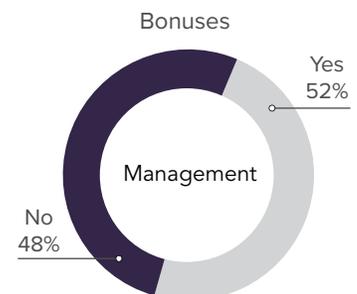
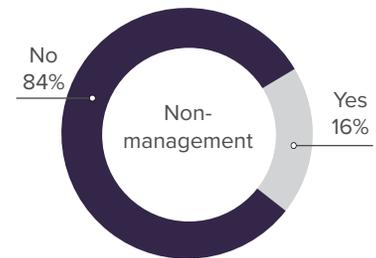
Credit unions with assets of \$1 million to \$50 million continue to have fairly modest hiring intentions.

Just 16% plan to add full-time employees to their payrolls during 2024 (Table ES-28). However, 35% of those credit unions with assets of \$35 million to \$50 million plan to do so.

On average, credit unions plan to add 1.1 full-time employees, with the figure ranging from 0 to 1.3 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 10% plan to increase their number of part-timers by year's end 2024, with the figure standing at

## Provided incentives and/or bonuses to full-time employees by year-end 2023\*



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

12% among the largest credit unions surveyed.

Find information about credit unions' 2024 hiring plans in Tables ES-27 to ES-29.

### Succession planning

Expect about 7% of CEOs at credit unions with assets of \$1 million to \$50 million to retire in the next two years (Table ES-35).

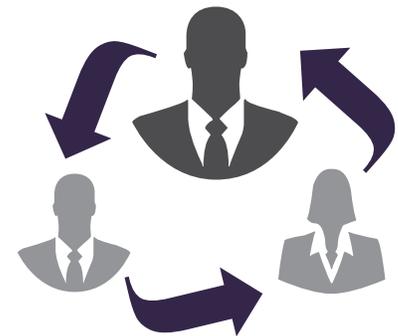
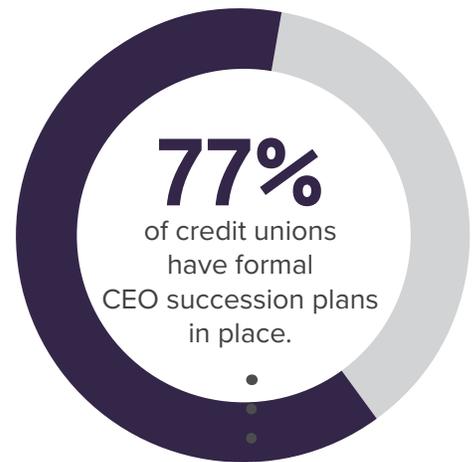
Seventy-seven percent of credit unions have formal CEO succession plans currently in place, while an additional 13% expect to establish a plan by year's end 2024 (Table ES-34).

Over half (58%) of credit unions prefer to look from within when replacing their CEOs. Another 31% 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-37.

### Succession planning

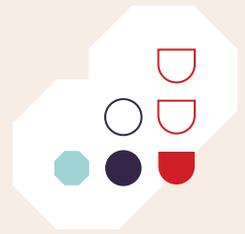


13% more plan to develop such plans by year's end **2024**

7%  
of CEOs plan  
to retire during  
the next two years



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



## The big questions

- **Do** you tie CEO and other C-suite staff earnings to your credit union's performance?
- **What** performance measures do you consider in setting executive compensation?
- **What** trends are evident in your bonus compensation plans?
- **What** benefits will be found in tying performance to compensation? What level of understanding do your members and the public have concerning executive compensation at your credit union? How might they discover this information?
- **How** much of your executive compensation strategy is determined by your concerns for finding good talent?
- **Where** are your C-suite staffers in their career pursuits? Do you accommodate their needs and preferences? Do you consider executive goals in the hiring process and determine compensation on an individual basis?
- **What** is member sentiment concerning your current salaries offered? How much influence do members have in determining pay packages?
- **What** are your primary methods and processes in determining executive compensation? Have these strategies been evaluated, and are they up-to-date?
- **What** is your biggest challenge in finding top C-suite talent?
- **How** do you balance executive goals and work challenges in determining compensation packages?

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## **President/ceo/manager**

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## **Executive management**

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Executive VP or assistant manager 83

Chief operations officer 89

Chief lending officer 95

Chief financial officer 119

## **Support/member services**

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Teller manager/supervisor 135

Universal employee 150

Member services officer, Floater 160

Member services representative II/Sr. 170

Member services representative I 175

Head teller 180

Teller II/Sr. 185

Teller I 190

EFT/ACH clerk 200

Small credit union generalist 230

## **Lending/collections**

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Consumer loan VP/manager 240

Collections VP/manager 260

Loan officer II/Sr. 265

Loan officer I 270

Loan processor 275

Collection clerk 330

## **Marketing**

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Marketing specialist 410

## **Accounting & Finance**

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Accounting manager/supervisor 505

Accountant 520

Accounting clerk 525

## **Branch operations & call center**

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Branch operations VP 530

Branch manager I 540

## **Part-time positions**

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President/CEO/Manager 575

Executive VP or assistant manager 578

Universal employee 581

Teller 584

Member services representative 587

Accountant 593

Loan officer 596

# Geographic salary multiplier

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

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

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

Example:

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

State	Multiplier	State	Multiplier	State	Multiplier
Alabama	0.91	Louisiana	0.90	Oklahoma	0.89
Alaska	1.20	Maine	1.10	Oregon	1.16
Arizona	1.09	Maryland	1.21	Pennsylvania	0.99
Arkansas	0.96	Massachusetts	1.26	Puerto Rico	0.82
California	1.29	Michigan	1.05	Rhode Island	1.17
Colorado	1.18	Minnesota	1.11	South Carolina	0.92
Connecticut	1.24	Mississippi	0.86	South Dakota	0.95
Delaware	1.09	Missouri	1.03	Tennessee	0.91
District of Columbia	1.34	Montana	0.97	Texas	0.95
Florida	1.00	Nebraska	0.97	Utah	0.94
Georgia	0.94	Nevada	1.07	Vermont	1.11
Hawaii	1.16	New Hampshire	1.02	Virginia	1.07
Idaho	0.92	New Jersey	1.24	Washington	1.28
Illinois	1.14	New Mexico	1.00	West Virginia	0.90
Indiana	0.94	New York	1.25	Wisconsin	0.98
Iowa	0.94	North Carolina	0.93	Wyoming	0.98
Kansas	0.91	North Dakota	1.00		
Kentucky	0.92	Ohio	0.99		

State	City	Multiplier
Alabama	Andalusia	0.87
	Anniston	0.90
	Auburn	0.89
	Bay Minette	0.89
	Bessemer	0.94
	Birmingham	0.94
	Brewton	0.87
	Decatur	0.92
	Demopolis	0.87
	Dothan	0.88
	Enterprise	0.88
	Florence	0.88
	Fort Payne	0.88
	Gadsden	0.87
	Hoover	0.94
	Huntsville	0.96
	Irondale	0.94
	Mobile	0.91
	Monroeville	0.87
	Montgomery	0.90
	Muscle Shoals	0.87
	Opelika	0.89
	Oxford	0.89
	Phenix City	0.88
	Rainbow City	0.87
	Sheffield	0.87
	Sylacauga	0.87
	Talladega	0.87
	Tuscaloosa	0.92
	Tuskegee	0.87
	Valley	0.89
Alaska	Anchorage	1.19
	Fairbanks	1.19
	Juneau	1.19
	Ketchikan	1.18
	Palmer	1.20
	Sitka	1.18

State	City	Multiplier
Arizona	Casa Grande	1.11
	Chandler	1.11
	Douglas	1.08
	Flagstaff	1.21
	Glendale	1.11
	Kingman	1.06
	Mesa	1.11
	Phoenix	1.11
	Prescott	1.07
	Sierra Vista	1.08
	Snowflake	1.07
	Tempe	1.11
	Tucson	1.08
	Willcox	1.08
	Winslow	1.07
	Yuma	1.06
Arkansas	Arkadelphia	0.93
	Benton	0.97
	Blytheville	0.93
	Camden	0.93
	El Dorado	0.93
	Fayetteville	1.01
	Fort Smith	0.94
	Hot Springs	0.94
	Little Rock	0.97
	Mena	0.93
	Morrilton	0.93
	North Little Rock	0.97
	Pine Bluff	0.96
	Russellville	0.93
	Searcy	0.92
	Texarkana	0.98
	Warren	0.94

State	City	Multiplier
California	Aliso Viejo	1.26
	Altadena	1.31
	Anaheim	1.27
	Arcadia	1.27
	Arcata	1.20
	Bakersfield	1.24
	Beverly Hills	1.27
	Bishop	1.23
	Brea	1.26
	Burbank	1.27
	Burlingame	1.42
	Capitola	1.28
	Cerritos	1.27
	Chatsworth	1.30
	Chula Vista	1.26
	Compton	1.27
	Concord	1.35
	Crescent City	1.20
	Diamond Bar	1.27
	Downey	1.27
	Dublin	1.35
	El Cajon	1.26
	El Centro	1.22
	El Monte	1.27
	El Segundo	1.27
	Escondido	1.26
	Eureka	1.20
	Folsom	1.26
	Fontana	1.24
	Foothill Ranch	1.26
	Fountain Valley	1.26
	Fresno	1.22
	Gardena	1.27
	Glendale	1.27
	Glendora	1.27
	Hanford	1.22
	Hawthorne	1.27
	Hayward	1.37

State	City	Multiplier
	Huntington Beach	1.26
	Livermore	1.34
	Long Beach	1.27
	Los Alamitos	1.26
	Los Angeles	1.32
	Manhattan Beach	1.27
	Manteca	1.25
	Martinez	1.35
	Menlo Park	1.46
	Merced	1.23
	Modesto	1.24
	Mojave	1.24
	Montclair	1.24
	Montebello	1.27
	Monterey Park	1.27
	Monterey	1.29
	National City	1.25
	Norco	1.24
	Oakland	1.39
	Oceanside	1.25
	Ontario	1.24
	Orange	1.26
	Oxnard	1.25
	Palo Alto	1.47
	Pasadena	1.32
	Pleasanton	1.36
	Pomona	1.27
	Rancho Cucamonga	1.24
	Redding	1.22
	Redlands	1.24
	Redondo Beach	1.27
	Redwood City	1.47
	Richmond	1.41
	Ridgecrest	1.24
	Riverside	1.24
	Sacramento	1.26
	Salinas	1.29
	San Bernardino	1.24

State	City	Multiplier
California	San Bruno	1.41
	San Diego	1.29
	San Dimas	1.27
	San Francisco	1.49
	San Jose	1.46
	San Leandro	1.39
	San Luis Obispo	1.24
	San Mateo	1.47
	San Pedro	1.30
	San Rafael	1.39
	Santa Ana	1.26
	Santa Barbara	1.27
	Santa Clara	1.46
	Santa Cruz	1.28
	Santa Maria	1.27
	Santa Monica	1.31
	Santa Paula	1.25
	Santa Rosa	1.34
	Seal Beach	1.26
	Seaside	1.29
	Signal Hill	1.27
	South Pasadena	1.27
	Stockton	1.25
	Sunnyvale	1.48
	Susanville	1.22
	Sylmar	1.30
	Torrance	1.27
	Tulare	1.21
	Turlock	1.24
	Tustin	1.26
	Upland	1.25
	Vacaville	1.30
	Van Nuys	1.30
	Ventura	1.25
	Visalia	1.21
	Walnut Creek	1.36
	Watsonville	1.28
	West Covina	1.27

State	City	Multiplier
	Westminster	1.26
	Woodland	1.26
	Yreka	1.22
	Yuba City	1.23
Colorado	Alamosa	1.07
	Arvada	1.20
	Aurora	1.20
	Boulder	1.22
	Broomfield	1.20
	Centennial	1.20
	Colorado Springs	1.13
	Commerce City	1.20
	Denver	1.35
	Fort Morgan	1.07
	Golden	1.20
	Grand Junction	1.11
	Greeley	1.13
	Greenwood Village	1.20
	Lakewood	1.21
	Lamar	1.07
	Littleton	1.21
	Lone Tree	1.19
	Montrose	1.11
	Pueblo	1.10
	Salida	1.10
	Steamboat Springs	1.19
	Sterling	1.08
	Westminster	1.20
Connecticut	Berlin	1.23
	Bethel	1.23
	Bloomfield	1.23
	Bridgeport	1.29
	Bristol	1.23
	Danbury	1.23
	East Hartford	1.23
	Enfield	1.21
	Greenwich	1.29
	Groton	1.22

State	City	Multiplier
Connecticut	Hamden	1.24
	Hartford	1.23
	Manchester	1.23
	Meriden	1.24
	Middletown	1.23
	Milford	1.27
	New Britain	1.23
	New Haven	1.23
	New London	1.22
	New Milford	1.23
	North Haven	1.23
	Norwalk	1.29
	Norwich	1.22
	Plainville	1.23
	Rocky Hill	1.23
	Shelton	1.25
	Southington	1.23
	Stamford	1.30
	Stratford	1.28
	Torrington	1.21
Trumbull	1.28	
Wallingford	1.23	
Waterbury	1.21	
Waterford	1.22	
Wethersfield	1.23	
Windsor Locks	1.21	
Delaware	Claymont	1.10
	Dover	1.06
	New Castle	1.10
	Newark	1.11
	Wilmington	1.11
District of Columbia	Washington	1.34
Florida	Altamonte Springs	0.99
	Boca Raton	1.05
	Bradenton	1.01
	Brandon	1.01

State	City	Multiplier
	Cantonment	0.97
	Clearwater	1.00
	Daytona Beach	0.96
	Delray Beach	1.05
	Dunedin	1.00
	Fernandina Beach	1.00
	Fort Myers	1.01
	Fort Lauderdale	1.05
	Gainesville	0.97
	Hialeah	1.04
	Hollywood	1.04
	Jacksonville	1.01
	Key West	0.99
	Lake Mary	0.99
	Lakeland	0.98
	Largo	1.01
	Lutz	1.01
	Margate	1.04
	Marianna	0.95
	Medley	1.03
	Melbourne	0.99
	Merritt Island	0.99
	Miami Lakes	1.04
	Miami	1.04
	Milton	0.97
	Miramar	1.04
	Ocala	0.97
	Orlando	1.00
	Palatka	0.96
	Palm Beach Gardens	1.04
	Panama City Beach	0.96
	Panama City	0.96
Pembroke Pines	1.04	
Pensacola	0.97	
Pompano Beach	1.04	
Rockledge	0.99	
San Antonio	1.00	

State	City	Multiplier
Florida	Sarasota	1.01
	Sunrise	1.04
	Tallahassee	0.95
	Tampa	1.01
	Temple Terrace	1.00
	Vero Beach	1.00
Georgia	West Palm Beach	1.05
	Albany	0.88
	Atlanta	1.00
	Augusta	0.92
	Brunswick	0.92
	Columbus	0.89
	Cordele	0.86
	Cornelia	0.87
	Decatur	0.98
	Douglas	0.85
	Duluth	0.98
	Elberton	0.88
	Fayetteville	0.98
	Gainesville	0.92
	Garden City	0.94
	Hapeville	0.99
	Hinesville	0.91
	Jesup	0.85
	Lawrenceville	0.98
	Macon	0.89
Marietta	0.98	
Moultrie	0.85	
Newnan	0.98	
Norcross	0.98	
Oakwood	0.92	
Rome	0.90	
Savannah	0.94	
Statesboro	0.84	
Toccoa	0.87	
Tucker	0.98	
Valdosta	0.85	
Warner Robins	0.91	

State	City	Multiplier
	Waycross	0.85
	Woodstock	0.98
Hawaii	Ewa Beach	1.16
	Hilo	1.16
	Honolulu	1.17
	Kahului	1.18
	Kailua Kona	1.15
	Kailua	1.17
Idaho	Lihue	1.15
	Wailuku	1.18
	Waipahu	1.16
	Boise	0.95
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89
	Idaho Falls	0.92
	Lewiston	0.96
	Meridian	0.93
	Moscow	0.91
	Mountain Home	0.90
Illinois	Nampa	0.93
	Pocatello	0.89
	Rexburg	0.90
	Twin Falls	0.91
	Alton	1.10
	Arlington Heights	1.16
	Aurora	1.15
	Bartonville	1.10
	Belleville	1.10
	Bellwood	1.16
	Bethalto	1.10
	Bloomington	1.09
	Bourbonnais	1.10
	Bradley	1.10
Broadview	1.16	
Burbank	1.16	
Calumet City	1.16	
Carbondale	1.06	

State	City	Multiplier
Illinois	Centralia	1.05
	Champaign	1.09
	Chicago Heights	1.16
	Chicago	1.26
	Cicero	1.20
	Countryside	1.20
	Danville	1.08
	Decatur	1.09
	DeKalb	1.13
	Des Plaines	1.17
	Edwardsville	1.10
	Effingham	1.06
	Elgin	1.14
	Evanston	1.20
	Evergreen Park	1.17
	Forsyth	1.08
	Freeport	1.08
	Galesburg	1.06
	Granite City	1.10
	Gurnee	1.14
	Harvard	1.15
	Herrin	1.06
	Homewood	1.16
	Joliet	1.15
	Kankakee	1.10
	Lisle	1.15
	Lockport	1.15
	Loves Park	1.09
	Machesney Park	1.10
	Marion	1.06
	Mattoon	1.05
	Maywood	1.16
	Moline	1.08
	Morton Grove	1.16
	Naperville	1.15
	Normal	1.09
	Oak Lawn	1.17
	Oak Park	1.20

State	City	Multiplier
	Oswego	1.14
	Ottawa	1.08
	Pekin	1.09
	Peoria	1.10
	Peru	1.08
	Plainfield	1.15
	Pontiac	1.05
	Quincy	1.06
	Rantoul	1.09
	Riverdale	1.20
	Robinson	1.06
	Rock Island	1.08
	Rockford	1.10
	Romeoville	1.15
	Skokie	1.20
	South Holland	1.16
	Springfield	1.09
	Sterling	1.08
	Streator	1.08
	Sycamore	1.13
	Taylorville	1.05
	Urbana	1.09
	Vernon Hills	1.14
	Waukegan	1.15
	Western Springs	1.16
	Wheaton	1.15
	Wood River	1.10
	Zion	1.14
Indiana	Anderson	0.95
	Attica	0.91
	Bedford	0.91
	Bloomington	0.91
	Clarksville	0.95
	Columbus	0.94
	Connersville	0.90
	Crown Point	0.98
	East Chicago	0.99
	Elkhart	0.97

State	City	Multiplier
Indiana	Evansville	0.93
	Fishers	0.96
	Fort Wayne	0.93
	Gary	0.99
	Goshen	0.96
	Hammond	0.98
	Hobart	0.98
	Huntington	0.91
	Indianapolis	0.98
	Jasper	0.91
	Kokomo	0.93
	La Porte	0.93
	Lafayette	0.94
	Lawrenceburg	0.98
	Logansport	0.91
	Madison	0.91
	Marion	0.90
	Merrillville	0.98
	Michigan City	0.93
	Mishawaka	0.93
	Muncie	0.90
	Munster	0.98
	New Castle	0.90
	Newburgh	0.92
	Peru	0.91
	Portage	0.97
	Richmond	0.93
Schererville	0.98	
Seymour	0.91	
South Bend	0.93	
Terre Haute	0.90	
Wabash	0.91	
Warsaw	0.91	
West Lafayette	0.95	
Iowa	Ames	0.94
	Bettendorf	0.95
	Burlington	0.91
	Cedar Falls	0.92

State	City	Multiplier
	Cedar Rapids	0.96
	Clinton	0.91
	Council Bluffs	0.95
	Davenport	0.95
	Des Moines	0.98
	Dubuque	0.91
	Fort Dodge	0.89
	Fort Madison	0.91
	Hiawatha	0.95
	Johnston	0.97
	Keokuk	0.91
	Marshalltown	0.90
	Mason City	0.90
	Mount Pleasant	0.91
	Muscatine	0.91
	Newton	0.91
	North Liberty	0.95
	Ottumwa	0.91
	Sioux City	0.93
	Urbandale	0.97
	Waterloo	0.93
	West Des Moines	0.97
	Kansas	Arkansas City
Atchison		0.86
Coffeyville		0.85
Dodge City		0.89
El Dorado		0.91
Emporia		0.86
Garden City		0.89
Hutchinson		0.87
Kansas City		0.98
Lawrence		0.90
Leavenworth	0.97	
Lenexa	0.99	
Manhattan	0.87	
Overland Park	0.99	
Pittsburg	0.85	
Salina	0.87	

State	City	Multiplier
Kansas	Shawnee Mission	0.99
	Topeka	0.90
	Wichita	0.91
Kentucky	Ashland	0.88
	Bowling Green	0.88
	Frankfort	0.88
	Henderson	0.92
	Lexington	0.94
	Louisville	0.96
	Madisonville	0.88
	Mayfield	0.87
	Middlesboro	0.84
	Morehead	0.86
	Murray	0.88
	Owensboro	0.92
	Paducah	0.88
	Prestonsburg	0.85
Radcliff	0.91	
Louisiana	Abbeville	0.88
	Alexandria	0.87
	Bastrop	0.85
	Baton Rouge	0.92
	Bogalusa	0.87
	Bossier City	0.88
	Chalmette	0.94
	Covington	0.93
	Denham Springs	0.92
	DeRidder	0.86
	Gonzales	0.91
	Hammond	0.88
	Harahan	0.93
	Houma	0.91
	Jennings	0.88
	Lafayette	0.88
Lake Charles	0.91	
Luling	0.92	
Lutcher	0.91	
Mandeville	0.94	

State	City	Multiplier	
	Many	0.87	
	Metairie	0.94	
	Minden	0.87	
	Monroe	0.86	
	Morgan City	0.88	
	Natchitoches	0.86	
	New Iberia	0.88	
	New Orleans	0.95	
	New Orleans	0.95	
	Pineville	0.86	
	Plaquemine	0.91	
	Port Allen	0.91	
	Rayville	0.86	
	Shreveport	0.88	
	Slidell	0.93	
	Sulphur	0.91	
	West Monroe	0.85	
	Zachary	0.91	
	Maine	Augusta	1.06
		Bangor	1.06
Bath		1.06	
Falmouth		1.11	
Freeport		1.11	
Gorham		1.11	
Lewiston		1.07	
Orono		1.07	
Portland		1.13	
Presque Isle		1.04	
Maryland	Saco	1.13	
	Scarborough	1.11	
	South Portland	1.11	
	Waterville	1.06	
	Annapolis	1.20	
	Baltimore	1.18	
	Bel Air	1.18	
	Bethesda	1.31	
	Bowie	1.25	
	College Park	1.25	

State	City	Multiplier
Maryland	Cumberland	1.11
	Denton	1.13
	Edgewood	1.18
	Elkton	1.18
	Ellicott City	1.24
	Frederick	1.21
	Gaithersburg	1.30
	Germantown	1.30
	Glen Burnie	1.20
	Greenbelt	1.25
	Hagerstown	1.14
	Hunt Valley	1.18
	Hyattsville	1.25
	Kensington	1.31
	Lanham	1.25
	Laurel	1.25
	Lexington Park	1.20
	Linthicum Heights	1.20
	Olney	1.30
	Owings Mills	1.18
	Rockville	1.31
	Salisbury	1.13
	Silver Spring	1.31
	Sparks	1.18
	Suitland	1.25
	Towson	1.18
	Upper Marlboro	1.25
	Wheaton	1.31
Massachusetts	Andover	1.24
	Arlington	1.30
	Athol	1.20
	Attleboro	1.22
	Belmont	1.30
	Beverly	1.25
	Billerica	1.27
	Boston	1.33
	Braintree	1.32

State	City	Multiplier
	Brockton	1.25
	Brookline	1.32
	Burlington	1.27
	Cambridge	1.31
	Chelsea	1.31
	Chicopee	1.20
	Danvers	1.25
	Dedham	1.32
	East Boston	1.33
	Fairhaven	1.21
	Fall River	1.22
	Fitchburg	1.21
	Framingham	1.28
	Gardner	1.21
	Greenfield	1.18
	Hadley	1.21
	Haverhill	1.24
	Holyoke	1.20
	Lawrence	1.25
	Leominster	1.22
	Lexington	1.31
	Lowell	1.28
	Ludlow	1.20
	Lynn	1.26
	Malden	1.30
	Marblehead	1.25
	Marlborough	1.28
	Medford	1.30
	Methuen	1.24
	Millbury	1.22
	Milton	1.32
	Needham	1.32
	New Bedford	1.22
	North Adams	1.18
	North Reading	1.27
	Norwood	1.32
	Peabody	1.26
	Pittsfield	1.19

State	City	Multiplier
Massachusetts	Quincy	1.32
	Randolph	1.32
	Reading	1.27
	Revere	1.31
	Rockland	1.24
	Salem	1.26
	Sharon	1.29
	Shrewsbury	1.22
	Somerset	1.22
	Somerville	1.30
	Southbridge	1.22
	Springfield	1.21
	Stoneham	1.30
	Stoughton	1.29
	Sudbury	1.28
	Taunton	1.24
	Tewksbury	1.27
	Wakefield	1.30
	Waltham	1.30
	Watertown	1.30
	Wellesley	1.30
	Westport	1.22
	Winchester	1.30
	Woburn	1.30
	Worcester	1.23
Michigan	Ada	1.02
	Adrian	0.99
	Alpena	0.97
	Ann Arbor	1.08
	Auburn Hills	1.08
	Battle Creek	1.04
	Bay City	1.01
	Berrien Springs	1.01
	Brighton	1.08
	Buchanan	1.01
	Cadillac	1.00

State	City	Multiplier
	Cheboygan	0.96
	Clawson	1.08
	Clinton Township	1.08
	Dearborn	1.10
	Detroit	1.10
	East Lansing	1.04
	Eastpointe	1.08
	Escanaba	0.98
	Farmington Hills	1.08
	Farmington	1.08
	Ferndale	1.08
	Flint	1.04
	Fraser	1.08
	Fremont	1.00
	Grand Blanc	1.03
	Grand Haven	1.01
	Grand Rapids	1.02
	Grandville	1.02
	Hastings	1.02
	Holly	1.08
	Houghton	0.98
	Ionia	1.01
	Ishpeming	0.98
	Jackson	1.03
	Kalamazoo	1.02
	Kentwood	1.02
	Kingsford	0.98
	Lansing	1.04
	Lathrup Village	1.08
	Lincoln Park	1.09
	Livonia	1.09
	Ludington	0.99
	Manistee	0.99
	Marquette	0.98
	Marshall	1.03
	Midland	1.02
	Monroe	1.04

State	City	Multiplier
Michigan	Mount Pleasant	0.99
	Muskegon Heights	1.01
	Muskegon	1.02
	Niles	1.01
	Norton Shores	1.01
	Novi	1.08
	Petoskey	0.99
	Port Huron	1.09
	Redford	1.09
	Rochester Hills	1.09
	Romulus	1.09
	Royal Oak	1.09
	Saginaw	1.01
	Southfield	1.09
	Sparta	1.03
	Sterling Heights	1.09
	Taylor	1.10
	Traverse City	0.99
	Trenton	1.09
	Troy	1.09
Walker	1.02	
Walled Lake	1.08	
Warren	1.09	
Westland	1.09	
Wyandotte	1.09	
Wyoming	1.02	
Minnesota	Albert Lea	1.04
	Alexandria	1.03
	Apple Valley	1.14
	Austin	1.05
	Baxter	1.03
	Blaine	1.14
	Bloomington	1.14
	Brainerd	1.02
	Cloquet	1.05
	Coon Rapids	1.14
Duluth	1.05	
Eden Prairie	1.14	

State	City	Multiplier	
Minnesota	Fairmont	1.04	
	Hermantown	1.05	
	Hibbing	1.05	
	Hopkins	1.14	
	Inver Grove Heights	1.14	
	Lino Lakes	1.14	
	Little Canada	1.14	
	Mankato	1.05	
	Maple Grove	1.14	
	Maplewood	1.14	
	Minneapolis	1.23	
	Oakdale	1.14	
	Owatonna	1.04	
	Plymouth	1.14	
	Prior Lake	1.14	
	Proctor	1.06	
	Red Wing	1.04	
	Richfield	1.14	
	Robbinsdale	1.14	
	Rochester	1.10	
	Stewartville	1.09	
	Two Harbors	1.06	
	Virginia	1.06	
	Woodbury	1.14	
	Mississippi	Amory	0.84
		Biloxi	0.90
		Clinton	0.87
Columbus		0.84	
Flowood		0.87	
Greenville		0.83	
Gulfport		0.90	
Hattiesburg		0.84	
Jackson		0.88	
McComb		0.84	
Meridian	0.83		
Moss Point	0.89		
Natchez	0.85		

State	City	Multiplier
Mississippi	Olive Branch	0.93
	Pascagoula	0.89
	Pearl	0.87
	Ridgeland	0.87
	Southaven	0.93
	Tupelo	0.85
	Vicksburg	0.85
Missouri	Arnold	1.07
	Cape Girardeau	0.97
	Chesterfield	1.07
	Clayton	1.07
	Columbia	0.98
	De Soto	1.07
	Dexter	0.95
	Fenton	1.07
	Hannibal	0.95
	Independence	1.06
	Jefferson City	0.97
	Joplin	0.96
	Kansas City	1.06
	Maryville	0.96
	Mexico	0.95
	Neosho	0.96
	Park Hills	0.95
	Poplar Bluff	0.95
	Raymore	1.06
	Raytown	1.06
Richmond Heights	1.07	
Rolla	0.96	
Sedalia	0.96	
Sikeston	0.95	
Springfield	0.97	
Warrensburg	0.96	
Wentzville	1.07	
Montana	Anaconda	0.96
	Billings	1.00
	Butte	0.96
	Dillon	0.96

State	City	Multiplier
	Glendive	1.01
	Great Falls	0.94
	Hamilton	0.96
	Havre	0.96
	Helena	0.96
	Lewistown	0.95
	Libby	0.95
	Livingston	0.96
	Miles City	0.99
	Missoula	0.95
	Sidney	1.00
	Wolf Point	1.00
	Nebraska	Columbus
Grand Island		0.97
Hastings		0.96
Kearney		0.96
Lincoln		0.97
Norfolk		0.96
North Platte		0.95
Omaha		0.99
Papillion		0.99
Scottsbluff		0.95
South Sioux City	0.97	
Nevada	Boulder City	1.08
	Carson City	1.04
	Elko	1.08
	Fallon	1.04
	Hawthorne	1.03
	Las Vegas	1.08
New Hampshire	Reno	1.06
	Claremont	1.00
	Concord	1.01
	Keene	0.97
	Manchester	1.02
	Nashua	1.09
	Portsmouth	1.05
	Rochester	0.99

State	City	Multiplier
New Jersey	Atlantic City	1.20
	Basking Ridge	1.25
	Bayonne	1.29
	Bloomfield	1.25
	Bridgewater	1.25
	Carteret	1.23
	Clark	1.25
	Clifton	1.29
	Cranford	1.25
	Dover	1.24
	East Brunswick	1.23
	East Hanover	1.24
	East Orange	1.25
	Eatontown	1.23
	Edison	1.23
	Elizabeth	1.25
	Englewood Cliffs	1.28
	Ewing	1.22
	Fairfield	1.25
	Flemington	1.23
	Freehold	1.23
	Hackensack	1.28
	Hamilton Square	1.22
	Harrison	1.28
	Hoboken	1.28
	Irvington	1.25
	Iselin	1.23
	Jersey City	1.28
	Kearny	1.28
	Kendall Park	1.23
	Kenilworth	1.25
	Lawrenceville	1.22
	Linden	1.25
	Madison	1.24
	Manville	1.25
	Maple Shade	1.20
	Mays Landing	1.20
	Middlesex	1.23

State	City	Multiplier
	Milford	1.23
	Millville	1.19
	Monmouth Junction	1.23
	Monroe Township	1.23
	Moorestown	1.21
	New Brunswick	1.23
	New Providence	1.25
	Newark	1.25
	North Arlington	1.28
	Nutley	1.25
	Paramus	1.29
	Parsippany	1.24
	Passaic	1.28
	Paterson	1.28
	Perth Amboy	1.23
	Phillipsburg	1.16
	Plainfield	1.25
	Princeton	1.22
	Rahway	1.25
	Red Bank	1.23
	Rochelle Park	1.28
	Roselle Park	1.25
	Roselle	1.25
	Sayreville	1.23
	Somerset	1.25
	Summit	1.25
	Swedesboro	1.20
	Teaneck	1.28
	Tinton Falls	1.23
	Toms River	1.21
	Totowa	1.28
	Trenton	1.23
	Vineland	1.19
	Waldwick	1.28
	Willingboro	1.21
	Woodbridge	1.23

State	City	Multiplier
New Mexico	Alamogordo	0.99
	Albuquerque	1.02
	Artesia	0.99
	Aztec	1.02
	Carlsbad	0.99
	Clovis	0.99
	Cuba	1.00
	Deming	0.96
	Grants	0.96
	Hobbs	0.99
	Kirtland	1.02
	Las Cruces	0.99
	Los Alamos	1.11
	Roswell	0.99
	Santa Fe	1.09
	Tucumcari	0.99
New York	Albany	1.17
	Amherst	1.15
	Amityville	1.31
	Amsterdam	1.14
	Auburn	1.14
	Batavia	1.13
	Bethpage	1.32
	Binghamton	1.14
	Briarcliff Manor	1.32
	Brockport	1.15
	Brooklyn	1.36
	Buffalo	1.14
	Camillus	1.16
	Canandaigua	1.15
	Cheektowaga	1.15
	Churchville	1.15
	Clarence	1.14
	Clinton	1.14
	Corning	1.12
	Depew	1.14
	East Aurora	1.14

State	City	Multiplier
	East Meadow	1.32
	Elmira	1.15
	Endicott	1.14
	Fredonia	1.12
	Geneseo	1.15
	Geneva	1.15
	Glens Falls	1.15
	Gloversville	1.13
	Great Neck	1.32
	Hamburg	1.14
	Harrison	1.32
	Hartsdale	1.32
	Hauppauge	1.31
	Hempstead	1.32
	Hicksville	1.32
	Hornell	1.12
	Ithaca	1.17
	Jamestown	1.13
	Johnson City	1.14
	Kenmore	1.14
	Kingston	1.18
	Lackawanna	1.14
	Latham	1.17
	Liverpool	1.16
	Lockport	1.14
	Lynbrook	1.32
	Massena	1.13
	Medford	1.31
	Melville	1.31
	Middletown	1.23
	Monroe	1.23
	Mount Vernon	1.32
	New Hartford	1.14
	New York	1.36
	Niagara Falls	1.14
	North Tonawanda	1.14
	Oceanside	1.32

State	City	Multiplier
New York	Ogdensburg	1.13
	Olean	1.13
	Orchard Park	1.14
	Oswego	1.15
	Painted Post	1.12
	Pearl River	1.29
	Pittsford	1.15
	Plainview	1.32
	Plattsburgh	1.14
	Port Washington	1.32
	Poughkeepsie	1.24
	Purchase	1.32
	Rochester	1.15
	Rockville Centre	1.32
	Rome	1.14
	Roslyn	1.32
	Rye Brook	1.32
	Rye	1.32
	Saratoga Springs	1.17
	Schenectady	1.16
	Scotia	1.17
	Spencerport	1.15
	Spring Valley	1.29
	Staten Island	1.36
	Syracuse	1.16
	Tonawanda	1.14
	Troy	1.16
	Utica	1.13
	Valley Stream	1.32
	Watertown	1.13
	West Babylon	1.31
	West Seneca	1.14
Westbury	1.32	
Westfield	1.12	
White Plains	1.32	
Williamsville	1.14	
Yonkers	1.32	

State	City	Multiplier	
North Carolina	Asheville	0.92	
	Brevard	0.87	
	Canton	0.92	
	Cary	0.98	
	Charlotte	0.98	
	Durham	1.02	
	Fayetteville	0.90	
	Goldsboro	0.89	
	Greensboro	0.94	
	Greenville	0.90	
	Hickory	0.91	
	Jacksonville	0.88	
	Kinston	0.88	
	Marion	0.87	
	Monroe	0.97	
	Morrisville	0.98	
	Plymouth	0.88	
	Raleigh	0.99	
	Reidsville	0.93	
	Salisbury	0.95	
	Statesville	0.95	
Waynesville	0.92		
Winston Salem	0.94		
North Dakota	Bismarck	1.01	
	Fargo	0.97	
	Grand Forks	0.96	
	Jamestown	0.94	
	Mandan	1.00	
	Minot	1.03	
	Watford City	1.09	
	Williston	1.10	
	Ohio	Akron	0.98
		Amherst	1.01
Ashland		0.94	
Ashtabula		0.94	
Athens		0.94	
Avon Lake		1.01	
Barberton		0.99	

State	City	Multiplier
Ohio	Beavercreek	0.99
	Brook Park	1.01
	Brooklyn Heights	1.01
	Cambridge	0.94
	Canton	0.95
	Centerville	0.99
	Chillicothe	0.95
	Cincinnati	1.02
	Cleveland	1.02
	Cleves	1.02
	Columbus	1.01
	Conneaut	0.94
	Cuyahoga Falls	0.98
	Dayton	0.99
	Defiance	0.96
	Dover	0.94
	Dublin	1.01
	Eastlake	1.01
	Elyria	1.02
	Euclid	1.02
	Fairfield	1.01
	Fairlawn	0.98
	Fairview Park	1.01
	Findlay	0.96
	Fremont	0.94
	Gahanna	1.01
	Garfield Heights	1.01
	Greenville	0.96
	Hamilton	1.01
	Heath	1.01
	Hilliard	1.01
	Holland	0.99
	Kettering	1.00
	Lakewood	1.01
	Lancaster	1.01
	Lima	0.96
	Mansfield	0.94
	Marion	0.95

State	City	Multiplier
	Marysville	1.01
	Mason	1.00
	Massillon	0.95
	Maumee	0.99
	Mentor	1.01
	Miamisburg	0.99
	Middletown	1.00
	Mount Vernon	0.94
	Newark	1.01
	North Canton	0.95
	Northwood	0.98
	Oregon	0.99
	Oxford	1.00
	Painesville	1.01
	Parma	1.01
	Portsmouth	0.94
	Powell	1.01
	Sandusky	0.96
	Seven Hills	1.01
	Shaker Heights	1.01
	Solon	1.01
	South Euclid	1.01
	Springfield	0.96
	Steubenville	0.93
	Strongsville	1.01
	Sylvania	0.98
	Tiffin	0.94
	Toledo	0.99
	Troy	0.99
	Vandalia	0.99
	Wadsworth	1.01
	Warren	0.94
	Willoughby	1.01
	Youngstown	0.94
	Zanesville	0.93

