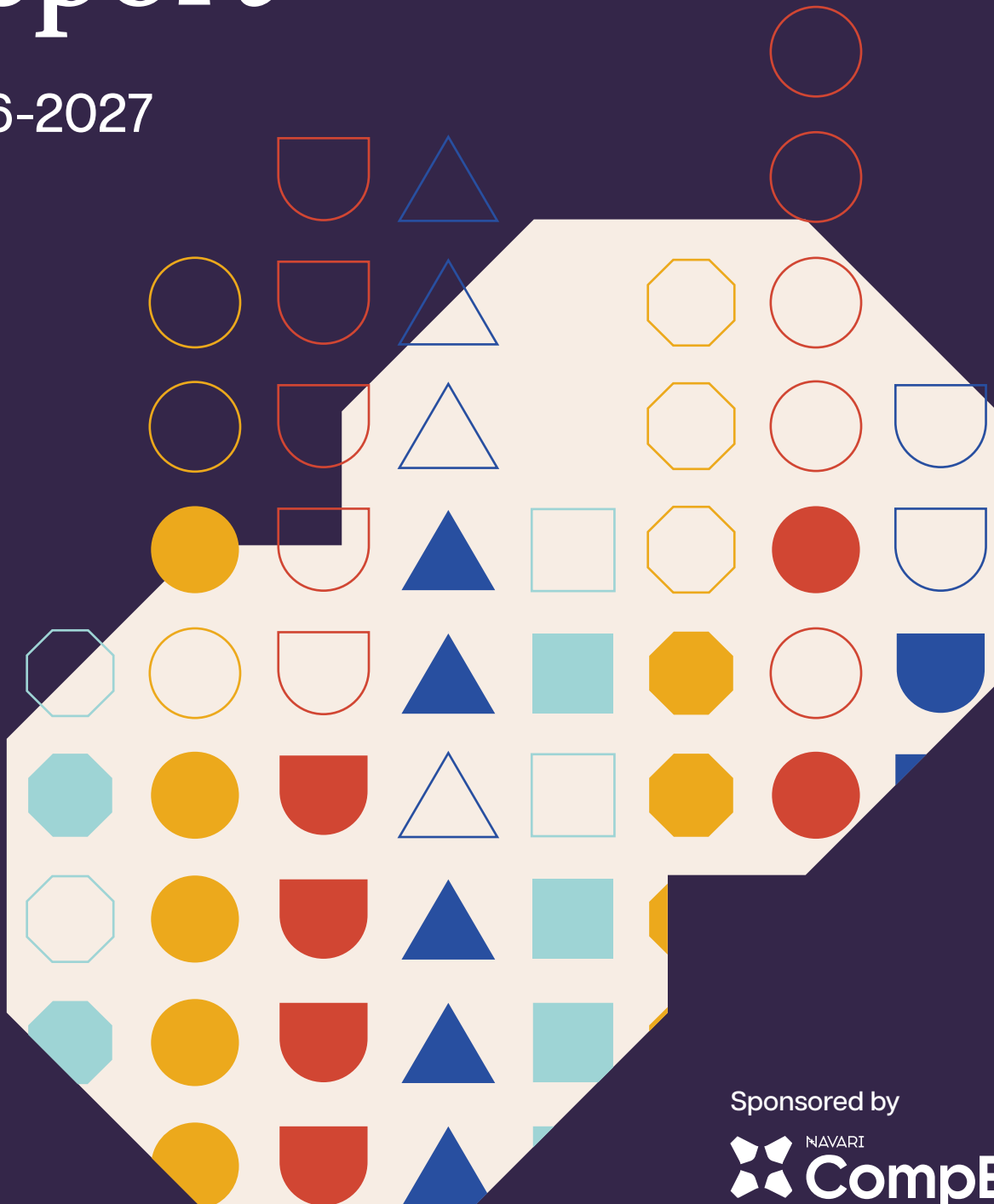




America's
Credit Unions

Staff Salary Report

2026-2027



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The 2026-2027 Staff Salary Report (Stock No. STAFF_SALARY_PDF_26-27).

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Survey methods, regions, and services

This report summarizes the results of a survey conducted by America’s Credit Unions in Madison, Wis., between February and April 2026.

In February, questionnaires were sent to the Human Resource (HR) professional and/or CEO/manager of 4,076 credit unions with \$1 million or more in assets. An online version of the questionnaire was available as well.

Several follow-up email messages were also sent to nonresponding credit unions, to remind them of their opportunity to participate in the study.

America’s Credit Unions asked credit unions to provide compensation data effective January 1, 2026.

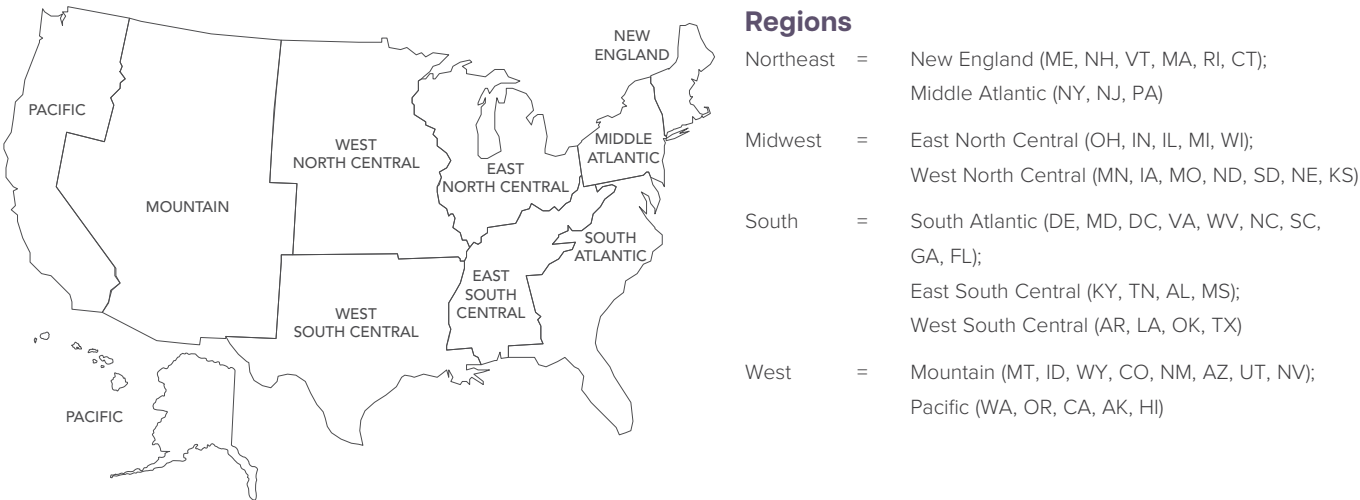
By April 2026, the cutoff date for inclusion in the report, there were a total of 931 survey participants — a 23% response rate.

The data was weighted to adjust for the over- or underrepresentation 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 group of credit unions.

The salary, total variable pay, and total cash compensation data also were weighted by the number of employees in each position.

This weighted average comes closest to estimating the amount earned by the average employee within each job position, rather than what the average credit union pays for that specific job.



In examining the data from responding credit unions, staff identified extreme outliers. If a data point appeared to be an invalid response, it was eliminated from the final data set.

Based on a sample of 931 respondents, the maximum sampling error for the overall percentages is $\pm 2.7\%$ at a 95% confidence level. That is, in 95 of 100 similar samples, the overall percentages would fall within 2.7 percentage points of those presented in the data tables.

Because the sample was limited to credit unions with \$1 million or more in assets, all references to “credit unions” in the report refer to that universe of credit unions.

Finally, the statistical tables included in the report examine the information by several variables—including, but not limited to—credit union asset size, number of members, U.S. region, and number of services offered.

The U.S. map on the previous page displays the various regions and individual states comprising each one. Please refer to this information to identify in which region your credit union is located, when searching for any “\$ amount by region” or “% by region” breakdowns.

Below is the list of 20 services that comprise the “number of services offered” breakdowns:

- Share drafts/checking
- ATM/debit cards
- Online banking
- Mobile banking
- Online bill payment
- Remote deposit capture
- ACH services
- International remittances
- Insurance products
- Financial planning
- Third-party savings/investments
- Money market accounts
- IRAs
- Certificates/CDs
- Business loans/services
- Indirect auto financing
- Credit cards
- Home equity loans/lines of credit
- First mortgages
- Student loans

List of participating CUs

Alabama

ACIPCO FCU
Alabama Central CU
Alabama CU
Alabama One CU
Avadian CU
Birmingham City CU
Family Savings CU
Family Security CU
Gulf Coast FCU
Heritage South CU
Marvel City FCU
MAX CU
Nucor EFCU
Rocket City FCU
Solutions First CU
The Infirmary FCU
WinSouth CU

Alaska

Global FCU
Matanuska Valley FCU
Tongass FCU

Arizona

Aero FCU
Arizona Financial Credit Union
Cochise CU
Desert Financial CU
First CU
TruWest Credit Union

Arkansas

Arkansas Best FCU
Pine Bluff Cotton Belt FCU

River Valley Community FCU
Success Federal Credit Union
UARK FCU

California

America's Christian CU
Antioch Community FCU
Arrowhead CU
BluPeak CU
Bopti FCU
Cabrillo Credit Union
CAHP CU
CalCom FCU
California Community CU
California FCU
Chaffey Federal Credit Union
Chula Vista City EFCU
Community First CU
County Schools FCU
Delta Schools FCU
Eagle Community CU
Educational ECU
Employees Choice FCU
Escondido FCU
Espeeco FCU
F3 Credit Union
Financial Partners CU
Firefighters First FCU
First US Community CU
Frontwave CU
Gain FCU
Golden 1 Credit Union
Golden Valley FCU
Huntington Beach Credit Union
Inland Valley FCU
Kinecta FCU

LA Electrical Workers CU
Lassen County FCU
Logix FCU
Merced School EFCU
MERCOCU
Mirastar Federal Credit Union
Mission FCU
Modestos First FCU
Monterra CU
Nikkei CU
Northrop Grumman FCU
Novo FCU
Organized Labor Credit Union
Patelco CU
Redwood CU
Rize CU
Sacramento Credit Union
Safe 1 Credit Union
Santa Ana FCU
Santa Barbara County FCU
SchoolsFirst FCU
SESLOC CU
Sierra Central CU
Siskiyou Credit Union
SLO Credit Union
SRI FCU
Stanford FCU
Technology Credit Union
Thinkwise CU
Tucoemas FCU
Union Yes FCU
United Association CU
Universal City Studios CU
University CU
USC Credit Union
Ventura County CU

Colorado

Canvas Credit Union
Colorado CU
Coloramo FCU
Elevations CU
Fidelis Catholic CU
Foothills Credit Union
Grand Junction FCU
Horizons North CU
Options Credit Union
Partner Colorado CU
Peoples CU
Pikes Peak CU
Rio Blanco Schools FCU
Rio Grande FCU
Sunwest Educational CU
The District Credit Union
Westerra Credit Union
Westminster FCU
Yuma County FCU
Zing CU

Connecticut

Charter Oak FCU
Connecticut State ECU Inc
Franklin Trust FCU
Lawrence Memorial Hospital EFCU
New Haven Firefighters CU Inc
Regional Water Authority ECU Inc
Riverbank FCU
St Vincents Medical Center FCU
Torrington Municipal-Teachers FCU
United Business & Industry FCU

Delaware

Delaware State Police FCU

DEXSTA FCU

District of Columbia

BankFund Credit Union
FRB FCU
Government Printing Office FCU

Florida

Addition Financial
Calhoun Liberty Credit Union
Coastline FCU
Community Credit Union of Florida
Community South Credit Union
Compass Financial FCU
Dade County FCU
ECU Credit Union
Eglin FCU
First Florida Credit Union
Florida CU
Gulf Winds CU
Harvesters CU
Ithink Financial CU
JetStream FCU
Loyalty Credit Union
McCoy FCU
Members First CU of Florida
Priority CU
RadiFi Credit Union
Space Coast CU
Tampa Postal FCU
Transport Credit Union
Trax CU
USF FCU

Georgia

Altamaha Federal Credit Union
Associated CU

Credit Union of Georgia
Delta Community CU
Georgia United CU
Glynn County Federal ECU
Interstate CU
Lanier FCU
My Georgia CU
Peach State FCU
Platinum FCU
Valdosta Teachers FCU

Hawaii

Hawaiian Electric EFCU
HawaiiUSA FCU
Honolulu FCU
Kaua'i FCU
Maui County FCU

Idaho

Beehive Federal Credit Union
CapEd Credit Union
Cottonwood Community FCU
Latah CU
Northwest Christian CU
P1FCU
Pioneer FCU
St Joe Valley CU
Westmark CU

Illinois

1st MidAmerica CU
Acme Continental CU
Altonized Community FCU
ASH ECU
Aurora Firefighters CU
Aurora Policemen CU
Catholic and Community CU

Central Illinois CU
 Decatur Postal CU
 Earthmover CU
 Elite Community CU
 Fieldstone CU
 Financial Plus CU
 Gale Credit Union
 Gas and Electric CU
 Great Lakes CU
 IAA CU
 Illinois State Police FCU
 Joliet Municipal EFCU
 LinXus CU
 Maroon Financial CU
 Maternity BVM CU
 Metro FCU
 Midwest Members CU
 Northern Illinois FCU
 Paris Hiway CU
 Peoria Postal ECU
 Quincy Postal ECU
 Rockford Municipal ECU
 Scott CU
 Select Employees Credit Union
 SIU Credit Union
 State Farm FCU
 Streator Onized CU

Indiana

Advance Financial FCU
 AdvantagePlus of Indiana FCU
 Afena FCU
 Concora Wabash FCU
 Dubois - Pike FCU
 Evansville Firefighters FCU
 Financial Builders FCU
 Financial Partners FCU

Fire Police City County FCU
 Fort Financial Federal Credit Union
 Fortress FCU
 Indiana Members CU
 Indiana State University FCU
 INOVA FCU
 Midwest America FCU
 Midwest Family FCU
 Notre Dame FCU
 Partners 1st FCU
 Purdue FCU
 Regional FCU
 Solidarity Community FCU
 Tech CU
 Thrive FCU
 US 1364 FCU
 Via CU
 Whiting Refinery FCU

Iowa

Ascentra CU
 Casebine Community CU
 Citizens Community CU
 Community 1st CU
 Community Choice CU
 Corda Credit Union
 Family Community CU
 Greater Iowa Credit Union
 Members1st Community CU
 Meridian CU
 North Iowa Community CU
 North Western ECU
 Polk County CU
 Power Co-Op ECU
 Premier Credit Union
 Quaker Oats CU
 River Community CU

Telco Triad Community CU
 The Family CU
 Veridian CU
 Waterloo Firemens CU

Kansas

Central Kansas Education CU
 Credit Union of America
 Dillon CU
 Envista FCU
 Golden Plains CU
 Heartland Credit Union
 Kansas Blue Cross Blue Shield CU
 Mainstreet CU
 Morton CU
 Quantum CU
 Reliance CU
 Topeka Police CU
 Tri-County CU
 Wheat State Credit Union
 White Eagle CU

Kentucky

Abound Credit Union
 Ashland CU
 Beacon Community CU
 Class Act FCU
 Commonwealth CU
 Greater Kentucky CU
 Kemba Louisville CU
 KUE FCU
 L and N FCU
 Louisville Federal CU
 Morehead Community FCU
 Park Community Credit Union
 Signet FCU
 Transcend CU

Louisiana

Acadiana Medical FCU
Ascension CU
Baton Rouge Telco FCU
Calcasieu Parish EFCU
Calcasieu Teachers & ECU
CF LA CU
Department of Corrections CU
District 58 FCU
First Pioneers FCU
Geismar Complex FCU
Jefferson Parish EFCU
Kraftman FCU
Old Spanish Trail CU
Ouachita Valley FCU
Pelican CU
Post Office ECU
Riverland FCU
St Tammany FCU

Maine

Atlantic FCU
Capital Area FCU
Dirigo FCU
Maine Family FCU
Maine Savings FCU
Milestones FCU
The County FCU

Maryland

Andrews FCU
Educational Systems FCU
HAR-CO CU
Johns Hopkins FCU
Library of Congress FCU
Masters Mates and Pilots FCU

US Postal Service FCU
WSSC FCU

Massachusetts

Align CU
All One CU
Alpha CU
Athol CU
Beverly Municipal FCU
Cambridge Municipal EFCU
Central One FCU
Cranberry FCU
Goldmark FCU
Harvard FCU
Leominster Employees FCU
Malden FCU
Manchester FCU
Marblehead Municipal FCU
MassMutual FCU
Norwood Town EFCU
SCU Credit Union
Southbridge CU
St Anne's Credit Union
Tewksbury FCU

Michigan

Advantage One CU
Advia Credit Union
Alpena Community CU
Arbor Financial CU
Awakon FCU
Breakwater Federal Credit Union
Chiropractic FCU
Christian Financial Credit Union
Community First Federal Credit Union
Consumers Professional CU
Credit Union ONE

Dort Financial Credit Union
Family Financial CU
Farm Bureau Family CU
Financial Plus CU
FreeStar Financial Credit Union
Genisys CU
GraCo FCU
Gratiot Community CU
Honor CU
HPC CU
Isabella Community Credit Union
Kellogg Community CU
Limestone Financial Credit Union
LOC Credit Union
Marshall Community CU
Members First CU
Michigan First CU
Michigan Legacy CU
Michigan One Community CU
Michigan Schools & Government CU
Michigan State University FCU
Monroe Community CU
Muskegon FCU
Muskegon St Joseph FCU
North Central Area CU
Northland Area FCU
OUR Credit Union
Peninsula FCU
PFCU
Port City FCU
Preferred CU
Public Service CU
Service 1 FCU
Settlers FCU
Soo Co-Op CU
Sovita Credit Union
TBA CU

Thornapple CU
TLC Community CU
Total Community CU
Tri-Cities CU
TruNorth FCU
United Bay Community CU
United FCU
United Financial CU
University of Michigan CU
Vibe CU
Walled Lake School FCU
Wildfire CU

Minnesota

City & County Credit Union
Co-Op CU Of Montevideo
Deer River Co-Operative CU
Federated ECU
First Alliance CU
Home Town FCU
Latvian CU
Mid Minnesota FCU
Minnco CU
MN Catholic CU
North Shore FCU
North Star Credit Union
Northwoods CU
NSP Credit Union
Red Wing CU
Riverview Credit Union
SMW Financial Credit Union
St Cloud Financial CU
St Paul FCU
Teamsters Credit Union
Toro EFCU
TruStone Financial CU
United ECU

Virginia Coop CU
Ziegler FCU

Mississippi

Choctaw FCU
Ferguson FCU
Gulf Coast Community FCU
Hope FCU
Keesler FCU
Mutual FCU
Pearl Municipal FCU
Sunbelt FCU

Missouri

Alltru Credit Union
Assemblies of God CU
BluCurrent CU
First Community CU
Goetz CU
Great Plains Federal Credit Union
Joplin Metro CU
KC Unidos FCU
Lutheran FCU
Missouri Baptist CU
MO Electric Cooperatives ECU
Neighbors CU
Ozark FCU
R-G Federal Credit Union
TelComm CU
Volt Credit Union

Montana

Altana FCU
Billings FCU
Butte Community FCU
Fergus FCU
Montana CU

Northwestern Energy EFCU
Park Side CU
SEG FCU
Valley CU
Wolf Point FCU

Nebraska

Cobalt CU
First Nebraska CU
LincOne FCU
LPS Employees FCU
Meadow Grove FCU
Midwest Liberty FCU
Nebraska Energy FCU
Nebraska State ECU
North Platte Union Pacific ECU
Northeast Nebraska FCU
Omaha Police FCU
Omaha Public Power District EFCU
Trius FCU
Woodmen FCU

Nevada

Boulder Dam CU
Greater Nevada CU

New Hampshire

Granite State CU
HRCU
St Mary's Bank CU
Triangle CU

New Jersey

Advanced Financial FCU
Campbell FCU
Credit Union of New Jersey

Deepwater Industries FCU
First Atlantic FCU
Linden NJ Police and Firemen FCU
Manville Area FCU
Merck EFCU
N.J.T. Employees FCU
New Jersey Law and Public Safety CU
Plainfield Police and Firemen FCU
Seaport FCU
Southern Middlesex Co Teachers FCU
West Hudson Teachers FCU

New Mexico

Estacado FCU
First Financial CU
Guadalupe CU
Jemez Valley CU
Los Alamos Schools CU
Otero FCU
U.S. Eagle FCU
U-1st Community FCU

New York

Actors FCU
Alliance Niagara FCU
Alternatives FCU
Amherst FCU
Boulevard FCU
Buffalo Metropolitan FCU
Chen-Del-O FCU
Concord FCU
Corning FCU
Coxsackie Correctional EFCU
Dannemora FCU
Encompass Niagara FCU
FASNY FCU
Finger Lakes Health Care FCU

First New York FCU
Gates Chili FCU
Genesee Co-Op FCU
Good Neighbors FCU
Hudson River Community CU
Inner Lakes FCU
Lockport Schools FCU
MONEY FCU
Nassau Financial FCU
ONE Credit Union of NY
Polish and Slavic FCU
Reliant Community CU
Remington FCU
Rome FCU
Salt City FCU
SeaComm FCU
Self Reliance NY FCU
St John United FCU
St Josephs Parish FCU
St Lawrence FCU
SUNY Fredonia FCU
Sweet Home FCU
Syracuse Fire Dept EFCU
TCT FCU
TEG FCU
Town of Cheektowaga FCU
Triboro Postal FCU
Upstate Telco FCU
Visions FCU
Western Division FCU
Western New York FCU
Westside Community FCU
Williamsville FCU

North Carolina

Acclaim FCU
Blue Flame CU
Civic FCU

CS Credit Union
Latino Community CU
Lithium FCU
Members Credit Union
Mountain CU
Nova CU
Piedmont Advantage CU
State Employees' Credit Union
Telco Community CU
Vision Financial FCU

North Dakota

Capital CU
Dakota West Credit Union
Fargo Public Schools FCU
Hometown CU
North Star Community CU

Ohio

Atomic CU Inc
Bridge Credit Union Inc
Canton School Employees FCU
Cardinal CU
Century FCU
Cincinnati Healthcare Associates FCU
Cincinnati Ohio Police FCU
Cleveland Police CU Inc
Commodore Perry FCU
DAY AIR CU Inc
Desco FCU
Dynamic FCU
Education First CU Inc
Eight FCU
Falls Catholic CU Inc
Firefighters Community CU Inc
Firelands FCU
Fremont FCU

Glass City FCU
 Greater Wayne Community FCU
 Local Union 392 FCU
 LorMet Community FCU
 Members Choice Credit Union
 Midwest Community FCU
 New Horizon FCU
 OC Federal Credit Union
 Ohio Valley Community FCU
 OUCU Financial
 PSE CU Inc
 Quest FCU
 Sharefax CU Inc
 St Josephs FCU
 Sun Federal Credit Union
 Towpath CU
 TrueCore FCU
 University of Toledo FCU
 Your Legacy FCU

Oklahoma

Bison FCU
 Employees FCU
 Fort Sill FCU
 OK Members First FCU
 Oklahoma Community Credit Union
 Red River FCU
 The FOCUS FCU
 Tinker FCU
 Truity Credit Union
 WeStreet FCU

Oregon

Benton County Schools CU
 Cascade Community FCU
 IBEW and United Workers FCU
 Northwest Adventist FCU

NW Preferred FCU

Pennsylvania

American Heritage FCU
 ARC FCU
 AVH FCU
 Butler County Teachers FCU
 BVA FCU
 CHROME FCU
 Colfax Power Plant Employees FCU
 Corner Post FCU
 Cross Valley FCU
 Discovery FCU
 Fayette Federal Employees FCU
 First Capital FCU
 First Commonwealth FCU
 FirstEnergy Choice FCU
 Forge CU
 Franklin-Johnstown FCU
 Freedom CU
 Glass Cap FCU
 Glatco CU
 Ingersoll-Rand FCU
 Lebanon Federal Credit Union
 Morrisons Cove 1st FCU
 Penn State FCU
 Pittsburgh City Hall Employees FCU
 PSECU
 Sarco Federal Credit Union
 Service 1st FCU
 Steel Strong Community FCU
 Tendto Credit Union
 Top Tier Federal Credit Union
 U F C W Local 1776 FCU
 UFCW Community FCU
 USSCO Johnstown FCU
 Utilities Employees CU

Visionary FCU
 West Branch Valley FCU
 Westmoreland Water FCU
 Your Choice FCU

Rhode Island

Blackstone River FCU
 Coastal1 Credit Union
 Cranston Municipal ECU
 Greenwood CU
 Ocean State CU
 The Peoples CU

South Carolina

Carolina Trust FCU
 SAFE FCU
 Santee Cooper CU
 SCI FCU
 Secured Advantage FCU
 Self Memorial Hospital FCU
 SPC CU
 Spero Financial FCU
 SRP FCU
 Upstate FCU

South Dakota

AREA FCU
 Bluestone FCU
 Consumers FCU
 Coteau Valley FCU
 Dakota Plains FCU
 Dakota Star FCU
 Dakotaland FCU
 East River FCU
 Fort Randall FCU
 Lakota FCU
 M-O FCU

Norstar FCU
Service First FCU
Voyage FCU

Tennessee

Alcoa Tenn FCU
Ascend FCU
Bowater ECU
Chattanooga Federal Empl CU
CN/IC ECU
Family Advantage FCU
First Choice Community CU
Fortera Credit Union
Gallatin Steam Plant CU
Greeneville City ECU
HealthNet FCU
Knoxville Law Enforcement FCU
LG & W FCU
MPD Community CU
Northeast Community CU
Parthenon FCU
Resound Credit Union
Southern CU
Southern Security FCU
Tennessee Valley FCU
TNConnect CU
United Southeast FCU
Upper Cumberland FCU

Texas

4U Credit Union
Alliance CU
Allied FCU
AMOCO FCU
Andrews School FCU
Aspire CU
Austin Telco FCU

Brazos Community CU
Brazos Valley Schools CU
Brownsville City EFCU
Cabot Community CU
Caprock Santa Fe CU
Centex Citizens CU
Central Texas Teachers CU
City FCU
Common Cents CU
Corner Stone CU
Cosden FCU
Cowboy Country FCU
Cy Fair FCU
Dallas UP Employees Credit Union
DuGood FCU
East Texas Professional CU
Energy Capital CU
Fannin Co Teachers FCU
Fannin FCU
First Community CU
FirstLight FCU
Fort Worth City CU
GECU Federal Credit Union
Germania CU
Gulf Coast Educators FCU
Gulf CU
Heart O' Texas FCU
Heritage USA FCU
Houston Police FCU
Houston Texas Fire Fighters FCU
KBR Heritage FCU
LCRA CU
Liberty Co Teachers FCU
Local 24 EFCU
Lufkin FCU
MCT CU
Members First CU

Mid-Tex FCU
Mountain Star FCU
My Community CU
Navarro CU
NCE CU
Neches FCU
Neighborhood CU
Northeast Texas Teach FCU
NSPIRE FCU
Odessa Employees CU
One Source FCU
Pampa Teachers FCU
Pie CU
Pioneer Mutual FCU
Port Terminal FCU
Public Employees Credit Union
Raiz FCU
Red River Credit Union
Refugio County FCU
Resource One CU
Sabine FCU
San Angelo FCU
Santa Fe FCU
Southland FCU
Southwest Airlines FCU
Southwest Heritage CU
Star of Texas CU
Synergy FCU
Tarrant County's CU
Temple Santa Fe Community CU
Texan Sky CU
Texas Assn of Professionals FCU
Texas DPS CU
Texas Health CU
Tyler City ECU
United Credit Union
Unity One CU

Valwood Park FCU
Velocity Credit Union
Wellby
Wichita Falls FCU

Utah

American United FCU
Canyon View CU
CUP FCU
Cyprus FCU
Desert Rivers CU
Elevate Credit Union
Freedom Credit Union
Horizon Utah FCU
San Juan CU
Utah First FCU
Varex FCU

Vermont

802 Credit Union
Green Mountain CU
NorthCountry FCU
One Credit Union
Vermont FCU

Virginia

Augusta County FCU
BayPort CU
Beach Municipal FCU
Call FCU
Chartway FCU
DuPont Community CU
Glamorgan EFCU
Homebase FCU
PFD Firefighters CU
PWC ECU
Richmond Heritage FCU

Richmond Virginia Fire Police CU
RVA Financial
Salem VA Credit Union
Strategic FCU
Topside FCU
Transportation FCU

Washington

Alaska Air Group CU
Avista Corp Credit Union
Blue Mountain CU
Cascade FCU
Fibre FCU
Longshoremens Local 4 FCU
North Coast CU
O Bee CU
Puget Sound Cooperative CU
Puget Sound Refinery FCU
Sno Falls CU
Solarity CU
Sound Credit Union
Tri-CU
Utility Employees Federal Credit Union
Waterfront FCU
WestEdge FCU
WSECU

West Virginia

CAMC Federal Credit Union
Charleston Postal EFCU
Harrison County FCU
Members Choice WV FCU
Natrium Employees FCU
Peoples FCU
Pioneer Appalachia FCU
West Virginia FCU
WVU Employees Federal Credit Union

Wisconsin

1st Community Credit Union
Arcadia Credit Union
Athens Area Credit Union
Avestar Credit Union
Badger Globe Credit Union
Bay Shore Credit Union
Blackhawk Community Credit Union
Brantwood Credit Union
Brewery Credit Union
Brokaw CU
Capital Credit Union
Cloverbelt Credit Union
Community First CU
Compassionate Care CU
Connexus CU
Co-op Credit Union
County City Credit Union
CoVantage CU
Evergreen Credit Union
First Choice Credit Union
FOCUS Credit Union
Fond Du Lac Credit Union
Fort Community Credit Union
Fox Communities CU
Glacier Hills Credit Union
Golden Rule Community Credit Union
Guardian Credit Union
Gundersen CU
Holy Family Memorial CU
Indianhead Credit Union
Iron County Community Credit Union
Kohler Credit Union
Lakewood Credit Union
Madison Credit Union
Marine CU
Marshfield Medical Center CU

Meadowland CU
NEW Credit Union
Northwestern Mutual Credit Union
Northwoods Community CU
Oakdale Credit Union
Oshkosh Community Credit Union
Park City Credit Union
PCM Credit Union
Premier Financial CU
Prospera Credit Union
Public Service Credit Union
Ripple Credit Union

Sentry Credit Union
Service Credit Union
Sheboygan Area Credit Union
Simplicity Credit Union
Southern Lakes Credit Union
Taylor Credit Union
Teachers Credit Union
Tomah Area Credit Union
Unison CU
UnitedOne Credit Union
Verve, a Credit Union
WEA CU

Westby Credit Union
Winnebago Community CU
Wisconsin Latvian Credit Union Inc
Wisconsin Medical Credit Union

Wyoming

Blue FCU
CITCO FCU
Grand Altitude FCU
Meridian Trust FCU
Western Vista FCU

Key findings

Pay increases at credit unions continue trending upward—a pattern that first surfaced after 2010.

Salary/wage increases

The vast majority (about 92%) of credit unions with assets of \$1 million or more budgeted to provide salary/wage increases to at least some of their employees by year’s end 2026.

Looking ahead, about 92% of credit unions anticipate providing salary increases in 2027 for each of their two employee categories—management (including the CEO) and nonmanagement.

Credit unions with assets 20 million or more are much more likely than their smaller counterparts to be planning 2027 salary increases for each of these groups.

Overall, the average budgeted 2026 and anticipated 2027 salary bumps range from .2 % to 4.8%, depending on the year and the employee category. These averages include the 0% from any credit unions that were not providing increases.

Average anticipated 2027 salary increases for management and nonmanagement stand at least somewhat higher among credit unions with assets of \$10 million or more than among those with assets of less than \$10 million (“Average 2027 anticipated full-time management and nonmanagement base pay increase”).

Information on salary/wage increases can be found in Tables ES-1 through ES-6.

Incentives/bonuses

All told, 81% of credit unions with assets of \$1 million or more 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 at least some of their full-time employees by year-end 2025 (Tables ES-7 through ES-9). This is a slight change from the previous year.

The prevalence of variable payments is strongest among credit unions with \$50 million to \$3 billion plus in assets, with more than 93% of them awarding such payments.

Bonuses continue to be more prevalent than incentives for both

Average 2027 anticipated full-time management base pay increase*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	1.3
5-10	2.1
10-20	3.2
20-50	3.7
50-100	4.5
100-200	4.2
200-500	4.5
500-1,000	4.1
1,000-3,000	4.1
\$3,000+	3.8%
Overall	3.9%

Average 2027 anticipated full-time nonmanagement base pay increase*

Asset size (\$ millions)	
\$1-2	0.0%
2-5	0.2
5-10	2.7
10-20	3.4
20-50	3.7
50-100	4.2
100-200	3.9
200-500	4.1
500-1,000	3.9
1,000-3,000	3.8
\$3,000+	3.7%
Overall	3.7%

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

management and nonmanagement personnel (“Provided incentives and/or bonuses to full-time employees by year-end 2025”).

Salary structure

Nineteen percent of credit unions adjusted their salary structures in 2026, prior to submitting their data by the survey’s May deadline (Table ES-10). An additional 42% or so made alterations sometime during 2025.

Formal salary ranges

Forty-five percent of credit unions have formal salary ranges in 2026. The likelihood of having such ranges increases with asset size—from no more than 14% among credit unions with \$1 million to \$10 million in assets, to virtually all of those with assets of \$3 billion or more.

Among credit unions with formal salary ranges, the average budgeted percentage increase in 2026 and the anticipated increase for 2027 fall between 3.2% and 3.9%, depending on the year and employee category.

Find salary range information in Tables ES-11 through ES-20.

Employment

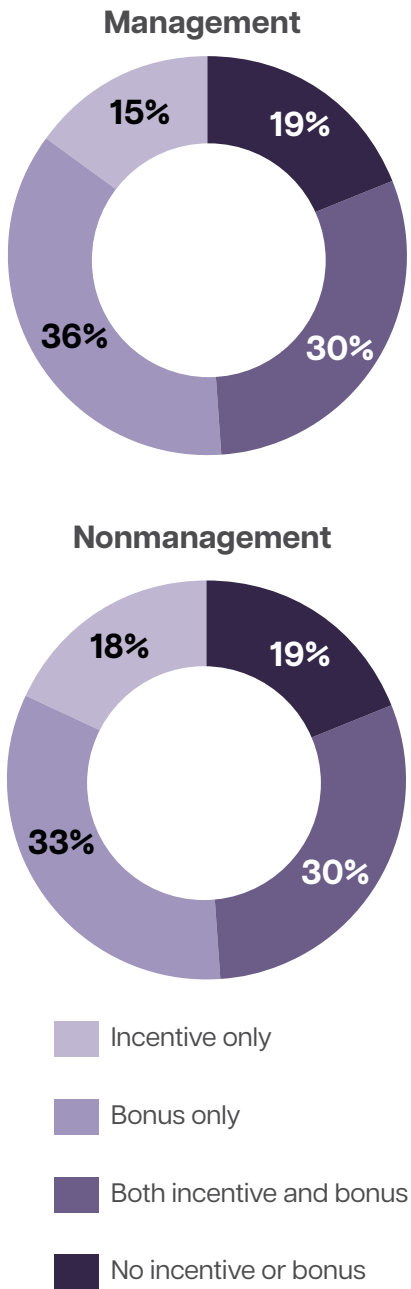
Nearly 95% of credit unions with \$1 million or more in assets have at least one full-time employee (Table ES-22). On the other hand, 69% have part-time employees within their ranks (Table ES-23).

Hiring plans

Hiring intentions among credit unions continue to be relatively strong. Overall, 45% of credit unions—including no fewer than 69% of those with assets of \$100 million or more—plan to add full-time employees to their payrolls during 2026.

On average, credit unions planning staffing growth expect to add 5.9 full-time employees. The number generally rises with asset size.

Provided incentives and/or bonuses to full-time employees by year-end 2025*



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

Credit unions with assets of \$3 billion or more anticipate adding about 37 full-time employees, on average.

9% of credit unions plan to reduce either full- or part-time employee numbers by year's end 2026.

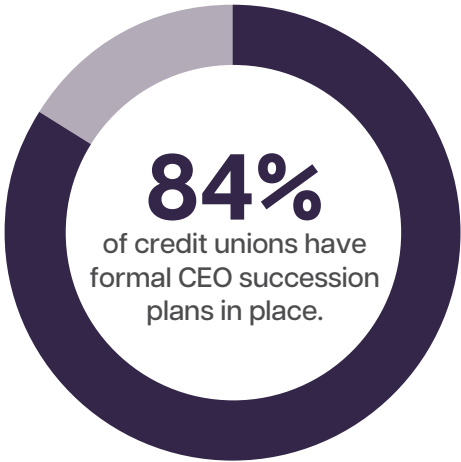
More detailed information regarding credit unions' employee numbers and hiring and staff-reduction plans can be found in Tables ES-24 to ES-29.

Succession planning

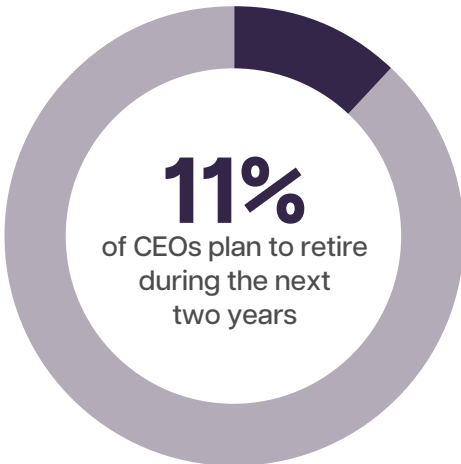
Over three-quarters (84%) of credit unions currently have formal CEO succession plans, while an additional 10% expect to establish them by year's end 2026 (Table ES-33). The percentage of credit unions with formal plans falls roughly between 73% and 89% in each of the asset categories studied.

CEOs are expected to retire sometime during the next two years at 11% of credit unions, with the figure ranging from roughly 0% to 17% among the different asset groups (Table ES-34).

Succession planning



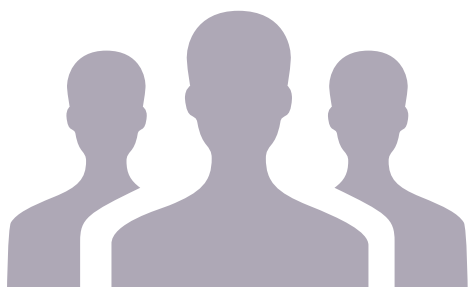
10% more intend to develop such plans by year's end 2026



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

Trends in credit union staff turnover

Definition of turnover rate: the percentage of departing employees that were ultimately replaced.

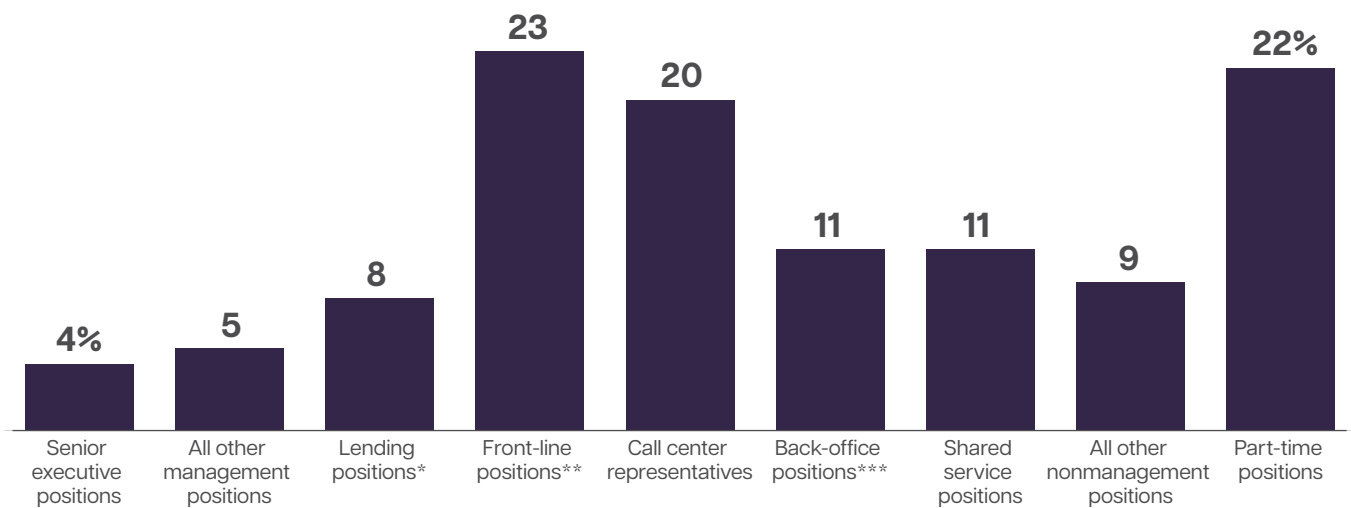


13% Overall staff turnover rate entering 2026

Turnover remains modest, and has been fairly consistent over the years.

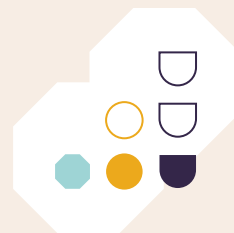


Staff turnover varies by job classification. Mirroring historical trends, current turnover rates are highest among front-line staff and part-time positions, and are lowest among senior executives and other management positions.



*includes loan officers, loan processors and loan interviewers
**includes tellers, member service reps, universal employees and call center reps
***includes office clerks, receptionists, secretaries, loan clerks, accountants and accounting clerks
****includes nonmanagement in IT, HR Finance and Facilities

* Data from America's Credit Unions 2026-2027 Staff Salary Survey based on credit unions with \$1 million or more in assets.



Compensation questions for consideration

- **What** is the current level of satisfaction with compensation among your staff?
- **How** do you determine the “value” of a job role? Are variables based on the incumbent, the skills of a newcomer, or the job itself? Which variables are most helpful to consider when you set pay rates? Which variables are least impactful?
- **What** level of success haoldr credit union enjoyed in making pay determinations?
- **What** elements have been responsible for less-than-positive results in previous strategies? Have they been addressed for future improvements?
- **How** does the millennial generation influence compensation at your credit union?
- **How** might other age groups perceive benefits for millennials—would they be appreciated for all ages? Do you make accommodations to a variety of needs and experiences of demographics or individuals at your credit union? What are they?
- **How** do you handle bonuses? How do employees feel about bonuses or incentive pay in compensation strategies? Do their sentiments vary by job function?
- **How** do you communicate your salary plans and strategies for new hires and existing staff?
- **How** can you build upon transparency in this outreach?
- **Would** it be more advantageous to recognize employee achievements more often throughout the year or to make recognition an annual event?
- **What** are the pros and cons of changing the frequency of recognition at your credit union?
- **How** do you personalize the employee experience through compensation strategy?
- **What** wellness programs have you initiated? How do you measure their success?
- **What** is the level of flexibility you can implement in compensation strategy?
- **What** would such flexibility look like?
- **What** degree of responsibility does your human resource department have in determining compensation strategy? Has this changed over time?

Base salaries and variable pay

This section displays information regarding the overall base salaries for the different positions, as well as the percentage of staff receiving incentives and/or bonuses in these positions. Please note, this is not an apples to apples comparison as the survey participant pool varies each year.

Base salaries

The following tables show the 2026 and 2025 average and median base salaries for the various positions covered in the study.

Average and Median Base Salaries - 2026 & 2025

EXECUTIVE MANAGEMENT	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
President/CEO/manager	\$242,350	\$155,040	\$218,970	\$144,780
Executive VP or assistant manager	140,090	97,300	130,730	93,950
Chief operations officer	179,660	150,000	160,200	132,920
Chief lending officer	170,550	143,640	154,250	130,660
Chief information officer	209,830	189,990	199,550	183,270
Chief marketing officer	169,920	154,430	165,600	152,590
Chief human resources officer	187,390	163,060	172,820	151,750
Chief financial officer	\$191,710	\$161,280	\$188,610	\$157,290

SUPPORT/MEMBER SERVICES	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
SVP/VP of Operations (#2 position)	\$138,140	\$123,830	\$132,770	\$119,780
Member services VP	108,460	95,000	106,610	90,880
Teller manager/supervisor	59,720	55,380	56,930	53,420
Share draft manager	91,110	86,740	78,610	72,350
Business services VP/director	\$145,130	\$143,770	\$145,090	\$135,350
NONMANAGEMENT				
"Universal employee"	\$47,030	\$47,580	\$46,570	\$46,350
Lead member services officer	58,480	56,510	56,090	55,250
Member services officer	49,760	49,590	49,300	49,680
Member services officer, floater	53,140	55,240	46,550	43,310
Member services representative II/Sr.	50,980	52,790	49,840	48,260
Member services representative I	43,560	41,770	42,450	42,960

Note: Limited to credit unions with \$1 million or more in assets

Head teller	49,830	47,570	46,410	45,060
Teller II/Sr.	42,810	42,370	40,860	41,000
Teller I	39,010	38,340	37,390	37,200
Share draft clerk	54,660	54,290	52,070	50,580
EFT/ACH clerk	53,090	52,140	51,820	50,960
Executive secretary/admin. asst.	71,400	69,720	69,370	67,440
Receptionist	\$42,580	\$40,070	\$40,950	\$39,440

SUPPORT/MEMBER SERVICES	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
NONMANAGEMENT				
General office clerk	\$48,230	\$45,000	\$47,370	\$46,960
IRA/certificate specialist	56,810	56,110	55,390	52,710
Financial planner	70,030	70,300	64,580	66,410
Small credit union generalist	\$52,550	\$44,570	\$45,080	\$45,000

LENDING/COLLECTIONS	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
SVP/VP of Lending (#2 position)	\$139,920	\$124,320	\$136,340	\$119,090
Consumer loan VP/manager	103,400	93,200	97,230	90,000
Mortgage loan VP/manager	120,200	111,500	114,090	103,180
Member business loan VP/manager	145,470	134,840	143,820	136,810
Dealer direct manager	101,150	91,190	92,900	84,880
Collections VP/manager (head of collections)	\$94,110	\$87,170	\$89,920	\$83,340
NONMANAGEMENT				
Loan officer II/Sr. (general)	\$61,760	\$60,930	\$59,450	\$57,970
Loan officer I (general)	52,230	50,700	49,880	48,400
Loan processor (general)	50,210	49,670	49,060	46,390
Loan clerk (general)	49,850	47,840	48,370	47,750
Member business loan officer II/Sr.	109,860	102,660	114,360	109,730
Member business loan officer I	81,780	79,730	80,420	74,660
Consumer loan officer II/Sr.	64,710	63,140	62,370	62,030
Consumer loan officer I	53,230	51,910	52,780	52,210
Consumer loan processor/clerk	51,520	51,150	49,480	49,540
Mortgage loan officer II/Sr.	69,780	75,140	74,730	76,660
Mortgage loan officer I	61,380	63,000	57,810	58,660
Mortgage loan processor/clerk	56,230	55,390	54,860	54,410
Underwriter	71,350	69,030	NA	NA

Note: Limited to credit unions with \$1 million or more in assets

Collector/adjuster	55,650	53,990	54,090	52,490
Collection clerk	\$50,520	\$49,750	\$48,700	\$48,960
PLASTIC CARD	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
Plastic card manager/supervisor	\$85,920	\$80,560	\$82,240	\$77,050
NONMANAGEMENT				
Plastic card clerk	\$51,320	\$50,470	\$49,490	\$48,340
MSR-plastic cards	50,720	50,230	48,770	47,820
ATM specialist	\$60,840	\$60,380	\$58,040	\$58,710
INFORMATION TECHNOLOGY (IT)	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
SVP/VP of IT (#2 position)	\$170,840	\$163,100	\$164,920	\$161,710
IT manager/supervisor	\$132,430	\$132,820	\$127,950	\$126,960
NONMANAGEMENT				
Systems analyst	\$91,860	\$87,320	\$86,040	\$85,480
Programmer	99,780	98,670	97,090	96,670
Network administrator	92,580	90,460	90,240	86,510
Technology specialist	75,620	64,460	65,580	61,270
Web administrator	93,060	92,710	93,220	94,770
Data entry specialist	\$57,740	\$55,980	\$56,690	\$54,870
MARKETING	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
Marketing SVP/VP (#2 position)	\$142,150	\$133,750	\$129,640	\$125,370
Marketing manager/supervisor	93,290	89,440	89,710	85,520
Business development manager	\$99,600	\$92,000	\$96,180	\$88,340
NONMANAGEMENT				
Marketing specialist	\$67,230	\$63,920	\$63,390	\$60,400
Marketing/communications coordinator	65,450	64,280	63,910	62,690
Marketing assistant	53,950	51,720	52,980	50,470
Business development representative	\$70,990	\$69,250	\$69,320	\$70,140

Note: Limited to credit unions with \$1 million or more in assets

HUMAN RESOURCES	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
SVP/VP of Human Resources (#2 position)	\$145,230	\$135,350	\$141,320	\$131,860
Diversity/Inclusion VP/Director (head of DEI)	146,190	148,080	136,870	140,430
Human resources manager/supervisor	98,170	95,390	95,100	90,060
Training director	\$103,090	\$96,650	\$96,720	\$91,000
NONMANAGEMENT				
Human resources assistant/specialist	\$62,980	\$62,630	\$60,910	\$61,560
Training coordinator/specialist	64,740	64,250	63,350	61,530
Payroll coordinator/administrator	74,770	75,050	69,600	68,240
Benefits coordinator/specialist	\$77,450	\$76,900	\$75,310	\$72,010
LEGAL & AUDIT	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
Internal audit VP (head of internal audit)	\$148,350	\$134,050	\$143,150	\$130,010
Internal audit manager/supervisor	\$107,280	\$102,430	\$100,820	\$93,840
NONMANAGEMENT				
BSA officer	\$86,020	\$74,510	NA	NA
Internal auditor	74,720	\$70,640	72,050	71,140
Compliance officer	82,800	75,640	76,140	69,880
Risk management officer/specialist	74,560	63,700	71,470	65,000
BSA/AML Analyst	\$65,620	\$61,150	NA	NA
ACCOUNTING & FINANCE	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
SVP/VP of Finance (#2 position)	\$154,330	\$140,640	\$145,770	\$131,430
Accounting VP	136,040	127,750	127,940	120,750
Accounting manager/supervisor	91,980	90,000	89,560	84,980
Investments VP	187,580	199,100	167,810	159,110
Investments manager	\$125,530	\$110,130	\$103,520	\$89,210
NONMANAGEMENT				
Accountant	\$65,550	\$63,080	\$63,540	\$62,770
Accounting clerk	\$51,760	\$50,180	\$49,830	\$48,520

Note: Limited to credit unions with \$1 million or more in assets

BRANCH OPERATIONS & CALL CENTER	2026 BASE SALARIES		2025 BASE SALARIES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
MANAGEMENT				
Branch operations VP (head of branch ops)	\$123,410	\$118,130	\$120,510	\$113,180
Branch manager II	87,190	85,410	88,750	84,520
Branch manager I	80,470	76,110	75,490	72,630
Assistant branch manager II	71,100	69,670	67,740	64,460
Assistant branch manager I	61,810	61,010	59,410	58,660
Call center VP (head of call center)	119,460	109,130	113,180	107,340
Call center manager/supervisor	\$79,170	\$78,240	\$75,350	\$73,830
NONMANAGEMENT				
Call center representative II	\$52,580	\$52,020	\$50,180	\$49,190
Call center representative I	\$45,670	\$45,400	\$44,700	\$44,620

PART-TIME POSITIONS	2026 HOURLY WAGES		2025 HOURLY WAGES	
	AVERAGE	MEDIAN	AVERAGE	MEDIAN
President/CEO/manager	\$30.62	\$25.50	\$25.16	\$25.00
Executive VP or assistant manager	29.41	25.73	28.40	29.36
“Universal employee”	21.26	20.00	21.91	20.43
Teller	18.50	18.24	17.81	17.65
Member services representative	20.28	19.92	19.49	18.79
Call center representative	21.05	19.29	21.15	20.00
Accountant	24.92	22.51	25.19	21.80
Loan officer	26.29	26.45	25.05	25.00
Loan processor/clerk	\$22.68	\$21.88	\$21.77	\$21.24

Note: Limited to credit unions with \$1 million or more in assets

Incentive/bonus pay

The following tables indicate the extent to which each staff position received incentives (i.e., awards tied to preset performance criteria) and/or bonuses (i.e., after-the-fact rewards for a job well done).

Variable Pay

EXECUTIVE MANAGEMENT	% PAID INCENTIVE AND/OR BONUS
President/CEO/manager	78%
Executive VP or assistant manager	78
Chief operations officer	84
Chief lending officer	84
Chief information officer	85
Chief marketing officer	86
Chief human resources officer	86
Chief financial officer	81%

SUPPORT/MEMBER SERVICES	% PAID INCENTIVE AND/OR BONUS
MANAGEMENT	
SVP/VP of Operations	86%
Member services VP	85
Teller manager/supervisor	88
Share draft manager	79
Business services VP/director	82%
NONMANAGEMENT	
"Universal employee"	86%
Lead member services officer	95
Member services officer	90
Member services officer, floater	89
Member services representative II/Sr.	82
Member services representative I	84
Head teller	88
Teller II/Sr.	83
Teller I	77
Share draft clerk	83
EFT/ACH clerk	82

Note: Limited to credit unions with \$1 million or more in assets

Executive secretary/admin. asst.	79
Receptionist	87
General office clerk	87
IRA/certificate specialist	78
Financial planner	83
Small credit union generalist	81%

LENDING/COLLECTIONS	% PAID INCENTIVE AND/OR BONUS
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MANAGEMENT

SVP/VP of Lending (#2 position)	86%
Consumer loan VP/manager	81
Mortgage loan VP/manager	82
Member business loan VP/manager	86
Dealer direct manager	87
Collections VP/manager (head of collections)	80%

NONMANAGEMENT

Loan officer II/Sr. (general)	82%
Loan officer I (general)	78
Loan processor (general)	79
Loan clerk (general)	81
Member business loan officer II/Sr.	77
Member business loan officer I	83
Consumer loan officer II/Sr.	84
Consumer loan officer I	90
Consumer loan processor/clerk	87
Mortgage loan officer II/Sr.	82
Mortgage loan officer I	87
Mortgage loan processor/clerk	81
Underwriter	80
Collector/adjuster	85
Collection clerk	75%

PLASTIC CARD	% PAID INCENTIVE AND/OR BONUS
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MANAGEMENT

Plastic card manager/supervisor	81%
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NONMANAGEMENT

Plastic card clerk	78%
MSR-plastic cards	81
ATM specialist	76%

Note: Limited to credit unions with \$1 million or more in assets

INFORMATION TECHNOLOGY (IT)		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
SVP/VP of IT (#2 position)		87%
IT manager/supervisor		86%
NONMANAGEMENT		
Systems analyst		80%
Programmer		85
Network administrator		74
Technology specialist		84
Web administrator		75
Data entry specialist		74%

MARKETING		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
SVP/VP of Marketing (#2 position)		87%
Marketing manager/supervisor		80
Business development manager		85%
NONMANAGEMENT		
Marketing specialist		75%
Marketing/communications coordinator		78
Marketing assistant		76
Business development representative		75%

HUMAN RESOURCES		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
SVP/VP of Human Resources (#2 position)		85%
Diversity/Inclusion VP/Director (head of DEI)		89
Human resources manager/supervisor		79
Training director		81%
NONMANAGEMENT		
Human resources assistant/specialist		77%
Training coordinator/specialist		79
Payroll coordinator/administrator		79
Benefits coordinator/specialist		77%

Note: Limited to credit unions with \$1 million or more in assets

LEGAL & AUDIT		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
Internal audit VP (head of internal audit)		86%
Internal audit manager/supervisor		83%
NONMANAGEMENT		
BSA officer		72%
Internal auditor		77
Compliance officer		81
Risk management officer/specialist		84
BSA/AML Analyst		81%
ACCOUNTING & FINANCE		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
SVP/VP of Finance (#2 position)		85%
Accounting VP		85
Accounting manager/supervisor		81
Investments VP (head of investments)		86
Investments manager		82%
NONMANAGEMENT		
Accountant		77%
Accounting clerk		73%
BRANCH OPERATIONS & CALL CENTER		% PAID INCENTIVE AND/OR BONUS
MANAGEMENT		
Branch operations VP (head of branch ops)		86%
Branch manager II		87
Branch manager I		87
Assistant branch manager II		87
Assistant branch manager I		84
Call center VP (head of call center)		87
Call center manager/supervisor		82%
NONMANAGEMENT		
Call center representative II/Sr.		77%
Call center representative I		83%

Note: Limited to credit unions with \$1 million or more in assets

PART-TIME POSITIONS	% PAID INCENTIVE AND/OR BONUS
President/CEO/manager	23%
Executive VP or assistant manager	37
“Universal employee”	69
Teller	84
Member services representative	64
Call center representative	84
Accountant	74
Loan officer	68
Loan processor/clerk	85%

Note: Limited to credit unions with \$1 million or more in assets

How to use the data tables, including definitions of terms

The average and median salaries for many credit union positions tend to increase as credit union asset size increases.

This also is true for the average/median minimums, midpoints, and maximums of formal salary ranges; variable pay (i.e., incentives and/or bonuses); and total cash compensation (base pay plus variable pay).

Therefore, it's important to look at the appropriate asset category when evaluating your credit union's compensation figures.

Asset size also is closely associated with the number of members, full-time employees, services offered, and loans outstanding a credit union ultimately has. As a result, salaries often tend to increase as these other measures of credit union size increase.

Finally, the average salaries of credit union executive management employees can vary by region. In addition to differences in the cost of living, part of this variation results from asset size variation among credit unions within each region.

Evaluating management salaries

The "overall" salary figures in this report should not be used to establish manager/CEO or other management salaries in your credit union. While "overall" salaries are useful to glean industry trends, they can be misleading because they are composite values. They overstate the pay levels in small credit unions and understate the pay levels in large credit unions.

In addition, these figures reflect the incidence of the various positions in credit unions of different asset sizes. For example, chief information officers (CIO) have higher average and/or median salaries overall than other executive managers because CIOs are more common among larger credit unions.

Instead of looking at overall salaries, follow these four steps:

1. Compare salaries by duties performed rather than by job title, because credit union job titles vary substantially.

Job descriptions follow the data tables for each job title. Before using a particular job title, look at its job description to see if it fits.

While you might not find a perfect match, use the job title with the job description that comes closest to the position you'd like to compare. If the position spans the duties of more than one title, choose the title associated with the duties performed the majority of the time or the highest level of responsibility.

2. Find the salary for your credit union's asset size group within the appropriate table. As mentioned above, asset size is the most important determinant of salaries for management positions.

3. Base your comparisons on the average and/or median, or choose one of the other percentiles. Percentiles involve a range of pay when listed from highest to lowest; in a list of 100 salaries, the 25th percentile is the 25th from the lowest amount listed, while the 75th percentile is the 75th from the lowest amount listed.

Top performers in similar credit unions generally receive salaries in the 75th or 90th percentile. For a low performer, something between the 25th percentile and median may be a more suitable basis for comparison.

In addition, you can use the percentiles to reflect your credit union's market pricing strategy. For instance, if your credit union's approach is to pay above market for your various positions, you may want to focus on the 75th or 90th percentiles. Conversely, something between the 25th percentile and median may be more appropriate. You can use the average or the median if your credit union has a meet-the-market strategy.

The average salary is a simple arithmetic average. The median is the 50th percentile. The average can be skewed by very low or very high salaries. If there is a substantial difference between the average and median, the median is the more reliable figure.

4. Adjust the appropriate salary for geographic location. Look at the salary increments by main office location (i.e., region).

Generally, geographic adjustments are smaller compared with the differences between asset size groups.

Evaluating nonmanagement salaries

Follow these four steps:

1. Compare salaries by duties performed rather than by job title because, just as with management positions, job titles vary substantially. Use the job descriptions to ensure a good fit. Generally, 80% comparable duties is considered a good match.

You might not find a perfect match, but use the job title with the job description that comes closest to the position you'd like to compare. If the position spans the duties of more than one title, choose the title associated with the duties performed the majority of the time.

2. Find the salary for your credit union's asset size group within the appropriate table.

3. Base your comparisons on the average and/or median, or choose one of the other percentiles, just as you would for management salaries.

Also as with management salaries, you can use these pay levels to differentiate high performers and low performers, as well as to reflect your credit union's market pricing strategy.

4. Adjust the appropriate salary for geographic location, if needed, using the “by region” panel of the table. There is also a cost of labor multiplier available by state and for over 400 cities to help hone in on salaries in your area.

Generally, geographic adjustments are smaller when compared with both the differences between asset groups, as well as what you might find with respect to management salaries.

Defining terms

Here are explanations of the terms used in the data tables:

- **N** refers to the number of responding credit unions, which is displayed in all tables. Insufficient data is noted in categories where low participation compromises the validity and confidentiality of the information.
- **Overall** refers to all credit unions responding; the various subcategories include only the responding credit unions within those categories.
- **Average** refers to a simple arithmetic average.
- **Percentiles** illustrate the range of pay when listed from highest to lowest; in a list of 100 salaries, the 25th percentile is the 25th from the lowest amount listed, while the 75th percentile is the 75th from the lowest amount listed.
- **Median** refers to the 50th percentile, or the midpoint when pay is ranked from lowest to highest.
- **Salaries** refer to annual base salaries excluding incentives, bonuses, and other forms of pay.
- **Incentives** are rewards based on preset performance criteria, in addition to base pay. Only those credit unions reporting an incentive payment are factored into the average.
- **Bonuses** are after-the-fact rewards for a job well done, in addition to base pay. Only those credit unions reporting a bonus payment are factored into the average.
- **Variable pay** refers to the sum of incentive pay plus bonus pay.
- **Total cash compensation** refers to base pay plus variable pay.
- **Salary ranges** refer to formal salary ranges—established minimums, midpoints, and maximums for each position—not the highest and lowest salary paid to job incumbents.
- **Number of branch offices** is an independent variable included in the data tables. The total includes the main office. Thus, “1” means there is only the main office; there are no branch offices.
- **Region** is an independent variable included in the data tables. The “About the Regions,” section of this report explains the regional divisions.

List of data tables and job descriptions

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President/CEO/manager			
President/CEO/Manager	92		
Executive management			
Executive VP or Assistant Manager	98	SVP/VP of Lending	251
Chief Operations Officer	104	Consumer Loan VP/Manager	256
Chief Lending Officer	110	Mortgage Loan VP/Manager	261
Chief Information Officer	116	Member Business Loan VP/Manager	266
Chief Marketing Officer	122	Dealer Direct Manager	271
Chief Human Resources Officer	128	Collections VP/Manager	276
Chief Financial Officer	134	Loan Officer II/Sr.	281
		Loan Officer I	286
		Loan Processor	291
		Loan Clerk	296
		Member Business Loan Officer II/Sr.	301
		Member Business Loan Officer I	306
		Consumer Loan Officer II/Sr.	311
		Consumer Loan Officer I	316
		Consumer Loan Processor/Clerk	321
		Mortgage Loan Officer II/Sr.	326
		Mortgage Loan Officer I	331
		Mortgage Loan Processor/Clerk	336
		Underwriter	341
		Collector/Adjuster	346
		Collection Clerk	351
Support/member services			
SVP/VP Operations	140		
Member Services VP	145		
Teller Manager/Supervisor	150		
Share Draft Manager	155		
Business Services VP/Director	160		
"Universal Employee"	165		
Lead member services officer	170		
Member services officer	175		
Member services officer, floater	180		
Member Services Representative II/Sr.	185		
Member Services Representative I	190		
Head Teller	195		
Teller II/Sr.	200		
Teller I	206		
Share Draft Clerk	211		
EFT/ACH Clerk	216		
Executive Secretary/Admin. Assistant	221		
Receptionist	226		
		Plastic card	
		Plastic Card Manager/Supervisor	356
		Plastic Card Clerk	361
		Member Service Representative—Plastic Cards	366
		ATM Specialist	371

Information systems/technology		Accounting & finance	
SVP/VP of IT	376	SVP/VP of Finance	527
IT Manager/Supervisor	381	Accounting VP	532
Systems Analyst	386	Accounting Manager/Supervisor	537
Programmer	391	Investments VP	542
Network Administrator	396	Investments Manager	547
Technology Specialist	401	Accountant	552
Web Administrator	406	Accounting Clerk	557
Data Entry Specialist	411		
Marketing		Branch operations & call center	
SVP/VP of Marketing	416	Branch Operations VP	562
Marketing Manager/Supervisor	421	Branch Manager II	567
Business Development Manager	426	Branch Manager I	572
Marketing Specialist	431	Assistant Branch Manager II	577
Marketing/Communications Coordinator	436	Assistant Branch Manager I	582
Marketing Assistant	441	Call Center VP	587
Business Development Representative	446	Call Center Manager/Supervisor	592
		Call Center Representative II/Sr.	597
		Call Center Representative I	602
Human resources		Part-time hourly wages	
SVP/VP of Human Resources	451	Part-Time President/CEO/Manager	607
Diversity/Inclusion VP/Director	456	Part-Time EVP	610
Human Resources Manager/Supervisor	462	Part-Time "Universal Employee"	613
Training Director	467	Part-Time Teller	616
Human Resources Assistant/Specialist	472	Part-Time Member Services Representative	619
Training Coordinator/Specialist	477	Part-Time Call Center Representative	622
Payroll Coordinator/Administrator	482	Part-Time Accountant	625
Benefits Coordinator/Specialist	487	Part-Time Loan Officer	628
		Part-Time Loan Processor/Clerk	631
Legal & audit			
Internal Audit VP	492		
Internal Audit Manager/Supervisor	497		
BSA Officer	502		
Internal Auditor	507		
Compliance Officer	512		
Risk Management Officer/Specialist	517		
BSA/AML Analyst	522		

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), $35000 \times .976 = 34160$, so the adjusted salary would be \$34,160 for that position in that geographic area.

State	Multiplier
Alabama	0.89
Alaska	1.19
Arizona	1.12
Arkansas	0.96
California	1.31
Colorado	1.19
Connecticut	1.29
Delaware	1.16
District of Columbia	1.38
Florida	1.08
Georgia	0.94
Hawaii	1.23
Idaho	0.92
Illinois	1.17
Indiana	0.94
Iowa	0.94
Kansas	0.91
Kentucky	0.92
Louisiana	0.89

State	Multiplier
Maine	1.13
Maryland	1.21
Massachusetts	1.27
Michigan	1.08
Minnesota	1.12
Mississippi	0.85
Missouri	1.12
Montana	0.98
Nebraska	1.10
Nevada	1.07
New Hampshire	1.03
New Jersey	1.27
New Mexico	1.01
New York	1.26
North Carolina	0.93
North Dakota	1.01
Ohio	0.99
Oklahoma	0.88
Oregon	1.18

State	Multiplier
Pennsylvania	0.99
Rhode Island	1.23
South Carolina	0.91
South Dakota	0.96
Tennessee	0.91
Texas	0.94
Utah	0.95
Vermont	1.13
Virginia	1.08
Washington	1.30
West Virginia	0.89
Wisconsin	0.98
Wyoming	0.98

State	City	Multiplier
Alabama	Andalusia	0.85
	Anniston	0.88
	Auburn	0.88
	Bay Minette	0.88
	Bessemer	0.93
	Birmingham	0.93
	Brewton	0.86
	Gadsden	0.85
	Hoover	0.93
	Huntsville	0.96
	Irondale	0.93
	Mobile	0.90
	Monroeville	0.86
	Montgomery	0.88
	Muscle Shoals	0.86
	Opelika	0.88
	Oxford	0.88
	Phenix City	0.87
	Rainbow City	0.86
	Sheffield	0.86
	Sylacauga	0.87
	Talladega	0.87
	Tuscaloosa	0.91
	Tuskegee	0.86
	Valley	0.88
Alaska	Anchorage	1.18
	Fairbanks	1.18
	Juneau	1.18
	Ketchikan	1.18
	Palmer	1.19
	Sitka	1.18
Arizona	Casa Grande	1.13
	Chandler	1.14
	Flagstaff	1.25
	Glendale	1.14
	Kingman	1.09

State	City	Multiplier
Arizona	Mesa	1.14
	Phoenix	1.14
	Prescott	1.11
	Scottsdale	1.14
	Sedona	1.11
	Sierra Vista	1.11
	Snowflake	1.11
	Tempe	1.14
	Tucson	1.12
	Willcox	1.11
Arkansas	Winslow	1.11
	Yuma	1.10
	Arkadelphia	0.93
	Benton	0.97
	Bentonville	1.01
	Blytheville	0.94
	Camden	0.93
	Fayetteville	1.01
	Hot Springs	0.94
	Little Rock	0.98
	Mena	0.94
	Morrilton	0.94
	North Little Rock	0.98
	Pine Bluff	0.95
	Rogers	1.02
California	Russellville	0.93
	Searcy	0.92
	Texarkana	0.97
	Warren	0.94
	Aliso Viejo	1.30
	Altadena	1.34
	Anaheim	1.30
	Arcadia	1.30
	Arcata	1.25
	Bakersfield	1.27
	Berkeley	1.46

State	City	Multiplier
California	Beverly Hills	1.30
	Bishop	1.27
	Brea	1.30
	Burbank	1.30
	Burlingame	1.43
	Capitola	1.30
	Carlsbad	1.29
	Cerritos	1.30
	Chatsworth	1.34
	Chula Vista	1.29
	Concord	1.36
	Coronado	1.29
	Cupertino	1.47
	Encinitas	1.29
	Fresno	1.26
	Fullerton	1.30
	Gardena	1.30
	Glendora	1.30
	Hanford	1.26
	Hawthorne	1.30
	Hayward	1.40
	Huntington Beach	1.30
	Inglewood	1.31
	Irvine	1.30
	La Jolla	1.29
	Livermore	1.35
	Long Beach	1.30
	Los Alamitos	1.30
	Los Angeles	1.35
	Manhattan Beach	1.30
	Manteca	1.29
	Martinez	1.36
	Menlo Park	1.46
	Merced	1.27
	Modesto	1.27
	Mojave	1.27
	Montclair	1.28
	Montebello	1.30

State	City	Multiplier
California	Monterey	1.31
	Monterey Park	1.30
	Napa	1.33
	National City	1.29
	Norco	1.28
	Oakland	1.39
	Oceanside	1.29
	Ontario	1.28
	Orange	1.30
	Oxnard	1.29
	Palm Springs	1.28
	Palo Alto	1.48
	Pasadena	1.35
	Pleasanton	1.37
	Pomona	1.30
	Rancho Cucamonga	1.28
	Redding	1.26
	Redlands	1.28
	Redondo Beach	1.30
	Redwood City	1.47
	Richmond	1.45
	Ridgecrest	1.27
	Riverside	1.28
	Sacramento	1.30
	Salinas	1.32
	San Bernardino	1.28
	San Bruno	1.42
	San Clemente	1.30
	San Diego	1.33
	San Dimas	1.30
	San Francisco	1.49
	San Jose	1.47
	San Leandro	1.39
	San Luis Obispo	1.27
	San Mateo	1.48
	San Pedro	1.34
	San Rafael	1.40
	Santa Ana	1.30

State	City	Multiplier
California	Santa Barbara	1.30
	Santa Clara	1.47
	Santa Cruz	1.30
	Santa Maria	1.30
	Santa Monica	1.34
	Santa Paula	1.29
	Santa Rosa	1.37
	Seal Beach	1.30
	Signal Hill	1.30
	South Pasadena	1.30
	Stockton	1.29
	Sunnyvale	1.51
	Susanville	1.26
	Sylmar	1.34
	Torrance	1.30
	Tulare	1.25
	Turlock	1.28
	Tustin	1.30
	Upland	1.28
	Vacaville	1.33
	Van Nuys	1.35
	Ventura	1.29
	Visalia	1.25
	Walnut Creek	1.36
	Watsonville	1.30
	West Covina	1.30
	Westminster	1.30
	Woodland	1.29
	Yorba Linda	1.30
	Yreka	1.27
	Yuba City	1.26
Colorado	Alamosa	1.11
	Arvada	1.22
	Aurora	1.23
	Boulder	1.29
	Broomfield	1.23
	Centennial	1.23
	Colorado Springs	1.15

State	City	Multiplier
Colorado	Denver	1.40
	Durango	1.13
	Fort Collins	1.17
	Golden	1.22
	Grand Junction	1.13
	Greeley	1.16
	Greenwood Village	1.23
	Lakewood	1.22
	Lamar	1.11
	Littleton	1.23
	Lone Tree	1.21
	Longmont	1.24
	Montrose	1.13
	Pueblo	1.13
	Salida	1.13
	Sterling	1.12
Connecticut	Berlin	1.28
	Bethel	1.28
	Bloomfield	1.28
	Bridgeport	1.34
	Bristol	1.28
	Danbury	1.29
	Greenwich	1.34
	Groton	1.28
	Hamden	1.29
	Hartford	1.28
	Manchester	1.29
	Meriden	1.29
	Middletown	1.28
	Milford	1.33
	New Britain	1.28
	New Haven	1.29
	New London	1.28
	New Milford	1.28
	North Haven	1.29
	Norwalk	1.34
	Norwich	1.28
	Plainville	1.28

State	City	Multiplier
Connecticut	Rocky Hill	1.28
	Shelton	1.30
	Southington	1.28
	Stamford	1.34
	Stratford	1.33
	Torrington	1.27
	Trumbull	1.33
	Wallingford	1.29
	Waterbury	1.26
	Waterford	1.28
	Wethersfield	1.28
	Windsor Locks	1.26
Delaware	Camden	1.13
	Dover	1.13
	Middletown	1.18
	Milford	1.13
	New Castle	1.18
	Wilmington	1.18
District of Columbia	Washington	1.38
Florida	Altamonte Springs	1.07
	Boca Raton	1.12
	Bradenton	1.08
	Brandon	1.09
	Cantonment	1.05
	Clearwater	1.08
	Coral Gables	1.11
	Daytona Beach	1.05
	Destin	1.07
	Fort Lauderdale	1.11
	Fort Myers	1.08
	Gainesville	1.06
	Hialeah	1.12
	Hollywood	1.11
	Jacksonville	1.08
	Jupiter	1.12
	Key West	1.06

State	City	Multiplier
Florida	Lake Mary	1.07
	Lakeland	1.06
	Largo	1.08
	Lutz	1.08
	Margate	1.11
	Marianna	1.03
	Medley	1.11
	Melbourne	1.07
	Merritt Island	1.07
	Miami	1.11
	Miami Lakes	1.11
	Milton	1.05
	Miramar	1.11
	Naples	1.10
	Ocala	1.06
	Orlando	1.08
	Palatka	1.04
	Palm Beach Gardens	1.11
	Panama City	1.05
	Panama City Beach	1.05
	Pembroke Pines	1.11
	Pensacola	1.06
	Pompano Beach	1.11
	Rockledge	1.07
	San Antonio	1.08
	Sarasota	1.08
	Sunrise	1.11
	Tallahassee	1.04
	Tampa	1.09
	Temple Terrace	1.08
	Vero Beach	1.06
	West Palm Beach	1.12
Georgia	Albany	0.86
	Alpharetta	1.00
	Athens	0.90
	Atlanta	1.00
	Augusta	0.90

State	City	Multiplier
Georgia	Brunswick	0.90
	Conyers	0.98
	Decatur	0.99
	Garden City	0.93
	Hapeville	1.00
	Hinesville	0.90
	Jesup	0.84
	Lawrenceville	0.98
	Macon	0.88
	Marietta	0.99
	Moultrie	0.85
	Newnan	0.98
	Norcross	0.98
	Oakwood	0.92
	Rome	0.90
	Roswell	1.00
	Savannah	0.93
	Smyrna	0.99
	Snellville	0.98
	Statesboro	0.84
	Toccoa	0.87
	Tucker	0.99
	Valdosta	0.84
	Warner Robins	0.90
	Waycross	0.84
	Woodstock	0.98
Hawaii	Hilo	1.22
	Honolulu	1.24
	Kahului	1.24
	Kailua	1.24
	Kailua Kona	1.22
	Lihue	1.22
	Wailuku	1.24
	Waipahu	1.24
Idaho	Boise	0.96
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89

State	City	Multiplier
Idaho	Idaho Falls	0.92
	Lewiston	0.98
	Meridian	0.94
	Moscow	0.91
	Mountain Home	0.90
	Nampa	0.93
	Pocatello	0.89
	Rexburg	0.90
	Twin Falls	0.91
Illinois	Alton	1.14
	Arlington Heights	1.19
	Bartonville	1.13
	Belleville	1.14
	Bellwood	1.19
	Bethalto	1.14
	Bloomington	1.13
	Bourbonnais	1.14
	Bradley	1.14
	Broadview	1.19
	Calumet City	1.19
	Carbondale	1.10
	Centralia	1.10
	Champaign	1.13
	Chicago	1.27
	Chicago Heights	1.19
	DeKalb	1.17
	Des Plaines	1.19
	Freeport	1.12
	Galesburg	1.10
	Granite City	1.14
	Gurnee	1.19
	Harvard	1.19
	Herrin	1.10
	Homewood	1.19
	Joliet	1.19
	Kankakee	1.14
	Lisle	1.19
	Lockport	1.19

State	City	Multiplier
Illinois	Loves Park	1.13
	Machesney Park	1.14
	Marion	1.10
	Mattoon	1.10
	Maywood	1.19
	Moline	1.12
	Morton Grove	1.19
	Naperville	1.19
	Normal	1.13
	Oak Lawn	1.19
	Oak Park	1.20
	Oswego	1.18
	Ottawa	1.12
	Pekin	1.13
	Peoria	1.14
	Peru	1.12
	Plainfield	1.19
	Pontiac	1.10
	Quincy	1.10
	Rantoul	1.13
	Riverdale	1.20
	Robinson	1.10
	Rock Island	1.12
	Rockford	1.14
	Romeoville	1.19
	Schaumburg	1.19
	Skokie	1.20
	South Holland	1.19
	Springfield	1.14
	Streator	1.12
	Sycamore	1.17
	Taylorville	1.10
	Urbana	1.13
	Vernon Hills	1.19
	Waukegan	1.19
	Western Springs	1.19
	Wheaton	1.19
	Wood River	1.14

State	City	Multiplier
Illinois	Zion	1.19
Indiana	Anderson	0.95
	Attica	0.90
	Bedford	0.91
	Bloomington	0.91
	Carmel	0.96
	Evansville	0.91
	Fort Wayne	0.93
	Gary	1.00
	Goshen	0.96
	Hammond	0.99
	Hobart	0.99
	Huntington	0.91
	Indianapolis	0.98
	Jasper	0.91
	Kokomo	0.92
	La Porte	0.93
	Lafayette	0.94
	Lawrenceburg	0.98
	Logansport	0.91
	Madison	0.91
	Merrillville	1.00
	Michigan City	0.93
	Mishawaka	0.92
	Muncie	0.90
	Munster	0.99
	Newburgh	0.91
	Portage	0.98
	Schererville	0.99
	Seymour	0.91
	South Bend	0.93
	Terre Haute	0.89
	Wabash	0.91
	Warsaw	0.91
	West Lafayette	0.95

State	City	Multiplier
Iowa	Ames	0.94
	Bettendorf	0.94
	Burlington	0.91
	Cedar Falls	0.93
	Cedar Rapids	0.96
	Davenport	0.95
	Decorah	0.91
	Des Moines	0.98
	Dubuque	0.92
	Hiawatha	0.95
	Johnston	0.97
	Keokuk	0.91
	Marshalltown	0.91
	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	0.98
	Waterloo	0.93
	West Des Moines	0.98
Kansas	Arkansas City	0.85
	Atchison	0.86
	Dodge City	0.89
	Emporia	0.85
	Fort Scott	0.84
	Hutchinson	0.86
	Kansas City	0.99
	Lawrence	0.90
	Leavenworth	0.97
	Lenexa	0.99
	Manhattan	0.86
	Overland Park	0.99
	Pittsburg	0.85
	Salina	0.86
	Shawnee Mission	0.99

State	City	Multiplier
Kansas	Topeka	0.90
	Wichita	0.90
Kentucky	Ashland	0.87
	Bowling Green	0.89
	Frankfort	0.89
	Henderson	0.91
	Lexington	0.94
	Louisville	0.96
	Madisonville	0.88
	Mayfield	0.88
	Middlesboro	0.83
	Morehead	0.86
	Murray	0.88
	Owensboro	0.93
	Paducah	0.89
	Prestonsburg	0.83
	Radcliff	0.90
Louisiana	Abbeville	0.86
	Alexandria	0.85
	Bastrop	0.84
	Baton Rouge	0.91
	Bogalusa	0.86
	Bossier City	0.86
	Chalmette	0.92
	Gonzales	0.91
	Harahan	0.92
	Houma	0.90
	Jennings	0.86
	Lafayette	0.86
	Lake Charles	0.91
	Luling	0.92
	Lutcher	0.91
	Mandeville	0.92
	Many	0.85
	Metairie	0.93
	Minden	0.86
	Monroe	0.85
	Morgan City	0.87

State	City	Multiplier
Louisiana	Natchitoches	0.85
	New Iberia	0.87
	New Orleans	0.93
	Pineville	0.85
	Plaquemine	0.91
	Port Allen	0.91
	Rayville	0.85
	Shreveport	0.87
	Slidell	0.92
	Sulphur	0.90
	West Monroe	0.84
	Zachary	0.91
Maine	Augusta	1.11
	Bangor	1.11
	Bath	1.11
	Freeport	1.14
	Gorham	1.14
	Orono	1.11
	Portland	1.21
	Presque Isle	1.09
	Saco	1.15
	Scarborough	1.14
	South Portland	1.14
Maryland	Waterville	1.10
	Annapolis	1.20
	Baltimore	1.18
	Bel Air	1.18
	Bethesda	1.35
	Bowie	1.25
	Frederick	1.22
	Gaithersburg	1.34
	Germantown	1.34
	Glen Burnie	1.20
	Greenbelt	1.25
	Hagerstown	1.14
	Hanover	1.20
	Hunt Valley	1.18

State	City	Multiplier
Maryland	Hyattsville	1.25
	Kensington	1.35
	Lanham	1.25
	Laurel	1.25
	Lexington Park	1.20
	Linthicum Heights	1.20
	Olney	1.34
	Owings Mills	1.18
	Potomac	1.35
	Rockville	1.34
	Salisbury	1.13
	Silver Spring	1.35
	Sparks	1.18
	Suitland	1.25
	Towson	1.18
Massachusetts	Upper Marlboro	1.25
	Andover	1.26
	Arlington	1.32
	Athol	1.22
	Attleboro	1.23
	Belmont	1.32
	Beverly	1.27
	Billerica	1.29
	Boston	1.34
	Braintree	1.33
	Brockton	1.27
	Brookline	1.33
	Cambridge	1.32
	Chelsea	1.32
	Chicopee	1.22
	Gardner	1.23
	Gloucester	1.27
	Greenfield	1.21
	Hadley	1.22
	Haverhill	1.26
	Holyoke	1.22
	Leominster	1.23
	Lowell	1.29

State	City	Multiplier
Massachusetts	Ludlow	1.22
	Lynn	1.27
	Malden	1.32
	Marblehead	1.26
	Marlborough	1.30
	Medford	1.32
	Methuen	1.26
	Millbury	1.24
	Needham	1.33
	New Bedford	1.23
	North Adams	1.20
	North Reading	1.29
	Norwood	1.33
	Peabody	1.27
	Pittsfield	1.20
	Randolph	1.33
	Reading	1.29
	Revere	1.32
	Rockland	1.26
	Salem	1.27
	Sharon	1.29
	Shrewsbury	1.24
	Somerset	1.23
	Somerville	1.32
	Southbridge	1.23
	Stoneham	1.32
	Stoughton	1.29
	Taunton	1.26
	Tewksbury	1.29
	Wakefield	1.32
	Waltham	1.32
	Watertown	1.32
	Wellesley	1.31
	Westport	1.23
	Winchester	1.32
	Woburn	1.32
	Worcester	1.24

State	City	Multiplier
Michigan	Ada	1.06
	Adrian	1.04
	Alpena	1.03
	Ann Arbor	1.10
	Auburn Hills	1.11
	Battle Creek	1.07
	Bay City	1.06
	Berrien Springs	1.06
	Brighton	1.10
	Buchanan	1.06
	Cadillac	1.04
	Cheboygan	1.03
	Dearborn	1.12
	Detroit	1.12
	East Lansing	1.07
	Farmington	1.11
	Flint	1.08
	Fraser	1.10
	Fremont	1.04
	Grand Blanc	1.07
	Grand Haven	1.06
	Grand Rapids	1.06
	Grandville	1.06
	Hastings	1.06
	Holly	1.11
	Houghton	1.04
	Ionia	1.05
	Ishpeming	1.04
	Jackson	1.07
	Kalamazoo	1.06
	Kentwood	1.06
	Kingsford	1.04
	Lansing	1.07
	Lathrup Village	1.11
	Lincoln Park	1.12
	Livonia	1.11
	Ludington	1.04
	Manistee	1.04

State	City	Multiplier
Michigan	Marquette	1.04
	Marshall	1.07
	Midland	1.07
	Muskegon	1.06
	Niles	1.06
	Norton Shores	1.05
	Novi	1.11
	Petoskey	1.04
	Port Huron	1.11
	Redford	1.11
	Rochester Hills	1.11
	Romulus	1.11
	Royal Oak	1.11
	Saginaw	1.06
	Southfield	1.11
	Sparta	1.06
	Sterling Heights	1.10
	Taylor	1.12
	Traverse City	1.04
	Trenton	1.11
	Troy	1.11
	Walker	1.06
	Walled Lake	1.11
	Westland	1.11
	Wyandotte	1.11
	Wyoming	1.06
Minnesota	Albert Lea	1.05
	Apple Valley	1.14
	Austin	1.06
	Baxter	1.04
	Blaine	1.14
	Brainerd	1.04
	Duluth	1.06
	Eagan	1.14
	Eden Prairie	1.15
	Edina	1.15
	Hermantown	1.06

State	City	Multiplier
Minnesota	Hibbing	1.06
	Hopkins	1.15
	International Falls	1.07
	Inver Grove Heights	1.14
	Lino Lakes	1.14
	Little Canada	1.15
	Mankato	1.07
	Maple Grove	1.15
	Maplewood	1.14
	Minneapolis	1.25
	Oakdale	1.14
	Owatonna	1.05
	Plymouth	1.15
	Prior Lake	1.14
	Proctor	1.06
	Red Wing	1.06
	Richfield	1.15
	Robbinsdale	1.15
	Rochester	1.11
	St. Paul	1.25
	Stewartville	1.10
	Two Harbors	1.07
	Virginia	1.06
	Woodbury	1.14
Mississippi	Amory	0.83
	Biloxi	0.89
	Greenville	0.82
	Gulfport	0.89
	Hattiesburg	0.83
	Jackson	0.86
	McComb	0.83
	Moss Point	0.88
	Natchez	0.83
	Olive Branch	0.92
	Oxford	0.83
	Pascagoula	0.88

State	City	Multiplier
Mississippi	Pearl	0.86
	Ridgeland	0.86
	Southaven	0.92
	Tupelo	0.84
	Vicksburg	0.84
Missouri	Arnold	1.14
	Cape Girardeau	1.08
	Chesterfield	1.14
	Columbia	1.09
	Eureka	1.14
	Hannibal	1.07
	Independence	1.14
	Jefferson City	1.07
	Joplin	1.08
	Kansas City	1.14
	Maryville	1.07
	Mexico	1.07
	Neosho	1.08
	Park Hills	1.07
	Poplar Bluff	1.07
	Raymore	1.13
	Raytown	1.14
	Richmond Heights	1.14
	Rolla	1.07
	Sedalia	1.07
	Sikeston	1.07
	Warrensburg	1.07
	Wentzville	1.14
Montana	Anaconda	0.98
	Billings	1.01
	Bozeman	0.99
	Butte	0.98
	Glendive	1.01
	Great Falls	0.96
	Hamilton	0.97
	Havre	0.97
	Helena	0.98
	Kalispell	0.97

State	City	Multiplier
Montana	Lewistown	0.96
	Libby	0.97
	Livingston	0.98
	Miles City	1.01
	Missoula	0.97
	Sidney	1.00
Nebraska	Wolf Point	1.01
	Grand Island	1.10
	Kearney	1.09
	Lincoln	1.10
	Norfolk	1.09
	North Platte	1.08
	Omaha	1.12
	Papillion	1.11
Nevada	Scottsbluff	1.08
	South Sioux City	1.11
	Boulder City	1.07
	Carson City	1.05
	Henderson	1.08
	Las Vegas	1.08
New Hampshire	Reno	1.07
	Concord	1.00
	Dover	1.00
	Keene	0.98
	Nashua	1.09
New Jersey	Portsmouth	1.05
	Atlantic City	1.23
	Basking Ridge	1.29
	Bayonne	1.31
	Carteret	1.26
	Freehold	1.26
	Hackensack	1.31
	Hamilton Square	1.26
	Harrison	1.31
	Hoboken	1.31
	Irvington	1.29
	Jersey City	1.31
	Kearny	1.31

State	City	Multiplier
New Jersey	Kendall Park	1.26
	Kenilworth	1.28
	Linden	1.28
	Manville	1.28
	Maple Shade	1.24
	Mays Landing	1.24
	Middlesex	1.26
	Millville	1.22
	Monmouth Junction	1.26
	Monroe Township	1.26
	Moorestown	1.24
	New Brunswick	1.26
	New Providence	1.28
	Newark	1.29
	North Arlington	1.31
	Nutley	1.29
	Paramus	1.31
	Parsippany	1.27
	Passaic	1.31
	Paterson	1.31
	Perth Amboy	1.26
	Phillipsburg	1.20
	Princeton	1.26
	Rahway	1.28
	Red Bank	1.26
	Rochelle Park	1.31
	Roselle	1.28
	Roselle Park	1.28
	Sayreville	1.26
	Summit	1.28
	Swedesboro	1.24
	Teaneck	1.31
	Tinton Falls	1.26
	Toms River	1.24
	Totowa	1.31
	Trenton	1.26
	Union City	1.31

State	City	Multiplier
New Jersey	Vineland	1.22
	Waldwick	1.31
	Willingboro	1.24
	Woodbridge	1.26
New Mexico	Alamogordo	1.01
	Albuquerque	1.02
	Artesia	1.00
	Aztec	1.01
	Carlsbad	1.00
	Grants	0.98
	Hobbs	1.01
	Kirtland	1.02
	Las Cruces	1.01
	Los Alamos	1.13
	Roswell	1.00
	Santa Fe	1.11
	Taos	0.98
	Tucumcari	1.00
New York	Albany	1.21
	Albertson	1.34
	Amherst	1.19
	Amityville	1.33
	Amsterdam	1.18
	Auburn	1.18
	Baldwinsville	1.20
	Batavia	1.17
	Bay Shore	1.33
	Beacon	1.26
	Bellmore	1.34
	Bethpage	1.34
	Binghamton	1.19
	Briarcliff Manor	1.34
	Brockport	1.19
	Brooklyn	1.36
	Buffalo	1.19
	Cambridge	1.19
	Camillus	1.20

State	City	Multiplier
New York	Canandaigua	1.19
	Carmel	1.29
	Cazenovia	1.20
	Centereach	1.33
	Central Islip	1.33
	Champlain	1.19
	Cheektowaga	1.19
	Fredonia	1.17
	Geneseo	1.19
	Geneva	1.19
	Glens Falls	1.19
	Gloversville	1.18
	Great Neck	1.34
	Hamburg	1.19
	Hartsdale	1.34
	Hauppauge	1.33
	Hempstead	1.34
	Hicksville	1.34
	Hornell	1.17
	Ithaca	1.21
	Jamestown	1.17
	Johnson City	1.19
	Kenmore	1.19
	Kingston	1.22
	Lackawanna	1.19
	Latham	1.21
	Liverpool	1.20
	Lynbrook	1.34
	Massena	1.18
	Melville	1.33
	Mount Vernon	1.34
	New Hartford	1.18
	New York	1.36
	Niagara Falls	1.19
	North Tonawanda	1.19
	Ogdensburg	1.18
	Olean	1.17
	Orchard Park	1.19

State	City	Multiplier
	Painted Post	1.17
	Pearl River	1.29
	Pittsford	1.19
	Plainview	1.34
	Plattsburgh	1.19
	Port Washington	1.34
	Poughkeepsie	1.26
	Purchase	1.34
	Rockville Centre	1.34
	Roslyn	1.34
	Rye	1.34
	Rye Brook	1.34
	Saratoga Springs	1.21
	Schenectady	1.21
	Scotia	1.21
	Spencerport	1.19
	Spring Valley	1.29
	Staten Island	1.36
	Syracuse	1.20
	Tonawanda	1.19
	Utica	1.18
	Valley Stream	1.34
	West Babylon	1.33
	West Seneca	1.19
	Westbury	1.34
	Westfield	1.17
	White Plains	1.34
	Williamsville	1.19
	Yonkers	1.34
North Carolina	Asheville	0.93
	Boone	0.87
	Brevard	0.87
	Burlington	0.90
	Candler	0.92
	Canton	0.91
	Carrboro	1.01
	Cary	0.98
	Chapel Hill	1.01

State	City	Multiplier
North Carolina	Charlotte	0.99
	Durham	1.02
	Fayetteville	0.89
	Fort Bragg	0.89
	Goldsboro	0.89
	Greensboro	0.93
	Hickory	0.91
	Kinston	0.87
	Mooreville	0.95
	Morrisville	0.98
	Raleigh	0.98
	Reidsville	0.92
	Statesville	0.95
	Wake Forest	0.98
	Waynesville	0.91
	Wilkesboro	0.87
	Winston Salem	0.92
North Dakota	Bismarck	1.02
	Fargo	0.98
	Grand Forks	0.98
	Mandan	1.01
	Minot	1.03
	Watford City	1.09
Ohio	Williston	1.10
	Akron	0.99
	Ashtabula	0.95
	Athens	0.95
	Avon Lake	1.02
	Barberton	0.99
	Beavercreek	1.00
	Brook Park	1.02
	Canton	0.95
	Centerville	1.00
	Chillicothe	0.95
	Cincinnati	1.03
	Cleveland	1.02
	Columbus	1.02

State	City	Multiplier
Ohio	Dayton	1.00
	Gahanna	1.02
	Heath	1.02
	Hilliard	1.02
	Holland	0.99
	Kettering	1.00
	Lancaster	1.02
	Lima	0.96
	Mansfield	0.95
	Marysville	1.02
	Mason	1.01
	Massillon	0.95
	Maumee	0.99
	Mentor	1.02
	Miamisburg	0.99
	North Canton	0.95
	Northwood	0.98
	Oregon	0.99
	Painesville	1.02
	Parma	1.02
	Powell	1.02
	Sandusky	0.96
	Seven Hills	1.02
	Shaker Heights	1.02
	Solon	1.02
	South Euclid	1.02
	Steubenville	0.94
	Strongsville	1.02
	Sylvania	0.99
	Tiffin	0.95
	Toledo	0.99
	Vandalia	0.99
	Wadsworth	1.02
	Willoughby	1.02
	Youngstown	0.94
	Zanesville	0.95

State	City	Multiplier
Oklahoma	Altus	0.85
	Anadarko	0.88
	Bartlesville	0.85
	Broken Arrow	0.92
	Edmond	0.91
	El Reno	0.91
	Enid	0.88
	Henryetta	0.91
	Lawton	0.86
	McAlester	0.85
	Midwest City	0.91
	Moore	0.90
	Muskogee	0.85
	Norman	0.91
	Oklahoma City	0.90
	Ponca City	0.86
	Sand Springs	0.91
	Shawnee	0.85
	Stillwater	0.86
	Tulsa	0.93
Oregon	Ashland	1.13
	Beaverton	1.25
	Bend	1.16
	Eugene	1.14
	Gladstone	1.25
	Hillsboro	1.25
	John Day	1.10
	Klamath Falls	1.11
	Lebanon	1.14
	Medford	1.13
	Milwaukie	1.25
	North Bend	1.10
	Pendleton	1.10
	Portland	1.25
	Roseburg	1.09
	Salem	1.16
	Springfield	1.13
	Tigard	1.25

State	City	Multiplier
Oregon	Tualatin	1.25
Pennsylvania	Aliquippa	0.97
	Allentown	1.00
	Altoona	0.90
	Aston	1.05
	Beaver	0.97
	Beaver Falls	0.97
	Bethel Park	0.97
	Bethlehem	1.00
	Blue Bell	1.06
	Brackenridge	0.97
	Bradford	0.91
	Bridgeville	0.97
	Butler	0.97
	Camp Hill	0.97
	Canonsburg	0.97
	Carnegie	0.97
	Chadds Ford	1.05
	Chalfont	1.06
	Chambersburg	0.96
	Franklin	0.91
	Gibsonia	0.97
	Greensburg	0.97
	Harrisburg	0.97
	Hazleton	0.94
	Hermitage	0.90
	Indiana	0.90
	Jeannette	0.97
	Johnstown	0.89
	King of Prussia	1.06
	Kittanning	0.97
	Latrobe	0.97
	Levittown	1.05
	Lewisburg	0.92
	McKeesport	0.97
	Meadville	0.90
	Mechanicsburg	0.97
	Monessen	0.97

State	City	Multiplier
Pennsylvania	Montoursville	0.92
	Munhall	0.97
	New Brighton	0.97
	New Cumberland	0.97
	New Kensington	0.97
	New Stanton	0.97
	Newtown	1.06
	Philadelphia	1.05
	Pittsburgh	0.97
	Pittston	0.94
	Plymouth Meeting	1.06
	Pottstown	1.06
	Pottsville	0.92
	Ridley Park	1.05
	Sayre	0.92
	Scranton	0.93
	State College	0.93
	Stroudsburg	0.95
	Sunbury	0.92
	Tarentum	0.97
	Towanda	0.93
	Tunkhannock	0.93
	Uniontown	0.97
	Upper Darby	1.05
	Warminster	1.05
	West Chester	1.06
	West Mifflin	0.97
	Wexford	0.97
	Williamsport	0.92
	Wyomissing	0.98
	York	0.96
Puerto Rico	Guaynabo	0.85
	San Juan	0.85
Rhode Island	Newport	1.23
	Pawtucket	1.23
	Portsmouth	1.23
	Providence	1.23
	Smithfield	1.23

State	City	Multiplier
Rhode Island	Warren	1.23
	Warwick	1.23
	West Warwick	1.23
	Westerly	1.24
	Woonsocket	1.23
South Carolina	Beaufort	0.91
	Cayce	0.91
	Charleston	0.94
	Clemson	0.91
	Columbia	0.91
	Georgetown	0.88
	Greenville	0.92
	Greenwood	0.88
	Hartsville	0.88
	Moncks Corner	0.93
	Myrtle Beach	0.87
	North Augusta	0.90
	North Charleston	0.93
	Orangeburg	0.86
	Rock Hill	0.96
	Simpsonville	0.92
	Spartanburg	0.94
	Summerville	0.93
	Sumter	0.87
	West Columbia	0.91
South Dakota	Aberdeen	0.95
	Huron	0.95
	Mitchell	0.95
	Pierre	0.93
	Rapid City	0.97
	Sioux Falls	0.98
	Spearfish	0.95
	Sturgis	0.97
	Vermillion	0.95
	Yankton	0.96

State	City	Multiplier
Tennessee	Alcoa	0.92
	Bartlett	0.94
	Brentwood	0.99
	Chattanooga	0.92
	Franklin	0.98
	Gallatin	0.97
	Greeneville	0.86
	Harriman	0.92
	Hendersonville	0.98
	Kingsport	0.89
	Knoxville	0.92
	Martin	0.85
	Memphis	0.94
	Morristown	0.86
	Nashville	1.00
	Oak Ridge	0.93
	Paris	0.85
	Sevierville	0.87
	Shelbyville	0.87
	Spring Hill	0.98
	Tullahoma	0.87
Texas	Abilene	0.87
	Allen	0.99
	Alvin	0.98
	Amarillo	0.91
	Andrews	0.90
	Arlington	0.96
	Austin	1.04
	Baytown	1.00
	Beaumont	0.95
	Beeville	0.87
	Belton	0.90
	Big Spring	0.90
	Borger	0.90
	Brenham	0.87
	Brownfield	0.89
	Brownsville	0.85
	Brownwood	0.88

State	City	Multiplier
Texas	Bryan	0.89
	Carrollton	1.00
	Corpus Christi	0.92
	Dallas	1.01
	El Paso	0.86
	Fort Worth	0.97
	Frisco	0.99
	Galveston	0.98
	Garland	1.00
	Grand Prairie	1.00
	Groves	0.95
	Hallettsville	0.87
	Harlingen	0.85
	Hereford	0.88
	Houston	1.00
	Humble	1.00
	Irving	1.00
	Katy	1.00
	Kerrville	0.88
	Kilgore	0.89
	Killeen	0.90
	Kingsville	0.87
	La Marque	0.98
	Lake Jackson	0.98
	Lamesa	0.89
	Laredo	0.86
	League City	0.98
	Liberty	0.98
	Live Oak	0.94
	Longview	0.90
	Lubbock	0.88
	Lufkin	0.87
	Lumberton	0.94
	McAllen	0.84
	Mesquite	1.00
	Midland	1.03
	Mineral Wells	0.89
	Nacogdoches	0.87

State	City	Multiplier
Texas	Nederland	0.95
	Odessa	1.02
	Palestine	0.87
	Pampa	0.89
	Pearland	0.98
	Pearsall	0.88
	Pecos	0.91
	Perryton	0.89
	Pharr	0.85
	Plano	1.00
	Port Arthur	0.95
	Port Neches	0.95
	Richardson	1.01
	Rio Grande City	0.86
	San Angelo	0.88
	San Antonio	0.94
	Sherman	0.91
	Snyder	0.91
	Sugar Land	0.98
	Sweetwater	0.90
	Taylor	1.03
	Temple	0.90
	Terrell	0.99
	Texarkana	0.87
	Texas City	0.99
	The Colony	0.99
	The Woodlands	0.99
	Thorndale	0.86
	Three Rivers	0.88
	Tomball	1.00
	Tyler	0.89
	Universal City	0.93
	Uvalde	0.85
	Victoria	0.89
	Vidor	0.95
	Waco	0.90
	Waller	1.00

State	City	Multiplier
	Watauga	0.97
	Waxahachie	0.99
	Weatherford	0.96
	Webster	1.00
	Weslaco	0.85
	West Columbia	0.98
	West Orange	0.95
	Wichita Falls	0.88
	Windcrest	0.94
	Woodville	0.87
	Woodway	0.90
	Wylie	1.00
	Yantis	0.87
	Yoakum	0.88
Utah	Blanding	0.95
	Brigham City	0.93
	Logan	0.88
	Manti	0.90
	Moab	0.97
	Morgan	0.93
	Nephi	0.91
	Ogden	0.96
	Orem	0.94
	Park City	1.01
	Price	0.94
	Provo	0.95
	Roosevelt	0.95
	Salt Lake City	1.00
	Sandy	1.00
	Springville	0.94
	Taylorsville	0.99
	Vernal	0.95
	West Jordan	0.99

State	City	Multiplier
Vermont	Barre	1.11
	Brattleboro	1.11
	Burlington	1.15
	Montpelier	1.11
	Newport	1.10
	Rutland	1.11
	South Burlington	1.15
	White River Junction	1.12
	Winooski	1.16
Virginia	Alexandria	1.20
	Arlington	1.20
	Blacksburg	1.01
	Chantilly	1.20
	Charlottesville	1.05
	Chesapeake	1.04
	Fairfax	1.19
	Fredericksburg	1.15
	Front Royal	1.13
	Glen Allen	1.05
	Hampton	1.04
	Harrisonburg	1.01
	Herndon	1.20
	Hopewell	1.05
	Leesburg	1.19
	Lynchburg	1.01
	Martinsville	0.99
	Newport News	1.04
	Oakton	1.20
	Petersburg	1.06
	Radford	1.01
	Roanoke	1.01
	South Boston	1.00
	Suffolk	1.04
	Vienna	1.20
	Virginia Beach	1.04
	Waynesboro	1.02
Washington	Anacortes	1.29
	Bellevue	1.36

State	City	Multiplier
Washington	Bellingham	1.35
	Bremerton	1.30
	Cheney	1.24
	Everett	1.50
	Kennewick	1.29
	Kent	1.36
	Lacey	1.26
	Liberty Lake	1.24
	Lynnwood	1.36
	Olympia	1.26
	Port Angeles	1.26
	Puyallup	1.30
	Redmond	1.36
	Richland	1.28
	SeaTac	1.37
	Seattle	1.53
	Silverdale	1.30
	Spokane	1.24
	Spokane Valley	1.24
	Tacoma	1.30
	Tukwila	1.54
	Union Gap	1.24
	Vancouver	1.28
	Yakima	1.24
West Virginia	Barboursville	0.89
	Beckley	0.87
	Bluefield	0.86
	Charleston	0.89
	Martinsburg	0.99
	Morgantown	0.90
	Moundsville	0.91
	Mount Hope	0.87
	Nitro	0.89
	Parkersburg	0.89
	South Charleston	0.89
	Weirton	0.91
	Wheeling	0.90

State	City	Multiplier
Wisconsin	Appleton	0.97
	Beloit	0.96
	Brookfield	1.00
	Fond du Lac	0.98
	Green Bay	0.96
	Janesville	0.95
	Kaukauna	0.97
	Kenosha	1.04
	La Crosse	0.96
	Madison	1.00
	Manitowoc	0.93
	Marinette	0.94
	Marshfield	0.93
	Menomonee Falls	1.00
	Menomonie	0.94
	Milwaukee	1.01
	Mosinee	0.96
	Neenah	0.96
	New Berlin	1.00
	Oak Creek	1.00
	Onalaska	0.95
	Oshkosh	0.97
	Racine	0.99

State	City	Multiplier
Wisconsin	Rhineland	0.93
	Sheboygan	0.97
	Stevens Point	0.93
	Superior	0.98
	Tomah	0.95
	Two Rivers	0.93
	Waukesha	1.00
	Wausau	0.96
	Wauwatosa	1.00
	West Allis	1.00
	West Bend	0.99
	Weston	0.95
	Wisconsin Rapids	0.93
Wyoming	Casper	0.98
	Cheyenne	0.95
	Cody	0.95
	Gillette	0.99
	Green River	1.04
	Jackson	1.04
	Lander	0.95
	Laramie	0.94
	Rawlins	0.94
	Sheridan	0.98

Table ES - 1
Salary/Wage Increase Given 2025: Management

For ... full-time positions ..., what was the average percentage salary increase given during 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		750	4.6%	4.0%	8%	0%	1%	3%	50%	39%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	20	0.8%	0.0%	83%	0%	0%	0%	0%	17%
	\$5M to \$10M	40	3.0%	3.0%	24%	0%	5%	5%	33%	33%
	\$10M to \$20M	52	2.9%	3.0%	26%	0%	0%	6%	61%	6%
	\$20M to \$50M	145	4.6%	4.0%	9%	0%	2%	3%	48%	39%
	\$50M to \$100M	118	5.2%	5.0%	1%	0%	0%	6%	44%	50%
	\$100M to \$200M	111	5.6%	4.1%	2%	0%	0%	2%	52%	44%
	\$200M to \$500M	108	5.0%	4.5%	1%	0%	0%	0%	52%	47%
	\$500M to \$1B	56	4.9%	4.8%	0%	0%	0%	0%	53%	48%
	\$1B to \$3B	63	4.5%	4.0%	1%	0%	0%	2%	65%	32%
	\$3B or more	33	4.3%	4.0%	2%	0%	0%	0%	76%	22%
By region	New England	39	4.6%	4.0%	0%	0%	0%	2%	60%	37%
	Middle Atlantic	87	4.2%	4.0%	11%	0%	0%	3%	56%	29%
	East North Central	179	4.6%	4.0%	2%	0%	1%	3%	55%	40%
	West North Central	90	4.8%	4.0%	11%	0%	2%	4%	43%	40%
	South Atlantic	76	4.6%	4.0%	1%	0%	0%	0%	63%	35%
	East South Central	49	4.5%	4.5%	9%	0%	0%	0%	43%	48%
	West South Central	101	4.5%	4.0%	14%	0%	0%	2%	42%	42%
	Mountain	57	3.7%	4.0%	22%	0%	2%	1%	42%	33%
	Pacific	74	5.4%	4.5%	10%	0%	0%	6%	40%	44%

* Average/median calculations include zeros (0)

Table ES - 2
Salary/Wage Increase Given 2025: Nonmanagement

For ... full-time positions ..., what was the average percentage salary increase given during 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		797	4.3%	4.0%	7%	0%	1%	4%	57%	31%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	27	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$5M to \$10M	48	5.2%	4.5%	12%	0%	8%	4%	28%	48%
	\$10M to \$20M	71	4.2%	3.3%	5%	2%	0%	7%	62%	24%
	\$20M to \$50M	155	4.2%	4.0%	7%	0%	1%	4%	53%	36%
	\$50M to \$100M	120	4.6%	4.2%	0%	0%	0%	8%	51%	41%
	\$100M to \$200M	112	4.9%	4.0%	2%	0%	0%	8%	57%	33%
	\$200M to \$500M	109	4.4%	4.0%	0%	0%	0%	2%	67%	32%
	\$500M to \$1B	56	4.3%	4.0%	0%	0%	0%	0%	73%	28%
	\$1B to \$3B	63	4.0%	3.8%	0%	0%	0%	4%	76%	20%
	\$3B or more	33	3.7%	3.7%	2%	0%	0%	0%	84%	13%
By region	New England	40	3.9%	4.0%	8%	0%	0%	5%	60%	27%
	Middle Atlantic	90	3.8%	3.5%	13%	0%	0%	3%	59%	24%
	East North Central	190	4.6%	4.0%	2%	0%	1%	4%	60%	33%
	West North Central	99	3.8%	3.7%	8%	0%	5%	4%	57%	27%
	South Atlantic	77	3.9%	4.0%	1%	0%	0%	1%	76%	21%
	East South Central	56	3.6%	4.0%	14%	3%	0%	5%	48%	31%
	West South Central	108	4.5%	4.0%	4%	0%	0%	4%	51%	41%
	Mountain	60	4.3%	4.0%	13%	0%	0%	5%	48%	34%
	Pacific	77	5.3%	4.0%	8%	0%	0%	9%	46%	38%

* Average/median calculations include zeros (0)

Table ES - 3
Salary/Wage Increase Budgeted for 2026: Management

For ... full-time positions ..., what percentage increase has been budgeted for 2026?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		717	4.1%	4.0%	8%	0%	1%	3%	51%	37%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	20	1.3%	0.0%	67%	0%	17%	0%	0%	17%
	\$5M to \$10M	37	2.4%	3.0%	37%	0%	5%	5%	26%	26%
	\$10M to \$20M	47	3.2%	3.3%	21%	0%	0%	4%	57%	18%
	\$20M to \$50M	135	4.0%	4.0%	7%	1%	2%	5%	44%	42%
	\$50M to \$100M	119	4.7%	4.5%	2%	0%	1%	4%	46%	46%
	\$100M to \$200M	106	4.3%	4.0%	2%	0%	0%	2%	57%	39%
	\$200M to \$500M	105	4.8%	4.0%	1%	0%	0%	1%	55%	43%
	\$500M to \$1B	55	4.6%	4.0%	0%	0%	0%	0%	65%	35%
	\$1B to \$3B	60	4.2%	4.0%	1%	0%	0%	1%	66%	32%
	\$3B or more	31	3.9%	4.0%	0%	0%	0%	0%	81%	19%
By region	New England	35	3.9%	4.0%	6%	0%	0%	3%	70%	22%
	Middle Atlantic	82	3.8%	4.0%	12%	0%	0%	5%	50%	33%
	East North Central	171	4.3%	4.0%	3%	0%	1%	2%	61%	34%
	West North Central	85	3.9%	4.0%	11%	0%	4%	2%	44%	39%
	South Atlantic	72	4.1%	4.0%	7%	0%	0%	2%	54%	38%
	East South Central	47	4.2%	4.0%	11%	0%	0%	0%	43%	47%
	West South Central	95	3.9%	4.0%	15%	0%	0%	2%	39%	44%
	Mountain	57	4.1%	4.0%	5%	2%	6%	2%	50%	35%
	Pacific	73	4.4%	4.0%	5%	0%	1%	5%	51%	37%

* Average/median calculations include zeros (0)

Table ES - 4
Salary/Wage Increase Budgeted for 2026: Nonmanagement

For ... full-time positions ..., what percentage increase has been budgeted for 2026?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		765	3.9%	4.0%	7%	0%	2%	4%	58%	30%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	23	0.2%	0.0%	86%	0%	14%	0%	0%	0%
	\$5M to \$10M	46	2.9%	3.0%	25%	0%	4%	13%	33%	25%
	\$10M to \$20M	66	3.5%	3.0%	8%	3%	0%	8%	64%	18%
	\$20M to \$50M	145	4.1%	4.0%	5%	0%	2%	4%	52%	37%
	\$50M to \$100M	121	4.4%	4.0%	2%	0%	2%	5%	48%	44%
	\$100M to \$200M	108	3.9%	4.0%	2%	0%	1%	6%	61%	30%
	\$200M to \$500M	105	4.3%	4.0%	0%	0%	1%	2%	67%	30%
	\$500M to \$1B	56	4.4%	4.0%	0%	0%	0%	0%	74%	26%
	\$1B to \$3B	60	3.9%	4.0%	1%	0%	0%	3%	75%	21%
	\$3B or more	31	3.8%	3.7%	0%	0%	0%	0%	88%	12%
By region	New England	38	3.7%	4.0%	8%	0%	0%	5%	67%	20%
	Middle Atlantic	88	3.4%	3.5%	15%	0%	0%	4%	52%	29%
	East North Central	185	4.0%	4.0%	4%	0%	1%	2%	65%	27%
	West North Central	94	3.8%	4.0%	8%	0%	4%	2%	52%	33%
	South Atlantic	73	3.9%	4.0%	3%	0%	1%	0%	68%	28%
	East South Central	50	3.4%	3.6%	10%	3%	0%	9%	52%	25%
	West South Central	100	4.0%	4.0%	7%	0%	1%	5%	52%	35%
	Mountain	60	3.8%	4.0%	5%	0%	6%	8%	54%	28%
	Pacific	76	4.3%	4.0%	4%	0%	1%	8%	50%	36%

* Average/median calculations include zeros (0)

Table ES - 5
Salary/Wage Increase Anticipated for 2027: Management

For ... full-time positions ..., what percentage increase do you anticipate for 2027?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		641	3.9%	4.0%	9%	0%	2%	2%	54%	33%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	20	1.3%	0.0%	67%	0%	17%	0%	0%	17%
	\$5M to \$10M	35	2.1%	2.0%	39%	0%	11%	0%	28%	22%
	\$10M to \$20M	44	3.2%	3.0%	19%	0%	0%	4%	54%	23%
	\$20M to \$50M	118	3.7%	3.5%	7%	0%	2%	4%	54%	34%
	\$50M to \$100M	109	4.5%	4.0%	2%	0%	0%	3%	53%	41%
	\$100M to \$200M	95	4.2%	4.0%	2%	0%	0%	2%	56%	39%
	\$200M to \$500M	92	4.5%	4.0%	2%	0%	0%	1%	56%	41%
	\$500M to \$1B	46	4.1%	4.0%	3%	0%	0%	0%	70%	27%
	\$1B to \$3B	53	4.1%	4.0%	2%	0%	0%	0%	70%	28%
	\$3B or more	26	3.8%	4.0%	3%	0%	3%	0%	74%	20%
By region	New England	22	3.6%	4.0%	6%	0%	0%	0%	71%	23%
	Middle Atlantic	78	3.4%	3.5%	13%	0%	2%	1%	55%	29%
	East North Central	155	4.1%	4.0%	4%	0%	2%	3%	62%	30%
	West North Central	81	3.7%	4.0%	11%	0%	2%	4%	49%	34%
	South Atlantic	65	4.0%	4.0%	8%	0%	0%	2%	59%	32%
	East South Central	45	4.0%	4.0%	9%	0%	0%	2%	48%	41%
	West South Central	82	3.8%	4.0%	11%	0%	0%	0%	52%	37%
	Mountain	50	3.7%	4.0%	12%	0%	7%	0%	44%	38%
	Pacific	64	4.2%	4.0%	9%	0%	0%	5%	49%	38%

* Average/median calculations include zeros (0)

Table ES - 6
Salary/Wage Increase Anticipated for 2027: Nonmanagement

For ... full-time positions ..., what percentage increase do you anticipate for 2027?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		674	3.7%	4.0%	7%	0%	1%	3%	61%	26%
By credit union asset size	\$1M to \$2M	4	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	\$2M to \$5M	23	0.2%	0.0%	86%	0%	14%	0%	0%	0%
	\$5M to \$10M	42	2.7%	3.0%	23%	0%	5%	5%	45%	23%
	\$10M to \$20M	59	3.4%	3.0%	6%	3%	0%	6%	63%	23%
	\$20M to \$50M	124	3.7%	4.0%	5%	0%	2%	4%	60%	30%
	\$50M to \$100M	109	4.2%	4.0%	1%	0%	0%	4%	56%	39%
	\$100M to \$200M	95	3.9%	4.0%	2%	0%	1%	3%	64%	29%
	\$200M to \$500M	92	4.1%	4.0%	1%	0%	1%	4%	68%	27%
	\$500M to \$1B	47	3.9%	4.0%	3%	0%	0%	0%	79%	18%
	\$1B to \$3B	54	3.8%	4.0%	2%	0%	0%	1%	77%	19%
	\$3B or more	25	3.7%	3.8%	3%	0%	3%	0%	79%	15%
By region	New England	24	3.4%	3.2%	11%	0%	0%	0%	67%	23%
	Middle Atlantic	84	3.3%	3.0%	14%	0%	0%	1%	63%	22%
	East North Central	165	3.8%	4.0%	5%	0%	2%	4%	65%	24%
	West North Central	84	3.5%	4.0%	9%	0%	2%	5%	59%	25%
	South Atlantic	67	3.8%	4.0%	4%	0%	2%	0%	68%	26%
	East South Central	47	3.5%	3.8%	8%	4%	0%	6%	55%	27%
	West South Central	87	3.9%	4.0%	4%	0%	1%	2%	64%	30%
	Mountain	51	3.5%	4.0%	12%	0%	7%	0%	56%	26%
	Pacific	66	3.9%	4.0%	8%	0%	0%	8%	50%	34%

* Average/median calculations include zeros (0)

Table ES - 7

Receipt of Incentive Payments

*In addition to base pay, did any full-time employees receive incentive payments in 2025
(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 2025	Yes, some or all full-time nonmanagement employees received incentive payments in 2025	No
Overall		911	49%	39%	43%	51%
By credit union asset size	\$1M to \$2M	23	0%	0%	0%	100%
	\$2M to \$5M	47	0%	0%	0%	100%
	\$5M to \$10M	71	3%	3%	0%	97%
	\$10M to \$20M	86	20%	12%	18%	80%
	\$20M to \$50M	164	30%	20%	23%	70%
	\$50M to \$100M	126	54%	42%	45%	46%
	\$100M to \$200M	115	72%	56%	58%	28%
	\$200M to \$500M	115	79%	59%	74%	21%
	\$500M to \$1B	62	81%	64%	79%	19%
	\$1B to \$3B	66	89%	78%	86%	11%
	\$3B or more	36	88%	86%	78%	12%
By region	New England	50	39%	27%	31%	61%
	Middle Atlantic	111	28%	22%	24%	72%
	East North Central	205	57%	44%	50%	43%
	West North Central	114	48%	40%	44%	52%
	South Atlantic	93	53%	41%	48%	47%
	East South Central	66	51%	41%	46%	49%
	West South Central	122	54%	41%	46%	46%
	Mountain	65	54%	44%	49%	46%
	Pacific	85	52%	41%	44%	48%

Table ES - 8

Receipt of Bonus Payments

*In addition to base pay, did any full-time employees receive bonus payments in 2025
(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 2025	Yes, some or all full-time nonmanagement employees received bonus payments in 2025	No
Overall		918	71%	69%	60%	29%
By credit union asset size	\$1M to \$2M	23	0%	0%	0%	100%
	\$2M to \$5M	47	21%	21%	0%	79%
	\$5M to \$10M	71	51%	49%	30%	49%
	\$10M to \$20M	88	73%	69%	63%	27%
	\$20M to \$50M	165	73%	70%	62%	27%
	\$50M to \$100M	127	82%	78%	73%	18%
	\$100M to \$200M	119	81%	80%	72%	19%
	\$200M to \$500M	114	80%	79%	67%	20%
	\$500M to \$1B	62	82%	78%	72%	18%
	\$1B to \$3B	66	86%	82%	80%	14%
	\$3B or more	36	67%	63%	63%	33%
By region	New England	50	62%	60%	52%	38%
	Middle Atlantic	112	55%	54%	46%	45%
	East North Central	205	76%	74%	67%	24%
	West North Central	116	79%	77%	59%	21%
	South Atlantic	94	69%	68%	62%	31%
	East South Central	66	73%	69%	61%	27%
	West South Central	122	75%	69%	63%	25%
	Mountain	66	78%	73%	60%	22%
	Pacific	86	68%	65%	64%	32%

Table ES - 9

Incentive/Bonus Summaries

In addition to base pay, did any full-time employees receive incentive payments in 2025 (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 2025 (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		921	81%	30%	32%	38%	19%
By credit union asset size	\$1M to \$2M	23	0%	0%	0%	0%	100%
	\$2M to \$5M	47	21%	0%	0%	0%	79%
	\$5M to \$10M	71	51%	3%	0%	3%	49%
	\$10M to \$20M	88	73%	12%	17%	19%	27%
	\$20M to \$50M	165	79%	16%	16%	23%	21%
	\$50M to \$100M	128	93%	30%	31%	39%	7%
	\$100M to \$200M	119	94%	42%	42%	54%	6%
	\$200M to \$500M	116	96%	44%	49%	58%	4%
	\$500M to \$1B	62	98%	49%	58%	63%	2%
	\$1B to \$3B	66	96%	68%	74%	78%	4%
	\$3B or more	36	96%	53%	45%	55%	4%
By region	New England	50	66%	21%	25%	33%	34%
	Middle Atlantic	112	61%	15%	16%	19%	39%
	East North Central	206	85%	36%	38%	45%	15%
	West North Central	117	87%	31%	31%	36%	13%
	South Atlantic	95	82%	29%	34%	37%	18%
	East South Central	66	84%	31%	34%	41%	16%
	West South Central	122	83%	32%	36%	44%	17%
	Mountain	66	87%	35%	38%	45%	13%
	Pacific	86	82%	29%	27%	36%	18%