State	City	Multiplier
Oklahoma	Ada	0.85
	Altus	0.86
	Anadarko	0.86
	Bartlesville	0.86
	Broken Arrow	0.92
	Duncan	0.86
	El Reno	0.91
	Henryetta	0.91
	Lawton	0.86
	McAlester	0.85
	Muskogee	0.85
	Norman	0.91
	Oklahoma City	0.91
	Ponca City	0.86
	Sand Springs	0.91
	Shawnee	0.85
	Stillwater	0.87
Tulsa	0.94	
Oregon	Albany	1.14
	Beaverton	1.23
	Bend	1.14
	Clackamas	1.23
	Coquille	1.09
	Corvallis	1.13
	Eugene	1.13
	Gladstone	1.23
	Hillsboro	1.23
	John Day	1.08
	Klamath Falls	1.09
	Lebanon	1.13
	Medford	1.12
	Milwaukie	1.23
	North Bend	1.09
	Pendleton	1.09
	Portland	1.23
Roseburg	1.08	
Salem	1.14	
Springfield	1.12	

State	City	Multiplier
	Tigard	1.23
	Tualatin	1.23
Pennsylvania	Aliquippa	0.97
	Allentown	0.99
	Altoona	0.91
	Aston	1.05
	Beaver Falls	0.97
	Beaver	0.97
	Bedford	0.91
	Bethel Park	0.98
	Bethlehem	0.99
	Blue Bell	1.06
	Brackenridge	0.98
	Bradford	0.91
	Bridgeville	0.97
	Bristol	1.06
	Butler	0.97
	Camp Hill	0.97
	Canonsburg	0.97
	Carnegie	0.97
	Chadds Ford	1.05
	Chalfont	1.06
	Chambersburg	0.96
	Clairton	0.97
	Clarion	0.91
	Collegeville	1.06
	Connellsville	0.97
	Doylestown	1.06
	Duncansville	0.90
East Stroudsburg	0.96	
Easton	1.00	
Erie	0.91	
Exton	1.06	
Franklin	0.92	
Fort Washington	1.06	
Gibsonia	0.97	
Greensburg	0.97	

State	City	Multiplier
Pennsylvania	Greenville	0.91
	Harrisburg	0.98
	Hazleton	0.94
	Hermitage	0.91
	Indiana	0.91
	Jeannette	0.97
	Johnstown	0.89
	King of Prussia	1.06
	Kingston	0.95
	Kittanning	0.97
	Lancaster	0.97
	Latrobe	0.97
	Lebanon	0.95
	Levittown	1.06
	Lewisburg	0.92
	Lewistown	0.93
	McKeesport	0.97
	Meadville	0.91
	Mechanicsburg	0.98
	Monessen	0.97
	Montoursville	0.92
	Munhall	0.97
	New Brighton	0.97
	New Castle	0.92
	New Cumberland	0.97
	New Kensington	0.97
	New Stanton	0.97
	Newtown	1.06
	Philadelphia	1.06
	Pittsburgh	0.98
	Pittston	0.94
	Plymouth Meeting	1.06
	Pottstown	1.06
	Pottsville	0.93
	Reading	0.99
	Ridley Park	1.05
	Rochester	0.97

State	City	Multiplier
	Sayre	0.93
	Scranton	0.93
	State College	0.94
	Stroudsburg	0.96
	Sunbury	0.92
	Tarentum	0.97
	Towanda	0.93
	Tunkhannock	0.94
	Uniontown	0.97
	Upper Darby	1.05
	Warminster	1.06
	Warren	0.90
	Washington	0.97
	West Chester	1.06
	West Mifflin	0.98
	Wexford	0.97
	Williamsport	0.93
	Wyomissing	0.98
	York	0.97
	Youngwood	0.97
Puerto Rico	Guaynabo	0.82
	San Juan	0.82
Rhode Island	Coventry	1.17
	Cranston	1.18
	Cumberland	1.17
	East Providence	1.17
	Middletown	1.17
	Pawtucket	1.17
	Providence	1.17
	Smithfield	1.17
	Warwick	1.17
	West Warwick	1.17
	Westerly	1.18
	Woonsocket	1.17
South Carolina	Anderson	0.91
	Cayce	0.91
	Charleston	0.94
	Columbia	0.91

State	City	Multiplier
South Carolina	Florence	0.90
	Georgetown	0.89
	Greenville	0.92
	Greenwood	0.89
	Hartsville	0.89
	Lancaster	0.90
	Moncks Corner	0.93
	Myrtle Beach	0.87
	North Augusta	0.91
	North Charleston	0.94
	Orangeburg	0.87
	Rock Hill	0.97
	Simpsonville	0.92
	Spartanburg	0.95
	Summerville	0.93
	Sumter	0.88
	West Columbia	0.91
South Dakota	Aberdeen	0.93
	Huron	0.93
	Madison	0.94
	Mitchell	0.93
	Pierre	0.92
	Rapid City	0.96
	Sioux Falls	0.97
	Sturgis	0.96
	Vermillion	0.93
	Watertown	0.93
	Yankton	0.94
Tennessee	Alcoa	0.91
	Athens	0.87
	Bartlett	0.94
	Brentwood	0.98
	Bristol	0.89
	Chattanooga	0.92
	Clarksville	0.90
	Cleveland	0.88
	Collierville	0.94
	Cookeville	0.84

State	City	Multiplier
	Cordova	0.94
	Crossville	0.85
	Elizabethton	0.86
	Erwin	0.87
	Franklin	0.98
	Gallatin	0.97
	Greeneville	0.87
	Harriman	0.90
	Jackson	0.87
	Johnson City	0.86
	Kingsport	0.89
	Knoxville	0.92
	Lawrenceburg	0.87
	Louisville	0.91
	Martin	0.85
	Maryville	0.91
	Memphis	0.95
	Morristown	0.87
	Nashville	0.99
	Oak Ridge	0.90
	Paris	0.85
	Sevierville	0.87
	Shelbyville	0.87
	Spring Hill	0.97
	Springfield	0.94
	Tullahoma	0.87
Texas	Abilene	0.88
	Allen	0.99
	Alvin	0.99
	Amarillo	0.92
	Andrews	0.92
	Arlington	0.97
	Atlanta	0.88
	Austin	1.04
	Bay City	0.89
	Baytown	1.01
	Beaumont	0.96
	Bedford	0.97

State	City	Multiplier
Texas	Beeville	0.89
	Belton	0.90
	Big Spring	0.90
	Borger	0.90
	Brenham	0.88
	Brownfield	0.90
	Brownsville	0.85
	Brownwood	0.88
	Bryan	0.90
	Carrollton	1.00
	Cleburne	0.97
	College Station	0.89
	Corinth	1.00
	Corpus Christi	0.93
	Corsicana	0.88
	Dallas	1.01
	Deer Park	1.01
	Del Rio	0.87
	Denton	0.99
	Edinburg	0.85
	El Paso	0.87
	Farmers Branch	1.00
	Fort Worth	0.97
	Gainesville	0.88
	Galveston	1.00
	Garland	1.00
	Grand Prairie	1.00
	Greenville	0.99
	Groves	0.95
	Hallettsville	0.89
	Harlingen	0.86
	Hereford	0.90
	Houston	1.01
	Humble	1.00
	Huntsville	0.88
	Irving	1.00
	Katy	1.01
	Kerrville	0.88

State	City	Multiplier
	Kilgore	0.90
	Killeen	0.91
	Kingsville	0.88
	La Marque	1.00
	La Porte	1.00
	Lake Jackson	0.99
	Lamesa	0.90
	Lancaster	1.00
	Laredo	0.88
	League City	1.00
	Liberty	0.99
	Live Oak	0.94
	Longview	0.91
	Lubbock	0.89
	Lufkin	0.87
	Lumberton	0.95
	Marshall	0.87
	McAllen	0.86
	Mesquite	1.00
	Midland	1.04
	Mineral Wells	0.89
	Nacogdoches	0.87
	Nederland	0.95
	Odessa	1.02
	Orange	0.95
	Palestine	0.87
	Pampa	0.90
	Paris	0.88
	Pasadena	1.01
	Pearland	0.99
	Pearsall	0.89
	Pecos	0.91
	Perryton	0.90
	Pharr	0.86
	Plainview	0.90
	Plano	0.99
	Port Arthur	0.96
	Port Neches	0.95

State	City	Multiplier
Texas	Portland	0.92
	Richardson	1.01
	Rio Grande City	0.88
	Saginaw	0.97
	San Angelo	0.89
	San Antonio	0.94
	Sherman	0.92
	Snyder	0.90
	Sugar Land	1.00
	Sweetwater	0.90
	Temple	0.90
	Texarkana	0.88
	Texas City	1.00
	Tomball	1.01
	Tyler	0.90
	Victoria	0.90
	Vidor	0.95
	Waco	0.91
	Watauga	0.97
	Waxahachie	0.99
Wichita Falls	0.89	
Yantis	0.87	
Utah	Blanding	0.95
	Brigham City	0.93
	Draper	0.99
	Farmington	0.96
	Logan	0.87
	Manti	0.90
	Moab	0.96
	Morgan	0.93
	Nephi	0.91
	Ogden	0.96
	Orem	0.94
	Price	0.95
	Provo	0.94
Richfield	0.89	
Roosevelt	0.96	
Salt Lake City	1.00	

State	City	Multiplier	
	Sandy	0.99	
	Springville	0.94	
	Taylorsville	0.98	
	Vernal	0.96	
	West Jordan	0.98	
	Vermont	Barre	1.08
		Brattleboro	1.09
		Burlington	1.13
		Montpelier	1.08
		Newport	1.08
Rutland		1.09	
South Burlington		1.13	
Virginia	Springfield	1.09	
	White River Junction	1.10	
	Williston	1.13	
	Winooski	1.14	
	Alexandria	1.19	
	Arlington	1.19	
	Blacksburg	0.99	
	Bristol	0.97	
	Chantilly	1.19	
	Charlottesville	1.04	
	Chesapeake	1.02	
	Dahlgren	1.02	
	Danville	0.98	
Fairfax	1.18		
Falls Church	1.18		
Front Royal	1.12		
Glen Allen	1.04		
Hampton	1.03		
Harrisonburg	0.99		
Herndon	1.18		
Hopewell	1.04		
Leesburg	1.18		
Lynchburg	0.98		
Marion	0.95		
Martinsville	0.95		
Newport News	1.03		

State	City	Multiplier
Virginia	Norfolk	1.03
	Oakton	1.18
	Petersburg	1.05
	Portsmouth	1.02
	Radford	0.99
	Richmond	1.05
	Roanoke	0.99
	Salem	0.99
	South Boston	0.97
	Springfield	1.18
	Sterling	1.18
	Suffolk	1.02
	Vienna	1.18
	Virginia Beach	1.02
	Waynesboro	1.00
	Winchester	1.03
Woodbridge	1.16	
Washington	Aberdeen	1.22
	Anacortes	1.25
	Arlington	1.33
	Bellevue	1.34
	Bellingham	1.23
	Bremerton	1.26
	Cheney	1.20
	College Place	1.21
	Dupont	1.28
	Enumclaw	1.34
	Ephrata	1.20
	Everett	1.34
	Fircrest	1.29
	Kennewick	1.25
	Kent	1.34
	Lacey	1.22
Lakewood	1.28	
Liberty Lake	1.20	
Longview	1.24	
Lynnwood	1.34	
North Bend	1.34	

State	City	Multiplier
	Olympia	1.22
	Port Angeles	1.22
	Puyallup	1.28
	Richland	1.25
	SeaTac	1.35
	Seattle	1.46
	Shelton	1.22
	Silverdale	1.26
	Spokane Valley	1.20
	Spokane	1.20
	Tacoma	1.28
	Tukwila	1.47
	Union Gap	1.20
	Vancouver	1.24
	Yakima	1.20
	West Virginia	Barboursville
Beckley		0.88
Bluefield		0.86
Bridgeport		0.88
Charleston		0.91
Clarksburg		0.88
Dunbar		0.90
Fairmont		0.89
Huntington		0.90
Martinsburg		0.98
Morgantown		0.91
Moundsville		0.91
Mount Hope		0.89
Nitro		0.91
Parkersburg		0.90
South Charleston		0.90
Weirton	0.91	
Wheeling	0.91	
Wisconsin	Appleton	0.97
	Beloit	0.96
	Brookfield	1.00
	Cudahy	1.00
	Eau Claire	0.93

State	City	Multiplier
Wisconsin	Fond du Lac	0.98
	Fort Atkinson	0.94
	Green Bay	0.97
	Janesville	0.95
	Kaukauna	0.97
	Kenosha	1.04
	La Crosse	0.95
	Madison	1.00
	Manitowoc	0.94
	Marinette	0.93
	Marshfield	0.93
	Menomonee Falls	1.00
	Menomonie	0.94
	Milwaukee	1.00
	Mosinee	0.95
	Mount Pleasant	0.99
	Neenah	0.96
	New Berlin	1.00
	Oak Creek	1.00
	Onalaska	0.94
	Oshkosh	0.97
	Racine	0.99
	Rhineland	0.92
	Sheboygan	0.98
	Stevens Point	0.93
	Stoughton	1.00
	Superior	0.98
	Tomah	0.95
	Two Rivers	0.93
	Waukesha	1.00
Wausau	0.96	
West Allis	1.00	
West Bend	1.00	
Weston	0.95	
Wisconsin Rapids	0.93	

State	City	Multiplier
Wyoming	Casper	0.98
	Cheyenne	0.94
	Cody	0.94
	Gillette	1.00
	Green River	1.04
	Lander	0.95
	Laramie	0.93
	Powell	0.94
	Sheridan	0.99

**Table ES - 1**  
**Salary/Wage Increase Given 2023: CEO**

*For ... full-time positions ..., what was the average percentage salary increase given during 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	301	4.8%	4.0%	19%	0%	0%	8%	27%	46%
By credit union asset size	\$1M to \$2M	10	3.3%	1.0%	50%	0%	0%	25%	25%
	\$2M to \$5M	30	2.6%	3.0%	43%	0%	0%	7%	29%
	\$5M to \$10M	51	3.1%	3.0%	26%	0%	3%	6%	29%
	\$10M to \$20M	74	4.9%	4.0%	15%	0%	0%	5%	49%
	\$20M to \$35M	89	5.9%	5.0%	11%	0%	0%	7%	52%
	\$35M to \$50M	46	6.3%	5.0%	6%	0%	0%	13%	63%
By region	New England	7	4.6%	0.0%	60%	0%	0%	0%	40%
	Middle Atlantic	43	3.5%	3.0%	12%	0%	0%	15%	30%
	East North Central	79	5.1%	4.0%	16%	0%	0%	9%	43%
	West North Central	41	5.3%	5.0%	7%	0%	4%	7%	60%
	South Atlantic	28	3.9%	4.0%	30%	0%	0%	5%	42%
	East South Central	22	4.7%	4.2%	36%	0%	0%	0%	51%
	West South Central	39	4.2%	4.0%	21%	0%	0%	7%	40%
	Mountain	26	5.7%	6.0%	17%	0%	0%	10%	65%
	Pacific	15	7.7%	5.0%	13%	0%	0%	0%	55%

\* Average/median calculations include zeros (0)

**Table ES - 2**  
**Salary/Wage Increase Given 2023: Management**

*For ... full-time positions ..., what was the average percentage salary increase given during 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	243	4.6%	4.0%	22%	0%	1%	4%	31%	43%
By credit union asset size	\$1M to \$2M	8	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	17	1.0%	0.0%	75%	0%	0%	25%	0%
	\$5M to \$10M	33	2.6%	2.0%	41%	0%	9%	23%	27%
	\$10M to \$20M	59	5.0%	4.0%	16%	0%	0%	39%	42%
	\$20M to \$35M	83	6.0%	5.0%	9%	0%	0%	32%	56%
	\$35M to \$50M	44	5.1%	5.0%	3%	0%	0%	10%	53%
By region	New England	8	5.7%	7.0%	19%	0%	0%	25%	56%
	Middle Atlantic	33	2.4%	3.0%	24%	0%	0%	62%	4%
	East North Central	56	6.3%	4.0%	11%	0%	0%	38%	48%
	West North Central	43	4.1%	5.0%	20%	0%	7%	19%	54%
	South Atlantic	23	3.5%	3.3%	30%	0%	0%	26%	36%
	East South Central	19	4.2%	3.6%	43%	0%	0%	8%	49%
	West South Central	33	4.9%	4.0%	21%	0%	0%	28%	46%
	Mountain	22	4.7%	5.0%	29%	0%	0%	9%	55%
	Pacific	8	5.7%	4.6%	0%	0%	0%	62%	38%

\* Average/median calculations include zeros (0)

**Table ES - 3**  
**Salary/Wage Increase Given 2023: Nonmanagement**

*For ... full-time positions ..., what was the average percentage salary increase given during 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		276	4.8%	4.0%	13%	1%	1%	7%	32%	45%
By credit union asset size	\$1M to \$2M	8	0.7%	0.0%	67%	0%	0%	33%	0%	0%
	\$2M to \$5M	19	1.5%	0.0%	67%	0%	0%	0%	22%	11%
	\$5M to \$10M	36	3.5%	4.0%	25%	4%	4%	4%	17%	46%
	\$10M to \$20M	76	5.1%	4.0%	8%	0%	0%	10%	35%	48%
	\$20M to \$35M	89	5.6%	4.5%	3%	0%	2%	5%	41%	49%
	\$35M to \$50M	48	5.6%	5.0%	3%	0%	0%	9%	33%	55%
By region	New England	9	3.8%	4.0%	32%	0%	0%	0%	36%	32%
	Middle Atlantic	32	4.2%	3.0%	5%	0%	0%	19%	52%	24%
	East North Central	71	5.3%	4.0%	9%	0%	2%	7%	33%	49%
	West North Central	40	5.1%	5.0%	4%	4%	4%	0%	35%	54%
	South Atlantic	28	4.0%	3.5%	25%	0%	0%	5%	33%	36%
	East South Central	19	2.7%	0.0%	53%	0%	0%	0%	7%	40%
	West South Central	33	4.6%	5.0%	9%	0%	0%	10%	25%	56%
	Mountain	26	5.5%	4.1%	11%	0%	0%	16%	24%	48%
	Pacific	16	6.7%	4.8%	12%	0%	0%	0%	38%	50%

\* Average/median calculations include zeros (0)

**Table ES - 4**  
**Salary/Wage Increase Budgeted for 2024: CEO**

*For ... full-time positions ..., what percentage increase has been budgeted 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		283	4.5%	4.0%	23%	0%	1%	6%	30%	40%
By credit union asset size	\$1M to \$2M	10	0.5%	0.0%	75%	0%	0%	25%	0%	0%
	\$2M to \$5M	26	12.9%	5.0%	33%	0%	0%	0%	8%	58%
	\$5M to \$10M	45	3.0%	3.0%	23%	0%	3%	7%	37%	30%
	\$10M to \$20M	74	3.8%	4.0%	23%	0%	3%	5%	26%	44%
	\$20M to \$35M	83	3.7%	4.0%	21%	0%	0%	9%	28%	42%
	\$35M to \$50M	45	4.5%	4.0%	6%	0%	0%	3%	52%	39%
By region	New England	7	2.8%	3.0%	40%	0%	0%	0%	20%	40%
	Middle Atlantic	41	8.8%	4.5%	15%	0%	0%	4%	33%	48%
	East North Central	73	3.9%	3.0%	25%	0%	0%	13%	32%	30%
	West North Central	39	4.7%	5.0%	7%	0%	4%	0%	33%	56%
	South Atlantic	21	3.7%	4.0%	31%	0%	0%	7%	20%	42%
	East South Central	25	2.3%	3.0%	48%	0%	0%	0%	18%	34%
	West South Central	38	3.5%	4.0%	22%	0%	0%	4%	35%	39%
	Mountain	26	4.6%	4.7%	17%	0%	0%	10%	24%	48%
	Pacific	13	2.2%	2.3%	26%	0%	15%	11%	37%	11%

\* Average/median calculations include zeros (0)

**Table ES - 5**  
**Salary/Wage Increase Budgeted for 2024: Management**

*For ... full-time positions ..., what percentage increase has been budgeted 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	238	3.4%	3.2%	25%	0%	2%	5%	34%	33%
By credit union asset size	\$1M to \$2M	8	0.3%	0.0%	67%	0%	33%	0%	0%
	\$2M to \$5M	17	2.5%	0.0%	63%	0%	0%	13%	25%
	\$5M to \$10M	31	2.2%	2.0%	38%	0%	10%	10%	19%
	\$10M to \$20M	61	3.4%	4.0%	25%	0%	0%	6%	34%
	\$20M to \$35M	78	3.7%	3.3%	20%	0%	0%	6%	37%
	\$35M to \$50M	42	4.6%	4.5%	0%	0%	0%	3%	52%
By region	New England	6	4.5%	5.5%	25%	0%	0%	0%	75%
	Middle Atlantic	31	3.6%	3.0%	14%	0%	0%	14%	16%
	East North Central	55	3.2%	3.3%	23%	0%	0%	9%	33%
	West North Central	45	3.9%	4.0%	13%	0%	12%	0%	35%
	South Atlantic	18	2.9%	2.9%	38%	0%	0%	11%	16%
	East South Central	21	1.9%	0.0%	56%	0%	0%	0%	21%
	West South Central	31	3.5%	4.0%	22%	0%	0%	5%	39%
	Mountain	22	4.3%	4.2%	29%	0%	0%	0%	29%
	Pacific	10	2.9%	3.0%	35%	0%	0%	0%	50%

\* Average/median calculations include zeros (0)

**Table ES - 6**  
**Salary/Wage Increase Budgeted for 2024: Nonmanagement**

*For ... full-time positions ..., what percentage increase has been budgeted 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		263	3.8%	4.0%	17%	1%	1%	9%	35%	37%
By credit union asset size	\$1M to \$2M	8	0.7%	0.0%	67%	0%	0%	33%	0%	0%
	\$2M to \$5M	17	4.9%	2.0%	50%	0%	0%	0%	13%	38%
	\$5M to \$10M	34	3.2%	3.2%	22%	4%	4%	9%	22%	39%
	\$10M to \$20M	76	3.5%	3.1%	18%	0%	0%	15%	38%	30%
	\$20M to \$35M	81	4.3%	4.0%	11%	0%	0%	7%	41%	41%
	\$35M to \$50M	46	4.1%	4.0%	3%	0%	0%	3%	47%	47%
By region	New England	9	4.2%	4.3%	16%	0%	0%	0%	37%	47%
	Middle Atlantic	32	3.8%	3.0%	5%	0%	0%	9%	44%	42%
	East North Central	67	3.7%	3.0%	18%	0%	2%	18%	34%	27%
	West North Central	39	4.8%	4.7%	4%	4%	0%	0%	43%	49%
	South Atlantic	21	2.4%	3.0%	32%	0%	0%	9%	46%	14%
	East South Central	21	2.1%	0.0%	56%	0%	0%	0%	14%	30%
	West South Central	33	4.0%	4.0%	15%	0%	0%	10%	28%	47%
	Mountain	27	4.6%	4.6%	11%	0%	0%	10%	34%	46%
	Pacific	13	4.7%	3.0%	14%	0%	0%	11%	39%	36%

\* Average/median calculations include zeros (0)

**Table ES - 7**  
**Salary/Wage Increase Anticipated for 2025: CEO**

*For ... full-time positions ..., what percentage increase do you anticipate for 2025?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	251	3.1%	3.0%	25%	0%	3%	6%	34%	32%
By credit union asset size	\$1M to \$2M	10	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	23	2.3%	0.0%	55%	0%	0%	18%	27%
	\$5M to \$10M	40	2.7%	3.0%	26%	0%	7%	33%	26%
	\$10M to \$20M	65	3.2%	3.0%	24%	0%	3%	6%	35%
	\$20M to \$35M	71	3.5%	3.0%	16%	0%	2%	8%	37%
	\$35M to \$50M	41	3.9%	4.0%	7%	0%	0%	4%	46%
By region	New England	7	2.8%	3.0%	40%	0%	0%	20%	40%
	Middle Atlantic	33	3.1%	3.0%	17%	0%	5%	42%	33%
	East North Central	69	2.6%	3.0%	32%	0%	2%	34%	22%
	West North Central	34	4.1%	4.0%	9%	0%	4%	50%	37%
	South Atlantic	21	3.7%	5.0%	22%	0%	0%	14%	57%
	East South Central	22	1.7%	0.0%	54%	0%	0%	29%	17%
	West South Central	33	3.4%	3.0%	25%	0%	0%	31%	40%
	Mountain	23	3.3%	3.1%	24%	0%	8%	6%	21%
	Pacific	8	3.2%	3.0%	0%	0%	0%	18%	64%

\* Average/median calculations include zeros (0)

Table ES - 8

Salary/Wage Increase Anticipated for 2025: Management

For ... full-time positions ..., what percentage increase do you anticipate for 2025?

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	212	2.9%	3.0%	27%	0%	1%	7%	39%	26%
By credit union asset size	\$1M to \$2M	8	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	17	1.0%	0.0%	75%	0%	0%	25%	0%
	\$5M to \$10M	30	2.0%	2.0%	40%	0%	5%	15%	20%
	\$10M to \$20M	51	3.4%	3.0%	22%	0%	0%	7%	41%
	\$20M to \$35M	67	3.2%	3.0%	20%	0%	0%	9%	43%
	\$35M to \$50M	39	4.0%	4.0%	0%	0%	0%	4%	56%
By region	New England	6	4.5%	5.5%	25%	0%	0%	0%	75%
	Middle Atlantic	24	2.5%	3.0%	21%	0%	0%	12%	61%
	East North Central	53	3.0%	3.0%	23%	0%	0%	9%	42%
	West North Central	40	3.4%	4.0%	22%	0%	4%	4%	43%
	South Atlantic	18	3.4%	3.0%	27%	0%	0%	11%	16%
	East South Central	19	1.3%	0.0%	60%	0%	0%	0%	32%
	West South Central	28	3.3%	3.0%	24%	0%	0%	5%	36%
	Mountain	19	2.9%	3.7%	33%	0%	0%	8%	26%
	Pacific	5	2.7%	3.0%	0%	0%	0%	30%	70%

\* Average/median calculations include zeros (0)

Table ES - 9

Salary/Wage Increase Anticipated for 2025: Nonmanagement

For ... full-time positions ..., what percentage increase do you anticipate for 2025?

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	228	3.2%	3.0%	19%	1%	2%	7%	44%	28%
By credit union asset size	\$1M to \$2M	5	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	17	1.8%	0.0%	63%	0%	0%	25%	13%
	\$5M to \$10M	30	2.9%	3.0%	15%	5%	10%	30%	30%
	\$10M to \$20M	63	3.5%	3.0%	21%	0%	0%	6%	45%
	\$20M to \$35M	71	3.4%	3.0%	12%	0%	2%	8%	49%
	\$35M to \$50M	42	3.8%	3.9%	0%	0%	0%	7%	59%
By region	New England	7	4.2%	5.0%	20%	0%	0%	20%	60%
	Middle Atlantic	26	3.4%	3.0%	0%	0%	6%	17%	47%
	East North Central	63	2.8%	3.0%	23%	0%	2%	11%	41%
	West North Central	33	4.3%	4.0%	0%	5%	4%	0%	70%
	South Atlantic	21	3.4%	3.0%	23%	0%	0%	0%	46%
	East South Central	18	1.5%	0.0%	57%	0%	0%	0%	35%
	West South Central	30	3.4%	4.0%	22%	0%	0%	5%	29%
	Mountain	22	3.4%	3.7%	22%	0%	0%	7%	42%
	Pacific	8	3.2%	3.0%	0%	0%	0%	18%	64%

\* 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 2023  
(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 2023	Yes, some or all full-time nonmanagement employees received incentive payments in 2023	No
Overall		348	19%	14%	16%	81%
By credit union asset size	\$1M to \$2M	18	0%	0%	0%	100%
	\$2M to \$5M	43	10%	10%	5%	90%
	\$5M to \$10M	66	11%	9%	7%	89%
	\$10M to \$20M	82	14%	12%	12%	86%
	\$20M to \$35M	94	34%	23%	31%	66%
	\$35M to \$50M	45	26%	16%	23%	74%
By region	New England	13	11%	11%	0%	89%
	Middle Atlantic	48	3%	3%	3%	97%
	East North Central	83	13%	11%	11%	87%
	West North Central	56	14%	6%	14%	86%
	South Atlantic	33	19%	14%	19%	81%
	East South Central	26	33%	28%	22%	67%
	West South Central	41	37%	18%	30%	63%
	Pacific	29	29%	29%	22%	71%

**Table ES - 11**

**Receipt of Bonus Payments**

*In addition to base pay, did any full-time employees receive bonus payments in 2023  
(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 2023	Yes, some or all full-time nonmanagement employees received bonus payments in 2023	No
Overall		355	56%	52%	46%	44%
By credit union asset size	\$1M to \$2M	18	0%	0%	0%	100%
	\$2M to \$5M	43	20%	15%	10%	80%
	\$5M to \$10M	66	55%	52%	32%	45%
	\$10M to \$20M	82	56%	53%	47%	44%
	\$20M to \$35M	97	72%	67%	64%	28%
	\$35M to \$50M	49	76%	71%	74%	24%
By region	New England	15	29%	29%	29%	71%
	Middle Atlantic	49	41%	38%	41%	59%
	East North Central	83	54%	54%	42%	46%
	West North Central	58	61%	58%	48%	39%
	South Atlantic	33	50%	50%	33%	50%
	East South Central	26	54%	48%	40%	46%
	West South Central	42	86%	73%	71%	14%
	Pacific	29	57%	57%	47%	43%

**Table ES - 12**

**Incentive/Bonus Summaries**

*In addition to base pay, did any full-time employees receive incentive payments in 2023 (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 2023 (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	357	60%	8%	12%	13%	40%
By credit union asset size	\$1M to \$2M	18	0%	0%	0%	100%
	\$2M to \$5M	43	25%	5%	5%	75%
	\$5M to \$10M	67	53%	9%	7%	47%
	\$10M to \$20M	82	63%	5%	7%	37%
	\$20M to \$35M	97	79%	15%	22%	21%
	\$35M to \$50M	49	82%	6%	15%	18%
By region	New England	15	29%	10%	0%	71%
	Middle Atlantic	49	44%	0%	0%	56%
	East North Central	83	60%	5%	7%	40%
	West North Central	59	62%	4%	11%	38%
	South Atlantic	33	54%	10%	14%	46%
	East South Central	26	60%	22%	16%	40%
	West South Central	42	86%	14%	29%	14%
	Pacific	29	69%	17%	17%	31%

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

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

		N	2024	2023	2022	2021	2020	2019	2018	before 2018	never	don't know
Overall		342	16%	42%	12%	3%	1%	2%	0%	6%	4%	14%
By credit union asset size	\$1M to \$2M	18	14%	29%	14%	0%	0%	0%	0%	29%	14%	0%
	\$2M to \$5M	40	26%	26%	16%	0%	0%	5%	0%	5%	11%	11%
	\$5M to \$10M	64	14%	37%	16%	2%	0%	0%	2%	5%	5%	19%
	\$10M to \$20M	78	10%	46%	7%	5%	2%	2%	0%	7%	5%	15%
	\$20M to \$35M	93	16%	48%	11%	6%	0%	0%	0%	3%	0%	16%
	\$35M to \$50M	48	21%	48%	15%	0%	0%	3%	0%	3%	0%	9%
By region	New England	16	9%	9%	21%	0%	0%	0%	0%	16%	16%	28%
	Middle Atlantic	43	24%	43%	15%	0%	0%	0%	0%	3%	4%	10%
	East North Central	84	18%	42%	15%	4%	2%	2%	0%	4%	3%	10%
	West North Central	57	17%	56%	5%	0%	0%	0%	3%	9%	6%	5%
	South Atlantic	33	14%	30%	9%	0%	0%	6%	0%	14%	6%	21%
	East South Central	28	7%	50%	5%	12%	0%	0%	0%	8%	0%	18%
	West South Central	34	11%	26%	27%	4%	0%	0%	0%	0%	4%	28%
	Mountain	27	10%	57%	5%	7%	0%	5%	0%	5%	0%	11%
	Pacific	20	26%	48%	11%	7%	0%	0%	0%	0%	0%	7%

**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		354	12%	84%	4%
By credit union asset size	\$1M to \$2M	18	14%	71%	14%
	\$2M to \$5M	45	10%	86%	5%
	\$5M to \$10M	69	9%	87%	4%
	\$10M to \$20M	78	10%	85%	5%
	\$20M to \$35M	94	14%	83%	3%
	\$35M to \$50M	49	21%	79%	0%
By region	New England	16	0%	82%	18%
	Middle Atlantic	47	19%	81%	0%
	East North Central	84	5%	95%	0%
	West North Central	57	17%	80%	3%
	South Atlantic	33	13%	79%	8%
	East South Central	28	34%	53%	13%
	West South Central	42	11%	85%	5%
	Mountain	29	0%	100%	0%
	Pacific	18	16%	73%	11%

\* Insufficient data

**Table ES - 15**  
**Range Increase Given 2023: CEO**

*By what percentage did the formal salary range structure increase during 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	38	3.4%	2.0%	31%	0%	9%	11%	26%	22%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	4	2.5%	2.5%	0%	0%	50%	0%	50%
	\$5M to \$10M	6	3.8%	3.5%	25%	0%	0%	0%	50%
	\$10M to \$20M	8	3.8%	4.0%	25%	0%	0%	0%	25%
	\$20M to \$35M	10	5.3%	2.0%	29%	0%	14%	29%	0%
	\$35M to \$50M	7	1.7%	2.0%	40%	0%	0%	20%	40%
By region	New England	0							
	Middle Atlantic	7	1.4%	2.0%	40%	0%	0%	40%	20%
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	0%
	West North Central	8	4.0%	3.5%	17%	0%	0%	0%	65%
	South Atlantic	3	0.5%	0.5%	50%	0%	50%	0%	0%
	East South Central	10	2.2%	1.0%	42%	0%	22%	0%	16%
	West South Central	4	10.9%	8.0%	0%	0%	0%	0%	34%
	Mountain	0							
	Pacific	1	2.0%	2.0%	0%	0%	0%	100%	0%

\* Average/median calculations include zeros (0)

**Table ES - 16**  
**Range Increase Given 2023: Management**

*By what percentage did the formal salary range structure increase during 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	33	2.7%	1.1%	41%	0%	11%	9%	30%	9%	
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%	
	\$2M to \$5M	4	2.5%	2.5%	0%	0%	50%	0%	50%	
	\$5M to \$10M	3	4.0%	4.0%	50%	0%	0%	0%	50%	
	\$10M to \$20M	4	1.5%	1.5%	50%	0%	0%	0%	50%	
	\$20M to \$35M	10	3.9%	1.1%	43%	0%	14%	29%	0%	14%
	\$35M to \$50M	9	2.4%	3.0%	33%	0%	0%	0%	67%	0%
By region	New England	0								
	Middle Atlantic	7	1.6%	2.0%	40%	0%	0%	20%	40%	0%
	East North Central	2	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	West North Central	8	2.4%	3.0%	35%	0%	0%	0%	65%	0%
	South Atlantic	3	0.5%	0.5%	50%	0%	50%	0%	0%	0%
	East South Central	6	0.3%	0.0%	66%	0%	34%	0%	0%	0%
	West South Central	3	14.9%	14.7%	0%	0%	0%	0%	0%	100%
	Mountain	0								
	Pacific	3	3.0%	3.0%	0%	0%	0%	50%	50%	0%

\* Average/median calculations include zeros (0)

**Table ES - 17**  
**Range Increase Given 2023: Nonmanagement**

*By what percentage did the formal salary range structure increase during 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	39	4.1%	3.0%	31%	0%	8%	8%	26%	29%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%
	\$5M to \$10M	4	4.0%	4.0%	33%	0%	0%	33%	33%
	\$10M to \$20M	8	5.0%	4.0%	25%	0%	0%	25%	50%
	\$20M to \$35M	12	4.9%	1.7%	25%	0%	25%	13%	25%
	\$35M to \$50M	10	3.6%	3.0%	29%	0%	0%	14%	29%
By region	New England	0							
	Middle Atlantic	9	3.0%	2.0%	34%	0%	0%	33%	17%
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	50%
	West North Central	10	3.8%	3.6%	15%	0%	15%	0%	41%
	South Atlantic	3	0.7%	0.7%	50%	0%	50%	0%	0%
	East South Central	7	3.9%	0.7%	54%	0%	0%	0%	20%
	West South Central	3	14.9%	14.7%	0%	0%	0%	0%	100%
	Mountain	0							
	Pacific	3	3.5%	3.5%	0%	0%	0%	0%	100%

\* Average/median calculations include zeros (0)

**Table ES - 18**  
**Range Increase Budgeted for 2024: CEO**

*What percentage increase has been budgeted 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	36	3.1%	3.0%	37%	4%	0%	4%	32%	23%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%
	\$5M to \$10M	6	3.3%	3.5%	25%	0%	0%	50%	25%
	\$10M to \$20M	8	3.6%	4.3%	25%	0%	0%	25%	50%
	\$20M to \$35M	9	2.2%	0.5%	50%	17%	0%	17%	0%
	\$35M to \$50M	9	4.2%	3.5%	33%	0%	0%	50%	17%
By region	New England	0							
	Middle Atlantic	7	1.0%	0.0%	60%	0%	0%	20%	20%
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	50%
	West North Central	8	7.2%	6.0%	0%	0%	0%	43%	57%
	South Atlantic	3	0.5%	0.5%	50%	50%	0%	0%	0%
	East South Central	7	1.7%	0.6%	54%	0%	0%	46%	0%
	West South Central	3	4.5%	4.5%	0%	0%	0%	50%	50%
	Mountain	0							
	Pacific	3	2.0%	2.0%	50%	0%	0%	50%	0%

\* Average/median calculations include zeros (0)

**Table ES - 19**  
**Range Increase Budgeted for 2024: Management**

*What percentage increase has been budgeted 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	29	2.6%	2.1%	46%	0%	0%	10%	22%	22%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%
	\$5M to \$10M	3	3.0%	3.0%	50%	0%	0%	0%	50%
	\$10M to \$20M	4	3.0%	3.0%	50%	0%	0%	0%	50%
	\$20M to \$35M	9	1.6%	0.0%	67%	0%	0%	17%	17%
	\$35M to \$50M	9	3.6%	3.5%	17%	0%	0%	17%	50%
By region	New England	0							
	Middle Atlantic	7	1.5%	2.0%	40%	0%	0%	40%	20%
	East North Central	2	0.0%	0.0%	100%	0%	0%	0%	0%
	West North Central	8	4.5%	4.0%	17%	0%	0%	0%	43%
	South Atlantic	3	3.9%	3.9%	50%	0%	0%	0%	50%
	East South Central	4	0.0%	0.0%	100%	0%	0%	0%	0%
	West South Central	1	6.0%	6.0%	0%	0%	0%	0%	100%
	Mountain	0							
Pacific	3	2.0%	2.0%	50%	0%	0%	0%	50%	

\* Average/median calculations include zeros (0)

**Table ES - 20**  
**Range Increase Budgeted for 2024: Nonmanagement**

*What percentage increase has been budgeted 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	36	3.5%	4.0%	37%	0%	0%	4%	28%	31%	
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%	
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%	
	\$5M to \$10M	4	1.3%	0.0%	67%	0%	0%	33%	0%	
	\$10M to \$20M	8	5.4%	4.9%	25%	0%	0%	25%	50%	
	\$20M to \$35M	9	3.4%	1.0%	50%	0%	0%	17%	33%	
	\$35M to \$50M	10	3.7%	4.0%	14%	0%	0%	0%	43%	43%
By region	New England	0								
	Middle Atlantic	9	2.5%	2.5%	34%	0%	0%	17%	33%	
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	50%	
	West North Central	8	7.0%	5.0%	0%	0%	0%	43%	57%	
	South Atlantic	3	4.3%	4.3%	50%	0%	0%	0%	50%	
	East South Central	7	2.0%	0.7%	54%	0%	0%	0%	46%	0%
	West South Central	1	0.0%	0.0%	100%	0%	0%	0%	0%	
	Mountain	0								
Pacific	3	2.0%	2.0%	50%	0%	0%	0%	50%	0%	

\* Average/median calculations include zeros (0)

**Table ES - 21**  
**Range Increase Anticipated for 2025: CEO**

*What percentage increase do you anticipate for 2025?*

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	31	2.7%	2.0%	38%	0%	10%	5%	21%	26%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%
	\$5M to \$10M	4	2.7%	3.0%	0%	0%	33%	0%	67%
	\$10M to \$20M	6	3.7%	5.0%	33%	0%	0%	0%	67%
	\$20M to \$35M	9	2.2%	0.5%	50%	0%	17%	17%	0%
	\$35M to \$50M	7	3.2%	3.0%	40%	0%	0%	0%	20%
By region	New England	0							
	Middle Atlantic	7	1.2%	1.0%	40%	0%	20%	20%	0%
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	50%
	West North Central	8	6.4%	6.0%	0%	0%	0%	25%	75%
	South Atlantic	3	0.5%	0.5%	50%	0%	50%	0%	0%
	East South Central	6	1.1%	0.0%	73%	0%	0%	0%	27%
	West South Central	1	3.0%	3.0%	0%	0%	0%	0%	100%
	Mountain	0							
Pacific	1	0.0%	0.0%	100%	0%	0%	0%	0%	

\* Average/median calculations include zeros (0)

Table ES - 22

Range Increase Anticipated for 2025: Management

What percentage increase do you anticipate for 2025?