Table ES - 10
Last Salary Structure Adjustment

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

		N	2026	2025	2024	2023	2022	2021	2020	before 2020	never	don't know
Overall		884	19%	42%	12%	5%	3%	1%	1%	4%	4%	9%
By credit union asset size	\$1M to \$2M	23	0%	17%	17%	0%	17%	0%	0%	33%	17%	0%
	\$2M to \$5M	47	7%	14%	21%	7%	7%	0%	0%	14%	7%	21%
	\$5M to \$10M	69	6%	44%	28%	3%	0%	6%	0%	8%	0%	6%
	\$10M to \$20M	86	8%	41%	8%	8%	2%	0%	0%	2%	8%	24%
	\$20M to \$50M	154	18%	38%	10%	7%	4%	0%	3%	4%	7%	10%
	\$50M to \$100M	124	11%	50%	16%	2%	2%	2%	0%	3%	4%	11%
	\$100M to \$200M	113	24%	55%	7%	2%	1%	2%	1%	2%	0%	7%
	\$200M to \$500M	112	27%	44%	9%	3%	4%	1%	2%	3%	1%	5%
	\$500M to \$1B	56	27%	42%	9%	9%	5%	1%	0%	2%	2%	2%
	\$1B to \$3B	64	30%	41%	11%	5%	6%	1%	1%	0%	0%	6%
	\$3B or more	36	48%	33%	0%	8%	2%	2%	0%	0%	0%	6%
By region	New England	46	16%	35%	16%	5%	2%	0%	4%	0%	8%	13%
	Middle Atlantic	107	18%	49%	9%	8%	0%	3%	1%	4%	1%	7%
	East North Central	201	22%	41%	7%	6%	5%	2%	2%	1%	3%	11%
	West North Central	112	16%	42%	15%	4%	4%	3%	0%	6%	4%	7%
	South Atlantic	93	19%	35%	12%	7%	4%	0%	0%	6%	5%	11%
	East South Central	64	14%	33%	23%	3%	1%	0%	0%	7%	3%	16%
	West South Central	112	15%	44%	9%	2%	2%	1%	2%	8%	4%	13%
	Mountain	64	24%	52%	8%	0%	2%	0%	0%	4%	5%	5%
	Pacific	85	20%	42%	16%	5%	7%	1%	0%	4%	2%	3%

Table ES - 11

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		919	45%	51%	4%
By credit union asset size	\$1M to \$2M	23	0%	100%	0%
	\$2M to \$5M	50	7%	87%	7%
	\$5M to \$10M	71	14%	84%	3%
	\$10M to \$20M	88	21%	75%	4%
	\$20M to \$50M	164	17%	81%	2%
	\$50M to \$100M	128	47%	48%	5%
	\$100M to \$200M	118	56%	41%	4%
	\$200M to \$500M	115	75%	21%	3%
	\$500M to \$1B	61	79%	13%	8%
	\$1B to \$3B	66	94%	4%	2%
	\$3B or more	36	96%	2%	2%
By region	New England	50	49%	48%	3%
	Middle Atlantic	111	33%	64%	3%
	East North Central	209	39%	59%	2%
	West North Central	115	44%	53%	3%
	South Atlantic	95	57%	39%	5%
	East South Central	65	48%	45%	7%
	West South Central	121	40%	54%	6%
	Mountain	66	50%	45%	5%
	Pacific	86	63%	35%	2%

* Insufficient data

Table ES - 12
Range Increase Given 2025: CEO

By what percentage did the formal salary range structure increase during 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		335	4.4%	3.5%	19%	0%	1%	8%	42%	29%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	10	3.2%	4.0%	20%	0%	0%	0%	60%	20%
	\$10M to \$20M	17	4.3%	4.0%	10%	0%	0%	10%	60%	20%
	\$20M to \$50M	25	4.6%	3.0%	32%	0%	0%	9%	27%	32%
	\$50M to \$100M	55	5.0%	4.0%	20%	0%	0%	3%	34%	42%
	\$100M to \$200M	50	3.7%	3.2%	28%	0%	0%	0%	41%	30%
	\$200M to \$500M	67	4.4%	4.0%	9%	1%	3%	9%	44%	35%
	\$500M to \$1B	36	6.0%	3.6%	10%	2%	0%	15%	50%	23%
	\$1B to \$3B	50	4.0%	3.0%	21%	0%	5%	11%	39%	24%
	\$3B or more	25	3.0%	3.0%	26%	0%	0%	21%	44%	9%
By region	New England	20	4.4%	4.0%	6%	0%	0%	11%	49%	34%
	Middle Atlantic	34	4.4%	4.0%	23%	2%	2%	0%	45%	29%
	East North Central	69	4.1%	3.0%	13%	1%	3%	17%	42%	24%
	West North Central	36	4.9%	3.0%	25%	0%	0%	5%	38%	32%
	South Atlantic	44	3.5%	3.0%	27%	0%	0%	6%	44%	23%
	East South Central	27	4.3%	3.7%	12%	0%	2%	9%	46%	30%
	West South Central	38	6.0%	4.0%	10%	0%	2%	3%	56%	30%
	Mountain	25	3.8%	4.0%	15%	0%	0%	17%	35%	33%
	Pacific	41	4.3%	3.1%	34%	0%	1%	3%	25%	36%

* Average/median calculations include zeros (0)

Table ES - 13
Range Increase Given 2025: Management

By what percentage did the formal salary range structure increase during 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		344	3.7%	3.0%	14%	1%	2%	10%	50%	24%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	3	3.0%	3.0%	0%	0%	0%	0%	100%	0%
	\$5M to \$10M	4	4.6%	4.6%	0%	0%	0%	0%	50%	50%
	\$10M to \$20M	15	3.4%	4.0%	11%	0%	0%	0%	89%	0%
	\$20M to \$50M	21	4.0%	3.0%	37%	5%	0%	0%	32%	26%
	\$50M to \$100M	55	4.4%	4.0%	19%	0%	0%	5%	39%	37%
	\$100M to \$200M	50	3.8%	4.0%	20%	0%	2%	0%	43%	35%
	\$200M to \$500M	70	3.9%	3.8%	7%	1%	3%	8%	57%	23%
	\$500M to \$1B	40	3.4%	3.0%	9%	0%	2%	17%	55%	17%
	\$1B to \$3B	52	3.3%	3.0%	10%	0%	2%	15%	54%	19%
	\$3B or more	33	2.9%	2.7%	18%	0%	2%	32%	36%	11%
By region	New England	20	3.8%	3.5%	10%	0%	0%	15%	49%	26%
	Middle Atlantic	34	4.2%	4.0%	21%	2%	0%	2%	50%	26%
	East North Central	73	3.2%	3.0%	11%	0%	4%	21%	51%	13%
	West North Central	38	3.4%	3.0%	15%	0%	5%	4%	50%	27%
	South Atlantic	46	3.3%	3.0%	21%	2%	0%	7%	48%	21%
	East South Central	23	4.7%	3.5%	9%	0%	0%	3%	51%	37%
	West South Central	36	3.8%	4.0%	8%	0%	2%	3%	67%	21%
	Mountain	28	3.5%	3.2%	11%	0%	0%	15%	50%	24%
	Pacific	45	4.2%	3.0%	20%	0%	1%	10%	35%	34%

* Average/median calculations include zeros (0)

Table ES - 14
Range Increase Given 2025: Nonmanagement

By what percentage did the formal salary range structure increase during 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		354	3.6%	3.0%	14%	0%	1%	12%	48%	23%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	3	3.0%	3.0%	0%	0%	0%	0%	100%	0%
	\$5M to \$10M	8	3.3%	4.1%	25%	0%	0%	0%	50%	25%
	\$10M to \$20M	15	3.8%	3.5%	11%	0%	0%	11%	56%	22%
	\$20M to \$50M	25	3.8%	3.0%	32%	0%	0%	9%	27%	32%
	\$50M to \$100M	56	4.0%	3.7%	18%	0%	0%	8%	33%	40%
	\$100M to \$200M	50	3.9%	3.5%	17%	0%	0%	7%	43%	33%
	\$200M to \$500M	70	3.7%	3.1%	6%	1%	1%	11%	61%	20%
	\$500M to \$1B	41	3.3%	3.0%	10%	0%	3%	12%	61%	14%
	\$1B to \$3B	53	3.0%	3.0%	11%	1%	2%	17%	55%	14%
	\$3B or more	33	2.9%	2.6%	18%	0%	5%	32%	34%	11%
By region	New England	21	3.8%	3.4%	9%	0%	0%	17%	46%	27%
	Middle Atlantic	33	3.9%	3.6%	22%	2%	0%	4%	43%	30%
	East North Central	76	3.1%	3.0%	9%	0%	3%	21%	52%	16%
	West North Central	42	3.2%	3.0%	18%	0%	2%	9%	49%	23%
	South Atlantic	46	3.3%	3.0%	24%	0%	0%	10%	44%	22%
	East South Central	27	3.7%	3.5%	10%	0%	0%	13%	53%	24%
	West South Central	36	3.9%	3.4%	9%	0%	2%	5%	62%	22%
	Mountain	28	3.5%	3.5%	5%	2%	0%	12%	56%	25%
	Pacific	45	4.1%	3.0%	20%	0%	3%	13%	33%	31%

* Average/median calculations include zeros (0)

Table ES - 15
Range Increase Budgeted for 2026: CEO

What percentage increase has been budgeted for 2026?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		321	3.9%	3.2%	18%	0%	0%	8%	43%	30%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	8	2.3%	2.0%	50%	0%	0%	0%	25%	25%
	\$10M to \$20M	15	4.3%	4.0%	11%	0%	0%	11%	44%	33%
	\$20M to \$50M	24	2.4%	2.8%	38%	0%	0%	14%	33%	14%
	\$50M to \$100M	54	4.0%	4.0%	26%	0%	0%	2%	34%	38%
	\$100M to \$200M	49	3.9%	3.4%	20%	0%	0%	2%	51%	27%
	\$200M to \$500M	67	4.5%	4.0%	6%	1%	1%	7%	47%	39%
	\$500M to \$1B	33	3.9%	3.0%	10%	0%	0%	8%	58%	23%
	\$1B to \$3B	47	3.9%	3.3%	16%	1%	1%	16%	40%	26%
	\$3B or more	24	3.6%	3.0%	22%	0%	0%	22%	34%	22%
By region	New England	18	4.1%	3.9%	3%	0%	4%	12%	46%	35%
	Middle Atlantic	30	3.5%	3.0%	23%	0%	0%	8%	39%	30%
	East North Central	67	3.8%	4.0%	11%	0%	1%	13%	44%	31%
	West North Central	39	3.9%	3.0%	29%	0%	0%	6%	34%	31%
	South Atlantic	42	4.0%	3.0%	24%	0%	0%	9%	39%	28%
	East South Central	27	3.6%	3.5%	14%	0%	0%	6%	60%	19%
	West South Central	34	3.6%	3.0%	15%	2%	0%	6%	47%	31%
	Mountain	24	5.4%	4.0%	5%	3%	0%	9%	48%	35%
	Pacific	40	3.5%	3.0%	30%	0%	0%	3%	39%	27%

* Average/median calculations include zeros (0)

Table ES - 16
Range Increase Budgeted for 2026: Management

What percentage increase has been budgeted for 2026?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		328	3.5%	3.0%	14%	0%	2%	10%	49%	25%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	4	2.5%	2.5%	50%	0%	0%	0%	0%	50%
	\$10M to \$20M	14	3.1%	3.5%	25%	0%	0%	0%	50%	25%
	\$20M to \$50M	20	2.4%	2.9%	44%	0%	0%	6%	33%	17%
	\$50M to \$100M	55	3.8%	3.3%	22%	0%	0%	2%	41%	36%
	\$100M to \$200M	50	3.8%	4.0%	13%	0%	2%	2%	52%	30%
	\$200M to \$500M	68	4.0%	4.0%	5%	0%	0%	8%	58%	30%
	\$500M to \$1B	38	3.4%	3.0%	9%	0%	0%	11%	63%	17%
	\$1B to \$3B	49	3.3%	3.0%	8%	1%	4%	19%	51%	18%
	\$3B or more	30	3.2%	2.8%	12%	0%	7%	32%	34%	15%
By region	New England	18	3.9%	3.5%	7%	0%	0%	12%	55%	26%
	Middle Atlantic	31	3.1%	3.0%	22%	0%	0%	8%	44%	26%
	East North Central	70	3.6%	3.5%	10%	0%	2%	14%	53%	22%
	West North Central	37	3.5%	3.0%	16%	0%	3%	7%	44%	30%
	South Atlantic	43	3.3%	3.0%	23%	0%	0%	12%	37%	28%
	East South Central	23	3.2%	3.1%	18%	0%	0%	0%	60%	22%
	West South Central	34	3.7%	3.0%	10%	0%	2%	4%	62%	22%
	Mountain	26	4.3%	4.0%	3%	3%	0%	11%	52%	31%
	Pacific	45	3.6%	3.1%	18%	0%	5%	11%	42%	26%

* Average/median calculations include zeros (0)

Table ES - 17
Range Increase Budgeted for 2026: Nonmanagement

What percentage increase has been budgeted for 2026?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		337	3.4%	3.0%	13%	0%	2%	13%	50%	22%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	8	2.3%	2.0%	50%	0%	0%	0%	25%	25%
	\$10M to \$20M	15	3.4%	3.0%	11%	0%	0%	11%	56%	22%
	\$20M to \$50M	24	2.8%	3.0%	33%	0%	0%	10%	33%	24%
	\$50M to \$100M	54	3.9%	3.6%	21%	0%	0%	5%	33%	41%
	\$100M to \$200M	50	3.5%	3.0%	13%	0%	2%	2%	59%	24%
	\$200M to \$500M	69	3.6%	3.0%	5%	0%	0%	10%	64%	21%
	\$500M to \$1B	37	3.4%	3.0%	9%	0%	0%	17%	60%	13%
	\$1B to \$3B	50	3.3%	3.0%	7%	1%	4%	23%	53%	12%
	\$3B or more	30	2.8%	2.5%	12%	0%	10%	34%	34%	10%
By region	New England	19	3.7%	3.3%	7%	0%	0%	22%	44%	27%
	Middle Atlantic	31	3.1%	3.0%	22%	0%	0%	6%	56%	16%
	East North Central	71	3.4%	3.0%	8%	0%	2%	16%	54%	21%
	West North Central	39	3.2%	3.0%	20%	0%	0%	15%	44%	21%
	South Atlantic	43	3.4%	3.0%	19%	0%	3%	9%	40%	29%
	East South Central	27	3.2%	3.4%	12%	0%	3%	11%	57%	17%
	West South Central	34	3.5%	3.0%	10%	0%	2%	4%	64%	20%
	Mountain	27	3.7%	3.0%	5%	3%	0%	18%	53%	22%
	Pacific	45	3.4%	3.0%	16%	0%	5%	14%	42%	23%

* Average/median calculations include zeros (0)

Table ES - 18
Range Increase Anticipated for 2027: CEO

What percentage increase do you anticipate for 2027?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		291	3.6%	3.0%	16%	0%	0%	7%	45%	31%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	8	2.3%	2.0%	50%	0%	0%	0%	25%	25%
	\$10M to \$20M	12	3.4%	4.0%	14%	0%	0%	0%	57%	29%
	\$20M to \$50M	19	2.8%	3.0%	29%	0%	0%	6%	47%	18%
	\$50M to \$100M	49	3.8%	4.0%	19%	0%	0%	4%	38%	38%
	\$100M to \$200M	48	3.6%	3.7%	16%	0%	0%	2%	45%	36%
	\$200M to \$500M	61	4.2%	4.0%	6%	1%	0%	6%	48%	38%
	\$500M to \$1B	30	3.6%	3.0%	12%	0%	0%	5%	60%	23%
	\$1B to \$3B	44	3.8%	3.0%	15%	0%	3%	16%	37%	29%
	\$3B or more	21	3.0%	3.0%	25%	0%	0%	18%	43%	14%
By region	New England	13	3.3%	3.1%	15%	0%	0%	4%	45%	35%
	Middle Atlantic	29	3.4%	3.0%	20%	2%	0%	2%	48%	28%
	East North Central	61	3.5%	3.2%	15%	0%	1%	14%	41%	29%
	West North Central	34	3.5%	3.0%	28%	0%	0%	6%	31%	34%
	South Atlantic	37	4.4%	3.0%	11%	0%	0%	9%	44%	36%
	East South Central	25	3.5%	3.0%	15%	0%	0%	0%	62%	23%
	West South Central	30	3.6%	3.0%	9%	0%	0%	10%	54%	27%
	Mountain	24	3.9%	4.0%	8%	0%	2%	6%	45%	38%
	Pacific	38	3.4%	3.0%	23%	0%	0%	2%	43%	33%

* Average/median calculations include zeros (0)

Table ES - 19
Range Increase Anticipated for 2027: Management

What percentage increase do you anticipate for 2027?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		297	3.4%	3.0%	13%	0%	1%	9%	50%	27%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	4	2.5%	2.5%	50%	0%	0%	0%	0%	50%
	\$10M to \$20M	12	3.1%	3.0%	14%	0%	0%	0%	71%	14%
	\$20M to \$50M	18	2.8%	3.0%	38%	0%	0%	0%	38%	25%
	\$50M to \$100M	49	3.7%	3.6%	17%	0%	0%	4%	44%	35%
	\$100M to \$200M	49	3.5%	3.0%	13%	0%	2%	2%	47%	36%
	\$200M to \$500M	61	3.8%	4.0%	6%	1%	0%	7%	54%	32%
	\$500M to \$1B	33	3.0%	3.0%	11%	0%	0%	11%	66%	13%
	\$1B to \$3B	47	3.3%	3.0%	6%	0%	2%	18%	50%	23%
	\$3B or more	24	2.7%	2.6%	15%	0%	6%	30%	39%	9%
By region	New England	13	3.3%	3.1%	15%	0%	0%	4%	45%	35%
	Middle Atlantic	30	3.0%	3.0%	19%	2%	0%	2%	56%	20%
	East North Central	64	3.3%	3.0%	12%	0%	2%	15%	50%	21%
	West North Central	33	3.1%	3.0%	18%	0%	3%	11%	37%	31%
	South Atlantic	37	3.7%	3.0%	14%	0%	0%	12%	41%	33%
	East South Central	23	3.3%	3.0%	14%	0%	0%	0%	62%	25%
	West South Central	31	3.7%	3.0%	6%	0%	0%	9%	66%	19%
	Mountain	24	3.8%	3.8%	6%	0%	0%	6%	52%	36%
	Pacific	41	3.3%	3.0%	16%	0%	3%	8%	43%	30%

* Average/median calculations include zeros (0)

Table ES - 20
Range Increase Anticipated for 2027: Nonmanagement

What percentage increase do you anticipate for 2027?

		N	average*	median*	zero	less than 1%	1.0% - 1.9%	2.0% - 2.9%	3.0% - 4.9%	5.0% or more
Overall		303	3.2%	3.0%	13%	0%	1%	10%	54%	22%
By credit union asset size	\$1M to \$2M	0								
	\$2M to \$5M	0								
	\$5M to \$10M	8	2.3%	2.0%	50%	0%	0%	0%	25%	25%
	\$10M to \$20M	12	3.0%	3.0%	14%	0%	0%	0%	71%	14%
	\$20M to \$50M	19	2.9%	3.0%	29%	0%	0%	6%	41%	24%
	\$50M to \$100M	49	3.6%	3.9%	15%	0%	0%	4%	38%	42%
	\$100M to \$200M	49	3.3%	3.0%	13%	0%	2%	2%	58%	24%
	\$200M to \$500M	61	3.5%	3.0%	5%	1%	0%	11%	60%	23%
	\$500M to \$1B	33	3.0%	3.0%	11%	0%	0%	11%	70%	9%
	\$1B to \$3B	48	3.1%	3.0%	8%	0%	2%	18%	57%	15%
	\$3B or more	24	2.7%	2.6%	15%	0%	6%	30%	39%	9%
By region	New England	13	3.2%	3.1%	15%	0%	0%	9%	45%	31%
	Middle Atlantic	30	2.7%	3.0%	19%	2%	0%	2%	67%	10%
	East North Central	66	3.1%	3.0%	10%	0%	2%	17%	51%	20%
	West North Central	35	2.9%	3.0%	23%	0%	0%	13%	41%	23%
	South Atlantic	37	3.6%	3.0%	11%	0%	3%	9%	45%	32%
	East South Central	25	3.3%	3.1%	15%	0%	0%	2%	61%	21%
	West South Central	31	3.5%	3.0%	6%	0%	0%	9%	71%	14%
	Mountain	24	3.6%	3.0%	6%	0%	0%	9%	61%	25%
	Pacific	41	3.3%	3.0%	14%	0%	3%	9%	47%	27%

* Average/median calculations include zeros (0)

Table ES - 21

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		931	84.4	15	0%	3%	19%	19%	30%	12%	18%
By credit union asset size	\$1M to \$2M	23	2.0	2	0%	33%	67%	0%	0%	0%	0%
	\$2M to \$5M	53	4.5	2	0%	25%	69%	0%	6%	0%	0%
	\$5M to \$10M	71	2.8	3	0%	5%	86%	8%	0%	0%	0%
	\$10M to \$20M	89	4.3	4	0%	4%	51%	43%	2%	0%	0%
	\$20M to \$50M	166	8.4	8	0%	0%	10%	61%	29%	0%	0%
	\$50M to \$100M	128	15.9	14	0%	0%	0%	20%	79%	1%	0%
	\$100M to \$200M	119	34.2	33	0%	0%	0%	0%	85%	15%	0%
	\$200M to \$500M	116	69.9	68	0%	0%	0%	0%	20%	71%	9%
	\$500M to \$1B	62	142.2	134	0%	0%	1%	0%	2%	12%	84%
	\$1B to \$3B	66	281.0	279	0%	0%	0%	0%	1%	3%	96%
	\$3B or more	36	955.7	656	0%	0%	0%	0%	0%	0%	100%
By region	New England	50	53.7	15	0%	8%	19%	17%	25%	7%	24%
	Middle Atlantic	114	42.4	8	0%	3%	32%	23%	25%	9%	8%
	East North Central	213	70.3	20	0%	1%	17%	13%	36%	15%	17%
	West North Central	117	49.0	8	0%	4%	22%	26%	20%	14%	12%
	South Atlantic	95	170.0	24	0%	4%	13%	20%	26%	13%	24%
	East South Central	66	78.6	12	0%	5%	20%	19%	24%	14%	18%
	West South Central	122	58.1	16	0%	3%	16%	19%	39%	10%	13%
	Mountain	66	101.2	25	0%	0%	18%	12%	38%	8%	24%
	Pacific	88	174.0	17	0%	4%	11%	18%	30%	8%	28%

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

Table ES - 22

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		931	83.1	16	5%	5%	16%	17%	29%	11%	17%
By credit union asset size	\$1M to \$2M	23	1.5	2	67%	17%	17%	0%	0%	0%	0%
	\$2M to \$5M	53	6.0	2	44%	25%	25%	0%	6%	0%	0%
	\$5M to \$10M	71	1.9	2	8%	38%	51%	3%	0%	0%	0%
	\$10M to \$20M	89	3.6	3	4%	6%	62%	26%	2%	0%	0%
	\$20M to \$50M	166	7.3	7	0%	0%	20%	61%	19%	0%	0%
	\$50M to \$100M	128	14.3	13	0%	0%	1%	23%	76%	0%	0%
	\$100M to \$200M	119	31.2	30	0%	0%	0%	0%	89%	11%	0%
	\$200M to \$500M	116	64.7	63	0%	0%	0%	0%	24%	68%	8%
	\$500M to \$1B	62	134.4	128	1%	0%	1%	0%	3%	13%	81%
	\$1B to \$3B	66	267.0	264	0%	0%	0%	0%	1%	3%	96%
	\$3B or more	36	896.2	639	0%	0%	0%	0%	0%	0%	100%
By region	New England	50	60.6	23	19%	4%	12%	11%	23%	8%	23%
	Middle Atlantic	114	43.5	8	9%	6%	26%	19%	25%	7%	8%
	East North Central	213	67.0	18	5%	5%	11%	14%	33%	14%	17%
	West North Central	117	47.7	8	6%	8%	17%	24%	22%	11%	12%
	South Atlantic	95	167.1	23	4%	4%	14%	16%	25%	15%	23%
	East South Central	66	79.9	12	6%	8%	16%	16%	25%	11%	18%
	West South Central	122	54.3	14	0%	5%	16%	20%	37%	10%	13%
	Mountain	66	96.2	23	0%	3%	18%	11%	36%	9%	23%
	Pacific	88	170.6	25	4%	4%	11%	16%	29%	9%	28%

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

Table ES - 23

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		931	8.2	3	31%	20%	27%	10%	10%	1%	1%
By credit union asset size	\$1M to \$2M	23	1.8	1	17%	50%	33%	0%	0%	0%	0%
	\$2M to \$5M	53	2.0	2	44%	13%	44%	0%	0%	0%	0%
	\$5M to \$10M	71	1.7	1	38%	41%	22%	0%	0%	0%	0%
	\$10M to \$20M	89	1.9	2	58%	19%	19%	4%	0%	0%	0%
	\$20M to \$50M	166	2.0	2	46%	25%	27%	2%	0%	0%	0%
	\$50M to \$100M	128	2.7	2	40%	21%	31%	6%	1%	0%	0%
	\$100M to \$200M	119	3.9	3	22%	21%	33%	17%	6%	0%	0%
	\$200M to \$500M	116	6.2	4	16%	17%	29%	19%	18%	1%	0%
	\$500M to \$1B	62	10.2	7	9%	6%	29%	22%	33%	1%	0%
	\$1B to \$3B	66	15.0	9	7%	3%	15%	33%	37%	5%	1%
	\$3B or more	36	60.7	30	2%	4%	6%	2%	59%	14%	12%
By region	New England	50	5.1	3	12%	27%	34%	16%	10%	1%	0%
	Middle Atlantic	114	4.4	2	31%	27%	31%	5%	5%	0%	1%
	East North Central	213	7.9	4	18%	16%	32%	15%	17%	1%	0%
	West North Central	117	6.3	2	31%	28%	25%	6%	9%	0%	1%
	South Atlantic	95	15.6	3	38%	13%	27%	9%	10%	1%	2%
	East South Central	66	5.8	3	42%	12%	28%	8%	10%	0%	0%
	West South Central	122	7.0	2	46%	20%	20%	4%	8%	2%	0%
	Mountain	66	7.3	3	30%	16%	27%	18%	7%	1%	1%
	Pacific	88	16.1	2	39%	18%	18%	10%	10%	4%	1%

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

Table ES - 24

Plan to Add: Full-Time + Part-Time

How many positions do you plan to add ...in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		918	6.0	2	50%	18%	8%	24%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	47	1.0	1	86%	14%	0%	0%
	\$5M to \$10M	69	1.3	1	83%	14%	0%	3%
	\$10M to \$20M	88	1.2	1	75%	21%	4%	0%
	\$20M to \$50M	164	1.4	1	68%	21%	8%	3%
	\$50M to \$100M	128	1.6	1	45%	34%	13%	8%
	\$100M to \$200M	119	2.7	2	25%	24%	20%	31%
	\$200M to \$500M	116	4.0	3	21%	14%	14%	51%
	\$500M to \$1B	62	7.6	6	25%	7%	3%	65%
	\$1B to \$3B	66	12.8	10	29%	1%	1%	69%
	\$3B or more	36	39.4	28	31%	4%	0%	65%
By region	New England	50	4.2	3	60%	12%	7%	20%
	Middle Atlantic	113	4.4	2	55%	19%	8%	17%
	East North Central	210	6.4	3	43%	17%	10%	31%
	West North Central	117	4.3	2	47%	17%	10%	25%
	South Atlantic	92	7.1	3	44%	20%	7%	29%
	East South Central	66	5.1	2	52%	21%	8%	19%
	West South Central	121	4.9	2	52%	19%	8%	22%
	Mountain	66	7.1	2	56%	16%	8%	20%
	Pacific	84	10.1	3	50%	18%	6%	26%

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

Table ES - 25
Plan to Add: Full-Time

How many full-time positions do you plan to add ...in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		918	5.9	2	55%	16%	8%	21%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	47	1.0	1	93%	7%	0%	0%
	\$5M to \$10M	69	1.0	1	94%	6%	0%	0%
	\$10M to \$20M	88	1.1	1	87%	12%	2%	0%
	\$20M to \$50M	164	1.2	1	72%	23%	4%	1%
	\$50M to \$100M	128	1.5	1	53%	32%	9%	6%
	\$100M to \$200M	119	2.3	2	28%	28%	25%	19%
	\$200M to \$500M	116	3.5	3	23%	13%	17%	47%
	\$500M to \$1B	62	6.7	6	26%	7%	6%	62%
	\$1B to \$3B	66	11.8	10	29%	3%	0%	68%
	\$3B or more	36	37.2	25	31%	4%	0%	65%
By region	New England	50	3.9	2	64%	13%	7%	15%
	Middle Atlantic	113	4.2	1	61%	20%	5%	14%
	East North Central	210	6.1	3	48%	16%	10%	26%
	West North Central	117	4.0	2	52%	17%	11%	20%
	South Atlantic	92	7.2	3	50%	15%	7%	28%
	East South Central	66	5.9	2	61%	14%	8%	17%
	West South Central	121	4.5	2	57%	19%	7%	18%
	Mountain	66	7.1	2	60%	13%	9%	17%
	Pacific	84	10.5	3	53%	16%	6%	26%

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

Table ES - 26
Plan to Add: Part-Time

How many part-time positions do you plan to add ...in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		918	1.9	1	82%	11%	4%	3%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	47	1.0	1	93%	7%	0%	0%
	\$5M to \$10M	69	1.2	1	86%	11%	3%	0%
	\$10M to \$20M	88	1.2	1	88%	10%	2%	0%
	\$20M to \$50M	164	1.1	1	89%	10%	1%	0%
	\$50M to \$100M	128	1.1	1	82%	15%	2%	0%
	\$100M to \$200M	119	1.5	1	73%	17%	7%	3%
	\$200M to \$500M	116	1.9	2	76%	11%	7%	6%
	\$500M to \$1B	62	3.2	2	79%	10%	6%	6%
	\$1B to \$3B	66	2.7	2	75%	8%	7%	10%
	\$3B or more	36	6.3	7	76%	0%	6%	18%
By region	New England	50	1.6	1	85%	11%	2%	2%
	Middle Atlantic	113	1.7	1	81%	14%	3%	2%
	East North Central	210	2.1	1	77%	14%	4%	4%
	West North Central	117	1.8	1	83%	9%	6%	2%
	South Atlantic	92	2.1	1	82%	11%	4%	3%
	East South Central	66	1.3	1	87%	10%	1%	2%
	West South Central	121	2.2	1	82%	9%	5%	4%
	Mountain	66	2.1	1	85%	10%	4%	2%
	Pacific	84	1.8	1	90%	6%	2%	2%

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

Table ES - 27

Plan to Eliminate: Full-Time + Part-Time

How many positions do you plan to ... eliminate in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		929	2.1	1	91%	6%	2%	1%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	53	1.0	1	94%	6%	0%	0%
	\$5M to \$10M	71	1.0	1	95%	5%	0%	0%
	\$10M to \$20M	89	1.2	1	89%	9%	2%	0%
	\$20M to \$50M	164	1.2	1	91%	7%	2%	0%
	\$50M to \$100M	128	1.1	1	87%	12%	1%	0%
	\$100M to \$200M	119	1.2	1	91%	7%	2%	0%
	\$200M to \$500M	116	1.9	2	95%	2%	2%	1%
	\$500M to \$1B	62	3.6	2	89%	6%	1%	4%
	\$1B to \$3B	66	5.9	4	85%	3%	2%	10%
	\$3B or more	36	4.8	2	88%	2%	6%	4%
By region	New England	50	1.5	2	97%	1%	1%	0%
	Middle Atlantic	114	1.2	1	88%	10%	3%	0%
	East North Central	213	1.3	1	89%	9%	1%	1%
	West North Central	116	1.8	1	89%	8%	1%	2%
	South Atlantic	95	2.0	1	93%	4%	2%	1%
	East South Central	66	2.5	1	92%	7%	0%	1%
	West South Central	121	3.1	1	91%	5%	2%	2%
	Mountain	66	6.6	1	93%	5%	0%	2%
	Pacific	88	2.5	2	90%	3%	4%	3%

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

Table ES - 28
Plan to Eliminate: Full-Time

How many full-time positions do you plan to ... eliminate in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		929	2.6	1	95%	3%	1%	1%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	53			100%	0%	0%	0%
	\$5M to \$10M	71			100%	0%	0%	0%
	\$10M to \$20M	89	1.0	1	96%	4%	0%	0%
	\$20M to \$50M	164	1.1	1	94%	5%	1%	0%
	\$50M to \$100M	128	1.0	1	91%	9%	0%	0%
	\$100M to \$200M	119	1.1	1	94%	6%	1%	0%
	\$200M to \$500M	116	2.0	2	98%	1%	0%	1%
	\$500M to \$1B	62	4.1	3	92%	2%	1%	4%
	\$1B to \$3B	66	6.6	4	88%	1%	2%	9%
	\$3B or more	36	6.0	4	92%	0%	4%	4%
By region	New England	50	1.5	2	97%	1%	1%	0%
	Middle Atlantic	114	1.2	1	95%	4%	1%	0%
	East North Central	213	1.1	1	94%	5%	0%	0%
	West North Central	116	2.2	1	94%	4%	0%	2%
	South Atlantic	95	2.0	1	96%	3%	0%	1%
	East South Central	66	2.7	1	93%	6%	0%	1%
	West South Central	121	3.4	1	94%	3%	1%	2%
	Mountain	66	21.6	26	98%	0%	0%	2%
	Pacific	88	2.7	2	93%	1%	3%	3%

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

Table ES - 29
Plan to Eliminate: Part-Time

How many part-time positions do you plan to ... eliminate in 2026?

		N	average*	median*	none	1	2	3 or more
Overall		929	1.2	1	95%	4%	1%	0%
By credit union asset size	\$1M to \$2M	23			100%	0%	0%	0%
	\$2M to \$5M	53	1.0	1	94%	6%	0%	0%
	\$5M to \$10M	71	1.0	1	95%	5%	0%	0%
	\$10M to \$20M	89	1.3	1	92%	6%	2%	0%
	\$20M to \$50M	164	1.2	1	96%	3%	1%	0%
	\$50M to \$100M	128	1.0	1	95%	5%	0%	0%
	\$100M to \$200M	119	1.3	1	97%	2%	1%	0%
	\$200M to \$500M	116	1.4	1	96%	3%	2%	0%
	\$500M to \$1B	62	1.4	1	94%	3%	2%	0%
	\$1B to \$3B	66	1.8	1	96%	3%	0%	2%
	\$3B or more	36	1.7	2	94%	2%	4%	0%
By region	New England	50			100%	0%	0%	0%
	Middle Atlantic	114	1.1	1	92%	7%	1%	0%
	East North Central	213	1.3	1	95%	4%	1%	0%
	West North Central	116	1.1	1	94%	6%	1%	0%
	South Atlantic	95	1.2	1	96%	4%	1%	0%
	East South Central	66	1.0	1	99%	1%	0%	0%
	West South Central	121	1.8	2	96%	1%	2%	0%
	Mountain	66	1.0	1	95%	5%	0%	0%
	Pacific	88	1.5	1	96%	2%	2%	0%

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

Table ES - 30
Overall Turnover

		N	Retained employees	Replaced employees
Overall		781	87%	13%
By credit union asset size	\$1M to \$2M	23	94%	6%
	\$2M to \$5M	33	77%	23%
	\$5M to \$10M	58	92%	8%
	\$10M to \$20M	76	90%	10%
	\$20M to \$50M	151	88%	12%
	\$50M to \$100M	105	88%	12%
	\$100M to \$200M	107	88%	12%
	\$200M to \$500M	99	86%	14%
	\$500M to \$1B	52	85%	15%
	\$1B to \$3B	53	85%	15%
	\$3B or more	24	86%	14%
By region	New England	42	90%	10%
	Middle Atlantic	95	89%	11%
	East North Central	185	89%	11%
	West North Central	98	85%	15%
	South Atlantic	82	85%	15%
	East South Central	58	88%	12%
	West South Central	93	91%	9%
	Mountain	55	86%	14%
	Pacific	73	83%	17%

Table ES - 31

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, 2026?

		N	% Fully On-Site		% Fully Remote		% Hybrid	
			average	median	average	median	average	median
Overall		880	87.9	100	2.5	0	9.6	0
By credit union asset size	\$1M to \$2M	19	100.0	100	0.0	0	0.0	0
	\$2M to \$5M	47	100.0	100	0.0	0	0.0	0
	\$5M to \$10M	69	96.8	100	0.4	0	2.8	0
	\$10M to \$20M	84	95.8	100	0.0	0	4.2	0
	\$20M to \$50M	156	96.8	100	1.4	0	1.8	0
	\$50M to \$100M	126	95.6	100	0.8	0	3.7	0
	\$100M to \$200M	112	86.7	97	2.6	0	10.8	0
	\$200M to \$500M	111	83.8	95	3.6	1	12.6	2
	\$500M to \$1B	58	72.4	77	3.6	1	23.9	14
	\$1B to \$3B	64	61.5	60	9.8	3	28.7	24
	\$3B or more	33	50.2	45	9.3	5	40.5	42
By region	New England	48	84.7	100	2.3	0	13.0	0
	Middle Atlantic	112	88.0	100	1.7	0	10.4	0
	East North Central	204	86.6	100	2.8	0	10.6	0
	West North Central	115	92.3	100	1.9	0	5.8	0
	South Atlantic	88	86.7	100	3.0	0	10.3	0
	East South Central	58	93.0	100	1.5	0	5.6	0
	West South Central	108	93.0	100	1.1	0	5.9	0
	Mountain	64	86.9	100	3.0	0	10.1	0
	Pacific	84	78.9	96	5.3	0	15.8	1

Table ES - 32

Need for Bilingual Skills - Required or Preferred

*Are bilingual skills required for any of your credit union's member service positions?
Are bilingual skills preferred (but not required) for any of your credit union's member service positions?*

		N	Required for some and preferred for some	Required for some, none preferred	Preferred for some, none required	No bilingual skills needed
Overall		929	8%	2%	27%	63%
By credit union asset size	\$1M to \$2M	23	0%	0%	0%	100%
	\$2M to \$5M	53	6%	0%	13%	81%
	\$5M to \$10M	71	3%	3%	11%	84%
	\$10M to \$20M	89	4%	0%	19%	77%
	\$20M to \$50M	165	3%	3%	18%	75%
	\$50M to \$100M	128	7%	4%	27%	62%
	\$100M to \$200M	119	6%	0%	39%	55%
	\$200M to \$500M	116	9%	2%	28%	60%
	\$500M to \$1B	62	17%	1%	40%	42%
	\$1B to \$3B	66	26%	1%	48%	25%
	\$3B or more	36	14%	4%	41%	41%
By region	New England	50	6%	5%	26%	64%
	Middle Atlantic	114	2%	1%	18%	78%
	East North Central	213	6%	1%	22%	71%
	West North Central	117	8%	3%	16%	73%
	South Atlantic	95	10%	2%	25%	63%
	East South Central	66	3%	1%	27%	69%
	West South Central	122	13%	1%	43%	43%
	Mountain	66	12%	0%	27%	61%
	Pacific	86	13%	5%	42%	40%

Table ES - 33

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 2026	No, and do not plan to during 2026
Overall		922	84%	10%	6%
By credit union asset size	\$1M to \$2M	23	83%	0%	17%
	\$2M to \$5M	53	88%	6%	6%
	\$5M to \$10M	71	73%	16%	11%
	\$10M to \$20M	86	78%	16%	6%
	\$20M to \$50M	163	87%	12%	1%
	\$50M to \$100M	127	83%	13%	4%
	\$100M to \$200M	119	87%	8%	5%
	\$200M to \$500M	115	87%	7%	7%
	\$500M to \$1B	62	89%	7%	4%
	\$1B to \$3B	66	85%	8%	7%
	\$3B or more	36	82%	8%	10%
By region	New England	49	91%	8%	1%
	Middle Atlantic	114	81%	14%	5%
	East North Central	213	83%	10%	7%
	West North Central	116	84%	10%	6%
	South Atlantic	92	88%	10%	2%
	East South Central	66	97%	2%	1%
	West South Central	122	78%	16%	6%
	Mountain	65	85%	10%	6%
	Pacific	86	83%	6%	11%

Table ES - 34
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		928	11%	1%	80%	8%
By credit union asset size	\$1M to \$2M	23	0%	0%	100%	0%
	\$2M to \$5M	53	13%	6%	56%	25%
	\$5M to \$10M	71	3%	5%	81%	11%
	\$10M to \$20M	88	12%	2%	81%	6%
	\$20M to \$50M	165	12%	0%	86%	2%
	\$50M to \$100M	128	12%	1%	85%	2%
	\$100M to \$200M	119	17%	0%	74%	9%
	\$200M to \$500M	116	11%	0%	83%	6%
	\$500M to \$1B	62	8%	0%	80%	12%
	\$1B to \$3B	66	12%	0%	76%	12%
	\$3B or more	36	8%	0%	59%	33%
By region	New England	50	10%	4%	84%	2%
	Middle Atlantic	112	7%	0%	87%	6%
	East North Central	213	10%	3%	78%	9%
	West North Central	117	11%	2%	81%	7%
	South Atlantic	95	12%	0%	78%	10%
	East South Central	66	6%	0%	81%	13%
	West South Central	122	15%	0%	76%	9%
	Mountain	66	7%	0%	85%	8%
	Pacific	86	17%	0%	72%	10%

Table ES - 35
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		923	48%	42%	6%	4%
By credit union asset size	\$1M to \$2M	23	50%	17%	33%	0%
	\$2M to \$5M	53	19%	44%	31%	6%
	\$5M to \$10M	69	47%	47%	3%	3%
	\$10M to \$20M	89	62%	30%	4%	4%
	\$20M to \$50M	165	54%	36%	6%	3%
	\$50M to \$100M	128	52%	42%	4%	1%
	\$100M to \$200M	118	53%	42%	3%	3%
	\$200M to \$500M	115	48%	43%	3%	6%
	\$500M to \$1B	61	45%	49%	1%	5%
	\$1B to \$3B	66	33%	53%	0%	14%
	\$3B or more	35	32%	55%	4%	9%
By region	New England	50	44%	47%	6%	2%
	Middle Atlantic	112	49%	37%	8%	6%
	East North Central	211	50%	42%	5%	3%
	West North Central	116	47%	43%	5%	4%
	South Atlantic	94	50%	44%	4%	3%
	East South Central	66	52%	38%	7%	3%
	West South Central	122	56%	33%	6%	5%
	Mountain	66	42%	49%	6%	3%
	Pacific	86	33%	48%	8%	11%

PRESIDENT/CEO/MANAGER

Department: Executive Management

Reports To: Board of Directors

Position Overview:

Lead the credit union with strategic vision and operational excellence. Provide direction across all functional areas to ensure financial strength, member satisfaction, and a thriving workplace culture. Champion initiatives that align with board directives and organizational goals, while fostering a member-first approach and a collaborative team environment.

Key Responsibilities:

- Lead all credit union operations, including the development and execution of strategic programs, policies, and procedures.
- Provide direction across all functional areas: accounting, asset/liability management, business development, compliance, facilities, finance, human resources, investments, lending, marketing, operations, retail services, risk management, and security.
- Oversee daily operations and optimize office procedures to maximize staff efficiency, promote products and services, and deliver exceptional member experiences.
- Develop and implement financial policies that support long-term stability and growth.
- Continuously assess workflows and recommend improvements to enhance efficiency and reduce costs.
- Ensure compliance with all applicable federal and state regulations, including those from the National Credit Union Administration.
- Recruit and onboard high-performing leaders to build a strong management team.
- Manage the credit union's budget in alignment with strategic goals.
- Evaluate management performance to uphold service quality and operational excellence.
- Facilitate regular leadership meetings to share updates, resolve challenges, and align trends and priorities.
- Ensure teams have access to the tools, resources, and workspace needed to succeed.
- Drive business development efforts to expand membership and strengthen relationships with community partners and industry organizations.
- Advise the Board on compensation strategy and recommend equitable wage structures.
- Oversee employee benefits programs, balancing internal needs, market competitiveness, and cost-effectiveness.
- Maintain a secure and safe environment for members and staff by proactively managing risk and security protocols.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		788	\$242,350	\$101,500	\$155,040	\$293,160	\$553,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	17	\$90,330	\$76,330	\$88,690	\$90,630	*
	\$5M to \$10M	44	\$80,820	\$68,000	\$80,750	\$88,960	\$108,040
	\$10M to \$20M	78	\$87,640	\$74,000	\$83,680	\$97,000	\$115,000
	\$20M to \$50M	159	\$116,910	\$93,130	\$105,000	\$127,470	\$146,610
	\$50M to \$100M	123	\$149,490	\$123,130	\$144,970	\$170,000	\$191,000
	\$100M to \$200M	114	\$192,040	\$160,000	\$189,000	\$222,270	\$246,870
	\$200M to \$500M	108	\$294,430	\$243,110	\$291,730	\$343,010	\$384,400
	\$500M to \$1B	58	\$445,420	\$339,330	\$434,570	\$525,750	\$634,830
	\$1B to \$3B	60	\$632,170	\$537,390	\$612,510	\$744,590	\$840,320
	\$3B or more	27	\$904,280	\$800,670	\$899,330	\$1,014,760	\$1,161,700
By region	New England	36	\$292,630	\$147,250	\$193,290	\$460,270	\$575,480
	Middle Atlantic	86	\$191,910	\$89,580	\$129,980	\$225,900	\$382,400
	East North Central	182	\$239,930	\$104,320	\$160,000	\$311,640	\$515,070
	West North Central	95	\$185,840	\$89,130	\$130,000	\$227,910	\$385,460
	South Atlantic	85	\$294,020	\$107,710	\$170,000	\$413,420	\$780,550
	East South Central	54	\$244,740	\$103,000	\$143,050	\$294,300	\$641,720
	West South Central	114	\$206,040	\$96,310	\$140,660	\$229,280	\$539,370
	Mountain	58	\$257,890	\$114,720	\$183,870	\$329,490	\$566,980
	Pacific	77	\$333,230	\$134,550	\$203,460	\$426,950	\$826,940
By number of full-time employees	1	23	\$90,910	\$72,910	\$90,630	\$101,510	\$126,000
	2 - 4	121	\$90,260	\$72,000	\$84,630	\$102,960	\$125,000
	5 - 9	154	\$119,260	\$90,000	\$108,880	\$130,000	\$154,010
	10 - 49	254	\$175,400	\$134,770	\$165,210	\$204,910	\$249,750
	50 - 99	95	\$309,080	\$244,400	\$297,820	\$349,880	\$400,320
	100 or more	141	\$607,730	\$438,660	\$574,700	\$774,580	\$909,950
By number of services offered	1 - 2	18	\$90,810	\$80,000	\$85,330	\$97,000	\$130,800
	3 - 4	19	\$88,340	\$70,000	\$78,270	\$106,690	*
	5 - 6	16	\$85,700	\$70,000	\$80,330	\$94,000	\$122,380
	7 - 8	30	\$85,230	\$65,800	\$84,280	\$105,000	\$111,500
	9 - 10	53	\$114,790	\$83,000	\$104,980	\$126,030	\$147,530
	11 - 12	108	\$123,530	\$85,690	\$100,920	\$136,270	\$188,180
	13 - 20	535	\$302,620	\$145,580	\$217,910	\$375,000	\$650,550
By amount of loans outstanding	\$500,000 to \$2M	9	*	*	*	*	*
	\$2M to \$5M	45	\$80,750	\$69,320	\$80,000	\$88,690	\$100,000
	\$5M to \$20M	200	\$102,080	\$82,500	\$97,000	\$115,000	\$141,730
	\$20M to \$50M	142	\$142,470	\$109,450	\$128,000	\$149,990	\$181,730
	\$50M to \$100M	101	\$180,730	\$150,000	\$175,010	\$202,450	\$237,780
	\$100M to \$200M	87	\$236,700	\$190,590	\$227,190	\$267,440	\$333,900
	\$200M or more	205	\$523,210	\$337,000	\$482,780	\$671,490	\$866,080
By number of members	1 - 999	51	\$82,820	\$70,000	\$80,600	\$90,040	\$109,680
	1,000 - 1,999	101	\$95,930	\$78,460	\$86,970	\$104,180	\$145,550
	2,000 - 4,999	206	\$123,340	\$95,560	\$114,910	\$135,610	\$166,380
	5,000 - 9,999	120	\$170,930	\$141,600	\$164,760	\$195,630	\$228,110
	10,000 - 19,999	109	\$235,210	\$175,360	\$227,210	\$278,030	\$335,920
	20,000 - 39,999	75	\$331,910	\$264,530	\$334,400	\$377,970	\$437,800
	40,000 - 49,999	24	\$460,480	\$329,980	\$458,560	\$604,110	\$708,040
	50,000 - 59,999	15	\$509,810	\$422,440	\$514,850	\$586,240	\$702,210
	60,000 or more	87	\$712,010	\$550,900	\$685,120	\$855,620	\$1,005,200
Number of branch offices	1	297	\$119,730	\$83,070	\$101,480	\$137,010	\$184,240
	2	125	\$146,350	\$97,930	\$133,940	\$175,020	\$226,000
	3	79	\$179,270	\$133,480	\$164,430	\$220,490	\$286,450
	4	49	\$255,230	\$150,000	\$211,420	\$299,270	\$444,390
	5 or more	233	\$471,830	\$290,000	\$397,200	\$625,000	\$817,200

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		780	78%	584	\$33,850
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	17	20%	3	*
	\$5M to \$10M	42	50%	19	\$3,630
	\$10M to \$20M	76	69%	52	\$4,130
	\$20M to \$50M	159	71%	111	\$7,210
	\$50M to \$100M	123	82%	100	\$11,270
	\$100M to \$200M	112	87%	98	\$21,200
	\$200M to \$500M	107	88%	91	\$37,400
	\$500M to \$1B	57	90%	50	\$68,870
	\$1B to \$3B	60	82%	44	\$134,900
	\$3B or more	27	95%	15	\$181,320
By region	New England	36	77%	26	\$42,190
	Middle Atlantic	85	70%	57	\$24,250
	East North Central	182	82%	146	\$33,810
	West North Central	93	83%	74	\$26,620
	South Atlantic	83	76%	60	\$49,500
	East South Central	54	83%	44	\$39,300
	West South Central	112	78%	83	\$24,910
	Mountain	58	72%	40	\$36,800
	Pacific	76	76%	52	\$39,750
By number of full-time employees	1	21	43%	9	*
	2 - 4	119	63%	73	\$4,480
	5 - 9	154	69%	104	\$8,580
	10 - 49	251	86%	214	\$16,640
	50 - 99	95	87%	80	\$37,750
	100 or more	139	87%	104	\$114,690
By number of services offered	1 - 2	18	49%	9	\$3,000
	3 - 4	17	39%	7	*
	5 - 6	16	48%	8	\$5,180
	7 - 8	28	66%	16	\$4,530
	9 - 10	52	75%	39	\$6,820
	11 - 12	108	74%	79	\$8,860
	13 - 20	531	84%	422	\$43,530
By amount of loans outstanding	\$500,000 to \$2M	9	39%	3	*
	\$2M to \$5M	43	39%	15	\$5,330
	\$5M to \$20M	198	68%	132	\$6,050
	\$20M to \$50M	141	85%	119	\$10,380
	\$50M to \$100M	100	77%	77	\$16,850
	\$100M to \$200M	86	91%	77	\$26,550
	\$200M or more	203	89%	161	\$88,760
By number of members	1 - 999	48	56%	25	\$3,400
	1,000 - 1,999	101	59%	59	\$5,420
	2,000 - 4,999	205	75%	152	\$9,120
	5,000 - 9,999	119	84%	98	\$16,140
	10,000 - 19,999	108	87%	93	\$25,360
	20,000 - 39,999	74	89%	64	\$44,700
	40,000 - 49,999	24	91%	21	\$82,610
	50,000 - 59,999	15	84%	12	\$86,830
	60,000 or more	86	87%	58	\$142,980
Number of branch offices	1	293	69%	202	\$9,250
	2	125	72%	87	\$13,150
	3	78	93%	71	\$18,320
	4	48	76%	37	\$27,490
	5 or more	231	89%	186	\$77,430

* 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		788	\$267,410	\$106,390	\$164,550	\$331,330	\$639,650
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	17	\$91,730	\$76,330	\$88,690	\$97,630	*
	\$5M to \$10M	44	\$82,400	\$69,500	\$81,550	\$91,560	\$109,230
	\$10M to \$20M	78	\$90,420	\$78,800	\$86,130	\$97,080	\$115,000
	\$20M to \$50M	159	\$121,920	\$96,110	\$110,400	\$133,050	\$155,000
	\$50M to \$100M	123	\$158,690	\$128,080	\$153,220	\$175,490	\$209,630
	\$100M to \$200M	114	\$210,210	\$169,710	\$209,300	\$236,830	\$270,070
	\$200M to \$500M	108	\$326,000	\$264,120	\$328,250	\$382,850	\$435,000
	\$500M to \$1B	58	\$504,450	\$370,200	\$491,690	\$620,170	\$706,550
By region	\$1B to \$3B	60	\$731,210	\$582,270	\$700,570	\$852,080	\$1,019,240
	\$3B or more	27	\$1,002,290	\$894,350	\$1,002,460	\$1,153,610	\$1,220,840
	New England	36	\$323,030	\$152,390	\$232,380	\$519,700	\$640,280
	Middle Atlantic	86	\$208,030	\$91,440	\$142,290	\$248,940	\$414,070
	East North Central	182	\$267,030	\$110,270	\$174,290	\$349,880	\$627,650
	West North Central	95	\$206,590	\$90,310	\$148,880	\$253,560	\$425,720
	South Atlantic	85	\$329,330	\$112,190	\$183,000	\$465,280	\$885,130
	East South Central	54	\$276,520	\$110,900	\$145,100	\$338,380	\$771,980
	West South Central	114	\$224,260	\$98,770	\$144,990	\$250,880	\$579,010
By number of full-time employees	Mountain	58	\$283,190	\$117,310	\$199,490	\$381,890	\$681,500
	Pacific	77	\$360,140	\$146,110	\$227,090	\$456,280	\$928,690
	1	23	\$92,770	\$74,190	\$97,000	\$101,510	\$126,000
	2 - 4	121	\$92,960	\$73,000	\$85,970	\$106,000	\$129,500
	5 - 9	154	\$125,080	\$94,500	\$112,350	\$139,920	\$165,490
	10 - 49	254	\$189,390	\$142,420	\$175,000	\$225,740	\$274,000
By number of services offered	50 - 99	95	\$340,640	\$260,210	\$332,590	\$391,560	\$447,010
	100 or more	141	\$692,380	\$504,730	\$660,500	\$883,360	\$1,053,810
	1 - 2	18	\$92,290	\$80,000	\$86,440	\$97,000	\$135,430
	3 - 4	19	\$90,300	\$70,000	\$78,270	\$108,390	*
	5 - 6	16	\$88,210	\$70,450	\$81,870	\$97,030	\$123,110
	7 - 8	30	\$87,750	\$68,330	\$84,280	\$110,070	\$113,900
	9 - 10	53	\$119,850	\$84,600	\$110,970	\$129,900	\$160,450
By amount of loans outstanding	11 - 12	108	\$130,000	\$87,670	\$104,800	\$141,560	\$195,640
	13 - 20	535	\$336,980	\$152,530	\$232,530	\$422,320	\$753,730
	\$500,000 to \$2M	9	*	*	*	*	*
	\$2M to \$5M	45	\$82,490	\$70,000	\$81,420	\$89,390	\$100,000
	\$5M to \$20M	200	\$106,080	\$83,380	\$97,970	\$120,200	\$149,980
	\$20M to \$50M	142	\$151,130	\$115,070	\$137,650	\$159,060	\$210,340
	\$50M to \$100M	101	\$193,570	\$160,000	\$185,110	\$219,700	\$258,880
By number of members	\$100M to \$200M	87	\$260,150	\$207,670	\$248,320	\$299,870	\$378,100
	\$200M or more	205	\$592,960	\$372,430	\$525,000	\$766,920	\$1,004,220
	1 - 999	51	\$84,470	\$70,000	\$81,240	\$94,980	\$110,390
	1,000 - 1,999	101	\$99,130	\$81,400	\$89,880	\$109,730	\$150,220
	2,000 - 4,999	206	\$130,070	\$98,000	\$118,850	\$143,110	\$173,460
	5,000 - 9,999	120	\$184,180	\$147,860	\$176,640	\$216,950	\$258,010
	10,000 - 19,999	109	\$256,900	\$183,980	\$246,720	\$319,710	\$373,350
Number of branch offices	20,000 - 39,999	75	\$370,080	\$290,290	\$360,230	\$433,800	\$511,940
	40,000 - 49,999	24	\$531,560	\$366,140	\$511,410	\$700,040	\$868,610
	50,000 - 59,999	15	\$579,460	\$446,260	\$598,050	\$662,840	\$814,480
	60,000 or more	87	\$808,400	\$629,030	\$782,320	\$1,000,370	\$1,146,200
	1	297	\$126,010	\$85,360	\$105,060	\$144,730	\$193,950
	2	125	\$155,500	\$99,880	\$140,320	\$188,650	\$243,120
	3	79	\$195,540	\$141,590	\$175,340	\$234,860	\$307,830
	4	49	\$275,650	\$155,790	\$232,660	\$335,170	\$498,450
	5 or more	233	\$533,890	\$321,540	\$442,350	\$715,170	\$974,460

* Insufficient data

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

if the 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		288	\$238,530	\$315,010	\$391,480
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	10	\$62,710	\$75,960	\$89,200
	\$10M to \$20M	12	\$72,440	\$85,450	\$98,470
	\$20M to \$50M	25	\$90,830	\$114,960	\$139,100
	\$50M to \$100M	38	\$115,570	\$153,220	\$190,880
	\$100M to \$200M	47	\$165,150	\$214,750	\$264,360
	\$200M to \$500M	65	\$240,760	\$318,870	\$396,980
	\$500M to \$1B	39	\$325,890	\$435,810	\$545,740
	\$1B to \$3B	38	\$455,280	\$600,260	\$745,230
	\$3B or more	12	\$606,550	\$817,900	\$1,029,240

* 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		771	5%	22%	48%	3%	23%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	17	20%	20%	60%	0%	0%
	\$5M to \$10M	44	9%	48%	30%	4%	9%
	\$10M to \$20M	78	9%	35%	48%	2%	7%
	\$20M to \$50M	157	5%	39%	44%	2%	10%
	\$50M to \$100M	120	9%	19%	51%	4%	18%
	\$100M to \$200M	113	5%	16%	56%	3%	20%
	\$200M to \$500M	106	2%	8%	55%	2%	32%
	\$500M to \$1B	55	1%	9%	51%	4%	35%
	\$1B to \$3B	57	0%	1%	31%	1%	66%
	\$3B or more	24	0%	0%	39%	0%	61%

* 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		788	\$131,360	\$133,310	\$229,590	\$197,380	\$382,390
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	17	*	*	*		
	\$5M to \$10M	44	*	\$80,910	\$86,020	*	*
	\$10M to \$20M	78	*	\$82,400	\$90,070	*	*
	\$20M to \$50M	159	\$109,380	\$106,100	\$126,880	*	\$119,870
	\$50M to \$100M	123	\$133,430	\$158,170	\$143,250	\$190,870	\$157,730
	\$100M to \$200M	114	\$209,820	\$175,460	\$191,450	*	\$201,330
	\$200M to \$500M	108	*	\$276,550	\$295,930	*	\$300,700
	\$500M to \$1B	58	*	\$443,970	\$429,340	*	\$461,440
	\$1B to \$3B	60		*	\$626,890	*	\$637,770
	\$3B or more	27			\$913,480		\$876,710

* Insufficient data

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

		N	male	female
Overall		762	46%	54%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	13	0%	100%
	\$5M to \$10M	44	9%	91%
	\$10M to \$20M	73	21%	79%
	\$20M to \$50M	155	26%	74%
	\$50M to \$100M	117	48%	52%
	\$100M to \$200M	111	57%	43%
	\$200M to \$500M	106	65%	35%
	\$500M to \$1B	57	68%	32%
	\$1B to \$3B	59	77%	23%
	\$3B or more	27	81%	19%

* Insufficient data

EXECUTIVE VICE PRESIDENT/ASSISTANT MANAGER

Department: Executive Management
Reports To: President/CEO/Manager

Position Overview:

Support the President/CEO in leading the credit union's overall operations and strategic initiatives. As a key member of the senior leadership team, help ensure financial health, member satisfaction, and a positive workplace culture. Contribute to shaping the organization's strategic direction and long-term vision in alignment with the credit union's mission and values.