	N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall	28	1.9%	1.0%	48%	0%	5%	5%	24%	17%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	100%	0%
	\$5M to \$10M	3	1.5%	1.5%	50%	0%	0%	50%	0%
	\$10M to \$20M	4	3.0%	3.0%	50%	0%	0%	0%	50%
	\$20M to \$35M	9	0.5%	0.0%	67%	0%	17%	17%	0%
	\$35M to \$50M	7	3.2%	3.0%	20%	0%	0%	0%	40%
By region	New England	0							
	Middle Atlantic	7	1.6%	2.0%	40%	0%	0%	20%	40%
	East North Central	2	0.0%	0.0%	100%	0%	0%	0%	0%
	West North Central	8	4.1%	5.0%	17%	0%	0%	0%	25%
	South Atlantic	3	0.5%	0.5%	50%	0%	50%	0%	0%
	East South Central	4	0.0%	0.0%	100%	0%	0%	0%	0%
	West South Central	1	3.0%	3.0%	0%	0%	0%	0%	100%
	Mountain	0							
	Pacific	1	0.0%	0.0%	100%	0%	0%	0%	0%

\* Average/median calculations include zeros (0)

**Table ES - 23**  
**Range Increase Anticipated for 2025: Nonmanagement**

*What percentage increase do you anticipate for 2025?*

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		34	2.9%	2.4%	31%	4%	9%	9%	24%	24%
By credit union asset size	\$1M to \$2M	3	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	\$5M to \$10M	4	2.7%	3.0%	0%	0%	33%	0%	67%	0%
	\$10M to \$20M	6	5.7%	5.0%	33%	0%	0%	0%	0%	67%
	\$20M to \$35M	10	1.9%	0.5%	43%	14%	14%	14%	0%	14%
	\$35M to \$50M	9	3.1%	3.0%	17%	0%	0%	17%	33%	33%
By region	New England	0								
	Middle Atlantic	9	1.9%	2.2%	17%	0%	17%	33%	33%	0%
	East North Central	4	2.5%	2.5%	50%	0%	0%	0%	0%	50%
	West North Central	10	6.3%	5.0%	0%	0%	15%	0%	22%	64%
	South Atlantic	3	0.3%	0.3%	50%	50%	0%	0%	0%	0%
	East South Central	6	1.1%	0.0%	73%	0%	0%	0%	27%	0%
	West South Central	1	3.0%	3.0%	0%	0%	0%	0%	100%	0%
	Mountain	0								
Pacific	1	0.0%	0.0%	100%	0%	0%	0%	0%	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	371	5.2	4	0%	6%	47%	34%	12%	0%	0%
By credit union asset size	\$1M to \$2M	21	2.1	2	0%	25%	75%	0%	0%	0%
	\$2M to \$5M	49	2.3	2	0%	22%	70%	9%	0%	0%
	\$5M to \$10M	69	2.9	3	0%	9%	87%	2%	2%	0%
	\$10M to \$20M	84	4.6	4	0%	0%	52%	43%	5%	0%
	\$20M to \$35M	99	6.9	7	0%	0%	21%	66%	13%	0%
	\$35M to \$50M	49	9.9	10	0%	0%	3%	41%	56%	0%
By region	New England	17	3.6	3	0%	30%	42%	17%	11%	0%
	Middle Atlantic	49	5.1	5	0%	6%	36%	49%	9%	0%
	East North Central	91	5.5	5	0%	0%	47%	38%	15%	0%
	West North Central	61	5.0	4	0%	4%	57%	27%	12%	0%
	South Atlantic	33	5.0	5	0%	13%	35%	48%	4%	0%
	East South Central	28	4.1	3	0%	8%	60%	22%	10%	0%
	West South Central	42	5.8	5	0%	12%	34%	30%	24%	0%
	Mountain	29	6.5	6	0%	0%	48%	42%	10%	0%
	Pacific	20	4.6	3	0%	0%	78%	15%	7%	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	371	4.5	4	12%	15%	38%	27%	8%	0%	0%
By credit union asset size	\$1M to \$2M	21	1.5	1	50%	38%	13%	0%	0%	0%
	\$2M to \$5M	49	1.3	1	43%	48%	9%	0%	0%	0%
	\$5M to \$10M	69	1.9	2	17%	28%	54%	0%	0%	0%
	\$10M to \$20M	84	3.7	3	0%	2%	75%	20%	2%	0%
	\$20M to \$35M	99	5.8	6	0%	1%	34%	56%	9%	0%
	\$35M to \$50M	49	8.8	9	0%	0%	3%	56%	41%	0%
By region	New England	17	3.4	4	47%	9%	44%	0%	0%	0%
	Middle Atlantic	49	4.4	4	13%	10%	47%	24%	6%	0%
	East North Central	91	4.5	4	14%	18%	27%	32%	8%	0%
	West North Central	61	4.3	3	8%	16%	45%	26%	5%	0%
	South Atlantic	33	4.3	5	11%	23%	18%	43%	4%	0%
	East South Central	28	4.2	3	15%	15%	37%	22%	10%	0%
	West South Central	42	5.2	4	0%	12%	42%	25%	21%	0%
	Mountain	29	5.1	4	0%	9%	51%	30%	10%	0%
	Pacific	20	4.5	3	18%	7%	53%	15%	7%	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	371	1.9	1	37%	33%	26%	4%	0%	0%	0%
By credit union asset size	\$1M to \$2M	21	1.4	1	0%	63%	38%	0%	0%	0%
	\$2M to \$5M	49	2.1	2	26%	30%	39%	4%	0%	0%
	\$5M to \$10M	69	2.1	2	39%	28%	30%	2%	0%	0%
	\$10M to \$20M	84	1.7	1	41%	41%	14%	5%	0%	0%
	\$20M to \$35M	99	1.9	1	41%	32%	22%	4%	0%	0%
	\$35M to \$50M	49	1.9	2	47%	21%	29%	3%	0%	0%
By region	New England	17	2.0	1	8%	55%	26%	11%	0%	0%
	Middle Atlantic	49	1.8	2	30%	27%	40%	3%	0%	0%
	East North Central	91	2.0	1	20%	43%	32%	6%	0%	0%
	West North Central	61	1.8	2	47%	26%	28%	0%	0%	0%
	South Atlantic	33	1.9	1	42%	34%	20%	4%	0%	0%
	East South Central	28	1.6	1	67%	18%	15%	0%	0%	0%
	West South Central	42	1.4	1	57%	32%	10%	0%	0%	0%
	Mountain	29	2.3	2	40%	24%	24%	12%	0%	0%
	Pacific	20	1.5	1	36%	46%	18%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		364	1.2	1	75%	21%	5%	0%
By credit union asset size	\$1M to \$2M	21	1.0	1	88%	13%	0%	0%
	\$2M to \$5M	45	1.0	1	95%	5%	0%	0%
	\$5M to \$10M	67	1.3	1	82%	13%	4%	0%
	\$10M to \$20M	84	1.1	1	75%	23%	2%	0%
	\$20M to \$35M	97	1.2	1	64%	28%	7%	0%
	\$35M to \$50M	49	1.2	1	62%	29%	9%	0%
By region	New England	17	2.0	2	92%	0%	8%	0%
	Middle Atlantic	49	1.3	1	78%	16%	7%	0%
	East North Central	91	1.1	1	69%	28%	3%	0%
	West North Central	59	1.4	1	83%	10%	7%	0%
	South Atlantic	31	1.0	1	81%	19%	0%	0%
	East South Central	26	1.0	1	73%	27%	0%	0%
	West South Central	41	1.2	1	77%	19%	4%	0%
	Mountain	29	1.2	1	72%	23%	5%	0%
	Pacific	20	1.2	1	51%	42%	7%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		364	1.1	1	84%	14%	2%	0%
By credit union asset size	\$1M to \$2M	21			100%	0%	0%	0%
	\$2M to \$5M	45			100%	0%	0%	0%
	\$5M to \$10M	67	1.3	1	87%	9%	4%	0%
	\$10M to \$20M	84	1.0	1	86%	14%	0%	0%
	\$20M to \$35M	97	1.2	1	78%	18%	4%	0%
	\$35M to \$50M	49	1.0	1	65%	35%	0%	0%
By region	New England	17	2.0	2	92%	0%	8%	0%
	Middle Atlantic	49	1.0	1	87%	13%	0%	0%
	East North Central	91	1.1	1	78%	21%	2%	0%
	West North Central	59	1.2	1	85%	12%	2%	0%
	South Atlantic	31	1.0	1	91%	9%	0%	0%
	East South Central	26	1.0	1	89%	11%	0%	0%
	West South Central	41	1.2	1	84%	12%	4%	0%
	Mountain	29	1.0	1	85%	15%	0%	0%
	Pacific	20	1.2	1	68%	24%	7%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		364	1.1	1	90%	9%	1%	0%
By credit union asset size	\$1M to \$2M	21	1.0	1	88%	13%	0%	0%
	\$2M to \$5M	45	1.0	1	95%	5%	0%	0%
	\$5M to \$10M	67	1.0	1	96%	4%	0%	0%
	\$10M to \$20M	84	1.2	1	89%	9%	2%	0%
	\$20M to \$35M	97	1.1	1	85%	13%	1%	0%
	\$35M to \$50M	49	1.0	1	88%	12%	0%	0%
By region	New England	17			100%	0%	0%	0%
	Middle Atlantic	49	1.3	1	87%	9%	4%	0%
	East North Central	91	1.0	1	89%	11%	0%	0%
	West North Central	59	1.5	2	95%	2%	2%	0%
	South Atlantic	31	1.0	1	91%	9%	0%	0%
	East South Central	26	1.0	1	84%	16%	0%	0%
	West South Central	41	1.0	1	93%	7%	0%	0%
	Mountain	29	1.0	1	82%	18%	0%	0%
	Pacific	20	1.0	1	82%	18%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		369	1.2	1	95%	4%	1%	0%
By credit union asset size	\$1M to \$2M	21	1.0	1	88%	13%	0%	0%
	\$2M to \$5M	49	1.0	1	96%	4%	0%	0%
	\$5M to \$10M	67	1.3	1	91%	7%	2%	0%
	\$10M to \$20M	84	2.0	2	98%	0%	2%	0%
	\$20M to \$35M	99	1.0	1	99%	1%	0%	0%
	\$35M to \$50M	49	1.0	1	91%	9%	0%	0%
By region	New England	17			100%	0%	0%	0%
	Middle Atlantic	49	1.0	1	97%	3%	0%	0%
	East North Central	91	1.0	1	97%	3%	0%	0%
	West North Central	61	2.0	2	97%	0%	3%	0%
	South Atlantic	33			100%	0%	0%	0%
	East South Central	26	1.0	1	84%	16%	0%	0%
	West South Central	42	2.0	2	96%	0%	4%	0%
	Mountain	29	1.0	1	90%	10%	0%	0%
	Pacific	20	1.0	1	82%	18%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		369	1.3	1	98%	1%	1%	0%
By credit union asset size	\$1M to \$2M	21			100%	0%	0%	0%
	\$2M to \$5M	49			100%	0%	0%	0%
	\$5M to \$10M	67			100%	0%	0%	0%
	\$10M to \$20M	84	2.0	2	98%	0%	2%	0%
	\$20M to \$35M	99	1.0	1	99%	1%	0%	0%
	\$35M to \$50M	49	1.0	1	94%	6%	0%	0%
By region	New England	17			100%	0%	0%	0%
	Middle Atlantic	49	1.0	1	97%	3%	0%	0%
	East North Central	91			100%	0%	0%	0%
	West North Central	61	2.0	2	97%	0%	3%	0%
	South Atlantic	33			100%	0%	0%	0%
	East South Central	26			100%	0%	0%	0%
	West South Central	42			100%	0%	0%	0%
	Mountain	29	1.0	1	95%	5%	0%	0%
	Pacific	20	1.0	1	93%	7%	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 2024?*

		N	average*	median*	none	1	2	3 or more
Overall		369	1.1	1	97%	3%	0%	0%
By credit union asset size	\$1M to \$2M	21	1.0	1	88%	13%	0%	0%
	\$2M to \$5M	49	1.0	1	96%	4%	0%	0%
	\$5M to \$10M	67	1.3	1	91%	7%	2%	0%
	\$10M to \$20M	84			100%	0%	0%	0%
	\$20M to \$35M	99			100%	0%	0%	0%
	\$35M to \$50M	49	1.0	1	97%	3%	0%	0%
By region	New England	17			100%	0%	0%	0%
	Middle Atlantic	49			100%	0%	0%	0%
	East North Central	91	1.0	1	97%	3%	0%	0%
	West North Central	61			100%	0%	0%	0%
	South Atlantic	33			100%	0%	0%	0%
	East South Central	26	1.0	1	84%	16%	0%	0%
	West South Central	42	2.0	2	96%	0%	4%	0%
	Mountain	29	1.0	1	95%	5%	0%	0%
	Pacific	20	1.0	1	89%	11%	0%	0%

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

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

		N	Retained employees	Replaced employees
Overall		324	91%	9%
By credit union asset size	\$1M to \$2M	18	100%	0%
	\$2M to \$5M	34	97%	3%
	\$5M to \$10M	55	88%	12%
	\$10M to \$20M	80	91%	9%
	\$20M to \$35M	90	90%	10%
	\$35M to \$50M	46	91%	9%
By region	New England	16	98%	2%
	Middle Atlantic	44	94%	6%
	East North Central	85	93%	7%
	West North Central	46	90%	10%
	South Atlantic	29	90%	10%
	East South Central	24	89%	11%
	West South Central	34	94%	6%
	Mountain	29	81%	19%
	Pacific	19	96%	4%

\* 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 2024	No, and do not plan to during 2024
Overall		362	77%	13%	10%
By credit union asset size	\$1M to \$2M	21	63%	0%	38%
	\$2M to \$5M	47	68%	18%	14%
	\$5M to \$10M	66	70%	16%	14%
	\$10M to \$20M	82	84%	9%	7%
	\$20M to \$35M	97	81%	15%	4%
	\$35M to \$50M	49	82%	15%	3%
By region	New England	16	84%	0%	16%
	Middle Atlantic	49	75%	19%	6%
	East North Central	86	80%	6%	14%
	West North Central	59	83%	7%	9%
	South Atlantic	33	62%	32%	6%
	East South Central	28	95%	5%	0%
	West South Central	42	69%	17%	14%
	Mountain	29	71%	20%	9%
	Pacific	20	73%	19%	7%

**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		362	7%	0%	85%	8%
By credit union asset size	\$1M to \$2M	21	13%	0%	63%	25%
	\$2M to \$5M	45	5%	0%	71%	24%
	\$5M to \$10M	69	4%	2%	89%	4%
	\$10M to \$20M	82	2%	0%	93%	5%
	\$20M to \$35M	96	12%	0%	83%	5%
	\$35M to \$50M	49	9%	0%	88%	3%
By region	New England	17	8%	0%	83%	8%
	Middle Atlantic	49	3%	0%	93%	4%
	East North Central	87	6%	0%	85%	9%
	West North Central	59	15%	0%	85%	0%
	South Atlantic	33	8%	0%	79%	13%
	East South Central	24	0%	0%	75%	25%
	West South Central	42	0%	4%	90%	7%
	Mountain	29	15%	0%	76%	9%
	Pacific	20	7%	0%	85%	7%

**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		361	58%	31%	7%	5%
By credit union asset size	\$1M to \$2M	21	38%	25%	38%	0%
	\$2M to \$5M	43	45%	25%	15%	15%
	\$5M to \$10M	69	61%	30%	2%	7%
	\$10M to \$20M	82	63%	28%	7%	2%
	\$20M to \$35M	97	61%	31%	3%	4%
	\$35M to \$50M	49	59%	41%	0%	0%
By region	New England	17	42%	35%	23%	0%
	Middle Atlantic	49	51%	35%	4%	10%
	East North Central	85	62%	24%	10%	5%
	West North Central	57	64%	26%	7%	3%
	South Atlantic	33	68%	19%	13%	0%
	East South Central	28	48%	44%	0%	8%
	West South Central	42	58%	31%	0%	11%
	Mountain	29	65%	29%	7%	0%
	Pacific	20	41%	59%	0%	0%

**Table ES - 37**

**Proportion Working Onsite/Remote**

*Thinking of all the employees in your credit union, what was the percentage of employees that were fully on-site, fully remote, and a hybrid blend as of January 1, 2024?*

		N	% Fully On-Site		% Fully Remote		% Hybrid	
			average	median	average	median	average	median
Overall		353	95.9	100	0.9	0	3.3	0
By credit union asset size	\$1M to \$2M	21	100.0	100	0.0	0	0.0	0
	\$2M to \$5M	47	86.4	100	2.7	0	10.9	0
	\$5M to \$10M	66	100.0	100	0.0	0	0.0	0
	\$10M to \$20M	80	100.0	100	0.0	0	0.0	0
	\$20M to \$35M	93	92.7	100	1.7	0	5.5	0
	\$35M to \$50M	46	97.1	100	0.3	0	2.6	0
By region	New England	17	100.0	100	0.0	0	0.0	0
	Middle Atlantic	48	94.6	100	3.0	0	2.5	0
	East North Central	85	96.3	100	1.0	0	2.7	0
	West North Central	56	98.1	100	0.5	0	1.4	0
	South Atlantic	33	90.8	100	0.0	0	9.2	0
	East South Central	26	94.5	100	0.5	0	4.9	0
	West South Central	41	96.4	100	0.0	0	3.6	0
	Mountain	27	99.6	100	0.4	0	0.0	0
	Pacific	19	91.1	100	1.3	0	7.6	0

## PRESIDENT/CEO/MANAGER

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		265	\$89,500	\$75,000	\$87,550	\$98,820	\$124,040
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	15	\$70,480	\$58,000	\$73,600	\$81,710	*
	\$5M to \$10M	37	\$72,020	\$59,390	\$69,430	\$80,400	\$91,350
	\$10M to \$20M	71	\$78,810	\$71,090	\$78,230	\$84,440	\$95,200
	\$20M to \$35M	93	\$101,220	\$87,460	\$96,780	\$114,000	\$130,000
	\$35M to \$50M	49	\$101,730	\$91,000	\$98,270	\$115,030	\$132,240
By region	New England	7	\$105,640	\$75,010	\$123,000	\$129,670	*
	Middle Atlantic	34	\$82,470	\$69,150	\$85,000	\$95,310	\$106,660
	East North Central	62	\$83,560	\$77,000	\$83,000	\$93,000	\$97,240
	West North Central	45	\$88,580	\$73,600	\$88,130	\$100,980	\$122,280
	South Atlantic	22	\$90,950	\$81,210	\$89,000	\$108,090	\$128,220
	East South Central	16	\$95,320	\$80,950	\$89,860	\$121,230	\$128,660
	West South Central	41	\$87,530	\$69,430	\$82,500	\$97,620	\$128,620
	Mountain	25	\$104,330	\$75,000	\$103,490	\$129,010	\$142,000
Pacific	13	\$99,110	\$71,500	\$93,340	\$112,670	*	
By number of full-time employees	1	23	\$73,510	\$58,660	\$73,600	\$82,000	\$93,030
	2 - 4	114	\$82,030	\$70,000	\$78,230	\$90,350	\$104,370
	5 - 9	98	\$97,040	\$81,000	\$95,000	\$110,060	\$128,620
	10 - 49	30	\$104,880	\$92,550	\$96,230	\$109,380	\$152,050
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	20	\$69,330	\$60,200	\$69,830	\$76,060	\$83,790
	3 - 4	10	\$75,270	\$73,600	\$75,010	\$80,970	*
	5 - 6	7	*	*	*	*	*
	7 - 8	26	\$74,880	\$61,290	\$72,620	\$86,000	\$93,890
	9 - 10	50	\$87,480	\$75,070	\$83,070	\$95,200	\$123,480
	11 - 12	63	\$95,140	\$79,060	\$92,270	\$104,270	\$127,120
	13 - 20	82	\$99,970	\$87,390	\$95,080	\$110,650	\$130,000
By amount of loans outstanding	\$500,000 to \$2M	12	\$67,970	\$58,000	\$63,390	\$81,710	*
	\$2M to \$5M	34	\$69,050	\$60,690	\$69,660	\$76,950	\$80,770
	\$5M to \$20M	165	\$89,970	\$77,000	\$88,000	\$97,000	\$120,240
	\$20M to \$50M	54	\$105,990	\$93,730	\$103,000	\$121,160	\$131,510
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	42	\$72,690	\$64,000	\$72,840	\$79,640	\$91,050
	1,000 - 1,999	78	\$84,540	\$73,300	\$81,970	\$91,040	\$105,000
	2,000 - 4,999	140	\$96,380	\$81,320	\$94,990	\$108,360	\$128,500
	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	198	\$87,780	\$74,420	\$83,640	\$96,340	\$117,970
	2	50	\$89,640	\$75,680	\$88,880	\$99,760	\$123,900
	3	16	\$105,800	\$90,990	\$108,200	\$124,990	\$127,250
	4	1	*	*	*	*	*
	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		265	64%	168	\$5,290
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	15	29%	4	*
	\$5M to \$10M	37	68%	25	\$3,290
	\$10M to \$20M	71	62%	44	\$4,060
	\$20M to \$35M	93	67%	60	\$6,810
	\$35M to \$50M	49	71%	35	\$6,120
By region	New England	7	60%	4	*
	Middle Atlantic	34	51%	17	\$2,830
	East North Central	62	62%	37	\$3,790
	West North Central	45	74%	34	\$5,880
	South Atlantic	22	65%	14	\$6,090
	East South Central	16	66%	9	\$5,270
	West South Central	41	70%	28	\$6,320
	Mountain Pacific	25 13	69% 50%	17 6	\$7,200 *
By number of full-time employees	1	23	29%	7	*
	2 - 4	114	73%	83	\$3,870
	5 - 9	98	62%	60	\$6,410
	10 - 49	30	67%	19	\$8,340
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	20	66%	13	\$3,590
	3 - 4	10	42%	4	*
	5 - 6	7	100%	7	*
	7 - 8	26	53%	14	\$2,750
	9 - 10	50	66%	31	\$5,090
	11 - 12	63	60%	38	\$6,360
	13 - 20	82	73%	59	\$6,020
By amount of loans outstanding	\$500,000 to \$2M	12	0%	0	
	\$2M to \$5M	34	67%	23	\$2,790
	\$5M to \$20M	165	65%	104	\$4,920
	\$20M to \$50M	54	76%	41	\$7,670
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	42	66%	28	\$2,090
	1,000 - 1,999	78	63%	50	\$4,850
	2,000 - 4,999	140	63%	86	\$6,320
	5,000 - 9,999	4	100%	4	*
	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	198	59%	117	\$4,400
	2	50	86%	40	\$7,290
	3	16	62%	10	\$7,570
	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 1 - 3**  
**Total Cash Compensation**  
**President / CEO / Manager (#1 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		265	\$92,860	\$76,320	\$90,000	\$104,770	\$132,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	15	\$71,060	\$58,000	\$75,600	\$81,710	*
	\$5M to \$10M	37	\$74,260	\$60,840	\$73,080	\$82,670	\$93,260
	\$10M to \$20M	71	\$81,330	\$72,000	\$79,110	\$89,000	\$98,000
	\$20M to \$35M	93	\$105,580	\$88,850	\$99,220	\$118,330	\$141,240
	\$35M to \$50M	49	\$106,050	\$93,460	\$103,010	\$120,030	\$139,510
By region	New England	7	\$108,910	\$75,010	\$131,960	\$133,130	*
	Middle Atlantic	34	\$83,920	\$70,970	\$88,000	\$95,320	\$108,820
	East North Central	62	\$85,810	\$79,000	\$84,220	\$95,520	\$98,940
	West North Central	45	\$92,960	\$75,600	\$93,230	\$107,520	\$130,470
	South Atlantic	22	\$94,890	\$81,730	\$96,200	\$116,310	\$133,410
	East South Central	16	\$98,330	\$81,220	\$92,510	\$121,730	\$140,000
	West South Central	41	\$91,960	\$72,930	\$85,620	\$99,380	\$151,880
	Mountain	25	\$109,280	\$80,000	\$109,790	\$139,240	\$142,000
Pacific	13	\$102,160	\$72,000	\$97,820	\$118,800	*	
By number of full-time employees	1	23	\$74,750	\$58,660	\$75,600	\$82,000	\$94,440
	2 - 4	114	\$84,840	\$72,000	\$80,230	\$93,890	\$111,140
	5 - 9	98	\$100,940	\$83,000	\$97,500	\$117,730	\$140,000
	10 - 49	30	\$110,040	\$95,950	\$106,090	\$116,170	\$153,570
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	20	\$71,690	\$61,940	\$70,860	\$79,240	\$85,080
	3 - 4	10	\$76,220	\$75,600	\$77,510	\$80,970	*
	5 - 6	7	*	*	*	*	*
	7 - 8	26	\$76,350	\$61,960	\$73,080	\$88,000	\$98,000
	9 - 10	50	\$90,670	\$75,890	\$84,000	\$102,500	\$132,720
	11 - 12	63	\$98,970	\$89,970	\$94,530	\$110,670	\$140,520
	13 - 20	82	\$104,280	\$89,130	\$98,880	\$117,540	\$138,710
By amount of loans outstanding	\$500,000 to \$2M	12	\$67,970	\$58,000	\$63,390	\$81,710	*
	\$2M to \$5M	34	\$70,920	\$61,270	\$70,000	\$79,170	\$83,020
	\$5M to \$20M	165	\$93,080	\$79,110	\$90,330	\$101,140	\$121,240
	\$20M to \$50M	54	\$111,800	\$96,950	\$109,000	\$132,390	\$141,220
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	42	\$74,070	\$64,000	\$74,840	\$80,830	\$93,000
	1,000 - 1,999	78	\$87,610	\$75,500	\$84,000	\$96,200	\$110,820
	2,000 - 4,999	140	\$100,250	\$82,990	\$98,000	\$115,900	\$134,180
	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	198	\$90,380	\$75,570	\$86,290	\$98,000	\$121,480
	2	50	\$95,490	\$80,090	\$94,670	\$107,520	\$135,900
	3	16	\$110,490	\$97,680	\$115,550	\$132,990	\$138,050
	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 1 - 4  
Salary Ranges  
President / CEO / Manager (#1 position)**

		N	average minimum	average midpoint	average maximum
Overall		37	\$65,480	\$82,690	\$99,900
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	6	*	*	*
	\$5M to \$10M	6	*	*	*
	\$10M to \$20M	4	*	*	*
	\$20M to \$35M	15	\$72,300	\$94,350	\$116,410
	\$35M to \$50M	6	*	*	*

\* 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	260	8%	34%	44%	3%	11%
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	15	29%	43%	29%	0%	0%
\$5M to \$10M	36	13%	42%	33%	4%	8%
\$10M to \$20M	69	0%	25%	67%	0%	8%
\$20M to \$35M	91	8%	35%	38%	5%	14%
\$35M to \$50M	49	9%	38%	35%	3%	15%

\* 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	265	\$83,900	\$88,450	\$89,060	\$88,280	\$98,550
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	15	*	*	*		
\$5M to \$10M	37	*	\$68,870	\$78,240	*	*
\$10M to \$20M	71		\$76,650	\$79,650		*
\$20M to \$35M	93	\$84,510	\$99,950	\$102,930	*	\$107,540
\$35M to \$50M	49	*	\$102,220	\$98,230	*	\$104,440

\* Insufficient data

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

	N	male	female
Overall	258	24%	76%
By credit union asset size			
\$1M to \$2M	0		
\$2M to \$5M	15	14%	86%
\$5M to \$10M	37	12%	88%
\$10M to \$20M	67	26%	74%
\$20M to \$35M	90	32%	68%
\$35M to \$50M	49	21%	79%

\* Insufficient data

## EXECUTIVE VICE PRESIDENT/ASSISTANT MANAGER

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		125	\$62,220	\$47,390	\$59,840	\$76,960	\$84,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	15	\$44,640	\$41,590	\$44,550	\$47,400	\$56,280
	\$10M to \$20M	31	\$53,600	\$45,940	\$51,780	\$59,860	\$66,330
	\$20M to \$35M	42	\$70,470	\$57,310	\$68,640	\$83,430	\$93,000
	\$35M to \$50M	33	\$70,020	\$59,500	\$71,760	\$78,330	\$82,640
By region	New England	6	*	*	*	*	*
	Middle Atlantic	15	\$58,910	\$46,750	\$59,310	\$72,730	\$82,870
	East North Central	25	\$56,890	\$47,800	\$56,160	\$65,430	\$68,640
	West North Central	19	\$65,270	\$52,120	\$68,490	\$77,140	\$78,550
	South Atlantic	10	\$68,490	\$46,100	\$72,270	\$83,730	*
	East South Central	14	\$60,040	\$45,490	\$52,050	\$81,660	*
	West South Central	21	\$59,030	\$47,390	\$57,140	\$68,500	\$81,250
	Mountain Pacific	10	\$70,040	\$41,600	\$79,040	\$90,000	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	56	\$57,390	\$44,980	\$55,090	\$66,060	\$87,340
	5 - 9	49	\$64,180	\$55,270	\$60,100	\$77,470	\$84,220
	10 - 49	19	\$73,850	\$67,040	\$72,600	\$81,310	\$86,380
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	5	*	*	*	*	*
	7 - 8	11	\$49,970	\$44,800	\$47,770	\$55,790	*
	9 - 10	27	\$63,080	\$48,000	\$60,650	\$78,860	\$93,000
	11 - 12	22	\$65,940	\$53,440	\$69,750	\$79,500	\$87,960
	13 - 20	50	\$67,060	\$56,600	\$67,340	\$77,380	\$84,020
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	18	\$43,090	\$36,800	\$42,120	\$48,000	\$54,920
	\$5M to \$20M	74	\$63,490	\$53,220	\$60,000	\$76,890	\$85,000
	\$20M to \$50M	30	\$71,730	\$64,580	\$74,440	\$81,050	\$88,460
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	14	\$43,000	\$40,290	\$44,100	\$46,790	*
	1,000 - 1,999	35	\$57,100	\$46,180	\$55,990	\$64,480	\$75,960
	2,000 - 4,999	73	\$67,660	\$56,320	\$68,410	\$79,470	\$85,000
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	85	\$60,840	\$47,130	\$57,520	\$73,530	\$83,020
	2	27	\$59,940	\$45,760	\$57,590	\$74,440	\$93,000
	3	12	\$74,140	\$65,800	\$74,430	\$82,860	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

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

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		125	71%	88	\$3,910
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	4	0%	0	
	\$5M to \$10M	15	100%	15	\$1,940
	\$10M to \$20M	31	50%	15	\$3,110
	\$20M to \$35M	42	72%	30	\$5,500
	\$35M to \$50M	33	83%	28	\$3,650
By region	New England	6	75%	4	*
	Middle Atlantic	15	50%	8	\$1,800
	East North Central	25	50%	13	\$2,490
	West North Central	19	75%	15	\$5,080
	South Atlantic	10	65%	6	*
	East South Central	14	69%	9	\$2,750
	West South Central	21	93%	20	\$4,560
	Mountain	10	86%	9	\$5,460
	Pacific	5	100%	5	*
By number of full-time employees	1	2	0%	0	
	2 - 4	56	74%	41	\$2,980
	5 - 9	49	61%	30	\$4,320
	10 - 49	19	92%	17	\$5,360
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	7	68%	4	*
	3 - 4	2	100%	2	*
	5 - 6	5	100%	5	*
	7 - 8	11	64%	7	*
	9 - 10	27	73%	19	\$4,840
	11 - 12	22	56%	12	\$4,590
	13 - 20	50	76%	38	\$4,070
By amount of loans outstanding	\$500,000 to \$2M	2	0%	0	
	\$2M to \$5M	18	60%	11	\$1,940
	\$5M to \$20M	74	71%	53	\$3,590
	\$20M to \$50M	30	81%	25	\$5,450
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	14	100%	14	\$1,160
	1,000 - 1,999	35	53%	19	\$4,470
	2,000 - 4,999	73	72%	53	\$4,170
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	85	69%	59	\$2,980
	2	27	72%	19	\$5,930
	3	12	75%	9	\$5,620
	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 2 - 3  
Total Cash Compensation  
Executive VP or Assistant Manager (#2 position)**

	N	average	25th percentile	median	75th percentile	90th percentile	
Overall	125	\$64,970	\$48,250	\$62,150	\$79,610	\$88,260	
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	
	\$5M to \$10M	15	\$46,590	\$42,590	\$45,470	\$49,290	\$62,780
	\$10M to \$20M	31	\$55,150	\$46,420	\$54,090	\$62,420	\$71,000
	\$20M to \$35M	42	\$74,450	\$57,770	\$76,480	\$87,780	\$100,000
	\$35M to \$50M	33	\$73,040	\$61,000	\$75,940	\$81,690	\$87,400
By region	New England	6	*	*	*	*	
	Middle Atlantic	15	\$59,820	\$48,420	\$60,160	\$76,480	\$83,670
	East North Central	25	\$58,140	\$47,800	\$57,870	\$66,800	\$75,140
	West North Central	19	\$69,090	\$52,800	\$77,210	\$79,920	\$84,380
	South Atlantic	10	\$71,880	\$51,000	\$77,880	\$87,050	*
	East South Central	14	\$61,920	\$45,760	\$54,060	\$84,090	*
	West South Central	21	\$63,280	\$49,280	\$60,860	\$71,400	\$89,450
	Mountain Pacific	10	\$74,730	\$42,600	\$85,000	\$94,100	*
By number of full-time employees	1	2	*	*	*	*	
	2 - 4	56	\$59,590	\$45,690	\$55,170	\$70,550	\$87,840
	5 - 9	49	\$66,840	\$55,280	\$62,130	\$79,160	\$91,250
	10 - 49	19	\$78,790	\$73,020	\$79,560	\$84,410	\$90,330
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	
	3 - 4	2	*	*	*	*	
	5 - 6	5	*	*	*	*	
	7 - 8	11	\$50,430	\$44,850	\$48,060	\$55,790	*
	9 - 10	27	\$66,620	\$48,000	\$62,830	\$81,690	\$101,500
	11 - 12	22	\$68,500	\$53,830	\$70,670	\$85,330	\$89,960
	13 - 20	50	\$70,150	\$58,010	\$71,410	\$80,080	\$88,660
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	
	\$2M to \$5M	18	\$44,250	\$37,490	\$42,960	\$48,250	\$58,900
	\$5M to \$20M	74	\$66,030	\$54,410	\$61,500	\$77,670	\$93,340
	\$20M to \$50M	30	\$76,150	\$69,930	\$79,560	\$84,280	\$92,670
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	14	\$44,160	\$41,200	\$44,850	\$47,700	*
	1,000 - 1,999	35	\$59,490	\$46,180	\$56,790	\$67,930	\$81,400
	2,000 - 4,999	73	\$70,660	\$57,530	\$71,570	\$83,260	\$94,090
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	85	\$62,890	\$47,430	\$60,470	\$76,630	\$87,840
	2	27	\$64,230	\$45,760	\$60,410	\$80,380	\$98,190
	3	12	\$78,350	\$71,170	\$78,660	\$85,920	*
	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 2 - 4**  
**Salary Ranges**  
**Executive VP or Assistant Manager (#2 position)**

		N	average minimum	average midpoint	average maximum
Overall		16	\$42,640	\$53,560	\$64,470
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	4	*	*	*
	\$5M to \$10M	3	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	6	*	*	*
	\$35M to \$50M	3	*	*	*

\* 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	113	24%	45%	24%	1%	6%
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	2	0%	100%	0%	0%	0%
\$5M to \$10M	12	50%	25%	25%	0%	0%
\$10M to \$20M	27	21%	64%	7%	0%	7%
\$20M to \$35M	41	21%	36%	36%	4%	4%
\$35M to \$50M	32	23%	45%	23%	0%	9%

\* 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	125	\$56,060	\$62,790	\$68,110	*	*
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	4		*			
\$5M to \$10M	15	*	*	*		
\$10M to \$20M	31	*	\$55,350	*		*
\$20M to \$35M	42	\$58,290	\$72,460	\$71,710	*	*
\$35M to \$50M	33	\$66,830	\$66,960	\$75,660		*

\* Insufficient data

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

	N	male	female
Overall	112	13%	87%
By credit union asset size			
\$1M to \$2M	0		
\$2M to \$5M	2	0%	100%
\$5M to \$10M	12	0%	100%
\$10M to \$20M	25	0%	100%
\$20M to \$35M	41	25%	75%
\$35M to \$50M	32	14%	86%

\* Insufficient data

## CHIEF OPERATIONS OFFICER

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		16	\$68,220	\$56,870	\$67,020	\$85,700	\$91,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	12	\$66,190	\$46,510	\$64,980	\$84,010	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	6	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
Pacific	3	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	\$69,020	\$58,380	\$69,310	\$84,010	*
	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	7	\$64,320	\$60,580	\$63,190	\$68,790	*
	13 - 20	9	\$71,460	\$43,030	\$82,330	\$86,240	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$67,850	\$62,430	\$65,110	\$79,290	*
	\$20M to \$50M	7	\$68,660	\$51,520	\$71,590	\$85,840	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	13	\$71,260	\$60,580	\$71,590	\$85,840	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	13	\$69,070	\$60,580	\$67,020	\$81,710	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		16	55%	9	\$13,350
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	12	38%	4	*
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	6	75%	4	*
	East North Central	1	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	0		0	
	Mountain Pacific	1 3	0% 0%	0 0	
By number of full-time employees	1	0		0	
	2 - 4	3	100%	3	*
	5 - 9	12	50%	6	*
	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	7	40%	3	*
	13 - 20	9	67%	6	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	9	50%	4	*
	\$20M to \$50M	7	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	3	50%	1	*
	2,000 - 4,999	13	56%	7	\$15,870
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	13	56%	7	\$15,220
	2	1	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 3 - 3**  
**Total Cash Compensation**  
**Chief Operations Officer / COO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		16	\$75,500	\$56,870	\$77,870	\$89,710	\$118,190
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	12	\$67,070	\$46,510	\$64,980	\$87,570	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	6	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	1	*	*	*	*	*
Pacific	3	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	\$71,040	\$58,380	\$72,440	\$87,570	*
	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	7	\$78,210	\$60,580	\$67,020	\$96,640	*
	13 - 20	9	\$73,240	\$43,050	\$85,450	\$89,790	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$78,880	\$62,450	\$74,110	\$93,800	*
	\$20M to \$50M	7	\$71,440	\$51,520	\$77,870	\$89,700	*
	\$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	13	\$80,080	\$60,580	\$81,200	\$90,980	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	13	\$77,530	\$60,580	\$77,870	\$90,980	*
	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 3 - 4**  
**Salary Ranges**  
**Chief Operations Officer / COO / SVP / VP**

		N	average minimum	average midpoint	average maximum
Overall		7	\$50,760	\$69,620	\$88,480
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	3	*	*	*

\* 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		13	33%	33%	33%	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	10	29%	43%	29%	0%	0%
	\$35M to \$50M	3	50%	0%	50%	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		16	*	*	*		
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	12	*	*	*		
	\$35M to \$50M	4	*		*		

\* Insufficient data

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

		N	male	female
Overall		13	0%	100%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$35M	10	0%	100%
	\$35M to \$50M	3	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.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		32	\$63,870	\$53,590	\$58,720	\$70,000	\$93,260
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	8	*	*	*	*	*
	\$20M to \$35M	16	\$69,060	\$54,950	\$66,300	\$72,150	\$110,600
	\$35M to \$50M	9	\$66,340	\$56,800	\$65,110	\$77,430	*
By region	New England	0					
	Middle Atlantic	7	\$57,790	\$44,560	\$55,000	\$72,710	*
	East North Central	10	\$59,570	\$53,300	\$57,580	\$70,000	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	6	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	12	\$59,390	\$48,340	\$56,810	\$67,270	*
	5 - 9	15	\$62,570	\$49,500	\$59,230	\$67,160	\$110,160
	10 - 49	6	*	*	*	*	*
	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	8	\$53,810	\$44,960	\$56,810	\$58,690	*
	11 - 12	11	\$72,360	\$53,310	\$69,990	\$90,910	*
	13 - 20	12	\$64,130	\$54,960	\$63,690	\$71,610	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	21	\$64,040	\$49,390	\$60,070	\$70,000	\$98,280
	\$20M to \$50M	12	\$63,560	\$53,740	\$58,740	\$75,790	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	10	\$54,310	\$47,600	\$56,320	\$58,030	*
	2,000 - 4,999	19	\$62,520	\$53,770	\$64,490	\$70,590	\$82,830
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	27	\$63,710	\$53,590	\$57,850	\$70,000	\$90,920
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		32	66%	21	\$3,550
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	8	50%	4	*
	\$20M to \$35M	16	82%	13	\$3,330
	\$35M to \$50M	9	50%	4	*
By region	New England	0		0	
	Middle Atlantic	7	40%	3	*
	East North Central	10	65%	6	*
	West North Central	3	100%	3	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	6	70%	4	*
	Mountain	3	100%	3	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	12	71%	8	\$3,760
	5 - 9	15	58%	9	\$3,300
	10 - 49	6	75%	4	*
	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	8	77%	6	*
	11 - 12	11	59%	6	*
	13 - 20	12	75%	9	\$2,990
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	21	68%	14	\$3,660
	\$20M to \$50M	12	63%	7	\$3,340
	\$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	10	81%	8	\$3,380
	2,000 - 4,999	19	53%	10	\$3,370
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	27	64%	17	\$3,250
	2	3	50%	1	*
	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 4 - 3  
Total Cash Compensation  
Chief Lending Officer / CLO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		32	\$66,200	\$53,990	\$62,300	\$71,300	\$98,800
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	8	*	*	*	*	*
	\$20M to \$35M	16	\$71,780	\$57,500	\$67,910	\$72,350	\$116,130
	\$35M to \$50M	9	\$68,470	\$58,750	\$68,310	\$77,540	*
By region	New England	0					
	Middle Atlantic	7	\$58,750	\$45,970	\$57,500	\$72,710	*
	East North Central	10	\$61,100	\$55,120	\$60,650	\$70,000	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	6	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	12	\$62,050	\$50,640	\$58,030	\$67,790	*
	5 - 9	15	\$64,500	\$49,500	\$61,580	\$70,000	\$114,620
	10 - 49	6	*	*	*	*	*
	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	8	\$56,280	\$45,850	\$59,250	\$62,060	*
	11 - 12	11	\$75,100	\$53,320	\$70,000	\$98,050	*
	13 - 20	12	\$66,380	\$57,800	\$67,270	\$71,760	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	21	\$66,510	\$51,720	\$62,680	\$70,000	\$104,820
	\$20M to \$50M	12	\$65,650	\$54,670	\$62,940	\$75,840	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	10	\$57,050	\$50,070	\$57,890	\$60,310	*
	2,000 - 4,999	19	\$64,290	\$54,790	\$67,820	\$70,640	\$85,820
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	27	\$65,780	\$53,990	\$60,070	\$71,300	\$98,070
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

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

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

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

\* 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		28	16%	52%	32%	0%	0%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	6	0%	100%	0%	0%	0%
	\$20M to \$35M	13	22%	56%	22%	0%	0%
	\$35M to \$50M	9	17%	17%	67%	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		32	*	\$62,170	\$64,050		
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	8		*			
	\$20M to \$35M	16	*	\$66,740	*		
	\$35M to \$50M	9	*	*	*		

\* Insufficient data

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

		N	male	female
Overall		28	33%	67%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	6	33%	67%
	\$20M to \$35M	13	33%	67%
	\$35M to \$50M	9	33%	67%

\* Insufficient data

## CHIEF INFORMATION OFFICER

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

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

### **Job Responsibilities**

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

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

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

\* Insufficient data

**Table 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	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	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	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	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	1	0%	0%	100%	0%	0%
	\$35M to \$50M	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	1			*		
	\$35M to \$50M	0					

\* 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	1	100%	0%
	\$35M to \$50M	0		

\* Insufficient data

## CHIEF MARKETING OFFICER

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		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	3	*	*	*	*	*
	\$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	3	*	*	*	*	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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		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	3	100%	3	*
	\$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	3	100%	3	*
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	3	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	1	100%	1	*
	13 - 20	3	100%	3	*
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	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	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	3	100%	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 6 - 3**  
**Total Cash Compensation**  
**Chief Marketing Officer / CMO / SVP / VP**

		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	3	*	*	*	*	*
	\$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	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

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

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

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

\* Insufficient data

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

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		4	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	3	0%	0%	100%	0%	0%
	\$35M to \$50M	1	0%	0%	100%	0%	0%

\* Insufficient data

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		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	3			*		
	\$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	0		
	\$20M to \$35M	3	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.

**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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	0					
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

**Table 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	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 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					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

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

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

\* Insufficient data

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

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

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

\* Insufficient data

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

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

\* Insufficient data

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

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

\* Insufficient data

## CHIEF FINANCIAL OFFICER

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$83,610	\$71,510	\$76,580	\$82,740	*
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	\$86,020	\$71,460	\$79,830	\$99,120	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	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	4	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$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	7	\$85,670	\$70,390	\$79,830	\$99,120	*
	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	1	*	*	*	*	*
	3	3	*	*	*	*	*
	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		9	67%	6	*
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	7	60%	4	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	100%	3	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	3	100%	3	*
	Mountain	3	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	4	67%	3	*
	10 - 49	4	67%	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	1	0%	0	
	11 - 12	4	67%	3	*
	13 - 20	3	100%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	4	33%	1	*
	\$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	0%	0	
	2,000 - 4,999	7	80%	6	*
	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%	3	*
	2	1	100%	1	*
	3	3	50%	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 8 - 3  
Total Cash Compensation  
Chief Financial Officer / CFO / SVP / VP**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$87,160	\$73,290	\$77,140	\$97,500	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	7	\$89,750	\$72,750	\$80,030	\$108,390	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	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	4	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$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	7	\$89,930	\$73,310	\$80,030	\$108,390	*
	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	1	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 8 - 4**  
**Salary Ranges**  
**Chief Financial Officer / CFO / 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 8 - 5**  
**Education**  
**Chief Financial Officer / CFO / SVP / VP**

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		9	17%	17%	33%	0%	33%
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	20%	20%	40%	0%	20%
	\$35M to \$50M	1	0%	0%	0%	0%	100%

\* 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		9	*	*	*		*
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	*	*	*		*
	\$35M to \$50M	1					*

\* Insufficient data

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

		N	male	female
Overall		7	0%	100%
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	0%	100%
	\$35M to \$50M	1	0%	100%

\* Insufficient data

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

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

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

### Job Responsibilities

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
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	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	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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		3	50%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	3	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	1	100%	1	*
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	3	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	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	3	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	3	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 9 - 3**  
**Total Cash Compensation**  
**SVP / VP of Operations (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
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	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	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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.

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

		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	3	*	*	*	*	*
	\$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	1	*	*	*	*	*
	Mountain	2	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	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		5	43%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	3	100%	3	*
	\$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	1	100%	1	*
	Mountain Pacific	2 0	0%	0 0	
By number of full-time employees	1	0		0	
	2 - 4	2	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	2	0%	0	
	11 - 12	0		0	
	13 - 20	3	100%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	28%	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	2	0%	0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	28%	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 10 - 3**  
**Total Cash Compensation**  
**Member Services VP (head of member services)**

		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	3	*	*	*	*	*
	\$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	1	*	*	*	*	*
	Mountain	2	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	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 10 - 4**  
**Salary Ranges**  
**Member Services VP (head of member services)**

		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.

## TELLER MANAGER/SUPERVISOR

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

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

### Job Responsibilities

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	\$51,250	\$42,040	\$50,100	\$60,400	\$66,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	15	\$54,940	\$48,180	\$57,040	\$65,370	\$72,550
	\$35M to \$50M	6	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	6	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	\$48,170	\$40,560	\$48,820	\$53,960	*
	10 - 49	9	\$55,450	\$41,970	\$56,100	\$65,530	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	10	\$51,810	\$42,580	\$44,600	\$65,340	*
	11 - 12	3	*	*	*	*	*
	13 - 20	12	\$47,790	\$40,440	\$50,290	\$54,000	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	18	\$52,580	\$42,070	\$50,100	\$63,150	\$70,010
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	19	\$50,560	\$40,960	\$50,000	\$57,160	\$69,350
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	15	\$49,830	\$42,580	\$48,620	\$60,000	\$65,450
	2	6	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		24	68%	16	\$1,960
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	4	50%	2	*
	\$20M to \$35M	15	60%	9	\$2,680
	\$35M to \$50M	6	100%	6	*
By region	New England	1	100%	1	*
	Middle Atlantic	6	54%	3	*
	East North Central	6	70%	4	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	4	100%	4	*
	West South Central	3	100%	3	*
	Mountain	3	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	3	100%	3	*
	5 - 9	12	48%	6	*
	10 - 49	9	83%	7	\$2,190
	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	10	65%	6	*
	11 - 12	3	50%	1	*
	13 - 20	12	75%	9	\$1,600
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	18	66%	12	\$2,140
	\$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	5	100%	5	*
	2,000 - 4,999	19	60%	12	\$2,160
	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	59%	9	\$1,380
	2	6	100%	6	*
	3	3	50%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	\$52,590	\$42,600	\$54,710	\$62,230	\$66,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	15	\$56,550	\$48,230	\$59,000	\$65,370	\$75,370
	\$35M to \$50M	6	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	6	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	\$49,240	\$40,560	\$50,140	\$55,690	*
	10 - 49	9	\$57,270	\$42,560	\$58,600	\$65,610	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	10	\$53,330	\$43,150	\$45,690	\$65,340	*
	11 - 12	3	*	*	*	*	*
	13 - 20	12	\$48,990	\$42,280	\$51,540	\$55,770	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	18	\$54,000	\$42,630	\$54,710	\$63,710	\$71,640
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	19	\$51,860	\$42,290	\$54,690	\$58,610	\$70,660
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	15	\$50,650	\$43,150	\$48,670	\$61,930	\$65,780
	2	6	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

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

**Table 11 - 4  
Salary Ranges  
Teller 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.

## SHARE DRAFT MANAGER

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

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

### **Job Responsibilities**

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

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

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

\* Insufficient data

**Table 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	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

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

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

\* Insufficient data

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

## BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

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

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

### Job Responsibilities

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

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

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

\* Insufficient data

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

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

\* Insufficient data

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

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

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

\* Insufficient data

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

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

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

\* Insufficient data

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

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

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

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

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

### **Job Responsibilities**

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		47	\$40,600	\$34,000	\$37,960	\$44,300	\$53,620
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	21	\$40,080	\$35,000	\$40,020	\$43,740	\$46,500
	\$20M to \$35M	9	\$40,340	\$33,280	\$35,360	\$52,080	*
	\$35M to \$50M	13	\$41,440	\$34,000	\$37,960	\$50,400	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	10	\$40,160	\$35,360	\$38,880	\$43,690	*
	West North Central	10	\$38,340	\$35,000	\$37,960	\$39,520	*
	South Atlantic	5	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	9	\$36,960	\$34,000	\$34,000	\$38,490	*
	Mountain	5	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	21	\$43,610	\$35,000	\$43,680	\$47,030	\$63,000
	5 - 9	20	\$40,180	\$35,170	\$37,960	\$50,020	\$53,620
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	6	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	10	\$48,790	\$43,680	\$44,300	\$61,110	*
	13 - 20	20	\$39,320	\$34,000	\$36,250	\$49,840	\$52,690
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	34	\$40,790	\$35,000	\$39,850	\$44,170	\$52,340
	\$20M to \$50M	10	\$41,390	\$34,000	\$37,960	\$50,260	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	11	\$41,910	\$39,560	\$42,770	\$43,680	*
	2,000 - 4,999	29	\$39,900	\$34,000	\$35,620	\$45,420	\$54,200
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	35	\$43,030	\$35,360	\$42,770	\$51,000	\$59,430
	2	7	*	*	*	*	*
	3	6	*	*	*	*	*
	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		45	81%	35	\$1,610
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	4	100%	4	*
	\$10M to \$20M	19	75%	13	\$1,820
	\$20M to \$35M	9	73%	7	\$1,380
	\$35M to \$50M	13	89%	10	\$1,620
By region	New England	0		0	
	Middle Atlantic	4	100%	4	*
	East North Central	8	70%	7	*
	West North Central	10	92%	8	\$790
	South Atlantic	5	30%	1	*
	East South Central	3	44%	1	*
	West South Central	9	100%	9	\$2,900
	Mountain	5	70%	3	*
	Pacific	1	100%	1	*
By number of full-time employees	1	1	100%	1	*
	2 - 4	21	86%	17	\$1,860
	5 - 9	18	74%	14	\$880
	10 - 49	4	88%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	4	100%	4	*
	3 - 4	2	100%	2	*
	5 - 6	0		0	
	7 - 8	6	100%	6	*
	9 - 10	3	0%	0	
	11 - 12	10	75%	7	*
	13 - 20	20	91%	16	\$1,850
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	3	100%	3	*
	\$5M to \$20M	32	73%	23	\$1,640
	\$20M to \$50M	10	94%	9	\$1,700
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	7	100%	7	*
	1,000 - 1,999	11	71%	7	*
	2,000 - 4,999	28	82%	21	\$1,490
	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	33	73%	24	\$1,630
	2	7	100%	7	*
	3	6	92%	4	*
	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		47	\$41,870	\$35,800	\$38,820	\$45,890	\$55,720
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	21	\$41,340	\$36,200	\$41,020	\$44,440	\$50,190
	\$20M to \$35M	9	\$41,350	\$34,940	\$35,360	\$53,580	*
	\$35M to \$50M	13	\$42,880	\$35,800	\$38,090	\$51,530	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	10	\$40,770	\$35,360	\$38,880	\$44,030	*
	West North Central	10	\$39,070	\$36,200	\$38,090	\$41,520	*
	South Atlantic	5	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	9	\$39,870	\$35,800	\$35,800	\$41,060	*
	Mountain	5	*	*	*	*	*
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	21	\$45,200	\$36,200	\$43,980	\$49,030	\$65,350
	5 - 9	20	\$40,800	\$35,360	\$38,090	\$51,260	\$55,640
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	6	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	10	\$49,740	\$43,980	\$45,650	\$61,800	*
	13 - 20	20	\$41,000	\$35,800	\$38,090	\$51,060	\$55,640
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	34	\$41,940	\$35,360	\$40,280	\$45,810	\$59,000
	\$20M to \$50M	10	\$42,990	\$35,800	\$38,090	\$51,440	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	11	\$43,560	\$40,000	\$42,770	\$43,980	*
	2,000 - 4,999	29	\$41,070	\$35,800	\$36,760	\$46,990	\$56,050
	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	35	\$44,160	\$35,360	\$42,770	\$53,090	\$60,140
	2	7	*	*	*	*	*
	3	6	*	*	*	*	*
	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		11	\$32,740	\$41,770	\$50,800
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$35M	4	*	*	*
	\$35M to \$50M	3	*	*	*

\* Insufficient data

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

## Lead Member Services Officer

### ***Reports to: Member Service VP/Manager/Branch Manager***

**Position Purpose:** Under supervision of the supervisor, the Lead MSO will assist members with opening new accounts, taking loan applications and performing financial and non-financial transactions. They serve as one of the most senior, knowledgeable, and versatile branch contributors, by guiding by example and delivering excellent service through various levels of diversified member and financial transactions, that could be specific to different locations. They will also assist with training other team members on a variety of topics needed to perform their duties.

### **Job Responsibilities**

- Serves in a leadership capacity as necessary, using increased authority levels, above those of an MSO, or MSO Floater, helping with complex transactions, answering questions, open and closing duties, and a supervisory type or higher capacity level when dealing with dual control items
- Assists the supervisory team to ensure all staff is fully informed and cross trained in all phases related to all current and future credit union products and services to ensure the highest quality of service to the members
- Serves as one of the senior most knowledgeable and versatile branch individual contributors, by guiding by example and delivering excellent service through various levels of diversified member and financial transactions, that could be specific to different locations
- Aids branch supervisors in selecting work assignments, answering questions, solving problems, helping with complex transactions and member relations problems, and explaining policies and procedures to MSOs and members
- Serves in various branch roles, to include ordering cash from the Federal Reserve, verifying cash received, filling cash orders, maintaining vault security, and balancing vault cash nightly
- Helps members with the loan application process to ensure completeness of information
- Supports employees in ensuring the delivery of the products and services that meet our member's needs in a variety of capacities
- Inputs consumer and mortgage loan applications into computer platform, prepare paperwork and disburse funds to member
- Communicates loan outcomes to members
- Participates in a variety of other member services responsibilities as needed

**Table 15 - 1**  
**Salaries**  
**Lead member services officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
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	3	*	*	*	*	*
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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 15 - 2  
Incentives and Bonuses  
Lead member services officer**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	3	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	100%	1	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	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	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	3	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	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	3	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	3	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 15 - 3**  
**Total Cash Compensation**  
**Lead member services officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
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	3	*	*	*	*	*
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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	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 15 - 4**  
**Salary Ranges**  
**Lead member services officer**

		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 Officer, Floater

**Reports to: Member Service VP/Manager/Branch Manager**

**Position Purpose:** Under supervision of the supervisor, the MSO will assist members with opening new accounts, taking loan applications and performing financial and non-financial transactions. They serve members with various services provided at each branch, including but not limited to assisting with providing access to safe deposit boxes. They also assist with training other team members on a variety of topics needed to perform their duties. Due to the assignment locations varying, they are required to remain flexible in their work locations and duties.

### Job Responsibilities

- Serves as the one of the most knowledgeable and versatile branch team members, by delivering excellent service through various levels of diversified member and financial transactions, which could be specific to different locations
- Supports employees in ensuring the delivery of the products and services that meet our member's needs in a variety of capacities
- Performs financial and non-financial transactions for members in person, over the telephone and by mail
- Inputs consumer and mortgage loan applications into computer platform, prepare paperwork and disburse funds to member
- Communicates loan decisions to members
- Verifies identity of members and joint owners before performing transactions on accounts, reports suspicious transactions
- Serves members with various services provided at each branch, including but not limited to assisting with providing access to safe deposit boxes
- Inputs data into system and prepare paperwork for various member accounts
- Processes Credit Life Insurance, sight drafts, and lien releases
- Performs basic error corrections
- Assists with following items: posting errors, member discrepancies and collection items, lost and stolen official checks, auditing and balancing currency in ATMs, coin counters, and cash dispatch machines, reconciling member checkbooks, scanning signature cards and documents, assisting with branch opening and closing, troubleshooting Collateral Protection Insurance (CPI) inquiries/disputes for members
- Cross-sells products and services to meet branch and corporate goals

**Table 16 - 1**  
**Salaries**  
**Member services officer (MSO)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$40,690	\$35,880	\$40,980	\$43,600	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	3	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	9	\$40,690	\$35,880	\$40,980	\$43,600	*
	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						
Number of branch offices	60,000 or more	0					
	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 16 - 2  
Incentives and Bonuses  
Member services officer (MSO)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	48%	6	*
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	3	100%	3	*
	\$35M to \$50M	4	40%	3	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	1	0%	0	
	West South Central	0		0	
	Mountain Pacific	3 0	43%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	3	43%	1	*
	5 - 9	3	100%	3	*
	10 - 49	3	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	70%	4	*
	\$20M to \$50M	3	25%	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	9	48%	6	*
	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	19%	1	*
	2	3	100%	3	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 16 - 3**  
**Total Cash Compensation**  
**Member services officer (MSO)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$41,890	\$37,490	\$43,470	\$43,600	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	9	\$41,890	\$37,490	\$43,470	\$43,600	*
	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						
Number of branch offices	60,000 or more	0					
	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	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 officer (MSO)**

		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.

## Member Services Officer

### ***Reports to: Member Service VP/Manager/Branch Manager***

**Position Purpose:** Under supervision of the supervisor, the MSO will assist members with opening new accounts, taking loan applications and performing financial and non-financial transactions. They serve members with various services provided at each branch, including but not limited to assisting with providing access to safe deposit boxes. They also assist with training other team members on a variety of topics needed to perform their duties.

### **Job Responsibilities**

- Supports employees in ensuring the delivery of the products and services that meet our member's needs in a variety of capacities
- Performs financial and non-financial transactions for members in person, over the telephone and by mail
- Inputs consumer and mortgage loan applications into computer platform, prepare paperwork and disburse funds to member
- Communicates loan decisions to members
- Verifies identity of members and joint owners before performing transactions on accounts, reports suspicious transactions
- Serves members with various services provided at each branch, including but not limited to assisting with providing access to safe deposit boxes
- Inputs data into system and prepare paperwork for various member accounts
- Processes Credit Life Insurance, sight drafts, and lien releases
- Performs basic error corrections
- Assists with following items: posting errors, member discrepancies and collection items, lost and stolen official checks, auditing and balancing currency in ATMs, coin counters, and cash dispatch machines, reconciling member checkbooks, scanning signature cards and documents, assisting with branch opening and closing, troubleshooting Collateral Protection Insurance (CPI) inquiries/disputes for members
- Cross-sells products and services to meet branch and corporate goals

**Table 17 - 1**  
**Salaries**  
**Member services officer (MSO) floater**

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

\* Insufficient data

**Table 17 - 2  
Incentives and Bonuses  
Member services officer (MSO) floater**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		0		0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	0		0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$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 17 - 3**  
**Total Cash Compensation**  
**Member services officer (MSO) floater**

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

\* Insufficient data

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

**Table 17 - 4**  
**Salary Ranges**  
**Member services officer (MSO) floater**

		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 II/SENIOR

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

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

### **Job Responsibilities**

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

**Table 18 - 1**  
**Salaries**  
**Member Services Representative II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		53	\$39,540	\$35,220	\$39,620	\$42,830	\$48,500
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	21	\$39,140	\$35,880	\$39,620	\$41,080	\$42,830
	\$20M to \$35M	17	\$40,970	\$34,550	\$39,180	\$48,190	\$49,900
	\$35M to \$50M	13	\$39,110	\$35,190	\$38,690	\$41,050	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	14	\$38,230	\$35,900	\$38,690	\$40,060	*
	West North Central	12	\$41,320	\$38,360	\$40,040	\$45,410	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	11	\$35,520	\$33,280	\$34,000	\$37,860	*
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	19	\$41,280	\$38,480	\$40,000	\$45,000	\$49,260
	5 - 9	21	\$39,920	\$35,170	\$40,000	\$42,680	\$49,290
	10 - 49	13	\$37,610	\$33,280	\$37,540	\$40,040	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	15	\$39,040	\$35,360	\$39,730	\$41,080	*
	11 - 12	21	\$40,520	\$33,280	\$40,500	\$46,270	\$49,470
	13 - 20	12	\$39,220	\$35,470	\$38,690	\$41,020	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	38	\$38,730	\$34,000	\$38,580	\$42,640	\$49,000
	\$20M to \$50M	13	\$41,860	\$38,690	\$40,020	\$45,770	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	16	\$40,980	\$37,340	\$41,080	\$45,760	*
	2,000 - 4,999	33	\$38,610	\$35,220	\$38,690	\$40,030	\$45,640
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	39	\$39,360	\$34,140	\$38,690	\$41,260	\$49,000
	2	11	\$39,190	\$35,220	\$40,040	\$42,830	*
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 18 - 2  
Incentives and Bonuses  
Member Services Representative II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		53	69%	38	\$2,110
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	21	60%	13	\$2,320
	\$20M to \$35M	17	81%	15	\$1,780
	\$35M to \$50M	13	71%	10	\$2,250
By region	New England	3	33%	1	*
	Middle Atlantic	3	57%	2	*
	East North Central	14	60%	8	\$1,930
	West North Central	12	68%	7	\$3,440
	South Atlantic	3	100%	3	*
	East South Central	3	100%	3	*
	West South Central	11	65%	9	\$1,840
	Mountain	3	100%	3	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	19	72%	14	\$2,340
	5 - 9	21	63%	14	\$1,720
	10 - 49	13	72%	10	\$2,280
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	3	56%	2	*
	9 - 10	15	68%	10	\$2,730
	11 - 12	21	49%	13	\$2,790
	13 - 20	12	100%	12	\$1,150
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$20M	38	59%	25	\$1,880
	\$20M to \$50M	13	93%	12	\$2,460
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	1	0%	0	
	1,000 - 1,999	16	71%	12	\$2,300
	2,000 - 4,999	33	67%	23	\$1,480
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	39	57%	25	\$1,600
	2	11	100%	11	\$3,210
	3	3	100%	3	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 18 - 3**  
**Total Cash Compensation**  
**Member Services Representative II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		53	\$40,980	\$35,840	\$40,500	\$46,450	\$48,810
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	21	\$40,530	\$35,880	\$40,750	\$42,080	\$47,040
	\$20M to \$35M	17	\$42,410	\$35,300	\$41,480	\$48,500	\$51,620
	\$35M to \$50M	13	\$40,700	\$36,480	\$39,400	\$46,560	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	14	\$39,390	\$37,000	\$39,400	\$42,030	*
	West North Central	12	\$43,650	\$38,660	\$42,850	\$47,960	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	11	\$36,710	\$33,280	\$34,720	\$40,980	*
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	19	\$42,960	\$39,080	\$42,000	\$47,040	\$51,850
	5 - 9	21	\$41,000	\$35,280	\$41,500	\$45,160	\$50,920
	10 - 49	13	\$39,260	\$34,560	\$38,950	\$43,220	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	15	\$40,890	\$36,790	\$40,270	\$44,740	*
	11 - 12	21	\$41,890	\$33,280	\$42,450	\$47,320	\$54,170
	13 - 20	12	\$40,370	\$37,070	\$39,400	\$42,130	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	38	\$39,830	\$34,730	\$39,080	\$43,140	\$49,000
	\$20M to \$50M	13	\$44,150	\$39,400	\$44,400	\$47,370	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	16	\$42,600	\$39,100	\$42,080	\$47,040	*
	2,000 - 4,999	33	\$39,600	\$35,610	\$39,400	\$42,030	\$46,590
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	39	\$40,270	\$34,800	\$39,620	\$42,730	\$49,000
	2	11	\$42,400	\$36,790	\$44,000	\$47,040	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 18 - 4**  
**Salary Ranges**  
**Member Services Representative II / Sr.**

		N	average minimum	average midpoint	average maximum
Overall		13	\$34,630	\$42,470	\$50,310
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	6	*	*	*
	\$20M to \$35M	4	*	*	*
	\$35M to \$50M	3	*	*	*

\* Insufficient data

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

## MEMBER SERVICE REPRESENTATIVE I

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

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

### **Job Responsibilities**

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

**Table 19 - 1**  
**Salaries**  
**Member Services Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$35,010	\$33,510	\$33,510	\$35,780	\$41,600
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	19	\$33,620	\$33,510	\$33,510	\$33,510	\$35,620
	\$20M to \$35M	35	\$35,960	\$33,140	\$33,740	\$39,790	\$43,680
	\$35M to \$50M	15	\$37,090	\$35,780	\$36,480	\$42,370	\$43,260
By region	New England	1	*	*	*	*	*
	Middle Atlantic	12	\$37,480	\$32,870	\$39,810	\$41,980	*
	East North Central	18	\$34,330	\$33,510	\$33,510	\$33,510	\$38,810
	West North Central	13	\$36,660	\$33,800	\$35,780	\$39,790	*
	South Atlantic	5	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	11	\$33,770	\$30,000	\$33,690	\$34,390	*
	Mountain	4	*	*	*	*	*
Pacific	4	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	20	\$33,710	\$33,510	\$33,510	\$33,510	\$34,300
	5 - 9	39	\$36,540	\$33,260	\$36,400	\$39,870	\$43,260
	10 - 49	15	\$35,760	\$33,140	\$35,780	\$35,870	\$43,520
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	23	\$33,940	\$33,510	\$33,510	\$33,510	\$36,480
	11 - 12	18	\$35,860	\$31,320	\$33,800	\$39,760	\$43,680
	13 - 20	25	\$37,460	\$32,760	\$39,520	\$42,640	\$44,720
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$20M	51	\$34,150	\$33,470	\$33,510	\$33,690	\$38,000
	\$20M to \$50M	17	\$38,630	\$35,780	\$40,000	\$43,260	\$44,160
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	17	\$33,950	\$32,260	\$32,790	\$34,300	\$40,870
	2,000 - 4,999	53	\$35,030	\$33,510	\$33,510	\$36,410	\$41,840
	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	48	\$35,740	\$32,750	\$34,300	\$39,500	\$42,570
	2	21	\$36,540	\$33,690	\$35,780	\$39,720	\$43,260
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 19 - 2  
Incentives and Bonuses  
Member Services Representative I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		70	39%	43	\$2,020
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	4	25%	1	*
	\$10M to \$20M	17	15%	11	\$1,030
	\$20M to \$35M	33	62%	20	\$1,230
	\$35M to \$50M	15	70%	10	\$3,380
By region	New England	1	100%	1	*
	Middle Atlantic	12	35%	5	*
	East North Central	14	15%	8	\$820
	West North Central	13	65%	8	\$3,720
	South Atlantic	5	100%	5	*
	East South Central	4	100%	4	*
	West South Central	11	91%	9	\$1,620
	Mountain	4	22%	1	*
	Pacific	4	33%	1	*
By number of full-time employees	1	0		0	
	2 - 4	20	13%	12	\$1,910
	5 - 9	35	52%	20	\$1,170
	10 - 49	15	91%	12	\$2,970
	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	3	100%	3	*
	7 - 8	2	0%	0	
	9 - 10	21	26%	13	\$2,690
	11 - 12	18	42%	10	\$2,280
	13 - 20	23	69%	16	\$1,090
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	4	25%	1	*
	\$5M to \$20M	48	32%	30	\$1,170
	\$20M to \$50M	17	74%	12	\$3,250
	\$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	17	59%	12	\$780
	2,000 - 4,999	50	32%	28	\$1,410
	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	45	46%	26	\$1,730
	2	21	84%	16	\$2,190
	3	3	4%	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 19 - 3**  
**Total Cash Compensation**  
**Member Services Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$35,780	\$33,510	\$33,510	\$37,400	\$41,840
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	19	\$33,780	\$33,510	\$33,510	\$33,510	\$36,690
	\$20M to \$35M	35	\$36,700	\$33,790	\$35,390	\$39,870	\$44,970
	\$35M to \$50M	15	\$39,440	\$36,480	\$41,330	\$42,640	\$43,860
By region	New England	1	*	*	*	*	*
	Middle Atlantic	12	\$38,130	\$32,870	\$39,810	\$42,110	*
	East North Central	18	\$34,440	\$33,510	\$33,510	\$33,510	\$39,430
	West North Central	13	\$39,080	\$34,180	\$41,330	\$41,790	*
	South Atlantic	5	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	11	\$35,250	\$32,280	\$35,390	\$36,690	*
	Mountain Pacific	4 4	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	20	\$33,950	\$33,510	\$33,510	\$33,510	\$34,300
	5 - 9	39	\$37,120	\$33,800	\$36,760	\$39,870	\$43,860
	10 - 49	15	\$38,460	\$34,710	\$40,560	\$41,330	\$44,680
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	23	\$34,620	\$33,510	\$33,510	\$34,710	\$39,000
	11 - 12	18	\$36,830	\$31,420	\$34,740	\$41,580	\$44,550
	13 - 20	25	\$38,190	\$33,330	\$39,800	\$42,870	\$44,970
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$20M	51	\$34,510	\$33,510	\$33,510	\$35,390	\$39,000
	\$20M to \$50M	17	\$41,030	\$40,000	\$41,330	\$43,860	\$44,970
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	17	\$34,420	\$32,750	\$33,590	\$34,720	\$41,370
	2,000 - 4,999	53	\$35,470	\$33,510	\$33,510	\$36,760	\$41,840
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	48	\$36,500	\$32,970	\$35,100	\$39,870	\$44,400
	2	21	\$38,380	\$35,390	\$39,000	\$41,330	\$43,860
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 19 - 4**  
**Salary Ranges**  
**Member Services Representative I**

		N	average minimum	average midpoint	average maximum
Overall		10	\$31,530	\$36,890	\$42,250
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	\$29,710	\$36,120	\$42,530
	\$35M to \$50M	3	*	*	*

\* Insufficient data

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

## HEAD TELLER

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

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

### **Job Responsibilities**

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

**Table 20 - 1**  
**Salaries**  
**Head Teller**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		37	\$39,190	\$31,800	\$38,250	\$44,480	\$52,400
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	8	*	*	*	*	*
	\$20M to \$35M	20	\$40,090	\$37,530	\$38,870	\$42,070	\$48,230
	\$35M to \$50M	7	\$43,210	\$38,140	\$42,680	\$49,180	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	8	\$37,870	\$29,150	\$37,990	\$44,960	*
	East North Central	11	\$38,220	\$31,800	\$37,800	\$42,680	*
	West North Central	5	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain Pacific	1 1	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	13	\$38,480	\$28,050	\$37,650	\$51,270	*
	5 - 9	21	\$38,850	\$34,720	\$38,570	\$42,000	\$47,920
	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	10	\$36,630	\$30,840	\$37,550	\$42,000	*
	11 - 12	11	\$41,600	\$28,450	\$39,520	\$52,790	*
	13 - 20	16	\$39,050	\$36,400	\$40,560	\$42,680	\$45,780
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	5	*	*	*	*	*
	\$5M to \$20M	26	\$41,880	\$37,640	\$40,560	\$45,660	\$52,850
	\$20M to \$50M	6	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	14	\$38,240	\$28,850	\$38,000	\$42,840	*
	2,000 - 4,999	21	\$40,650	\$34,720	\$40,950	\$46,000	\$52,890
	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	29	\$39,550	\$35,190	\$39,490	\$45,110	\$52,330
	2	8	\$37,810	\$29,150	\$37,530	\$45,010	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 20 - 2  
Incentives and Bonuses  
Head Teller**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		34	66%	22	\$1,480
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	100%	1	*
	\$10M to \$20M	8	25%	2	*
	\$20M to \$35M	17	83%	15	\$1,540
	\$35M to \$50M	7	60%	4	*
By region	New England	1	100%	1	*
	Middle Atlantic	8	38%	3	*
	East North Central	10	45%	4	*
	West North Central	5	100%	5	*
	South Atlantic	3	100%	3	*
	East South Central	1	100%	1	*
	West South Central	3	100%	3	*
	Mountain	1	0%	0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	13	60%	8	\$1,530
	5 - 9	18	65%	12	\$1,640
	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	10	60%	6	*
	11 - 12	11	44%	5	*
	13 - 20	13	89%	12	\$1,280
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	5	28%	1	*
	\$5M to \$20M	23	72%	16	\$1,630
	\$20M to \$50M	6	75%	4	*
	\$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	14	64%	9	\$1,980
	2,000 - 4,999	18	65%	12	\$1,170
	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	26	69%	18	\$1,590
	2	8	56%	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 20 - 3  
Total Cash Compensation  
Head Teller**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		37	\$40,090	\$31,800	\$39,550	\$45,310	\$53,910
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	8	*	*	*	*	*
	\$20M to \$35M	20	\$41,190	\$38,660	\$40,290	\$42,570	\$48,760
	\$35M to \$50M	7	\$43,580	\$38,470	\$43,420	\$49,550	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	8	\$38,080	\$29,150	\$38,740	\$45,240	*
	East North Central	11	\$38,600	\$31,800	\$37,800	\$43,390	*
	West North Central	5	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	*	*	*	*	*
	Mountain Pacific	1 1	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	13	\$39,400	\$28,450	\$38,690	\$51,840	*
	5 - 9	21	\$39,770	\$34,720	\$39,940	\$42,490	\$48,370
	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	10	\$37,440	\$30,840	\$38,780	\$42,380	*
	11 - 12	11	\$42,530	\$28,830	\$39,520	\$54,660	*
	13 - 20	16	\$39,980	\$36,400	\$42,030	\$43,420	\$45,990
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	5	*	*	*	*	*
	\$5M to \$20M	26	\$42,920	\$38,700	\$42,030	\$45,990	\$54,950
	\$20M to \$50M	6	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	14	\$39,500	\$28,880	\$38,750	\$44,240	*
	2,000 - 4,999	21	\$41,300	\$34,720	\$42,120	\$46,000	\$53,350
	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	29	\$40,530	\$35,190	\$41,010	\$45,980	\$52,850
	2	8	\$38,410	\$29,150	\$38,660	\$45,730	*
	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  
Head Teller**

		N	average minimum	average midpoint	average maximum
Overall		7	\$31,160	\$38,630	\$46,100
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	*	*	*
	\$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 21 - 1**  
**Salaries**  
**Teller II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	\$39,800	\$33,800	\$40,950	\$45,760	\$50,790
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	\$38,010	\$33,600	\$34,320	\$41,600	*
	\$35M to \$50M	7	\$43,400	\$40,950	\$45,740	\$45,760	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	14	\$37,090	\$32,340	\$34,290	\$45,740	*
	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	5	*	*	*	*	*
	11 - 12	0					
	13 - 20	15	\$40,490	\$34,290	\$40,970	\$45,750	\$50,580
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	15	\$39,700	\$33,800	\$40,990	\$45,760	\$51,370
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	15	\$39,080	\$33,800	\$40,950	\$45,750	\$48,360
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	16	\$39,520	\$33,600	\$36,300	\$45,760	\$52,230
	2	0					
	3	3	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 21 - 2  
Incentives and Bonuses  
Teller II / Sr.**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		19	59%	10	\$1,000
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	10	43%	4	*
	\$35M to \$50M	7	86%	6	*
By region	New England	0		0	
	Middle Atlantic	4	33%	1	*
	East North Central	5	46%	1	*
	West North Central	3	50%	1	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	3	100%	3	*
	Mountain	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	14	58%	7	\$920
	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	5	60%	3	*
	11 - 12	0		0	
	13 - 20	15	58%	7	\$810
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	15	53%	7	\$920
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	4	33%	1	*
	2,000 - 4,999	15	65%	9	\$780
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	16	57%	9	\$880
	2	0		0	
	3	3	67%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 21 - 3**  
**Total Cash Compensation**  
**Teller II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	\$40,390	\$34,630	\$42,100	\$46,260	\$51,320
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	\$38,610	\$33,800	\$36,350	\$42,100	*
	\$35M to \$50M	7	\$44,090	\$42,380	\$45,740	\$46,260	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	14	\$37,630	\$32,470	\$35,550	\$45,740	*
	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	5	*	*	*	*	*
	11 - 12	0					
	13 - 20	15	\$40,960	\$34,790	\$42,240	\$46,130	\$50,770
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	15	\$40,190	\$34,630	\$40,990	\$46,260	\$51,510
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	15	\$39,590	\$33,800	\$42,180	\$46,070	\$48,920
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	16	\$40,020	\$33,800	\$37,920	\$46,260	\$52,490
	2	0					
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

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

**Table 21 - 4  
Salary Ranges  
Teller II / Sr.**

		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.