Key Responsibilities:

- Lead and supervise daily operations across all departments to ensure smooth and efficient workflows.
- Collaborate with the President/CEO to identify industry trends, evaluate services, and introduce new programs or products.
- Recruit and onboard high-performing team members to maintain strong staffing levels.
- Foster a positive, inclusive workplace culture by supporting employee engagement, development, and retention.
- Build and maintain effective employee relations through transparent communication and consistent leadership.
- Assist in developing and managing the credit union's budget in alignment with strategic goals.
- Create, implement, and assess policies and procedures that support operational excellence.
- Design and maintain systems that improve efficiency, enhance service quality, and ensure consistency across member interactions.
- Evaluate staff performance and establish clear standards to support professional growth and strategic alignment.
- Facilitate regular team meetings to share updates, address challenges, and promote collaboration.
- Participate in board meetings and provide updates on assigned areas as requested.
- Contribute to strategic planning efforts to support the credit union's long-term goals.
- Partner with internal auditors to uphold compliance and strengthen internal controls.
- Ensure full compliance with federal and state regulations, including those from the National Credit Union Administration.
- Serve as acting President/CEO during their absence, assuming full leadership accountability.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		316	\$140,090	\$71,180	\$97,300	\$169,050	\$295,280
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	12	\$50,330	\$48,280	\$50,850	\$53,970	*
	\$10M to \$20M	34	\$62,090	\$50,920	\$63,000	\$71,050	\$79,470
	\$20M to \$50M	81	\$75,360	\$64,020	\$75,430	\$86,210	\$94,180
	\$50M to \$100M	59	\$101,610	\$82,160	\$100,210	\$120,000	\$136,850
	\$100M to \$200M	38	\$137,000	\$117,000	\$133,500	\$150,000	\$191,750
	\$200M to \$500M	36	\$192,290	\$155,740	\$191,370	\$228,520	\$262,200
	\$500M to \$1B	24	\$251,050	\$216,790	\$249,240	\$306,170	\$372,930
	\$1B to \$3B	21	\$365,240	\$303,420	\$365,220	\$423,130	\$487,450
	\$3B or more	8	\$436,980	\$385,620	\$401,520	\$531,320	\$643,410
By region	New England	16	\$152,300	\$95,610	\$110,350	\$212,490	\$361,930
	Middle Atlantic	30	\$134,730	\$69,200	\$104,570	\$150,700	\$262,120
	East North Central	71	\$130,790	\$70,000	\$103,920	\$152,230	\$265,670
	West North Central	36	\$106,300	\$63,590	\$78,240	\$117,460	\$209,790
	South Atlantic	41	\$149,850	\$60,000	\$89,930	\$212,340	\$384,970
	East South Central	27	\$140,880	\$59,370	\$91,370	\$203,640	\$367,490
	West South Central	52	\$124,300	\$63,340	\$89,500	\$175,000	\$268,070
	Mountain	20	\$162,820	\$90,670	\$140,510	\$219,630	\$349,750
	Pacific	23	\$215,240	\$95,830	\$148,060	\$341,300	\$535,810
By number of full-time employees	1	0					
	2 - 4	54	\$62,210	\$49,160	\$54,960	\$74,170	\$89,600
	5 - 9	79	\$76,610	\$63,970	\$72,900	\$88,630	\$98,070
	10 - 49	97	\$116,440	\$89,450	\$112,980	\$139,300	\$163,260
	50 - 99	32	\$202,970	\$159,950	\$200,890	\$247,880	\$262,800
	100 or more	54	\$316,850	\$239,270	\$317,980	\$392,440	\$450,950
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	13	\$59,280	\$44,650	\$49,260	\$69,480	*
	7 - 8	13	\$59,360	\$50,070	\$59,370	\$63,160	*
	9 - 10	24	\$70,680	\$55,250	\$69,220	\$83,360	\$97,400
	11 - 12	47	\$86,740	\$68,870	\$78,660	\$97,000	\$123,200
	13 - 20	205	\$173,490	\$88,290	\$138,000	\$233,150	\$359,320
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	13	\$46,950	\$44,100	\$47,900	\$50,000	*
	\$5M to \$20M	93	\$70,800	\$59,050	\$67,860	\$80,000	\$93,210
	\$20M to \$50M	73	\$90,270	\$73,730	\$88,370	\$106,740	\$123,650
	\$50M to \$100M	38	\$129,030	\$110,920	\$125,380	\$144,210	\$174,590
	\$100M to \$200M	24	\$165,770	\$120,430	\$162,320	\$203,440	\$241,230
	\$200M or more	75	\$286,410	\$203,740	\$262,770	\$370,160	\$429,240
By number of members	1 - 999	14	\$48,580	\$45,380	\$48,190	\$51,300	*
	1,000 - 1,999	39	\$66,810	\$52,620	\$67,430	\$77,840	\$93,110
	2,000 - 4,999	105	\$80,490	\$65,000	\$76,020	\$92,780	\$110,000
	5,000 - 9,999	54	\$115,320	\$92,320	\$117,820	\$140,000	\$148,820
	10,000 - 19,999	29	\$172,320	\$129,170	\$166,510	\$210,020	\$252,670
	20,000 - 39,999	27	\$203,870	\$166,280	\$208,020	\$247,250	\$269,970
	40,000 - 49,999	11	\$239,680	\$162,090	\$231,330	\$287,900	\$447,890
	50,000 - 59,999	7	\$306,390	\$264,060	\$324,050	\$362,110	\$386,290
	60,000 or more	30	\$374,680	\$315,450	\$373,830	\$424,420	\$536,680
Number of branch offices	1	136	\$79,390	\$59,930	\$74,000	\$91,970	\$119,720
	2	52	\$95,500	\$69,390	\$91,940	\$120,820	\$144,460
	3	28	\$121,520	\$80,060	\$105,970	\$154,240	\$202,940
	4	19	\$167,750	\$111,480	\$139,810	\$213,310	\$333,240
	5 or more	80	\$272,870	\$177,110	\$255,710	\$366,200	\$424,820

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		312	78%	240	\$17,600
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	12	67%	8	*
	\$10M to \$20M	32	74%	24	\$2,880
	\$20M to \$50M	81	68%	55	\$4,220
	\$50M to \$100M	59	81%	47	\$6,260
	\$100M to \$200M	37	82%	30	\$13,470
	\$200M to \$500M	36	89%	32	\$22,070
	\$500M to \$1B	23	82%	19	\$35,220
	\$1B to \$3B	21	91%	19	\$64,690
	\$3B or more	8	91%	7	\$89,520
By region	New England	16	63%	10	\$15,710
	Middle Atlantic	30	78%	23	\$13,010
	East North Central	71	75%	52	\$15,670
	West North Central	36	79%	28	\$11,020
	South Atlantic	40	63%	25	\$28,350
	East South Central	27	94%	25	\$21,370
	West South Central	51	84%	43	\$11,230
	Mountain	19	67%	13	\$20,280
	Pacific	23	93%	21	\$31,410
By number of full-time employees	1	0		0	
	2 - 4	52	64%	33	\$3,320
	5 - 9	79	69%	54	\$4,700
	10 - 49	96	85%	81	\$8,590
	50 - 99	32	83%	26	\$25,120
	100 or more	53	87%	46	\$54,860
By number of services offered	1 - 2	3	100%	3	*
	3 - 4	6	65%	4	*
	5 - 6	13	46%	6	*
	7 - 8	11	66%	7	*
	9 - 10	24	79%	19	\$4,260
	11 - 12	47	72%	34	\$5,670
	13 - 20	204	81%	164	\$23,170
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	13	44%	6	*
	\$5M to \$20M	91	68%	62	\$3,880
	\$20M to \$50M	73	82%	58	\$5,370
	\$50M to \$100M	37	79%	29	\$10,500
	\$100M to \$200M	24	88%	21	\$18,970
	\$200M or more	75	87%	64	\$46,100
By number of members	1 - 999	13	44%	6	*
	1,000 - 1,999	39	65%	26	\$3,130
	2,000 - 4,999	105	77%	80	\$5,170
	5,000 - 9,999	53	84%	45	\$8,570
	10,000 - 19,999	29	73%	21	\$16,810
	20,000 - 39,999	27	86%	23	\$24,250
	40,000 - 49,999	11	94%	10	\$34,800
	50,000 - 59,999	7	89%	6	\$44,800
	60,000 or more	29	86%	24	\$74,350
Number of branch offices	1	134	71%	96	\$5,460
	2	52	71%	37	\$6,300
	3	28	94%	26	\$10,610
	4	18	68%	12	\$16,720
	5 or more	79	89%	70	\$43,050

* 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		316	\$153,490	\$73,960	\$102,730	\$183,670	\$337,330
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	12	\$52,760	\$48,280	\$53,890	\$57,510	*
	\$10M to \$20M	34	\$64,110	\$51,500	\$64,930	\$74,390	\$81,870
	\$20M to \$50M	81	\$78,230	\$64,750	\$77,990	\$90,690	\$100,930
	\$50M to \$100M	59	\$106,570	\$86,520	\$104,020	\$125,050	\$141,360
	\$100M to \$200M	38	\$147,770	\$124,770	\$144,600	\$165,950	\$197,930
	\$200M to \$500M	36	\$211,950	\$170,280	\$208,340	\$252,040	\$299,950
	\$500M to \$1B	24	\$279,020	\$223,590	\$267,270	\$326,780	\$443,210
	\$1B to \$3B	21	\$424,210	\$358,130	\$412,360	\$508,350	\$618,020
	\$3B or more	8	\$510,230	\$412,810	\$481,190	\$571,520	\$854,920
By region	New England	16	\$162,190	\$98,460	\$111,180	\$218,520	\$434,420
	Middle Atlantic	30	\$144,900	\$69,240	\$115,110	\$158,790	\$297,600
	East North Central	71	\$142,330	\$73,470	\$106,740	\$162,810	\$296,410
	West North Central	36	\$115,050	\$65,040	\$89,720	\$122,530	\$262,260
	South Atlantic	41	\$166,870	\$60,000	\$97,460	\$217,900	\$499,640
	East South Central	27	\$161,000	\$64,310	\$94,370	\$205,130	\$432,400
	West South Central	52	\$133,610	\$65,490	\$94,350	\$188,310	\$304,600
	Mountain	20	\$175,690	\$91,400	\$147,200	\$243,250	\$401,970
	Pacific	23	\$243,390	\$101,300	\$152,940	\$376,170	\$584,020
By number of full-time employees	1	0					
	2 - 4	54	\$64,260	\$49,160	\$57,950	\$76,400	\$93,320
	5 - 9	79	\$79,810	\$64,620	\$76,990	\$91,800	\$104,450
	10 - 49	97	\$123,660	\$94,100	\$121,860	\$144,180	\$172,430
	50 - 99	32	\$223,790	\$174,700	\$219,580	\$274,290	\$305,950
	100 or more	54	\$363,410	\$247,880	\$378,890	\$449,890	\$556,590
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	13	\$61,090	\$47,220	\$49,260	\$69,690	*
	7 - 8	13	\$60,770	\$50,100	\$60,850	\$66,820	*
	9 - 10	24	\$74,040	\$57,560	\$71,170	\$89,070	\$104,760
	11 - 12	47	\$90,820	\$71,930	\$81,640	\$101,580	\$126,990
	13 - 20	205	\$191,990	\$92,050	\$144,280	\$250,580	\$411,300
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	13	\$48,580	\$47,100	\$47,900	\$52,310	*
	\$5M to \$20M	93	\$73,400	\$60,560	\$68,560	\$84,660	\$99,990
	\$20M to \$50M	73	\$94,590	\$77,170	\$92,010	\$109,650	\$130,860
	\$50M to \$100M	38	\$137,040	\$114,640	\$136,410	\$156,360	\$188,020
	\$100M to \$200M	24	\$182,500	\$124,770	\$173,500	\$228,050	\$276,760
	\$200M or more	75	\$325,510	\$216,050	\$292,180	\$417,400	\$515,680
By number of members	1 - 999	14	\$49,870	\$45,380	\$48,190	\$56,280	*
	1,000 - 1,999	39	\$68,860	\$55,390	\$67,430	\$80,000	\$95,760
	2,000 - 4,999	105	\$84,440	\$66,950	\$79,810	\$97,430	\$115,300
	5,000 - 9,999	54	\$122,340	\$94,370	\$124,730	\$145,210	\$164,510
	10,000 - 19,999	29	\$184,590	\$144,600	\$171,560	\$230,990	\$282,790
	20,000 - 39,999	27	\$224,730	\$180,770	\$223,310	\$276,760	\$315,160
	40,000 - 49,999	11	\$272,390	\$195,280	\$249,950	\$328,310	\$497,600
	50,000 - 59,999	7	\$346,410	\$279,210	\$363,790	\$427,610	\$467,540
	60,000 or more	30	\$435,460	\$378,440	\$416,210	\$512,080	\$602,820
Number of branch offices	1	136	\$83,240	\$62,120	\$76,900	\$97,630	\$124,760
	2	52	\$99,960	\$72,540	\$94,410	\$128,830	\$153,290
	3	28	\$131,120	\$86,330	\$110,980	\$171,510	\$242,280
	4	19	\$178,450	\$112,890	\$144,600	\$230,440	\$350,710
	5 or more	80	\$310,470	\$200,570	\$279,040	\$412,930	\$513,210

* Insufficient data

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

if the 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		121	\$144,080	\$188,330	\$232,570
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	4	*	*	*
	\$10M to \$20M	3	*	*	*
	\$20M to \$50M	8	\$58,110	\$71,930	\$85,740
	\$50M to \$100M	29	\$84,240	\$106,960	\$129,670
	\$100M to \$200M	14	\$111,150	\$143,270	\$175,390
	\$200M to \$500M	25	\$158,650	\$210,130	\$261,600
	\$500M to \$1B	14	\$195,310	\$258,480	\$321,640
	\$1B to \$3B	17	\$268,030	\$355,740	\$443,440
	\$3B or more	4	\$331,430	\$429,830	\$528,240

* 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		303	17%	27%	43%	2%	12%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	0%	100%	0%	0%	0%
	\$5M to \$10M	12	50%	33%	0%	0%	17%
	\$10M to \$20M	32	37%	26%	32%	0%	5%
	\$20M to \$50M	76	15%	45%	36%	1%	3%
	\$50M to \$100M	59	21%	29%	48%	0%	3%
	\$100M to \$200M	37	12%	18%	56%	6%	9%
	\$200M to \$500M	34	13%	11%	55%	2%	19%
	\$500M to \$1B	23	3%	9%	55%	6%	27%
	\$1B to \$3B	19	0%	10%	28%	3%	59%
	\$3B or more	8	0%	0%	82%	0%	18%

* 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		316	\$87,670	\$95,730	\$155,900	\$171,480	\$247,200
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3		*			
	\$5M to \$10M	12	*	*			*
	\$10M to \$20M	34	\$62,370	\$55,900	\$65,460		*
	\$20M to \$50M	81	\$72,730	\$71,530	\$79,790	*	*
	\$50M to \$100M	59	\$92,780	\$102,180	\$104,820		*
	\$100M to \$200M	38	*	\$119,700	\$146,450	*	*
	\$200M to \$500M	36	\$176,370	\$185,060	\$189,890	*	\$216,400
	\$500M to \$1B	24	*	*	\$247,770	*	\$266,100
	\$1B to \$3B	21		*	\$321,080	*	\$377,020
	\$3B or more	8			\$444,050		*

* Insufficient data

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

		N	male	female
Overall		294	30%	70%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	3	0%	100%
	\$5M to \$10M	12	0%	100%
	\$10M to \$20M	32	5%	95%
	\$20M to \$50M	69	13%	87%
	\$50M to \$100M	57	25%	75%
	\$100M to \$200M	37	41%	59%
	\$200M to \$500M	33	49%	51%
	\$500M to \$1B	22	59%	41%
	\$1B to \$3B	20	58%	42%
	\$3B or more	8	73%	27%

* Insufficient data

CHIEF OPERATIONS OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Support the President/CEO in the overall management of the credit union, with direct oversight of front-end and back-end operations and branch activities. Ensure operational excellence and member satisfaction by leading teams within established policies and guidelines, and contributing to a seamless, service-focused experience across all locations.

Key Responsibilities:

- Help lead credit union operations by planning, recommending, and implementing programs, policies, and administrative systems.
- Serve as a strategic and operational leader, ensuring initiatives, regulations, and performance outcomes are executed in compliance with local, state, and federal laws.
- Collaborate with the leadership team to align priorities, streamline processes, and drive organizational effectiveness through staff development and operational planning.
- Manage and develop a high-performing team through coaching, performance evaluations, and goal alignment.
- Analyze organizational performance using data metrics and recommend improvements to enhance efficiency and service quality.
- Keep the President/CEO informed of operational conditions, emerging issues, and key performance indicators.
- Design and maintain operational procedures that promote consistency, efficiency, and exceptional member service.
- Oversee facility cost controls and support contract negotiations.
- Manage daily operations and establish office procedures that optimize resources and support credit union goals.
- Participate in board meetings and serve on committees as assigned.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		259	\$179,660	\$102,130	\$150,000	\$240,000	\$315,940
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	21	\$69,810	\$58,000	\$65,000	\$82,240	\$91,800
	\$50M to \$100M	31	\$95,260	\$75,410	\$91,330	\$107,290	\$137,840
	\$100M to \$200M	47	\$111,010	\$96,760	\$109,750	\$126,290	\$147,870
	\$200M to \$500M	56	\$151,460	\$123,690	\$149,910	\$176,020	\$198,470
	\$500M to \$1B	42	\$208,690	\$170,000	\$204,010	\$250,720	\$287,050
	\$1B to \$3B	41	\$277,720	\$235,660	\$277,760	\$317,590	\$376,700
	\$3B or more	21	\$391,050	\$304,970	\$361,220	\$465,070	\$554,830
By region	New England	14	\$198,500	\$163,930	\$188,800	\$257,320	\$318,980
	Middle Atlantic	24	\$134,740	\$73,880	\$108,250	\$169,390	\$280,010
	East North Central	64	\$158,840	\$104,140	\$139,700	\$188,110	\$277,660
	West North Central	24	\$163,430	\$100,760	\$157,050	\$230,470	\$271,930
	South Atlantic	34	\$222,030	\$119,010	\$188,970	\$305,690	\$438,910
	East South Central	13	\$185,910	\$90,020	\$222,370	\$287,690	\$307,990
	West South Central	32	\$167,690	\$102,830	\$155,430	\$237,230	\$291,360
	Mountain	24	\$188,480	\$103,040	\$149,640	\$265,180	\$368,140
	Pacific	30	\$219,870	\$122,450	\$171,210	\$321,420	\$441,320
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	18	\$74,720	\$60,820	\$74,130	\$87,080	\$97,870
	10 - 49	91	\$108,980	\$78,410	\$104,180	\$129,250	\$163,140
	50 - 99	47	\$159,220	\$122,850	\$150,070	\$187,260	\$223,740
	100 or more	102	\$271,870	\$199,510	\$262,910	\$314,860	\$415,490
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	14	\$106,990	\$66,820	\$83,470	\$133,050	\$212,790
	13 - 20	237	\$185,770	\$105,710	\$159,140	\$245,680	\$320,820
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$71,990	\$49,470	\$65,000	\$84,030	\$121,760
	\$20M to \$50M	30	\$81,420	\$66,970	\$77,200	\$91,220	\$104,930
	\$50M to \$100M	34	\$108,460	\$94,970	\$102,250	\$122,770	\$150,000
	\$100M to \$200M	48	\$132,180	\$109,820	\$129,160	\$151,960	\$183,190
	\$200M or more	133	\$247,770	\$170,460	\$235,960	\$301,400	\$379,750
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	34	\$80,970	\$64,520	\$77,820	\$91,490	\$121,850
	5,000 - 9,999	32	\$103,480	\$75,870	\$102,370	\$120,470	\$142,900
	10,000 - 19,999	58	\$130,130	\$102,430	\$120,480	\$157,540	\$185,640
	20,000 - 39,999	41	\$164,240	\$135,650	\$159,560	\$185,660	\$221,420
	40,000 - 49,999	16	\$209,680	\$170,350	\$196,810	\$266,490	\$287,810
	50,000 - 59,999	11	\$239,810	\$204,900	\$231,760	\$273,290	\$366,240
	60,000 or more	64	\$310,740	\$248,520	\$294,510	\$351,070	\$455,620
Number of branch offices	1	32	\$98,830	\$74,140	\$87,140	\$121,620	\$131,740
	2	28	\$103,500	\$64,080	\$97,720	\$140,530	\$168,640
	3	29	\$122,820	\$100,140	\$112,430	\$145,000	\$176,900
	4	23	\$135,690	\$76,410	\$112,150	\$188,240	\$233,840
	5 or more	148	\$229,140	\$149,890	\$208,570	\$288,400	\$363,260

* 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		258	84%	213	\$25,700
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 \$50M	21	68%	15	\$3,810
	\$50M to \$100M	31	73%	22	\$5,270
	\$100M to \$200M	47	91%	42	\$8,930
	\$200M to \$500M	56	85%	46	\$13,400
	\$500M to \$1B	40	90%	36	\$22,120
	\$1B to \$3B	41	80%	32	\$49,870
	\$3B or more	21	93%	19	\$98,810
By region	New England	14	73%	10	\$26,340
	Middle Atlantic	24	86%	21	\$12,060
	East North Central	63	90%	56	\$16,720
	West North Central	24	95%	22	\$21,250
	South Atlantic	34	84%	28	\$44,300
	East South Central	13	77%	10	\$27,150
	West South Central	31	85%	25	\$22,210
	Mountain	24	83%	20	\$27,140
	Pacific	30	68%	20	\$46,330
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	18	69%	13	\$4,570
	10 - 49	91	83%	76	\$8,270
	50 - 99	47	82%	37	\$13,150
	100 or more	100	87%	86	\$49,540
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	4	73%	3	*
	11 - 12	14	81%	11	\$8,120
	13 - 20	236	85%	197	\$26,760
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	14	60%	9	\$5,840
	\$20M to \$50M	30	84%	25	\$4,010
	\$50M to \$100M	34	77%	26	\$8,290
	\$100M to \$200M	48	88%	42	\$10,140
	\$200M or more	132	87%	111	\$41,800
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	67%	2	*
	2,000 - 4,999	34	78%	26	\$6,180
	5,000 - 9,999	32	76%	25	\$7,930
	10,000 - 19,999	58	91%	52	\$9,350
	20,000 - 39,999	41	80%	32	\$14,280
	40,000 - 49,999	16	92%	14	\$26,530
	50,000 - 59,999	11	89%	10	\$32,230
	60,000 or more	63	85%	52	\$66,080
Number of branch offices	1	32	87%	27	\$8,150
	2	28	61%	17	\$7,170
	3	29	88%	25	\$10,940
	4	23	77%	18	\$10,260
	5 or more	146	88%	126	\$37,090

* 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		259	\$200,780	\$108,240	\$160,120	\$272,090	\$357,170
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	21	\$72,410	\$60,330	\$69,620	\$86,240	\$95,480
	\$50M to \$100M	31	\$99,090	\$79,910	\$92,110	\$114,010	\$143,850
	\$100M to \$200M	47	\$119,120	\$96,860	\$115,780	\$133,500	\$162,310
	\$200M to \$500M	56	\$162,400	\$128,600	\$159,550	\$193,330	\$217,620
	\$500M to \$1B	42	\$227,960	\$178,330	\$213,870	\$277,870	\$328,480
	\$1B to \$3B	41	\$316,150	\$269,730	\$312,510	\$355,760	\$436,270
	\$3B or more	21	\$482,800	\$339,330	\$443,750	\$599,760	\$794,750
By region	New England	14	\$217,610	\$163,890	\$214,200	\$286,060	\$372,720
	Middle Atlantic	24	\$145,080	\$80,920	\$118,320	\$169,850	\$322,900
	East North Central	64	\$173,670	\$112,960	\$155,120	\$209,700	\$327,960
	West North Central	24	\$183,000	\$106,480	\$158,970	\$251,360	\$318,930
	South Atlantic	34	\$257,800	\$120,180	\$196,620	\$332,720	\$513,000
	East South Central	13	\$206,880	\$91,910	\$225,360	\$325,480	\$357,280
	West South Central	32	\$185,390	\$113,690	\$160,970	\$274,600	\$353,000
	Mountain	24	\$211,060	\$112,170	\$158,370	\$296,670	\$439,280
	Pacific	30	\$251,210	\$130,140	\$176,570	\$359,460	\$543,290
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	18	\$77,880	\$62,290	\$77,950	\$93,030	\$101,400
	10 - 49	91	\$115,880	\$85,400	\$113,070	\$138,450	\$171,870
	50 - 99	47	\$169,510	\$128,130	\$159,700	\$204,720	\$237,600
	100 or more	102	\$313,980	\$215,520	\$292,570	\$356,680	\$486,550
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	14	\$113,180	\$68,530	\$86,440	\$142,800	\$233,400
	13 - 20	237	\$208,050	\$114,900	\$166,040	\$278,630	\$365,770
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$75,520	\$53,890	\$69,360	\$86,650	\$131,810
	\$20M to \$50M	30	\$84,780	\$70,020	\$83,010	\$93,060	\$112,160
	\$50M to \$100M	34	\$114,820	\$96,810	\$113,130	\$132,660	\$155,250
	\$100M to \$200M	48	\$140,990	\$115,780	\$136,010	\$163,820	\$194,690
	\$200M or more	133	\$282,800	\$184,620	\$261,340	\$337,800	\$448,300
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	34	\$85,770	\$65,380	\$81,170	\$95,380	\$133,440
	5,000 - 9,999	32	\$109,490	\$81,010	\$106,820	\$126,570	\$160,060
	10,000 - 19,999	58	\$138,420	\$109,840	\$125,010	\$160,540	\$199,780
	20,000 - 39,999	41	\$175,500	\$140,250	\$168,740	\$205,990	\$234,130
	40,000 - 49,999	16	\$234,030	\$184,420	\$219,890	\$296,420	\$348,600
	50,000 - 59,999	11	\$268,410	\$218,680	\$268,670	\$334,520	\$399,130
	60,000 or more	64	\$364,450	\$284,080	\$330,420	\$429,160	\$560,290
Number of branch offices	1	32	\$105,910	\$77,720	\$92,740	\$124,670	\$152,260
	2	28	\$107,880	\$67,850	\$100,790	\$143,450	\$173,810
	3	29	\$132,210	\$103,540	\$120,900	\$159,600	\$195,320
	4	23	\$143,600	\$80,510	\$114,880	\$205,970	\$268,520
	5 or more	148	\$260,770	\$159,330	\$222,760	\$329,530	\$434,200

* Insufficient data

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

if the 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		152	\$155,280	\$202,270	\$249,270
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	6	\$64,570	\$81,750	\$98,940
	\$50M to \$100M	10	\$71,060	\$88,730	\$106,400
	\$100M to \$200M	24	\$98,610	\$125,930	\$153,260
	\$200M to \$500M	36	\$127,390	\$163,880	\$200,380
	\$500M to \$1B	32	\$161,660	\$213,500	\$265,330
	\$1B to \$3B	31	\$212,810	\$280,020	\$347,220
	\$3B or more	13	\$284,300	\$370,750	\$457,200

* 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		238	15%	20%	44%	2%	18%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	20	39%	28%	28%	0%	6%
	\$50M to \$100M	29	32%	39%	26%	0%	3%
	\$100M to \$200M	46	14%	21%	50%	5%	10%
	\$200M to \$500M	51	15%	24%	44%	3%	14%
	\$500M to \$1B	38	13%	13%	54%	2%	20%
	\$1B to \$3B	37	0%	9%	48%	3%	40%
	\$3B or more	17	0%	4%	48%	0%	48%

* 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		259	\$111,370	\$130,680	\$178,360	\$173,270	\$268,090
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	21	\$52,900	\$87,500	\$77,710		*
	\$50M to \$100M	31	\$84,360	\$96,970	\$92,870		*
	\$100M to \$200M	47	\$100,680	\$115,390	\$106,200	*	*
	\$200M to \$500M	56	\$155,040	\$138,910	\$155,500	*	\$163,660
	\$500M to \$1B	42	\$203,090	\$182,340	\$197,260	*	\$254,810
	\$1B to \$3B	41		\$223,510	\$273,240	*	\$289,020
	\$3B or more	21		*	\$333,650		\$448,580

* Insufficient data

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

		N	male	female
Overall		243	32%	68%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$50M	20	17%	83%
	\$50M to \$100M	28	13%	87%
	\$100M to \$200M	44	20%	80%
	\$200M to \$500M	53	33%	67%
	\$500M to \$1B	40	35%	65%
	\$1B to \$3B	39	49%	51%
	\$3B or more	19	60%	40%

* Insufficient data

CHIEF LENDING OFFICER

Department: Lending/Collections

Reports To: President/CEO/Manager or Executive VP/Assistant Manager

Position Overview:

Contribute to strategic planning and help shape credit union policies, procedures, and goals. Lead the administration of all lending functions, including commercial loans, residential mortgages, indirect lending, and centralized lending. Develop and implement consistent, compliant policies that support member needs and regulatory standards. Ensure lending activities drive profitability while prioritizing member value and financial well-being.

Key Responsibilities:

- Lead the credit union's collections and centralized lending operations, including real estate lending.
- Align departmental strategy with the credit union's business plan by setting clear goals and overseeing their execution.
- Maximize lending volume and profitability while maintaining low delinquency and charge-off rates.
- Develop and manage the department's budget, ensuring ongoing alignment with financial targets.
- Create and maintain lending policies and procedures that support organizational goals and regulatory compliance; collaborate with other departments to ensure consistency.
- Oversee all lending functions, including underwriting, processing, documentation, and loan decisions across consumer, mortgage, and business portfolios.
- Establish performance standards and provide coaching, mentoring, and training to support staff development and operational excellence.
- Research and evaluate new lending products and trends; lead initiatives to expand lending programs and maintain market competitiveness.
- Partner with loan managers and members to resolve complex issues and mitigate financial risk.
- Represent the credit union at external events and promote its lending programs and services.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		293	\$170,550	\$97,260	\$143,640	\$218,520	\$306,310
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	21	\$65,840	\$50,000	\$60,000	\$80,080	\$95,110
	\$50M to \$100M	35	\$89,660	\$78,860	\$90,120	\$100,940	\$109,390
	\$100M to \$200M	47	\$105,180	\$87,000	\$105,000	\$121,380	\$139,170
	\$200M to \$500M	65	\$145,520	\$126,110	\$144,010	\$165,880	\$185,000
	\$500M to \$1B	47	\$193,790	\$157,620	\$190,650	\$224,610	\$251,690
	\$1B to \$3B	46	\$265,210	\$221,940	\$258,210	\$289,750	\$369,730
	\$3B or more	25	\$368,150	\$310,050	\$358,500	\$446,420	\$515,130
By region	New England	19	\$174,280	\$92,180	\$176,420	\$259,530	\$305,410
	Middle Atlantic	28	\$136,170	\$84,310	\$110,250	\$176,210	\$258,210
	East North Central	75	\$159,010	\$106,980	\$142,030	\$195,040	\$266,510
	West North Central	31	\$138,180	\$90,000	\$129,920	\$169,890	\$242,610
	South Atlantic	35	\$185,090	\$100,160	\$155,620	\$234,770	\$342,780
	East South Central	21	\$180,520	\$111,920	\$159,500	\$269,550	\$302,330
	West South Central	37	\$159,530	\$73,570	\$127,210	\$200,140	\$376,640
	Mountain	19	\$196,760	\$122,850	\$160,880	\$260,970	\$417,320
	Pacific	28	\$240,350	\$127,650	\$235,970	\$319,250	\$455,880
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	6	\$69,840	\$47,930	\$61,410	\$96,670	*
	5 - 9	18	\$66,600	\$56,090	\$63,000	\$77,400	\$95,150
	10 - 49	94	\$104,350	\$82,600	\$102,280	\$124,200	\$144,010
	50 - 99	59	\$148,140	\$121,550	\$144,390	\$174,230	\$199,270
	100 or more	114	\$259,010	\$189,860	\$245,190	\$307,570	\$394,090
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	\$70,880	\$64,720	\$74,670	\$76,510	*
	11 - 12	13	\$97,910	\$55,850	\$79,390	\$108,800	\$244,520
	13 - 20	265	\$178,490	\$106,630	\$149,680	\$227,550	\$310,320
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	19	\$65,940	\$50,270	\$61,750	\$77,250	\$94,390
	\$20M to \$50M	32	\$86,150	\$71,380	\$83,660	\$95,650	\$114,030
	\$50M to \$100M	35	\$99,960	\$86,080	\$96,540	\$110,130	\$137,150
	\$100M to \$200M	48	\$121,490	\$105,330	\$115,000	\$140,590	\$161,320
	\$200M or more	156	\$232,700	\$164,980	\$211,480	\$276,920	\$370,560
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	10	\$70,290	\$54,680	\$67,710	\$84,950	*
	2,000 - 4,999	32	\$76,170	\$60,240	\$79,630	\$92,470	\$104,370
	5,000 - 9,999	36	\$105,270	\$88,550	\$100,000	\$122,590	\$141,300
	10,000 - 19,999	61	\$120,810	\$91,030	\$118,980	\$144,010	\$170,150
	20,000 - 39,999	49	\$158,380	\$131,810	\$151,440	\$182,700	\$219,970
	40,000 - 49,999	16	\$187,770	\$143,200	\$188,870	\$209,700	\$272,380
	50,000 - 59,999	13	\$231,090	\$185,670	\$220,840	\$275,830	\$331,170
	60,000 or more	73	\$294,740	\$232,190	\$274,700	\$352,150	\$443,070
Number of branch offices	1	46	\$88,010	\$61,410	\$82,490	\$102,940	\$135,730
	2	31	\$98,960	\$73,470	\$88,670	\$118,870	\$164,200
	3	24	\$115,250	\$90,070	\$111,340	\$140,830	\$154,570
	4	22	\$127,710	\$97,990	\$126,010	\$162,210	\$193,850
	5 or more	170	\$218,930	\$143,640	\$199,080	\$271,080	\$361,700

* 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		293	84%	242	\$23,890
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	5	0%	0	
	\$20M to \$50M	21	63%	14	\$3,320
	\$50M to \$100M	35	70%	24	\$6,640
	\$100M to \$200M	47	91%	41	\$7,490
	\$200M to \$500M	65	89%	57	\$13,210
	\$500M to \$1B	46	91%	41	\$20,960
	\$1B to \$3B	46	87%	40	\$39,470
	\$3B or more	25	91%	23	\$90,150
By region	New England	19	78%	15	\$22,580
	Middle Atlantic	28	73%	21	\$18,640
	East North Central	75	89%	66	\$17,870
	West North Central	31	88%	26	\$15,560
	South Atlantic	35	81%	29	\$31,640
	East South Central	21	87%	18	\$27,050
	West South Central	37	84%	30	\$21,750
	Mountain	19	88%	16	\$27,280
	Pacific	28	80%	22	\$44,760
By number of full-time employees	1	2	100%	2	*
	2 - 4	6	36%	2	*
	5 - 9	18	55%	10	\$4,070
	10 - 49	94	84%	79	\$8,050
	50 - 99	59	88%	49	\$12,280
	100 or more	114	89%	100	\$44,660
By number of services offered	1 - 2	4	53%	2	*
	3 - 4	1	100%	1	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	6	53%	3	*
	11 - 12	13	67%	9	\$10,400
	13 - 20	264	87%	225	\$24,930
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	19	42%	8	\$3,390
	\$20M to \$50M	32	81%	26	\$5,370
	\$50M to \$100M	35	72%	26	\$8,500
	\$100M to \$200M	48	92%	43	\$9,500
	\$200M or more	155	90%	138	\$35,970
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	10	45%	5	*
	2,000 - 4,999	32	62%	20	\$4,000
	5,000 - 9,999	36	84%	30	\$10,610
	10,000 - 19,999	61	87%	51	\$8,290
	20,000 - 39,999	49	91%	43	\$13,200
	40,000 - 49,999	16	96%	16	\$22,410
	50,000 - 59,999	13	90%	12	\$30,010
	60,000 or more	73	88%	64	\$57,270
Number of branch offices	1	46	71%	33	\$7,370
	2	31	69%	21	\$8,000
	3	24	92%	22	\$10,090
	4	22	87%	19	\$8,780
	5 or more	169	89%	147	\$33,770

* 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		293	\$190,330	\$104,000	\$155,850	\$238,880	\$352,380
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	21	\$67,940	\$50,000	\$61,850	\$86,530	\$99,940
	\$50M to \$100M	35	\$94,320	\$79,740	\$94,120	\$107,090	\$116,660
	\$100M to \$200M	47	\$111,800	\$90,000	\$111,620	\$136,000	\$153,620
	\$200M to \$500M	65	\$157,040	\$137,700	\$155,440	\$181,500	\$200,310
	\$500M to \$1B	47	\$212,320	\$171,490	\$201,270	\$238,520	\$287,820
	\$1B to \$3B	46	\$299,580	\$249,580	\$289,400	\$329,580	\$393,640
	\$3B or more	25	\$450,340	\$335,890	\$433,430	\$533,610	\$695,140
By region	New England	19	\$191,890	\$93,020	\$194,650	\$290,390	\$375,870
	Middle Atlantic	28	\$149,760	\$86,540	\$118,500	\$189,910	\$283,440
	East North Central	75	\$174,750	\$113,750	\$156,000	\$206,750	\$305,270
	West North Central	31	\$151,190	\$98,480	\$138,750	\$193,210	\$282,200
	South Atlantic	35	\$210,870	\$104,560	\$173,970	\$265,580	\$444,550
	East South Central	21	\$204,000	\$113,950	\$176,970	\$311,400	\$350,280
	West South Central	37	\$176,840	\$77,340	\$129,540	\$223,280	\$392,270
	Mountain	19	\$220,720	\$123,140	\$179,060	\$263,870	\$512,450
	Pacific	28	\$276,280	\$140,490	\$244,020	\$404,730	\$511,940
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	6	\$71,180	\$49,030	\$61,410	\$99,360	*
	5 - 9	18	\$68,850	\$56,640	\$63,000	\$83,600	\$100,530
	10 - 49	94	\$111,090	\$85,580	\$108,820	\$139,290	\$155,870
	50 - 99	59	\$158,510	\$127,430	\$155,930	\$184,470	\$223,870
	100 or more	114	\$298,100	\$201,330	\$269,320	\$353,270	\$479,140
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	\$73,250	\$64,720	\$76,680	\$80,540	*
	11 - 12	13	\$104,920	\$56,390	\$85,710	\$139,010	\$255,230
	13 - 20	265	\$199,750	\$113,570	\$163,730	\$249,580	\$361,930
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	19	\$67,380	\$51,360	\$62,100	\$83,240	\$97,720
	\$20M to \$50M	32	\$90,510	\$75,230	\$86,300	\$103,820	\$119,370
	\$50M to \$100M	35	\$106,110	\$88,990	\$103,140	\$117,480	\$146,540
	\$100M to \$200M	48	\$130,010	\$110,510	\$133,930	\$150,540	\$173,160
	\$200M or more	156	\$264,510	\$180,330	\$231,840	\$312,020	\$432,860
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	10	\$72,320	\$56,030	\$67,930	\$90,990	*
	2,000 - 4,999	32	\$78,660	\$61,360	\$79,650	\$97,870	\$106,970
	5,000 - 9,999	36	\$114,150	\$91,000	\$113,770	\$140,690	\$156,560
	10,000 - 19,999	61	\$127,710	\$95,320	\$121,030	\$150,000	\$184,000
	20,000 - 39,999	49	\$170,180	\$139,840	\$167,440	\$191,710	\$236,120
	40,000 - 49,999	16	\$209,260	\$166,290	\$200,940	\$235,390	\$288,000
	50,000 - 59,999	13	\$258,230	\$209,420	\$253,490	\$294,430	\$394,270
	60,000 or more	73	\$344,460	\$257,650	\$311,320	\$410,040	\$531,290
Number of branch offices	1	46	\$93,250	\$63,000	\$86,500	\$107,280	\$144,750
	2	31	\$104,450	\$76,930	\$95,250	\$120,970	\$175,470
	3	24	\$124,490	\$91,100	\$117,950	\$155,570	\$170,790
	4	22	\$135,340	\$103,800	\$134,110	\$173,450	\$203,670
	5 or more	170	\$248,230	\$158,540	\$212,370	\$309,120	\$423,750

* Insufficient data

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

if the 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		178	\$145,870	\$192,600	\$239,320
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	6	\$54,480	\$69,130	\$83,770
	\$50M to \$100M	11	\$71,670	\$87,950	\$104,220
	\$100M to \$200M	27	\$88,380	\$111,490	\$134,590
	\$200M to \$500M	45	\$119,330	\$155,810	\$192,290
	\$500M to \$1B	38	\$152,330	\$205,910	\$259,490
	\$1B to \$3B	35	\$196,840	\$260,000	\$323,150
	\$3B or more	17	\$267,570	\$360,760	\$453,940

* 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		268	11%	18%	55%	1%	15%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	0%	100%	0%	0%	0%
	\$20M to \$50M	19	29%	18%	53%	0%	0%
	\$50M to \$100M	33	11%	34%	51%	0%	3%
	\$100M to \$200M	45	22%	27%	39%	5%	7%
	\$200M to \$500M	61	14%	16%	62%	1%	7%
	\$500M to \$1B	41	3%	13%	62%	0%	21%
	\$1B to \$3B	43	0%	7%	62%	2%	29%
	\$3B or more	23	0%	0%	58%	0%	42%

* 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		293	\$104,530	\$119,530	\$179,140	*	\$241,550
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2					
	\$10M to \$20M	5		*			
	\$20M to \$50M	21	\$56,720	*	\$68,850		
	\$50M to \$100M	35	*	\$93,080	\$90,290		*
	\$100M to \$200M	47	\$105,760	\$94,900	\$110,200	*	*
	\$200M to \$500M	65	\$132,660	\$155,110	\$146,040	*	\$159,400
	\$500M to \$1B	47	*	\$153,230	\$201,130		\$194,690
	\$1B to \$3B	46		\$268,730	\$260,200	*	\$253,750
	\$3B or more	25			\$351,600		\$366,150

* Insufficient data

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

		N	male	female
Overall		285	55%	45%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	5	33%	67%
	\$20M to \$50M	19	29%	71%
	\$50M to \$100M	34	31%	69%
	\$100M to \$200M	47	42%	58%
	\$200M to \$500M	65	59%	41%
	\$500M to \$1B	44	62%	38%
	\$1B to \$3B	46	74%	26%
	\$3B or more	24	85%	15%

* Insufficient data

CHIEF INFORMATION OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Lead the credit union's technology strategy and oversee all infrastructure and information systems. Set and execute short- and long-term goals to deliver efficient, cost-effective, and secure technology solutions. Manage the planning, development, and operations of the IT department, serving as the organization's senior technology advisor and champion for innovation.

Key Responsibilities:

- Lead and oversee all aspects of the credit union's technology infrastructure and information systems.
- Collaborate with the CEO to define and execute short- and long-term technology goals that support organizational growth and strategic priorities.
- Drive the implementation of secure, efficient, and cost-effective systems that enhance member services and support data-driven decision-making.
- Communicate technology objectives clearly across the IT department to ensure alignment and accountability.
- Evaluate project feasibility based on business needs, priorities, and budget considerations.
- Research emerging technology trends and ensure the credit union's systems and equipment meet member expectations and strategic goals.
- Support the credit union's mission by improving internal systems, developing IT talent, and enhancing member-facing services.
- Oversee the installation, configuration, and operation of technology systems and equipment.
- Manage direct reports, including department leaders, to ensure effective team performance and development.
- Maintain a staffing environment that supports training, retention, and growth aligned with organizational needs.
- Facilitate regular team meetings to share updates, identify improvement opportunities, and communicate changes in procedures, services, or technology.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		199	\$209,830	\$132,100	\$189,990	\$275,000	\$345,530
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$98,160	\$80,530	\$97,650	\$122,410	*
	\$100M to \$200M	24	\$107,540	\$87,390	\$105,710	\$123,400	\$139,570
	\$200M to \$500M	52	\$143,900	\$122,400	\$140,830	\$167,040	\$187,260
	\$500M to \$1B	39	\$197,170	\$164,760	\$201,050	\$229,600	\$257,150
	\$1B to \$3B	50	\$268,140	\$223,690	\$269,440	\$300,500	\$347,340
	\$3B or more	27	\$366,780	\$317,910	\$365,410	\$420,140	\$477,210
By region	New England	12	\$205,310	\$131,410	\$203,780	\$281,160	\$329,280
	Middle Atlantic	14	\$190,200	\$109,460	\$165,280	\$238,620	\$380,680
	East North Central	44	\$190,650	\$134,780	\$166,170	\$250,890	\$295,440
	West North Central	16	\$184,740	\$113,890	\$168,160	\$245,130	\$307,950
	South Atlantic	27	\$234,230	\$144,710	\$219,120	\$294,550	\$417,530
	East South Central	17	\$199,180	\$117,660	\$187,350	\$283,600	\$351,920
	West South Central	23	\$187,790	\$110,390	\$161,760	\$234,240	\$321,000
	Mountain	20	\$196,440	\$124,000	\$188,600	\$266,990	\$361,290
	Pacific	25	\$285,980	\$208,790	\$290,440	\$363,790	\$437,180
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	32	\$111,020	\$86,060	\$106,080	\$131,290	\$153,840
	50 - 99	54	\$149,790	\$117,130	\$141,020	\$172,650	\$201,180
	100 or more	113	\$266,110	\$209,460	\$256,260	\$316,930	\$384,290
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$170,970	\$110,300	\$124,050	\$317,590	*
	13 - 20	192	\$210,080	\$133,140	\$190,000	\$272,150	\$345,560
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	5	\$97,410	\$71,530	\$108,360	\$118,480	*
	\$50M to \$100M	17	\$103,260	\$83,240	\$103,870	\$125,390	\$134,810
	\$100M to \$200M	27	\$126,680	\$103,000	\$125,800	\$148,100	\$169,450
	\$200M or more	150	\$240,630	\$167,230	\$225,040	\$294,910	\$369,970
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	9	\$102,740	\$81,440	\$104,670	\$126,210	*
	10,000 - 19,999	42	\$122,200	\$101,400	\$120,500	\$141,010	\$167,660
	20,000 - 39,999	38	\$161,770	\$126,440	\$163,090	\$197,790	\$221,680
	40,000 - 49,999	19	\$198,240	\$153,670	\$189,110	\$228,390	\$283,680
	50,000 - 59,999	12	\$230,690	\$186,830	\$238,140	\$282,160	\$309,680
	60,000 or more	76	\$297,940	\$234,910	\$284,970	\$346,250	\$420,860
Number of branch offices	1	7	\$122,760	\$103,240	\$108,580	\$152,880	*
	2	11	\$131,830	\$88,000	\$127,990	\$155,440	\$247,450
	3	11	\$127,670	\$98,920	\$127,870	\$162,950	\$186,290
	4	18	\$160,060	\$109,660	\$132,540	\$199,990	\$265,230
	5 or more	152	\$231,660	\$154,540	\$220,250	\$293,400	\$368,800

* 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		197	85%	167	\$31,540
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 \$50M	0		0	
	\$50M to \$100M	7	50%	4	*
	\$100M to \$200M	24	86%	21	\$7,990
	\$200M to \$500M	51	85%	43	\$12,700
	\$500M to \$1B	38	89%	33	\$21,390
	\$1B to \$3B	50	86%	43	\$38,270
	\$3B or more	27	89%	24	\$92,780
By region	New England	11	94%	10	\$22,500
	Middle Atlantic	14	74%	11	\$25,710
	East North Central	43	91%	39	\$19,730
	West North Central	16	88%	14	\$29,870
	South Atlantic	27	87%	24	\$40,740
	East South Central	17	79%	13	\$29,800
	West South Central	22	90%	19	\$24,920
	Mountain	20	84%	17	\$43,880
By number of full-time employees	Pacific	25	75%	19	\$51,100
	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	32	83%	26	\$8,160
	50 - 99	54	81%	43	\$12,100
By number of services offered	100 or more	111	88%	98	\$46,260
	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	4	83%	3	*
By amount of loans outstanding	13 - 20	189	85%	160	\$31,830
	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	5	81%	4	*
	\$50M to \$100M	17	65%	11	\$9,500
	\$100M to \$200M	27	88%	23	\$8,790
By number of members	\$200M or more	147	87%	128	\$38,430
	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	9	69%	6	\$12,700
	10,000 - 19,999	42	84%	35	\$8,930
	20,000 - 39,999	38	83%	31	\$14,170
	40,000 - 49,999	19	93%	17	\$24,810
	50,000 - 59,999	12	84%	10	\$26,910
Number of branch offices	60,000 or more	74	87%	64	\$57,670
	1	7	100%	7	\$6,050
	2	11	60%	7	\$15,250
	3	11	90%	9	\$13,840
	4	18	68%	12	\$10,950
	5 or more	149	88%	132	\$36,990

* 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		199	\$236,210	\$139,020	\$202,450	\$302,530	\$405,870
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$99,950	\$80,530	\$101,250	\$123,050	*
	\$100M to \$200M	24	\$114,440	\$97,280	\$115,590	\$129,240	\$150,020
	\$200M to \$500M	52	\$154,380	\$128,430	\$152,600	\$178,790	\$203,020
	\$500M to \$1B	39	\$215,560	\$176,360	\$204,320	\$254,890	\$286,480
	\$1B to \$3B	50	\$300,200	\$254,860	\$292,200	\$337,330	\$401,860
	\$3B or more	27	\$449,250	\$365,860	\$418,710	\$514,020	\$646,110
By region	New England	12	\$225,430	\$138,460	\$219,510	\$306,860	\$396,000
	Middle Atlantic	14	\$209,320	\$114,540	\$182,670	\$268,690	\$491,560
	East North Central	44	\$208,110	\$147,250	\$173,870	\$276,830	\$343,580
	West North Central	16	\$210,950	\$117,570	\$184,890	\$283,350	\$403,280
	South Atlantic	27	\$269,520	\$156,440	\$254,570	\$342,650	\$501,820
	East South Central	17	\$221,970	\$122,880	\$201,660	\$323,760	\$406,460
	West South Central	23	\$208,830	\$116,150	\$177,330	\$278,800	\$408,900
	Mountain	20	\$233,330	\$135,240	\$198,010	\$288,820	\$539,030
	Pacific	25	\$324,410	\$220,420	\$306,210	\$409,220	\$503,000
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	32	\$117,760	\$88,950	\$114,480	\$140,230	\$161,580
	50 - 99	54	\$159,290	\$123,580	\$151,320	\$186,590	\$220,870
	100 or more	113	\$306,050	\$216,820	\$279,960	\$361,800	\$478,040
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$183,810	\$133,170	\$141,120	\$324,760	*
	13 - 20	192	\$236,590	\$139,360	\$202,560	\$302,020	\$405,880
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	5	\$100,250	\$73,350	\$113,150	\$120,920	*
	\$50M to \$100M	17	\$109,460	\$86,510	\$115,510	\$128,300	\$140,420
	\$100M to \$200M	27	\$134,220	\$107,040	\$130,250	\$159,790	\$188,510
	\$200M or more	150	\$273,460	\$180,400	\$254,430	\$329,550	\$442,070
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	9	\$111,550	\$81,440	\$123,140	\$129,250	*
	10,000 - 19,999	42	\$129,570	\$108,220	\$125,670	\$150,150	\$186,820
	20,000 - 39,999	38	\$173,320	\$135,380	\$167,180	\$202,430	\$233,890
	40,000 - 49,999	19	\$221,220	\$172,530	\$203,560	\$254,880	\$336,630
	50,000 - 59,999	12	\$253,370	\$194,540	\$270,430	\$302,680	\$343,130
	60,000 or more	76	\$346,450	\$262,150	\$319,770	\$406,050	\$513,680
Number of branch offices	1	7	\$128,820	\$105,860	\$113,270	\$159,660	*
	2	11	\$141,010	\$117,160	\$128,980	\$162,560	\$273,640
	3	11	\$139,300	\$100,900	\$139,930	\$187,380	\$214,740
	4	18	\$167,530	\$116,490	\$144,560	\$204,120	\$287,990
	5 or more	152	\$263,610	\$167,880	\$251,820	\$326,140	\$439,590

* Insufficient data

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

if the 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		138	\$162,080	\$213,270	\$264,450
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$72,630	\$96,040	\$119,460
	\$100M to \$200M	14	\$82,040	\$106,460	\$130,890
	\$200M to \$500M	35	\$115,450	\$151,030	\$186,600
	\$500M to \$1B	28	\$156,010	\$204,880	\$253,760
	\$1B to \$3B	39	\$199,160	\$263,140	\$327,130
	\$3B or more	18	\$269,940	\$356,250	\$442,560

* 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		181	7%	9%	62%	1%	21%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7	0%	25%	75%	0%	0%
	\$100M to \$200M	22	30%	15%	45%	0%	10%
	\$200M to \$500M	48	7%	17%	64%	1%	11%
	\$500M to \$1B	34	2%	8%	76%	0%	14%
	\$1B to \$3B	47	4%	1%	57%	1%	36%
	\$3B or more	22	0%	0%	57%	0%	43%

* 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		199	\$146,020	\$128,360	\$204,730	*	\$273,250
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7		*	\$99,230		
	\$100M to \$200M	24	\$111,310	*	\$108,170		*
	\$200M to \$500M	52	\$123,190	\$140,440	\$143,280	*	\$169,430
	\$500M to \$1B	39	*	*	\$196,420		\$212,850
	\$1B to \$3B	50	*	*	\$270,420	*	\$274,650
	\$3B or more	27			\$351,550		\$392,240

* Insufficient data

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

		N	male	female
Overall		187	88%	12%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$50M	0		
	\$50M to \$100M	7	75%	25%
	\$100M to \$200M	24	73%	27%
	\$200M to \$500M	50	87%	13%
	\$500M to \$1B	34	90%	10%
	\$1B to \$3B	49	93%	7%
	\$3B or more	23	94%	6%

* Insufficient data

CHIEF MARKETING OFFICER

Department: Marketing

Reports To: President/CEO/Manager

Position Overview:

Lead the development and execution of strategic marketing and public relations initiatives that position the credit union competitively in the marketplace. Research member needs and industry trends to guide campaign strategy and brand visibility. Oversee internal teams and external vendors to ensure consistent messaging, effective outreach, and measurable impact across all marketing and PR efforts.

Key Responsibilities:

- Develop and manage the annual marketing budget and strategic plan to strengthen brand equity, deepen member relationships, and drive loyalty.
- Design and implement creative marketing and public relations campaigns; monitor performance and adjust strategies to ensure effectiveness.
- Analyze market trends and member demographics to identify opportunities for new products, services, and outreach strategies.
- Measure and report on campaign results, including member growth, profitability, satisfaction, and return on marketing investment.
- Create and review marketing materials such as letters, direct mail, press releases, and promotional content; manage vendor partnerships for design, content, and delivery.
- Evaluate and recommend external vendors to support marketing and public relations efforts.
- Recommend new services and enhancements to existing offerings based on member needs and market insights.
- Ensure all marketing and public relations materials comply with applicable state and federal regulations; stay current on regulatory changes.
- Develop, implement, and assess departmental policies and procedures to support consistency and compliance.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		178	\$169,920	\$107,630	\$154,430	\$217,820	\$285,010
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	6	\$78,610	\$52,440	\$74,990	\$110,900	*
	\$100M to \$200M	24	\$93,760	\$79,130	\$90,750	\$108,340	\$127,070
	\$200M to \$500M	41	\$127,810	\$100,800	\$128,110	\$147,140	\$168,620
	\$500M to \$1B	38	\$162,380	\$119,650	\$159,710	\$192,700	\$237,650
	\$1B to \$3B	39	\$218,840	\$171,490	\$211,590	\$260,000	\$312,810
	\$3B or more	24	\$297,520	\$220,200	\$290,320	\$338,500	\$415,390
By region	New England	13	\$176,870	\$117,660	\$170,970	\$221,450	\$295,500
	Middle Atlantic	14	\$143,310	\$102,360	\$116,160	\$156,020	\$325,880
	East North Central	44	\$162,600	\$105,090	\$144,030	\$219,580	\$268,460
	West North Central	16	\$122,010	\$71,550	\$112,790	\$169,920	\$214,470
	South Atlantic	24	\$171,700	\$112,900	\$161,180	\$223,050	\$279,510
	East South Central	13	\$165,720	\$101,810	\$170,240	\$215,930	\$314,090
	West South Central	19	\$153,280	\$93,670	\$139,290	\$193,220	\$266,620
	Mountain	18	\$181,560	\$98,010	\$138,040	\$189,410	\$446,010
	Pacific	18	\$252,660	\$199,430	\$246,120	\$319,820	\$370,840
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	35	\$101,030	\$79,750	\$102,970	\$113,900	\$144,460
	50 - 99	40	\$128,510	\$96,430	\$129,580	\$155,710	\$176,690
	100 or more	97	\$217,420	\$161,450	\$198,180	\$260,760	\$332,210
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	4	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	\$142,000	\$110,310	\$142,020	\$180,880	*
	13 - 20	166	\$173,460	\$108,080	\$156,800	\$219,880	\$297,430
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	16	\$92,120	\$77,080	\$83,160	\$109,650	\$119,820
	\$100M to \$200M	26	\$105,750	\$91,500	\$103,070	\$119,020	\$142,390
	\$200M or more	125	\$200,560	\$144,000	\$180,180	\$243,490	\$327,900
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	13	\$94,740	\$76,390	\$101,100	\$109,870	\$128,010
	10,000 - 19,999	32	\$107,130	\$87,110	\$105,910	\$130,320	\$146,290
	20,000 - 39,999	34	\$134,320	\$101,170	\$136,250	\$163,300	\$181,840
	40,000 - 49,999	18	\$175,790	\$131,700	\$170,380	\$211,790	\$297,520
	50,000 - 59,999	10	\$183,280	\$154,850	\$174,570	\$217,320	\$276,800
	60,000 or more	62	\$246,540	\$184,490	\$234,510	\$295,170	\$369,440
Number of branch offices	1	13	\$92,640	\$55,000	\$71,390	\$109,770	\$211,270
	2	15	\$108,410	\$91,460	\$109,570	\$123,300	\$146,970
	3	12	\$94,800	\$76,030	\$91,730	\$110,460	\$139,870
	4	11	\$149,540	\$120,750	\$142,390	\$161,100	\$230,020
	5 or more	126	\$194,530	\$132,380	\$175,500	\$243,290	\$327,870

* 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		175	86%	148	\$26,080
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	4	50%	2	*
	\$10M to \$20M	0		0	
	\$20M to \$50M	3	33%	1	*
	\$50M to \$100M	5	60%	3	*
	\$100M to \$200M	24	91%	22	\$5,330
	\$200M to \$500M	41	81%	32	\$12,890
	\$500M to \$1B	36	92%	33	\$21,120
	\$1B to \$3B	39	89%	34	\$27,180
	\$3B or more	24	94%	21	\$78,600
By region	New England	13	81%	10	\$20,180
	Middle Atlantic	14	67%	9	\$25,950
	East North Central	43	91%	39	\$21,830
	West North Central	16	84%	13	\$13,240
	South Atlantic	23	86%	20	\$24,630
	East South Central	13	79%	10	\$26,340
	West South Central	18	100%	17	\$18,640
	Mountain	18	96%	17	\$42,480
	Pacific	18	75%	13	\$47,500
By number of full-time employees	1	0		0	
	2 - 4	4	50%	2	*
	5 - 9	2	50%	1	*
	10 - 49	34	84%	29	\$6,420
	50 - 99	40	82%	31	\$11,190
	100 or more	96	91%	85	\$39,070
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	4	50%	2	*
	9 - 10	0		0	
	11 - 12	5	76%	3	*
	13 - 20	165	87%	141	\$26,680
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	50%	3	*
	\$20M to \$50M	3	62%	2	*
	\$50M to \$100M	16	81%	13	\$6,310
	\$100M to \$200M	26	86%	22	\$6,330
	\$200M or more	124	89%	108	\$33,570
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	3	0%	0	
	2,000 - 4,999	4	73%	3	*
	5,000 - 9,999	12	100%	12	\$6,820
	10,000 - 19,999	32	81%	26	\$8,020
	20,000 - 39,999	34	79%	26	\$16,370
	40,000 - 49,999	17	100%	17	\$24,970
	50,000 - 59,999	10	94%	9	\$18,800
	60,000 or more	61	89%	53	\$47,650
Number of branch offices	1	12	75%	9	\$4,720
	2	15	65%	10	\$9,060
	3	12	100%	11	\$6,680
	4	11	72%	8	\$12,940
	5 or more	125	90%	109	\$32,440

* 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		178	\$191,600	\$112,530	\$166,890	\$234,800	\$336,360
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	6	\$81,460	\$52,850	\$76,850	\$114,300	*
	\$100M to \$200M	24	\$98,610	\$81,570	\$95,400	\$117,100	\$131,370
	\$200M to \$500M	41	\$137,830	\$108,400	\$139,290	\$166,360	\$187,690
	\$500M to \$1B	38	\$181,160	\$134,430	\$172,720	\$215,840	\$261,290
	\$1B to \$3B	39	\$242,280	\$188,310	\$229,810	\$290,880	\$353,420
	\$3B or more	24	\$368,740	\$262,680	\$332,160	\$458,950	\$598,730
By region	New England	13	\$193,180	\$131,730	\$179,800	\$251,440	\$338,070
	Middle Atlantic	14	\$160,590	\$103,950	\$118,570	\$185,540	\$383,700
	East North Central	44	\$181,950	\$109,020	\$157,240	\$243,290	\$312,850
	West North Central	16	\$133,070	\$78,210	\$116,790	\$182,240	\$250,770
	South Atlantic	24	\$192,000	\$123,740	\$170,810	\$263,270	\$363,250
	East South Central	13	\$186,560	\$109,930	\$194,730	\$236,870	\$356,720
	West South Central	19	\$169,970	\$96,010	\$140,130	\$215,100	\$310,080
	Mountain	18	\$221,100	\$116,950	\$163,780	\$274,730	\$622,810
	Pacific	18	\$286,520	\$215,040	\$256,940	\$358,900	\$486,600
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	35	\$106,280	\$81,700	\$105,340	\$122,900	\$145,790
	50 - 99	40	\$137,380	\$104,140	\$134,100	\$167,610	\$206,840
	100 or more	97	\$251,510	\$178,210	\$223,380	\$311,630	\$390,150
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	4	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	\$147,820	\$118,350	\$142,020	\$181,920	*
	13 - 20	166	\$196,070	\$115,320	\$171,280	\$240,760	\$340,670
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	16	\$97,260	\$80,040	\$92,010	\$112,130	\$130,810
	\$100M to \$200M	26	\$111,050	\$96,800	\$106,350	\$122,940	\$147,490
	\$200M or more	125	\$229,430	\$158,120	\$197,930	\$278,990	\$366,380
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	13	\$101,050	\$80,530	\$104,790	\$118,780	\$142,880
	10,000 - 19,999	32	\$113,470	\$91,010	\$113,900	\$134,730	\$157,330
	20,000 - 39,999	34	\$147,020	\$112,240	\$139,520	\$178,130	\$215,990
	40,000 - 49,999	18	\$199,770	\$156,500	\$188,830	\$237,400	\$339,640
	50,000 - 59,999	10	\$200,960	\$168,790	\$187,670	\$234,120	\$302,730
	60,000 or more	62	\$287,210	\$204,490	\$261,550	\$342,830	\$465,860
Number of branch offices	1	13	\$95,940	\$55,000	\$77,650	\$110,670	\$220,960
	2	15	\$114,310	\$96,780	\$114,020	\$130,810	\$147,860
	3	12	\$101,120	\$81,470	\$96,730	\$117,450	\$153,780
	4	11	\$158,910	\$127,750	\$158,640	\$186,480	\$230,020
	5 or more	126	\$222,610	\$138,990	\$195,000	\$278,700	\$365,640

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		129	\$135,660	\$176,200	\$216,740
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	2	*	*	*
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	16	\$74,140	\$90,990	\$107,830
	\$200M to \$500M	26	\$108,410	\$139,520	\$170,620
	\$500M to \$1B	31	\$123,660	\$161,150	\$198,630
	\$1B to \$3B	32	\$166,880	\$218,900	\$270,920
	\$3B or more	16	\$228,610	\$300,660	\$372,700

* 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		157	3%	9%	58%	2%	28%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	0%	50%	50%	0%	0%
	\$50M to \$100M	6	0%	0%	100%	0%	0%
	\$100M to \$200M	22	0%	35%	40%	5%	20%
	\$200M to \$500M	39	3%	3%	72%	0%	22%
	\$500M to \$1B	33	8%	4%	52%	6%	29%
	\$1B to \$3B	35	0%	7%	52%	2%	39%
	\$3B or more	20	0%	0%	63%	0%	37%

* 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		178	\$150,170	\$136,940	\$166,010	\$183,960	\$188,130
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4					
	\$10M to \$20M	0					
	\$20M to \$50M	3		*	*		
	\$50M to \$100M	6			\$78,610		
	\$100M to \$200M	24		\$89,250	\$95,030	*	*
	\$200M to \$500M	41	*	*	\$130,150		\$122,210
	\$500M to \$1B	38	*	*	\$155,220	*	\$174,380
	\$1B to \$3B	39		*	\$205,310	*	\$226,160
	\$3B or more	24			\$295,760		\$261,770

* Insufficient data

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

		N	male	female
Overall		165	33%	67%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$50M	1	0%	100%
	\$50M to \$100M	5	0%	100%
	\$100M to \$200M	23	29%	71%
	\$200M to \$500M	41	33%	67%
	\$500M to \$1B	36	37%	63%
	\$1B to \$3B	38	32%	68%
	\$3B or more	22	37%	63%

* Insufficient data

CHIEF HUMAN RESOURCES OFFICER

Department: Human Resources

Reports To: President/CEO/Manager

Position Overview:

Partner with the CEO to align human resources strategy with the credit union's overall strategic plan. Lead the development and execution of HR programs and policies, with a focus on compensation, performance management, employee relations, benefits, recruitment and retention, organizational development, compliance, and training. Ensure all HR practices support a positive workplace culture and meet state and federal regulatory requirements.