## TELLER I

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

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

### **Job Responsibilities**

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

**Table 22 - 1  
Salaries  
Teller I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		45	\$34,680	\$32,460	\$35,290	\$38,480	\$40,040
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	19	\$36,490	\$33,930	\$36,000	\$40,040	\$42,280
	\$35M to \$50M	20	\$34,230	\$31,200	\$35,290	\$38,480	\$39,240
By region	New England	0					
	Middle Atlantic	6	*	*	*	*	*
	East North Central	17	\$33,660	\$33,030	\$34,000	\$35,290	\$37,440
	West North Central	9	\$36,490	\$35,360	\$36,400	\$39,240	*
	South Atlantic	4	*	*	*	*	*
	East South Central	0					
	West South Central	4	*	*	*	*	*
	Mountain	4	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	33	\$34,230	\$32,460	\$35,000	\$37,440	\$38,830
	10 - 49	7	\$36,270	\$28,860	\$39,240	\$42,280	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	11	\$36,420	\$34,000	\$37,690	\$39,720	*
	11 - 12	10	\$34,860	\$34,100	\$35,360	\$36,400	*
	13 - 20	23	\$33,650	\$29,440	\$34,470	\$37,440	\$39,750
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	24	\$35,770	\$32,930	\$36,000	\$39,430	\$42,280
	\$20M to \$50M	19	\$33,960	\$32,460	\$35,000	\$36,400	\$39,240
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	40	\$34,870	\$32,460	\$35,360	\$38,480	\$40,040
	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	\$35,360	\$34,000	\$35,520	\$38,090	\$39,240
	2	11	\$33,040	\$27,030	\$32,930	\$37,690	*
	3	4	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 22 - 2  
Incentives and Bonuses  
Teller I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		43	62%	26	\$860
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	100%	1	*
	\$10M to \$20M	4	0%	0	
	\$20M to \$35M	19	58%	12	\$780
	\$35M to \$50M	19	70%	13	\$950
By region	New England	0		0	
	Middle Atlantic	6	63%	4	*
	East North Central	17	54%	7	\$410
	West North Central	7	75%	6	*
	South Atlantic	4	100%	4	*
	East South Central	0		0	
	West South Central	4	71%	3	*
	Mountain	4	33%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	4	26%	1	*
	5 - 9	31	62%	19	\$910
	10 - 49	7	71%	6	*
	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	11	62%	6	*
	11 - 12	10	46%	6	*
	13 - 20	22	69%	15	\$800
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	100%	1	*
	\$5M to \$20M	23	53%	12	\$790
	\$20M to \$50M	19	69%	13	\$940
	\$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	3	33%	1	*
	2,000 - 4,999	39	63%	23	\$830
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	28	57%	16	\$920
	2	11	75%	7	\$660
	3	4	56%	3	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 22 - 3**  
**Total Cash Compensation**  
**Teller I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		45	\$35,190	\$33,140	\$36,000	\$38,480	\$41,390
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	19	\$36,940	\$34,930	\$36,000	\$41,390	\$42,280
	\$35M to \$50M	20	\$34,840	\$31,810	\$35,790	\$38,480	\$39,740
By region	New England	0					
	Middle Atlantic	6	*	*	*	*	*
	East North Central	17	\$33,880	\$33,400	\$34,500	\$35,790	\$37,440
	West North Central	9	\$36,930	\$36,400	\$36,580	\$39,740	*
	South Atlantic	4	*	*	*	*	*
	East South Central	0					
	West South Central	4	*	*	*	*	*
	Mountain Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	33	\$34,760	\$33,280	\$35,790	\$37,440	\$39,140
	10 - 49	7	\$36,840	\$30,100	\$39,740	\$42,280	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	11	\$36,820	\$34,500	\$38,040	\$40,140	*
	11 - 12	10	\$35,530	\$34,300	\$36,000	\$36,470	*
	13 - 20	23	\$34,150	\$30,420	\$34,700	\$37,440	\$40,580
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	24	\$36,150	\$33,400	\$36,000	\$39,640	\$42,280
	\$20M to \$50M	19	\$34,610	\$33,140	\$35,610	\$36,580	\$39,740
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	40	\$35,370	\$33,140	\$36,000	\$38,480	\$41,390
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	30	\$35,840	\$34,940	\$36,000	\$38,090	\$39,740
	2	11	\$33,530	\$27,210	\$33,400	\$38,040	*
	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 22 - 4  
Salary Ranges  
Teller I**

		N	average minimum	average midpoint	average maximum
Overall		7	\$28,950	\$33,660	\$38,370
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	3	*	*	*
	\$35M to \$50M	4	*	*	*

\* Insufficient data

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

## SHARE DRAFT CLERK

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

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

### ***Job Responsibilities***

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

**Table 23 - 1  
Salaries  
Share Draft Clerk**

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

\* Insufficient data

**Table 23 - 2  
Incentives and Bonuses  
Share Draft Clerk**

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

\* Insufficient data

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

**Table 23 - 3  
Total Cash Compensation  
Share Draft Clerk**

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

\* Insufficient data

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

**Table 23 - 4**  
**Salary Ranges**  
**Share Draft Clerk**

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

\* Insufficient data

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

## EFT/ACH CLERK

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

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

### **Job Responsibilities**

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

**Table 24 - 1**  
**Salaries**  
**EFT / ACH Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$45,020	\$39,370	\$45,660	\$48,530	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	4	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$44,420	\$39,350	\$45,660	\$47,790	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	9	\$45,020	\$39,370	\$45,660	\$48,530	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$45,020	\$39,370	\$45,660	\$48,530	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 24 - 2  
Incentives and Bonuses  
EFT / ACH Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	57%	4	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	4	75%	3	*
	\$35M to \$50M	3	50%	1	*
By region	New England	0		0	
	Middle Atlantic	4	66%	3	*
	East North Central	1	0%	0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	3	0%	0	
	5 - 9	3	100%	3	*
	10 - 49	3	67%	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	1	100%	1	*
	13 - 20	6	60%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	7	67%	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	0		0	
	2,000 - 4,999	9	57%	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	9	57%	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 24 - 3**  
**Total Cash Compensation**  
**EFT / ACH Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$45,630	\$39,720	\$47,480	\$48,530	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	4	*	*	*	*	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	7	\$45,130	\$39,690	\$47,480	\$47,790	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	9	\$45,630	\$39,720	\$47,480	\$48,530	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	9	\$45,630	\$39,720	\$47,480	\$48,530	*
	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 24 - 4**  
**Salary Ranges**  
**EFT / ACH 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.

## EXECUTIVE SECRETARY/ADMINISTRATIVE ASSISTANT

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

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

### **Job Responsibilities**

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

**Table 25 - 1**  
**Salaries**  
**Executive Secretary / Administrative Assistant**

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

\* Insufficient data

**Table 25 - 2  
Incentives and Bonuses  
Executive Secretary / Administrative Assistant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	3	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	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	1 0	0% 	0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	3	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	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	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	1	0%	0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	100%	1	*
	2	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 25 - 3**  
**Total Cash Compensation**  
**Executive Secretary / Administrative Assistant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	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	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	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	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 25 - 4**  
**Salary Ranges**  
**Executive Secretary / Administrative Assistant**

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

\* Insufficient data

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

## RECEPTIONIST

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

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

### **Job Responsibilities**

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

**Table 26 - 1  
Salaries  
Receptionist**

		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	4	*	*	*	*	*
	\$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	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	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	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 26 - 2  
Incentives and Bonuses  
Receptionist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	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	2	0%	0	
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	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	2	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	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	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	3	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  
Receptionist**

		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	4	*	*	*	*	*
	\$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	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	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	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 26 - 4  
Salary Ranges  
Receptionist**

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

\* Insufficient data

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

## GENERAL OFFICE CLERK

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

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

### **Job Responsibilities**

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

**Table 27 - 1  
Salaries  
General Office Clerk**

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

\* Insufficient data

**Table 27 - 2  
Incentives and Bonuses  
General Office Clerk**

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

\* Insufficient data

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

**Table 27 - 3  
Total Cash Compensation  
General Office Clerk**

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

\* Insufficient data

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

**Table 27 - 4  
Salary Ranges  
General Office Clerk**

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

\* Insufficient data

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

## IRA/CERTIFICATE SPECIALIST

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

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

### **Job Responsibilities**

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

**Table 28 - 1  
Salaries  
IRA / Certificate Specialist**

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

\* Insufficient data

**Table 28 - 2  
Incentives and Bonuses  
IRA / Certificate Specialist**

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

\* Insufficient data

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

**Table 28 - 3  
Total Cash Compensation  
IRA / Certificate Specialist**

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

\* Insufficient data

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

**Table 28 - 4**  
**Salary Ranges**  
**IRA / Certificate Specialist**

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

\* Insufficient data

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

## FINANCIAL PLANNER

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

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

### **Job Responsibilities**

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

**Table 29 - 1  
Salaries  
Financial Planner**

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

\* Insufficient data

**Table 29 - 2  
Incentives and Bonuses  
Financial Planner**

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

\* Insufficient data

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

**Table 29 - 3  
Total Cash Compensation  
Financial Planner**

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

\* Insufficient data

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

**Table 29 - 4  
Salary Ranges  
Financial Planner**

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

\* Insufficient data

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

## GENERALIST (at small credit unions)

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

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

### **Job Responsibilities**

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

**Table 30 - 1  
Salaries  
Generalist (at small credit unions)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$43,830	\$31,720	\$43,700	\$50,000	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	8	\$39,020	\$31,720	\$34,930	\$50,000	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	8	\$41,260	\$30,450	\$31,830	\$57,330	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	4	*	*	*	*	*
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 30 - 2  
Incentives and Bonuses  
Generalist (at small credit unions)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	54%	6	*
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	3	25%	1	*
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	43%	1	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	3 0	25%	1 0	*
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	6	50%	4	*
	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	2	0%	0	
	11 - 12	1	0%	0	
	13 - 20	6	100%	6	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	41%	3	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	8	79%	6	*
	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	4	100%	4	*
	3	3	60%	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**  
**Generalist (at small credit unions)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	\$44,810	\$33,390	\$43,700	\$50,000	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	*	*	*	*	*
	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	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	8	\$39,580	\$32,340	\$36,220	\$50,000	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	8	\$42,870	\$30,840	\$33,970	\$58,530	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	4	*	*	*	*	*
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

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

**Table 30 - 4**  
**Salary Ranges**  
**Generalist (at small credit unions)**

		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 Lending (#2 position)

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

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

### Job Responsibilities

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

**Table 31 - 1**  
**Salaries**  
**SVP / VP of Lending (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	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 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	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	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 31 - 2  
Incentives and Bonuses  
SVP / VP of Lending (#2 position)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	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	1	0%	0	
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	1 1	0% 0%	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	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	3	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	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  
SVP / VP of Lending (#2 position)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	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 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	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	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 31 - 4**  
**Salary Ranges**  
**SVP / VP of Lending (#2 position)**

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

\* Insufficient data

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

## CONSUMER LOAN VP/MANAGER

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

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

### Job Responsibilities

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

**Table 32 - 1**  
**Salaries**  
**Consumer Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	\$57,740	\$50,950	\$52,670	\$65,000	\$79,050
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	\$60,270	\$51,990	\$52,950	\$72,200	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	12	\$55,900	\$50,000	\$52,090	\$60,840	*
	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	3	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	10	\$61,480	\$52,000	\$58,760	\$72,000	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$55,160	\$49,400	\$52,670	\$58,760	*
	\$20M to \$50M	6	*	*	*	*	*
	\$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	15	\$57,740	\$50,950	\$52,670	\$65,000	\$79,050
	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	\$54,090	\$49,400	\$52,090	\$53,560	*
	2	1	*	*	*	*	*
	3	4	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 32 - 2  
Incentives and Bonuses  
Consumer Loan VP / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		15	48%	7	\$2,810
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	9	33%	3	*
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	3	0%	0	
	West North Central	4	67%	3	*
	South Atlantic	3	100%	3	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 1	100% 0%	1 0	 *
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	12	48%	6	*
	10 - 49	3	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	3	0%	0	
	11 - 12	1	0%	0	
	13 - 20	10	71%	7	\$2,810
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	9	16%	1	*
	\$20M to \$50M	6	100%	6	*
	\$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	15	48%	7	\$2,810
	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	16%	1	*
	2	1	100%	1	*
	3	4	100%	4	*
	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**  
**Consumer Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	\$59,100	\$51,500	\$53,520	\$66,900	\$82,640
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	\$61,220	\$52,310	\$53,530	\$72,300	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	12	\$57,000	\$51,500	\$52,650	\$62,050	*
	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	3	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	10	\$63,480	\$52,330	\$63,710	\$72,000	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$55,950	\$49,400	\$52,670	\$63,710	*
	\$20M to \$50M	6	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	15	\$59,100	\$51,500	\$53,520	\$66,900	\$82,640
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$54,330	\$49,400	\$52,650	\$53,560	*
	2	1	*	*	*	*	*
	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 32 - 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.

**Table 33 - 1  
Salaries  
Mortgage Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	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 33 - 2  
Incentives and Bonuses  
Mortgage Loan VP / Manager**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	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	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 33 - 3**  
**Total Cash Compensation**  
**Mortgage Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	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 33 - 4**  
**Salary Ranges**  
**Mortgage Loan VP / Manager**

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

\* Insufficient data

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

## MEMBER BUSINESS LOAN VP / MANAGER

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

**Position Purpose:** Ensure member business loan policies and procedures best serve the credit union and its members. Ensure compliance with State and Federal business lending laws. Oversee member business lending staff. Develop, recommend, and report on improvements in member business lending products and their marketing. Manage annual department budget. Monitor business loan portfolio.

### Job Responsibilities

- Develop business loan products and services that best serve the credit union and its members.
- Ensure that business loan policies, procedures, services, products, and documentation meet federal and state regulations.
- Formulate and maintain a loan procedures manual for business loan department that is up-to-date with all regulations and requirements. Ensure staff training and compliance.
- Establish budgets that support the credit union's strategic plan for the business loan department. Monitor progress on a regular basis.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's business loan department. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to business lending. Construct products, rates, and terms that reflect the marketplace.
- Provide input and recommendations for lending interest rates to the Loan Committee.
- Evaluate the job performance of subordinates to ensure quality work and service to members. Recommend salary changes.
- Develop and assess monthly loan reports. Develop procedures and reporting tools for effective information to flow through the department.
- Review loan approvals and denials for soundness of conclusions.
- Perform audit of business loan files to ensure quality of work and quality of documentation.
- Define appropriate limits of authority for business service loan personnel.

**Table 34 - 1  
Salaries  
Member Business Loan VP / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	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 34 - 2  
Incentives and Bonuses  
Member Business Loan VP / Manager**

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

\* Insufficient data

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

**Table 34 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

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

**Table 34 - 4**  
**Salary Ranges**  
**Member Business Loan VP / Manager**

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

\* Insufficient data

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

## DEALER DIRECT MANAGER

### **Reports to: Loan VP/SVP**

**Position Purpose:** Responsible for designing and implementing a business plan that increases penetration in the indirect auto market. Oversee day-to-day operations and may oversee department staff. Establish policies and procedures that maximize potential business and limit or reduce loss ratio. Build and enhance relationships with new and existing auto dealers. Develop, recommend, and report on departmental improvements and manage the department's budget.

### **Job Responsibilities**

- Develop and maintain a business plan to increase the penetration of the indirect auto market. Include action items and tactical steps to meet the goals of the plan on a regular basis and review periodically for performance.
- Promote indirect lending products and programs to dealers in order to increase overall understanding of, and familiarity with products
- Develop indirect lending policies and procedures that protect the credit union and members' best interests.
- Oversee the indirect lending programs and all its operations.
- Introduce the credit union's indirect lending program to auto dealers who do not currently participate in the program. Answer questions, resolve issues, and provide a process that facilitates a smooth transition between dealer and credit union.
- Develop and maintain relationships with dealerships by conducting visits on a regular basis.
- Be knowledgeable in all regulatory requirements regarding indirect lending. Ensure that all contracts and relationships with auto dealers comply with State and Federal rules and regulations.
- Develop, implement, and maintain system tools to track and assess indirect lending programs. Provide reports to VP-Lending or other members of the senior management team and/or Board of Directors.
- Coordinate marketing requirements with the marketing manager or marketing department to develop advertising and sales literature for indirect lending programs. Oversee the content of that material to ensure accuracy and compliance.
- Maintain up-to-date knowledge of general economic conditions or changing trends that may affect the credit union's indirect lending program. Provide timely feedback that allows the credit union to react competitively.
- Maintain knowledge of competitors' rates and terms and other trends relating to auto loans or indirect lending.

**Table 35 - 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					
	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 35 - 2  
Incentives and Bonuses  
Dealer Direct Manager**

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

\* Insufficient data

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

**Table 35 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

**Table 35 - 4  
Salary Ranges  
Dealer Direct Manager**

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

\* Insufficient data

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

## COLLECTIONS VP/ MANAGER

**Reports to: President/CEO/Manager or Loan VP/SVP**

**Position Purpose:** Ensure that the credit and collection policies and procedures of the credit union best serve the credit union and its members. Oversee collections staff and provide leadership and guidance. Ensure strict compliance with state and federal credit and collection rules and regulations in all collection practices.

### **Job Responsibilities**

- Ensure that credit and collection policies, procedures, practices, and documentation meet federal and state regulations.
- Assign, monitor, and supervise the work load in the Collections Department to ensure the smooth and efficient flow of work. Ensure the courteous and considerate interface with members at all times.
- Establish and monitor effective control procedures for late and/or delinquent or potentially delinquent loans. Identify when to charge to reserve.
- On an on-going basis, communicate and monitor the requirements to staff in collections procedures to protect the credit union's interests and to handle members courteously. Train staff on alternative collection techniques to resolve issues positively.
- Review accounts where action beyond routine collection procedures must be approved or implemented. Handle complex situations. Resolve difficult or non-routine member issues.
- Review all billings from attorneys retained for collection work.
- Authorize legal proceedings. Review default notices, surrender notices, bankruptcy procedures, foreclosure notices, etc. for accuracy and completeness.
- Review all accounts that are to be written off as uncollectible.
- Develop and review accurate reporting procedures on collection activities. Prepare and examine reports for senior management and/or the Board.
- Establish and maintain effective employee relations.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Evaluate the job performance of subordinates to ensure quality work and service to members.

**Table 36 - 1**  
**Salaries**  
**Collections VP / Manager (head of collections)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$48,720	\$43,080	\$50,090	\$52,070	*
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	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	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	2	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	0					
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 36 - 2  
Incentives and Bonuses  
Collections VP / Manager (head of collections)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	56%	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	1	0%	0	
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	0%	0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	3	50%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	0%	0	
	10 - 49	4	100%	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	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	0%	0	
	13 - 20	6	75%	4	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	5	30%	1	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	6	75%	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	30%	1	*
	2	0		0	
	3	3	100%	3	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 36 - 3**  
**Total Cash Compensation**  
**Collections VP / Manager (head of collections)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	\$50,360	\$43,720	\$52,610	\$54,430	*
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	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	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	2	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	0					
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

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

**Table 36 - 4**  
**Salary Ranges**  
**Collections VP / Manager (head of collections)**

		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.

## LOAN OFFICER II/SENIOR

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing and evaluating applicants for loans and processing various loan applications. Gather background information and analyze loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with substantial credit authority.

### ***Job Responsibilities***

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports. Handle loans of highest complexity, value, or risk.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.
- May be responsible for training of new loan officers. Will provide assistance or guidance to less senior loan officers.

**Table 37 - 1**  
**Salaries**  
**Loan Officer II / Sr. (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		77	\$52,650	\$44,140	\$53,330	\$60,110	\$65,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	23	\$52,510	\$41,890	\$55,390	\$61,160	\$65,210
	\$20M to \$35M	30	\$51,990	\$44,140	\$52,000	\$60,820	\$65,000
	\$35M to \$50M	20	\$55,870	\$49,690	\$54,600	\$61,980	\$75,850
By region	New England	1	*	*	*	*	*
	Middle Atlantic	12	\$50,120	\$37,440	\$52,000	\$55,390	*
	East North Central	16	\$53,900	\$46,180	\$54,170	\$60,350	\$64,760
	West North Central	20	\$57,000	\$48,070	\$54,810	\$65,000	\$75,850
	South Atlantic	7	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	11	\$43,100	\$37,360	\$40,830	\$52,510	*
	Mountain	5	*	*	*	*	*
Pacific	4	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	33	\$53,490	\$47,340	\$55,390	\$62,900	\$65,180
	5 - 9	30	\$56,130	\$50,800	\$55,100	\$64,110	\$71,560
	10 - 49	15	\$45,340	\$37,740	\$44,560	\$49,660	\$56,500
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	5	*	*	*	*	*
	9 - 10	16	\$48,550	\$40,050	\$48,000	\$55,390	\$64,260
	11 - 12	19	\$55,990	\$52,140	\$58,240	\$64,240	\$65,030
	13 - 20	32	\$53,540	\$44,990	\$52,960	\$59,730	\$69,000
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	9	\$43,910	\$36,480	\$41,120	\$55,400	*
	\$5M to \$20M	48	\$52,680	\$41,790	\$52,520	\$64,080	\$65,000
	\$20M to \$50M	20	\$56,020	\$49,600	\$54,600	\$63,260	\$75,850
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	21	\$50,780	\$40,210	\$52,000	\$63,270	\$64,430
	2,000 - 4,999	48	\$52,380	\$44,140	\$52,480	\$58,330	\$66,670
	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	52	\$53,280	\$45,430	\$54,660	\$61,850	\$65,000
	2	17	\$50,920	\$40,460	\$47,310	\$57,470	\$75,850
	3	9	\$52,340	\$37,060	\$53,330	\$63,870	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 37 - 2  
Incentives and Bonuses  
Loan Officer II / Sr. (general)**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		77	72%	54	\$2,290
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	23	69%	17	\$1,460
	\$20M to \$35M	30	68%	19	\$3,210
	\$35M to \$50M	20	82%	16	\$2,050
By region	New England	1	100%	1	*
	Middle Atlantic	12	58%	7	*
	East North Central	16	76%	11	\$1,740
	West North Central	20	87%	17	\$2,870
	South Atlantic	7	100%	7	*
	East South Central	1	100%	1	*
	West South Central	11	60%	6	*
	Mountain	5	30%	2	*
	Pacific	4	33%	2	*
By number of full-time employees	1	0		0	
	2 - 4	33	61%	21	\$1,440
	5 - 9	30	79%	21	\$1,600
	10 - 49	15	79%	12	\$4,540
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	4	36%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	5	72%	4	*
	9 - 10	16	73%	13	\$870
	11 - 12	19	72%	13	\$2,330
	13 - 20	32	77%	22	\$3,110
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	9	20%	2	*
	\$5M to \$20M	48	71%	33	\$1,540
	\$20M to \$50M	20	95%	19	\$3,360
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	7	59%	5	*
	1,000 - 1,999	21	69%	14	\$1,240
	2,000 - 4,999	48	74%	33	\$2,760
	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	68%	35	\$1,740
	2	17	90%	14	\$3,270
	3	9	57%	6	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 37 - 3**  
**Total Cash Compensation**  
**Loan Officer II / Sr. (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		77	\$54,260	\$47,560	\$55,430	\$61,610	\$67,590
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	23	\$53,520	\$43,120	\$55,400	\$62,670	\$68,520
	\$20M to \$35M	30	\$54,040	\$47,840	\$56,990	\$60,980	\$66,860
	\$35M to \$50M	20	\$57,560	\$51,000	\$56,700	\$62,520	\$76,450
By region	New England	1	*	*	*	*	*
	Middle Atlantic	12	\$51,200	\$37,440	\$52,010	\$57,270	*
	East North Central	16	\$55,080	\$48,640	\$56,060	\$60,670	\$65,600
	West North Central	20	\$59,500	\$54,420	\$56,990	\$67,500	\$76,450
	South Atlantic	7	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	11	\$44,960	\$37,430	\$41,660	\$57,880	*
	Mountain Pacific	5 4	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	33	\$54,370	\$47,620	\$55,400	\$64,270	\$68,170
	5 - 9	30	\$57,330	\$52,350	\$57,140	\$65,540	\$74,290
	10 - 49	15	\$48,910	\$41,010	\$49,510	\$56,990	\$61,660
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	5	*	*	*	*	*
	9 - 10	16	\$49,180	\$40,850	\$48,480	\$56,290	\$65,090
	11 - 12	19	\$57,660	\$54,590	\$58,620	\$66,750	\$68,530
	13 - 20	32	\$55,820	\$49,740	\$55,780	\$61,010	\$73,000
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	9	\$44,180	\$36,480	\$42,520	\$55,400	*
	\$5M to \$20M	48	\$53,720	\$42,770	\$54,630	\$64,090	\$67,500
	\$20M to \$50M	20	\$59,200	\$54,380	\$56,990	\$63,860	\$76,450
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	7	*	*	*	*	*
	1,000 - 1,999	21	\$51,640	\$40,980	\$52,210	\$63,380	\$68,270
	2,000 - 4,999	48	\$54,340	\$48,020	\$55,670	\$59,130	\$68,170
	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	\$54,470	\$48,020	\$55,400	\$62,380	\$67,500
	2	17	\$53,640	\$42,320	\$55,900	\$57,680	\$76,450
	3	9	\$54,270	\$37,060	\$54,380	\$65,730	*
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 37 - 4**  
**Salary Ranges**  
**Loan Officer II / Sr. (general)**

		N	average minimum	average midpoint	average maximum
Overall		14	\$41,570	\$54,200	\$66,830
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	4	*	*	*
	\$20M to \$35M	9	\$45,840	\$57,120	\$68,390
	\$35M to \$50M	1	*	*	*

\* Insufficient data

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

## LOAN OFFICER I

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Provide information on credit union products and services according to all credit union policies and procedures and Federal and State rules and regulations. Responsible for interviewing and evaluating applicants for routine loans and processing loan applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis. Operate with moderate credit authority.

### **Job Responsibilities**

- Gather background information on loan applicants by interviewing loan applicants and obtaining credit bureau reports.
- Assist members with the loan application process to ensure completeness of information.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants.
- Calculate how much of a loan applicant's debt is secured or unsecured.
- Complete loan applications over the phone and/or electronically.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Approve or deny loan applications.
- When a loan is denied, explain reasons for denial in a professional, courteous manner. Work with member to provide recommendations or alternative options for other possible ways to secure a loan in the future.
- Verify the accuracy of loan amounts and repayment terms on approved loan applications.
- Complete loan documents and disburse loans when approved.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products.

**Table 38 - 1**  
**Salaries**  
**Loan Officer I (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$44,140	\$39,520	\$43,220	\$48,470	\$50,590
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	21	\$40,660	\$36,800	\$41,000	\$41,660	\$50,160
	\$20M to \$35M	32	\$42,890	\$39,150	\$45,000	\$48,050	\$49,900
	\$35M to \$50M	17	\$50,600	\$43,680	\$48,000	\$55,030	\$65,190
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	24	\$42,700	\$37,440	\$41,600	\$47,550	\$50,500
	West North Central	15	\$45,270	\$42,210	\$45,870	\$49,830	\$58,090
	South Atlantic	7	*	*	*	*	*
	East South Central	7	*	*	*	*	*
	West South Central	11	\$39,890	\$35,160	\$40,420	\$43,130	*
	Mountain Pacific	6	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	14	\$42,560	\$35,110	\$43,090	\$50,360	*
	5 - 9	50	\$44,850	\$40,510	\$43,590	\$48,050	\$53,340
	10 - 49	10	\$42,740	\$35,980	\$40,000	\$46,840	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	16	\$46,980	\$36,800	\$41,140	\$49,760	\$77,820
	11 - 12	19	\$45,160	\$41,470	\$45,740	\$48,020	\$50,530
	13 - 20	29	\$43,060	\$36,990	\$43,640	\$48,490	\$53,880
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	50	\$43,470	\$39,360	\$41,600	\$46,670	\$50,180
	\$20M to \$50M	20	\$46,210	\$40,000	\$46,720	\$50,570	\$55,030
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	14	\$40,280	\$35,760	\$40,120	\$43,450	*
	2,000 - 4,999	55	\$45,210	\$40,000	\$44,720	\$48,560	\$54,080
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	51	\$43,630	\$36,800	\$41,600	\$48,040	\$50,590
	2	21	\$45,820	\$43,590	\$45,560	\$49,370	\$55,030
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 38 - 2  
Incentives and Bonuses  
Loan Officer I (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		67	75%	48	\$2,680
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	3	50%	1	*
	\$10M to \$20M	17	45%	8	*
	\$20M to \$35M	30	86%	25	\$2,700
	\$35M to \$50M	16	93%	15	\$2,580
By region	New England	0		0	
	Middle Atlantic	4	100%	4	*
	East North Central	21	61%	11	\$1,840
	West North Central	13	78%	10	\$2,050
	South Atlantic	7	100%	7	*
	East South Central	5	43%	3	*
	West South Central	11	100%	11	\$3,720
	Mountain Pacific	6 0	63%	3 0	* 
By number of full-time employees	1	0		0	
	2 - 4	12	54%	6	*
	5 - 9	45	74%	32	\$3,030
	10 - 49	10	100%	10	\$2,470
	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	2	100%	2	*
	7 - 8	1	0%	0	
	9 - 10	14	68%	9	\$1,780
	11 - 12	16	60%	11	\$2,250
	13 - 20	29	92%	25	\$2,650
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	3	44%	1	*
	\$5M to \$20M	44	68%	29	\$2,720
	\$20M to \$50M	19	94%	17	\$2,760
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	3	50%	1	*
	1,000 - 1,999	11	69%	7	*
	2,000 - 4,999	52	77%	39	\$2,920
	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	44	69%	30	\$2,160
	2	21	86%	16	\$3,620
	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 38 - 3**  
**Total Cash Compensation**  
**Loan Officer I (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		73	\$45,950	\$40,000	\$45,520	\$50,930	\$54,340
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	3	*	*	*	*	*
	\$10M to \$20M	21	\$41,880	\$37,300	\$41,110	\$45,410	\$51,620
	\$20M to \$35M	32	\$45,000	\$40,000	\$46,670	\$50,000	\$52,590
	\$35M to \$50M	17	\$52,840	\$44,680	\$52,000	\$58,970	\$65,690
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	24	\$43,580	\$38,740	\$41,600	\$47,990	\$51,750
	West North Central	15	\$46,700	\$42,490	\$46,140	\$52,900	\$59,320
	South Atlantic	7	*	*	*	*	*
	East South Central	7	*	*	*	*	*
	West South Central	11	\$43,600	\$40,940	\$43,390	\$46,590	*
	Mountain Pacific	6	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	14	\$43,080	\$35,110	\$43,540	\$51,270	*
	5 - 9	50	\$46,810	\$41,100	\$45,850	\$51,040	\$54,340
	10 - 49	10	\$45,210	\$38,020	\$42,500	\$51,010	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	1	*	*	*	*	*
	9 - 10	16	\$48,060	\$37,300	\$41,170	\$54,810	\$78,100
	11 - 12	19	\$46,320	\$41,470	\$45,940	\$51,750	\$53,050
	13 - 20	29	\$45,370	\$40,400	\$45,520	\$50,610	\$55,820
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	50	\$45,060	\$40,000	\$43,540	\$48,780	\$51,750
	\$20M to \$50M	20	\$48,670	\$42,500	\$48,150	\$54,410	\$58,970
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	14	\$40,750	\$35,950	\$40,240	\$44,210	*
	2,000 - 4,999	55	\$47,280	\$41,470	\$46,160	\$51,560	\$56,360
	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	51	\$44,940	\$38,020	\$42,930	\$50,270	\$53,170
	2	21	\$48,720	\$45,520	\$47,510	\$51,980	\$58,970
	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 38 - 4  
Salary Ranges  
Loan Officer I (general)**

		N	average minimum	average midpoint	average maximum
Overall		12	\$35,180	\$41,790	\$48,400
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$35M	9	\$32,150	\$39,220	\$46,300
	\$35M to \$50M	3	*	*	*

\* Insufficient data

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

## LOAN PROCESSOR

### ***Reports to: Loan VP/SVP***

***Position Purpose:*** Interview credit union loan applicants, professionally representing the credit union throughout the process. Research background information on loan applicants and resolve discrepancies. Process loan applications and assist in duties related to the lending function within the credit union.

### **Job Responsibilities**

- Mail or e-mail loan applications and/or information to members and prospective members.
- Gather background information on loan applicants, researching any discrepancies.
- Interview loan applicants in-person or by phone.
- Assist members with the loan application process to ensure completeness of information. Ensure that all members are welcomed to the credit union and are assisted professionally in the process.
- Answer questions for members throughout the process. Explain the loan process to include loan options, insurance required on credit union loan products, loan policies, interest rates, payoffs, etc.
- Complete loan applications over the phone or electronically.
- Verify employment of persons applying for loans.
- Present application and back-up information to loan officer.
- Maintain a filing system and procedures to monitor that the required documentation is received and maintained appropriately and according to policies and procedures.
- Purge loan files by destroying out-of-date or unnecessary loan documents.
- Send out credit notices to spouses when necessary.
- Notify vendor to place security interest of credit union on title document. Ensure that the documentation on titles is accurate and up-to-date.
- May input loans into the system.
- Cross-sell credit union products and services.