Key Responsibilities:

- Develop and manage the department's budget in alignment with the credit union's strategic and financial goals.
- Create, implement, and regularly review HR policies and procedures to ensure compliance with all state and federal regulations; maintain an up-to-date employee handbook.
- Lead recruitment and hiring efforts to attract and retain qualified candidates; establish clear standards for sourcing, interviewing, and placement.
- Design, implement, and monitor the credit union's affirmative action program.
- Analyze departmental performance against established goals and recommend improvements to enhance efficiency and service quality.
- Oversee onboarding and offboarding processes, including new employee orientation and exit interviews.
- Advise managers and employees on the interpretation and application of HR policies; foster a positive and inclusive employee relations environment.
- Design and deliver training and development programs that support employee growth and align with organizational objectives.
- Guide managers on performance management, corrective actions, and disciplinary procedures, offering practical and compliant solutions.
- Administer the credit union's compensation and benefits programs, ensuring competitiveness and alignment with organizational philosophy.
- Manage the performance appraisal process to support employee development and accountability.
- Stay current on employment laws and regulations to ensure ongoing compliance and mitigate risk.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		179	\$187,390	\$111,950	\$163,060	\$246,750	\$309,180
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	5	\$98,790	\$87,430	\$98,720	\$111,400	*
	\$100M to \$200M	24	\$96,760	\$77,210	\$94,900	\$105,670	\$138,480
	\$200M to \$500M	41	\$134,900	\$107,770	\$129,600	\$151,200	\$182,350
	\$500M to \$1B	38	\$158,940	\$132,140	\$153,110	\$188,120	\$214,450
	\$1B to \$3B	45	\$241,810	\$197,100	\$244,280	\$278,570	\$319,980
	\$3B or more	27	\$320,040	\$254,460	\$299,180	\$384,050	\$448,800
By region	New England	11	\$198,230	\$143,700	\$197,330	\$255,480	\$338,320
	Middle Atlantic	13	\$173,250	\$114,480	\$135,130	\$260,240	\$351,360
	East North Central	47	\$174,120	\$106,920	\$149,550	\$219,220	\$290,270
	West North Central	17	\$150,040	\$97,750	\$140,830	\$181,230	\$287,960
	South Atlantic	24	\$217,020	\$134,870	\$200,370	\$301,730	\$363,830
	East South Central	14	\$181,140	\$118,410	\$154,380	\$246,150	\$281,560
	West South Central	19	\$180,070	\$109,940	\$176,290	\$226,610	\$292,250
	Mountain	16	\$174,810	\$93,640	\$126,380	\$252,940	\$375,800
	Pacific	19	\$240,380	\$167,630	\$232,380	\$294,720	\$400,680
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	30	\$97,270	\$78,990	\$95,780	\$105,820	\$136,170
	50 - 99	39	\$138,870	\$107,000	\$131,290	\$161,940	\$202,680
	100 or more	109	\$230,930	\$159,920	\$227,420	\$282,120	\$351,390
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	174	\$187,730	\$112,620	\$163,640	\$246,400	\$308,210
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	17	\$99,410	\$80,030	\$95,880	\$117,200	\$139,920
	\$100M to \$200M	24	\$111,980	\$91,830	\$105,950	\$134,070	\$154,560
	\$200M or more	134	\$215,760	\$146,230	\$199,400	\$271,810	\$330,030
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	10	\$91,180	\$76,770	\$95,710	\$101,060	\$117,250
	10,000 - 19,999	32	\$115,990	\$90,570	\$107,030	\$137,330	\$160,370
	20,000 - 39,999	37	\$141,740	\$110,190	\$134,730	\$168,110	\$199,340
	40,000 - 49,999	13	\$162,680	\$112,750	\$146,280	\$195,270	\$320,450
	50,000 - 59,999	13	\$190,140	\$137,930	\$176,820	\$233,670	\$324,310
	60,000 or more	72	\$264,790	\$216,210	\$255,150	\$302,070	\$385,030
Number of branch offices	1	6	\$99,160	\$83,600	\$96,470	\$115,300	*
	2	8	\$105,620	\$94,320	\$101,720	\$133,200	*
	3	13	\$107,630	\$75,380	\$106,460	\$134,740	\$156,460
	4	14	\$157,010	\$106,410	\$146,410	\$176,720	\$308,920
	5 or more	139	\$206,360	\$135,630	\$189,100	\$262,000	\$325,300

* 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		177	86%	151	\$30,270
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 \$50M	0		0	
	\$50M to \$100M	5	80%	4	*
	\$100M to \$200M	24	77%	19	\$7,740
	\$200M to \$500M	41	83%	33	\$12,990
	\$500M to \$1B	36	90%	33	\$18,160
	\$1B to \$3B	45	87%	39	\$37,060
	\$3B or more	27	92%	24	\$80,140
By region	New England	11	94%	10	\$23,830
	Middle Atlantic	12	68%	8	\$36,040
	East North Central	46	89%	41	\$24,030
	West North Central	17	92%	15	\$19,400
	South Atlantic	24	83%	20	\$42,770
	East South Central	14	78%	11	\$28,720
	West South Central	18	86%	15	\$24,160
	Mountain	16	86%	14	\$32,630
	Pacific	19	88%	17	\$45,770
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	30	82%	24	\$6,380
	50 - 99	39	80%	31	\$13,520
	100 or more	108	89%	96	\$41,750
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	173	86%	148	\$30,420
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	17	64%	11	\$4,230
	\$100M to \$200M	24	79%	18	\$10,070
	\$200M or more	133	89%	119	\$36,460
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	10	70%	7	\$6,440
	10,000 - 19,999	32	83%	26	\$10,060
	20,000 - 39,999	37	83%	30	\$13,860
	40,000 - 49,999	13	95%	12	\$23,710
	50,000 - 59,999	13	90%	11	\$21,060
	60,000 or more	71	88%	63	\$53,180
Number of branch offices	1	5	100%	5	\$7,630
	2	8	65%	5	\$6,510
	3	13	87%	11	\$9,730
	4	14	58%	8	\$25,180
	5 or more	137	89%	122	\$34,310

* 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		179	\$212,910	\$125,920	\$176,180	\$277,050	\$373,150
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	5	\$104,340	\$90,980	\$101,430	\$119,900	*
	\$100M to \$200M	24	\$102,730	\$79,600	\$99,260	\$111,730	\$142,570
	\$200M to \$500M	41	\$145,450	\$115,850	\$141,010	\$170,890	\$204,140
	\$500M to \$1B	38	\$174,750	\$139,620	\$166,000	\$203,340	\$244,190
	\$1B to \$3B	45	\$274,010	\$215,160	\$264,070	\$323,720	\$385,360
	\$3B or more	27	\$393,500	\$298,830	\$364,530	\$478,410	\$564,610
By region	New England	11	\$220,740	\$163,680	\$208,250	\$303,340	\$381,610
	Middle Atlantic	13	\$195,640	\$132,450	\$143,100	\$276,130	\$456,020
	East North Central	47	\$195,230	\$119,360	\$160,950	\$243,240	\$358,290
	West North Central	17	\$167,940	\$103,420	\$154,370	\$216,890	\$357,610
	South Atlantic	24	\$252,620	\$147,840	\$214,140	\$364,010	\$472,500
	East South Central	14	\$203,470	\$123,780	\$183,690	\$284,380	\$330,570
	West South Central	19	\$199,200	\$119,570	\$180,580	\$252,380	\$354,990
	Mountain	16	\$202,730	\$96,690	\$140,370	\$292,070	\$559,640
	Pacific	19	\$280,740	\$175,410	\$258,280	\$367,990	\$471,850
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	30	\$102,470	\$81,680	\$100,090	\$118,190	\$144,120
	50 - 99	39	\$149,490	\$114,620	\$138,290	\$175,330	\$225,850
	100 or more	109	\$267,710	\$175,070	\$252,360	\$333,730	\$419,900
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	174	\$213,550	\$126,050	\$176,560	\$276,920	\$373,520
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	17	\$102,120	\$80,090	\$98,930	\$124,720	\$145,340
	\$100M to \$200M	24	\$119,720	\$98,450	\$112,120	\$143,270	\$175,250
	\$200M or more	134	\$248,000	\$159,100	\$222,780	\$313,020	\$400,740
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	10	\$95,690	\$78,130	\$99,040	\$104,720	\$121,150
	10,000 - 19,999	32	\$124,140	\$95,900	\$118,120	\$145,110	\$182,320
	20,000 - 39,999	37	\$153,240	\$122,110	\$142,120	\$179,910	\$223,000
	40,000 - 49,999	13	\$185,110	\$142,720	\$159,540	\$209,270	\$390,060
	50,000 - 59,999	13	\$209,050	\$163,480	\$193,560	\$256,800	\$364,460
	60,000 or more	72	\$310,910	\$232,830	\$296,720	\$366,790	\$473,830
Number of branch offices	1	6	\$105,360	\$86,950	\$99,240	\$127,300	*
	2	8	\$109,870	\$101,060	\$107,190	\$133,230	*
	3	13	\$115,620	\$82,790	\$118,080	\$144,500	\$171,220
	4	14	\$171,640	\$108,870	\$149,830	\$195,480	\$351,040
	5 or more	139	\$236,660	\$147,720	\$209,660	\$309,530	\$390,860

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		132	\$150,010	\$196,150	\$242,300
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	14	\$77,210	\$97,300	\$117,400
	\$200M to \$500M	30	\$109,030	\$141,330	\$173,640
	\$500M to \$1B	29	\$129,930	\$169,390	\$208,850
	\$1B to \$3B	37	\$184,290	\$242,370	\$300,450
	\$3B or more	20	\$236,200	\$311,400	\$386,600

* 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		164	4%	10%	52%	1%	33%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	5	20%	0%	60%	0%	20%
	\$100M to \$200M	24	9%	14%	55%	0%	23%
	\$200M to \$500M	40	3%	17%	51%	2%	27%
	\$500M to \$1B	33	6%	2%	65%	0%	27%
	\$1B to \$3B	40	0%	10%	46%	1%	42%
	\$3B or more	21	0%	7%	45%	0%	48%

* 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		179	\$102,640	\$147,190	\$171,890	*	\$217,610
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1					
	\$50M to \$100M	5	*		*		*
	\$100M to \$200M	24	*	*	\$96,070		\$102,940
	\$200M to \$500M	41	*	\$127,030	\$128,710	*	\$150,180
	\$500M to \$1B	38	*	*	\$151,520		\$178,920
	\$1B to \$3B	45		\$189,970	\$246,590	*	\$246,780
	\$3B or more	27		*	\$288,170		\$347,330

* Insufficient data

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

		N	male	female
Overall		167	13%	87%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	0		
	\$20M to \$50M	0		
	\$50M to \$100M	5	0%	100%
	\$100M to \$200M	23	19%	81%
	\$200M to \$500M	40	13%	87%
	\$500M to \$1B	33	15%	85%
	\$1B to \$3B	42	9%	91%
	\$3B or more	24	13%	88%

* Insufficient data

CHIEF FINANCIAL OFFICER

Department: Executive Management

Reports To: President/CEO/Manager

Position Overview:

Lead the Finance and Accounting functions to ensure full compliance with state and federal regulations. Oversee auditing, accounting, and recordkeeping practices in alignment with generally accepted accounting principles (GAAP). Provide strategic recommendations on budgeting, income forecasting, and operational improvements to support the credit union's financial health and long-term goals.

Key Responsibilities:

- Contribute to long- and short-term strategic planning and lead budget development, administration, and oversight to support financial goals and control operating expenses.
- Communicate financial performance, strategic recommendations, and policy updates to the Board of Directors, Supervisory Committee, and senior leadership to ensure alignment and transparency.
- Develop, implement, and evaluate Accounting and Finance policies and procedures that reflect current regulations and support operational consistency.
- Represent the credit union at external events and report on assigned areas during board meetings as requested by the President/CEO.
- Lead and support direct reports through effective hiring, training, coaching, performance management, and compliance oversight to maximize team potential.
- Facilitate regular staff meetings to share updates, identify improvement opportunities, and communicate changes in procedures, services, or industry trends.
- Assist with vendor negotiations and capital purchasing decisions to ensure cost-effective investments.
- Oversee internal audit procedures, including cash counts, teller drawer reviews, employee account audits, loan documentation checks, and wire transfer monitoring.
- Serve as the primary liaison with regulatory examiners and external auditors to ensure compliance and successful audit outcomes.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		320	\$191,710	\$114,770	\$161,280	\$246,340	\$342,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	14	\$83,120	\$64,580	\$75,200	\$96,900	\$138,520
	\$50M to \$100M	35	\$97,770	\$90,000	\$90,000	\$100,820	\$119,540
	\$100M to \$200M	60	\$128,740	\$108,900	\$128,750	\$152,850	\$165,340
	\$200M to \$500M	82	\$164,230	\$136,300	\$163,210	\$188,660	\$213,130
	\$500M to \$1B	51	\$212,700	\$172,860	\$210,730	\$252,970	\$294,300
	\$1B to \$3B	51	\$301,460	\$258,800	\$301,760	\$332,170	\$386,010
	\$3B or more	27	\$418,360	\$356,560	\$399,350	\$479,350	\$554,770
By region	New England	20	\$208,470	\$161,200	\$194,630	\$275,700	\$308,950
	Middle Atlantic	29	\$165,710	\$104,140	\$132,590	\$194,140	\$386,270
	East North Central	79	\$184,300	\$118,940	\$163,980	\$222,280	\$326,370
	West North Central	30	\$147,070	\$90,000	\$121,040	\$166,210	\$272,090
	South Atlantic	39	\$221,190	\$125,470	\$191,780	\$303,880	\$412,150
	East South Central	24	\$174,580	\$86,960	\$154,820	\$243,990	\$339,440
	West South Central	35	\$181,660	\$112,170	\$140,020	\$259,640	\$343,050
	Mountain	28	\$206,280	\$131,030	\$157,390	\$242,150	\$404,160
	Pacific	36	\$256,070	\$157,730	\$239,200	\$341,610	\$479,280
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	9	\$79,680	\$67,000	\$86,930	\$92,930	*
	10 - 49	113	\$118,560	\$90,000	\$113,770	\$145,050	\$168,280
	50 - 99	72	\$171,610	\$137,000	\$161,360	\$200,510	\$246,580
	100 or more	124	\$291,580	\$210,330	\$281,910	\$347,250	\$464,740
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	13	\$122,940	\$78,860	\$98,120	\$133,450	\$325,580
	13 - 20	301	\$194,700	\$120,110	\$163,790	\$249,760	\$343,980
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$83,450	\$63,620	\$67,000	\$98,340	*
	\$20M to \$50M	28	\$99,250	\$85,250	\$92,140	\$112,190	\$135,300
	\$50M to \$100M	50	\$111,070	\$90,000	\$101,100	\$128,750	\$151,860
	\$100M to \$200M	57	\$144,310	\$124,780	\$149,600	\$166,090	\$184,650
	\$200M or more	174	\$260,690	\$177,730	\$240,300	\$316,410	\$404,160
By number of members	1 - 999	0					
	1,000 - 1,999	6	\$83,100	\$66,610	\$87,920	\$98,340	*
	2,000 - 4,999	23	\$95,590	\$90,000	\$90,000	\$101,970	\$130,640
	5,000 - 9,999	49	\$117,430	\$92,450	\$112,650	\$139,440	\$170,130
	10,000 - 19,999	74	\$143,820	\$120,220	\$139,660	\$165,970	\$195,830
	20,000 - 39,999	55	\$178,630	\$150,550	\$170,580	\$208,340	\$245,170
	40,000 - 49,999	20	\$214,950	\$155,080	\$210,270	\$237,940	\$351,270
	50,000 - 59,999	14	\$244,050	\$189,410	\$268,480	\$301,110	\$305,680
	60,000 or more	79	\$336,420	\$269,530	\$324,430	\$385,170	\$479,910
Number of branch offices	1	25	\$118,590	\$96,290	\$114,120	\$130,670	\$189,670
	2	42	\$118,540	\$88,220	\$112,630	\$155,070	\$169,350
	3	31	\$130,810	\$95,190	\$133,400	\$158,880	\$174,730
	4	35	\$159,630	\$107,540	\$140,810	\$192,180	\$272,580
	5 or more	188	\$230,610	\$143,310	\$207,710	\$302,080	\$382,660

* 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		314	81%	262	\$29,100
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 \$50M	14	67%	9	\$4,900
	\$50M to \$100M	34	44%	21	\$5,730
	\$100M to \$200M	59	89%	52	\$10,240
	\$200M to \$500M	81	87%	68	\$16,430
	\$500M to \$1B	49	90%	44	\$24,390
	\$1B to \$3B	49	86%	42	\$46,170
	\$3B or more	27	92%	24	\$114,620
By region	New England	19	91%	17	\$21,500
	Middle Atlantic	28	80%	23	\$20,150
	East North Central	77	89%	67	\$24,190
	West North Central	30	55%	26	\$25,190
	South Atlantic	38	82%	30	\$38,150
	East South Central	24	78%	19	\$28,070
	West South Central	34	89%	30	\$21,460
	Mountain	27	90%	24	\$32,980
	Pacific	35	78%	26	\$54,060
By number of full-time employees	1	0		0	
	2 - 4	2	50%	1	*
	5 - 9	9	75%	6	\$5,600
	10 - 49	110	71%	90	\$9,430
	50 - 99	71	85%	59	\$15,720
	100 or more	121	90%	107	\$54,490
By number of services offered	1 - 2	0		0	
	3 - 4	1	100%	1	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	12	85%	10	\$6,310
	13 - 20	296	80%	246	\$30,150
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	11	68%	7	\$5,760
	\$20M to \$50M	27	82%	22	\$5,990
	\$50M to \$100M	48	51%	33	\$8,310
	\$100M to \$200M	57	89%	50	\$12,550
	\$200M or more	170	90%	151	\$43,520
By number of members	1 - 999	0		0	
	1,000 - 1,999	6	64%	4	*
	2,000 - 4,999	21	43%	15	\$5,930
	5,000 - 9,999	49	78%	38	\$8,710
	10,000 - 19,999	73	86%	61	\$11,850
	20,000 - 39,999	55	87%	47	\$17,560
	40,000 - 49,999	20	97%	19	\$31,590
	50,000 - 59,999	14	86%	12	\$31,860
	60,000 or more	76	88%	66	\$70,180
Number of branch offices	1	23	96%	22	\$9,890
	2	41	65%	26	\$8,800
	3	31	89%	26	\$11,370
	4	35	75%	26	\$15,450
	5 or more	184	82%	162	\$39,960

* 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		320	\$214,220	\$122,780	\$172,080	\$270,320	\$391,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	14	\$86,390	\$65,920	\$76,990	\$99,900	\$146,670
	\$50M to \$100M	35	\$100,020	\$90,000	\$90,000	\$106,280	\$130,040
	\$100M to \$200M	60	\$137,510	\$122,090	\$130,990	\$162,310	\$183,420
	\$200M to \$500M	82	\$177,940	\$144,240	\$174,820	\$201,990	\$244,910
	\$500M to \$1B	51	\$233,750	\$185,740	\$217,380	\$290,960	\$324,350
	\$1B to \$3B	51	\$339,410	\$278,490	\$331,420	\$369,160	\$461,950
	\$3B or more	27	\$523,430	\$421,580	\$494,250	\$622,210	\$796,680
By region	New England	20	\$227,550	\$184,490	\$219,660	\$296,400	\$353,210
	Middle Atlantic	29	\$181,530	\$107,860	\$140,960	\$214,080	\$430,400
	East North Central	79	\$204,790	\$127,210	\$180,870	\$251,830	\$359,900
	West North Central	30	\$160,510	\$90,000	\$126,520	\$183,690	\$326,800
	South Atlantic	39	\$250,720	\$131,130	\$200,010	\$326,600	\$501,900
	East South Central	24	\$196,460	\$94,280	\$170,690	\$275,840	\$413,640
	West South Central	35	\$200,110	\$117,220	\$145,980	\$277,180	\$368,210
	Mountain	28	\$234,510	\$143,240	\$166,220	\$263,990	\$498,580
	Pacific	36	\$294,300	\$160,000	\$255,570	\$418,030	\$620,240
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	9	\$83,330	\$69,570	\$90,260	\$93,300	*
	10 - 49	113	\$124,960	\$90,000	\$122,470	\$153,640	\$179,240
	50 - 99	72	\$184,450	\$143,010	\$176,220	\$209,910	\$266,350
	100 or more	124	\$338,600	\$220,960	\$312,000	\$413,770	\$570,240
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	13	\$127,990	\$83,500	\$103,890	\$148,740	\$333,060
	13 - 20	301	\$217,920	\$126,930	\$177,680	\$271,970	\$407,840
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$87,400	\$64,720	\$70,900	\$104,280	*
	\$20M to \$50M	28	\$103,810	\$89,160	\$92,560	\$117,390	\$154,290
	\$50M to \$100M	50	\$115,060	\$90,000	\$106,850	\$130,660	\$156,890
	\$100M to \$200M	57	\$155,170	\$130,170	\$160,200	\$183,190	\$200,280
	\$200M or more	174	\$298,360	\$192,450	\$267,070	\$354,810	\$497,100
By number of members	1 - 999	0					
	1,000 - 1,999	6	\$86,690	\$69,230	\$88,750	\$104,280	*
	2,000 - 4,999	23	\$97,700	\$90,000	\$90,000	\$103,270	\$135,210
	5,000 - 9,999	49	\$124,210	\$98,020	\$120,870	\$153,060	\$174,580
	10,000 - 19,999	74	\$153,610	\$127,010	\$148,800	\$182,640	\$206,900
	20,000 - 39,999	55	\$193,500	\$157,900	\$185,400	\$217,180	\$284,730
	40,000 - 49,999	20	\$244,440	\$179,330	\$221,340	\$273,210	\$452,030
	50,000 - 59,999	14	\$271,430	\$212,560	\$299,830	\$333,490	\$355,510
	60,000 or more	79	\$395,700	\$294,670	\$356,230	\$469,270	\$615,310
Number of branch offices	1	25	\$127,010	\$99,530	\$116,490	\$135,330	\$201,300
	2	42	\$123,920	\$89,970	\$125,420	\$156,720	\$174,600
	3	31	\$140,370	\$104,420	\$140,830	\$174,200	\$193,750
	4	35	\$171,150	\$112,710	\$150,220	\$209,690	\$300,930
	5 or more	188	\$262,220	\$156,380	\$217,010	\$331,800	\$461,090

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		195	\$167,100	\$220,410	\$273,710
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	13	\$85,480	\$106,940	\$128,400
	\$100M to \$200M	26	\$109,520	\$141,980	\$174,430
	\$200M to \$500M	54	\$132,320	\$172,420	\$212,510
	\$500M to \$1B	42	\$170,540	\$226,420	\$282,290
	\$1B to \$3B	38	\$216,050	\$287,310	\$358,570
	\$3B or more	19	\$306,210	\$409,880	\$513,550

* 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		300	1%	7%	59%	2%	31%
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	0%	0%	100%	0%	0%
	\$20M to \$50M	12	0%	36%	55%	0%	9%
	\$50M to \$100M	33	2%	7%	80%	4%	7%
	\$100M to \$200M	59	4%	11%	58%	4%	24%
	\$200M to \$500M	77	0%	5%	62%	2%	31%
	\$500M to \$1B	46	2%	5%	55%	2%	38%
	\$1B to \$3B	49	0%	4%	45%	0%	51%
	\$3B or more	22	0%	0%	37%	0%	63%

* 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		320	*	\$125,610	\$173,530	\$171,120	\$237,600
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2			*		
	\$20M to \$50M	14		*	\$84,810		*
	\$50M to \$100M	35	*	*	\$95,510	*	*
	\$100M to \$200M	60	*	\$99,540	\$130,480	*	\$139,910
	\$200M to \$500M	82		\$141,530	\$163,200	*	\$172,110
	\$500M to \$1B	51	*	*	\$197,620	*	\$232,960
	\$1B to \$3B	51		*	\$321,290		\$286,770
	\$3B or more	27			\$419,790		\$412,820

* Insufficient data

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

		N	male	female
Overall		308	48%	52%
By credit union asset size	\$1M to \$2M	0		
	\$2M to \$5M	0		
	\$5M to \$10M	0		
	\$10M to \$20M	2	0%	100%
	\$20M to \$50M	12	18%	82%
	\$50M to \$100M	32	17%	83%
	\$100M to \$200M	60	46%	54%
	\$200M to \$500M	78	49%	51%
	\$500M to \$1B	49	58%	42%
	\$1B to \$3B	50	67%	33%
	\$3B or more	24	73%	27%

* Insufficient data

SVP/VP OF OPERATIONS (#2 position)

Department: Executive Management

Reports To: Chief Operations Officer or President/CEO/Manager

Position Overview:

Support the Chief Operations Officer or President/CEO in managing the overall operations of the credit union. Oversee and administer front-end and back-end operations, including branch activities, ensuring all functions are carried out effectively and in accordance with established policies.

Key Responsibilities:

- Assist in directing overall credit union operations, including planning, recommending, and implementing programs, policies, and administrative procedures.
- Drive growth, member retention, profitability, and member experience goals while ensuring operational consistency and process integrity.
- Help manage daily operations and establish office procedures that support efficiency and service excellence.
- Analyze operational data and technology usage across departments; recommend improvements to enhance performance and support credit union growth.
- Ensure adequate equipment, supplies, and workspace are available to support staff and member service needs.
- Keep the Chief Operations Officer or President fully informed of operational conditions and key factors influencing credit union performance.
- Maintain regular contact with branch managers, offering guidance, feedback, and support for daily operations.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Assist in developing, implementing, and maintaining operational procedures that improve efficiency and ensure consistent, high-quality member service.
- Conduct periodic staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or products.
- Attend board meetings and report on assigned operational areas as requested by the President.
- Assist in managing and recommending purchases of equipment and supplies to support operational needs.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		130	\$138,140	\$90,950	\$123,830	\$176,380	\$217,540
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	13	\$83,300	\$79,160	\$85,390	\$89,830	\$101,550
	\$100M to \$200M	16	\$100,420	\$84,500	\$95,000	\$110,000	\$141,800
	\$200M to \$500M	34	\$114,750	\$90,300	\$113,300	\$132,000	\$166,390
	\$500M to \$1B	20	\$125,910	\$96,540	\$116,740	\$156,520	\$181,120
	\$1B to \$3B	25	\$174,770	\$149,500	\$175,890	\$203,410	\$210,110
	\$3B or more	17	\$232,810	\$195,000	\$224,890	\$265,000	\$325,930
By region	New England	6	\$157,470	\$133,460	\$159,580	\$180,950	*
	Middle Atlantic	8	\$137,870	\$92,720	\$124,100	\$180,540	\$235,940
	East North Central	34	\$127,700	\$88,680	\$109,870	\$171,510	\$206,160
	West North Central	14	\$118,730	\$94,730	\$113,270	\$146,140	\$184,990
	South Atlantic	18	\$163,820	\$104,440	\$148,740	\$211,180	\$318,690
	East South Central	8	\$115,430	\$65,930	\$115,940	\$180,480	\$198,250
	West South Central	15	\$135,640	\$112,160	\$124,020	\$165,860	\$207,980
	Mountain	12	\$130,310	\$81,800	\$123,040	\$194,340	\$226,440
	Pacific	14	\$162,050	\$85,810	\$162,520	\$239,160	\$277,020
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	30	\$91,450	\$81,240	\$87,160	\$102,290	\$124,340
	50 - 99	33	\$119,460	\$91,830	\$114,040	\$145,150	\$171,620
	100 or more	62	\$173,320	\$129,910	\$173,210	\$204,320	\$249,670
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	6	\$87,390	\$54,520	\$73,740	\$107,920	*
	13 - 20	122	\$140,220	\$93,640	\$124,400	\$178,710	\$219,170
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	7	\$73,900	\$55,500	\$84,020	\$86,760	*
	\$50M to \$100M	17	\$93,750	\$81,200	\$87,560	\$103,830	\$127,160
	\$100M to \$200M	20	\$106,930	\$84,240	\$99,630	\$124,460	\$153,680
	\$200M or more	83	\$161,790	\$115,440	\$156,680	\$197,160	\$236,100
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	6	\$69,190	\$52,400	\$65,470	\$87,760	*
	5,000 - 9,999	15	\$92,330	\$80,180	\$87,260	\$102,940	\$121,070
	10,000 - 19,999	21	\$100,290	\$83,280	\$97,320	\$119,090	\$138,210
	20,000 - 39,999	28	\$120,820	\$95,920	\$114,680	\$143,410	\$170,510
	40,000 - 49,999	11	\$131,860	\$97,740	\$131,390	\$161,560	\$187,880
	50,000 - 59,999	4	\$140,240	\$100,790	\$160,490	\$179,850	*
	60,000 or more	41	\$198,820	\$166,600	\$195,470	\$224,570	\$265,170
Number of branch offices	1	12	\$80,660	\$55,500	\$75,710	\$84,490	\$172,380
	2	7	\$97,470	\$82,410	\$92,440	\$125,630	*
	3	14	\$101,740	\$85,180	\$100,240	\$110,190	\$141,280
	4	10	\$115,460	\$87,000	\$107,680	\$142,380	\$210,470
	5 or more	87	\$156,720	\$112,750	\$150,280	\$193,090	\$233,320

* 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		128	86%	107	\$16,450
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	13	93%	12	\$4,960
	\$100M to \$200M	15	86%	13	\$10,570
	\$200M to \$500M	34	85%	28	\$12,900
	\$500M to \$1B	20	82%	17	\$8,380
	\$1B to \$3B	25	94%	23	\$20,690
	\$3B or more	17	84%	14	\$40,920
By region	New England	6	100%	6	\$12,110
	Middle Atlantic	8	70%	6	\$12,490
	East North Central	33	85%	29	\$14,360
	West North Central	14	100%	14	\$14,720
	South Atlantic	18	91%	15	\$21,920
	East South Central	8	91%	8	\$14,670
	West South Central	15	93%	14	\$13,380
	Mountain	12	69%	8	\$15,620
	Pacific	13	74%	10	\$27,630
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	2	100%	2	*
	10 - 49	29	89%	26	\$7,750
	50 - 99	33	83%	26	\$11,830
	100 or more	62	88%	53	\$23,000
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	5	64%	3	*
	13 - 20	121	87%	102	\$16,690
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	36%	1	*
	\$20M to \$50M	7	86%	6	\$4,420
	\$50M to \$100M	16	87%	14	\$5,960
	\$100M to \$200M	20	90%	17	\$11,960
	\$200M or more	83	87%	69	\$20,550
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	36%	1	*
	2,000 - 4,999	4	100%	4	*
	5,000 - 9,999	15	87%	13	\$7,900
	10,000 - 19,999	21	86%	18	\$9,310
	20,000 - 39,999	28	83%	22	\$12,270
	40,000 - 49,999	11	89%	10	\$13,080
	50,000 - 59,999	4	71%	3	\$11,440
	60,000 or more	41	91%	36	\$28,230
Number of branch offices	1	10	82%	8	\$8,520
	2	7	86%	6	\$7,200
	3	14	92%	13	\$12,220
	4	10	79%	8	\$10,190
	5 or more	87	86%	73	\$19,380

* 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		130	\$151,790	\$97,880	\$136,200	\$188,520	\$246,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	13	\$87,910	\$83,570	\$88,480	\$96,120	\$110,130
	\$100M to \$200M	16	\$108,880	\$88,250	\$103,410	\$117,000	\$161,050
	\$200M to \$500M	34	\$125,300	\$98,520	\$122,320	\$151,810	\$170,120
	\$500M to \$1B	20	\$132,760	\$97,740	\$130,480	\$165,160	\$188,540
	\$1B to \$3B	25	\$193,300	\$163,080	\$190,750	\$222,750	\$242,110
	\$3B or more	17	\$267,190	\$207,810	\$259,590	\$309,000	\$414,300
By region	New England	6	\$169,580	\$152,880	\$165,180	\$187,550	*
	Middle Atlantic	8	\$146,590	\$94,830	\$131,640	\$201,620	\$251,900
	East North Central	34	\$139,520	\$97,380	\$120,420	\$187,880	\$250,950
	West North Central	14	\$133,450	\$99,080	\$118,380	\$166,150	\$211,480
	South Atlantic	18	\$181,800	\$113,210	\$155,160	\$230,030	\$380,290
	East South Central	8	\$128,800	\$70,990	\$131,140	\$184,200	\$232,830
	West South Central	15	\$148,050	\$113,390	\$143,490	\$181,010	\$230,980
	Mountain	12	\$140,250	\$82,040	\$140,730	\$198,940	\$265,350
	Pacific	14	\$181,040	\$86,290	\$166,870	\$259,220	\$334,150
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	30	\$98,130	\$84,940	\$96,480	\$109,910	\$129,860
	50 - 99	33	\$129,100	\$98,520	\$121,540	\$153,900	\$199,440
	100 or more	62	\$192,940	\$147,760	\$182,180	\$231,390	\$286,020
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	6	\$91,920	\$54,520	\$77,600	\$122,470	*
	13 - 20	122	\$154,270	\$98,680	\$137,430	\$194,920	\$247,770
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	7	\$77,700	\$58,350	\$84,830	\$91,330	*
	\$50M to \$100M	17	\$98,590	\$84,510	\$96,620	\$109,790	\$129,900
	\$100M to \$200M	20	\$117,370	\$91,160	\$111,800	\$134,960	\$173,360
	\$200M or more	83	\$179,160	\$128,800	\$167,070	\$213,320	\$265,150
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	6	\$70,980	\$52,610	\$67,230	\$91,880	*
	5,000 - 9,999	15	\$99,200	\$86,050	\$97,570	\$110,000	\$126,520
	10,000 - 19,999	21	\$108,260	\$86,890	\$102,060	\$127,180	\$152,710
	20,000 - 39,999	28	\$130,720	\$99,480	\$124,040	\$160,380	\$190,870
	40,000 - 49,999	11	\$142,870	\$97,740	\$150,720	\$167,940	\$212,420
	50,000 - 59,999	4	\$148,370	\$101,340	\$161,470	\$190,600	*
	60,000 or more	41	\$223,720	\$179,390	\$212,100	\$255,720	\$309,930
Number of branch offices	1	12	\$86,350	\$55,750	\$78,010	\$90,280	\$198,240
	2	7	\$103,690	\$88,870	\$97,000	\$131,590	*
	3	14	\$113,020	\$89,470	\$110,000	\$121,770	\$172,770
	4	10	\$123,500	\$91,170	\$115,720	\$155,580	\$218,260
	5 or more	87	\$172,970	\$118,990	\$161,690	\$208,280	\$262,110

* Insufficient data

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

if the 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		88	\$116,640	\$150,240	\$183,840
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	7	\$64,880	\$82,310	\$99,740
	\$100M to \$200M	9	\$83,380	\$102,330	\$121,290
	\$200M to \$500M	21	\$97,240	\$124,840	\$152,440
	\$500M to \$1B	17	\$101,610	\$129,290	\$156,980
	\$1B to \$3B	20	\$140,330	\$183,690	\$227,050
	\$3B or more	14	\$174,990	\$227,440	\$279,890

* Insufficient data

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

MEMBER SERVICES VICE PRESIDENT

Department: Support/Member Services

Reports To: Chief Operations Officer or Executive Vice President or CEO

Position Overview:

Manage the administrative and member service operations of the credit union, including oversight of the main office, branch locations, and the telephone information center. Ensure consistent promotion of credit union products and services and deliver high-quality service to all members across channels.

Key Responsibilities:

- Lead the delivery of premium member services and collaborate across teams to support achievement of strategic goals.
- Assist in preparing and monitoring the budget for the Member Service Department and Telephone Information Center, ensuring compliance throughout the budget cycle.
- Oversee the retail sales function, including the design, implementation, and execution of sales initiatives that drive member portfolio growth and departmental profitability.
- Develop or support the creation of policies and procedures for member services; ensure alignment with external regulations and effective communication and implementation across staff.
- Conduct regular staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or products.
- Prepare and distribute timely updates to staff on credit union trends, security issues, operational changes, regulatory updates, and service enhancements.
- Conduct or assist with market research to identify industry trends and member needs; recommend programs and initiatives that benefit members and support credit union growth.
- Respond to technical and operational inquiries from staff, providing guidance, referrals, and recommendations as needed.
- Address complex member issues with professionalism and care, ensuring high levels of service and satisfaction.
- Manage daily branch and ATM cash operations, ensuring adherence to cash limits established 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		153	\$108,460	\$69,330	\$95,000	\$130,070	\$187,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$51,540	\$44,300	\$45,000	\$58,820	*
	\$50M to \$100M	22	\$67,200	\$57,390	\$62,960	\$77,400	\$91,510
	\$100M to \$200M	28	\$79,810	\$65,590	\$76,490	\$92,510	\$109,700
	\$200M to \$500M	30	\$98,080	\$78,550	\$94,750	\$113,480	\$132,100
	\$500M to \$1B	22	\$114,810	\$96,610	\$109,000	\$137,360	\$168,550
	\$1B to \$3B	23	\$144,770	\$107,160	\$135,140	\$180,930	\$215,030
	\$3B or more	13	\$215,920	\$166,530	\$227,540	\$259,640	\$311,700
By region	New England	7	\$101,140	\$65,760	\$109,450	\$135,810	*
	Middle Atlantic	16	\$101,310	\$67,160	\$79,420	\$116,970	\$188,780
	East North Central	41	\$94,210	\$62,830	\$87,590	\$117,570	\$154,010
	West North Central	17	\$94,280	\$73,190	\$78,470	\$116,200	\$163,790
	South Atlantic	19	\$127,560	\$75,000	\$106,720	\$165,450	\$259,640
	East South Central	11	\$91,800	\$67,000	\$84,350	\$109,760	\$154,140
	West South Central	16	\$95,170	\$57,780	\$85,150	\$129,490	\$174,570
	Mountain	11	\$122,690	\$91,030	\$112,440	\$180,360	\$209,230
	Pacific	13	\$166,260	\$97,340	\$168,300	\$231,020	\$266,650
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	10	\$48,810	\$44,300	\$45,430	\$56,260	*
	10 - 49	56	\$74,960	\$61,000	\$72,660	\$86,430	\$96,670
	50 - 99	25	\$97,480	\$76,100	\$94,750	\$116,600	\$132,580
	100 or more	59	\$150,890	\$107,320	\$136,890	\$183,260	\$243,080
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	9	\$62,000	\$44,300	\$57,940	\$67,570	*
	13 - 20	139	\$112,970	\$74,700	\$100,610	\$132,980	\$191,050
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$49,490	\$44,300	\$46,220	\$57,940	*
	\$20M to \$50M	21	\$65,390	\$56,900	\$61,700	\$71,660	\$85,650
	\$50M to \$100M	22	\$82,430	\$69,580	\$78,470	\$92,990	\$114,930
	\$100M to \$200M	21	\$81,970	\$64,230	\$78,770	\$96,280	\$114,260
	\$200M or more	77	\$140,290	\$102,480	\$121,760	\$174,230	\$229,340
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	19	\$56,600	\$44,890	\$56,140	\$60,820	\$86,110
	5,000 - 9,999	25	\$72,160	\$59,530	\$67,850	\$84,590	\$95,950
	10,000 - 19,999	33	\$87,410	\$74,290	\$80,150	\$97,740	\$117,170
	20,000 - 39,999	22	\$108,780	\$91,830	\$108,350	\$127,950	\$141,650
	40,000 - 49,999	9	\$114,500	\$89,580	\$107,050	\$131,750	\$241,650
	50,000 - 59,999	6	\$133,520	\$110,770	\$129,530	\$158,120	*
	60,000 or more	36	\$165,430	\$109,370	\$153,010	\$206,530	\$259,640
Number of branch offices	1	22	\$61,180	\$46,270	\$60,860	\$72,520	\$86,320
	2	25	\$78,070	\$62,800	\$75,000	\$95,250	\$106,500
	3	12	\$72,360	\$58,790	\$73,420	\$85,360	\$104,750
	4	12	\$90,770	\$59,310	\$75,320	\$132,110	\$158,660
	5 or more	83	\$134,840	\$96,510	\$116,790	\$165,560	\$227,620

* 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		147	85%	123	\$11,250
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	2	100%	2	*
	\$20M to \$50M	9	60%	7	\$2,430
	\$50M to \$100M	22	83%	18	\$2,710
	\$100M to \$200M	26	88%	23	\$3,830
	\$200M to \$500M	30	79%	23	\$8,130
	\$500M to \$1B	21	88%	18	\$17,140
	\$1B to \$3B	22	98%	20	\$13,500
	\$3B or more	13	81%	10	\$36,650
By region	New England	6	74%	5	\$10,530
	Middle Atlantic	16	70%	11	\$3,900
	East North Central	41	79%	34	\$9,720
	West North Central	17	94%	16	\$13,740
	South Atlantic	17	93%	14	\$18,060
	East South Central	11	94%	10	\$8,740
	West South Central	15	91%	14	\$7,400
	Mountain	11	100%	11	\$7,770
	Pacific	12	71%	9	\$20,950
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	9	61%	7	\$1,370
	10 - 49	54	87%	47	\$3,570
	50 - 99	25	75%	18	\$7,070
	100 or more	57	91%	49	\$20,140
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	9	70%	8	\$2,050
	13 - 20	135	86%	112	\$12,010
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	10	63%	8	\$1,620
	\$20M to \$50M	21	91%	19	\$3,270
	\$50M to \$100M	20	75%	15	\$3,190
	\$100M to \$200M	21	85%	18	\$4,740
	\$200M or more	75	89%	63	\$17,660
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	17	77%	15	\$2,250
	5,000 - 9,999	25	89%	22	\$4,040
	10,000 - 19,999	31	80%	25	\$4,490
	20,000 - 39,999	22	80%	17	\$14,140
	40,000 - 49,999	9	100%	9	\$15,540
	50,000 - 59,999	6	88%	5	\$16,890
	60,000 or more	33	90%	28	\$21,000
Number of branch offices	1	20	76%	17	\$2,920
	2	25	81%	20	\$4,290
	3	12	82%	9	\$4,020
	4	12	89%	10	\$6,530
	5 or more	79	88%	67	\$16,380

* 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		153	\$117,440	\$73,010	\$98,900	\$138,920	\$214,910
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$52,870	\$44,300	\$45,000	\$60,380	*
	\$50M to \$100M	22	\$69,460	\$58,960	\$66,180	\$79,800	\$96,470
	\$100M to \$200M	28	\$82,900	\$69,260	\$78,450	\$97,260	\$112,900
	\$200M to \$500M	30	\$104,340	\$80,320	\$103,170	\$120,170	\$144,690
	\$500M to \$1B	22	\$129,010	\$103,490	\$119,080	\$152,530	\$206,300
	\$1B to \$3B	23	\$156,130	\$115,110	\$141,270	\$194,410	\$230,530
	\$3B or more	13	\$245,600	\$182,780	\$247,230	\$316,980	\$327,970
By region	New England	7	\$107,690	\$70,820	\$107,600	\$150,370	*
	Middle Atlantic	16	\$104,060	\$67,730	\$80,560	\$121,970	\$194,440
	East North Central	41	\$101,770	\$65,970	\$90,500	\$125,280	\$175,940
	West North Central	17	\$107,210	\$76,020	\$83,440	\$120,510	\$225,950
	South Atlantic	19	\$141,140	\$77,860	\$117,500	\$177,920	\$324,550
	East South Central	11	\$99,990	\$70,580	\$98,290	\$119,190	\$166,380
	West South Central	16	\$101,340	\$60,630	\$87,720	\$146,100	\$200,040
	Mountain	11	\$130,090	\$93,010	\$117,980	\$186,690	\$216,200
	Pacific	13	\$180,030	\$98,580	\$173,610	\$257,620	\$293,120
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	10	\$49,560	\$44,300	\$47,220	\$58,150	*
	10 - 49	56	\$77,950	\$65,280	\$74,850	\$89,510	\$102,770
	50 - 99	25	\$102,640	\$78,850	\$103,200	\$119,440	\$142,610
	100 or more	59	\$167,640	\$115,990	\$151,030	\$212,780	\$282,860
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	9	\$63,420	\$44,300	\$60,190	\$70,440	*
	13 - 20	139	\$122,670	\$76,650	\$106,300	\$143,840	\$224,790
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	11	\$50,420	\$44,300	\$48,330	\$60,220	*
	\$20M to \$50M	21	\$68,360	\$58,370	\$65,840	\$76,900	\$96,960
	\$50M to \$100M	22	\$84,610	\$70,360	\$81,600	\$95,710	\$115,830
	\$100M to \$200M	21	\$86,020	\$70,240	\$82,840	\$98,920	\$116,580
	\$200M or more	77	\$154,810	\$108,240	\$133,640	\$187,550	\$256,980
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	19	\$58,160	\$45,000	\$57,520	\$62,640	\$86,550
	5,000 - 9,999	25	\$75,730	\$65,210	\$70,500	\$87,550	\$103,180
	10,000 - 19,999	33	\$90,880	\$75,560	\$85,070	\$108,540	\$118,230
	20,000 - 39,999	22	\$119,730	\$95,290	\$114,270	\$142,520	\$181,490
	40,000 - 49,999	9	\$130,040	\$99,720	\$125,110	\$145,510	\$277,930
	50,000 - 59,999	6	\$148,470	\$117,620	\$142,670	\$169,190	*
	60,000 or more	36	\$181,980	\$116,190	\$174,280	\$229,250	\$314,890
Number of branch offices	1	22	\$63,190	\$47,900	\$63,330	\$74,530	\$88,430
	2	25	\$81,530	\$65,130	\$79,260	\$98,530	\$112,720
	3	12	\$75,660	\$60,870	\$76,410	\$88,220	\$112,960
	4	12	\$96,570	\$64,570	\$76,420	\$137,230	\$186,040
	5 or more	83	\$148,100	\$103,250	\$124,870	\$181,320	\$250,170

* Insufficient data

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

if the 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		94	\$97,000	\$124,540	\$152,090
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	3	*	*	*
	\$50M to \$100M	7	\$57,530	\$74,160	\$90,790
	\$100M to \$200M	13	\$63,330	\$80,540	\$97,740
	\$200M to \$500M	21	\$81,830	\$104,410	\$126,990
	\$500M to \$1B	19	\$95,970	\$123,370	\$150,760
	\$1B to \$3B	21	\$124,240	\$160,970	\$197,700
	\$3B or more	10	\$163,280	\$209,950	\$256,620

* Insufficient data

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

TELLER MANAGER/SUPERVISOR

Department: Support/Member Services

Reports To: Executive Vice President or COO or VP-Member Service

Position Overview:

Supervise the teller area to ensure efficient operations and accurate member transactions. Provide guidance and support to teller staff, assisting with complex member inquiries and resolving escalated issues. May perform teller functions as needed to support daily branch activities and maintain service standards.

Key Responsibilities:

- Supervise daily teller operations by assigning tasks, answering questions, resolving complex transactions, and addressing sensitive member service issues; clearly communicate policies and procedures to members.
- Ensure teller staff are fully trained and cross-trained in all aspects of their roles to maintain transaction accuracy and deliver high-quality member service.
- Develop, implement, and evaluate departmental policies and procedures to support operational consistency and compliance.
- Manage and recommend purchases of equipment and supplies to support teller operations.
- Maintain comprehensive, up-to-date knowledge of applicable state and federal regulations, as well as credit union policies and procedures related to teller functions.
- Ensure safety and security policies are current and that staff receive regular training on procedures.
- Serve as vault teller, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash daily.
- Approve member exceptions and authorize service fee refunds when appropriate.
- Oversee the availability and proper handling of daily cash, money orders, and traveler's checks.
- Investigate teller losses and implement corrective workflow adjustments or disciplinary actions as needed.
- Continuously evaluate workflow to determine staffing needs; manage work schedules for full-time and part-time teller staff to ensure consistent member service coverage.

Table 11 - 1
Salaries
Teller Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		176	\$59,720	\$47,500	\$55,380	\$74,760	\$79,870
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	26	\$50,600	\$44,780	\$47,720	\$57,410	\$66,640
	\$50M to \$100M	32	\$51,500	\$45,970	\$49,930	\$56,210	\$62,490
	\$100M to \$200M	40	\$50,810	\$45,410	\$49,000	\$55,630	\$62,610
	\$200M to \$500M	30	\$61,870	\$48,850	\$58,060	\$77,700	\$83,730
	\$500M to \$1B	17	\$60,110	\$51,840	\$58,480	\$69,310	\$73,900
	\$1B to \$3B	16	\$59,540	\$47,500	\$55,360	\$65,190	\$82,500
	\$3B or more	13	\$66,220	\$52,910	\$74,760	\$76,600	\$81,120
By region	New England	11	\$58,870	\$49,410	\$58,480	\$63,970	\$70,510
	Middle Atlantic	19	\$61,140	\$49,240	\$56,280	\$71,000	\$83,460
	East North Central	49	\$55,580	\$45,230	\$51,980	\$62,570	\$81,440
	West North Central	20	\$56,820	\$47,530	\$49,380	\$71,020	\$81,130
	South Atlantic	11	\$68,050	\$57,140	\$74,760	\$74,760	\$74,760
	East South Central	10	\$48,510	\$46,070	\$51,570	\$54,060	\$57,980
	West South Central	25	\$52,090	\$46,330	\$46,420	\$54,590	\$79,010
	Mountain	18	\$56,560	\$50,420	\$54,280	\$57,500	\$75,420
	Pacific	14	\$73,720	\$69,950	\$76,600	\$76,770	\$82,500
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	15	\$51,960	\$44,970	\$47,600	\$58,330	\$69,580
	10 - 49	87	\$51,520	\$45,480	\$49,570	\$55,890	\$63,960
	50 - 99	23	\$61,390	\$47,490	\$55,380	\$75,040	\$89,090
	100 or more	47	\$63,120	\$51,980	\$62,610	\$74,760	\$81,130
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	7	\$57,340	\$44,990	\$57,250	\$71,770	*
	11 - 12	17	\$63,760	\$47,050	\$58,730	\$81,890	\$83,730
	13 - 20	147	\$59,570	\$47,500	\$55,370	\$74,760	\$76,600
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	18	\$49,690	\$41,820	\$47,600	\$56,200	\$65,110
	\$20M to \$50M	35	\$52,420	\$45,990	\$50,220	\$55,890	\$71,590
	\$50M to \$100M	31	\$49,850	\$44,870	\$49,000	\$55,550	\$62,690
	\$100M to \$200M	31	\$54,750	\$45,760	\$50,680	\$61,730	\$70,010
	\$200M or more	60	\$63,260	\$51,020	\$62,570	\$74,760	\$81,890
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	38	\$51,430	\$44,820	\$48,450	\$57,330	\$71,920
	5,000 - 9,999	30	\$50,450	\$47,010	\$50,020	\$55,890	\$61,950
	10,000 - 19,999	45	\$54,000	\$46,060	\$49,530	\$59,240	\$71,280
	20,000 - 39,999	20	\$60,540	\$47,530	\$58,210	\$73,520	\$83,730
	40,000 - 49,999	7	\$63,570	\$51,980	\$62,570	\$71,000	\$81,730
	50,000 - 59,999	4	\$68,310	\$64,050	\$65,190	\$70,760	*
	60,000 or more	28	\$63,570	\$52,010	\$63,970	\$74,760	\$81,890
Number of branch offices	1	39	\$53,290	\$44,850	\$50,020	\$59,630	\$72,730
	2	25	\$53,310	\$47,010	\$50,420	\$58,470	\$62,990
	3	23	\$54,920	\$47,310	\$52,850	\$60,360	\$76,750
	4	19	\$53,830	\$45,200	\$49,530	\$56,790	\$88,400
	5 or more	71	\$62,100	\$48,150	\$61,690	\$74,760	\$81,130

* Insufficient data

Table 11 - 2
Incentives and Bonuses
Teller Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		173	88%	135	\$2,560
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 \$50M	25	61%	16	\$1,840
	\$50M to \$100M	32	76%	22	\$1,930
	\$100M to \$200M	39	89%	34	\$1,830
	\$200M to \$500M	30	83%	23	\$2,990
	\$500M to \$1B	17	99%	15	\$3,670
	\$1B to \$3B	16	87%	13	\$2,820
	\$3B or more	13	93%	10	\$2,410
By region	New England	10	76%	6	\$2,830
	Middle Atlantic	17	97%	17	\$3,010
	East North Central	48	92%	38	\$3,080
	West North Central	20	83%	15	\$3,980
	South Atlantic	11	96%	7	\$1,140
	East South Central	10	63%	6	\$1,870
	West South Central	25	83%	21	\$2,540
	Mountain	18	91%	15	\$2,360
	Pacific	14	92%	11	\$2,740
By number of full-time employees	1	0		0	
	2 - 4	3	67%	2	*
	5 - 9	14	53%	8	\$1,460
	10 - 49	87	85%	71	\$1,950
	50 - 99	22	75%	15	\$2,010
	100 or more	46	93%	39	\$2,880
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	50%	1	*
	9 - 10	6	84%	5	*
	11 - 12	17	64%	9	\$4,280
	13 - 20	145	90%	120	\$2,510
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	17	51%	9	\$1,900
	\$20M to \$50M	35	81%	26	\$1,770
	\$50M to \$100M	30	80%	24	\$1,710
	\$100M to \$200M	31	90%	26	\$2,100
	\$200M or more	60	91%	50	\$2,840
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	67%	2	*
	2,000 - 4,999	37	68%	24	\$1,760
	5,000 - 9,999	30	84%	24	\$2,110
	10,000 - 19,999	44	86%	37	\$1,790
	20,000 - 39,999	19	88%	14	\$3,280
	40,000 - 49,999	7	100%	6	\$4,060
	50,000 - 59,999	4	91%	3	\$3,290
	60,000 or more	28	91%	24	\$2,610
Number of branch offices	1	38	75%	27	\$1,780
	2	24	80%	18	\$2,530
	3	23	79%	18	\$2,160
	4	19	86%	15	\$1,780
	5 or more	70	91%	58	\$2,760

* 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		176	\$61,870	\$48,950	\$57,960	\$75,760	\$82,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	26	\$51,670	\$45,170	\$48,810	\$58,890	\$66,640
	\$50M to \$100M	32	\$52,860	\$46,730	\$51,150	\$57,890	\$63,630
	\$100M to \$200M	40	\$52,420	\$47,400	\$50,190	\$57,390	\$66,610
	\$200M to \$500M	30	\$64,100	\$49,790	\$59,720	\$80,040	\$88,060
	\$500M to \$1B	17	\$63,460	\$52,650	\$63,030	\$70,000	\$76,900
	\$1B to \$3B	16	\$61,900	\$48,860	\$58,590	\$68,540	\$84,650
	\$3B or more	13	\$68,420	\$53,910	\$75,760	\$78,940	\$86,760
By region	New England	11	\$60,940	\$49,410	\$60,190	\$68,540	\$73,620
	Middle Atlantic	19	\$63,960	\$50,090	\$60,160	\$76,900	\$88,450
	East North Central	49	\$58,190	\$48,150	\$53,980	\$67,370	\$85,720
	West North Central	20	\$60,140	\$49,000	\$50,200	\$74,060	\$88,060
	South Atlantic	11	\$69,100	\$57,210	\$75,760	\$75,760	\$75,760
	East South Central	10	\$49,490	\$47,610	\$53,700	\$54,060	\$57,980
	West South Central	25	\$54,030	\$46,790	\$48,950	\$58,790	\$82,500
	Mountain	18	\$58,710	\$52,220	\$56,780	\$59,000	\$79,950
	Pacific	14	\$76,250	\$70,950	\$78,940	\$79,110	\$87,020
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	15	\$52,670	\$45,600	\$48,450	\$59,500	\$69,580
	10 - 49	87	\$53,160	\$47,400	\$50,860	\$58,260	\$66,650
	50 - 99	23	\$62,670	\$48,770	\$57,060	\$77,290	\$89,940
	100 or more	47	\$65,680	\$53,540	\$67,950	\$75,760	\$84,650
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	7	\$58,450	\$45,180	\$58,930	\$72,650	*
	11 - 12	17	\$65,960	\$47,930	\$58,730	\$88,770	\$88,770
	13 - 20	147	\$61,760	\$48,950	\$57,850	\$75,760	\$78,940
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	18	\$50,610	\$41,820	\$48,460	\$58,470	\$65,110
	\$20M to \$50M	35	\$53,770	\$47,700	\$51,680	\$57,390	\$71,890
	\$50M to \$100M	31	\$51,190	\$46,010	\$49,750	\$58,520	\$63,500
	\$100M to \$200M	31	\$56,560	\$47,400	\$51,320	\$65,050	\$70,430
	\$200M or more	60	\$65,740	\$51,970	\$67,420	\$75,760	\$84,650
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	38	\$52,520	\$45,210	\$49,630	\$58,410	\$71,920
	5,000 - 9,999	30	\$52,230	\$48,310	\$50,900	\$57,390	\$66,180
	10,000 - 19,999	45	\$55,480	\$47,740	\$50,940	\$61,070	\$73,730
	20,000 - 39,999	20	\$63,020	\$49,030	\$58,620	\$73,980	\$88,060
	40,000 - 49,999	7	\$67,520	\$53,980	\$69,220	\$76,900	\$85,180
	50,000 - 59,999	4	\$71,310	\$67,150	\$68,050	\$74,150	*
	60,000 or more	28	\$65,870	\$53,200	\$68,540	\$75,760	\$84,650
Number of branch offices	1	39	\$54,510	\$45,590	\$50,100	\$62,210	\$73,730
	2	25	\$55,260	\$47,960	\$52,220	\$60,450	\$66,610
	3	23	\$56,560	\$48,430	\$56,530	\$63,590	\$79,190
	4	19	\$55,360	\$47,400	\$50,490	\$58,450	\$89,940
	5 or more	71	\$64,500	\$49,030	\$63,320	\$75,760	\$84,650

* Insufficient data

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

if the 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		98	\$50,280	\$61,940	\$73,610
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	7	\$41,420	\$49,440	\$57,460
	\$50M to \$100M	13	\$43,030	\$52,400	\$61,780
	\$100M to \$200M	20	\$45,750	\$53,930	\$62,110
	\$200M to \$500M	17	\$51,510	\$62,590	\$73,670
	\$500M to \$1B	15	\$54,740	\$69,900	\$85,060
	\$1B to \$3B	13	\$57,150	\$71,460	\$85,780
	\$3B or more	13	\$55,290	\$70,510	\$85,740

* Insufficient data

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

SHARE DRAFT MANAGER

Department: Support/Member Services

Reports To: Executive Vice President or Assistant Manager or Chief Operations Officer

Position Overview:

Supervise the Share Draft Services Department, overseeing the delivery of technical and administrative support for share draft services to credit union members. Provide accurate and timely information to current and prospective members regarding share draft accounts and other credit union products and services.