**Table 39 - 1**  
**Salaries**  
**Loan Processor (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	\$40,680	\$33,520	\$40,000	\$46,340	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	9	\$43,510	\$39,140	\$40,000	\$46,470	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	14	\$40,680	\$33,520	\$40,000	\$46,340	*
	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	5	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$42,020	\$38,870	\$40,000	\$46,650	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	12	\$40,010	\$31,510	\$39,380	\$44,230	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	8	\$42,990	\$32,600	\$46,210	\$49,420	*
	2	4	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 39 - 2  
Incentives and Bonuses  
Loan Processor (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	43%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	9	50%	1	*
	\$35M to \$50M	3	50%	1	*
By region	New England	0		0	
	Middle Atlantic	4	33%	1	*
	East North Central	5	30%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	14	43%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	5	60%	1	*
	11 - 12	3	0%	0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	11	55%	3	*
	\$20M to \$50M	3	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	12	48%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
60,000 or more	0		0		
Number of branch offices	1	8	38%	1	*
	2	4	33%	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 39 - 3  
Total Cash Compensation  
Loan Processor (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	\$41,250	\$33,520	\$40,000	\$46,430	*
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	\$44,340	\$39,140	\$42,500	\$46,470	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	4	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	3 0	* 	* 	* 	* 	* 
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	14	\$41,250	\$33,520	\$40,000	\$46,430	*
	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	5	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$42,750	\$38,870	\$44,990	\$47,000	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	12	\$40,650	\$31,510	\$39,380	\$46,280	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	8	\$43,060	\$32,600	\$46,210	\$49,680	*
	2	4	*	*	*	*	*
	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 39 - 4  
Salary Ranges  
Loan Processor (general)**

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

**Table 40 - 1**  
**Salaries**  
**Loan Clerk (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	3	*	*	*	*	*
	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	3	*	*	*	*	*
	11 - 12	0					
	13 - 20	0					
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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 40 - 2  
Incentives and Bonuses  
Loan Clerk (general)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	50%	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	3	50%	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	3	50%	0	
Pacific	0		0		
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	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	3	50%	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	3	50%	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	3	50%	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%	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 40 - 3  
Total Cash Compensation  
Loan Clerk (general)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	3	*	*	*	*	*
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	3	*	*	*	*	*
	11 - 12	0					
	13 - 20	0					
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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	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 40 - 4**  
**Salary Ranges**  
**Loan Clerk (general)**

		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 II / SENIOR

**Reports to: Business Loan Vice President or Business Services VP**

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Provide input to the VP-Lending on potential new products and/or trends in the industry. Prepare or coordinate documentation and forms. Approve or deny business loan applications. Operate with substantial credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports. Handle loans of complexity, value, and risk.
- Interview members requesting refinancing or rewrites of existing business loans and/or requests for new business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound assessment and lending procedures are followed. Act in compliance with the credit union's Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications and review loan applications for less senior business loan officers.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions from routine to complex related to business loans.
- Professionally resolve complaints from members and non-members.
- Coordinate collection efforts for credit union's business accounts.
- Implement new loan products and services in accordance with management direction.
- Cross-sell lending and other credit union products as appropriate.

**Table 41 - 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 Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 41 - 2  
Incentives and Bonuses  
Member Business Loan Officer II / Sr.**

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

\* Insufficient data

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

**Table 41 - 3  
Total Cash Compensation  
Member Business Loan Officer II / Sr.**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$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 41 - 4**  
**Salary Ranges**  
**Member Business Loan Officer II / Sr.**

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

\* Insufficient data

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

## MEMBER BUSINESS LOAN OFFICER I

**Reports to: Business Loan Vice President or Business Services VP**

**Position Purpose:** Provide information on credit union products and services to current and potential business members according to all credit union policies and procedures and Federal and State rules and regulations. Develop and enhance the business loan portfolio. Prepare, assess, process, and document all required forms and related documentation. Approve or deny business loan applications. Operate with moderate credit authority.

### **Job Responsibilities**

- Gather background information on members applying for business loans by interviewing applicants and obtaining credit bureau reports.
- Interview members requesting refinancing or rewrites of existing business loans.
- Assist members with the loan application process in person, on the phone, or electronically to ensure completeness of information.
- Pull credit reports for all accounts, verify debt, estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Ensure that sound analysis and lending procedures are followed. Act in compliance with Business Lending policy at all times.
- Evaluate the information provided by the business borrower.
- Approve or deny loan applications within established parameters.
- Explain reasons for denial and explore options for members when business loans are denied.
- Verify the accuracy of business loan amounts and repayment terms on approved loan applications. Complete loan documents and disburse loans when approved.
- Answer questions related to business loans.
- Responsible for collection activity of business accounts.
- Resolves complaints from members and nonmembers in a professional manner.
- Cross--sell lending and other credit union products as appropriate.

**Table 42 - 1  
Salaries  
Member Business Loan Officer I**

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

\* Insufficient data

**Table 42 - 2  
Incentives and Bonuses  
Member Business Loan Officer I**

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

\* Insufficient data

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

**Table 42 - 3**  
**Total Cash Compensation**  
**Member Business Loan Officer I**

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

\* Insufficient data

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

**Table 42 - 4**  
**Salary Ranges**  
**Member Business Loan Officer I**

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

\* Insufficient data

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

## CONSUMER LOAN OFFICER II/Senior

**Reports to: Consumer Loan VP/Manager or Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to current and potential members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny a variety of consumer loan applications, with considerable loan authority. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on loan products and alternative products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on loan applicants, and calculate how much of a loan applicant's debt is secured or unsecured.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Identify collateral needs and payment plans for members applying for loans.
- Identify eligibility of loan co-maker from co-maker's statement and credit rating.
- Notify applicant of loan conclusion. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review developing laws and regulations as they apply to installment-loan security agreements.
- May manage delinquent account files for the credit union.
- Handle loans of highest complexity, value, and risk.
- Train new consumer loan officers, and assist more junior consumer loan officers with questions, challenges, etc.

**Table 43 - 1  
Salaries  
Consumer Loan Officer II / Sr.**

		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	0					
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	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	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

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

		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	0		0	
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	100%	3	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 0	100%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	4	100%	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	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	4	100%	4	*
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	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	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	1	100%	1	*
	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 43 - 3  
Total Cash Compensation  
Consumer Loan Officer II / Sr.**

		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	0					
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain Pacific	1 0	* 0	* 0	* 0	* 0	* 0
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	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	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	1	*	*	*	*	*
	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 43 - 4**  
**Salary Ranges**  
**Consumer 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.

## CONSUMER LOAN OFFICER I

**Reports to: Consumer Loan VP/Manager or Loan VP/SVP**

**Position Purpose:** Provide information on credit union products and services to members according to all credit union policies and procedures and Federal and State rules and regulations. Prepare, assess, process, and document all required forms and related documentation for consumer loan products. Approve or deny loan applications within prescribed parameters. Promote credit union products and services.

### **Job Responsibilities**

- Interview loan applicants and provide information on consumer loan products that best meet the member's needs. Request and review all required information and documentation to secure a loan.
- Assist member in completing loan applications over the phone and/or electronically.
- Obtain and evaluate credit reports.
- Calculate debt-to-income ratios on consumer loan applicants.
- Identify collateral needs and payment plans for members applying for routine loans.
- Notify applicant of loan decision. Correspond with members, applicants, and creditors to resolve questions regarding application information.
- Recommend and outline terms of loan. Inform prospective borrowers of loan commitments.
- Develop and maintain interest-rate structure that is consistent with credit union policies and is competitive with current market.
- Review regulations as they apply to installment loan security agreements.
- Manage delinquent account files for the credit union.

**Table 44 - 1  
Salaries  
Consumer Loan Officer I**

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

\* Insufficient data

**Table 44 - 2  
Incentives and Bonuses  
Consumer Loan Officer I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	46%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	3	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	5	30%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	30%	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	2	0%	0	
	11 - 12	0		0	
	13 - 20	4	67%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	43%	1	*
	\$20M to \$50M	3	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	6	46%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	46%	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 44 - 3  
Total Cash Compensation  
Consumer Loan Officer I**

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

**Table 45 - 1**  
**Salaries**  
**Consumer Loan Processor / Clerk**

		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	3	*	*	*	*	*
	\$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	3	*	*	*	*	*
	Mountain	0					
Pacific	1	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 45 - 2  
Incentives and Bonuses  
Consumer Loan Processor / Clerk**

		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	3	100%	3	*
	\$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	3	100%	3	*
	Mountain	0		0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	3	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	0		0	
	13 - 20	4	100%	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	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	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	3	100%	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 45 - 3  
Total Cash Compensation  
Consumer Loan Processor / Clerk**

		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	3	*	*	*	*	*
	\$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	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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 45 - 4**  
**Salary Ranges**  
**Consumer Loan Processor / Clerk**

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

\* Insufficient data

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

## MORTGAGE LOAN OFFICER II/SENIOR

### ***Reports to: Mortgage Loan VP/Manager or Loan VP***

***Position Purpose:*** Provide information on credit union products and services to members in accordance with credit union policies and procedures and State and Federal rules and regulations. Responsible for interviewing applicants for real estate loans and processing applications. Gather background information and assess loan applicants' credit history. Approve or deny loan applications based on analysis of each applicant's background. Operate under substantial credit authority.

### **Job Responsibilities**

- Develop mortgage loan business through member seminars and calls to realtors, contractors, and other institutions.
- Establish and monitor control procedures for first-mortgage loan portfolio.
- Interview loan applicants and assist members with the loan application process. Handle mortgage loans of highest complexity, values, and risk.
- Obtain and evaluate credit bureau reports on applicants.
- Pull credit reports for all accounts, verify debts, and estimate monthly payments for any outstanding debts not listed and add them to debts on application.
- Approve or deny real-estate loan applications, and explain reasons for denial.
- Ensure that each real-estate loan is processed accurately.
- Prepare mortgage loan application and document packet for closing.
- Pay title company fees for title searches, legal work, and appraisals.
- Pay real-estate taxes, including calculating tax shortages and new monthly payments.
- Maintain accurate records of insurance and taxes on real-estate loans.
- Maintain escrow accounts for the payment of members' taxes and insurance premiums.
- Manage second-mortgage portfolio and develop marketing plans for these products.
- Monitor delinquent real-estate loans, and take action as necessary.
- File necessary papers with the state land title for second mortgages.
- Train new mortgage loan officers.
- Assist and advise junior mortgage loan officers.

**Table 46 - 1  
Salaries  
Mortgage 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	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 46 - 2  
Incentives and Bonuses  
Mortgage Loan Officer II / Sr.**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
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	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	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	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 46 - 3  
Total Cash Compensation  
Mortgage 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	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	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 46 - 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.

**Table 47 - 1  
Salaries  
Mortgage Loan Officer I**

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

\* Insufficient data

**Table 47 - 2  
Incentives and Bonuses  
Mortgage Loan Officer I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	100%	1	*
	\$35M to \$50M	1	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	1	100%	1	*
	Mountain Pacific	0 0		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	0		0	
	\$20M to \$50M	3	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	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	3	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 47 - 3  
Total Cash Compensation  
Mortgage Loan Officer I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	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 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	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	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 47 - 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.

**Table 48 - 1**  
**Salaries**  
**Mortgage Loan Processor / Clerk**

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

\* Insufficient data

**Table 48 - 2  
Incentives and Bonuses  
Mortgage Loan Processor / Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	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 48 - 3**  
**Total Cash Compensation**  
**Mortgage Loan Processor / Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	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 48 - 4**  
**Salary Ranges**  
**Mortgage Loan Processor / Clerk**

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

\* Insufficient data

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

## COLLECTOR/ADJUSTER

### **Reports to: Collections VP/Manager**

**Position Purpose:** Responsible for the control of late and/or delinquent loan accounts and pending late payment reminders. Make follow up telephone calls on delinquent loan accounts and maintain accurate records on delinquent loan accounts. Optimize collections on accounts while balancing the goodwill of members with the overall business interests of the credit union.

### **Job Responsibilities**

- Monitor payments for late and/or delinquency status. Follow up on delinquent, high-balance, and overdue credit balance accounts by phone and/or letter. Ensure professional interface with members.
- Contact high balance and/or delinquent members by telephone and mail to identify the reasons for balance or delinquency, and assist them in developing plans to bring accounts to a current status. Develop workout plans and collect on overdue accounts wherever possible.
- Notify co-signers regarding status of delinquent accounts.
- Update files and system accounts via the credit union's delinquent loan recovery system.
- Secure credit bureau reports. Skip trace on loan accounts. Maintain accurate data for repossession log, bankruptcy files, charge-off list, etc.
- Research payroll deductions, tops, starts, and changes as they may affect the status of a loan repayment.
- Assist members with delinquent real-estate loans to resolve delinquency.
- Determine when to compromise and settle balances and when to initiate foreclosure or repossession proceedings.
- Determine when loan collateral should be repossessed, and serve as liaison with attorneys or agencies in handling repossession of collateral.
- File all claims, attend hearings, and coordinate with trustees for all bankruptcy filings.
- Investigate and correct discrepancies in loan applications and credit bureau reports.

**Table 49 - 1  
Salaries  
Collector / Adjuster**

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

\* Insufficient data

**Table 49 - 2  
Incentives and Bonuses  
Collector / Adjuster**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	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	4	67%	1	*
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	1	100%	0	
	West North Central	1	0%	0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	4	67%	1	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
	13 - 20	6	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	100%	1	*
	\$20M to \$50M	3	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	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	4	33%	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**  
**Collector / Adjuster**

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

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

\* Insufficient data

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

## COLLECTION CLERK

### ***Reports to: Collections VP/Manager***

***Position Purpose:*** Provide clerical assistance to the Collection Department. Answer phones, process correspondence, and maintain accurate files. Contact member to determine the reason for the past-due condition of a loan. Make recommendations on actions that should be taken if loan collateral is in jeopardy, reporting to the supervisor.

### **Job Responsibilities**

- Process all correspondence for collections department, ensuring accuracy of work. Create form letters, type labels, and provide general administrative support.
- Analyze accounts to identify next steps (i.e. account types, amount owed, credit score, collateral value, etc.)
- Maintain collection files according to department procedures.
- Input data into the credit union's collection system, and generate reports as requested.
- Respond to telephone calls regarding payment notices and delinquent accounts.
- Supervise mailing of payment notices, ensuring that credit union errors are detected promptly and corrected.
- Provide members with a complete explanation of the loan's status as requested.
- Follow up on delinquent loans and make calls for interest, partial, or full payment.
- Maintain a detailed written record of all communications made regarding the delinquency.
- Receive and write receipts for mail payments directed to the department and route to teller.
- Prepare information needed or required by collection agency, and post receipts from collection agency.
- Correspond with attorneys regarding accounts that have been sent out for legal.

**Table 50 - 1  
Salaries  
Collection Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$42,870	\$31,030	\$39,800	\$49,320	*
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	6	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain Pacific	3 0	* 	* 	* 	* 	* 
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	6	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	0					
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	8	\$43,900	\$29,940	\$46,070	\$54,270	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	4	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 50 - 2  
Incentives and Bonuses  
Collection Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		9	63%	6	*
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	1	0%	0	
	\$35M to \$50M	6	100%	6	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	2	0%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	3	100%	3	*
	Mountain	3	50%	1	*
Pacific	0		0		
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	43%	1	*
	10 - 49	6	75%	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	0		0	
	7 - 8	0		0	
	9 - 10	3	0%	0	
	11 - 12	0		0	
	13 - 20	6	100%	6	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	5	30%	1	*
	\$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	0		0	
	2,000 - 4,999	8	56%	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	3	43%	1	*
	2	0		0	
	3	4	67%	3	*
	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 50 - 3  
Total Cash Compensation  
Collection Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		9	\$44,170	\$32,620	\$40,040	\$54,470	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	6	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	3	*	*	*	*	*
Pacific	0						
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	6	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	0					
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$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	8	\$45,400	\$30,620	\$46,420	\$58,010	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	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 50 - 4  
Salary Ranges  
Collection 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.

## PLASTIC CARD MANAGER/SUPERVISOR

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

**Position Purpose:** Incumbent supervises the Plastic Cards Department, which includes: hiring and training staff, setting department goals and reviewing plastic card applications for approval or denial.

### **Job Responsibilities**

- Hire, train, and supervise staff in the Plastic Cards Department.
- Develop, apply, and evaluate policies and procedures for the department.
- Develop, assess, and complete monthly department reports.
- Prepare, implement, and supervise the budget for the department that is consistent with the overall strategy of the credit union.
- Ensure compliance with rules and regulations governing plastic cards.
- Review and evaluate credit/debit/ATM card applications based on credit union policies and make conclusions to approve or deny applications.
- Review and serve as advisor for authorizations that exceed established limits.
- Draft financial institution overdraft protection policies, and develop internal member services policies.
- Review credit limit increases, name changes, and procedures as they relate to credit maintenance.
- Manage and oversee compliance, arbitration, and employee records.

**Table 51 - 1**  
**Salaries**  
**Plastic Card Manager / Supervisor**

		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	3	*	*	*	*	*
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 Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
4	1	*	*	*	*	*	
5 or more	0						

\* Insufficient data

**Table 51 - 2  
Incentives and Bonuses  
Plastic Card Manager / Supervisor**

		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	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	1 0	100%	1 0	* 
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	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	0		0	
	13 - 20	4	100%	4	*
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	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	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	0		0	
	2	1	100%	1	*
	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 51 - 3  
Total Cash Compensation  
Plastic Card Manager / Supervisor**

		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	3	*	*	*	*	*
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 Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	1	*	*	*	*	*
	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 51 - 4**  
**Salary Ranges**  
**Plastic Card Manager / Supervisor**

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

\* Insufficient data

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

## PLASTIC CARD CLERK

### ***Reports to: Plastic Card Clerk***

***Position Purpose:*** Serve members' needs by handling credit, debit, and/or ATM card inquiries over the phone or in person and process financial transactions.

### ***Job Responsibilities***

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Input information on new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process file maintenance requests such as name and address changes, replacement cards, and requests to close accounts.
- Balance to associated general ledger accounts.
- Reconcile and balance daily banking account settlements and performing other department duties.
- Maintain a thorough working knowledge of credit union history and philosophy, as well as policies and procedures of the credit union.
- Cross-sell other credit union services.

**Table 52 - 1  
Salaries  
Plastic Card Clerk**

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

\* Insufficient data

**Table 52 - 2  
Incentives and Bonuses  
Plastic Card Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		4	67%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	4	67%	3	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	4	67%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
	13 - 20	3	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	4	67%	3	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	67%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	50%	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 52 - 3  
Total Cash Compensation  
Plastic Card Clerk**

		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	4	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	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 52 - 4**  
**Salary Ranges**  
**Plastic Card Clerk**

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

\* Insufficient data

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

## MEMBER SERVICE REPRESENTATIVE—PLASTIC CARDS

**Reports to:** *Plastic Card Manager/Supervisor or Member Service VP*

**Position Purpose:** Provide account information to members, open new plastic card accounts, and field additional member requests relating to plastic cards.

### **Job Responsibilities**

- Answer telephone inquiries and process financial transactions in a courteous and efficient manner.
- Process credit/debit/ATM card applications according to credit union policy.
- Assist members in opening new plastic card accounts.
- Research and resolve member inquiries regarding account statements, disputes, and monetary adjustments.
- Process PIN requests.
- Provide plastic card security reports for the credit union.
- Assist members with plastic card recovery after theft or loss.
- Cross-sell other credit union services.

**Table 53 - 1**  
**Salaries**  
**Member Service Rep. - Plastic Cards**

		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	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain 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	3	*	*	*	*	*
	13 - 20	0					
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					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 53 - 2  
Incentives and Bonuses  
Member Service Rep. - Plastic Cards**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	100%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	100%	2	*
	\$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	2	100%	2	*
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	1	100%	1	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	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	3	100%	3	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	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 53 - 3**  
**Total Cash Compensation**  
**Member Service Rep. - Plastic Cards**

		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	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain 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	3	*	*	*	*	*
	13 - 20	0					
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	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	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 53 - 4**  
**Salary Ranges**  
**Member Service Rep. - Plastic Cards**

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

\* Insufficient data

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

## ATM SPECIALIST

**Reports to:** *Executive VP/Assistant Manager or COO or Plastic Card Manager/Supervisor*

**Position Purpose:** Restock automated teller machines (ATMs) with cash and balance on a daily basis. Research and resolve any discrepancies. Process ATM applications for members. Coordinate technology needs with outsourced vendors.

### **Job Responsibilities**

- Visit ATMs daily to collect customer transactions and machine transaction summaries.
- Restock ATMs with appropriate amounts of cash and memo printout paper.
- Maintain adequate supplies of envelopes and deposit slips at each ATM.
- Verify ATM cash and check deposits of customers against the machine transaction summaries.
- Research and resolve any ATM discrepancies. Adjust members' accounts in the event of a customer input error. Communicate the adjustment with the member.
- Balance transaction totals for each assigned ATM.
- Prepare and forward items to operations of proof department.
- Set up and order ATM cards for members. When coordinating an ATM order with a member, utilize the opportunity to promote other credit union products or services where appropriate.
- Notify ATM service and maintenance staff of any machine malfunctions. When repairs or malfunctions are handled by a vendor, coordinate and evaluate the service provided.
- Ensure ATM compliance with all Federal and State rules and regulations and with credit union policies and procedures.

**Table 54 - 1  
Salaries  
ATM 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	2	*	*	*	*	*
	East South Central	0					
	West South Central	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	2	*	*	*	*	*
	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					
By number of members	\$200M or more	0					
	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					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 54 - 2  
Incentives and Bonuses  
ATM Specialist**

		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	0		0	
	West North Central	0		0	
	South Atlantic	2	100%	2	*
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	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	2	100%	2	*
	11 - 12	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	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 54 - 3**  
**Total Cash Compensation**  
**ATM 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	2	*	*	*	*	*
	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	2	*	*	*	*	*
	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	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**  
**ATM Specialist**

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

\* Insufficient data

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

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

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

**Position Purpose:** Assist/oversee, plan, and manage the IT/IS department and IT infrastructure of the credit union. Help/develop short-and long-term technology plans to provide efficient and cost-effective technology tools for the credit union.

### **Job Responsibilities**

- Work with direct reports and CIO to develop and oversee the implementation of long and short-term strategic operational plans for IT that align with the organization's strategic priorities and business needs.
- Develop strategies, goals and metrics to ensure the IT department runs smoothly and effectively.
- Accountable for improving business continuity processes for the organization, including disaster recovery, departmental recovery plans, collaboration with departmental leaders to develop business impact assessment, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Research industry trends in technology to ensure the credit union remains competitive in its product and service offerings. Keep abreast of changing trends in technology to include hardware, networks and network tools, software, and systems.
- Evaluate, create, and adapt technology platforms to enhance member and staff experience.
- Assist/negotiate cost-effective contracts for the purchase of new systems, hardware, software, or peripherals. Assist/negotiate cost-effective contracts for service warranties, maintenance programs, or IT consultants to support the credit union's technology infrastructure.
- Assist/develop, update, monitor and continuously ensure compliance with the disaster recovery plans, computer security and loss prevention plans, antivirus and firewall protections, etc.
- Assist/ensure that operational manuals and documentation are accurate and up to date. Ensure that processes comply with State and Federal rules and regulations.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Assist/develop, apply, and evaluate policies and procedures for the department.

**Table 55 - 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					
	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  
SVP / VP of IT (#2 position)**

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

\* Insufficient data

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

**Table 55 - 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					
	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**  
**SVP / VP of IT (#2 position)**

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

\* Insufficient data

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

## IT MANAGER/SUPERVISOR

### ***Reports to: Information Systems VP or CIO***

**Position Purpose:** Provide ongoing assessment and planning of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products that meet the dynamic needs of the credit union.

### **Job Responsibilities**

- Develop and maintain the strategy and future direction of LAN technologies and protocols, voice over IP, telecommunications, hardware and software. Keep abreast of new technologies and their impact and cost to the credit union.
- Develop configuration and performance standards for the network. Implement and monitor controls to ensure standards are maintained.
- Evaluate business needs, and goals, researching products available and designating procedures and systems to best meet those needs.
- Develop plans for implementation of new projects, coordinating process with project head. Provide well-defined plans including procedures, documentation, deadlines, and accountability.
- Coach and direct staff in operational activities to ensure compliance with departmental goals, objectives of the credit union, external regulations, and budgetary requirements.
- Direct the department's personnel administration activities including job assignment, training, performance evaluation, and compensation review.
- Maintain awareness of changing trends in technology and regulations in the credit union industry that might affect the department and act as required.
- Make purchasing conclusions based on bid pricing. Ensure that accurate documentation is maintained.
- Develop and maintain a disaster recovery plan for the network.
- Develop an annual budget. Recommend capital expenditures. Review and compare actual results to planned budgetary performance.
- Ensure that network staff utilize technology to provide credit union staff with a fast, accurate, and secure method to access information, in order that members can be served in a highly efficient and effective manner.
- Ensure hardware and software and network support is provided to internal staff in a professional, courteous, and timely manner.

**Table 56 - 1**  
**Salaries**  
**IT Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
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	1	*	*	*	*	*
	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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 56 - 2  
Incentives and Bonuses  
IT Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	3	0%	0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	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	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	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	3	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	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 56 - 3**  
**Total Cash Compensation**  
**IT Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	1	*	*	*	*	*
Pacific	1	*	*	*	*	*	
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	1	*	*	*	*	*
	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	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	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 56 - 4  
Salary Ranges  
IT Manager / Supervisor**

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

\* Insufficient data

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

## SYSTEMS ANALYST

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Coordinate information system (IS) projects with management, users, IS staff, and vendors. Serve as a project leaders, with overall responsibility for project implementation. Oversee all information systems-related activities for specific client departments. Assist internal clients with continual assessment of systems with focus on adding value to or streamlining processes.

### **Job Responsibilities**

- Design and develop applications for specified client departments. Act as the key technical liaison between computer systems users, vendors, and IS. Provide project management and assistance for computerized departmental systems and related projects.
- Act as primary contact for all application systems problems. Assess, debug, test, and document problems or recommend solutions that involve new applications. Follow up on problem resolution and inform clients of status. Test and debug all systems before moving to the live directory.
- Monitor user proficiency in applications and provide on-going training. Ensure that all system updates are communicated to users. Update online scripts to reflect any resulting changes in systems, departmental procedures, or policies.
- Coordinate application enhancements to existing computer systems, including examine, design specifications, documentation, and liaison between vendors and clients.
- Serve as information resource for client users, including determination of most appropriate data source, providing or arranging application-based report writing, or educating users to retrieve the information themselves.
- May serve as project coordinator for in-house development or implementation of vendor-based automated systems.
- Responsible for assigned technical aspects of conversions, file expansions, and interfaces.
- Remain knowledgeable of operations and the computer systems within client departments to provide comprehensive assistance.

**Table 57 - 1  
Salaries  
Systems Analyst**

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

\* Insufficient data

**Table 57 - 2  
Incentives and Bonuses  
Systems Analyst**

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

\* Insufficient data

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

**Table 57 - 3  
Total Cash Compensation  
Systems Analyst**

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

\* Insufficient data

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

**Table 57 - 4  
Salary Ranges  
Systems Analyst**

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

\* Insufficient data

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

# PROGRAMMER

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Code, test, and debug documents; install new programs; and update existing programs under supervision of Information Systems Manager/Supervisor or Vice President.

## **Job Responsibilities**

- Develop, implement, and maintain application software to established standards and specifications. Develop application software using approved programming languages.
- Modify acquired application software using tables, profiles, and other vendor supplied customization tools to reflect approved changes specified by users.
- Implement approved changes to application software to maintain currency standards, correct problems, and modify or enhance applications function.
- Participate in the design of proprietary software and/or the selection of application software products. Research the cost-effectiveness and efficient of “create” versus “buy.”
- In partnership with technical support and operations staffs, prepare application software procedures and documentation for use, operation, back-up and recovery, problem resolution, shut-down and initialization, and process automation.
- Document new programs or changes to existing programs.
- In partnership with the end user, test application software to assure accuracy, integrity, interoperability, and completeness to achieve desired results.
- Train users and validate ability to use and run applications. Document testing and training results.
- Analyze reasons for failure and revise assigned programs and/or procedures as necessary.

**Table 58 - 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					
	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  
Programmer**

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

\* Insufficient data

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

**Table 58 - 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 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  
Programmer**

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

\* Insufficient data

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

## NETWORK ADMINISTRATOR

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Provide input on the efficiency of the credit union's technology infrastructure to include hubs, switches, enterprise routers, servers, and network hardware and software. Recommend changes or upgrades or new products as a result of on-going administration of the network. Research and resolve network problems for end users. Install hardware and software.

### Job Responsibilities

- Support the credit union's local area and wide area network hardware and software to ensure that back end functions, systems, PCs, servers, and all peripheral products are operational.
- Provide and run backup procedures that maintain the integrity and security of the credit union's technology infrastructure.
- Research and diagnose IT problems within the entire infrastructure, troubleshoot, and provide solutions. Test solutions to ensure a correct solution.
- Reply to user problems on PCs to include software applications, systems integration, or individual hardware problems. Troubleshoot, debug, and resolve the problem.
- Provide individual support to end users via the phone, in person, or on-line to answer questions or resolve problems.
- Install, configure, and test new servers for systems, fax, printers, etc. Technology includes knowledge of current operating systems and languages.
- Maintain complete and accurate documentation and support services/warranties for new equipment, software, hardware, and peripherals.
- Install and test new software both for the network and for individual users.
- May administer the phone system.
- May be accountable for repair of copiers, printers, PCs, or laptops.
- Keep abreast of state-of-the-art hardware and software developments. Recommend new technologies that enhance the efficiency and security of the network infrastructure.

**Table 59 - 1  
Salaries  
Network Administrator**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	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  
Network Administrator**

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

\* Insufficient data

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

**Table 59 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 59 - 4**  
**Salary Ranges**  
**Network Administrator**

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

\* Insufficient data

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

## TECHNOLOGY SPECIALIST

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Install, upgrade, and maintain computer hardware and peripheral equipment. Coordinate technology needs with outsourced vendors for efficiency and cost-effectiveness. Assist Information Systems Manager/Supervisor or VP in researching, planning, and implementing new technologies to improve member access and staff efficiency.

### Job Responsibilities

- Install or modify data communication systems. Provide technical assistance and consultation in the use and operations of complex computer operating systems.
- Investigate new techniques, equipment, and data processing methods. Evaluate technical requirements for new or upgrades in hardware/software.
- Maintain databases and libraries including systems security functions.
- Design and maintain systems documentation according to applicable policies and standards. Ensure that documentation meets all security regulations for the credit union.
- Coordinate technology resources including main system, telecommunications network, telephone system(s), and personal computer connectivity.
- Evaluate and procure new technology and computer supplies according to budgetary line items.
- Keep abreast of state-of-the-art hardware developments.
- Evaluate technology proposals and contracts and provide recommendations to management on vendors, bids, outsourcing, etc.
- Coordinate the services of vendors to ensure quality of service and timeliness. Review vendor contracts for compliance. Function as the contracts administrator for all outsourced technology services.
- Ensure that all software licenses are maintained.

**Table 60 - 1  
Salaries  
Technology 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	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	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 60 - 2  
Incentives and Bonuses  
Technology 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	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	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 60 - 3  
Total Cash Compensation  
Technology 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	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0 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 60 - 4  
Salary Ranges  
Technology Specialist**

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

\* Insufficient data

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

## WEB ADMINISTRATOR

**Reports to: Information Systems Manager/Supervisor or Information Systems VP**

**Position Purpose:** Develop, implement, and maintain the credit union's web site to provide accurate, up-to-date information on products, services, rates, promotions, articles, etc. Assist in promoting credit union products and services via the Internet, and evaluate the site for member and potential member utilization. Coordinate and evaluate all outside Internet vendor relations.

### **Job Responsibilities**

- Develop, maintain, and/or coordinate information and content for web site. Create and/or coordinate newsletter articles, event notices, promotional campaign information, and rate updates.
- Ensure that all information on the web is monitored for accuracy and timeliness.
- Monitor software licenses to ensure compliance with vendors' regulations.
- Ensure that all Internet standards are met and that standards are maintained to protect the credit union's domain and on sites hosted by Internet vendors.
- Maintain and administer all legal Internet domains owned by the credit union and ensure compliance with all Internet privacy guidelines.
- Maintain and administer internal and external email systems. Research problems, resolve issues, and evaluate vendors on an on-going basis.
- Develop, maintain, and monitor web servers broadcasting on Internet domain.
- May maintain the credit union's Intranet, insuring that content is accurate, timely, and consistent with policies and procedures.
- Explore new ways to serve Internet members and to increase efficiency of serving members.
- Train credit union staff on effective use of web site for purpose of assisting members.

**Table 61 - 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 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 61 - 2  
Incentives and Bonuses  
Web Administrator**

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

\* Insufficient data

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

**Table 61 - 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					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

**Table 61 - 4  
Salary Ranges  
Web Administrator**

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

\* Insufficient data

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

## DATA ENTRY SPECIALIST

**Reports to:** *Information Systems Manager/Supervisor or Information Systems VP*

**Position Purpose:** Process data and perform variety of clerical duties and support functions for the credit union. Ensure and verify the accuracy of all data.

### **Job Responsibilities**

- Perform all data entry and processing duties for the IS department and/or other departments in the credit union.
- Verify data input to insure accuracy.
- Review work for input. Resolve any issues regarding questionable data before inputting into the system.
- May provide data entry for specialized areas such as ACH or lending.
- Generate a variety of reports as requested.
- Perform a variety of other clerical duties of moderate scope and complexity.
- Provide telephone support and perform other administrative duties as needed.

**Table 62 - 1**  
**Salaries**  
**Data Entry Specialist**

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

\* Insufficient data

**Table 62 - 2  
Incentives and Bonuses  
Data Entry Specialist**

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

\* Insufficient data

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

**Table 62 - 3  
Total Cash Compensation  
Data Entry Specialist**

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

\* Insufficient data

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

**Table 62 - 4  
Salary Ranges  
Data Entry Specialist**

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

\* Insufficient data

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

## **SVP/VP OF MARKETING (#2 position)**

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

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

### **Job Responsibilities**

- Assist/develop the strategic marketing plan and present to the Chief Marketing Officer or CEO and/or Board of Directors.
- Help/prepare, implement, and supervise the budget for the department that is consistent with the overall strategic plan and budget of the credit union.
- Envision creative marketing and public relations concepts. Assist/design, develop, and implement marketing and public relations programs for the credit union. Track and evaluate results of programs. Update or change as appropriate to ensure effectiveness.
- Examine market trends and demographic data concerning members and potential members, products and services, and potential products and services. Keep abreast of changing trends in the marketplace so that the credit union may react quickly and competitively.
- Research and recommend product or service enhancements to provide quality member service and to meet the financial needs of members.
- Assist/create and/or review letters, direct mail, press releases, collateral materials, forms, etc. May assist/manage an outside advertising or marketing vendor design, content, or delivery of marketing materials, marketing promotions, or media campaigns.
- Help/evaluate vendors to partner with the credit union.
- Recommend new services and changes in existing services to meet the financial needs of members.
- Assist/ensure that all marketing and public relations materials comply with State and Federal rules and regulations for the credit union. Keep abreast in changing rules and regulations.
- Help/develop, apply, and evaluate policies and procedures for the department.

**Table 63 - 1**  
**Salaries**  
**SVP / VP of Marketing (#2 position)**

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

\* Insufficient data

**Table 63 - 2  
Incentives and Bonuses  
SVP / VP of Marketing (#2 position)**

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

\* Insufficient data

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

**Table 63 - 3**  
**Total Cash Compensation**  
**SVP / VP of Marketing (#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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

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

**Table 63 - 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.

**Table 64 - 1**  
**Salaries**  
**Marketing Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	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	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 64 - 2  
Incentives and Bonuses  
Marketing Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	100%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	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	3	100%	3	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	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 64 - 3**  
**Total Cash Compensation**  
**Marketing Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	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					
	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	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	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 64 - 4  
Salary Ranges  
Marketing 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.

## BUSINESS DEVELOPMENT MANAGER

### ***Reports to: Marketing VP/Director***

**Position Purpose:** Develop a strategic plan for development of new business and provide tactical steps for implementation. Manage the day-to-day business functions of the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, auto dealers, RV/boat and motorcycle dealers, realtors, etc. Manage the business development staff.

### **Job Responsibilities**

- Manage the business development staff and monitor the workflow of the department against goals and targets for new business development.
- Monitor the budget for new business development to remain on track with projected expenses.
- Mentor, coach, and train employees on how to deal professionally and effectively with members, SEGs, and other contacts such as auto dealers and realtors in promoting the credit union.
- Research the demographics of the area in which the credit union operates and identify population groups served by the credit union. Develop contact lists of potential new SEGs or members to reflect research.
- Contact prospective members, SEGs, auto dealers, RV/boat and motorcycle dealers, brokers, etc., to present information on products and services of the credit union.
- Serve as the primary liaison and contact for the credit union's existing SEGs and maintain all facets of the relationship. Make formal presentations at SEGs to introduce the credit union to employees; answer questions and provide a resource that encourages participation. Coordinate enrollment meetings at SEGs.
- Be a visible presence in the local community and sponsor community. Promote the credit union through visible participation in business, community, and charitable organizations and activities.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.
- Manage the correspondence and direct marketing programs to SEGs.
- Manage the SEG or other applicable marketing databases.

**Table 65 - 1  
Salaries  
Business Development Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 65 - 2  
Incentives and Bonuses  
Business Development Manager**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	1	100%	1	*
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	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 65 - 3  
Total Cash Compensation  
Business Development Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 65 - 4  
Salary Ranges  
Business Development Manager**

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

\* Insufficient data

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

## MARKETING SPECIALIST

**Reports to: Marketing VP/Director or Marketing Manager/Supervisor**

**Position Purpose:** Responsible for assisting in the development and implementation of the marketing plan for the credit union. Provide research activities on marketing trends within the industry. Recommend marketing strategies. Complete legal filings for regulatory compliance. Perform a variety of creative and support duties related to the marketing function within the credit union.

### Job Responsibilities

- Assist the director of marketing and/or public relations manager with development and implementation of the overall marketing plan.
- Research industry trends and demographics in the field of membership and develop recommendations for products and services or marketing programs.
- Coordinate member surveys. Interact with members to research member needs. Analyze member feedback, and report on results.
- Assist with development, implementation, and analysis of marketing promotions. Utilize a variety of computer applications in the design and implementation of marketing materials.
- Obtain and/or coordinate bids for all phases of the production of marketing materials.
- Manage vendor relationships and contracts for the production of marketing materials.
- Help train staff in cross-selling and marketing techniques.
- Handle member inquiries about promotional and marketing programs.

**Table 66 - 1  
Salaries  
Marketing Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$46,820	\$37,180	\$47,130	\$53,470	*
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	\$44,650	\$39,420	\$46,680	\$49,300	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	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	9	\$45,830	\$35,340	\$44,660	\$54,150	*
	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	7	\$46,250	\$34,960	\$47,590	\$55,870	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	12	\$46,820	\$37,180	\$47,130	\$53,470	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	9	\$44,980	\$35,340	\$47,130	\$52,050	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 66 - 2  
Incentives and Bonuses  
Marketing Specialist**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		12	63%	7	\$1,410
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	7	40%	3	*
	\$35M to \$50M	4	100%	4	*
By region	New England	0		0	
	Middle Atlantic	3	50%	1	*
	East North Central	1	100%	1	*
	West North Central	3	100%	3	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	0		0	
	Pacific	3	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	9	67%	6	*
	10 - 49	3	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	3	50%	1	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	6	75%	4	*
	\$20M to \$50M	4	67%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	12	63%	7	\$1,410
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
Number of branch offices	1	9	50%	4	*
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 66 - 3**  
**Total Cash Compensation**  
**Marketing Specialist**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$47,700	\$37,580	\$48,080	\$54,180	*
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	\$45,230	\$40,030	\$46,680	\$50,460	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	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	9	\$46,680	\$35,530	\$45,160	\$55,140	*
	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	7	\$47,270	\$35,080	\$49,490	\$57,030	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$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	0					
	2,000 - 4,999	12	\$47,700	\$37,580	\$48,080	\$54,180	*
	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	\$45,490	\$35,530	\$48,080	\$52,070	*
	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 66 - 4  
Salary Ranges  
Marketing Specialist**

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

\* Insufficient data

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

## MARKETING/COMMUNICATIONS COORDINATOR

**Reports to: Marketing VP/Director or Marketing Manager/Supervisor**

**Position Purpose:** Coordinate production of media, advertising, and sales literature. Coordinate participation in community events and production of newsletters. Assist in administration of promotions and employee sales programs.