Key Responsibilities:

- Hire, train, and supervise staff within the Share Draft Services Department to ensure efficient operations and high-quality member support.
- Develop, implement, and evaluate departmental policies and procedures to maintain consistency and compliance.
- Prepare and analyze monthly reports to monitor departmental performance and identify areas for improvement.
- Manage the department's budget in alignment with the credit union's overall strategic goals.
- Ensure full compliance with all share draft rules, regulations, and internal standards.
- Facilitate clear and timely communication with members regarding share draft accounts and transactions, including statement reconciliation and issue resolution.

Table 12 - 1
Salaries
Share Draft Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$91,110	\$69,710	\$86,740	\$121,830	\$129,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	4	*	*	*	*	*
	\$200M to \$500M	4	\$73,490	\$67,820	\$69,710	\$83,990	*
	\$500M to \$1B	4	\$86,420	\$73,490	\$86,480	\$99,860	*
	\$1B to \$3B	8	\$88,520	\$67,750	\$77,910	\$116,930	\$128,030
	\$3B or more	7	\$115,210	\$97,320	\$128,050	\$129,700	*
By region	New England	3	\$81,010	\$68,610	\$76,270	\$100,930	*
	Middle Atlantic	5	\$59,050	\$41,000	\$53,210	\$84,900	*
	East North Central	4	\$81,790	\$67,750	\$86,660	\$93,330	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	\$116,630	\$103,060	\$129,700	\$129,700	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	5	\$106,810	\$89,990	\$103,170	\$131,490	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	6	\$60,230	\$41,000	\$54,530	\$81,180	*
	50 - 99	5	\$73,100	\$69,010	\$70,590	\$85,200	*
	100 or more	16	\$103,220	\$86,150	\$99,890	\$129,700	\$129,700
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	24	\$93,680	\$70,090	\$96,130	\$128,030	\$129,700
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	3	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M or more	22	\$96,890	\$70,600	\$91,710	\$128,030	\$129,700
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	4	*	*	*	*	*
	20,000 - 39,999	5	\$74,290	\$69,680	\$69,970	\$84,910	*
	40,000 - 49,999	2	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	14	\$103,960	\$86,150	\$102,390	\$129,700	\$129,700
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	21	\$95,130	\$70,250	\$96,220	\$128,030	\$129,700

* Insufficient data

Table 12 - 2
Incentives and Bonuses
Share Draft Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		25	79%	20	\$3,960
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	3	50%	2	*
	\$200M to \$500M	4	56%	3	\$4,330
	\$500M to \$1B	4	86%	3	\$2,580
	\$1B to \$3B	7	95%	6	\$3,900
	\$3B or more	7	84%	5	\$4,780
By region	New England	3	100%	3	\$3,660
	Middle Atlantic	5	53%	3	*
	East North Central	4	53%	1	*
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	1	100%	1	*
	West South Central	1	100%	1	*
	Mountain	3	63%	2	*
	Pacific	4	100%	4	\$7,020
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	4	51%	3	*
	50 - 99	5	65%	4	\$1,680
	100 or more	16	89%	13	\$4,560
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	14%	1	*
	13 - 20	22	88%	18	\$4,060
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	2	33%	1	*
	\$100M to \$200M	2	100%	2	*
	\$200M or more	21	83%	17	\$4,190
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	4	56%	3	*
	20,000 - 39,999	5	60%	4	\$2,330
	40,000 - 49,999	2	66%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	13	91%	11	\$4,380
Number of branch offices	1	0		0	
	2	0		0	
	3	2	75%	2	*
	4	2	44%	1	*
	5 or more	21	85%	17	\$4,340

* 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		27	\$94,060	\$71,880	\$87,590	\$126,870	\$130,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	4	*	*	*	*	*
	\$200M to \$500M	4	\$75,890	\$69,710	\$70,570	\$85,390	*
	\$500M to \$1B	4	\$88,640	\$74,540	\$88,360	\$101,970	*
	\$1B to \$3B	8	\$91,800	\$71,880	\$80,080	\$119,890	\$130,030
	\$3B or more	7	\$119,230	\$99,500	\$129,880	\$130,700	*
By region	New England	3	\$84,670	\$71,370	\$78,470	\$106,180	*
	Middle Atlantic	5	\$59,910	\$41,000	\$55,020	\$85,920	*
	East North Central	4	\$83,820	\$71,880	\$86,660	\$93,330	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	\$120,300	\$116,980	\$130,700	\$130,700	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	3	*	*	*	*	*
	Pacific	5	\$112,200	\$90,410	\$108,330	\$142,260	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	6	\$61,360	\$41,000	\$56,310	\$85,790	*
	50 - 99	5	\$74,180	\$69,710	\$72,480	\$86,200	*
	100 or more	16	\$107,100	\$86,730	\$105,850	\$130,700	\$130,700
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	24	\$97,010	\$73,200	\$96,130	\$130,030	\$130,700
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	3	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M or more	22	\$100,210	\$75,680	\$93,770	\$130,030	\$130,700
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	4	*	*	*	*	*
	20,000 - 39,999	5	\$75,690	\$69,710	\$72,600	\$85,910	*
	40,000 - 49,999	2	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	14	\$107,740	\$85,870	\$110,840	\$130,700	\$130,700
Number of branch offices	1	1	*	*	*	*	*
	2	0					
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	21	\$98,650	\$73,700	\$96,220	\$130,030	\$130,700

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		19	\$70,830	\$92,140	\$113,460
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	1	*	*	*
	\$500M to \$1B	4	\$72,040	\$90,040	\$108,050
	\$1B to \$3B	7	\$66,370	\$84,130	\$101,880
	\$3B or more	7	\$76,650	\$104,670	\$132,690

* Insufficient data

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

BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

Department: Support/Member Services

Reports To: COO or Executive VP/Assistant Manager or CEO

Position Overview:

Lead the Business Services department, overseeing all deposit and credit product operations. Manage the business loan portfolio, guide and develop staff, and analyze performance trends to inform strategic growth initiatives. Recommend direction for the department, set target goals, and establish policies and procedures that support operational excellence and member service.

Key Responsibilities:

- Lead and manage the Business Services team, including hiring, mentoring, scheduling, training, and performance evaluations.
- Support budget development for the department and monitor spending to ensure alignment with financial goals.
- Develop and maintain policies and procedures that reflect regulatory requirements and support consistent, high-quality service.
- Ensure lending practices follow sound analysis and comply with the credit union's Business Lending policy.
- Provide guidance and solutions to staff on technical and operational questions, escalating as needed.
- Resolve complex member issues and ensure business members receive exceptional service and support.
- Conduct market research and analyze industry trends to recommend new programs, services, or improvements.
- Facilitate regular team meetings to share updates, identify areas for improvement, and communicate changes in services or procedures.
- Promote continuous learning and skill development to enhance service delivery and operational efficiency.
- Train staff to cross-sell lending and other credit union products effectively.

Table 13 - 1
Salaries
Business Services VP / Director

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		40	\$145,130	\$108,210	\$143,770	\$172,050	\$237,370
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	9	\$93,930	\$74,500	\$92,890	\$120,660	\$149,820
	\$500M to \$1B	10	\$123,750	\$96,800	\$115,540	\$151,570	\$191,110
	\$1B to \$3B	13	\$168,340	\$123,160	\$149,740	\$210,010	\$242,400
	\$3B or more	8	\$184,950	\$148,780	\$161,260	\$248,130	\$250,970
By region	New England	4	\$173,750	\$105,720	\$196,760	\$252,040	*
	Middle Atlantic	3	\$119,390	\$106,130	\$125,780	\$141,880	*
	East North Central	11	\$137,700	\$96,230	\$139,470	\$162,710	\$239,120
	West North Central	3	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	\$180,670	\$127,970	\$200,530	\$237,970	*
	West South Central	4	\$128,400	\$103,740	\$122,480	\$160,400	*
	Mountain	5	\$118,980	\$80,540	\$127,860	\$156,220	*
	Pacific	5	\$188,580	\$154,650	\$188,060	\$233,490	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	9	\$106,510	\$74,990	\$94,790	\$121,870	\$234,960
	100 or more	30	\$159,560	\$120,230	\$149,520	\$193,230	\$246,360
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	38	\$142,490	\$107,510	\$139,990	\$164,830	\$237,710
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	3	\$80,600	\$66,540	\$88,700	\$95,750	*
	\$200M or more	37	\$150,590	\$117,390	\$146,320	\$181,570	\$237,920
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	3	\$98,830	\$90,950	\$95,780	\$119,930	*
	20,000 - 39,999	7	\$95,930	\$74,860	\$90,420	\$120,350	\$150,000
	40,000 - 49,999	3	\$148,870	\$103,120	\$155,450	\$203,340	*
	50,000 - 59,999	5	\$131,820	\$108,200	\$132,620	\$160,890	*
	60,000 or more	21	\$172,870	\$144,560	\$160,120	\$222,990	\$250,010
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	36	\$149,370	\$108,820	\$146,980	\$183,860	\$238,030

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		40	82%	31	\$20,270
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	9	64%	5	\$5,980
	\$500M to \$1B	10	71%	7	\$14,210
	\$1B to \$3B	13	96%	12	\$19,150
	\$3B or more	8	92%	7	\$36,230
By region	New England	4	100%	3	\$11,250
	Middle Atlantic	3	62%	2	*
	East North Central	11	61%	7	\$16,780
	West North Central	3	100%	3	*
	South Atlantic	3	100%	3	*
	East South Central	3	80%	3	*
	West South Central	4	100%	4	\$24,000
	Mountain	5	86%	3	\$7,650
	Pacific	5	88%	4	\$30,100
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	100%	1	*
	50 - 99	9	65%	5	\$6,170
	100 or more	30	87%	25	\$23,800
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	38	81%	29	\$20,580
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	3	60%	2	*
	\$200M or more	37	84%	30	\$21,180
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	3	60%	2	*
	20,000 - 39,999	7	54%	3	\$5,940
	40,000 - 49,999	3	79%	3	*
	50,000 - 59,999	5	85%	4	\$12,550
	60,000 or more	21	94%	19	\$26,240
Number of branch offices	1	0		0	
	2	1	100%	1	*
	3	1	100%	1	*
	4	2	68%	1	*
	5 or more	36	82%	28	\$21,690

* 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		40	\$161,200	\$113,960	\$152,780	\$207,120	\$254,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	9	\$97,350	\$74,710	\$99,280	\$127,380	\$149,870
	\$500M to \$1B	10	\$133,900	\$96,800	\$122,330	\$164,990	\$220,730
	\$1B to \$3B	13	\$185,850	\$139,530	\$171,770	\$237,480	\$269,590
	\$3B or more	8	\$218,170	\$169,480	\$202,690	\$263,670	\$367,590
By region	New England	4	\$183,260	\$111,320	\$219,490	\$255,210	*
	Middle Atlantic	3	\$124,470	\$107,700	\$135,300	\$145,670	*
	East North Central	11	\$147,990	\$98,050	\$148,070	\$206,890	\$243,970
	West North Central	3	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	\$205,290	\$147,680	\$226,350	\$284,840	*
	West South Central	4	\$152,400	\$111,560	\$146,060	\$205,380	*
	Mountain	5	\$124,460	\$83,860	\$136,500	\$168,170	*
	Pacific	5	\$215,020	\$177,350	\$215,430	\$270,850	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	1	*	*	*	*	*
	50 - 99	9	\$110,060	\$74,990	\$99,260	\$130,350	\$244,210
	100 or more	30	\$179,750	\$133,130	\$167,380	\$221,160	\$263,280
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	38	\$158,590	\$109,680	\$149,530	\$204,760	\$257,670
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	3	\$84,050	\$67,080	\$91,040	\$103,070	*
	\$200M or more	37	\$167,730	\$122,190	\$156,500	\$208,030	\$259,710
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	3	\$102,840	\$95,290	\$102,150	\$120,570	*
	20,000 - 39,999	7	\$98,610	\$74,860	\$91,600	\$130,180	\$150,000
	40,000 - 49,999	3	\$163,350	\$111,520	\$173,480	\$223,810	*
	50,000 - 59,999	5	\$142,500	\$113,890	\$145,270	\$178,880	*
	60,000 or more	21	\$196,850	\$154,540	\$189,620	\$239,640	\$283,930
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	36	\$166,470	\$116,560	\$158,250	\$209,910	\$260,120

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		34	\$116,420	\$149,180	\$181,940
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	6	\$82,680	\$102,880	\$123,070
	\$500M to \$1B	8	\$103,860	\$132,110	\$160,350
	\$1B to \$3B	11	\$129,610	\$169,480	\$209,350
	\$3B or more	8	\$137,830	\$175,370	\$212,910

* Insufficient data

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

UNIVERSAL EMPLOYEE—Financial Services

Representative/Member Solution Consultant

Department: Support/Member Services

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 Overview:

Deliver consistently high-quality member service by supporting credit union sales efforts and performing transactions related to share and loan products. Consult with members to understand their financial needs and provide tailored solutions that align with credit union offerings.

Key Responsibilities:

- Promote credit union products and services based on member needs identified through interviews; maintain current knowledge of credit union offerings, policies, and competitor rates and terms.
- Open new share accounts and certificates; assist members with Individual Retirement Account (IRA) and Share Certificate applications.
- Process new account details including check orders, eligibility verification, signature checks, filing, and mailing welcome letters; issue membership cards and starter checks; assist with Instant Issue ATM cards.
- Prepare skip-a-pay coupons when applicable.
- Assist members with wire transfers and account closures.
- Resolve member discrepancies and complaints professionally; process corrections and refunds as needed.
- Ensure accurate loan processing, including documentation, closing, disbursement, coordination, and filing; follow up with auto dealerships for missing paperwork.
- Analyze and process consumer loan applications; pull credit reports, verify debts, and calculate monthly payments for unlisted obligations.
- Mail loan applications and related information to members and prospects; research NADA values and provide quotes.
- Review and mail delinquency notices; ensure accuracy.
- Provide updates on pending loan status; explain loan denials and explore alternative options with members.
- Assist members and Loan Processors with filing debt protection, credit disability, and credit life insurance claims.
- Maintain confidentiality of all member information and enforce strict adherence to security procedures.

Table 14 - 1
Salaries
"Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		151	\$47,030	\$42,650	\$47,580	\$50,330	\$53,710
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	17	\$45,610	\$37,400	\$44,520	\$54,660	\$55,010
	\$20M to \$50M	20	\$39,740	\$35,350	\$38,030	\$43,330	\$47,990
	\$50M to \$100M	18	\$46,960	\$40,580	\$47,000	\$55,000	\$55,700
	\$100M to \$200M	16	\$41,950	\$38,000	\$40,530	\$46,180	\$47,840
	\$200M to \$500M	29	\$47,080	\$41,500	\$49,190	\$50,840	\$52,770
	\$500M to \$1B	15	\$47,210	\$42,650	\$48,220	\$50,380	\$54,770
	\$1B to \$3B	23	\$47,280	\$43,840	\$47,870	\$50,000	\$52,000
	\$3B or more	6	\$48,610	\$43,110	\$44,560	\$51,890	*
By region	New England	9	\$46,140	\$43,070	\$46,400	\$48,530	\$49,740
	Middle Atlantic	16	\$47,510	\$41,650	\$50,000	\$50,110	\$52,950
	East North Central	34	\$46,980	\$43,110	\$47,750	\$50,840	\$51,890
	West North Central	17	\$43,880	\$40,680	\$44,840	\$48,530	\$50,760
	South Atlantic	24	\$46,340	\$44,560	\$45,070	\$48,710	\$51,860
	East South Central	11	\$45,900	\$41,880	\$47,630	\$49,120	\$49,340
	West South Central	16	\$42,870	\$39,520	\$40,050	\$50,110	\$54,970
	Mountain	14	\$46,540	\$41,460	\$47,020	\$49,790	\$52,000
	Pacific	11	\$55,400	\$47,580	\$54,810	\$61,790	\$61,790
By number of full-time employees	1	0					
	2 - 4	26	\$41,070	\$36,040	\$41,000	\$42,970	\$54,970
	5 - 9	20	\$46,590	\$41,050	\$44,710	\$53,710	\$56,950
	10 - 49	33	\$43,920	\$39,520	\$45,050	\$49,970	\$51,800
	50 - 99	27	\$49,560	\$47,040	\$50,000	\$52,470	\$54,560
	100 or more	44	\$47,200	\$43,110	\$47,580	\$50,110	\$53,610
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	9	\$41,410	\$38,030	\$42,330	\$43,600	*
	11 - 12	24	\$46,340	\$41,500	\$45,000	\$54,320	\$55,000
	13 - 20	109	\$47,180	\$43,100	\$47,630	\$50,330	\$53,200
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	9	*	*	*	*	*
	\$5M to \$20M	31	\$42,570	\$37,400	\$41,600	\$45,990	\$54,970
	\$20M to \$50M	15	\$41,870	\$38,000	\$40,530	\$47,000	\$50,000
	\$50M to \$100M	18	\$45,010	\$37,440	\$45,070	\$51,800	\$55,700
	\$100M to \$200M	14	\$46,680	\$42,790	\$46,180	\$50,000	\$51,920
	\$200M or more	63	\$47,540	\$43,110	\$47,750	\$50,380	\$53,610
By number of members	1 - 999	11	\$41,770	\$37,440	\$41,000	\$42,970	*
	1,000 - 1,999	17	\$43,430	\$36,690	\$43,060	\$52,790	\$54,970
	2,000 - 4,999	25	\$42,830	\$37,790	\$41,760	\$48,400	\$55,470
	5,000 - 9,999	15	\$44,520	\$40,210	\$45,000	\$47,840	\$55,000
	10,000 - 19,999	22	\$47,410	\$44,790	\$50,000	\$51,000	\$52,470
	20,000 - 39,999	21	\$47,880	\$43,070	\$50,000	\$50,810	\$53,710
	40,000 - 49,999	8	\$44,240	\$42,450	\$43,560	\$47,020	\$47,020
	50,000 - 59,999	3	*	*	*	*	*
	60,000 or more	30	\$47,600	\$43,110	\$47,750	\$50,790	\$54,770
Number of branch offices	1	44	\$44,770	\$38,030	\$43,500	\$53,710	\$55,010
	2	18	\$42,720	\$37,440	\$41,370	\$47,010	\$51,780
	3	16	\$45,110	\$39,260	\$46,180	\$46,950	\$55,700
	4	8	\$47,060	\$40,530	\$50,460	\$52,470	\$52,950
	5 or more	65	\$47,400	\$43,110	\$47,630	\$50,110	\$53,610

* Insufficient data

Table 14 - 2
Incentives and Bonuses
"Universal Employee"

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		145	86%	116	\$2,840
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	4	33%	2	*
	\$10M to \$20M	15	55%	8	\$6,810
	\$20M to \$50M	19	88%	17	\$1,030
	\$50M to \$100M	17	92%	16	\$2,370
	\$100M to \$200M	16	97%	12	\$1,590
	\$200M to \$500M	28	88%	25	\$2,850
	\$500M to \$1B	14	99%	13	\$2,790
	\$1B to \$3B	22	82%	17	\$3,330
	\$3B or more	6	87%	5	\$2,410
By region	New England	8	81%	7	\$1,290
	Middle Atlantic	16	57%	12	\$1,330
	East North Central	33	85%	26	\$3,930
	West North Central	17	94%	15	\$2,460
	South Atlantic	21	98%	16	\$2,200
	East South Central	11	100%	11	\$3,230
	West South Central	15	96%	13	\$1,570
	Mountain	14	97%	8	\$4,860
	Pacific	11	52%	8	\$1,540
By number of full-time employees	1	0		0	
	2 - 4	25	60%	15	\$4,360
	5 - 9	19	77%	15	\$1,350
	10 - 49	32	97%	29	\$2,220
	50 - 99	27	61%	21	\$2,380
	100 or more	43	89%	37	\$3,000
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	3	60%	2	*
	7 - 8	2	100%	2	*
	9 - 10	9	65%	6	\$640
	11 - 12	23	83%	16	\$1,860
	13 - 20	106	86%	90	\$2,910
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	9	33%	4	*
	\$5M to \$20M	28	71%	19	\$2,960
	\$20M to \$50M	15	91%	14	\$2,270
	\$50M to \$100M	17	96%	15	\$1,440
	\$100M to \$200M	14	95%	10	\$2,810
	\$200M or more	61	85%	54	\$2,940
By number of members	1 - 999	9	33%	4	*
	1,000 - 1,999	17	75%	12	\$4,060
	2,000 - 4,999	24	79%	19	\$1,320
	5,000 - 9,999	15	100%	15	\$1,970
	10,000 - 19,999	21	77%	15	\$2,670
	20,000 - 39,999	20	72%	18	\$2,380
	40,000 - 49,999	7	99%	7	\$7,470
	50,000 - 59,999	3	100%	3	*
	60,000 or more	29	88%	24	\$2,480
Number of branch offices	1	41	69%	26	\$2,390
	2	17	89%	15	\$1,930
	3	16	100%	14	\$2,010
	4	8	80%	7	\$1,270
	5 or more	63	86%	53	\$3,000

* 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		151	\$49,340	\$44,710	\$49,280	\$53,100	\$55,680
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	17	\$49,020	\$38,610	\$49,850	\$55,350	\$66,690
	\$20M to \$50M	20	\$40,630	\$36,060	\$38,590	\$43,950	\$49,450
	\$50M to \$100M	18	\$48,950	\$44,630	\$47,010	\$55,500	\$59,760
	\$100M to \$200M	16	\$43,410	\$41,000	\$41,480	\$47,390	\$50,780
	\$200M to \$500M	29	\$49,540	\$45,280	\$50,000	\$52,910	\$55,000
	\$500M to \$1B	15	\$49,780	\$44,710	\$49,100	\$55,210	\$60,010
	\$1B to \$3B	23	\$49,790	\$45,090	\$50,790	\$53,100	\$54,600
	\$3B or more	6	\$50,690	\$46,010	\$48,010	\$55,680	*
By region	New England	9	\$47,170	\$45,220	\$46,400	\$49,100	\$50,700
	Middle Atlantic	16	\$48,280	\$41,860	\$50,000	\$51,700	\$55,240
	East North Central	34	\$50,280	\$47,000	\$50,790	\$55,000	\$55,680
	West North Central	17	\$46,140	\$41,910	\$46,210	\$52,210	\$52,690
	South Atlantic	24	\$48,360	\$46,010	\$46,010	\$52,930	\$53,070
	East South Central	11	\$49,120	\$43,160	\$49,280	\$54,280	\$54,280
	West South Central	16	\$44,160	\$40,610	\$41,010	\$51,460	\$59,060
	Mountain	14	\$50,520	\$42,770	\$52,000	\$53,100	\$65,710
	Pacific	11	\$56,200	\$49,010	\$54,810	\$61,790	\$61,790
By number of full-time employees	1	0					
	2 - 4	26	\$43,550	\$37,390	\$41,000	\$43,360	\$55,640
	5 - 9	20	\$47,610	\$42,840	\$45,250	\$53,710	\$58,630
	10 - 49	33	\$45,960	\$41,020	\$46,880	\$51,280	\$55,000
	50 - 99	27	\$50,970	\$50,000	\$50,000	\$52,470	\$56,010
	100 or more	44	\$49,730	\$45,090	\$49,280	\$53,100	\$55,840
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	9	\$41,820	\$38,030	\$42,980	\$43,950	*
	11 - 12	24	\$47,850	\$42,970	\$46,740	\$54,420	\$55,500
	13 - 20	109	\$49,550	\$45,090	\$49,280	\$53,100	\$55,750
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	9	*	*	*	*	*
	\$5M to \$20M	31	\$44,530	\$37,830	\$42,850	\$52,170	\$55,560
	\$20M to \$50M	15	\$43,950	\$41,000	\$41,480	\$47,000	\$51,500
	\$50M to \$100M	18	\$46,280	\$37,540	\$47,010	\$53,400	\$59,360
	\$100M to \$200M	14	\$49,170	\$43,060	\$47,980	\$55,000	\$55,000
	\$200M or more	63	\$49,920	\$45,280	\$50,000	\$53,100	\$56,010
By number of members	1 - 999	11	\$41,890	\$37,440	\$41,000	\$42,970	*
	1,000 - 1,999	17	\$46,450	\$38,090	\$43,950	\$53,710	\$55,350
	2,000 - 4,999	25	\$43,840	\$38,030	\$43,850	\$51,030	\$57,920
	5,000 - 9,999	15	\$46,480	\$41,480	\$47,390	\$49,160	\$55,500
	10,000 - 19,999	22	\$49,270	\$45,990	\$50,000	\$54,720	\$55,000
	20,000 - 39,999	21	\$49,570	\$45,910	\$50,000	\$51,860	\$55,830
	40,000 - 49,999	8	\$50,800	\$44,710	\$45,210	\$65,710	\$65,710
	50,000 - 59,999	3	*	*	*	*	*
	60,000 or more	30	\$49,670	\$46,010	\$50,700	\$53,100	\$55,680
Number of branch offices	1	44	\$46,340	\$40,520	\$44,060	\$53,710	\$56,600
	2	18	\$44,270	\$37,800	\$46,210	\$47,500	\$53,380
	3	16	\$47,030	\$41,000	\$47,390	\$49,040	\$59,760
	4	8	\$48,080	\$41,480	\$51,370	\$52,470	\$54,600
	5 or more	65	\$49,850	\$45,180	\$50,000	\$53,100	\$56,010

* Insufficient data

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

if the 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		79	\$40,700	\$50,280	\$59,850
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	2	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	7	\$38,720	\$47,660	\$56,590
	\$50M to \$100M	5	\$40,140	\$45,990	\$51,840
	\$100M to \$200M	3	*	*	*
	\$200M to \$500M	24	\$40,590	\$49,720	\$58,850
	\$500M to \$1B	13	\$40,750	\$51,070	\$61,390
	\$1B to \$3B	19	\$41,710	\$53,220	\$64,730
	\$3B or more	5	\$45,780	\$56,150	\$66,520

* Insufficient data

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

LEAD MEMBER SERVICES OFFICER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Lead Member Service Officer (MSO) supports members by opening new accounts, processing loan applications, and handling a range of financial and non-financial transactions. As a senior and versatile team member, the Lead MSO sets the standard for service excellence across multiple branch locations. This role also assists in training team members on essential procedures and service practices to ensure consistent, high-quality member support.

Key Responsibilities:

- Serve in a leadership capacity by exercising elevated authority beyond that of a standard MSO or MSO Floater. Support complex transactions, respond to member and staff inquiries, assist with branch opening and closing procedures, and manage dual control items with a supervisory-level approach.
- Collaborate with the supervisory team to ensure all staff are fully informed and cross-trained across current and future credit union products and services, promoting consistent, high-quality member service.
- Act as one of the most senior and versatile individual contributors within the branch, modeling service excellence and guiding team members through a wide range of member and financial transactions, which may vary by location.
- Assist branch supervisors in assigning work, resolving member service challenges, supporting complex transactions, and clarifying policies and procedures for both MSOs and members.
- Perform various branch operations, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash at the end of day.
- Support members throughout the loan application process, ensuring all required information is complete and accurate.
- Help employees deliver products and services that meet member needs across a variety of service channels and situations.
- Input consumer and mortgage loan applications into the credit union's system, prepare necessary documentation, and disburse funds to members.
- Communicate loan decisions and next steps to members clearly and professionally.
- Participate in additional member service responsibilities as needed to support branch operations and member satisfaction.

Table 15 - 1
Salaries
Lead Member Services Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		60	\$58,480	\$50,840	\$56,510	\$62,940	\$81,550
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	8	\$45,540	\$34,240	\$43,700	\$54,620	*
	\$50M to \$100M	10	\$56,170	\$48,520	\$55,860	\$60,600	\$75,680
	\$100M to \$200M	8	\$53,220	\$40,000	\$50,290	\$63,990	*
	\$200M to \$500M	6	\$52,600	\$48,880	\$51,250	\$53,280	\$61,550
	\$500M to \$1B	8	\$56,950	\$50,840	\$55,900	\$61,410	\$72,200
	\$1B to \$3B	9	\$55,960	\$49,010	\$56,710	\$58,010	\$62,940
	\$3B or more	8	\$61,290	\$52,800	\$56,510	\$68,100	\$81,550
By region	New England	4	\$64,560	\$50,840	\$53,480	\$84,150	*
	Middle Atlantic	7	\$57,620	\$56,510	\$56,510	\$56,510	*
	East North Central	13	\$51,720	\$47,800	\$50,440	\$61,410	\$61,420
	West North Central	7	\$52,360	\$48,880	\$53,040	\$55,900	*
	South Atlantic	5	\$64,610	\$52,800	\$58,010	\$81,550	*
	East South Central	3	*	*	*	*	*
	West South Central	7	\$52,970	\$45,000	\$54,620	\$63,280	*
	Mountain	5	\$62,360	\$55,950	\$62,940	\$75,360	*
	Pacific	9	\$57,770	\$50,000	\$55,190	\$68,100	\$69,410
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	11	\$47,660	\$37,250	\$43,870	\$57,330	\$66,100
	10 - 49	13	\$54,550	\$43,610	\$52,080	\$60,600	\$75,680
	50 - 99	11	\$55,440	\$48,880	\$51,250	\$56,890	\$72,080
	100 or more	24	\$59,330	\$52,800	\$56,510	\$63,280	\$81,550
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	51	\$58,340	\$50,840	\$56,510	\$62,940	\$81,550
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$44,920	\$34,240	\$43,700	\$53,040	*
	\$20M to \$50M	10	\$50,930	\$43,750	\$52,080	\$55,710	\$63,080
	\$50M to \$100M	8	\$63,080	\$58,620	\$60,850	\$75,530	*
	\$100M to \$200M	5	\$48,040	\$40,000	\$50,750	\$51,250	*
	\$200M or more	31	\$59,240	\$52,800	\$56,510	\$63,280	\$81,550
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	12	\$50,290	\$40,130	\$52,680	\$60,150	\$66,080
	5,000 - 9,999	5	\$63,290	\$52,080	\$59,350	\$75,680	*
	10,000 - 19,999	10	\$48,390	\$41,870	\$49,390	\$51,250	\$61,060
	20,000 - 39,999	6	\$55,480	\$50,130	\$51,040	\$56,460	*
	40,000 - 49,999	5	\$63,380	\$56,780	\$61,410	\$72,200	*
	50,000 - 59,999	3	*	*	*	*	*
	60,000 or more	16	\$58,860	\$52,800	\$56,510	\$62,940	\$81,550
Number of branch offices	1	12	\$52,780	\$38,930	\$53,920	\$65,630	\$75,680
	2	10	\$53,740	\$47,390	\$52,080	\$60,560	\$63,920
	3	4	\$48,690	\$43,610	\$51,250	\$51,320	*
	4	3	*	*	*	*	*
	5 or more	31	\$59,070	\$51,610	\$56,510	\$63,150	\$81,550

* Insufficient data

Table 15 - 2
Incentives and Bonuses
Lead Member Services Officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		59	95%	43	\$7,560
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 \$50M	8	50%	3	*
	\$50M to \$100M	9	63%	6	\$2,820
	\$100M to \$200M	8	67%	4	*
	\$200M to \$500M	6	94%	6	\$1,460
	\$500M to \$1B	8	96%	7	\$5,980
	\$1B to \$3B	9	99%	8	\$6,280
	\$3B or more	8	98%	7	\$9,300
By region	New England	4	82%	2	*
	Middle Atlantic	7	99%	6	\$2,360
	East North Central	13	85%	8	\$1,680
	West North Central	7	88%	5	\$6,080
	South Atlantic	5	100%	5	\$2,410
	East South Central	3	100%	3	*
	West South Central	7	93%	4	\$4,850
	Mountain	4	92%	3	\$8,530
By number of full-time employees	Pacific	9	93%	6	\$28,490
	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	11	60%	6	\$1,940
	10 - 49	12	61%	6	\$2,030
	50 - 99	11	84%	8	\$1,640
By number of services offered	100 or more	24	98%	21	\$8,260
	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	5	67%	4	*
	13 - 20	50	95%	38	\$7,700
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	65%	4	*
	\$20M to \$50M	10	68%	6	\$2,360
	\$50M to \$100M	7	30%	2	*
	\$100M to \$200M	5	89%	4	*
	\$200M or more	31	98%	28	\$7,980
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	43%	2	*
	2,000 - 4,999	11	70%	7	\$2,490
	5,000 - 9,999	5	45%	2	*
	10,000 - 19,999	10	76%	6	\$1,940
	20,000 - 39,999	6	94%	5	\$5,820
	40,000 - 49,999	5	100%	4	\$10,670
	50,000 - 59,999	3	93%	2	*
	60,000 or more	16	98%	15	\$8,110
Number of branch offices	1	12	72%	9	\$2,050
	2	9	49%	4	*
	3	4	80%	2	*
	4	3	77%	2	*
	5 or more	31	98%	27	\$7,990

* 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		60	\$65,330	\$54,670	\$58,700	\$77,230	\$86,180
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	8	\$46,250	\$34,960	\$43,700	\$55,160	*
	\$50M to \$100M	10	\$57,830	\$48,520	\$55,860	\$65,590	\$75,680
	\$100M to \$200M	8	\$54,310	\$40,500	\$54,330	\$64,910	*
	\$200M to \$500M	6	\$53,960	\$49,110	\$52,690	\$56,820	\$63,050
	\$500M to \$1B	8	\$62,580	\$55,480	\$62,970	\$70,560	\$78,200
	\$1B to \$3B	9	\$61,240	\$52,580	\$58,230	\$65,500	\$86,190
	\$3B or more	8	\$70,390	\$58,700	\$61,420	\$82,550	\$103,200
By region	New England	4	\$67,520	\$55,970	\$56,800	\$84,480	*
	Middle Atlantic	7	\$59,940	\$58,700	\$58,700	\$58,700	*
	East North Central	13	\$52,600	\$47,800	\$53,130	\$61,420	\$63,410
	West North Central	7	\$57,690	\$49,110	\$53,840	\$63,250	*
	South Atlantic	5	\$67,020	\$54,670	\$65,500	\$82,550	*
	East South Central	3	*	*	*	*	*
	West South Central	7	\$57,480	\$48,780	\$56,270	\$67,720	*
	Mountain	5	\$69,930	\$57,150	\$78,230	\$78,230	*
	Pacific	9	\$84,140	\$69,650	\$84,310	\$103,200	\$103,200
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	11	\$48,820	\$37,690	\$45,640	\$60,280	\$68,530
	10 - 49	13	\$55,730	\$46,020	\$53,580	\$64,480	\$75,680
	50 - 99	11	\$56,820	\$49,110	\$53,130	\$60,410	\$73,250
	100 or more	24	\$67,110	\$54,670	\$58,700	\$78,230	\$88,130
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	51	\$65,380	\$54,670	\$58,700	\$77,140	\$83,300
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	6	\$45,560	\$34,960	\$43,700	\$53,840	*
	\$20M to \$50M	10	\$52,530	\$46,430	\$53,580	\$57,370	\$66,030
	\$50M to \$100M	8	\$64,120	\$58,620	\$65,530	\$75,530	*
	\$100M to \$200M	5	\$49,570	\$40,500	\$53,130	\$53,260	*
	\$200M or more	31	\$66,750	\$54,670	\$58,700	\$78,230	\$86,220
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	12	\$51,940	\$40,310	\$52,680	\$64,730	\$68,370
	5,000 - 9,999	5	\$63,990	\$53,580	\$59,670	\$75,680	*
	10,000 - 19,999	10	\$49,860	\$42,560	\$51,610	\$53,130	\$63,130
	20,000 - 39,999	6	\$60,940	\$51,340	\$56,800	\$71,920	*
	40,000 - 49,999	5	\$73,730	\$63,410	\$78,200	\$85,420	*
	50,000 - 59,999	3	*	*	*	*	*
	60,000 or more	16	\$66,470	\$54,670	\$58,700	\$78,230	\$97,190
Number of branch offices	1	12	\$54,260	\$39,210	\$54,040	\$67,710	\$75,680
	2	10	\$54,920	\$47,390	\$53,580	\$63,630	\$65,870
	3	4	\$50,060	\$46,020	\$52,600	\$53,130	*
	4	3	*	*	*	*	*
	5 or more	31	\$66,540	\$54,670	\$58,700	\$78,230	\$86,220

* Insufficient data

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

if the 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		34	\$49,840	\$61,930	\$74,030
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	5	\$45,010	\$55,760	\$66,500
	\$500M to \$1B	8	\$50,690	\$63,440	\$76,200
	\$1B to \$3B	7	\$52,240	\$64,340	\$76,450
	\$3B or more	7	\$51,420	\$66,120	\$80,830

* Insufficient data

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

MEMBER SERVICES OFFICER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Member Service Officer (MSO) assists members with opening new accounts, completing loan applications, and performing a variety of financial and non-financial transactions. This role supports a wide range of branch services, including safe deposit box access, and helps train team members on procedures and service standards to ensure consistent, high-quality member support.

Key Responsibilities:

- Support fellow employees in delivering credit union products and services that meet member needs across a variety of service channels.
- Perform financial and non-financial transactions for members in person, by phone, and through mail, ensuring accuracy and professionalism.
- Input consumer and mortgage loan applications into the credit union's system, prepare supporting documentation, and disburse funds upon approval.
- Communicate loan decisions to members clearly and respectfully.
- Verify the identity of members and joint owners before conducting account transactions; report any suspicious activity in accordance with policy.
- Assist members with branch services, including access to safe deposit boxes and other location-specific offerings.
- Enter data and prepare documentation for various member account services.
- Process Credit Life Insurance claims, sight drafts, and lien releases in accordance with established procedures.
- Perform basic error corrections and assist with resolving posting errors, member discrepancies, and collection items.
- Support branch operations by handling lost or stolen official checks, auditing and balancing ATMs, coin counters, and cash dispatch machines, reconciling member checkbooks, and scanning signature cards and documents.
- Assist with branch opening and closing procedures and troubleshoot Collateral Protection Insurance (CPI) inquiries and disputes.
- Actively cross-sell credit union products and services to support branch and organizational goals.

Table 16 - 1
Salaries
Member Services Officer (MSO)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		76	\$49,760	\$46,980	\$49,590	\$54,080	\$55,950
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	11	\$43,060	\$36,550	\$42,290	\$50,220	\$54,980
	\$50M to \$100M	8	\$42,540	\$34,110	\$37,000	\$58,240	*
	\$100M to \$200M	13	\$43,220	\$38,390	\$43,670	\$46,900	\$53,240
	\$200M to \$500M	12	\$44,590	\$37,910	\$43,890	\$49,090	\$57,020
	\$500M to \$1B	11	\$52,160	\$48,210	\$51,230	\$56,270	\$57,880
	\$1B to \$3B	9	\$49,630	\$46,980	\$48,530	\$52,930	\$57,050
	\$3B or more	7	\$51,380	\$49,590	\$49,690	\$55,150	\$55,950
By region	New England	2	*	*	*	*	*
	Middle Atlantic	9	\$48,600	\$46,600	\$46,600	\$53,120	\$57,140
	East North Central	18	\$51,350	\$49,450	\$50,570	\$55,390	\$57,880
	West North Central	3	*	*	*	*	*
	South Atlantic	10	\$50,970	\$47,570	\$55,950	\$55,950	\$55,950
	East South Central	5	\$47,300	\$48,570	\$49,590	\$49,590	*
	West South Central	13	\$46,840	\$43,670	\$49,690	\$49,690	\$49,690
	Mountain	11	\$49,290	\$47,840	\$48,530	\$55,530	\$55,760
	Pacific	7	\$56,540	\$48,300	\$55,150	\$65,630	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	7	\$41,570	\$36,070	\$36,900	\$48,130	*
	10 - 49	22	\$44,670	\$38,240	\$43,670	\$52,570	\$58,240
	50 - 99	16	\$45,280	\$37,910	\$43,190	\$49,450	\$60,630
	100 or more	26	\$50,990	\$48,300	\$49,690	\$55,390	\$55,950
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	10	\$45,320	\$39,270	\$45,970	\$48,580	*
	13 - 20	64	\$49,790	\$47,570	\$49,590	\$55,150	\$55,950
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$44,500	\$36,900	\$46,000	\$50,060	*
	\$20M to \$50M	10	\$37,570	\$34,000	\$34,740	\$43,670	\$45,960
	\$50M to \$100M	13	\$47,360	\$39,730	\$43,680	\$58,220	\$58,410
	\$100M to \$200M	6	\$41,890	\$35,000	\$37,910	\$46,900	*
	\$200M or more	38	\$50,530	\$47,840	\$49,690	\$55,150	\$55,950
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	12	\$43,940	\$35,820	\$45,370	\$51,190	\$55,810
	5,000 - 9,999	11	\$41,930	\$34,110	\$39,800	\$46,170	\$53,240
	10,000 - 19,999	10	\$45,900	\$38,390	\$46,900	\$49,090	\$58,240
	20,000 - 39,999	15	\$45,950	\$40,000	\$43,050	\$53,330	\$59,620
	40,000 - 49,999	4	\$53,900	\$51,230	\$55,560	\$57,880	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	17	\$50,740	\$48,300	\$49,690	\$52,930	\$55,950
Number of branch offices	1	10	\$42,730	\$35,600	\$42,190	\$49,130	*
	2	12	\$49,380	\$40,030	\$52,730	\$58,240	\$58,240
	3	12	\$42,680	\$38,040	\$43,670	\$46,000	\$48,500
	4	2	*	*	*	*	*
	5 or more	39	\$50,180	\$47,570	\$49,600	\$55,150	\$55,950

* Insufficient data

Table 16 - 2
Incentives and Bonuses Member
Services Officer (MSO)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		74	90%	55	\$2,900
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	100%	3	*
	\$20M to \$50M	11	57%	8	\$2,190
	\$50M to \$100M	8	68%	6	\$1,090
	\$100M to \$200M	13	52%	8	\$1,600
	\$200M to \$500M	12	89%	9	\$1,880
	\$500M to \$1B	10	74%	7	\$1,910
	\$1B to \$3B	9	97%	7	\$2,500
	\$3B or more	7	97%	7	\$3,500
By region	New England	2	100%	1	*
	Middle Atlantic	9	85%	5	\$1,310
	East North Central	17	88%	14	\$3,460
	West North Central	3	55%	1	*
	South Atlantic	10	95%	7	\$1,440
	East South Central	5	94%	4	\$5,310
	West South Central	12	95%	10	\$2,640
	Mountain	10	92%	7	\$1,420
	Pacific	7	66%	5	\$6,820
By number of full-time employees	1	0		0	
	2 - 4	6	76%	5	*
	5 - 9	7	58%	4	*
	10 - 49	22	70%	16	\$1,320
	50 - 99	15	77%	10	\$1,970
	100 or more	25	95%	20	\$3,130
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	10	70%	8	\$1,790
	13 - 20	62	91%	44	\$2,960
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	10	59%	7	\$2,000
	\$20M to \$50M	10	94%	9	\$1,230
	\$50M to \$100M	13	53%	6	\$1,500
	\$100M to \$200M	6	46%	3	*
	\$200M or more	35	94%	29	\$3,010
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	4	57%	3	*
	2,000 - 4,999	12	67%	8	\$2,230
	5,000 - 9,999	11	84%	9	\$1,360
	10,000 - 19,999	10	58%	6	\$1,600
	20,000 - 39,999	14	82%	11	\$1,860
	40,000 - 49,999	4	86%	3	*
	50,000 - 59,999	1	17%	1	*
	60,000 or more	16	97%	14	\$3,270
Number of branch offices	1	10	76%	8	\$1,520
	2	12	46%	7	\$2,530
	3	12	84%	10	\$1,160
	4	2	86%	1	*
	5 or more	37	92%	28	\$3,030

* 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		76	\$52,230	\$48,270	\$53,170	\$56,090	\$58,520
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	11	\$44,310	\$36,550	\$43,450	\$51,890	\$56,480
	\$50M to \$100M	8	\$43,280	\$35,000	\$38,500	\$58,240	*
	\$100M to \$200M	13	\$44,050	\$38,390	\$44,670	\$47,910	\$54,990
	\$200M to \$500M	12	\$46,230	\$39,510	\$43,890	\$50,980	\$58,140
	\$500M to \$1B	11	\$53,230	\$48,370	\$52,230	\$57,700	\$59,880
	\$1B to \$3B	9	\$51,730	\$50,360	\$52,360	\$53,720	\$58,630
	\$3B or more	7	\$54,770	\$53,170	\$55,450	\$56,950	\$58,520
By region	New England	2	*	*	*	*	*
	Middle Atlantic	9	\$49,720	\$47,670	\$47,670	\$54,760	\$58,140
	East North Central	18	\$54,200	\$53,550	\$53,790	\$58,520	\$59,880
	West North Central	3	*	*	*	*	*
	South Atlantic	10	\$52,270	\$48,270	\$56,950	\$56,950	\$56,950
	East South Central	5	\$52,300	\$53,090	\$55,450	\$55,450	*
	West South Central	13	\$49,070	\$44,670	\$53,170	\$53,170	\$53,170
	Mountain	11	\$50,420	\$47,840	\$50,610	\$56,090	\$56,090
	Pacific	7	\$61,070	\$55,050	\$64,750	\$68,460	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	7	\$43,240	\$36,900	\$37,960	\$50,790	*
	10 - 49	22	\$45,590	\$38,390	\$44,670	\$54,240	\$58,240
	50 - 99	16	\$46,780	\$39,510	\$43,710	\$53,330	\$60,920
	100 or more	26	\$53,750	\$51,900	\$53,790	\$56,950	\$58,520
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	10	\$46,580	\$40,910	\$47,030	\$50,800	*
	13 - 20	64	\$52,310	\$48,270	\$53,170	\$56,090	\$58,520
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$45,670	\$36,900	\$46,880	\$51,380	*
	\$20M to \$50M	10	\$38,730	\$34,810	\$35,960	\$43,900	\$47,580
	\$50M to \$100M	13	\$48,150	\$41,560	\$44,670	\$58,230	\$58,410
	\$100M to \$200M	6	\$42,680	\$35,000	\$39,510	\$47,910	*
	\$200M or more	38	\$53,180	\$50,560	\$53,720	\$56,950	\$58,520
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	12	\$45,430	\$37,530	\$45,940	\$55,000	\$56,930
	5,000 - 9,999	11	\$43,070	\$35,000	\$41,870	\$47,840	\$54,990
	10,000 - 19,999	10	\$46,830	\$38,390	\$47,910	\$50,980	\$58,240
	20,000 - 39,999	15	\$47,460	\$41,500	\$43,710	\$53,650	\$60,560
	40,000 - 49,999	4	\$55,550	\$52,230	\$55,560	\$59,880	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	17	\$53,660	\$50,940	\$53,790	\$56,570	\$58,520
Number of branch offices	1	10	\$43,900	\$36,990	\$43,710	\$49,600	*
	2	12	\$50,550	\$42,200	\$54,990	\$58,240	\$58,240
	3	12	\$43,640	\$38,390	\$44,670	\$47,900	\$49,500
	4	2	*	*	*	*	*
	5 or more	39	\$52,790	\$48,370	\$53,240	\$56,090	\$58,520

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		45	\$42,140	\$52,560	\$62,990
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	5	\$40,320	\$46,890	\$53,460
	\$200M to \$500M	10	\$40,370	\$50,340	\$60,310
	\$500M to \$1B	9	\$43,990	\$55,020	\$66,050
	\$1B to \$3B	9	\$43,590	\$56,350	\$69,110
	\$3B or more	7	\$46,050	\$57,260	\$68,470

* Insufficient data

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

MEMBER SERVICES OFFICER, FLOATER

Department: Support/Member Services

Reports To: Member Service VP/Manager/Branch Manager

Position Overview:

Under the supervision of the branch supervisor, the Member Service Officer (MSO) assists members with opening new accounts, completing loan applications, and performing a variety of financial and non-financial transactions. This role supports a wide range of branch services, including safe deposit box access, and contributes to team development by helping train other staff members. Due to varying assignment locations, the MSO must remain flexible in both work duties and branch placement.

Key Responsibilities:

- Serve as one of the most knowledgeable and versatile team members across branch locations, delivering exceptional service through a wide range of member and financial transactions.
- Support fellow employees in providing products and services that meet members' needs across various service channels.
- Perform financial and non-financial transactions for members in person, by phone, and by mail.
- Input consumer and mortgage loan applications into the credit union's system, prepare loan documentation, and disburse funds to members.
- Communicate loan decisions to members clearly and professionally.
- Verify the identity of members and joint owners before processing account transactions; report any suspicious activity.
- Assist members with branch services, including access to safe deposit boxes and other location-specific offerings.
- Enter data and prepare documentation for various member account services.
- Process Credit Life Insurance claims, sight drafts, and lien releases.
- Perform basic error corrections and assist with resolving posting errors, member discrepancies, and collection items.
- Handle lost or stolen official checks, audit and balance currency in ATMs, coin counters, and cash dispatch machines.
- Reconcile member checkbooks, scan signature cards and documents, and assist with branch opening and closing procedures.
- Troubleshoot Collateral Protection Insurance (CPI) inquiries and disputes for members.
- Actively cross-sell credit union products and services to support branch and organizational goals.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		23	\$53,140	\$48,520	\$55,240	\$60,010	\$61,740
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	0					
	\$200M to \$500M	5	\$52,350	\$42,640	\$58,040	\$60,010	*
	\$500M to \$1B	5	\$51,690	\$47,250	\$50,980	\$57,580	*
	\$1B to \$3B	3	\$50,560	\$48,600	\$50,550	\$53,820	*
	\$3B or more	5	\$55,380	\$51,610	\$55,240	\$61,740	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	5	\$53,100	\$48,520	\$52,340	\$60,010	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	5	\$51,290	\$48,770	\$55,240	\$55,240	*
	Mountain	3	*	*	*	*	*
	Pacific	4	\$60,090	\$56,970	\$61,740	\$61,740	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	5	\$54,140	\$47,260	\$59,640	\$60,010	*
	100 or more	12	\$54,080	\$50,260	\$55,240	\$61,160	\$61,740
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	18	\$53,940	\$48,770	\$55,240	\$60,010	\$61,740
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	15	\$53,980	\$48,770	\$55,240	\$61,020	\$61,740
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	4	\$43,620	\$40,000	\$40,630	\$50,940	*
	20,000 - 39,999	4	\$55,480	\$48,620	\$60,010	\$60,010	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	9	\$54,380	\$50,380	\$55,240	\$61,740	\$61,740
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	16	\$53,560	\$48,620	\$55,240	\$60,330	\$61,740

* Insufficient data

Table 17 - 2
Incentives and Bonuses
Member Services Officer (MSO) Floater

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		22	89%	14	\$2,660
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	50%	2	*
	\$20M to \$50M	0		0	
	\$50M to \$100M	2	50%	1	*
	\$100M to \$200M	0		0	
	\$200M to \$500M	5	81%	2	*
	\$500M to \$1B	3	63%	2	*
	\$1B to \$3B	3	79%	2	*
	\$3B or more	5	98%	4	\$3,160
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	5	91%	3	\$2,050
	West North Central	1	40%	0	
	South Atlantic	3	75%	2	*
	East South Central	1	100%	1	*
	West South Central	5	91%	3	*
	Mountain	2	72%	1	*
	Pacific	4	92%	2	*
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	2	100%	2	*
	10 - 49	3	63%	2	*
	50 - 99	5	74%	2	*
	100 or more	10	94%	8	\$2,780
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	2	100%	2	*
	7 - 8	2	0%	0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	17	90%	10	\$2,680
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	50%	2	*
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	3	93%	1	*
	\$200M or more	14	91%	10	\$2,770
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	1	0%	0	
	10,000 - 19,999	4	89%	2	*
	20,000 - 39,999	3	64%	1	*
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	0		0	
	60,000 or more	8	95%	7	\$2,820
Number of branch offices	1	3	50%	2	*
	2	1	100%	1	*
	3	2	100%	2	*
	4	2	0%	0	
	5 or more	14	91%	10	\$2,760

* 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		23	\$55,310	\$48,770	\$58,970	\$61,510	\$64,520
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	0					
	\$200M to \$500M	5	\$53,190	\$42,640	\$59,800	\$61,510	*
	\$500M to \$1B	5	\$52,340	\$47,250	\$53,560	\$58,070	*
	\$1B to \$3B	3	\$51,110	\$49,020	\$51,030	\$54,370	*
	\$3B or more	5	\$58,470	\$56,310	\$59,110	\$64,520	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	5	\$54,740	\$51,800	\$54,140	\$61,510	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	5	\$53,950	\$48,770	\$59,110	\$59,110	*
	Mountain	3	*	*	*	*	*
	Pacific	4	\$62,430	\$58,970	\$64,520	\$64,520	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	5	\$54,990	\$47,260	\$61,190	\$61,510	*
	100 or more	12	\$56,550	\$51,060	\$58,970	\$63,660	\$64,520
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	18	\$56,140	\$50,950	\$58,970	\$61,510	\$64,520
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	15	\$56,320	\$50,950	\$58,970	\$63,450	\$64,520
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	4	\$44,280	\$40,000	\$42,560	\$51,010	*
	20,000 - 39,999	4	\$56,350	\$48,620	\$61,510	\$61,510	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	9	\$56,950	\$51,060	\$58,970	\$64,520	\$64,520
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	16	\$55,840	\$50,490	\$58,920	\$62,430	\$64,520

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		15	\$43,820	\$54,750	\$65,670
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	0			
	\$200M to \$500M	2	*	*	*
	\$500M to \$1B	3	\$46,910	\$59,080	\$71,240
	\$1B to \$3B	3	\$43,490	\$53,760	\$64,040
	\$3B or more	5	\$45,350	\$56,920	\$68,490

* Insufficient data

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

MEMBER SERVICE REPRESENTATIVE II/SENIOR

Department: Support/Member Services

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Serve as a primary liaison between members and the credit union, providing account information and guidance on the full range of products and services both in person and by phone. Open new accounts, conduct member interviews, and support daily financial needs with professionalism and care. Deliver a variety of transactional services, including loan processing, closing, and disbursal. May provide leadership and support to other Member Service Representatives.

Key Responsibilities:

- Greet and welcome members and visitors in a professional and courteous manner; deliver prompt, accurate, and efficient service during all transactions.
- Provide general and specific information about credit union products, services, and policies in person, by phone, or electronically.
- Respond to member inquiries, resolve issues, and direct complex questions to appropriate staff; assist other Member Service Representatives with challenging member concerns.
- Open new accounts and service existing ones; set up account files and provide all necessary membership information.
- Process member requests including share-to-loan transfers, withdrawals, check requests, CD transactions, and line of credit advances.
- Process, close, and disburse loans in accordance with credit union policies and procedures.
- Conduct orientation interviews with new members to introduce credit union services and programs.
- Promote credit union products and services based on member needs identified through interviews and account reviews; actively cross-sell offerings.
- Maintain comprehensive and current knowledge of all credit union products, services, policies, procedures, and applicable regulations.
- Provide information on investment alternatives for members seeking to deposit funds.
- Research and resolve discrepancies related to deposits, withdrawals, and loan payments.
- Assist members in balancing accounts and opening individual retirement accounts (IRAs).

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		252	\$50,980	\$45,560	\$52,790	\$52,790	\$62,620
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	17	\$47,830	\$42,000	\$45,760	\$48,810	\$66,030
	\$20M to \$50M	43	\$44,400	\$36,870	\$43,680	\$49,420	\$57,250
	\$50M to \$100M	39	\$44,750	\$39,540	\$43,730	\$49,830	\$52,130
	\$100M to \$200M	38	\$43,780	\$37,070	\$43,000	\$49,250	\$52,060
	\$200M to \$500M	41	\$48,650	\$42,600	\$47,170	\$51,960	\$65,400
	\$500M to \$1B	30	\$45,520	\$40,930	\$45,050	\$50,630	\$52,540
	\$1B to \$3B	26	\$48,550	\$43,750	\$48,740	\$51,480	\$57,000
	\$3B or more	16	\$54,220	\$52,790	\$52,790	\$53,340	\$64,860
By region	New England	14	\$50,140	\$45,330	\$50,400	\$52,540	\$56,100
	Middle Atlantic	25	\$50,100	\$48,290	\$52,000	\$53,340	\$53,340
	East North Central	68	\$45,340	\$42,200	\$44,870	\$49,040	\$51,480
	West North Central	27	\$48,550	\$42,000	\$44,310	\$56,730	\$62,620
	South Atlantic	22	\$51,790	\$52,790	\$52,790	\$52,790	\$52,790
	East South Central	14	\$44,890	\$41,600	\$45,560	\$51,080	\$51,280
	West South Central	34	\$45,470	\$40,930	\$44,690	\$49,520	\$52,380
	Mountain	16	\$49,920	\$44,650	\$48,730	\$51,030	\$65,590
	Pacific	32	\$60,680	\$55,410	\$64,860	\$65,490	\$71,490
By number of full-time employees	1	0					
	2 - 4	19	\$51,650	\$42,500	\$47,410	\$57,930	\$69,000
	5 - 9	42	\$45,530	\$38,300	\$45,760	\$50,590	\$55,000
	10 - 49	88	\$44,850	\$39,240	\$44,340	\$49,920	\$53,110
	50 - 99	35	\$46,320	\$40,680	\$44,710	\$50,000	\$55,040
	100 or more	68	\$52,230	\$48,730	\$52,790	\$52,790	\$64,860
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	6	*	*	*	*	*
	9 - 10	10	\$51,330	\$43,030	\$51,050	\$55,000	*
	11 - 12	34	\$44,250	\$36,920	\$42,870	\$49,420	\$54,700
	13 - 20	196	\$51,200	\$46,090	\$52,790	\$52,790	\$64,600
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	52	\$45,380	\$36,810	\$44,000	\$49,260	\$57,930
	\$20M to \$50M	45	\$44,500	\$38,810	\$43,960	\$49,790	\$51,540
	\$50M to \$100M	30	\$45,580	\$39,240	\$44,440	\$52,000	\$57,000
	\$100M to \$200M	31	\$45,580	\$40,700	\$43,000	\$49,910	\$53,110
	\$200M or more	93	\$51,940	\$48,290	\$52,790	\$52,790	\$64,860
By number of members	1 - 999	0					
	1,000 - 1,999	24	\$48,430	\$41,670	\$45,760	\$52,000	\$69,000
	2,000 - 4,999	57	\$44,750	\$36,970	\$44,000	\$49,920	\$55,070
	5,000 - 9,999	40	\$45,580	\$38,980	\$45,070	\$49,920	\$56,060
	10,000 - 19,999	43	\$44,710	\$40,700	\$43,280	\$48,280	\$52,000
	20,000 - 39,999	27	\$49,690	\$42,530	\$48,500	\$53,190	\$65,490
	40,000 - 49,999	9	\$45,910	\$37,920	\$44,870	\$50,660	\$52,540
	50,000 - 59,999	9	\$49,090	\$44,550	\$45,330	\$56,130	\$58,250
	60,000 or more	43	\$52,650	\$49,270	\$52,790	\$52,790	\$64,860
Number of branch offices	1	65	\$47,000	\$42,060	\$47,060	\$51,250	\$56,880
	2	45	\$47,490	\$41,540	\$46,130	\$51,250	\$57,090
	3	24	\$45,740	\$42,000	\$45,000	\$49,100	\$53,110
	4	14	\$44,300	\$36,000	\$41,010	\$52,210	\$54,230
	5 or more	103	\$51,590	\$48,230	\$52,790	\$52,790	\$64,860

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		236	82%	186	\$2,840
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	14	89%	12	\$2,030
	\$20M to \$50M	38	85%	29	\$1,590
	\$50M to \$100M	37	74%	28	\$1,640
	\$100M to \$200M	36	94%	30	\$2,330
	\$200M to \$500M	39	78%	31	\$2,350
	\$500M to \$1B	29	87%	24	\$2,190
	\$1B to \$3B	24	89%	19	\$5,090
	\$3B or more	16	79%	13	\$2,630
By region	New England	11	73%	8	\$1,720
	Middle Atlantic	22	49%	16	\$2,220
	East North Central	63	82%	49	\$2,470
	West North Central	26	93%	23	\$3,720
	South Atlantic	21	96%	16	\$1,520
	East South Central	14	82%	10	\$3,580
	West South Central	32	98%	27	\$5,360
	Mountain	16	93%	14	\$8,510
	Pacific	31	50%	23	\$3,660
By number of full-time employees	1	0		0	
	2 - 4	17	76%	12	\$2,010
	5 - 9	38	81%	29	\$2,090
	10 - 49	82	87%	67	\$1,920
	50 - 99	34	71%	26	\$2,120
	100 or more	65	82%	52	\$3,030
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	3	100%	3	*
	5 - 6	0		0	
	7 - 8	4	44%	1	*
	9 - 10	7	84%	6	\$2,350
	11 - 12	32	81%	26	\$1,730
	13 - 20	185	82%	147	\$2,850
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	44	83%	33	\$1,670
	\$20M to \$50M	44	82%	37	\$1,700
	\$50M to \$100M	27	84%	21	\$2,160
	\$100M to \$200M	30	83%	25	\$2,010
	\$200M or more	90	82%	71	\$2,990
By number of members	1 - 999	0		0	
	1,000 - 1,999	23	64%	14	\$2,180
	2,000 - 4,999	50	89%	41	\$1,590
	5,000 - 9,999	38	88%	32	\$2,370
	10,000 - 19,999	41	83%	32	\$1,880
	20,000 - 39,999	26	78%	19	\$2,190
	40,000 - 49,999	9	82%	7	\$2,410
	50,000 - 59,999	9	93%	8	\$2,390
	60,000 or more	41	81%	32	\$3,130
Number of branch offices	1	59	80%	46	\$1,880
	2	40	91%	34	\$2,630
	3	23	80%	17	\$1,770
	4	14	68%	10	\$1,550
	5 or more	98	82%	77	\$2,950

* 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		252	\$53,190	\$48,420	\$53,790	\$53,790	\$64,860
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	17	\$49,300	\$42,500	\$48,810	\$49,480	\$68,690
	\$20M to \$50M	43	\$45,570	\$38,490	\$43,970	\$52,030	\$58,900
	\$50M to \$100M	39	\$45,900	\$40,510	\$46,000	\$50,690	\$54,740
	\$100M to \$200M	38	\$45,650	\$38,600	\$45,540	\$51,550	\$54,280
	\$200M to \$500M	41	\$50,410	\$43,340	\$48,920	\$54,830	\$66,110
	\$500M to \$1B	30	\$47,210	\$40,930	\$46,210	\$52,260	\$53,940
	\$1B to \$3B	26	\$52,430	\$45,590	\$48,740	\$57,330	\$64,060
	\$3B or more	16	\$56,300	\$53,790	\$53,790	\$53,790	\$69,530
By region	New England	14	\$51,290	\$46,990	\$50,400	\$53,740	\$59,360
	Middle Atlantic	25	\$51,150	\$50,130	\$52,810	\$53,340	\$53,340
	East North Central	68	\$47,220	\$43,790	\$47,310	\$50,870	\$52,420
	West North Central	27	\$51,730	\$44,370	\$48,300	\$56,780	\$70,450
	South Atlantic	22	\$53,190	\$53,790	\$53,790	\$53,790	\$53,790
	East South Central	14	\$47,820	\$41,600	\$50,230	\$53,570	\$55,730
	West South Central	34	\$49,510	\$40,930	\$47,340	\$54,370	\$70,780
	Mountain	16	\$57,820	\$45,590	\$56,190	\$69,880	\$69,880
	Pacific	32	\$62,520	\$55,410	\$64,860	\$70,940	\$76,760
By number of full-time employees	1	0					
	2 - 4	19	\$52,970	\$43,600	\$47,880	\$60,950	\$72,000
	5 - 9	42	\$46,980	\$39,150	\$48,810	\$52,480	\$55,640
	10 - 49	88	\$46,370	\$40,910	\$45,720	\$51,750	\$54,340
	50 - 99	35	\$47,740	\$42,080	\$45,880	\$50,350	\$55,940
	100 or more	68	\$54,620	\$50,230	\$53,790	\$54,230	\$69,530
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	6	*	*	*	*	*
	9 - 10	10	\$52,560	\$44,030	\$53,130	\$55,480	*
	11 - 12	34	\$45,470	\$37,620	\$43,730	\$50,750	\$54,700
	13 - 20	196	\$53,420	\$48,740	\$53,790	\$53,790	\$64,860
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	52	\$46,530	\$38,170	\$44,020	\$51,140	\$61,220
	\$20M to \$50M	45	\$45,830	\$40,000	\$46,400	\$50,260	\$52,840
	\$50M to \$100M	30	\$47,120	\$40,730	\$45,860	\$52,000	\$62,260
	\$100M to \$200M	31	\$47,100	\$42,800	\$45,220	\$50,000	\$54,340
	\$200M or more	93	\$54,280	\$50,130	\$53,790	\$53,940	\$68,290
By number of members	1 - 999	0					
	1,000 - 1,999	24	\$49,760	\$42,480	\$49,480	\$52,510	\$72,000
	2,000 - 4,999	57	\$45,980	\$38,580	\$45,510	\$50,930	\$56,780
	5,000 - 9,999	40	\$47,580	\$40,000	\$46,840	\$51,870	\$60,970
	10,000 - 19,999	43	\$46,080	\$42,850	\$45,700	\$49,980	\$52,330
	20,000 - 39,999	27	\$51,330	\$43,480	\$50,290	\$55,830	\$66,110
	40,000 - 49,999	9	\$47,900	\$40,650	\$44,870	\$53,940	\$53,940
	50,000 - 59,999	9	\$51,300	\$46,990	\$48,820	\$58,640	\$60,270
	60,000 or more	43	\$55,080	\$52,210	\$53,790	\$54,370	\$69,530
Number of branch offices	1	65	\$48,390	\$43,040	\$47,960	\$52,500	\$58,840
	2	45	\$49,630	\$42,350	\$48,920	\$55,000	\$62,620
	3	24	\$47,140	\$42,620	\$46,500	\$52,330	\$54,010
	4	14	\$45,310	\$37,260	\$41,460	\$52,210	\$54,930
	5 or more	103	\$53,880	\$50,000	\$53,790	\$53,820	\$68,290

* Insufficient data

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

if the 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		131	\$41,590	\$51,290	\$60,990
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	3	*	*	*
	\$20M to \$50M	6	\$37,450	\$45,330	\$53,210
	\$50M to \$100M	17	\$39,990	\$47,720	\$55,450
	\$100M to \$200M	14	\$39,080	\$46,490	\$53,900
	\$200M to \$500M	28	\$40,190	\$49,150	\$58,110
	\$500M to \$1B	24	\$42,180	\$53,240	\$64,290
	\$1B to \$3B	22	\$43,930	\$55,470	\$67,010
	\$3B or more	16	\$45,620	\$57,130	\$68,640

* Insufficient data

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

MEMBER SERVICE REPRESENTATIVE I

Department: Support/Member Services

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Serve as a primary point of contact between members and the credit union, providing account information and guidance on the full range of products and services. Open new accounts, resolve member issues, and support daily financial needs with professionalism and care. Deliver a variety of transactional services to ensure a positive and efficient member experience.

Key Responsibilities:

- Greet and welcome members and visitors in a professional, courteous manner; deliver prompt, accurate, and efficient service during all transactions.
- Provide general and specific information about credit union services and policies in person and by phone.
- Respond to member inquiries submitted via email with professionalism and accuracy.
- Address member requests, concerns, and complaints, or direct them to the appropriate staff for resolution.
- Open new accounts and service existing ones; set up account files and provide all necessary membership information.
- Process member requests including share-to-loan transfers, withdrawals, check requests, CD transactions, and line of credit advances.
- Promote credit union products and services based on member needs and financial goals.
- Handle member mail transactions and ensure timely mailing of receipts and checks according to policy.
- Provide information on investment options for members seeking to deposit funds.
- Research account discrepancies related to deposits, withdrawals, and loan payments.
- Assist members in balancing their accounts and completing payroll deduction and direct deposit forms.
- Support members in opening and managing individual retirement accounts (IRAs).

Table 19 - 1
Salaries
Member Services Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		347	\$43,560	\$39,360	\$41,770	\$46,570	\$52,310
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	15	\$40,990	\$34,250	\$35,710	\$49,920	*
	\$20M to \$50M	55	\$38,900	\$34,580	\$39,070	\$42,140	\$48,150
	\$50M to \$100M	45	\$42,010	\$37,980	\$40,180	\$45,760	\$50,330
	\$100M to \$200M	70	\$39,670	\$37,310	\$38,480	\$41,600	\$46,720
	\$200M to \$500M	65	\$41,790	\$37,440	\$40,810	\$45,000	\$50,260
	\$500M to \$1B	37	\$43,710	\$38,060	\$42,770	\$46,180	\$51,950
	\$1B to \$3B	36	\$43,930	\$39,970	\$43,120	\$48,210	\$52,140
	\$3B or more	19	\$46,210	\$41,060	\$44,250	\$49,700	\$58,850
By region	New England	19	\$48,200	\$45,370	\$46,800	\$49,120	\$54,520
	Middle Atlantic	37	\$43,750	\$38,480	\$39,710	\$45,000	\$70,400
	East North Central	94	\$44,480	\$38,500	\$44,000	\$49,270	\$53,890
	West North Central	37	\$40,620	\$37,440	\$39,530	\$44,080	\$48,770
	South Atlantic	31	\$42,300	\$41,060	\$41,060	\$44,250	\$44,810
	East South Central	26	\$38,860	\$37,780	\$37,780	\$41,550	\$45,060
	West South Central	38	\$40,530	\$37,000	\$40,160	\$42,820	\$46,130
	Mountain	24	\$43,500	\$40,430	\$42,590	\$44,810	\$54,470
	Pacific	41	\$50,540	\$43,790	\$52,310	\$54,820	\$58,850
By number of full-time employees	1	0					
	2 - 4	16	\$40,530	\$24,000	\$38,450	\$52,000	\$60,890
	5 - 9	58	\$40,210	\$35,280	\$39,520	\$44,740	\$49,920
	10 - 49	126	\$41,340	\$37,310	\$39,810	\$45,300	\$51,470
	50 - 99	56	\$40,190	\$36,000	\$39,450	\$43,990	\$46,730
	100 or more	91	\$44,820	\$40,430	\$43,790	\$48,210	\$53,890
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	16	\$40,490	\$35,710	\$38,160	\$45,640	\$49,920
	11 - 12	33	\$42,160	\$36,400	\$40,360	\$49,400	\$52,120
	13 - 20	286	\$43,520	\$39,480	\$41,730	\$46,180	\$52,310
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	56	\$39,550	\$34,700	\$38,000	\$43,710	\$49,930
	\$20M to \$50M	55	\$40,180	\$37,100	\$40,000	\$43,780	\$46,680
	\$50M to \$100M	45	\$39,730	\$37,290	\$38,380	\$42,700	\$48,020
	\$100M to \$200M	57	\$40,630	\$37,180	\$39,450	\$44,080	\$48,480
	\$200M or more	127	\$44,620	\$40,390	\$43,680	\$47,800	\$53,890
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	15	\$46,310	\$34,250	\$44,290	\$60,050	\$61,980
	2,000 - 4,999	84	\$39,320	\$34,910	\$39,070	\$45,100	\$49,920
	5,000 - 9,999	57	\$41,980	\$38,380	\$40,000	\$45,000	\$48,530
	10,000 - 19,999	65	\$40,230	\$37,000	\$38,410	\$42,940	\$49,490
	20,000 - 39,999	46	\$41,430	\$36,400	\$40,810	\$44,550	\$46,970
	40,000 - 49,999	13	\$45,610	\$39,640	\$43,300	\$46,180	\$70,400
	50,000 - 59,999	11	\$46,570	\$39,520	\$45,470	\$47,800	\$58,400
	60,000 or more	55	\$44,780	\$40,900	\$43,790	\$48,210	\$53,360
Number of branch offices	1	91	\$42,860	\$37,150	\$42,040	\$49,240	\$52,000
	2	51	\$42,290	\$37,350	\$40,670	\$44,150	\$54,000
	3	35	\$41,790	\$37,440	\$41,350	\$45,760	\$52,000
	4	26	\$40,050	\$37,310	\$39,270	\$42,810	\$49,280
	5 or more	143	\$44,000	\$39,970	\$42,820	\$46,680	\$53,090

* Insufficient data

Table 19 - 2
Incentives and Bonuses
Member Services Representative I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		335	84%	249	\$2,760
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	14	64%	5	*
	\$20M to \$50M	53	74%	40	\$1,250
	\$50M to \$100M	44	80%	33	\$1,720
	\$100M to \$200M	68	75%	53	\$1,610
	\$200M to \$500M	63	78%	45	\$2,240
	\$500M to \$1B	35	83%	28	\$1,780
	\$1B to \$3B	35	80%	29	\$2,680
	\$3B or more	19	98%	16	\$3,860
By region	New England	17	83%	13	\$1,490
	Middle Atlantic	36	88%	26	\$2,440
	East North Central	91	88%	70	\$2,470
	West North Central	36	85%	27	\$1,660
	South Atlantic	31	91%	24	\$2,660
	East South Central	26	47%	16	\$3,330
	West South Central	36	80%	26	\$2,660
	Mountain	23	91%	18	\$4,880
	Pacific	40	84%	28	\$2,790
By number of full-time employees	1	0		0	
	2 - 4	14	50%	7	\$1,610
	5 - 9	57	72%	37	\$1,540
	10 - 49	122	78%	95	\$1,860
	50 - 99	54	74%	36	\$1,560
	100 or more	87	89%	73	\$3,140
By number of services offered	1 - 2	0		0	
	3 - 4	3	0%	0	
	5 - 6	3	100%	3	*
	7 - 8	2	94%	1	*
	9 - 10	15	55%	7	\$1,040
	11 - 12	32	75%	22	\$1,550
	13 - 20	278	85%	215	\$2,770
By amount of loans outstanding	\$500,000 to \$2M	3	0%	0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$20M	52	66%	32	\$1,110
	\$20M to \$50M	54	81%	41	\$1,640
	\$50M to \$100M	43	59%	30	\$1,350
	\$100M to \$200M	57	87%	47	\$1,790
	\$200M or more	123	87%	96	\$3,070
By number of members	1 - 999	1	100%	1	*
	1,000 - 1,999	15	85%	12	\$1,620
	2,000 - 4,999	79	70%	50	\$1,320
	5,000 - 9,999	55	79%	45	\$1,930
	10,000 - 19,999	64	77%	45	\$1,500
	20,000 - 39,999	44	76%	31	\$1,870
	40,000 - 49,999	13	81%	11	\$2,970
	50,000 - 59,999	11	94%	10	\$1,540
	60,000 or more	53	89%	43	\$3,390
Number of branch offices	1	86	76%	59	\$2,220
	2	49	82%	37	\$1,960
	3	34	72%	24	\$2,050
	4	26	73%	19	\$1,390
	5 or more	138	87%	109	\$2,940

* 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		347	\$45,760	\$40,090	\$43,500	\$49,450	\$56,610
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	15	\$41,560	\$35,250	\$36,210	\$49,920	*
	\$20M to \$50M	55	\$39,760	\$34,580	\$39,540	\$43,980	\$48,990
	\$50M to \$100M	45	\$43,340	\$39,540	\$42,000	\$47,550	\$52,380
	\$100M to \$200M	70	\$40,820	\$37,980	\$39,200	\$42,430	\$49,000
	\$200M to \$500M	65	\$43,390	\$37,440	\$43,500	\$46,500	\$53,000
	\$500M to \$1B	37	\$45,030	\$38,210	\$43,850	\$47,760	\$53,150
	\$1B to \$3B	36	\$45,920	\$40,670	\$45,160	\$50,140	\$53,900
	\$3B or more	19	\$49,990	\$42,060	\$48,980	\$56,610	\$62,690
By region	New England	19	\$49,430	\$46,380	\$48,340	\$50,920	\$55,660
	Middle Atlantic	37	\$45,860	\$39,230	\$40,700	\$46,800	\$76,300
	East North Central	94	\$46,560	\$39,380	\$45,260	\$53,150	\$56,600
	West North Central	37	\$41,900	\$37,730	\$40,030	\$45,160	\$51,930
	South Atlantic	31	\$44,660	\$42,060	\$42,410	\$48,980	\$49,830
	East South Central	26	\$40,430	\$37,780	\$37,780	\$45,220	\$48,550
	West South Central	38	\$42,330	\$37,560	\$41,490	\$44,880	\$49,450
	Mountain	24	\$47,800	\$40,670	\$43,980	\$56,620	\$61,900
	Pacific	41	\$52,610	\$45,400	\$52,310	\$56,120	\$62,690
By number of full-time employees	1	0					
	2 - 4	16	\$41,260	\$24,000	\$39,180	\$52,000	\$62,890
	5 - 9	58	\$41,290	\$36,340	\$40,800	\$45,370	\$50,770
	10 - 49	126	\$42,710	\$37,980	\$41,000	\$46,970	\$53,620
	50 - 99	56	\$41,230	\$36,660	\$40,000	\$45,100	\$46,970
	100 or more	91	\$47,470	\$42,060	\$45,650	\$51,690	\$61,900
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	3	*	*	*	*	*
	9 - 10	16	\$41,030	\$36,210	\$39,220	\$46,740	\$49,920
	11 - 12	33	\$43,150	\$36,530	\$42,210	\$50,870	\$53,950
	13 - 20	286	\$45,750	\$40,420	\$43,500	\$49,000	\$56,600
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	56	\$40,210	\$35,570	\$38,000	\$45,110	\$51,520
	\$20M to \$50M	55	\$41,480	\$37,520	\$42,000	\$45,760	\$48,340
	\$50M to \$100M	45	\$40,480	\$37,440	\$38,850	\$42,700	\$49,880
	\$100M to \$200M	57	\$42,110	\$37,730	\$40,020	\$46,180	\$50,230
	\$200M or more	127	\$47,150	\$41,880	\$45,100	\$50,920	\$59,450
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	15	\$47,690	\$35,250	\$45,920	\$61,620	\$63,890
	2,000 - 4,999	84	\$40,190	\$35,990	\$40,570	\$45,760	\$50,860
	5,000 - 9,999	57	\$43,440	\$38,500	\$42,060	\$46,920	\$51,640
	10,000 - 19,999	65	\$41,270	\$37,440	\$39,050	\$43,560	\$53,000
	20,000 - 39,999	46	\$42,750	\$36,800	\$43,500	\$46,280	\$47,970
	40,000 - 49,999	13	\$48,030	\$40,540	\$44,650	\$50,330	\$76,300
	50,000 - 59,999	11	\$48,010	\$40,420	\$47,290	\$49,710	\$60,330
	60,000 or more	55	\$47,650	\$42,060	\$46,000	\$53,230	\$61,900
Number of branch offices	1	91	\$44,500	\$37,350	\$42,610	\$50,870	\$54,220
	2	51	\$43,830	\$38,920	\$43,170	\$46,600	\$54,250
	3	35	\$43,180	\$38,440	\$42,700	\$48,370	\$55,720
	4	26	\$41,050	\$38,360	\$40,060	\$45,070	\$50,440
	5 or more	143	\$46,400	\$40,670	\$44,090	\$49,710	\$57,210

* Insufficient data

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

if the 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		196	\$37,100	\$45,090	\$53,080
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	8	\$35,490	\$40,630	\$45,780
	\$50M to \$100M	24	\$36,790	\$43,240	\$49,690
	\$100M to \$200M	36	\$34,770	\$41,270	\$47,760
	\$200M to \$500M	41	\$36,350	\$44,390	\$52,420
	\$500M to \$1B	32	\$38,230	\$48,040	\$57,860
	\$1B to \$3B	32	\$39,910	\$49,500	\$59,090
	\$3B or more	18	\$41,040	\$50,380	\$59,720

* Insufficient data

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

HEAD TELLER

Department: Support/Member Services

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

Position Overview:

Supervise daily operations of the teller area, ensuring efficient, accurate, and member-focused service. Provide guidance and support to teller staff, assist with complex transactions, and resolve member issues. Perform teller functions as needed and maintain a high standard of accuracy across all transactions.

Key Responsibilities:

- Oversee teller operations by scheduling staff, assigning tasks, resolving member issues, and supporting complex transactions; provide guidance on policies and procedures to both staff and members.
- Ensure teller staff are fully trained and cross-trained in all aspects of their roles and credit union products and services to deliver exceptional member service.
- Foster a motivated and well-supported team environment; address employee relations issues and promote positive workplace culture.
- Evaluate staff performance regularly to maintain high standards of accuracy, service, and professionalism.
- Develop, implement, and monitor departmental policies and procedures; ensure staff compliance and understanding of regulatory changes, including Bank Secrecy Act, Patriot Act, and robbery protocols.
- Lead periodic staff meetings to communicate updates, encourage idea sharing, and address areas for improvement.
- Manage equipment and supply needs for the teller area; recommend purchases as necessary.
- Approve member withdrawals when identification requirements are not fully met, following established guidelines.
- Provide direct support to tellers with member inquiries and transaction clarification.
- Maintain current knowledge of all applicable state and federal regulations related to teller operations.
- Serve as vault teller, including ordering cash from the Federal Reserve, verifying deliveries, fulfilling teller cash orders, maintaining vault security, and balancing vault cash daily.
- Approve member exceptions and authorize service fee refunds when appropriate.
- Ensure adequate availability of cash, money orders, and traveler's checks for daily operations.
- Investigate teller losses and implement corrective actions or disciplinary measures as needed.
- Manage work schedules for full-time and part-time teller staff to ensure consistent and efficient member service.

Table 20 - 1
Salaries
Head Teller

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		181	\$49,830	\$44,200	\$47,570	\$57,500	\$58,760
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	27	\$44,830	\$38,790	\$44,490	\$49,460	\$53,630
	\$50M to \$100M	25	\$41,840	\$36,400	\$40,210	\$46,950	\$53,100
	\$100M to \$200M	32	\$45,400	\$40,270	\$44,600	\$47,700	\$54,220
	\$200M to \$500M	40	\$45,310	\$40,630	\$44,820	\$48,000	\$55,070
	\$500M to \$1B	19	\$46,710	\$42,040	\$46,760	\$50,030	\$52,870
	\$1B to \$3B	23	\$49,280	\$43,910	\$46,150	\$52,400	\$57,460
	\$3B or more	13	\$53,980	\$47,140	\$57,500	\$58,760	\$62,460
By region	New England	12	\$52,850	\$51,130	\$52,870	\$54,870	\$63,070
	Middle Atlantic	17	\$48,830	\$42,260	\$44,200	\$56,430	\$60,330
	East North Central	61	\$48,390	\$44,420	\$47,160	\$51,980	\$56,200
	West North Central	11	\$46,140	\$44,200	\$47,180	\$47,180	\$49,940
	South Atlantic	20	\$48,270	\$43,780	\$47,140	\$51,820	\$56,390
	East South Central	16	\$41,570	\$37,260	\$42,970	\$43,910	\$47,910
	West South Central	23	\$44,640	\$44,630	\$44,630	\$44,630	\$46,860
	Mountain	11	\$44,630	\$41,880	\$43,680	\$47,700	\$51,470
	Pacific	10	\$59,810	\$57,500	\$58,760	\$62,460	\$66,860
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	25	\$43,530	\$38,060	\$43,260	\$48,610	\$53,670
	10 - 49	60	\$44,660	\$39,870	\$43,870	\$47,700	\$53,100
	50 - 99	36	\$45,800	\$41,700	\$44,870	\$48,040	\$53,000
	100 or more	57	\$51,380	\$44,630	\$50,600	\$57,870	\$62,460
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	22	\$48,630	\$42,130	\$48,150	\$59,910	\$59,910
	13 - 20	152	\$50,030	\$44,200	\$47,790	\$57,500	\$58,760
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	20	\$44,800	\$38,500	\$44,870	\$48,810	\$54,140
	\$20M to \$50M	27	\$43,950	\$37,360	\$42,650	\$48,870	\$53,100
	\$50M to \$100M	29	\$43,280	\$39,000	\$42,170	\$47,680	\$54,810
	\$100M to \$200M	25	\$45,320	\$41,240	\$46,220	\$47,700	\$49,530
	\$200M or more	81	\$50,950	\$44,630	\$50,340	\$57,500	\$60,130
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	33	\$44,490	\$38,490	\$43,680	\$49,900	\$53,630
	5,000 - 9,999	31	\$43,730	\$39,400	\$42,600	\$47,660	\$51,650
	10,000 - 19,999	35	\$45,210	\$40,560	\$45,760	\$47,840	\$53,310
	20,000 - 39,999	28	\$45,400	\$40,300	\$44,560	\$48,100	\$55,260
	40,000 - 49,999	8	\$47,080	\$42,010	\$46,420	\$51,980	\$52,870
	50,000 - 59,999	6	\$47,510	\$42,290	\$48,820	\$51,700	*
	60,000 or more	36	\$52,240	\$44,630	\$51,820	\$58,760	\$62,460
Number of branch offices	1	35	\$46,630	\$39,930	\$45,370	\$49,940	\$55,610
	2	29	\$45,990	\$40,290	\$44,200	\$52,090	\$55,830
	3	19	\$45,300	\$38,850	\$45,500	\$48,250	\$54,170
	4	10	\$44,430	\$37,060	\$46,810	\$47,940	\$58,000
	5 or more	88	\$50,540	\$44,630	\$48,000	\$57,500	\$59,910

* Insufficient data

Table 20 - 2
Incentives and Bonuses
Head Teller

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		179	88%	140	\$2,360
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 \$50M	27	67%	18	\$1,800
	\$50M to \$100M	24	75%	18	\$2,420
	\$100M to \$200M	32	88%	28	\$1,980
	\$200M to \$500M	40	87%	33	\$2,140
	\$500M to \$1B	18	95%	15	\$1,660
	\$1B to \$3B	23	85%	17	\$2,450
	\$3B or more	13	91%	10	\$2,620
By region	New England	12	71%	7	\$1,240
	Middle Atlantic	17	83%	13	\$2,120
	East North Central	61	81%	47	\$1,960
	West North Central	10	100%	10	\$2,980
	South Atlantic	20	93%	17	\$2,640
	East South Central	16	73%	14	\$2,090
	West South Central	23	94%	19	\$2,840
	Mountain	11	85%	6	\$1,240
	Pacific	10	94%	7	\$2,340
By number of full-time employees	1	0		0	
	2 - 4	3	33%	1	*
	5 - 9	25	68%	16	\$2,630
	10 - 49	59	80%	49	\$2,030
	50 - 99	36	87%	30	\$1,830
	100 or more	55	90%	44	\$2,460
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	22	44%	13	\$1,760
	13 - 20	150	90%	123	\$2,350
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	20	51%	10	\$1,950
	\$20M to \$50M	27	75%	22	\$2,450
	\$50M to \$100M	28	83%	23	\$1,570
	\$100M to \$200M	25	91%	22	\$2,140
	\$200M or more	79	90%	64	\$2,420
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	50%	2	*
	2,000 - 4,999	32	74%	22	\$2,250
	5,000 - 9,999	31	80%	25	\$2,700
	10,000 - 19,999	35	85%	29	\$1,480
	20,000 - 39,999	27	85%	21	\$2,110
	40,000 - 49,999	8	89%	7	\$1,770
	50,000 - 59,999	6	96%	5	\$1,610
	60,000 or more	36	90%	28	\$2,550
Number of branch offices	1	35	67%	23	\$2,670
	2	29	82%	23	\$2,010
	3	19	82%	16	\$2,110
	4	10	79%	7	\$1,730
	5 or more	86	90%	71	\$2,390

* 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		181	\$51,870	\$46,680	\$50,220	\$58,500	\$61,990
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	27	\$46,030	\$42,460	\$45,410	\$50,630	\$54,330
	\$50M to \$100M	25	\$43,610	\$38,000	\$42,640	\$49,180	\$54,480
	\$100M to \$200M	32	\$47,150	\$42,590	\$46,680	\$50,250	\$56,180
	\$200M to \$500M	40	\$47,110	\$42,880	\$46,120	\$50,870	\$56,960
	\$500M to \$1B	19	\$48,260	\$43,900	\$48,390	\$52,110	\$53,980
	\$1B to \$3B	23	\$51,220	\$45,930	\$48,300	\$58,040	\$63,800
	\$3B or more	13	\$56,370	\$48,550	\$58,500	\$61,990	\$62,840
By region	New England	12	\$53,730	\$51,130	\$53,600	\$55,940	\$63,800
	Middle Atlantic	17	\$50,590	\$42,840	\$46,380	\$57,130	\$64,090
	East North Central	61	\$49,930	\$44,560	\$48,390	\$53,980	\$59,910
	West North Central	11	\$49,010	\$46,970	\$49,830	\$51,170	\$52,110
	South Atlantic	20	\$50,690	\$45,090	\$48,550	\$58,040	\$60,140
	East South Central	16	\$43,090	\$39,700	\$42,970	\$45,930	\$53,930
	West South Central	23	\$47,290	\$47,760	\$47,760	\$47,760	\$49,530
	Mountain	11	\$45,370	\$41,910	\$43,680	\$48,920	\$51,810
	Pacific	10	\$62,000	\$58,500	\$61,990	\$62,840	\$66,970
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	25	\$45,320	\$40,430	\$43,890	\$50,170	\$54,900
	10 - 49	60	\$46,270	\$41,210	\$44,730	\$50,240	\$55,190
	50 - 99	36	\$47,380	\$42,900	\$47,430	\$50,870	\$55,810
	100 or more	57	\$53,560	\$47,760	\$52,270	\$61,230	\$62,840
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	22	\$49,400	\$43,630	\$48,380	\$59,910	\$59,910
	13 - 20	152	\$52,090	\$46,970	\$49,790	\$58,500	\$62,840
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	20	\$45,790	\$40,620	\$45,760	\$50,150	\$54,140
	\$20M to \$50M	27	\$45,800	\$40,430	\$43,620	\$50,490	\$55,010
	\$50M to \$100M	29	\$44,560	\$40,780	\$43,060	\$49,780	\$54,820
	\$100M to \$200M	25	\$47,240	\$42,690	\$48,270	\$50,290	\$51,330
	\$200M or more	81	\$53,070	\$47,760	\$52,110	\$60,140	\$62,840
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	33	\$46,110	\$40,460	\$45,720	\$51,890	\$54,750
	5,000 - 9,999	31	\$45,890	\$41,210	\$44,220	\$50,280	\$56,180
	10,000 - 19,999	35	\$46,450	\$42,560	\$47,000	\$48,680	\$55,380
	20,000 - 39,999	28	\$47,090	\$42,410	\$44,820	\$50,870	\$59,780
	40,000 - 49,999	8	\$48,640	\$43,830	\$48,650	\$53,600	\$53,980
	50,000 - 59,999	6	\$49,050	\$43,750	\$49,170	\$52,990	*
	60,000 or more	36	\$54,510	\$47,760	\$52,940	\$61,990	\$62,840
Number of branch offices	1	35	\$48,420	\$42,970	\$46,340	\$53,910	\$56,330
	2	29	\$47,640	\$42,000	\$47,020	\$53,400	\$56,030
	3	19	\$47,000	\$38,850	\$47,290	\$51,300	\$55,480
	4	10	\$45,800	\$39,390	\$47,740	\$49,570	\$59,280
	5 or more	88	\$52,650	\$47,160	\$51,170	\$59,960	\$62,840

* Insufficient data

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

if the 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		99	\$41,420	\$51,060	\$60,700
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	5	*	*	*
	\$50M to \$100M	6	\$36,740	\$44,670	\$52,590
	\$100M to \$200M	14	\$40,560	\$48,140	\$55,720
	\$200M to \$500M	26	\$39,550	\$48,670	\$57,790
	\$500M to \$1B	15	\$40,730	\$51,050	\$61,370
	\$1B to \$3B	20	\$43,620	\$54,970	\$66,310
	\$3B or more	13	\$46,310	\$58,220	\$70,130

* Insufficient data

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

TELLER II/SENIOR

Department: Support/Member Services

Reports To: Head Teller

Position Overview:

Perform a wide range of transactional duties by receiving and disbursing funds with a high level of accuracy. Maintain precise records of all transactions and provide member services across savings, share draft/checking, and credit accounts. Support additional services such as issuing money orders and traveler's checks, ensuring efficient and professional service delivery.

Key Responsibilities:

- Greet and welcome members and visitors in a courteous, professional, and timely manner.
- Process member transactions promptly, accurately, and efficiently, maintaining confidentiality and service excellence.
- Receive checks and cash for deposit, verify amounts and endorsements, and enter transactions into the system.
- Process withdrawals and cash checks from various accounts, ensuring proper verification and compliance with credit union policies.
- Assist with mail and email transactions when available.
- Place holds on accounts for uncollected funds as needed.
- Issue traveler's checks, money orders, certificates of deposit (CDs), and U.S. Savings Bonds.
- Balance cash drawer at the end of each shift; reconcile totals with system-generated proof sheets, research discrepancies, and report unresolved issues to the supervisor.
- Ensure teller station is stocked with necessary forms, supplies, and brochures.
- Maintain current and comprehensive knowledge of credit union products, services, policies, procedures, and regulations, including robbery protocols.
- Cross-sell credit union services such as safe deposit boxes, debit and credit cards, online banking, and promotional products.
- Receive and process payments for mortgages, consumer loans, and other credit obligations, ensuring accuracy and proper posting.
- Report equipment malfunctions at the teller station to the supervisor.
- Perform Teller I duties as needed to support branch operations.

Table 21 - 1
Salaries
Teller II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		174	\$42,810	\$38,200	\$42,370	\$47,070	\$50,690
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	19	\$37,810	\$31,520	\$35,400	\$45,760	\$47,150
	\$50M to \$100M	33	\$40,090	\$35,650	\$39,800	\$42,510	\$48,720
	\$100M to \$200M	17	\$38,360	\$36,920	\$38,740	\$41,600	\$41,860
	\$200M to \$500M	39	\$39,790	\$34,870	\$40,100	\$42,760	\$48,380
	\$500M to \$1B	16	\$40,680	\$38,160	\$40,560	\$42,980	\$47,720
	\$1B to \$3B	27	\$42,260	\$36,710	\$39,330	\$47,350	\$50,980
	\$3B or more	20	\$44,880	\$40,710	\$44,760	\$49,350	\$55,580
By region	New England	11	\$44,860	\$42,910	\$43,250	\$47,630	\$51,550
	Middle Atlantic	11	\$42,120	\$36,710	\$40,000	\$44,970	\$52,280
	East North Central	47	\$41,660	\$36,830	\$40,710	\$43,430	\$49,350
	West North Central	18	\$41,690	\$40,070	\$41,300	\$43,300	\$47,720
	South Atlantic	25	\$42,860	\$40,560	\$44,810	\$44,810	\$47,390
	East South Central	13	\$40,690	\$35,520	\$41,780	\$44,760	\$44,760
	West South Central	24	\$37,030	\$33,800	\$35,830	\$38,740	\$43,530
	Mountain	12	\$41,970	\$38,250	\$42,040	\$47,070	\$48,380
	Pacific	12	\$45,930	\$38,200	\$46,500	\$50,230	\$55,580
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	17	\$38,010	\$31,620	\$37,250	\$45,760	\$46,990
	10 - 49	57	\$39,140	\$36,920	\$39,010	\$41,860	\$44,000
	50 - 99	33	\$39,110	\$34,500	\$39,400	\$42,530	\$47,100
	100 or more	65	\$43,740	\$38,200	\$43,050	\$47,720	\$51,340
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	19	\$39,950	\$36,230	\$39,400	\$43,430	\$45,800
	13 - 20	148	\$42,940	\$38,200	\$42,520	\$47,350	\$50,980
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	12	\$34,860	\$31,290	\$32,140	\$37,250	\$47,190
	\$20M to \$50M	33	\$39,780	\$35,160	\$40,000	\$42,880	\$45,800
	\$50M to \$100M	21	\$39,190	\$35,700	\$39,370	\$42,120	\$50,000
	\$100M to \$200M	20	\$37,800	\$32,820	\$38,430	\$41,780	\$43,060
	\$200M or more	88	\$43,530	\$38,200	\$43,050	\$47,700	\$51,510
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	31	\$38,940	\$33,320	\$40,000	\$43,130	\$45,760
	5,000 - 9,999	25	\$39,080	\$36,920	\$38,680	\$40,560	\$45,800
	10,000 - 19,999	28	\$39,410	\$35,700	\$41,600	\$42,510	\$43,450
	20,000 - 39,999	25	\$39,360	\$34,500	\$40,000	\$42,740	\$48,380
	40,000 - 49,999	8	\$41,690	\$40,070	\$40,580	\$42,520	\$47,630
	50,000 - 59,999	6	\$40,720	\$35,210	\$39,020	\$44,440	*
	60,000 or more	48	\$44,150	\$38,200	\$43,560	\$48,560	\$51,850
Number of branch offices	1	33	\$41,410	\$37,010	\$41,980	\$44,000	\$49,000
	2	24	\$40,830	\$37,480	\$39,390	\$43,330	\$50,000
	3	13	\$37,790	\$34,250	\$38,740	\$41,240	\$43,300
	4	12	\$39,840	\$36,920	\$37,570	\$41,790	\$49,860
	5 or more	92	\$43,160	\$38,200	\$42,910	\$47,630	\$50,980

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		169	83%	132	\$1,720
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 \$50M	19	72%	14	\$1,810
	\$50M to \$100M	31	89%	27	\$1,830
	\$100M to \$200M	17	91%	14	\$1,810
	\$200M to \$500M	39	87%	32	\$1,660
	\$500M to \$1B	15	69%	11	\$1,940
	\$1B to \$3B	26	82%	19	\$2,270
	\$3B or more	20	84%	15	\$1,500
By region	New England	10	43%	6	\$1,690
	Middle Atlantic	11	73%	7	\$2,200
	East North Central	46	65%	32	\$1,840
	West North Central	17	80%	15	\$2,380
	South Atlantic	25	89%	21	\$1,960
	East South Central	13	62%	11	\$1,880
	West South Central	23	93%	20	\$1,450
	Mountain	11	98%	11	\$2,160
	Pacific	12	98%	10	\$1,290
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	17	65%	11	\$2,030
	10 - 49	55	93%	49	\$1,780
	50 - 99	33	82%	26	\$1,520
	100 or more	63	82%	47	\$1,730
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	4	85%	3	*
	11 - 12	18	57%	13	\$2,030
	13 - 20	145	83%	115	\$1,700
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	12	55%	7	\$2,550
	\$20M to \$50M	32	94%	30	\$1,690
	\$50M to \$100M	20	78%	14	\$1,280
	\$100M to \$200M	20	93%	18	\$1,810
	\$200M or more	85	82%	65	\$1,720
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	31	75%	24	\$1,750
	5,000 - 9,999	23	86%	18	\$2,100
	10,000 - 19,999	28	88%	24	\$1,690
	20,000 - 39,999	24	81%	19	\$1,500
	40,000 - 49,999	8	99%	7	\$1,830
	50,000 - 59,999	6	49%	5	\$1,890
	60,000 or more	47	84%	35	\$1,720
Number of branch offices	1	32	79%	25	\$1,780
	2	23	81%	18	\$1,410
	3	13	84%	11	\$2,270
	4	12	83%	10	\$1,760
	5 or more	89	83%	69	\$1,710

* 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		174	\$44,180	\$38,830	\$43,410	\$48,380	\$53,030
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	19	\$39,120	\$34,480	\$37,610	\$46,480	\$47,150
	\$50M to \$100M	33	\$41,600	\$36,870	\$41,980	\$44,890	\$50,000
	\$100M to \$200M	17	\$40,020	\$38,030	\$39,620	\$43,680	\$43,920
	\$200M to \$500M	39	\$41,190	\$35,930	\$41,120	\$44,070	\$51,380
	\$500M to \$1B	16	\$41,870	\$38,160	\$42,080	\$44,520	\$50,830
	\$1B to \$3B	27	\$43,910	\$39,290	\$39,780	\$48,760	\$53,030
	\$3B or more	20	\$46,140	\$42,910	\$44,760	\$52,280	\$57,340
By region	New England	11	\$45,570	\$42,910	\$43,270	\$48,590	\$55,750
	Middle Atlantic	11	\$43,720	\$39,580	\$41,340	\$46,430	\$52,280
	East North Central	47	\$42,840	\$39,240	\$43,070	\$44,520	\$49,350
	West North Central	18	\$43,560	\$42,000	\$43,680	\$44,480	\$51,520
	South Atlantic	25	\$44,530	\$41,800	\$46,240	\$46,240	\$53,030
	East South Central	13	\$41,860	\$36,760	\$44,760	\$44,760	\$46,160
	West South Central	24	\$38,320	\$34,790	\$36,250	\$41,240	\$44,650
	Mountain	12	\$43,760	\$38,250	\$44,560	\$49,540	\$51,380
	Pacific	12	\$47,140	\$38,830	\$47,710	\$52,680	\$57,580
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	17	\$39,330	\$34,790	\$37,250	\$46,440	\$47,100
	10 - 49	57	\$40,730	\$37,500	\$41,240	\$43,680	\$45,410
	50 - 99	33	\$40,320	\$35,670	\$40,100	\$43,910	\$48,730
	100 or more	65	\$45,100	\$39,290	\$44,320	\$49,350	\$53,110
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	19	\$41,000	\$36,660	\$41,930	\$43,530	\$46,810
	13 - 20	148	\$44,300	\$38,830	\$43,300	\$48,410	\$53,030
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	12	\$36,270	\$33,640	\$34,790	\$37,370	\$47,250
	\$20M to \$50M	33	\$41,270	\$36,660	\$41,980	\$45,200	\$48,240
	\$50M to \$100M	21	\$40,170	\$35,900	\$41,240	\$43,840	\$50,000
	\$100M to \$200M	20	\$39,450	\$35,710	\$39,420	\$43,680	\$43,920
	\$200M or more	88	\$44,890	\$38,830	\$43,960	\$49,350	\$53,050
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	31	\$40,270	\$35,310	\$41,850	\$44,460	\$46,760
	5,000 - 9,999	25	\$40,750	\$37,500	\$39,620	\$43,680	\$48,240
	10,000 - 19,999	28	\$40,890	\$36,660	\$42,540	\$43,680	\$45,280
	20,000 - 39,999	25	\$40,420	\$36,220	\$40,100	\$43,540	\$51,380
	40,000 - 49,999	8	\$43,450	\$42,080	\$42,870	\$44,520	\$48,590
	50,000 - 59,999	6	\$41,650	\$35,210	\$39,280	\$46,610	*
	60,000 or more	48	\$45,550	\$39,290	\$44,560	\$50,690	\$53,900
Number of branch offices	1	33	\$42,790	\$38,550	\$43,130	\$45,400	\$50,830
	2	24	\$41,870	\$37,500	\$41,000	\$45,410	\$52,040
	3	13	\$39,690	\$36,660	\$40,500	\$43,200	\$43,920
	4	12	\$41,300	\$38,330	\$39,420	\$43,500	\$52,750
	5 or more	92	\$44,530	\$38,830	\$43,730	\$48,760	\$53,030

* Insufficient data

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

if the 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		107	\$36,200	\$44,410	\$52,630
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	7	\$32,850	\$37,650	\$42,450
	\$50M to \$100M	8	\$33,880	\$40,570	\$47,260
	\$100M to \$200M	8	\$35,740	\$41,130	\$46,520
	\$200M to \$500M	26	\$35,100	\$42,690	\$50,270
	\$500M to \$1B	14	\$36,160	\$46,330	\$56,510
	\$1B to \$3B	24	\$37,370	\$46,070	\$54,770
	\$3B or more	19	\$38,660	\$48,690	\$58,730

* Insufficient data

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

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TELLER I

Department: Support/Member Services

Reports To: Teller Manager/Supervisor or Head Teller

Position Overview:

Perform basic transactional duties by receiving and disbursing funds to members with a high level of accuracy. Maintain precise records of all transactions and deliver cash receipt and payment services in accordance with credit union policies and procedures.

Key Responsibilities:

- Build strong member relationships by responding to requests in a friendly, helpful, and positive manner to enhance the overall member experience.
- Process financial transactions promptly, accurately, confidentially, and efficiently.
- Maintain comprehensive, up-to-date knowledge of all credit union products and services offered through the teller line, as well as related policies, procedures, and regulations—including robbery protocols.
- Promote and cross-sell credit union services such as consumer and mortgage loans, IRAs, certificates, safe deposit boxes, debit and credit cards, online banking, traveler's checks, and money orders.
- Count, verify, and package coins and currency as part of daily operations.
- Balance cash drawer at the end of each shift and reconcile totals with computer-generated proof sheets; research and report discrepancies to the supervisor.
- Ensure teller station is stocked with necessary forms, supplies, brochures, and materials.
- Report any malfunctions of teller computers or equipment to the appropriate personnel.
- Check night depository bags and record information in accordance with credit union procedures.

Table 22 - 1
Salaries
Teller I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		278	\$39,010	\$35,420	\$38,340	\$41,900	\$45,800
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	10	\$33,180	\$28,000	\$33,100	\$35,000	*
	\$20M to \$50M	37	\$36,190	\$31,200	\$35,700	\$40,560	\$43,730
	\$50M to \$100M	41	\$38,580	\$35,000	\$37,440	\$43,000	\$46,590
	\$100M to \$200M	49	\$36,850	\$33,280	\$36,820	\$40,900	\$45,760
	\$200M to \$500M	53	\$36,920	\$33,430	\$36,060	\$39,400	\$44,270
	\$500M to \$1B	30	\$39,210	\$35,520	\$38,200	\$41,340	\$42,630
	\$1B to \$3B	36	\$38,480	\$35,400	\$37,730	\$40,710	\$44,120
	\$3B or more	19	\$41,620	\$38,180	\$41,770	\$43,980	\$47,250
By region	New England	14	\$44,100	\$41,050	\$42,000	\$45,890	\$57,050
	Middle Atlantic	26	\$41,130	\$35,520	\$39,220	\$44,860	\$47,840
	East North Central	71	\$39,090	\$37,110	\$38,400	\$40,140	\$45,800
	West North Central	19	\$37,360	\$35,000	\$37,370	\$39,520	\$41,340
	South Atlantic	31	\$37,920	\$34,070	\$36,590	\$39,520	\$46,560
	East South Central	25	\$35,460	\$32,560	\$36,710	\$37,730	\$41,770
	West South Central	45	\$35,050	\$32,320	\$33,670	\$36,110	\$42,630
	Mountain	25	\$40,470	\$39,290	\$41,320	\$41,900	\$47,250
	Pacific	22	\$46,460	\$43,900	\$45,760	\$49,810	\$53,440
By number of full-time employees	1	0					
	2 - 4	7	\$41,870	\$39,520	\$41,880	\$44,000	*
	5 - 9	41	\$37,040	\$31,200	\$36,800	\$41,180	\$46,590
	10 - 49	98	\$37,660	\$33,850	\$36,890	\$41,250	\$45,760
	50 - 99	47	\$37,850	\$34,000	\$37,070	\$39,620	\$45,760
	100 or more	86	\$39,570	\$36,590	\$39,410	\$41,900	\$45,890
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	5	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	13	\$38,750	\$35,050	\$39,520	\$41,620	\$44,000
	11 - 12	24	\$40,570	\$34,900	\$38,180	\$43,050	\$57,050
	13 - 20	227	\$39,020	\$35,620	\$38,400	\$41,900	\$45,800
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	32	\$36,730	\$30,540	\$36,000	\$41,620	\$45,430
	\$20M to \$50M	49	\$37,080	\$32,670	\$36,400	\$39,990	\$45,760
	\$50M to \$100M	45	\$37,730	\$34,000	\$37,000	\$41,690	\$46,260
	\$100M to \$200M	34	\$36,020	\$33,250	\$35,000	\$39,620	\$44,220
	\$200M or more	117	\$39,680	\$36,590	\$39,220	\$41,900	\$45,890
By number of members	1 - 999	0					
	1,000 - 1,999	7	\$38,760	\$35,000	\$38,550	\$41,740	*
	2,000 - 4,999	56	\$36,490	\$31,200	\$36,000	\$41,090	\$45,210
	5,000 - 9,999	52	\$38,750	\$35,000	\$37,860	\$42,000	\$45,760
	10,000 - 19,999	49	\$36,240	\$33,430	\$35,920	\$38,220	\$44,500
	20,000 - 39,999	35	\$37,440	\$33,850	\$36,800	\$39,620	\$42,000
	40,000 - 49,999	13	\$38,840	\$35,420	\$37,370	\$42,220	\$44,520
	50,000 - 59,999	7	\$40,040	\$36,640	\$37,980	\$41,200	\$54,040
	60,000 or more	58	\$40,080	\$36,590	\$40,000	\$42,630	\$45,890
Number of branch offices	1	68	\$39,200	\$35,000	\$39,520	\$43,590	\$46,440
	2	35	\$38,800	\$32,860	\$36,400	\$45,760	\$48,190
	3	29	\$37,010	\$33,250	\$35,000	\$40,580	\$44,500
	4	23	\$37,380	\$34,000	\$36,000	\$42,000	\$44,520
	5 or more	124	\$39,230	\$35,990	\$38,660	\$41,900	\$45,800

* Insufficient data

Table 22 - 2
Incentives and Bonuses
Teller I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		272	77%	195	\$1,470
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	10	60%	7	*
	\$20M to \$50M	37	68%	24	\$1,030
	\$50M to \$100M	40	59%	26	\$1,500
	\$100M to \$200M	47	64%	33	\$1,450
	\$200M to \$500M	53	84%	42	\$1,420
	\$500M to \$1B	29	91%	24	\$1,310
	\$1B to \$3B	34	82%	25	\$1,420
	\$3B or more	19	70%	13	\$1,700
By region	New England	13	56%	6	\$1,240
	Middle Atlantic	26	81%	17	\$1,490
	East North Central	70	69%	51	\$1,310
	West North Central	18	80%	12	\$1,330
	South Atlantic	30	85%	22	\$1,270
	East South Central	25	61%	20	\$2,080
	West South Central	43	79%	32	\$1,500
	Mountain	25	94%	18	\$1,360
	Pacific	22	84%	16	\$1,960
By number of full-time employees	1	0		0	
	2 - 4	7	43%	3	*
	5 - 9	41	64%	27	\$1,460
	10 - 49	95	69%	67	\$1,340
	50 - 99	47	74%	34	\$1,230
	100 or more	83	80%	64	\$1,540
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	5	54%	3	*
	7 - 8	5	52%	4	*
	9 - 10	13	39%	5	\$1,440
	11 - 12	24	60%	15	\$1,220
	13 - 20	220	78%	166	\$1,490
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	1	0%	0	
	\$5M to \$20M	32	63%	21	\$1,460
	\$20M to \$50M	48	69%	34	\$1,270
	\$50M to \$100M	44	66%	29	\$1,130
	\$100M to \$200M	33	74%	25	\$1,580
	\$200M or more	114	79%	87	\$1,500
By number of members	1 - 999	0		0	
	1,000 - 1,999	7	32%	3	*
	2,000 - 4,999	56	75%	40	\$1,310
	5,000 - 9,999	49	60%	33	\$1,420
	10,000 - 19,999	49	73%	35	\$1,380
	20,000 - 39,999	35	79%	25	\$1,400
	40,000 - 49,999	13	95%	11	\$1,370
	50,000 - 59,999	7	88%	7	\$1,300
	60,000 or more	55	77%	41	\$1,550
Number of branch offices	1	67	72%	48	\$1,500
	2	35	67%	24	\$1,380
	3	26	81%	20	\$1,330
	4	23	68%	14	\$1,390
	5 or more	121	78%	90	\$1,490

* 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		278	\$40,080	\$36,320	\$39,460	\$43,960	\$47,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	10	\$33,990	\$30,200	\$33,100	\$35,000	*
	\$20M to \$50M	37	\$36,890	\$31,500	\$35,700	\$41,350	\$45,590
	\$50M to \$100M	41	\$39,410	\$35,000	\$38,000	\$44,200	\$47,840
	\$100M to \$200M	49	\$37,700	\$34,000	\$38,000	\$42,000	\$47,300
	\$200M to \$500M	53	\$38,020	\$34,770	\$37,440	\$39,800	\$45,500
	\$500M to \$1B	30	\$40,300	\$35,880	\$39,850	\$42,520	\$44,520
	\$1B to \$3B	36	\$39,530	\$35,990	\$38,970	\$42,130	\$47,160
	\$3B or more	19	\$42,820	\$39,310	\$43,100	\$45,800	\$48,500
By region	New England	14	\$44,790	\$41,600	\$42,400	\$46,900	\$57,650
	Middle Atlantic	26	\$42,340	\$36,320	\$39,460	\$46,090	\$48,980
	East North Central	71	\$39,980	\$38,180	\$40,140	\$41,440	\$45,800
	West North Central	19	\$38,400	\$35,000	\$38,870	\$40,740	\$42,520
	South Atlantic	31	\$38,900	\$35,120	\$38,120	\$41,690	\$47,290
	East South Central	25	\$36,720	\$34,770	\$36,800	\$38,480	\$45,340
	West South Central	45	\$35,990	\$33,280	\$35,280	\$37,880	\$42,630
	Mountain	25	\$41,650	\$40,150	\$42,310	\$43,960	\$48,500
	Pacific	22	\$48,110	\$45,980	\$47,150	\$50,300	\$56,540
By number of full-time employees	1	0					
	2 - 4	7	\$42,130	\$40,220	\$42,380	\$44,000	*
	5 - 9	41	\$37,970	\$31,440	\$38,370	\$42,900	\$47,120
	10 - 49	98	\$38,510	\$35,000	\$37,860	\$42,000	\$46,450
	50 - 99	47	\$38,720	\$34,880	\$38,270	\$40,270	\$48,240
	100 or more	86	\$40,720	\$37,040	\$40,140	\$43,960	\$47,290
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	5	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	13	\$39,320	\$35,630	\$39,520	\$42,870	\$44,000
	11 - 12	24	\$41,300	\$35,700	\$38,270	\$45,390	\$57,650
	13 - 20	227	\$40,120	\$36,360	\$39,530	\$43,960	\$47,290
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	1	*	*	*	*	*
	\$5M to \$20M	32	\$37,650	\$30,750	\$36,380	\$42,870	\$45,630
	\$20M to \$50M	49	\$37,860	\$33,830	\$36,860	\$40,330	\$46,360
	\$50M to \$100M	45	\$38,430	\$35,000	\$37,880	\$42,440	\$46,460
	\$100M to \$200M	34	\$37,020	\$33,280	\$36,500	\$40,460	\$44,360
	\$200M or more	117	\$40,810	\$37,040	\$40,140	\$43,960	\$47,810
By number of members	1 - 999	0					
	1,000 - 1,999	7	\$38,950	\$35,000	\$39,110	\$42,190	*
	2,000 - 4,999	56	\$37,430	\$31,500	\$37,650	\$41,350	\$45,630
	5,000 - 9,999	52	\$39,560	\$35,700	\$38,380	\$42,440	\$46,170
	10,000 - 19,999	49	\$37,200	\$33,880	\$37,180	\$39,400	\$45,500
	20,000 - 39,999	35	\$38,520	\$34,750	\$38,660	\$40,670	\$42,520
	40,000 - 49,999	13	\$39,980	\$35,610	\$38,870	\$42,580	\$48,180
	50,000 - 59,999	7	\$41,190	\$38,250	\$39,060	\$42,400	\$55,220
	60,000 or more	58	\$41,200	\$37,270	\$40,490	\$44,120	\$47,810
Number of branch offices	1	68	\$40,230	\$35,560	\$39,990	\$45,550	\$48,980
	2	35	\$39,730	\$35,060	\$37,890	\$45,760	\$48,500
	3	29	\$37,950	\$33,670	\$36,840	\$41,380	\$45,500
	4	23	\$38,260	\$34,750	\$36,650	\$42,440	\$48,180
	5 or more	124	\$40,320	\$36,670	\$39,660	\$43,960	\$47,290

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		155	\$33,720	\$40,890	\$48,060
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	7	\$30,780	\$34,500	\$38,210
	\$50M to \$100M	15	\$31,790	\$37,290	\$42,790
	\$100M to \$200M	23	\$34,720	\$41,570	\$48,420
	\$200M to \$500M	34	\$32,030	\$38,410	\$44,790
	\$500M to \$1B	26	\$33,800	\$42,460	\$51,110
	\$1B to \$3B	31	\$34,350	\$42,460	\$50,570
	\$3B or more	18	\$36,700	\$45,340	\$53,970

* Insufficient data

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

SHARE DRAFT CLERK

Department: Support/Member Services

Reports To: Share Draft Manager

Position Overview:

Provide guidance and support to credit union members interested in share draft services. Perform a variety of administrative tasks related to account setup, maintenance, and service delivery, ensuring accuracy, efficiency, and compliance with credit union policies.

Key Responsibilities:

- Assist members in opening share draft accounts and provide clear, accurate information about account features and servicing.
- Process account applications, including handling exceptions and preauthorized drafts.
- Communicate with members regarding account activity such as overdrafts, closures, fees, and fund transfers.
- Support members in reconciling their account statements.
- Assist the manager in preparing daily and monthly share draft activity reports.
- Process, mail, and log member requests for copies of share drafts.
- Actively cross-sell credit union products and services based on member needs.

Table 23 - 1
Salaries
Share Draft Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		26	\$54,660	\$49,250	\$54,290	\$59,890	\$67,900
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	5	\$53,070	\$50,280	\$52,710	\$56,080	*
	\$500M to \$1B	6	\$50,600	\$42,350	\$53,860	\$56,000	*
	\$1B to \$3B	7	\$52,690	\$49,400	\$52,090	\$56,280	\$59,890
	\$3B or more	5	\$59,710	\$45,860	\$65,680	\$67,900	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	5	\$52,270	\$49,400	\$51,180	\$59,310	*
	West North Central	2	*	*	*	*	*
	South Atlantic	4	\$54,760	\$43,700	\$52,090	\$67,900	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	5	\$62,100	\$55,140	\$65,680	\$65,680	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	0					
	10 - 49	3	*	*	*	*	*
	50 - 99	5	\$52,310	\$50,000	\$54,110	\$55,430	*
	100 or more	17	\$55,680	\$49,080	\$54,790	\$65,680	\$67,900
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	23	\$54,680	\$48,890	\$52,760	\$59,890	\$67,900
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	1	*	*	*	*	*
	\$100M to \$200M	4	\$50,050	\$47,690	\$50,400	\$53,580	*
	\$200M or more	19	\$55,470	\$49,150	\$54,970	\$65,680	\$67,900
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	3	*	*	*	*	*
	20,000 - 39,999	6	\$51,230	\$42,630	\$54,960	\$56,030	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	12	\$56,360	\$49,400	\$54,790	\$65,680	\$67,900
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	21	\$55,230	\$48,660	\$54,710	\$65,680	\$67,900

* Insufficient data

Table 23 - 2
Incentives and Bonuses
Share Draft Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		26	83%	18	\$2,190
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 \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	1	0%	0	
	\$200M to \$500M	5	62%	3	*
	\$500M to \$1B	6	58%	3	\$2,070
	\$1B to \$3B	7	100%	7	\$2,580
	\$3B or more	5	94%	4	\$2,100
By region	New England	1	100%	1	*
	Middle Atlantic	2	67%	1	*
	East North Central	5	81%	4	\$2,190
	West North Central	2	87%	1	*
	South Atlantic	4	100%	4	\$2,350
	East South Central	1	100%	1	*
	West South Central	3	30%	1	*
	Mountain	2	22%	1	*
	Pacific	5	89%	4	\$2,080
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	0		0	
	10 - 49	3	24%	1	*
	50 - 99	5	59%	3	*
	100 or more	17	93%	15	\$2,300
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	0		0	
	13 - 20	23	85%	18	\$2,200
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	0%	0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	4	52%	2	*
	\$200M or more	19	89%	15	\$2,300
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	3	46%	1	*
	20,000 - 39,999	6	64%	3	\$1,980
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	12	94%	11	\$2,250
Number of branch offices	1	2	0%	0	
	2	1	0%	0	
	3	2	100%	2	*
	4	1	0%	0	
	5 or more	21	90%	17	\$2,270

* 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		26	\$56,480	\$50,460	\$56,150	\$63,190	\$68,900
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	5	\$53,860	\$50,570	\$52,860	\$58,220	*
	\$500M to \$1B	6	\$51,800	\$45,690	\$53,860	\$57,040	*
	\$1B to \$3B	7	\$55,270	\$50,460	\$56,150	\$57,220	\$63,190
	\$3B or more	5	\$61,680	\$49,920	\$67,680	\$68,900	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	5	\$54,040	\$50,460	\$51,600	\$62,330	*
	West North Central	2	*	*	*	*	*
	South Atlantic	4	\$57,100	\$49,120	\$56,150	\$68,900	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	5	\$63,950	\$56,630	\$67,680	\$67,680	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	0					
	10 - 49	3	*	*	*	*	*
	50 - 99	5	\$52,940	\$50,500	\$54,540	\$55,840	*
	100 or more	17	\$57,830	\$50,460	\$57,040	\$67,680	\$68,900
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	23	\$56,550	\$50,430	\$56,150	\$66,170	\$68,900
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	1	*	*	*	*	*
	\$100M to \$200M	4	\$50,430	\$48,050	\$50,600	\$54,690	*
	\$200M or more	19	\$57,520	\$50,460	\$56,450	\$67,680	\$68,900
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	0					
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	3	*	*	*	*	*
	20,000 - 39,999	6	\$52,510	\$46,130	\$55,810	\$57,420	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	12	\$58,470	\$50,460	\$56,450	\$67,680	\$68,900
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	21	\$57,260	\$50,410	\$56,450	\$67,680	\$68,900

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		16	\$42,830	\$56,260	\$69,680
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	2	*	*	*
	\$500M to \$1B	4	\$46,450	\$58,910	\$71,360
	\$1B to \$3B	5	\$39,060	\$52,180	\$65,310
	\$3B or more	5	\$45,280	\$61,150	\$77,010

* Insufficient data

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

EFT/ACH CLERK

Department: Support/Member Services

Reports To: Member Service VP

Position Overview:

Perform clerical tasks related to electronic funds transfers (EFT) and automated clearing house (ACH) transactions with accuracy and timeliness. Reconcile accounts in accordance with credit union policies and procedures, ensuring reliable service and a positive experience for members.