### **Job Responsibilities**

- Coordinate activities between the credit union and any marketing or printing agency. Responsible for follow-up to ensure project is meeting the required timeline.
- Maintain positive relationships with vendors and research and resolve any discrepancies or problems.
- Maintain and compile monthly statistics for presentation in related marketing reports.
- Place orders and monitor quality of printed materials and deliveries.
- Develop forms and letters for use in the marketing department and throughout the credit union.
- Assist in the creative design process.
- Maintain the marketing department filing system and revise as necessary.
- Maintain and file records of all printed materials and master copies. Ensure that all documentation is up-to-date and files are complete.
- Take photos during credit union events. Maintain photo and slide show for the credit union.
- Maintain an adequate supply of marketing materials and marketing collateral. Determine when to reorder.

**Table 67 - 1  
Salaries  
Marketing / Communications Coordinator**

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

\* Insufficient data

**Table 67 - 2  
Incentives and Bonuses  
Marketing / Communications Coordinator**

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

\* Insufficient data

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

**Table 67 - 3  
Total Cash Compensation  
Marketing / Communications Coordinator**

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

\* Insufficient data

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

**Table 67 - 4  
Salary Ranges  
Marketing / Communications Coordinator**

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

\* Insufficient data

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

## MARKETING ASSISTANT

**Reports to:** *Marketing Manager/Supervisor*

**Position Purpose:** Responsible for assisting the marketing department in all campaigns and promotions. Provide assistance to department manager and perform a variety of administrative and clerical duties.

### **Job Responsibilities**

- Assist with planning, coordinating, and executing marketing campaigns.
- Assist with planning and coordinating annual and special events or seminars.
- Provide administrative assistance to the Marketing Manager and Marketing Department staff, utilizing a range of computer software applications to include Windows, Mac, and other graphics software.
- Maintain up-to-date and complete paper and electronic files for the department.
- Prepare routine to complex correspondence on a variety of subject matters relating to marketing business. Ensure accuracy of work.
- Edit marketing collateral and other marketing materials. Proof work of others for accuracy and completeness.
- Assist in scheduling and/or arranging appointments and meetings. Maintain the department's calendar of events and schedules.
- Answer the department's telephone, disseminate information or resolve questions, and/or route calls to appropriate individual. Take messages and coordinate follow through.
- Maintain inventory of marketing supplies and brochures. Identify when to reorder and place orders to replenish inventories.

**Table 68 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 68 - 2  
Incentives and Bonuses  
Marketing Assistant**

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

\* Insufficient data

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

**Table 68 - 3**  
**Total Cash Compensation**  
**Marketing Assistant**

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

\* Insufficient data

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

**Table 68 - 4  
Salary Ranges  
Marketing Assistant**

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

\* Insufficient data

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

## BUSINESS DEVELOPMENT REPRESENTATIVE

**Reports to:** *Business Development Manager*

**Position Purpose:** Develop new business for the credit union. Cultivate new, and maintain existing, relationships for all facets of corporate sponsorship, individual members, auto dealers, RV/boat and motorcycle dealers, realtors, etc.

### **Job Responsibilities**

- Develop contact lists of potential new SEGs, members, dealers, or brokers in the credit union's field of membership.
- Contact and visit prospective members, dealers, brokers, realtors, or SEGs to present information on available services, such as deposit accounts, lines-of-credit, cash management, electronic banking, lending products, or investment services as appropriate.
- Attends various meetings in the community and/or at trade associations to develop new business prospects and promote the credit union.
- May make presentations on financial services to groups to promote credit union products.
- Contact potential customer base in a variety of methods and follow-up methods: via telephone, site visits, letters, emails, and direct mail campaigns.
- Maintain an up-to-date contact tracking tool.
- Examine the methods that are successful in developing business. Assess the products that best meet member needs.
- Promote all products and services with cross-selling to meet members' or SEGs' needs.

**Table 69 - 1  
Salaries  
Business Development Representative**

		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	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	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	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	0					
	3	1	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 69 - 2  
Incentives and Bonuses  
Business Development Representative**

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

\* Insufficient data

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

**Table 69 - 3  
Total Cash Compensation  
Business Development Representative**

		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	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	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	0					
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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 69 - 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.

**Table 70 - 1**  
**Salaries**  
**SVP / VP of Human Resources (#2 position)**

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

\* Insufficient data

**Table 70 - 2  
Incentives and Bonuses  
SVP / VP of Human Resources (#2 position)**

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

\* Insufficient data

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

**Table 70 - 3  
Total Cash Compensation  
SVP / VP of Human Resources (#2 position)**

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

\* Insufficient data

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

**Table 70 - 4**  
**Salary Ranges**  
**SVP / VP of Human Resources (#2 position)**

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

\* Insufficient data

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

## DIVERSITY/INCLUSION (DEI) VICE PRESIDENT/DIRECTOR (head of DEI)

**Reports to:** *Chief Human Resources Officer or President/CEO/Manager*

**Position Purpose:** Leads efforts to realize a diverse, equitable, and inclusive (DEI) workplace. Responsibilities include developing and implementing company-wide strategies and initiatives that advance organizational change, fostering an equitable and inclusive work environment, and ensuring that DEI considerations are incorporated into decision-making processes, for both employee and member-facing efforts.

### **Job Responsibilities**

- Provide thought leadership, advocacy, and strategy to develop and execute the credit union's inclusive framework. Create strategy to deploy programming related to all DEI activities for the credit union.
- Counsel and advise the Executive Team and Board of Directors in developing short- and long-term DEI vision to transform the credit union.
- Develop organizational DEI objectives and key indicators; report on progress and roadblocks to the Executive Team; and provide recommended solutions to address issues.
- Promote equity in access to foster financial well-being for members.
- Sponsor and guide the efforts of the DEI accountability board/group.
- Proactively build and maintain member, community, and sponsor relationships for DEI.

**Table 71 - 1**  
**Salaries**  
**Diversity / Inclusion VP/director (head of DEI)**

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

\* Insufficient data

**Table 71 - 2  
Incentives and Bonuses  
Diversity / Inclusion VP/director (head of DEI)**

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

\* Insufficient data

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

**Table 71 - 4**  
**Salary Ranges**  
**Diversity / Inclusion VP/director (head of DEI)**

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

\* Insufficient data

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

## HUMAN RESOURCES MANAGER/SUPERVISOR

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Manage the day-to-day human resource functions of the credit union. Administer and monitor human resource programs and ensure compliance with credit union policies as well as external rules and regulations. Participate in developing department systems, goals, and targets. Manage department staff. Provide staff and managers with an effective resource for resolution of employee relations issues.

### **Job Responsibilities**

- Develop and administer various human resources plans and procedures for the credit union. Keep abreast of changing trends or regulations and react quickly to incorporate those changes into the credit union.
- Plan and organize all activities of the department. Participate in the development of systems, goals, and targets.
- Implement and annually update compensation program, rewrite job descriptions as necessary, conduct and review annual salary surveys, develop salary budget, examine compensation, and monitor performance evaluation program and revise as necessary.
- Develop, recommend, and implement personnel policies and procedures. Prepare and maintain handbook on policies and procedures. Provide guidance on managing to, and staying compliant with, policies.
- Perform benefits administration to include claims resolution, change reporting, approving invoices for payment, annual re-evaluation of policies for cost effectiveness, and information activities programs.
- May assist in development and maintenance of affirmative action program. Maintain and file necessary records, reports, and logs to conform to equal employment opportunity regulations.
- Conduct recruitment effort for all exempt and nonexempt employees. Create effective advertising strategies, utilize Internet resources, and interview and evaluate candidates. Monitor effectiveness of recruitment and coach managers in the process.
- Conduct new-employee orientations; monitor career path programs; provide employee relations counseling, outplacement counseling, and exit interviewing.
- Establish and maintain department records and reports. Participate in administrative staff meetings and attends other meetings, such as seminars. Maintain company organization charts and employee directory.

**Table 72 - 1  
Salaries  
HR Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
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	0					
	13 - 20	3	*	*	*	*	*
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					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	3	*	*	*	*	*
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

**Table 72 - 2  
Incentives and Bonuses  
HR Manager / Supervisor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		3	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	3	50%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	3	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	3	50%	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	3	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	3	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 72 - 3  
Total Cash Compensation  
HR Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	1	*	*	*	*	*
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	0					
	13 - 20	3	*	*	*	*	*
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	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	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**  
**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.

**Table 73 - 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 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  
Training Director**

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

\* Insufficient data

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

**Table 73 - 4**  
**Salary Ranges**  
**Training Director**

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

\* Insufficient data

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

## HUMAN RESOURCES ASSISTANT/SPECIALIST

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Provide administrative support for the human resource department that includes a range of administrative duties to be handled with confidentiality and discretion where required. Interface with staff, management, board members, vendors and visitors to the credit union. Prepare reports, correspondence, manuals, spreadsheets, and all other communications utilizing a broad range of computer applications.

### **Job Responsibilities**

- Process new hires during orientation session; explain benefits, policies and procedures of the credit union, and enroll in benefit programs.
- Process daily correspondence and prepare reports, presentations, and spreadsheets for the Human Resources VP and other members of the management team. Utilize a range of computer applications, and insure accuracy of work.
- Answer telephone, disseminate information on benefits or policies, and/or route calls to appropriate associate. Take messages and coordinate follow through. Identify urgency of call. Research and respond to questions and provide back-up information.
- Assist in scheduling phone interviews and appointments for applicants, meetings, business trips, etc.
- Assist in recruitment process; conduct background checks, complete reference checks, and update database of applicants.
- Process any change of status requirements (name or address change, marital change, promotion, salary increase, etc.); process changes in insurance or benefits programs; maintain up-to-date, accurate personnel files.
- Prepare paperwork for salary changes with discretion.
- Update and maintain human resources database.
- Perform specialized or confidential administrative duties, including researching data and preparing reports as needed.
- Manage and control the calendar for the department.
- Compose, process, and sign standard letters. Ensure accuracy of work.

**Table 74 - 1  
Salaries  
HR Assistant / Specialist**

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

\* Insufficient data

**Table 74 - 2  
Incentives and Bonuses  
HR Assistant / Specialist**

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

\* Insufficient data

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

**Table 74 - 3  
Total Cash Compensation  
HR Assistant / Specialist**

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

\* Insufficient data

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

**Table 74 - 4**  
**Salary Ranges**  
**HR Assistant / Specialist**

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

\* Insufficient data

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

## TRAINING COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Plan and implement the credit union's employee education and training programs that reflect the strategic plan of the credit union. Ensure that ongoing development of all employees reflects strategic priorities and quality service to members.

### **Job Responsibilities**

- Investigate and research available training methods and procedures to identify new or improved training methods as well as new or improved content materials.
- Administer the credit union's training programs by creating and/or coordinating presentations and presenting programs.
- Creating training activities for interactive participation.
- Evaluate outsourced programs and/or vendors to augment training internally. Coordinate and utilize external training programs and products that enhance the credit union's training program.
- Assess the credit union's training needs with input from managers, member satisfaction surveys, employee assessment surveys, and other appropriate sources.
- Assist department managers with employee development.
- Conduct training sessions for new employees in clerical or administrative positions, teller or member services operations, and other areas of the credit union.
- Conduct seminars and workshops in new products, policies, and procedures for all staff.
- Prepare or coordinate development of procedural manuals used in conjunction with training needs.

**Table 75 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

**Table 75 - 2  
Incentives and Bonuses  
Training Coordinator / Specialist**

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

\* Insufficient data

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

**Table 75 - 3  
Total Cash Compensation  
Training Coordinator / Specialist**

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

\* Insufficient data

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

**Table 75 - 4**  
**Salary Ranges**  
**Training Coordinator / Specialist**

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

\* Insufficient data

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

## PAYROLL COORDINATOR/ADMINISTRATOR

**Reports to:** *Human Resources VP/Director OR Human Resources Manager/Supervisor*

**Position Purpose:** Process all data and forms pertinent to payroll, including supporting documentation, tax payments, audit trails, and permanent employee records. Ensure accuracy of information and compliance with State and Federal regulations pertaining to payroll. Prepare all necessary supporting documents and reports, and maintain complete confidentiality throughout the process.

### Job Responsibilities

- Perform all in-house payroll procedures, such as entering automated payroll data, processing employee timecards, preparing monthly journal entries, maintaining employee tax deductions and exemptions. Monitor the payroll data for accuracy for each payroll.
- Monitor employee data files online, including medical leave, personal leave, vacation, benefits, promotions, and terminations. Ensure that documentation trails are complete and up-to-date.
- Prepare payroll reports on leave, sick time, vacation, and/or PTO (paid time off) usage.
- Make salary adjustments online as directed by the human resources director/manager.
- Prepare cash deposits, receipts, and payroll tax filings. Process labor and wage corrections as needed.
- Prepare and submit governmental reports and tax deposits.
- Perform employee salary forecasts and analyses for the credit union as necessary.
- Work closely with the accounting department to ensure proper employee record maintenance and the accuracy of information entered into employee records regarding payroll and benefits.
- If the credit union out-sources payroll, coordinate the payroll processing with the outsourced provider.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates. Compute salary changes; prepare status forms, and distribute paychecks.
- May prepare and update credit union employee directory.

**Table 76 - 1  
Salaries  
Payroll Coordinator / Administrator**

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

\* Insufficient data

**Table 76 - 2  
Incentives and Bonuses  
Payroll Coordinator / Administrator**

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

\* Insufficient data

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

**Table 76 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

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

**Table 76 - 4**  
**Salary Ranges**  
**Payroll Coordinator / Administrator**

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

\* Insufficient data

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

## BENEFITS COORDINATOR/SPECIALIST

**Reports to:** *Human Resources VP/Director*

**Position Purpose:** Coordinate the enrollment periods and initiate the enrollment processes for all credit union benefit programs to include pension plan or 401(k) plans as well as disability, medical, dental, and life insurance programs. Distribute plan documents or other benefit plan descriptions in a timely manner. Monitor the enrollment and declination forms for completeness and to comply with credit union policies and procedures.

### **Job Responsibilities**

- Administer the employee benefit programs for all credit union benefits and insurances such as accidental and life insurances, disability (short- and long-term) insurances, health and dental insurances, pensions, savings and investments, etc.
- Coordinate human resources procedures to initiate benefits. Contact employees, distribute benefit summaries and application or enrollment forms, and track the enrollment and/or declination decisions for each employee for each program offered.
- Initiate medical and option forms and/or affidavits; arrange for their completion and submission within time limits.
- Implement new benefits programs or “open enrollment” procedures. Arrange and conduct employee information presentations benefits, new benefit plans and/or changes in plans. Conduct “open enrollment” meetings.
- Function as a subject matter expert on benefits. Answer employee questions, provide detailed information, and act as a liaison with the insurance carrier or agent.
- Verify the monthly premium statements for all group insurance policies and maintain statistical data relative to premiums, claims, and costs. Prepare cost analyses.
- Resolve administrative problems with the carrier representatives.
- Research annual lists of current, new, and former pension plan participants for all pertinent data.
- Submit data and documents to the appropriate committee, trustee, or actuary. Maintain files of pension plan history, pension data, correspondence, reports, and forms. Initiate record keeping and retrieval methods in compliance with government regulations.
- May prepare and forward appraisal forms to supervisors for completion; record, file, and follow up on return of completed appraisal forms; set up new appraisal dates.

**Table 77 - 1  
Salaries  
Benefits Coordinator / Specialist**

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

\* Insufficient data

**Table 77 - 2  
Incentives and Bonuses  
Benefits Coordinator / Specialist**

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

\* Insufficient data

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

**Table 77 - 3  
Total Cash Compensation  
Benefits Coordinator / Specialist**

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

\* Insufficient data

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

**Table 77 - 4  
Salary Ranges  
Benefits Coordinator / Specialist**

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

\* Insufficient data

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

## INTERNAL AUDIT VP

**Reports to:** *President/CEO/Manager or CFO or Board of Directors*

**Position Purpose:** Responsible for ensuring optimum efficiency and effectiveness of the audit department and for ensuring the credit union's compliance with strict auditing guidelines imposed by NCUA and other regulatory agencies. Develop and oversee internal auditing procedures and processes. Manage internal auditing staff to ensure compliance with state and federal rules and regulations, and to safeguard the credit union's assets.

### **Job Responsibilities**

- Develop, implement, and direct credit union audit activities, policies, and procedures.
- Review and appraise policies and procedures for strict compliance with regulations as well as safeguarding all credit union assets. Recommend changes and improvements to audit procedures or policies and/or implement changes as directed.
- Recommend and assist in the development of credit union processes and controls to continuously audit credit union operations and financials.
- Perform risk and control assessments for all credit union departments.
- Oversee and direct staff auditors. Provide direction, answer questions, coach, and conduct performance reviews of audit staff.
- Oversee and manage any external auditors or auditing firms partnering with the credit union. Evaluate for efficiency, depth of knowledge, and cost-effectiveness.
- Perform periodic reviews of auditing processes, procedures, and auditing staff, both internal auditors and outsourced auditors. Communicate internal control weaknesses to management/board based on audits.
- Interact with regulatory examiners on special request by the CFO or CEO for unusual issues. Serve as credit union liaison with outside auditors and regulatory examiners.
- Prepare written and verbal reports of audit activities to the CFO, CEO, and/or Board.
- Develop and monitor the audit departmental budget.
- Keep abreast of all trends and developments in regulatory requirements, general accounting principles, or audit techniques. React quickly to any changes to protect the credit union's interests.

**Table 78 - 1**  
**Salaries**  
**Internal Audit VP (head of internal audit)**

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

\* Insufficient data

**Table 78 - 2  
Incentives and Bonuses  
Internal Audit VP (head of internal audit)**

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

\* Insufficient data

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

**Table 78 - 4**  
**Salary Ranges**  
**Internal Audit VP (head of internal audit)**

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

\* Insufficient data

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

## INTERNAL AUDIT MANAGER/SUPERVISOR

**Reports to:** *Internal Audit VP or President/CEO/Manager or CFO*

**Position Purpose:** Responsible for implementation of the credit union's auditing procedures. Monitor the credit union for compliance with generally accepted accounting principles (GAAP), creating appropriate auditing reports for management and outside auditors. Manage internal auditors or outsourced auditors.

### Job Responsibilities

- Manage the credit union's audit function to ensure compliance with all regulatory policies and procedures and to safeguard the credit union's assets.
- Schedule and manage work of auditing staff, either internal or outsourced. Plan, assign, and direct work activities, address issues, answer questions, and resolve complex problems.
- Ensure that financial accounts will stand up to outside scrutiny through stringent adherence to generally accepted accounting principles (GAAP).
- Prepare and/or review examination reports stating findings of various audits. Prepare and/or review audit reports for senior management.
- Develop, perform, and oversee various "spot check" internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc. Review random sampling of all new loans for exceptions to policies and procedures.
- Identify whether operating policies and procedures are adequate to measure and control the economical and efficient use of resources. Develop and implement new procedures to enhance the audit process.
- Examine information systems to ensure data is accurate and complete, and make recommended changes to the IS system to improve output.
- Ensure all subsidiary ledgers have been reconciled to the general ledger.
- Coordinate and conduct investigations of suspected and/or actual internal fraud.
- Conduct investigations or special audits at the request of management.
- Prepare written and verbal audit reports for management.
- Participate in interviewing, hiring, and training activities.
- Keep abreast of changes or new developments in regulatory requirements, general accounting principles, or audit techniques.

**Table 79 - 1**  
**Salaries**  
**Internal Audit Manager / Supervisor**

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

\* Insufficient data

**Table 79 - 2  
Incentives and Bonuses  
Internal Audit Manager / Supervisor**

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

\* Insufficient data

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

**Table 79 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 79 - 4**  
**Salary Ranges**  
**Internal Audit Manager / Supervisor**

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

\* Insufficient data

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

## INTERNAL AUDITOR

**Reports to:** *Internal Audit Manager/Supervisor or Internal Audit VP*

**Position Purpose:** Perform operational, financial, interim, and compliance audits for the credit union. Review records, documents, loans, policies and procedures, financial and operational processes and electronic information in accordance with regulatory requirements.

### **Job Responsibilities**

- Conduct regular audit procedures and activities for all credit union branches and departments and for all accounting, operation, and loan procedures.
- Conduct independent audits and examinations of credit union records to ensure compliance with laws and regulations.
- Track and report on issues or recommendations from external auditors, regulators, and examiners.
- Review examination reports stating findings of the audit and report them to upper management.
- Assist Internal Audit VP/Manager and regulatory examiners during audits as necessary.
- Assist in the implementation of new or revised internal audit policies, methods, and procedures.
- Make recommendations to revise electronic systems and procedures to comply with State and Federal regulations.
- Prepare written reports on internal audit reviews, including findings, assessment, conclusions, and recommended actions.
- Reconcile accounts with corporate credit unions.
- Ensure that audit processes will stand up to outside scrutiny.

**Table 80 - 1  
Salaries  
Internal Auditor**

		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					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	1	*	*	*	*	*
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 80 - 2  
Incentives and Bonuses  
Internal Auditor**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	100%	1	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	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	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 80 - 3  
Total Cash Compensation  
Internal Auditor**

		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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	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  
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.

**Table 81 - 1  
Salaries  
Compliance Officer**

		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	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	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	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	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	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	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 81 - 2  
Incentives and Bonuses  
Compliance Officer**

		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	3	100%	3	*
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	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	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	1	100%	1	*
	11 - 12	0		0	
	13 - 20	3	100%	3	*
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	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	1	100%	1	*
	2	3	100%	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 81 - 3  
Total Cash Compensation  
Compliance Officer**

		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	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	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	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	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	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	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 81 - 4  
Salary Ranges  
Compliance Officer**

		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.

## RISK MANAGEMENT OFFICER/SPECIALIST

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

**Position Purpose:** Review credit union security and loss control policies and procedures to ensure compliance with all related laws and regulations applicable to the credit union. Recommend policy changes to senior management and/or the Board of Directors that will facilitate the credit union's risk management program, safeguard the assets of the credit union, and reflect current regulations. Update and disseminate information regarding laws and regulations. Communicate with governmental and law enforcement regarding laws and regulations.

### **Job Responsibilities**

- On an on-going basis, review laws and regulations relative to operational and compliance risk.
- Evaluate the credit union's security guidelines, risk management policies, procedures, products, and programs to ensure compliance with applicable laws and regulations. Make recommendations for change where appropriate.
- Disseminate information, answer questions, and be a subject matter expert for the credit union on all risk management and loss-prevention issues.
- Assess risk potential of current loss protection and risk management procedures, and institute new procedures that manage and control risks and losses.
- Ensure that any change in security safeguards, policies, or procedures are communicated to senior management, the Board of Directors, and the credit union as a whole, with clarity. Follow up to ensure new procedures are understood and implemented.
- Develop and implement credit union security measures as necessary to ensure compliance with policies and procedures and to control future risks and losses.
- In conjunction with the internal auditor and/or compliance officer, coordinate a risk assessment and present a summary report to senior management.
- Assist in the revision and/or design of security measures, forms, contracts or disclosures, in compliance with all State and Federal rules and regulations.
- Develop or assist in the development of compliance training programs.
- Develop and ensure implementation of database and record retention policies and procedures for classified information in accordance with regulations and laws.
- Communicate with governmental and law enforcement agencies, and providing information relating to risk management matters that affect credit union operations.

**Table 82 - 1  
Salaries  
Risk Management Officer / Specialist**

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

\* Insufficient data

**Table 82 - 2  
Incentives and Bonuses  
Risk Management Officer / Specialist**

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

\* Insufficient data

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

**Table 82 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

**Table 82 - 4**  
**Salary Ranges**  
**Risk Management Officer / Specialist**

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

\* Insufficient data

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

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

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

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

### Job Responsibilities

- Directly or through subordinates, oversee and manage the financial and accounting functions of the credit union to include: ALM, AP, AR, budgets, collections, GL, financial analysis, financial reporting and recordkeeping, investments, payroll, and taxes.
- Help/develop, implement, and evaluate policies and procedures for the Accounting/Finance Department. Ensure that policies and procedures reflect current regulations and are communicated to and implemented by subordinates.
- May direct and supervise development, production, promotion, and sale of the credit union's products and services.
- Assist/present monthly reports to the Chief Financial Officer and/or board of directors and senior management.
- Participate in setting deposit and loan rates.
- Assist/provide guidance regarding investment choices.
- Assist/serve as trustee of the credit union's pension plan.
- Hold periodic staff meetings. Help/identify areas for improvement, changes in procedures, new developments, or changes in services. Assist/keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing choices for capital equipment or other capital asset expenditures.
- Provide direction for planning model runs.
- Assist in investigation of new branch site locations and closings of existing branches.
- Help/develop, perform, and oversee various internal audit procedures, i.e., cash counts, teller drawer audits, review of employee accounts, loan documentation, wire transfers, etc.
- Assist/serve as the credit union's liaison with regulatory agency examiners and auditors.

**Table 83 - 1**  
**Salaries**  
**SVP / VP of Finance (#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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	13 - 20	0					
	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
Number of branch offices	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
3	0						
4	0						
5 or more	0						

\* Insufficient data

**Table 83 - 2  
Incentives and Bonuses  
SVP / VP of Finance (#2 position)**

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

\* Insufficient data

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

**Table 83 - 3**  
**Total Cash Compensation**  
**SVP / VP of Finance (#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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

**Table 83 - 4  
Salary Ranges  
SVP / VP of Finance (#2 position)**

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

\* Insufficient data

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

## ACCOUNTING VP

### **Reports to: CFO or CEO**

**Position Purpose:** Oversee and direct the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies, and practices adhere to generally accepted accounting principles (GAAP). Establish, coordinate, and maintain an accounting system that properly reflects the financial position of the credit union. Provide financial consolidation of branches.

### **Job Responsibilities**

- Oversee and manage the financial, accounting, and bookkeeping functions of the credit union to include AP, AR, budgets, collections, GL, investments, financial assessment, financial reporting and recordkeeping, payroll, and taxes.
- Develop, implement, and evaluate policies and procedures for the accounting department. Ensure that policies and procedures reflect current regulations and that the accounting procedures are in strict compliance with generally accepted accounting principles (GAAP).
- Monitor cost control activities. Approve and implement cost control strategies on an as needed basis.
- Responsible for financial reporting, financial analyses, cash management, and forecasting reports on monthly, quarterly, and annual basis to senior management and the Board of Directors.
- Prepare and review credit union finance projections and manage credit union investment accounting activities.
- Responsible for preparation of budgets and periodic examination of budget variance.
- Participate in identifying deposit and loan rates.
- Provide guidance regarding investment conclusions.
- Hold periodic staff meetings. Identify areas for improvement, changes in procedures, new developments, or changes in services. Keep staff up to date on trends and general credit union information.
- Assist with lease negotiation and major purchasing decisions for capital equipment or other capital asset expenditures.
- Serve as the credit union's liaison with regulator agency examiners and auditors.

**Table 84 - 1  
Salaries  
Accounting 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	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 84 - 2  
Incentives and Bonuses  
Accounting 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	1	100%	1	*
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	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	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 84 - 3  
Total Cash Compensation  
Accounting 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	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 84 - 4  
Salary Ranges  
Accounting 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.

## ACCOUNTING MANAGER/SUPERVISOR

**Reports to:** *Accounting VP or Chief Financial Officer*

**Position Purpose:** Develop, manage, and maintain reliable accounting information and reporting on income, expenses, assets, liability, and capital for management planning and decision making and for fulfillment of financial reporting requirements. Reconcile GL and bank accounts. Manage the activities of the accounting department and staff. Ensure that reports, accounts, systems, policies and practices adhere to generally accepted accounting principles (GAAP).

### **Job Responsibilities**

- Manage accounting functions to include AP, AR, budgets, cash flow, cost management, credit and collections, financial analysis, financial reporting and recordkeeping, GL, investments, payroll, and taxes.
- Implement policies and procedures for the accounting department and insure that policies and procedures reflect current regulations, and are communicated to and implemented by subordinates.
- Reconcile revenue reports, unbilled variances, special projects, payroll and timesheet reports, and claims disbursements. Prepare daily balance sheet (loan and share) examination. Prepare daily cash position assessment.
- Responsible for general ledger reconciliation, examination of financial accounts, and preparation of journal entries. Provide end-of-month close and produce monthly financial statements. Prepare or assist with incurred cost and provisional rate reports as necessary.
- Ensure that all activities of the department are in accordance with GAAP and that the accounting records are maintained accurately and in compliance with laws and regulations.
- Maintain a highly motivated, well-trained staff, evaluating the performance of the staff on a regular basis. Resolve employee questions or conflicts.
- Develop and implement processes to streamline credit union accounting procedures.
- Develop and maintain complex computer-based analyses and reports of credit union accounting records on a regular basis.
- Provide regular reports to management of all online accounting activities for the credit union's accounting/ bookkeeping department.
- Monitor fixed-asset management.
- Conduct special accounting studies, analyses, and special projects as requested by management.

**Table 85 - 1  
Salaries  
Accounting Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$58,500	\$49,130	\$57,200	\$66,570	*
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	*	*	*	*	*
	\$35M to \$50M	6	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	7	\$57,130	\$47,710	\$53,000	\$67,210	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	6	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	9	\$56,670	\$47,830	\$57,200	\$62,430	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	3	*	*	*	*	*
	2	9	\$54,170	\$47,830	\$53,540	\$60,370	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 85 - 2  
Incentives and Bonuses  
Accounting Manager / Supervisor**

		% paid incentive and/or bonus		average incentive/ bonus	
		N		N	
Overall		12	88%	10	\$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	0		0	
	\$20M to \$35M	6	75%	4	*
	\$35M to \$50M	6	100%	6	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	100%	4	*
	West North Central	4	67%	3	*
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	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	4	67%	3	*
	10 - 49	7	100%	7	\$3,540
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	3	100%	3	*
	11 - 12	3	50%	1	*
	13 - 20	6	100%	6	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	75%	4	*
	\$20M to \$50M	6	100%	6	*
	\$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	9	83%	7	\$1,390
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	50%	1	*
	2	9	100%	9	\$2,760
	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 85 - 3**  
**Total Cash Compensation**  
**Accounting Manager / Supervisor**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	\$60,820	\$51,010	\$61,760	\$67,360	*
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	*	*	*	*	*
	\$35M to \$50M	6	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	*	*	*	*	*
	West North Central	4	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	7	\$60,670	\$49,320	\$62,610	\$69,910	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	6	*	*	*	*	*
	\$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	9	\$57,830	\$49,860	\$57,630	\$65,490	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	9	\$56,930	\$49,860	\$57,630	\$62,680	*
	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 85 - 4**  
**Salary Ranges**  
**Accounting 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	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

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

## INVESTMENTS VP

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

**Position Purpose:** Recommend and implement investment policy for credit union's liquid assets portfolio. Monitors credit union's liquidity and cash needs. Counsel staff on ways credit union can reach investment objectives.

### **Job Responsibilities**

- Manage the allocation and investment of cash/funds to optimize rate of return and compliance with governing regulations.
- Monitor the credit union's investment portfolio as needed to assure timely investment decisions as investments mature.
- Choose investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Direct the purchasing and sale of government bonds or other acceptable securities.
- Arrange deposit agreements with corporate credit unions or designated reserve banks, and directs placement of funds to fulfill agreements.
- Review consolidated financial statements to identify reserve position and adjusts reserves in order to obtain specified reserves ratio.
- Act as chief contact with the credit union's investment broker and/or sales people, and screen prospective brokers/sales people and their products to assure consistency with regulations and credit union policy.
- Provide management with timely investment reports and board members with information about credit union investments.
- Advise staff on ways credit union can reach investment objectives.

**Table 86 - 1  
Salaries  
Investments VP**

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

\* Insufficient data

**Table 86 - 2  
Incentives and Bonuses  
Investments VP**

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

\* Insufficient data

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

**Table 86 - 3  
Total Cash Compensation  
Investments VP**

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

\* Insufficient data

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

**Table 86 - 4  
Salary Ranges  
Investments VP**

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

\* Insufficient data

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

## INVESTMENTS MANAGER

**Reports to:** *Investments VP*

**Position Purpose:** Assists Investment VP in management of credit union portfolio. Places investments. Measures and reports on investment status relative to credit union policy and goals.

### **Job Responsibilities**

- Monitor the credit union's investment portfolio to assure timely investment decisions as investments mature.
- Assist Investments VP in choosing investments consistent with prevailing economic conditions, the credit union's assets/liability mix, and the credit union's goals of safety, liquidity, and yield.
- Place investments for the credit union.
- Report on investment status.
- Make suggestions to Investment VP on ways credit union can reach investment goals.

**Table 87 - 1  
Salaries  
Investments Manager**

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

\* Insufficient data

**Table 87 - 2  
Incentives and Bonuses  
Investments Manager**

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

\* Insufficient data

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

**Table 87 - 3  
Total Cash Compensation  
Investments Manager**

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

\* Insufficient data

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

**Table 87 - 4  
Salary Ranges  
Investments Manager**

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

\* Insufficient data

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

## ACCOUNTANT

### ***Reports to: Accounting Manager/Supervisor***

**Position Purpose:** Perform tasks necessary to balance and update general ledger and subsidiary accounts, maintain and reconcile daily cash accounts, and manage other accounting-related duties. Prepare various accounting reports as requested.

### **Job Responsibilities**

- Prepare, pay, and file all accounts payable for the credit union. Research and resolve discrepancies.
- Prepare and enter daily and monthly general ledger transactions including investment activity and schedules, employee payroll, pension, and 401(k) entries.
- Analyze and reconcile general ledger for various accounts as assigned.
- Prepare summary journal vouchers and verify that all other journal vouchers and cash received have been properly balanced and authorized.
- Review and examine financial data. Generate a variety of reports and statements as requested by management. Prepare financial statements and reports on a regular basis. Examples of reports include teller variance report, daily cash flow report, renewable and share insurance reports.
- Post and reconcile the subsidiary records for the accrued income from investment accounts.
- Post investment interest checks.
- Review daily cash balances.
- Prepare the credit union's tax returns.
- Research and adjust all open items, cash imbalances, and variances.
- Set-up and run all prepaid and fixed asset items in the depreciation program.
- Prepare all inter-company elimination entries.

**Table 88 - 1  
Salaries  
Accountant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		21	\$48,710	\$36,400	\$49,980	\$58,000	\$63,820
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	7	\$45,880	\$35,440	\$49,920	\$53,810	*
	\$35M to \$50M	9	\$56,270	\$49,660	\$58,090	\$61,450	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	8	\$37,870	\$33,460	\$36,400	\$40,630	*
	Mountain Pacific	1 2	* *	* *	* *	* *	* *
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	9	\$52,990	\$36,340	\$56,740	\$61,450	*
	10 - 49	7	\$49,820	\$45,050	\$49,960	\$54,850	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	14	\$52,610	\$46,260	\$51,160	\$60,830	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	12	\$54,410	\$49,930	\$53,320	\$61,050	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	*	*	*	*	*
	2,000 - 4,999	15	\$51,710	\$37,310	\$53,320	\$60,710	\$71,820
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	18	\$46,590	\$36,400	\$49,940	\$56,760	\$60,940
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

**Table 88 - 2  
Incentives and Bonuses  
Accountant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		21	73%	15	\$2,210
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	1	0%	0	
	\$10M to \$20M	4	100%	4	*
	\$20M to \$35M	7	80%	6	*
	\$35M to \$50M	9	67%	6	*
By region	New England	0		0	
	Middle Atlantic	3	100%	3	*
	East North Central	3	50%	1	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	1	0%	0	
	West South Central	8	62%	5	*
	Mountain	1	100%	1	*
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	5	72%	4	*
	5 - 9	9	83%	7	\$2,870
	10 - 49	7	60%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	0%	0	
	9 - 10	0		0	
	11 - 12	4	67%	3	*
	13 - 20	14	79%	11	\$2,000
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	3	56%	2	*
	\$5M to \$20M	6	54%	3	*
	\$20M to \$50M	12	88%	10	\$2,380
	\$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	78%	5	*
	2,000 - 4,999	15	70%	10	\$2,610
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	18	68%	13	\$2,200
	2	3	100%	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 88 - 3  
Total Cash Compensation  
Accountant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		21	\$50,310	\$36,400	\$51,000	\$60,700	\$66,080
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	1	*	*	*	*	*
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	7	\$47,810	\$36,400	\$51,170	\$56,770	*
	\$35M to \$50M	9	\$57,920	\$50,560	\$60,590	\$63,910	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	8	\$39,060	\$35,600	\$36,400	\$40,960	*
	Mountain	1	*	*	*	*	*
Pacific	2	*	*	*	*	*	
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	9	\$55,390	\$36,400	\$60,690	\$63,910	*
	10 - 49	7	\$50,850	\$45,640	\$51,170	\$56,690	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	14	\$54,180	\$46,930	\$54,160	\$61,650	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	12	\$56,490	\$50,960	\$57,320	\$62,910	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
\$200M or more	0						
By number of members	1 - 999	0					
	1,000 - 1,999	7	*	*	*	*	*
	2,000 - 4,999	15	\$53,540	\$37,310	\$57,320	\$60,970	\$73,410
	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	18	\$48,090	\$36,400	\$50,940	\$60,590	\$62,310
	2	3	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 88 - 4  
Salary Ranges  
Accountant**

		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	3	*	*	*
	\$35M to \$50M	1	*	*	*

\* Insufficient data

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

## ACCOUNTING CLERK

**Reports to:** *Accounting Manager/Supervisor*

**Position Purpose:** Follow detailed and standardized procedures in performing routine accounting clerical operations. Assist with a variety of duties related to the accounting function within the credit union.

### **Job Responsibilities**

- Perform a variety of activities to assist the manager in maintaining the financial, statistical, and accounting records of the credit union.
- Enter data into accounting systems and generate reports on a daily basis. Prepare various financial, regulatory, and special reports on a weekly, monthly, and quarterly basis as requested by management.
- On a daily basis, verify and balance teller sheets from all locations. Total checks and prepare deposit slips for daily bank deposit. Verify that checks received from members have restricted endorsement. Run tapes of check vouchers, receipts, and offline items.
- Assist share draft department in encoding errors, late returns, and other problems. Batch checks in numerical order, indicating missing stubs.
- Journalize all necessary transactions and make sure everything is in balance.
- Review and enter employee expenses into the general ledger.
- Post some general ledger entries, and proof totals with the general ledger system. File and store general ledger journals daily.
- Prepare accounts payable checks after receiving proper authorization.
- Maintain FED Line by wiring money to/from Federal Reserve, verifying outgoing wires, daily roll-over, and reconciling Federal Reserve Account. Wire money for purchase of mortgages.
- Reconcile MasterCard statements and share draft statements.
- Deposit mortgage checks from the settlement companies.
- Maintain working knowledge of various account software programs.

**Table 89 - 1  
Salaries  
Accounting Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	\$43,280	\$37,460	\$41,600	\$52,000	\$59,730
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	4	*	*	*	*	*
	\$35M to \$50M	9	\$43,780	\$38,440	\$41,600	\$52,010	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	9	\$40,810	\$37,320	\$38,440	\$41,860	*
	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	4	*	*	*	*	*
	11 - 12	0					
	13 - 20	9	\$42,040	\$36,570	\$40,000	\$52,010	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$42,320	\$36,700	\$41,410	\$46,460	*
	\$20M to \$50M	7	\$44,560	\$38,450	\$41,600	\$52,130	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	14	\$41,480	\$37,160	\$41,600	\$44,730	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
60,000 or more	0						
Number of branch offices	1	8	\$43,510	\$37,250	\$41,690	\$52,900	*
	2	6	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 89 - 2  
Incentives and Bonuses  
Accounting Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		17	89%	15	\$1,590
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	4	50%	2	*
	\$20M to \$35M	4	100%	4	*
	\$35M to \$50M	9	100%	9	\$2,010
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	6	100%	6	*
	West North Central	3	100%	3	*
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	5	60%	3	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	4	50%	2	*
	5 - 9	4	100%	4	*
	10 - 49	9	100%	9	\$1,810
	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	2	100%	2	*
	9 - 10	4	100%	4	*
	11 - 12	0		0	
	13 - 20	9	100%	9	\$1,310
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	10	80%	8	\$1,160
	\$20M to \$50M	7	100%	7	\$2,060
	\$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	14	100%	14	\$1,290
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	8	77%	6	*
	2	6	100%	6	*
	3	3	100%	3	*
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 89 - 3**  
**Total Cash Compensation**  
**Accounting Clerk**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		17	\$44,700	\$38,720	\$42,450	\$54,250	\$59,730
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	4	*	*	*	*	*
	\$35M to \$50M	9	\$45,790	\$41,860	\$42,620	\$54,270	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	9	\$42,610	\$38,590	\$40,820	\$43,160	*
	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	4	*	*	*	*	*
	11 - 12	0					
	13 - 20	9	\$43,350	\$38,150	\$40,270	\$54,270	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$43,250	\$38,300	\$41,850	\$47,060	*
	\$20M to \$50M	7	\$46,620	\$40,900	\$42,890	\$54,540	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	14	\$42,770	\$38,520	\$41,950	\$45,930	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	8	\$44,010	\$37,550	\$42,450	\$53,200	*
	2	6	*	*	*	*	*
	3	3	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

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

**Table 89 - 4  
Salary Ranges  
Accounting 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.

## BRANCH OPERATIONS VP

**Reports to: Executive VP/Assistant Manager**

**Position Purpose:** Direct all aspects of the operations of multiple branches to ensure effective and efficient operations, quality of member service, and compliance with existing regulations and policies for each location. Participate in the strategic planning and management of credit union branches.

### Job Responsibilities

- Participate in the credit union’s long- and short-term strategic planning as it relates to branch operations.
- Establish strategic planning parameters and monitor compliance with goals and objectives.
- Communicate goals and direction with branch managers to ensure clear understanding of rules, regulations, requirements, and expectations.
- Implement and monitor procedures to comply with credit union policies and governmental rules and regulations. Work with other department heads to maintain consistency in credit union policies and procedures. Develop and apply new policies and procedures for branch operations.
- Ensure the security and safety of each branch.
- Hire and oversee branch managers directly and branch staff indirectly. Maintain a well-trained, highly motivated staff.
- Prepare budget for branches and ATM networks and track on an ongoing basis for adherence.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to support and develop managers and staff.
- Develop and/or assist in the development of training for branch personnel.
- Oversee the lending functions of the branches through branch managers. Monitor adherence to sound credit practices and administration policies.
- Assist branch managers in resolving complex member complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.

**Table 90 - 1**  
**Salaries**  
**Branch Operations VP (head of branch ops.)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$55,360	\$47,850	\$56,040	\$59,650	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	10	\$55,360	\$47,850	\$56,040	\$59,650	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	5	*	*	*	*	*
	2	0					
	3	4	*	*	*	*	*
4	0						
5 or more	0						

\* Insufficient data

**Table 90 - 2  
Incentives and Bonuses  
Branch Operations VP (head of branch ops.)**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	75%	6	*
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	1	100%	1	*
	\$35M to \$50M	4	100%	4	*
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	0%	0	
	West South Central	3	100%	3	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	60%	3	*
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	0%	0	
	13 - 20	6	100%	6	*
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	43%	1	*
	\$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	0		0	
	2,000 - 4,999	8	75%	6	*
	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	43%	1	*
	2	0		0	
	3	4	100%	4	*
	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  
Branch Operations VP (head of branch ops.)**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	\$57,240	\$51,220	\$57,110	\$61,880	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	2	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	7	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$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	10	\$57,240	\$51,220	\$57,110	\$61,880	*
	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	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 90 - 4**  
**Salary Ranges**  
**Branch Operations VP (head of branch ops.)**

		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.

## BRANCH MANAGER II

**Reports to: Branch Operations VP**

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with ten or more full-time employees.

### Job Responsibilities

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Recommend, implement, and supervise the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Recruit and select quality applicants for vacancies, ensuring that the credit union is adequately staffed with quality employees.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members. Recommend salary increases.
- Work with internal auditor to ensure compliance with internal controls.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch. Train employees to maximize opportunities to sell products.

**Table 91 - 1  
Salaries  
Branch Manager II**

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

\* Insufficient data

**Table 91 - 2  
Incentives and Bonuses  
Branch Manager II**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		4	47%	2	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	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	2	0%	0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	2	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	2	0%	0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
By amount of loans outstanding	\$500,000 to \$2M	2	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	100%	2	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	2	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		
Number of branch offices	60,000 or more	0		0	
	1	2	0%	0	
	2	2	100%	2	*
	3	0		0	
	4	0		0	
5 or more	0		0		

\* Insufficient data

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

**Table 91 - 3**  
**Total Cash Compensation**  
**Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		4	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	0					
	\$10M to \$20M	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	2	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	2	*	*	*	*	*
	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	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	2	*	*	*	*	*
	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					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	2	*	*	*	*	*
	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 91 - 4  
Salary Ranges  
Branch Manager II**

		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.

## BRANCH MANAGER I

**Reports to:** *Branch Operations VP*

**Position Purpose:** Guide and manage branch office in providing quality service to members in account transactions, loan applications, and new account. Solve problems within established policies and guidelines. Manage branch with less than ten full-time employees.

### **Job Responsibilities**

- Maintain a highly motivated, well-trained staff, maintaining effective employee relations.
- Implement and monitor the budget for the branch.
- Apply and evaluate policies and procedures for the branch. Ensure that the branch is in compliance with federal laws and regulations set forth by the National Credit Union Administration and other regulatory agencies.
- Evaluate the job performance of branch office staff to ensure quality of work and service to members.
- Monitor branch activity, including number of transactions, volume, teller errors, loan volume, teller and loan personal sales, and new accounts.
- Monitor key products and sales within branch to ensure profitable and sound business practices and a high quality of service for members.
- Manage the security and safety of the branch. Examine and monitor security and safety policies and procedures on an on-going basis.
- Ensure that staff receives on-going training on security and robbery procedures.
- Schedule adequate staff to ensure efficient branch operation.
- Conduct loan interviews. Process, approve and/or close loans.
- Monitor branch operations to ensure a consistent, professional approach.
- Assist staff or members in solving complex account problems.
- Create and maintain a cross-selling environment within the branch.

**Table 92 - 1  
Salaries  
Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	\$52,310	\$41,840	\$47,840	\$61,830	\$76,200
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	10	\$48,860	\$35,720	\$50,520	\$59,900	*
	\$35M to \$50M	9	\$56,260	\$41,840	\$47,840	\$74,000	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	6	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	9	\$53,750	\$35,000	\$47,840	\$74,000	*
	10 - 49	10	\$51,050	\$41,840	\$50,520	\$60,870	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	15	\$54,860	\$41,840	\$47,840	\$66,010	\$83,530
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$47,000	\$35,000	\$47,840	\$54,110	*
	\$20M to \$50M	10	\$56,960	\$42,300	\$52,920	\$70,960	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	17	\$52,630	\$41,750	\$50,520	\$61,930	\$78,030
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	4	*	*	*	*	*
	2	9	\$60,380	\$47,600	\$57,970	\$74,300	*
	3	4	*	*	*	*	*
	4	1	*	*	*	*	*
5 or more	0						

\* Insufficient data

**Table 92 - 2  
Incentives and Bonuses  
Branch Manager I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		19	80%	15	\$4,340
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	10	88%	9	\$5,350
	\$35M to \$50M	9	71%	6	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	3	50%	1	*
	West North Central	3	100%	3	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	3	100%	3	*
	Mountain	6	75%	4	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	9	86%	7	\$4,050
	10 - 49	10	75%	7	\$4,620
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	3	67%	1	*
	11 - 12	1	0%	0	
	13 - 20	15	91%	13	\$4,210
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	9	86%	7	\$4,250
	\$20M to \$50M	10	75%	7	\$4,430
	\$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	17	79%	13	\$4,710
	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	33%	1	*
	2	9	100%	9	\$5,340
	3	4	80%	3	*
	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 92 - 3  
Total Cash Compensation  
Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	\$55,780	\$43,680	\$49,840	\$68,650	\$78,430
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	10	\$53,540	\$40,900	\$51,520	\$66,290	*
	\$35M to \$50M	9	\$58,340	\$45,420	\$48,040	\$75,500	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	6	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	9	\$57,230	\$40,000	\$49,840	\$75,500	*
	10 - 49	10	\$54,520	\$45,420	\$50,620	\$65,990	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	15	\$58,690	\$45,420	\$49,840	\$73,830	\$88,220
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$50,640	\$40,000	\$49,840	\$59,210	*
	\$20M to \$50M	10	\$60,280	\$45,420	\$53,020	\$75,080	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	17	\$56,340	\$43,680	\$51,520	\$68,780	\$80,880
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	4	*	*	*	*	*
	2	9	\$65,720	\$49,690	\$66,520	\$75,900	*
	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 92 - 4**  
**Salary Ranges**  
**Branch Manager 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.

## ASSISTANT BRANCH MANAGER II

**Reports to:** *Branch Manager II*

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with at least ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. Schedule staff, answer routine to complex questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit. Ensure that staff receives on-going training on security and robbery procedures.
- Apply policies and procedures for the branch.
- Provide back-up assistance in member services. May function as head teller or MSR on an as-needed basis, filling in for peak coverage or shortages.
- Monitor work of member service reps and tellers to ensure the highest level of quality service to members.
- Act as a loan officer with an assigned level of authority.
- Provide input into performance reviews of branch staff.
- Assist staff or members in solving complex account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager II in the absence of that person.

**Table 93 - 1  
Salaries  
Assistant Branch Manager II**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	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  
Assistant Branch Manager II**

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

\* Insufficient data

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

**Table 93 - 3  
Total Cash Compensation  
Assistant Branch Manager II**

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

\* Insufficient data

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

**Table 93 - 4**  
**Salary Ranges**  
**Assistant Branch Manager II**

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

\* Insufficient data

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

## ASSISTANT BRANCH MANAGER I

**Reports to: Branch Manager I**

**Position Purpose:** Assist the branch manager with the overall operation of the credit union branch. Accountable for the branch when the branch manager is absent. Work at a branch with less than ten full-time employees.

### **Job Responsibilities**

- Assist the Branch Manager with the operations of the branch. May include scheduling staff, answering questions on products and services, policies and procedures, or rules and regulations.
- Assist the Branch Manager with branch security at all levels to include open/close of the facility, vault, and safe deposit.
- Apply policies and procedures for the branch.
- May function as a teller or MSR on an as-needed basis, filling in for peak schedules or for an absence or shortage on the teller line.
- May function as a head teller in scheduling, ordering cash, balancing, etc.
- Act as a loan officer with an assigned level of authority.
- Assist staff or members in solving account problems.
- Maintain a cross-selling environment within the branch.
- Act as Branch Manager I in the absence of that person.

**Table 94 - 1  
Salaries  
Assistant Branch Manager I**

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

\* Insufficient data

**Table 94 - 2  
Incentives and Bonuses  
Assistant Branch Manager I**

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

\* Insufficient data

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

**Table 94 - 3  
Total Cash Compensation  
Assistant Branch Manager I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		3	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	0					
	13 - 20	0					
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 94 - 4  
Salary Ranges  
Assistant Branch Manager I**

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

\* Insufficient data

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

## CALL CENTER VP

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

**Position Purpose:** Direct all aspects of the operations of the call center to ensure effective and efficient response time, quality of member service, and compliance with existing regulations and policies. Participate in the strategic planning of call center activities. Oversee the management of staff, ensuring accurate and efficient service to members.

### **Job Responsibilities**

- Responsible for the planning, coordination, and direction of the call center, including incoming calls and, if applicable, outgoing calls, and/or automated/predictive/call-back solutions.
- Implement and monitor call center procedures to comply with credit union policies and governmental rules and regulations. Review and recommend revisions as needed in the procedures used within the call center.
- Assure that the call center work stations are adequately equipped and staffed with personnel trained on all credit union products and services to professionally assist members.
- Develop and/or assist in the development of training for call center personnel on systems, products and services, policies and procedures, and governmental rules and regulations.
- Prepare budget for call center and track on ongoing basis for adherence.
- Monitor call reports. Analyze employee efficiency, response time, accuracy, new business, and member satisfaction to ensure the delivery of quality member service.
- Generate and analyze monthly reports.
- Review telephone billing and review employee usage. Develop procedures to streamline process and/or control expenses.
- Oversee the development and monitoring of performance standards. Provide mentoring and coaching to staff.
- Assist call center staff in resolving complex member issues, questions, or complaints.
- Keep abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness.

**Table 95 - 1**  
**Salaries**  
**Call Center VP (head of call center)**

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

\* Insufficient data

**Table 95 - 2  
Incentives and Bonuses  
Call Center VP (head of call center)**

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

\* Insufficient data

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

**Table 95 - 3  
Total Cash Compensation  
Call Center VP (head of call center)**

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

\* Insufficient data

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

**Table 95 - 4**  
**Salary Ranges**  
**Call Center VP (head of call center)**

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

\* Insufficient data

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

## CALL CENTER MANAGER/SUPERVISOR

**Reports to:** *Call Center VP or Member Services VP*

**Position Purpose:** Plan, schedule, supervise, and evaluate call center work flow and staffing. Coordinate call center activities to achieve desired volume according to the business plan. Monitor staff performance and call volume.

### **Job Responsibilities**

- Supervise call center employees, observing and assisting the call center representatives with script, problem-resolution, and/or questions.
- Assure that workstations are adequately staffed and that employees are trained to service the membership on all credit union products and services.
- Accountable for researching member inquiries or complaints to ensure proper follow-up and member satisfaction.
- Maintain the smooth operation of the telephone system, ensuring that calls are coming in correctly and answered in a timely manner. Coordinate the changing of extensions, new extensions or phone lines, and maintenance of voice mail.
- Monitor calls for professionalism, accuracy, and content.
- Research and solve complex member questions, problems, and/or complaints concerning credit union accounts or account verifications for call center representatives.
- Train or assist in the training of call center representatives with cross-selling skills to promote credit union products and services as appropriate. Consistently maintain and improve call center representative skills and knowledge for efficient service delivery and high quality member service.
- Review telephone billing and daily phone reports.
- Ensure that all credit union member- and employee-related business is kept in strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.
- May serve as a representative for member contacts and complaints.

**Table 96 - 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					
	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 96 - 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	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 96 - 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					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	0					
	2	0					
	3	0					
4	0						
5 or more	0						

\* Insufficient data

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

**Table 96 - 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.

**Table 97 - 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					
	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 97 - 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	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

\* Insufficient data

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

**Table 97 - 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 Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12 13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0					
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	0					

\* Insufficient data

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

**Table 97 - 4  
Salary Ranges  
Call Center Representative II**

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

\* Insufficient data

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

## CALL CENTER REPRESENTATIVE I

**Reports to:** *Call Center Manager*

**Position Purpose:** Provide information and customer service concerning the credit union and its products and services to credit union members, ensuring the highest quality of member service.

### **Job Responsibilities**

- Serve membership by providing service and information in a professional, and efficient manner via telephone or correspondence.
- Continuously check member service voice mail and reply to these calls accordingly.
- Research and solve routine member questions, problems, and complaints concerning credit union accounts.
- Verify accounts, open/close accounts, accept loan applications, process stop payments on share draft accounts, order cards, and answer questions regarding share accounts, share drafts, VISA cards, ATM cards, IRAs, etc.
- Monitor Negative Share Report and transfer funds from the member's available funds when possible.
- Cross-sell credit union products and services when appropriate.
- Assist members with basic questions regarding their loans.
- Assist members with remote access.
- Process incoming and outgoing wire transfers.
- Mail, fax, or e-mail new member applications, loan applications, and/or information to members and prospective members.
- Accountable for researching member inquiries to ensure proper follow up and satisfaction.
- Ensure that all credit union member- and employee-related business is kept in the strictest confidence.
- Treat all credit union members and employees with a positive and collective attitude.

**Table 98 - 1  
Salaries  
Call Center Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 98 - 2  
Incentives and Bonuses  
Call Center Representative I**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		1	0%	0	
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	1	0%	0	
	\$35M to \$50M	0		0	
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	1	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	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 98 - 3  
Total Cash Compensation  
Call Center Representative I**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		1	*	*	*	*	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	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 98 - 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 99 - 1**  
**Hourly Wage**  
**Part-Time President / CEO / Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		21	\$29.40	\$25.00	\$25.00	\$36.36	\$40.00
By credit union asset size	\$1M to \$2M	3	*	*	*	*	*
	\$2M to \$5M	17	\$29.49	\$24.25	\$27.08	\$37.50	*
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	1	*	*	*	*	*
	\$35M to \$50M	0					
By region	New England	3	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	12	\$30.61	\$25.00	\$29.29	\$36.36	*
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	0					
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	11	\$31.80	\$24.78	\$30.00	\$40.00	*
	3 - 4	6	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	0					
By amount of loans outstanding	\$500,000 to \$2M	11	\$27.68	\$24.91	\$25.00	\$26.42	*
	\$2M to \$5M	9	*	*	*	*	*
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	20	\$28.89	\$24.91	\$25.00	\$30.94	*
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	14	\$31.68	\$25.00	\$30.00	\$40.00	*
	2	5	*	*	*	*	*
	3	0					
	4	2	*	*	*	*	*
5 or more	0						

\* Insufficient data

**Table 99 - 2  
Incentives and Bonuses  
Part-Time President / CEO / Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		21	30%	6	*
By credit union asset size	\$1M to \$2M	3	0%	0	
	\$2M to \$5M	17	38%	6	*
	\$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	3	0%	0	
	Middle Atlantic	0		0	
	East North Central	12	35%	4	*
	West North Central	2	0%	0	
	South Atlantic	2	0%	0	
	East South Central	0		0	
	West South Central	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	2	100%	2	*
	2 - 4	1	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	11	20%	2	*
	3 - 4	6	34%	2	*
	5 - 6	2	0%	0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	0		0	
By amount of loans outstanding	\$500,000 to \$2M	11	19%	2	*
	\$2M to \$5M	9	50%	4	*
	\$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	20	32%	6	*
	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	14	45%	6	*
	2	5	0%	0	
	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 99 - 3  
Salary Ranges  
Part-Time President / CEO / 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.

**Table 100 - 1  
Hourly Wage  
Part-Time Executive VP or Assistant Manager**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		26	\$23.82	\$15.50	\$22.00	\$32.75	\$36.06
By credit union asset size	\$1M to \$2M	3	*	*	*	*	*
	\$2M to \$5M	15	\$22.54	\$15.50	\$20.50	\$30.00	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$35M	3	*	*	*	*	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	14	\$27.16	\$20.50	\$29.46	\$34.00	*
	West North Central	3	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	6	*	*	*	*	*
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	12	\$22.39	\$15.50	\$21.00	\$30.00	*
	3 - 4	6	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	11	\$19.62	\$12.94	\$15.50	\$24.94	*
	\$2M to \$5M	9	\$24.01	\$18.75	\$20.50	\$30.00	*
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	19	\$20.66	\$15.13	\$18.75	\$25.51	*
	1,000 - 1,999	3	*	*	*	*	*
	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						
Number of branch offices	60,000 or more	0					
	1	24	\$24.55	\$18.05	\$23.24	\$34.00	\$36.06
	2	2	*	*	*	*	*
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

**Table 100 - 2  
Incentives and Bonuses  
Part-Time Executive VP or Assistant Manager**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		24	45%	11	\$2,170
By credit union asset size	\$1M to \$2M	3	0%	0	
	\$2M to \$5M	13	50%	6	*
	\$5M to \$10M	4	67%	3	*
	\$10M to \$20M	0		0	
	\$20M to \$35M	3	50%	1	*
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	3	0%	0	
	East North Central	11	50%	6	*
	West North Central	3	0%	0	
	South Atlantic	2	0%	0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Pacific	4	100%	4	*
By number of full-time employees	1	6	24%	1	*
	2 - 4	1	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	9	16%	1	*
	3 - 4	6	75%	4	*
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	0		0	
	11 - 12	1	0%	0	
By amount of loans outstanding	\$500,000 to \$2M	9	24%	2	*
	\$2M to \$5M	9	61%	6	*
	\$5M to \$20M	4	67%	3	*
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	17	38%	6	*
	1,000 - 1,999	3	100%	3	*
	2,000 - 4,999	4	33%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
50,000 - 59,999	0		0		
Number of branch offices	60,000 or more	0		0	
	1	22	49%	11	\$2,170
	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 100 - 3  
Salary Ranges  
Part-Time Executive VP or Assistant Manager**

		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	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$35M to \$50M	0			

\* Insufficient data

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

**Table 101 - 1  
Hourly Wage  
Part-Time "Universal Employee"**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		30	\$18.84	\$15.62	\$17.00	\$24.20	\$30.98
By credit union asset size	\$1M to \$2M	3	*	*	*	*	*
	\$2M to \$5M	6	*	*	*	*	*
	\$5M to \$10M	7	\$21.17	\$16.62	\$17.85	\$25.39	*
	\$10M to \$20M	4	*	*	*	*	*
	\$20M to \$35M	7	\$21.11	\$18.00	\$24.50	\$25.80	*
	\$35M to \$50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	10	\$17.98	\$15.29	\$15.80	\$19.00	*
	West North Central	7	\$20.87	\$16.99	\$17.46	\$26.46	*
	South Atlantic	2	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain Pacific	3 1	* *	* *	* *	* *	* *
By number of full-time employees	1	1	*	*	*	*	*
	2 - 4	11	\$20.06	\$16.00	\$17.88	\$22.96	*
	5 - 9	6	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	6	*	*	*	*	*
	13 - 20	6	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	7	*	*	*	*	*
	\$2M to \$5M	8	\$24.62	\$16.78	\$19.88	\$32.87	*
	\$5M to \$20M	13	\$19.16	\$14.90	\$18.00	\$24.50	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M \$200M or more	0 0					
By number of members	1 - 999	16	\$19.32	\$15.80	\$17.00	\$19.00	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	9	\$17.40	\$14.39	\$17.00	\$19.78	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999 60,000 or more	0 0					
Number of branch offices	1	28	\$18.64	\$15.80	\$17.00	\$18.63	\$32.00
	2	0					
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

\* Insufficient data

**Table 101 - 2  
Incentives and Bonuses  
Part-Time "Universal Employee"**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		26	60%	15	\$1,080
By credit union asset size	\$1M to \$2M	3	0%	0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$10M	7	80%	6	*
	\$10M to \$20M	4	0%	0	
	\$20M to \$35M	7	57%	4	*
	\$35M to \$50M	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	6	66%	4	*
	West North Central	7	100%	7	\$940
	South Atlantic	2	0%	0	
	East South Central	3	0%	0	
	West South Central	3	100%	3	*
	Mountain	3	50%	1	*
	Pacific	1	0%	0	
By number of full-time employees	1	1	100%	1	*
	2 - 4	11	60%	6	*
	5 - 9	6	75%	4	*
	10 - 49	3	33%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	4	67%	3	*
	3 - 4	2	100%	2	*
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	3	0%	0	
	11 - 12	6	100%	6	*
By amount of loans outstanding	\$500,000 to \$2M	5	45%	2	*
	\$2M to \$5M	6	75%	4	*
	\$5M to \$20M	13	47%	6	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	12	66%	8	\$700
	1,000 - 1,999	3	0%	0	
	2,000 - 4,999	9	64%	6	*
	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	23	64%	14	\$1,080
	2	0		0	
	3	3	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 101 - 3  
Salary Ranges  
Part-Time "Universal Employee"**

		N	average minimum	average midpoint	average maximum
Overall		4	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	0			
	\$20M to \$35M	1	*	*	*
	\$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 Teller**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		76	\$15.46	\$14.00	\$15.00	\$17.00	\$17.59
By credit union asset size	\$1M to \$2M	3	*	*	*	*	*
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$10M	10	\$16.18	\$14.78	\$15.00	\$15.88	*
	\$10M to \$20M	21	\$15.01	\$13.50	\$14.42	\$17.00	\$17.00
	\$20M to \$35M	23	\$15.27	\$14.00	\$15.50	\$16.50	\$17.47
	\$35M to \$50M	15	\$15.18	\$14.40	\$14.65	\$17.50	\$18.11
By region	New England	1	*	*	*	*	*
	Middle Atlantic	16	\$16.09	\$16.20	\$16.50	\$17.00	\$17.48
	East North Central	20	\$15.33	\$13.20	\$15.50	\$17.46	\$17.50
	West North Central	7	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	10	\$17.79	\$16.00	\$17.00	\$20.00	*
	West South Central	7	\$13.29	\$12.00	\$12.98	\$13.79	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	7	*	*	*	*	*
	2 - 4	33	\$15.59	\$13.73	\$16.25	\$17.00	\$18.00
	5 - 9	25	\$15.04	\$13.23	\$16.00	\$16.64	\$17.63
	10 - 49	7	\$15.27	\$14.65	\$14.65	\$16.50	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	1	*	*	*	*	*
	7 - 8	9	\$16.64	\$15.78	\$17.00	\$17.00	*
	9 - 10	15	\$14.33	\$13.50	\$13.83	\$15.54	*
	11 - 12	10	\$15.93	\$15.00	\$16.09	\$16.50	*
	13 - 20	28	\$15.37	\$14.00	\$16.00	\$17.47	\$17.59
By amount of loans outstanding	\$500,000 to \$2M	6	*	*	*	*	*
	\$2M to \$5M	18	\$14.74	\$14.00	\$14.00	\$15.62	\$18.00
	\$5M to \$20M	39	\$15.53	\$13.83	\$16.50	\$17.00	\$17.50
	\$20M to \$50M	13	\$15.00	\$14.65	\$15.00	\$15.00	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	15	\$16.52	\$15.00	\$15.50	\$17.03	*
	1,000 - 1,999	23	\$15.43	\$14.00	\$16.00	\$16.50	\$17.50
	2,000 - 4,999	37	\$15.27	\$13.50	\$15.00	\$17.00	\$17.96
	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						
Number of branch offices	60,000 or more	0					
	1	54	\$15.49	\$13.76	\$15.50	\$17.00	\$17.74
	2	16	\$15.68	\$14.00	\$15.64	\$17.47	\$20.00
	3	5	*	*	*	*	*
	4	1	*	*	*	*	*
5 or more	0						

\* Insufficient data

**Table 102 - 2  
Incentives and Bonuses  
Part-Time Teller**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		75	38%	22	\$510
By credit union asset size	\$1M to \$2M	3	0%	0	
	\$2M to \$5M	4	0%	0	
	\$5M to \$10M	9	29%	1	*
	\$10M to \$20M	21	33%	8	*
	\$20M to \$35M	23	31%	6	*
	\$35M to \$50M	15	71%	7	\$360
By region	New England	1	0%	0	
	Middle Atlantic	14	66%	7	*
	East North Central	20	31%	4	*
	West North Central	7	16%	2	*
	South Atlantic	5	18%	1	*
	East South Central	10	30%	1	*
	West South Central	7	17%	1	*
	Mountain	6	55%	3	*
Pacific	3	57%	2	*	
By number of full-time employees	1	5	0%	0	
	2 - 4	33	40%	11	\$650
	5 - 9	25	38%	7	\$430
	10 - 49	7	75%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	7	0%	0	
	3 - 4	1	100%	0	
	5 - 6	1	0%	0	
	7 - 8	7	100%	7	*
	9 - 10	15	21%	3	*
	11 - 12	10	19%	2	*
	13 - 20	28	55%	10	\$450
By amount of loans outstanding	\$500,000 to \$2M	6	0%	0	
	\$2M to \$5M	18	15%	3	*
	\$5M to \$20M	37	45%	13	\$640
	\$20M to \$50M	13	60%	6	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	14	33%	3	*
	1,000 - 1,999	23	27%	5	*
	2,000 - 4,999	37	40%	12	\$520
	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	34%	13	\$630
	2	16	32%	6	*
	3	5	38%	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 102 - 3  
Salary Ranges  
Part-Time Teller**

		N	average minimum	average midpoint	average maximum
Overall		22	\$13.47	\$15.65	\$17.83
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	4	*	*	*
	\$5M to \$10M	3	*	*	*
	\$10M to \$20M	6	*	*	*
	\$20M to \$35M	7	\$14.00	\$16.60	\$19.20
	\$35M to \$50M	1	*	*	*

\* Insufficient data

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

**Table 103 - 1  
Hourly Wage  
Part-Time Member Services Representative**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		53	\$18.30	\$15.63	\$17.50	\$20.41	\$24.00
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	6	*	*	*	*	*
	\$5M to \$10M	7	\$17.87	\$15.00	\$17.12	\$18.60	*
	\$10M to \$20M	17	\$16.92	\$16.00	\$17.50	\$17.50	*
	\$20M to \$35M	13	\$19.01	\$16.50	\$18.57	\$21.13	*
	\$35M to \$50M	9	\$16.91	\$11.50	\$18.50	\$20.00	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	21	\$18.78	\$15.49	\$18.00	\$24.00	\$24.00
	West North Central	7	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	6	*	*	*	*	*
Pacific	4	*	*	*	*	*	
By number of full-time employees	1	4	*	*	*	*	*
	2 - 4	20	\$17.34	\$16.31	\$17.50	\$17.50	\$18.80
	5 - 9	13	\$18.34	\$16.50	\$17.75	\$21.10	*
	10 - 49	6	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	5	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	4	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	14	\$16.83	\$15.48	\$15.86	\$17.00	*
	11 - 12	10	\$18.41	\$16.00	\$19.17	\$21.00	*
	13 - 20	13	\$17.04	\$13.75	\$16.50	\$21.01	*
By amount of loans outstanding	\$500,000 to \$2M	4	*	*	*	*	*
	\$2M to \$5M	7	*	*	*	*	*
	\$5M to \$20M	29	\$17.56	\$16.52	\$17.50	\$18.38	\$20.14
	\$20M to \$50M	13	\$17.81	\$13.70	\$18.94	\$21.05	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	12	\$20.27	\$15.00	\$23.00	\$24.00	*
	1,000 - 1,999	16	\$17.84	\$16.00	\$18.23	\$18.77	*
	2,000 - 4,999	25	\$17.46	\$16.50	\$17.50	\$17.50	\$21.13
	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	34	\$17.92	\$16.50	\$17.50	\$18.60	\$23.00
	2	9	\$17.90	\$15.40	\$17.00	\$21.13	*
	3	8	\$16.12	\$11.50	\$15.33	\$21.01	*
	4	2	*	*	*	*	*
	5 or more	0					

\* Insufficient data

**Table 103 - 2  
Incentives and Bonuses  
Part-Time Member Services Representative**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		51	31%	22	\$770
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	4	0%	0	
	\$5M to \$10M	7	30%	1	*
	\$10M to \$20M	17	21%	8	*
	\$20M to \$35M	13	67%	9	\$780
	\$35M to \$50M	9	43%	4	*
By region	New England	3	100%	3	*
	Middle Atlantic	6	43%	3	*
	East North Central	21	30%	7	*
	West North Central	4	20%	1	*
	South Atlantic	3	49%	1	*
	East South Central	0		0	
	West South Central	3	33%	1	*
	Mountain	6	8%	2	*
	Pacific	4	80%	3	*
By number of full-time employees	1	4	0%	0	
	2 - 4	20	27%	11	\$670
	5 - 9	13	67%	9	\$970
	10 - 49	6	20%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	3	0%	0	
	3 - 4	1	0%	0	
	5 - 6	4	0%	0	
	7 - 8	3	70%	1	*
	9 - 10	14	48%	7	*
	11 - 12	10	87%	8	\$1,070
	13 - 20	13	36%	6	*
By amount of loans outstanding	\$500,000 to \$2M	4	0%	0	
	\$2M to \$5M	4	0%	0	
	\$5M to \$20M	29	38%	15	\$570
	\$20M to \$50M	13	50%	7	\$1,360
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	10	0%	0	
	1,000 - 1,999	16	70%	10	\$630
	2,000 - 4,999	25	30%	12	\$900
	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	32	28%	13	\$710
	2	9	66%	6	*
	3	8	32%	3	*
	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 103 - 3  
Salary Ranges  
Part-Time Member Services Representative**

		N	average minimum	average midpoint	average maximum
Overall		8	\$15.04	\$19.20	\$23.36
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	2	*	*	*
	\$5M to \$10M	1	*	*	*
	\$10M to \$20M	2	*	*	*
	\$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		0					
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$35M	0					
	\$35M to \$50M	0					
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
50,000 - 59,999	0						
Number of branch offices	60,000 or more	0					
	1	0					
	2	0					
	3	0					
	4	0					
5 or more	0						

\* Insufficient data

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

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

\* Insufficient data

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

**Table 104 - 3  
Salary Ranges  
Part-Time Call Center Representative**

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

\* Insufficient data

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

**Table 105 - 1  
Hourly Wage  
Part-Time Accountant**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$27.56	\$22.00	\$26.70	\$32.09	*
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	7	\$27.61	\$24.81	\$27.80	\$30.30	*
	\$35M to \$50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	6	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	0					
By number of full-time employees	1	0					
	2 - 4	7	*	*	*	*	*
	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	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	6	*	*	*	*	*
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$29.07	\$22.92	\$27.80	\$32.37	*
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$23.97	\$20.21	\$22.82	\$28.06	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	8	\$30.64	\$25.16	\$29.01	\$37.92	*
	2	5	*	*	*	*	*
	3	0					
4	0						
5 or more	0						

\* Insufficient data

**Table 105 - 2  
Incentives and Bonuses  
Part-Time Accountant**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	72%	9	\$1,230
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	100%	2	*
	\$20M to \$35M	7	80%	6	*
	\$35M to \$50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	3	100%	3	*
	West North Central	6	77%	5	*
	South Atlantic	0		0	
	East South Central	2	0%	0	
	West South Central	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	7	69%	5	*
	5 - 9	4	67%	3	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	6	77%	5	*
By amount of loans outstanding	\$500,000 to \$2M	2	0%	0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	11	86%	9	\$1,230
	\$20M to \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
By number of members	\$200M or more	0		0	
	1 - 999	2	100%	2	*
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	8	55%	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	8	81%	6	*
	2	5	58%	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 105 - 3  
Salary Ranges  
Part-Time Accountant**

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

\* Insufficient data

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

**Table 106 - 1  
Hourly Wage  
Part-Time Loan Officer**

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		19	\$24.76	\$18.10	\$25.84	\$29.50	\$31.75
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$10M	6	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$35M	4	*	*	*	*	*
	\$35M to \$50M	4	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	9	\$21.87	\$18.00	\$18.79	\$28.08	*
	5 - 9	6	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	6	*	*	*	*	*
	13 - 20	4	*	*	*	*	*
By amount of loans outstanding	\$500,000 to \$2M	1	*	*	*	*	*
	\$2M to \$5M	5	*	*	*	*	*
	\$5M to \$20M	8	\$21.84	\$18.00	\$19.40	\$25.00	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
By number of members	\$200M or more	0					
	1 - 999	10	\$27.45	\$25.00	\$29.72	\$30.95	*
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	7	\$24.77	\$22.68	\$25.84	\$26.89	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	0					
	1	16	\$24.24	\$18.00	\$25.00	\$30.00	\$32.46
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
5 or more	0						

\* Insufficient data

**Table 106 - 2  
Incentives and Bonuses  
Part-Time Loan Officer**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		16	50%	9	\$1,290
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$10M	4	67%	3	*
	\$10M to \$20M	2	0%	0	
	\$20M to \$35M	4	67%	3	*
	\$35M to \$50M	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	3	100%	3	*
	East North Central	5	29%	1	*
	West North Central	1	100%	1	*
	South Atlantic	1	0%	0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain Pacific	5 0	44%	3 0	* 
By number of full-time employees	1	0		0	
	2 - 4	8	61%	6	*
	5 - 9	4	67%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	4	0%	0	
	3 - 4	1	100%	1	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	0%	0	
	11 - 12	4	100%	4	*
By amount of loans outstanding	13 - 20	4	67%	3	*
	\$500,000 to \$2M	1	100%	1	*
	\$2M to \$5M	4	0%	0	
	\$5M to \$20M	8	46%	4	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
By number of members	\$100M to \$200M	0		0	
	\$200M or more	0		0	
	1 - 999	8	55%	4	*
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	6	75%	4	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
Number of branch offices	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
	1	13	40%	6	*
	2	1	100%	1	*
3	1	100%	1	*	
4	0		0		
5 or more	0		0		

\* Insufficient data

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

**Table 106 - 3  
Salary Ranges  
Part-Time Loan 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	0			
	\$35M to \$50M	1	*	*	*

\* Insufficient data

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

**Table 107 - 1  
Hourly Wage  
Part-Time Loan Processor / Clerk**

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

\* Insufficient data

**Table 107 - 2  
Incentives and Bonuses  
Part-Time Loan Processor / Clerk**

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	50%	3	*
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$35M	4	67%	3	*
	\$35M to \$50M	1	0%	0	
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	0		0	
	West North Central	3	50%	1	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain Pacific	0 0		0 0	
By number of full-time employees	1	0		0	
	2 - 4	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	0		0	
	9 - 10	0		0	
	11 - 12 13 - 20	3 3	100% 0%	3 0	* *
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	3	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	3	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	4	67%	3	*
	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 107 - 3  
Salary Ranges  
Part-Time 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.



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