Key Responsibilities:

- Process and balance daily postings for direct deposits and allotments.
- Verify posting accuracy and resolve discrepancies promptly.
- Record and reconcile all unprocessed items.
- Post overdraft notices and issue stop payments as needed.
- Manage government reclamations and ensure timely returns.
- Process and correct daily EFT transactions received from the Federal Reserve.
- Coordinate with payroll contacts to manage deductions, new member data, updates, and corrections.
- Verify payroll form completion and maintain accurate payroll transaction records.
- Assist members with questions or issues related to EFT and ACH transactions.
- Enter rejections, pre-notifications, and stop payments into Fedline.
- Send bank-to-bank and Western Union wire transfers (CMOs).
- Use credit union systems and tools to generate reports and correspondence.

Table 24 - 1
Salaries
EFT / ACH Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		124	\$53,090	\$47,370	\$52,140	\$57,200	\$64,550
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	14	\$47,180	\$42,370	\$46,800	\$51,480	\$53,970
	\$50M to \$100M	10	\$45,440	\$41,610	\$43,000	\$52,020	\$56,530
	\$100M to \$200M	15	\$49,290	\$43,450	\$46,900	\$54,680	\$68,600
	\$200M to \$500M	26	\$52,530	\$48,320	\$54,010	\$56,780	\$59,720
	\$500M to \$1B	22	\$53,640	\$50,210	\$53,230	\$57,030	\$60,810
	\$1B to \$3B	20	\$55,110	\$48,180	\$52,140	\$60,040	\$70,330
	\$3B or more	15	\$54,060	\$47,800	\$53,400	\$57,990	\$67,400
By region	New England	7	\$58,430	\$53,130	\$54,930	\$70,330	\$70,330
	Middle Atlantic	15	\$51,350	\$47,370	\$52,020	\$56,070	\$57,860
	East North Central	27	\$49,830	\$45,620	\$50,760	\$52,890	\$56,780
	West North Central	9	\$48,730	\$46,300	\$46,300	\$51,990	\$55,280
	South Atlantic	18	\$51,630	\$47,100	\$53,400	\$57,990	\$57,990
	East South Central	9	\$51,130	\$46,310	\$51,070	\$54,440	\$65,580
	West South Central	9	\$45,950	\$44,840	\$45,590	\$48,960	\$54,520
	Mountain	11	\$54,120	\$49,820	\$51,120	\$59,690	\$65,510
	Pacific	20	\$60,850	\$55,490	\$59,890	\$67,400	\$74,830
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	13	\$47,760	\$43,080	\$46,900	\$51,500	\$54,040
	10 - 49	30	\$50,320	\$43,190	\$50,360	\$55,030	\$67,870
	50 - 99	26	\$53,360	\$48,800	\$54,390	\$58,470	\$60,810
	100 or more	52	\$53,990	\$47,850	\$52,530	\$57,990	\$67,400
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	10	\$49,070	\$46,210	\$50,790	\$50,790	*
	13 - 20	110	\$53,140	\$47,370	\$52,910	\$57,570	\$62,140
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$47,430	\$42,020	\$48,000	\$51,550	*
	\$20M to \$50M	14	\$46,670	\$42,500	\$46,070	\$51,830	\$55,320
	\$50M to \$100M	14	\$49,320	\$43,450	\$47,790	\$55,370	\$69,030
	\$100M to \$200M	17	\$50,860	\$44,360	\$51,070	\$55,970	\$59,690
	\$200M or more	69	\$54,170	\$48,800	\$53,400	\$57,990	\$65,580
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	16	\$46,270	\$41,780	\$46,480	\$51,220	\$53,000
	5,000 - 9,999	10	\$52,500	\$42,970	\$51,740	\$59,680	\$70,290
	10,000 - 19,999	21	\$50,840	\$43,680	\$52,250	\$56,480	\$59,730
	20,000 - 39,999	27	\$53,070	\$48,800	\$52,780	\$56,990	\$64,450
	40,000 - 49,999	9	\$55,260	\$46,200	\$51,800	\$58,770	\$76,970
	50,000 - 59,999	4	\$61,720	\$54,400	\$59,890	\$70,330	*
	60,000 or more	33	\$53,450	\$47,800	\$53,390	\$57,990	\$62,120
Number of branch offices	1	20	\$48,540	\$42,840	\$47,010	\$52,040	\$55,570
	2	8	\$51,130	\$43,890	\$50,800	\$55,210	*
	3	10	\$49,960	\$42,220	\$51,730	\$54,620	\$65,220
	4	9	\$52,860	\$45,150	\$55,030	\$58,470	\$65,510
	5 or more	77	\$53,710	\$47,860	\$53,240	\$57,990	\$64,550

* Insufficient data

Table 24 - 2
Incentives and Bonuses
EFT / ACH Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		122	82%	98	\$2,670
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	100%	2	*
	\$20M to \$50M	12	100%	12	\$2,060
	\$50M to \$100M	10	55%	6	\$2,010
	\$100M to \$200M	15	100%	14	\$2,450
	\$200M to \$500M	26	85%	22	\$2,100
	\$500M to \$1B	21	66%	13	\$2,820
	\$1B to \$3B	20	90%	17	\$2,830
	\$3B or more	15	80%	12	\$3,010
By region	New England	7	90%	5	\$1,590
	Middle Atlantic	15	68%	12	\$1,690
	East North Central	27	69%	18	\$2,630
	West North Central	9	94%	8	\$3,060
	South Atlantic	17	95%	15	\$3,320
	East South Central	9	87%	7	\$3,100
	West South Central	9	100%	9	\$2,610
	Mountain	10	90%	9	\$2,000
	Pacific	20	78%	15	\$2,820
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	13	100%	13	\$2,120
	10 - 49	30	87%	24	\$2,370
	50 - 99	26	75%	19	\$2,100
	100 or more	52	82%	40	\$2,910
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	10	43%	8	\$1,450
	13 - 20	109	85%	88	\$2,740
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	8	100%	8	\$1,650
	\$20M to \$50M	14	76%	10	\$2,270
	\$50M to \$100M	14	94%	13	\$2,110
	\$100M to \$200M	17	91%	14	\$1,870
	\$200M or more	69	80%	52	\$2,870
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	100%	3	*
	2,000 - 4,999	15	100%	15	\$1,890
	5,000 - 9,999	10	73%	7	\$2,740
	10,000 - 19,999	21	80%	17	\$2,060
	20,000 - 39,999	26	79%	20	\$2,320
	40,000 - 49,999	9	77%	6	\$3,950
	50,000 - 59,999	4	100%	4	\$1,880
	60,000 or more	33	82%	27	\$2,890
Number of branch offices	1	19	95%	18	\$1,920
	2	8	76%	6	\$2,740
	3	10	93%	9	\$2,340
	4	9	72%	6	\$1,870
	5 or more	77	82%	59	\$2,810

* 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		124	\$55,240	\$49,400	\$54,400	\$58,990	\$67,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	14	\$49,090	\$43,990	\$48,700	\$54,730	\$56,290
	\$50M to \$100M	10	\$46,540	\$42,440	\$45,380	\$52,020	\$56,530
	\$100M to \$200M	15	\$51,580	\$46,110	\$49,400	\$57,090	\$71,630
	\$200M to \$500M	26	\$54,310	\$48,970	\$54,600	\$58,380	\$62,310
	\$500M to \$1B	22	\$55,470	\$51,550	\$54,400	\$58,770	\$65,360
	\$1B to \$3B	20	\$57,560	\$50,800	\$53,200	\$62,460	\$71,130
	\$3B or more	15	\$56,460	\$50,790	\$56,730	\$60,150	\$69,860
By region	New England	7	\$59,860	\$53,950	\$57,550	\$71,130	\$71,130
	Middle Atlantic	15	\$52,510	\$47,820	\$53,990	\$56,970	\$58,440
	East North Central	27	\$51,520	\$46,820	\$50,790	\$54,440	\$58,120
	West North Central	9	\$51,600	\$50,830	\$50,830	\$53,780	\$56,480
	South Atlantic	18	\$54,730	\$48,780	\$58,990	\$61,010	\$61,010
	East South Central	9	\$53,840	\$49,900	\$54,300	\$57,350	\$69,370
	West South Central	9	\$48,560	\$46,280	\$47,360	\$53,980	\$57,590
	Mountain	11	\$55,880	\$51,380	\$52,820	\$60,080	\$68,820
	Pacific	20	\$63,040	\$57,290	\$60,150	\$69,860	\$80,320
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	13	\$49,890	\$44,270	\$48,860	\$54,740	\$56,330
	10 - 49	30	\$52,320	\$45,710	\$51,860	\$57,350	\$71,520
	50 - 99	26	\$54,930	\$49,730	\$55,520	\$58,980	\$64,350
	100 or more	52	\$56,330	\$50,790	\$54,860	\$60,090	\$69,520
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	10	\$49,690	\$47,040	\$50,790	\$50,790	*
	13 - 20	110	\$55,430	\$49,460	\$54,820	\$58,990	\$65,470
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$48,890	\$43,180	\$48,610	\$55,010	*
	\$20M to \$50M	14	\$48,390	\$43,490	\$48,700	\$53,350	\$57,080
	\$50M to \$100M	14	\$51,300	\$46,300	\$50,140	\$55,990	\$71,800
	\$100M to \$200M	17	\$52,490	\$46,000	\$55,160	\$58,460	\$62,270
	\$200M or more	69	\$56,450	\$50,790	\$55,490	\$60,080	\$69,180
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	16	\$48,030	\$43,360	\$48,700	\$53,170	\$55,810
	5,000 - 9,999	10	\$54,490	\$42,990	\$55,830	\$62,460	\$72,290
	10,000 - 19,999	21	\$52,430	\$46,460	\$53,790	\$58,260	\$62,330
	20,000 - 39,999	27	\$54,890	\$50,420	\$53,950	\$58,980	\$66,010
	40,000 - 49,999	9	\$58,310	\$48,370	\$54,040	\$64,800	\$84,190
	50,000 - 59,999	4	\$63,600	\$57,390	\$62,050	\$71,130	*
	60,000 or more	33	\$55,760	\$50,790	\$55,490	\$58,990	\$64,550
Number of branch offices	1	20	\$50,280	\$44,260	\$48,750	\$54,990	\$57,580
	2	8	\$53,220	\$46,550	\$52,770	\$55,610	*
	3	10	\$52,130	\$44,170	\$55,160	\$57,090	\$69,070
	4	9	\$54,220	\$46,210	\$55,520	\$58,470	\$68,820
	5 or more	77	\$55,960	\$50,790	\$54,440	\$59,560	\$67,900

* Insufficient data

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

if the 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		84	\$42,980	\$53,450	\$63,930
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	6	\$34,570	\$44,200	\$53,830
	\$50M to \$100M	6	\$41,170	\$49,040	\$56,920
	\$100M to \$200M	8	\$43,320	\$51,390	\$59,460
	\$200M to \$500M	16	\$43,600	\$52,460	\$61,320
	\$500M to \$1B	18	\$44,510	\$54,810	\$65,100
	\$1B to \$3B	17	\$42,500	\$54,120	\$65,730
	\$3B or more	15	\$44,720	\$58,340	\$71,950

* Insufficient data

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

EXECUTIVE SECRETARY/ ADMINISTRATIVE ASSISTANT

Department: Support/Member Services

Reports To: President/CEO/Manager

Position Overview:

Provide confidential and professional administrative support to the President/CEO, handling a wide range of responsibilities with discretion and accuracy. Serve as a key liaison between executive leadership, board members, staff, members, vendors, and visitors. Prepare reports, correspondence, manuals, spreadsheets, and other communications using a variety of computer applications.

Key Responsibilities:

- Provide administrative support to executive leadership, including research, report preparation, information requests, and general clerical tasks.
- Assist with preparing board materials, recording attendance, and distributing meeting minutes.
- Schedule appointments, meetings, and travel arrangements for the CEO, board members, and senior management; maintain calendars and event schedules.
- Maintain and update administrative records, policies, procedures, and centralized files.
- Coordinate and support all meetings involving the CEO, ensuring materials and logistics are prepared.
- Use computer applications to produce and distribute board meeting materials, including agendas, minutes, and committee reports.
- Share informational mailings and articles with the board of directors, management, and other stakeholders.
- Draft, process, and sign standard correspondence on behalf of officers, ensuring accuracy and professionalism.
- Keep the President/CEO informed of member feedback, phone calls, and correspondence; follow through on pending issues to ensure resolution.

Table 25 - 1
Salaries
Executive Secretary / Administrative Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		180	\$71,400	\$57,180	\$69,720	\$83,030	\$98,490
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$47,180	\$40,630	\$50,750	\$52,020	*
	\$50M to \$100M	7	\$54,150	\$40,990	\$56,370	\$67,710	*
	\$100M to \$200M	19	\$57,600	\$50,380	\$52,000	\$68,030	\$77,910
	\$200M to \$500M	41	\$64,080	\$51,920	\$61,750	\$75,090	\$85,980
	\$500M to \$1B	41	\$70,880	\$60,180	\$67,920	\$81,230	\$91,510
	\$1B to \$3B	44	\$78,970	\$68,220	\$78,200	\$87,550	\$104,490
	\$3B or more	20	\$83,970	\$72,730	\$82,980	\$98,800	\$102,750
By region	New England	8	\$77,240	\$67,280	\$77,900	\$90,840	\$104,820
	Middle Atlantic	14	\$61,620	\$48,320	\$59,950	\$78,570	\$85,910
	East North Central	39	\$69,640	\$57,100	\$67,030	\$81,330	\$91,740
	West North Central	20	\$69,020	\$59,460	\$67,640	\$81,550	\$86,690
	South Atlantic	20	\$70,360	\$66,240	\$69,580	\$77,680	\$97,360
	East South Central	13	\$60,710	\$49,990	\$60,060	\$72,750	\$77,010
	West South Central	23	\$63,860	\$50,730	\$62,050	\$75,960	\$85,940
	Mountain	18	\$69,260	\$54,780	\$73,330	\$83,020	\$86,310
	Pacific	26	\$89,270	\$78,700	\$91,680	\$98,800	\$105,860
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	32	\$58,530	\$50,730	\$52,110	\$68,670	\$79,740
	50 - 99	39	\$62,720	\$50,770	\$60,280	\$72,440	\$85,210
	100 or more	104	\$78,110	\$66,770	\$76,700	\$88,290	\$100,500
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	171	\$71,990	\$57,740	\$70,000	\$83,500	\$98,800
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	7	\$48,080	\$40,320	\$43,190	\$52,050	*
	\$50M to \$100M	20	\$56,670	\$50,000	\$53,040	\$68,000	\$77,770
	\$100M to \$200M	19	\$60,940	\$51,730	\$56,390	\$69,130	\$83,200
	\$200M or more	131	\$76,170	\$63,440	\$75,440	\$86,110	\$98,800
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$47,460	\$38,340	\$46,640	\$56,230	*
	5,000 - 9,999	15	\$60,870	\$43,420	\$68,000	\$72,900	\$81,990
	10,000 - 19,999	25	\$56,700	\$50,530	\$52,000	\$61,920	\$76,770
	20,000 - 39,999	39	\$67,320	\$53,840	\$64,970	\$80,000	\$87,250
	40,000 - 49,999	17	\$71,800	\$58,450	\$67,040	\$84,110	\$94,470
	50,000 - 59,999	11	\$74,280	\$61,410	\$77,860	\$82,660	\$96,500
	60,000 or more	63	\$80,910	\$70,480	\$79,350	\$94,680	\$102,750
Number of branch offices	1	8	\$49,440	\$37,400	\$44,520	\$55,780	*
	2	14	\$62,210	\$53,340	\$60,020	\$76,420	\$82,620
	3	10	\$59,170	\$50,760	\$54,300	\$72,410	\$82,580
	4	13	\$64,520	\$49,960	\$64,300	\$82,060	\$82,660
	5 or more	136	\$74,330	\$61,000	\$73,290	\$85,270	\$98,800

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		175	79%	131	\$4,320
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	0		0	
	\$20M to \$50M	6	100%	6	\$1,460
	\$50M to \$100M	7	29%	2	*
	\$100M to \$200M	19	71%	12	\$2,980
	\$200M to \$500M	40	77%	29	\$3,600
	\$500M to \$1B	39	81%	31	\$4,880
	\$1B to \$3B	43	86%	35	\$5,460
	\$3B or more	20	84%	17	\$4,250
By region	New England	8	100%	8	\$3,060
	Middle Atlantic	14	68%	9	\$4,150
	East North Central	38	73%	28	\$4,970
	West North Central	19	75%	14	\$5,310
	South Atlantic	20	88%	16	\$3,420
	East South Central	13	81%	10	\$5,560
	West South Central	21	84%	16	\$3,400
	Mountain	17	91%	14	\$3,830
	Pacific	25	70%	16	\$4,970
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	2	100%	2	*
	10 - 49	31	70%	21	\$2,920
	50 - 99	38	66%	25	\$3,130
	100 or more	101	86%	84	\$4,930
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	4	19%	1	*
	13 - 20	166	80%	125	\$4,400
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	37%	1	*
	\$20M to \$50M	7	87%	6	\$1,660
	\$50M to \$100M	19	61%	10	\$2,690
	\$100M to \$200M	18	67%	11	\$2,500
	\$200M or more	127	84%	103	\$4,800
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	8	66%	6	\$1,550
	5,000 - 9,999	14	49%	7	\$3,370
	10,000 - 19,999	25	78%	18	\$3,140
	20,000 - 39,999	37	70%	25	\$3,700
	40,000 - 49,999	17	84%	13	\$5,790
	50,000 - 59,999	11	82%	9	\$4,410
	60,000 or more	61	87%	52	\$4,900
Number of branch offices	1	8	62%	5	\$3,960
	2	13	48%	6	\$5,100
	3	10	56%	5	\$2,930
	4	13	78%	11	\$2,870
	5 or more	131	84%	105	\$4,480

* 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		180	\$74,630	\$58,370	\$73,530	\$87,350	\$103,650
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$48,650	\$42,940	\$51,750	\$52,940	*
	\$50M to \$100M	7	\$54,610	\$43,310	\$56,370	\$67,710	*
	\$100M to \$200M	19	\$59,720	\$53,260	\$55,200	\$70,090	\$82,040
	\$200M to \$500M	41	\$66,600	\$52,910	\$64,000	\$79,590	\$88,240
	\$500M to \$1B	41	\$74,440	\$63,140	\$72,920	\$84,230	\$100,310
	\$1B to \$3B	44	\$83,370	\$72,760	\$81,440	\$93,150	\$109,390
	\$3B or more	20	\$87,550	\$74,280	\$88,090	\$103,680	\$112,230
By region	New England	8	\$80,300	\$69,190	\$81,740	\$94,280	\$111,150
	Middle Atlantic	14	\$64,430	\$50,890	\$61,660	\$82,750	\$94,880
	East North Central	39	\$73,030	\$58,730	\$69,840	\$85,520	\$102,520
	West North Central	20	\$72,750	\$60,680	\$72,250	\$87,050	\$90,390
	South Atlantic	20	\$73,250	\$66,810	\$73,000	\$81,440	\$103,890
	East South Central	13	\$65,190	\$54,450	\$69,340	\$79,790	\$81,680
	West South Central	23	\$66,420	\$52,700	\$63,070	\$78,670	\$89,520
	Mountain	18	\$72,390	\$58,430	\$75,140	\$87,230	\$93,790
	Pacific	26	\$92,650	\$80,770	\$93,710	\$103,680	\$112,230
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	32	\$60,530	\$52,410	\$55,370	\$69,580	\$82,370
	50 - 99	39	\$64,630	\$52,700	\$60,880	\$79,230	\$85,580
	100 or more	104	\$82,100	\$67,810	\$80,370	\$93,440	\$106,640
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	171	\$75,330	\$59,000	\$73,760	\$87,970	\$103,680
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	7	\$49,530	\$43,150	\$45,720	\$53,540	*
	\$50M to \$100M	20	\$58,230	\$53,260	\$55,180	\$69,260	\$79,840
	\$100M to \$200M	19	\$62,390	\$52,740	\$58,400	\$72,740	\$83,200
	\$200M or more	131	\$79,970	\$66,750	\$79,300	\$90,760	\$103,680
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$48,480	\$38,560	\$48,940	\$56,330	*
	5,000 - 9,999	15	\$62,440	\$44,450	\$69,260	\$75,070	\$83,310
	10,000 - 19,999	25	\$58,960	\$52,950	\$55,240	\$65,160	\$79,500
	20,000 - 39,999	39	\$69,750	\$55,780	\$65,670	\$83,370	\$92,730
	40,000 - 49,999	17	\$76,250	\$62,500	\$71,170	\$86,280	\$102,920
	50,000 - 59,999	11	\$77,880	\$68,410	\$81,730	\$87,400	\$99,910
	60,000 or more	63	\$84,960	\$74,720	\$82,140	\$98,530	\$111,520
Number of branch offices	1	8	\$51,900	\$37,400	\$47,430	\$57,160	*
	2	14	\$64,500	\$54,750	\$62,370	\$80,600	\$84,520
	3	10	\$60,630	\$51,550	\$56,810	\$74,130	\$82,660
	4	13	\$66,760	\$54,960	\$66,670	\$83,420	\$87,400
	5 or more	136	\$77,860	\$63,060	\$75,500	\$90,180	\$103,680

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		134	\$57,010	\$72,580	\$88,150
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	5	\$38,250	\$48,890	\$59,530
	\$100M to \$200M	8	\$49,440	\$62,840	\$76,240
	\$200M to \$500M	29	\$50,940	\$62,850	\$74,760
	\$500M to \$1B	33	\$56,780	\$72,200	\$87,610
	\$1B to \$3B	39	\$60,850	\$78,550	\$96,250
	\$3B or more	19	\$67,150	\$86,550	\$105,940

* Insufficient data

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

RECEPTIONIST

Department: Support/Member Services

Reports To: Branch Manager or similar level manager in credit union

Position Overview:

Serve as the first point of contact for visitors and guests, projecting a professional and welcoming image on behalf of the credit union. Answer incoming calls, process mail, and perform a variety of administrative and clerical tasks as assigned to support daily operations.

Key Responsibilities:

- Greet members and vendors professionally, assess their needs, and direct them to the appropriate staff member.
- Answer incoming calls, provide information or resolve inquiries, and route calls to the correct individual; manage hold times, voicemail transfers, and message-taking to ensure prompt follow-up.
- Process and distribute incoming mail, interoffice correspondence, and deliveries; research and resolve questions related to proper distribution.
- Provide administrative and clerical support as needed, including preparing correspondence, reports, spreadsheets, presentations, labels, and forms.
- Use credit union systems and software applications such as email, internet, word processing, spreadsheets, databases, and internal platforms.
- Maintain an up-to-date directory of employee extensions and phone numbers.
- Manage scheduling for shared credit union meeting rooms and spaces.
- Assist various departments with administrative tasks as needed.
- May serve as a notary public for member and internal documentation needs.

Table 26 - 1
Salaries
Receptionist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		83	\$42,580	\$36,400	\$40,070	\$45,220	\$55,270
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	12	\$40,590	\$36,810	\$38,760	\$44,150	\$48,290
	\$200M to \$500M	18	\$42,400	\$37,010	\$41,740	\$44,510	\$52,150
	\$500M to \$1B	13	\$44,330	\$37,360	\$40,360	\$49,960	\$63,940
	\$1B to \$3B	19	\$43,010	\$38,210	\$44,530	\$45,630	\$53,810
	\$3B or more	13	\$43,040	\$36,300	\$38,810	\$47,070	\$60,960
By region	New England	3	\$41,540	\$39,000	\$42,790	\$44,220	*
	Middle Atlantic	8	\$43,010	\$37,360	\$40,740	\$47,490	\$57,040
	East North Central	23	\$44,260	\$39,550	\$44,000	\$46,950	\$53,250
	West North Central	9	\$39,290	\$36,710	\$38,210	\$42,310	\$44,720
	South Atlantic	8	\$44,290	\$38,810	\$38,810	\$50,950	\$60,960
	East South Central	8	\$38,250	\$36,300	\$36,300	\$38,600	\$45,310
	West South Central	13	\$36,070	\$31,380	\$36,170	\$39,900	\$43,430
	Mountain	5	\$47,270	\$44,510	\$45,220	\$49,920	*
	Pacific	7	\$58,090	\$53,800	\$56,110	\$65,630	\$69,460
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	22	\$39,570	\$36,180	\$38,390	\$44,000	\$46,110
	50 - 99	16	\$42,830	\$37,110	\$41,720	\$46,850	\$57,290
	100 or more	44	\$43,250	\$36,300	\$39,550	\$46,470	\$57,060
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	80	\$42,540	\$36,400	\$39,870	\$45,230	\$54,580
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	6	\$36,360	\$31,190	\$35,580	\$38,180	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	16	\$42,900	\$36,400	\$40,960	\$46,000	\$56,840
	\$200M or more	55	\$42,960	\$36,440	\$40,370	\$45,650	\$56,750
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	8	\$38,100	\$35,330	\$38,000	\$39,710	*
	10,000 - 19,999	14	\$41,920	\$37,440	\$41,750	\$44,260	\$51,140
	20,000 - 39,999	15	\$43,220	\$38,630	\$41,340	\$46,650	\$56,040
	40,000 - 49,999	6	\$44,100	\$36,200	\$44,040	\$50,000	*
	50,000 - 59,999	3	\$44,990	\$37,360	\$37,360	\$62,010	*
	60,000 or more	32	\$42,960	\$36,300	\$39,180	\$45,910	\$57,000
Number of branch offices	1	7	\$42,330	\$36,200	\$41,470	\$47,070	*
	2	6	\$42,440	\$31,080	\$38,980	\$53,810	*
	3	8	\$40,310	\$36,740	\$38,000	\$44,720	*
	4	6	\$40,320	\$37,890	\$40,310	\$40,980	*
	5 or more	57	\$42,930	\$36,300	\$40,340	\$45,820	\$56,700

* Insufficient data

Table 26 - 2
Incentives and Bonuses
Receptionist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		82	87%	62	\$1,860
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 \$50M	5	50%	2	*
	\$50M to \$100M	4	100%	4	*
	\$100M to \$200M	11	100%	11	\$2,740
	\$200M to \$500M	18	78%	11	\$1,810
	\$500M to \$1B	13	83%	10	\$2,600
	\$1B to \$3B	19	86%	14	\$1,840
	\$3B or more	13	92%	10	\$1,460
By region	New England	3	56%	2	*
	Middle Atlantic	8	83%	6	\$3,030
	East North Central	23	87%	18	\$1,620
	West North Central	9	92%	8	\$2,770
	South Atlantic	8	96%	6	\$880
	East South Central	8	97%	7	\$1,750
	West South Central	12	64%	7	\$1,470
	Mountain	5	100%	5	\$1,940
	Pacific	7	82%	5	\$2,130
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	21	90%	19	\$2,460
	50 - 99	16	73%	9	\$1,340
	100 or more	44	90%	34	\$1,810
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	4	50%	2	*
	13 - 20	78	88%	60	\$1,860
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	5	79%	4	*
	\$50M to \$100M	4	100%	4	*
	\$100M to \$200M	16	83%	12	\$3,000
	\$200M or more	55	88%	42	\$1,750
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	50%	2	*
	5,000 - 9,999	7	100%	7	\$2,810
	10,000 - 19,999	14	90%	12	\$2,320
	20,000 - 39,999	15	72%	9	\$1,670
	40,000 - 49,999	6	91%	5	\$2,470
	50,000 - 59,999	3	89%	3	*
	60,000 or more	31	90%	25	\$1,580
Number of branch offices	1	7	84%	6	\$2,130
	2	6	73%	4	\$2,080
	3	7	92%	5	\$3,710
	4	6	82%	4	\$1,470
	5 or more	56	88%	42	\$1,740

* 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		83	\$44,140	\$37,770	\$41,780	\$47,510	\$56,160
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	12	\$42,940	\$37,990	\$40,720	\$45,920	\$53,800
	\$200M to \$500M	18	\$43,720	\$38,700	\$43,500	\$47,510	\$53,470
	\$500M to \$1B	13	\$46,410	\$40,210	\$42,550	\$50,820	\$66,410
	\$1B to \$3B	19	\$44,570	\$39,830	\$46,390	\$49,100	\$55,300
	\$3B or more	13	\$44,390	\$37,730	\$39,430	\$50,520	\$61,960
By region	New England	3	\$42,930	\$42,680	\$43,820	\$44,620	*
	Middle Atlantic	8	\$45,540	\$41,140	\$43,920	\$48,450	\$61,800
	East North Central	23	\$45,650	\$41,200	\$44,500	\$48,670	\$54,000
	West North Central	9	\$41,830	\$39,540	\$39,830	\$43,140	\$51,430
	South Atlantic	8	\$45,070	\$39,430	\$39,430	\$53,060	\$61,960
	East South Central	8	\$39,950	\$37,730	\$37,730	\$39,950	\$47,590
	West South Central	13	\$36,860	\$32,490	\$36,890	\$41,690	\$43,800
	Mountain	5	\$49,210	\$47,040	\$48,910	\$50,390	*
	Pacific	7	\$59,830	\$55,800	\$56,110	\$67,530	\$73,390
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	22	\$41,580	\$37,920	\$40,140	\$44,560	\$51,430
	50 - 99	16	\$43,770	\$38,160	\$42,860	\$46,850	\$58,520
	100 or more	44	\$44,840	\$37,730	\$41,200	\$49,490	\$59,660
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	80	\$44,120	\$37,770	\$41,680	\$47,510	\$56,120
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	6	\$37,050	\$32,330	\$37,360	\$38,180	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	16	\$45,190	\$37,920	\$44,120	\$51,360	\$60,270
	\$200M or more	55	\$44,480	\$37,730	\$41,820	\$47,510	\$57,920
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	8	\$40,220	\$37,720	\$39,590	\$42,820	*
	10,000 - 19,999	14	\$43,930	\$39,280	\$43,500	\$46,860	\$54,790
	20,000 - 39,999	15	\$44,420	\$39,200	\$43,520	\$47,510	\$56,530
	40,000 - 49,999	6	\$46,110	\$37,180	\$49,550	\$51,500	*
	50,000 - 59,999	3	\$47,890	\$41,140	\$41,140	\$63,460	*
	60,000 or more	32	\$44,370	\$37,730	\$40,340	\$48,870	\$59,150
Number of branch offices	1	7	\$44,130	\$38,270	\$43,020	\$47,520	*
	2	6	\$43,960	\$31,970	\$40,170	\$54,970	*
	3	8	\$42,710	\$37,890	\$39,560	\$49,970	*
	4	6	\$41,520	\$39,350	\$41,050	\$42,310	*
	5 or more	57	\$44,430	\$37,730	\$42,260	\$47,910	\$57,780

* Insufficient data

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

if the 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		55	\$35,850	\$44,650	\$53,440
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	5	\$32,600	\$39,090	\$45,580
	\$200M to \$500M	10	\$33,520	\$41,620	\$49,720
	\$500M to \$1B	10	\$36,470	\$46,560	\$56,650
	\$1B to \$3B	14	\$36,560	\$45,570	\$54,580
	\$3B or more	13	\$38,210	\$48,100	\$58,000

* Insufficient data

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

GENERAL OFFICE CLERK

Department: Support/Member Services

Reports To: Branch Manager I or II

Position Overview:

Maintain organized and accurate files and records for the credit union. Perform a variety of clerical tasks including filing, photocopying, creating and updating folders, labeling, and assembling reports and manuals to support efficient operations and documentation management.

Key Responsibilities:

- Organize and file member information manually and electronically to maintain accurate, up-to-date records across all credit union products and services.
 - Create new folders for member accounts, including proper labeling with name and account number.
 - Provide copies of statements upon member or supervisor request.
 - File signature cards and loan folders throughout the day to support operational efficiency.
 - Maintain organized and accessible archive records and ensure current records are readily available.
 - Monitor inventory of supplies and forms; notify supervisor when restocking is needed to avoid service interruptions.
 - Scan and store documents as needed to support digital recordkeeping.
- Photocopy documents upon request to assist internal operations.

Table 27 - 1
Salaries
General Office Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		30	\$48,230	\$41,050	\$45,000	\$54,940	\$66,130
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	8	\$42,510	\$40,400	\$41,600	\$45,000	*
	\$200M to \$500M	7	\$49,790	\$41,900	\$46,920	\$59,150	\$71,480
	\$500M to \$1B	4	\$49,700	\$41,400	\$48,540	\$61,530	*
	\$1B to \$3B	7	\$53,270	\$45,070	\$54,940	\$61,600	\$71,180
	\$3B or more	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	10	\$46,160	\$42,070	\$46,000	\$50,510	\$57,920
	West North Central	2	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	4	\$41,880	\$40,000	\$41,050	\$41,320	*
	Mountain	2	*	*	*	*	*
	Pacific	5	\$64,520	\$58,010	\$68,690	\$72,450	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	9	\$49,810	\$40,440	\$45,000	\$63,150	*
	50 - 99	9	\$45,270	\$41,600	\$43,240	\$49,920	\$61,530
	100 or more	12	\$49,370	\$41,050	\$45,670	\$57,460	\$66,610
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	30	\$48,230	\$41,050	\$45,000	\$54,940	\$66,130
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	4	*	*	*	*	*
	\$100M to \$200M	6	\$47,780	\$41,300	\$45,320	\$52,120	*
	\$200M or more	17	\$49,990	\$41,050	\$46,550	\$59,460	\$68,120
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	9	\$43,110	\$40,930	\$41,760	\$46,000	\$49,560
	20,000 - 39,999	5	\$52,610	\$43,680	\$53,070	\$61,530	*
	40,000 - 49,999	3	\$47,320	\$44,600	\$46,310	\$46,920	*
	50,000 - 59,999	0					
	60,000 or more	8	\$49,590	\$41,050	\$43,050	\$58,090	\$68,560
Number of branch offices	1	2	*	*	*	*	*
	2	5	\$52,190	\$40,550	\$43,270	\$68,930	*
	3	3	*	*	*	*	*
	4	4	\$47,510	\$41,600	\$45,320	\$46,920	*
	5 or more	17	\$48,030	\$41,050	\$45,370	\$54,940	\$64,920

* Insufficient data

Table 27 - 2
Incentives and Bonuses
General Office Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		30	87%	25	\$2,400
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 \$50M	1	100%	1	*
	\$50M to \$100M	2	50%	1	*
	\$100M to \$200M	8	83%	7	\$1,300
	\$200M to \$500M	7	83%	5	\$4,800
	\$500M to \$1B	4	100%	4	\$1,320
	\$1B to \$3B	7	88%	5	\$2,800
	\$3B or more	1	100%	1	*
By region	New England	1	100%	1	*
	Middle Atlantic	0		0	
	East North Central	10	94%	9	\$2,300
	West North Central	2	100%	1	*
	South Atlantic	3	28%	1	*
	East South Central	3	78%	2	*
	West South Central	4	88%	3	*
	Mountain	2	100%	2	*
	Pacific	5	100%	5	\$4,820
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	9	76%	7	\$3,160
	50 - 99	9	86%	7	\$1,530
	100 or more	12	94%	10	\$2,490
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	30	87%	25	\$2,400
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	69%	2	*
	\$50M to \$100M	4	75%	3	*
	\$100M to \$200M	6	91%	5	\$1,890
	\$200M or more	17	92%	14	\$2,840
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	55%	1	*
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	9	81%	7	\$1,380
	20,000 - 39,999	5	85%	5	\$3,820
	40,000 - 49,999	3	100%	3	\$3,950
	50,000 - 59,999	0		0	
	60,000 or more	8	91%	6	\$1,830
Number of branch offices	1	2	100%	2	*
	2	5	82%	4	*
	3	3	84%	2	*
	4	4	81%	3	*
	5 or more	17	90%	14	\$2,140

* 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		30	\$50,270	\$42,330	\$46,350	\$58,030	\$68,660
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	8	\$43,590	\$41,910	\$43,490	\$45,000	*
	\$200M to \$500M	7	\$53,260	\$41,900	\$50,770	\$62,260	\$84,990
	\$500M to \$1B	4	\$51,020	\$43,920	\$49,440	\$62,600	*
	\$1B to \$3B	7	\$55,730	\$48,960	\$58,030	\$62,640	\$75,420
	\$3B or more	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	10	\$48,320	\$42,930	\$47,100	\$52,150	\$60,070
	West North Central	2	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	4	\$42,990	\$41,500	\$42,330	\$42,570	*
	Mountain	2	*	*	*	*	*
	Pacific	5	\$69,330	\$58,520	\$72,790	\$84,670	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	9	\$52,220	\$41,650	\$45,000	\$63,960	*
	50 - 99	9	\$46,450	\$43,130	\$43,880	\$50,670	\$62,600
	100 or more	12	\$51,710	\$42,330	\$50,770	\$58,400	\$69,400
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	30	\$50,270	\$42,330	\$46,350	\$58,030	\$68,660
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	4	*	*	*	*	*
	\$100M to \$200M	6	\$49,510	\$43,220	\$46,070	\$54,480	*
	\$200M or more	17	\$52,470	\$42,330	\$50,770	\$60,140	\$74,990
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	9	\$44,120	\$42,450	\$43,910	\$46,500	\$49,950
	20,000 - 39,999	5	\$55,860	\$43,680	\$54,390	\$62,600	*
	40,000 - 49,999	3	\$51,270	\$48,150	\$50,770	\$51,170	*
	50,000 - 59,999	0					
	60,000 or more	8	\$51,250	\$42,330	\$45,180	\$58,590	\$71,680
Number of branch offices	1	2	*	*	*	*	*
	2	5	\$53,940	\$40,950	\$45,040	\$72,430	*
	3	3	*	*	*	*	*
	4	4	\$49,120	\$43,130	\$46,090	\$50,770	*
	5 or more	17	\$49,860	\$42,330	\$46,500	\$58,030	\$67,090

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		19	\$40,250	\$50,430	\$60,610
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	4	*	*	*
	\$200M to \$500M	6	\$36,770	\$44,280	\$51,790
	\$500M to \$1B	2	*	*	*
	\$1B to \$3B	4	\$45,160	\$57,350	\$69,540
	\$3B or more	1	*	*	*

* Insufficient data

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

IRA/CERTIFICATE SPECIALIST

Department: Support/Member Services

Reports To: Member Service VP or COO

Position Overview:

Support members with all aspects of the credit union's savings products, including certificates of deposit, IRAs, money market accounts, and other savings options. Provide accurate information, answer questions, resolve discrepancies, and maintain complete and compliant documentation for all savings-related services.

Key Responsibilities:

- Welcome members in a courteous and professional manner, providing prompt and accurate service for all savings products, including CDs, IRAs, and money market accounts.
- Respond to member inquiries in person, by phone, or electronically regarding savings products and services.
- Open savings accounts and issue IRAs, CDs, and money market accounts; enter required data into the system and maintain compliant, up-to-date documentation.
- Research and resolve discrepancies or issues related to savings products.
- Serve as a subject-matter expert on IRAs, CDs, and other savings products; stay current on industry trends and regulatory changes through ongoing education.
- Contribute to the development of marketing plans for retirement and savings products; collaborate with the marketing team on outreach initiatives.
- Coordinate member outreach efforts for new and existing savings products.
- Research competitor offerings and marketing strategies; recommend improvements to enhance the credit union's market position.
- Review and assess current retirement products for potential updates, enhancements, or discontinuation based on market trends.
- Report on industry pricing, product developments, and strategic opportunities.
- Support departmental goal setting, budgeting, and long-term product planning.
- Assist with other member service activities as needed.

Table 28 - 1
Salaries
IRA / Certificate Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		52	\$56,810	\$52,390	\$56,110	\$60,060	\$66,050
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	8	\$49,110	\$42,050	\$50,060	\$54,460	\$61,170
	\$500M to \$1B	12	\$58,340	\$51,580	\$58,860	\$65,140	\$73,540
	\$1B to \$3B	14	\$58,500	\$53,140	\$58,140	\$67,650	\$71,190
	\$3B or more	16	\$57,180	\$53,180	\$56,110	\$59,460	\$60,730
By region	New England	4	\$66,880	\$62,300	\$64,780	\$77,030	*
	Middle Atlantic	3	\$54,140	\$52,390	\$52,470	\$53,180	*
	East North Central	12	\$52,660	\$50,510	\$50,910	\$54,090	\$63,580
	West North Central	5	\$55,140	\$52,160	\$58,140	\$58,140	*
	South Atlantic	7	\$59,330	\$56,110	\$60,730	\$60,730	\$71,100
	East South Central	5	\$56,060	\$44,640	\$55,370	\$67,500	*
	West South Central	4	\$52,720	\$52,960	\$54,470	\$54,470	*
	Mountain	4	\$57,280	\$53,770	\$58,640	\$67,360	*
	Pacific	9	\$61,430	\$55,920	\$59,400	\$60,930	\$75,360
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	5	\$55,970	\$50,320	\$52,550	\$65,620	*
	50 - 99	7	\$51,580	\$42,920	\$50,200	\$59,910	\$69,980
	100 or more	41	\$57,230	\$53,180	\$56,130	\$60,460	\$65,510
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	52	\$57,210	\$53,180	\$56,200	\$60,730	\$67,400
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	2	*	*	*	*	*
	\$100M to \$200M	6	\$52,960	\$44,420	\$52,480	\$63,020	*
	\$200M or more	45	\$57,200	\$53,180	\$56,120	\$60,580	\$65,840
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	5	\$50,990	\$43,890	\$51,230	\$59,150	*
	20,000 - 39,999	7	\$56,810	\$52,200	\$56,120	\$67,430	\$71,290
	40,000 - 49,999	6	\$54,440	\$43,000	\$54,140	\$63,010	*
	50,000 - 59,999	3	\$63,360	\$54,490	\$62,350	\$79,500	*
	60,000 or more	28	\$57,260	\$53,180	\$56,110	\$59,570	\$63,790
Number of branch offices	1	0					
	2	3	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	45	\$56,930	\$52,920	\$56,110	\$59,620	\$65,090

* Insufficient data

Table 28 - 2
Incentives and Bonuses
IRA / Certificate Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		52	78%	38	\$2,950
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	3	100%	3	*
	\$200M to \$500M	8	80%	5	\$1,910
	\$500M to \$1B	12	68%	8	\$3,450
	\$1B to \$3B	13	85%	10	\$3,030
	\$3B or more	16	75%	10	\$3,100
By region	New England	4	65%	2	*
	Middle Atlantic	3	53%	1	*
	East North Central	12	54%	7	\$2,720
	West North Central	5	100%	5	\$4,120
	South Atlantic	6	90%	4	\$3,520
	East South Central	5	91%	5	\$3,880
	West South Central	4	86%	3	*
	Mountain	4	82%	3	\$2,700
By number of full-time employees	Pacific	9	85%	7	\$2,830
	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	5	80%	4	*
	50 - 99	7	92%	6	\$1,990
By number of services offered	100 or more	40	76%	28	\$3,120
	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	51	83%	38	\$2,950
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	2	100%	2	*
	\$100M to \$200M	6	79%	4	\$1,520
	\$200M or more	44	77%	32	\$3,080
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	5	78%	4	\$1,720
	20,000 - 39,999	7	51%	3	\$2,330
	40,000 - 49,999	6	69%	3	\$4,160
	50,000 - 59,999	3	100%	3	\$2,160
	60,000 or more	27	78%	20	\$3,110
Number of branch offices	1	0		0	
	2	3	100%	3	*
	3	2	75%	2	*
	4	2	68%	1	*
	5 or more	45	77%	32	\$3,090

* 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		52	\$59,050	\$52,750	\$58,600	\$63,240	\$69,750
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	8	\$50,380	\$43,490	\$51,080	\$56,110	\$63,320
	\$500M to \$1B	12	\$60,700	\$53,390	\$60,160	\$69,790	\$78,450
	\$1B to \$3B	14	\$61,000	\$56,360	\$62,510	\$69,740	\$72,600
	\$3B or more	16	\$59,520	\$53,180	\$60,190	\$63,240	\$63,380
By region	New England	4	\$68,110	\$62,590	\$65,820	\$79,700	*
	Middle Atlantic	3	\$54,340	\$52,750	\$52,790	\$53,180	*
	East North Central	12	\$54,130	\$50,510	\$51,250	\$57,260	\$66,970
	West North Central	5	\$59,260	\$54,430	\$63,240	\$63,240	*
	South Atlantic	7	\$62,190	\$61,730	\$61,980	\$63,380	\$73,170
	East South Central	5	\$59,600	\$47,690	\$59,390	\$70,810	*
	West South Central	4	\$54,480	\$56,190	\$56,520	\$56,520	*
	Mountain	4	\$59,500	\$55,300	\$62,620	\$69,940	*
	Pacific	9	\$63,820	\$58,250	\$62,100	\$62,210	\$79,770
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	5	\$57,240	\$51,250	\$52,670	\$67,830	*
	50 - 99	7	\$53,400	\$44,640	\$52,320	\$62,310	\$73,060
	100 or more	41	\$59,560	\$53,180	\$59,310	\$63,240	\$69,750
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	52	\$59,600	\$53,350	\$59,360	\$63,240	\$70,010
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	2	*	*	*	*	*
	\$100M to \$200M	6	\$53,860	\$45,790	\$53,400	\$64,050	*
	\$200M or more	45	\$59,560	\$53,180	\$59,260	\$63,240	\$70,130
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	5	\$52,320	\$45,490	\$52,970	\$61,400	*
	20,000 - 39,999	7	\$57,990	\$52,200	\$58,770	\$68,960	\$73,060
	40,000 - 49,999	6	\$56,710	\$44,750	\$55,030	\$69,000	*
	50,000 - 59,999	3	\$65,530	\$56,420	\$64,010	\$82,500	*
	60,000 or more	28	\$59,680	\$53,680	\$60,970	\$63,240	\$66,970
Number of branch offices	1	0					
	2	3	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	45	\$59,260	\$53,180	\$58,650	\$63,240	\$69,300

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		41	\$45,850	\$58,760	\$71,670
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	3	*	*	*
	\$500M to \$1B	10	\$45,580	\$58,780	\$71,980
	\$1B to \$3B	13	\$47,190	\$59,150	\$71,110
	\$3B or more	13	\$46,680	\$61,160	\$75,650

* Insufficient data

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

FINANCIAL PLANNER

Department: Support/Member Services

Reports To: Member Service VP or COO

Position Overview:

Support members in achieving their financial goals by providing personalized guidance and recommending specialized financial products and services. Foster long-term financial wellness through proactive counseling and tailored solutions that help members maximize their financial potential.

Key Responsibilities:

- Advise members on strategies to achieve financial goals using expertise in tax planning, investments, retirement plans, insurance, real estate, and securities.
- Assess members' financial profiles—including assets, liabilities, cash flow, insurance coverage, and tax status—to develop personalized investment strategies.
- Educate members on financial aid options for post-secondary education, including grants, scholarships, and loan programs.
- Help members establish payment priorities, recommend payoff methods, and estimate timelines for debt reduction.
- Provide guidance on managing financial challenges such as overspending and excessive borrowing.
- Offer negotiation strategies and support for members working with creditors.
- Ensure all financial recommendations and business activities comply with applicable regulations and industry standards.
- Lead financial planning workshops to promote financial literacy and member engagement.
- Maintain accurate records and prepare reports to track member progress and departmental performance.
- Meet sales and production goals to support revenue targets and organizational growth.
- Certified Financial Planner (CFP) designation preferred.

Table 29 - 1
Salaries
Financial Planner

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		30	\$70,030	\$60,290	\$70,300	\$79,750	\$84,820
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	3	*	*	*	*	*
	\$500M to \$1B	6	\$55,980	\$41,120	\$51,140	\$68,860	*
	\$1B to \$3B	9	\$68,740	\$50,450	\$62,020	\$83,700	\$104,970
	\$3B or more	10	\$73,690	\$69,320	\$74,460	\$84,330	\$84,820
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	\$58,730	\$52,000	\$57,810	\$64,610	*
	West North Central	4	\$50,260	\$48,670	\$51,010	\$51,370	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	\$64,440	\$58,260	\$60,380	\$75,350	*
	Mountain	3	\$54,340	\$47,500	\$50,400	\$66,270	*
	Pacific	8	\$71,430	\$68,950	\$70,900	\$75,000	\$76,140
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	3	*	*	*	*	*
	100 or more	25	\$71,180	\$61,190	\$70,300	\$83,330	\$84,820
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	29	\$70,730	\$61,020	\$70,300	\$82,180	\$84,820
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	1	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M or more	27	\$70,430	\$60,380	\$70,300	\$81,980	\$84,820
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	2	*	*	*	*	*
	20,000 - 39,999	5	\$56,800	\$41,290	\$60,560	\$68,670	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	19	\$71,520	\$61,950	\$71,100	\$83,590	\$84,820
Number of branch offices	1	0					
	2	0					
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	27	\$70,430	\$60,380	\$70,300	\$81,980	\$84,820

* Insufficient data

Table 29 - 2
Incentives and Bonuses
Financial Planner

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		29	83%	24	\$35,930
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	3	75%	1	*
	\$500M to \$1B	6	55%	4	\$21,380
	\$1B to \$3B	9	92%	8	\$20,060
	\$3B or more	10	83%	8	\$46,810
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	6	86%	5	\$36,850
	West North Central	4	69%	3	*
	South Atlantic	3	100%	3	*
	East South Central	1	100%	1	*
	West South Central	4	69%	3	\$76,090
	Mountain	3	93%	3	*
	Pacific	7	74%	4	\$53,510
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	2	100%	1	*
	50 - 99	2	57%	2	*
	100 or more	25	84%	21	\$36,640
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	29	83%	23	\$33,450
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	1	100%	1	*
	\$100M to \$200M	2	100%	2	*
	\$200M or more	26	83%	21	\$36,640
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	2	100%	2	*
	20,000 - 39,999	5	73%	3	\$14,800
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	19	83%	16	\$38,940
Number of branch offices	1	0		0	
	2	0		0	
	3	2	100%	2	*
	4	1	100%	1	*
	5 or more	26	83%	21	\$36,640

* 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		30	\$98,940	\$68,640	\$85,820	\$116,290	\$195,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	3	*	*	*	*	*
	\$500M to \$1B	6	\$65,840	\$48,670	\$60,470	\$86,260	*
	\$1B to \$3B	9	\$86,300	\$60,380	\$80,660	\$116,290	\$117,510
	\$3B or more	10	\$112,700	\$77,480	\$85,820	\$143,570	\$195,000
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	6	\$90,440	\$61,670	\$73,890	\$100,800	*
	West North Central	4	\$96,320	\$48,670	\$115,650	\$140,800	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	4	\$116,890	\$60,380	\$128,020	\$173,380	*
	Mountain	3	\$68,650	\$51,240	\$64,690	\$80,870	*
	Pacific	8	\$107,460	\$69,860	\$78,990	\$170,030	\$195,000
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	3	*	*	*	*	*
	100 or more	25	\$101,460	\$71,330	\$85,820	\$116,290	\$195,000
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	29	\$97,410	\$68,640	\$85,720	\$115,250	\$195,000
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	1	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M or more	27	\$99,900	\$68,640	\$85,820	\$116,290	\$195,000
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	2	*	*	*	*	*
	20,000 - 39,999	5	\$65,890	\$52,000	\$63,200	\$71,670	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	19	\$103,390	\$71,330	\$85,820	\$116,470	\$195,000
Number of branch offices	1	0					
	2	0					
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	27	\$99,900	\$68,640	\$85,820	\$116,290	\$195,000

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		20	\$53,720	\$71,340	\$88,950
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	2	*	*	*
	\$500M to \$1B	4	\$54,150	\$67,940	\$81,730
	\$1B to \$3B	9	\$54,960	\$74,710	\$94,450
	\$3B or more	4	\$54,990	\$75,290	\$95,600

* Insufficient data

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

GENERALIST (at small credit unions)

Department: Support/Member Services

Reports To: President/CEO/Manager

Position Overview:

Serve as a versatile team member in a small credit union environment, supporting a wide range of daily operations without a singular area of focus. Apply broad knowledge of credit union products, services, policies, procedures, and regulations to deliver efficient, high-quality member service and operational support.

Key Responsibilities:

- Support teller operations as needed, including during peak hours or staffing shortages.
- Process member transactions such as deposits, withdrawals, transfers, check cashing, account verification, and more.
- Perform head teller duties including scheduling, cash ordering, and balancing.
- Open and close accounts, including demand deposit accounts (DCs) and IRAs; assist members with related questions and services.
- Guide members through loan applications, conduct interviews to gather necessary information, and support the loan process.
- Process loan applications, run credit reports, calculate preliminary debt-to-income ratios, and recommend approval or denial.
- Accept and verify payments for mortgages and other loan products, resolving any discrepancies.
- Provide primary or backup support for payroll, ACH, accounts payable, collections, and ATM operations.
- Keep the manager informed of any operational issues or concerns.
- Promote credit union products and services through effective cross-selling during member interactions.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$52,550	\$41,390	\$44,570	\$60,890	\$86,170
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	1	*	*	*	*	*
	\$1B to \$3B	0					
	\$3B or more	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	3	\$58,050	\$44,460	\$53,890	\$70,800	*
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	9	\$50,260	\$41,390	\$44,460	\$53,890	\$80,610
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	0					
	\$200M or more	3	\$58,050	\$44,460	\$53,890	\$70,800	*
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	\$52,100	\$40,790	\$41,390	\$62,250	*
	5,000 - 9,999	0					
	10,000 - 19,999	2	*	*	*	*	*
	20,000 - 39,999	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	1	*	*	*	*	*
Number of branch offices	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	5	\$58,330	\$44,460	\$54,510	\$66,190	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	81%	10	\$2,210
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	2	100%	2	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	2	33%	1	*
	\$100M to \$200M	1	100%	1	*
	\$200M to \$500M	1	100%	1	*
	\$500M to \$1B	1	100%	1	*
	\$1B to \$3B	0		0	
	\$3B or more	1	0%	0	
By region	New England	1	100%	1	*
	Middle Atlantic	1	0%	0	
	East North Central	1	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	1	100%	1	*
	West South Central	3	36%	1	*
	Mountain	1	100%	1	*
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	4	47%	2	*
	5 - 9	3	100%	3	*
	10 - 49	3	64%	2	*
	50 - 99	0		0	
	100 or more	3	90%	3	*
By number of services offered	1 - 2	4	47%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	0%	0	
	13 - 20	9	90%	8	\$2,150
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	3	100%	3	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	2	37%	1	*
	\$100M to \$200M	0		0	
	\$200M or more	3	90%	3	*
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	6	100%	6	\$1,920
	5,000 - 9,999	0		0	
	10,000 - 19,999	2	37%	1	*
	20,000 - 39,999	1	100%	1	*
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	1	0%	0	
Number of branch offices	1	5	59%	3	*
	2	3	78%	2	*
	3	1	100%	1	*
	4	0		0	
	5 or more	5	91%	4	\$2,630

* 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		13	\$54,340	\$41,550	\$47,470	\$63,280	\$89,800
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	1	*	*	*	*	*
	\$1B to \$3B	0					
	\$3B or more	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	3	\$60,370	\$47,460	\$55,290	\$73,730	*
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	9	\$52,210	\$41,550	\$47,460	\$55,290	\$86,450
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	0					
	\$200M or more	3	\$60,370	\$47,460	\$55,290	\$73,730	*
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	6	\$54,030	\$41,260	\$41,550	\$66,760	*
	5,000 - 9,999	0					
	10,000 - 19,999	2	*	*	*	*	*
	20,000 - 39,999	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	1	*	*	*	*	*
Number of branch offices	1	5	*	*	*	*	*
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	5	\$60,740	\$47,460	\$56,070	\$68,920	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		5	\$47,420	\$60,950	\$74,490
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	0			
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	1	*	*	*
	\$500M to \$1B	1	*	*	*
	\$1B to \$3B	0			
	\$3B or more	1	*	*	*

* Insufficient data

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

SVP/VP Lending (#2 position)

Department: Lending/Collections

Reports To: President/CEO/Manager or Executive VP/Assistant Manager

Position Overview:

Participate in strategic planning and contribute to the development of credit union policies, procedures, and organizational goals. Lead the administrative management of all loan functions, including commercial lending, residential mortgages, indirect lending, and centralized lending. Develop and implement consistent policies and procedures that comply with external regulations and support member-focused lending practices. Ensure lending activities are both profitable and aligned with the best interests of members.

Key Responsibilities:

- Participate in the credit union's long- and short-term strategic planning initiatives.
- Develop and implement strategic plans for the Loan Department that align with the credit union's overall business objectives; establish and monitor departmental goals.
- Communicate organizational goals, policies, and expectations to all lending staff to ensure clarity and compliance with regulations and procedures.
- Prepare and manage the department's budget, ensuring ongoing adherence to financial targets.
- Create, implement, and evaluate lending policies and procedures in coordination with other departments to maintain consistency across the credit union.
- Oversee all lending functions, including underwriting, loan processing, documentation, and approval or denial of consumer, mortgage, and business loans.
- Establish performance standards and provide mentoring, coaching, and training to support the development of loan managers and staff.
- Research and assess the feasibility of new lending products; develop and execute plans to expand lending programs in response to industry trends and member needs.
- Collaborate with loan managers and members to resolve complex lending issues and minimize risk to the credit union.
- Represent and promote the credit union at external events and industry functions.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		155	\$139,920	\$89,690	\$124,320	\$173,360	\$246,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	7	\$76,360	\$59,110	\$71,750	\$95,690	*
	\$50M to \$100M	18	\$89,950	\$73,120	\$90,070	\$104,580	\$122,440
	\$100M to \$200M	30	\$90,600	\$77,410	\$86,020	\$100,250	\$127,130
	\$200M to \$500M	37	\$119,790	\$94,730	\$114,190	\$134,200	\$170,450
	\$500M to \$1B	20	\$135,510	\$117,020	\$132,820	\$160,860	\$173,600
	\$1B to \$3B	27	\$173,670	\$145,000	\$173,070	\$200,540	\$228,790
	\$3B or more	16	\$247,450	\$189,430	\$249,780	\$286,180	\$333,120
By region	New England	7	\$155,960	\$109,230	\$170,240	\$199,040	\$249,310
	Middle Atlantic	13	\$107,400	\$81,530	\$104,350	\$126,900	\$181,800
	East North Central	33	\$116,780	\$85,960	\$106,140	\$131,110	\$181,430
	West North Central	15	\$129,100	\$100,040	\$123,150	\$159,590	\$177,230
	South Atlantic	25	\$144,330	\$91,290	\$134,100	\$186,190	\$249,300
	East South Central	8	\$143,160	\$107,130	\$138,600	\$172,000	\$246,310
	West South Central	26	\$125,880	\$74,550	\$104,120	\$164,340	\$250,560
	Mountain	10	\$182,170	\$106,060	\$157,730	\$261,280	\$367,980
	Pacific	18	\$189,920	\$127,020	\$188,290	\$251,430	\$308,100
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	59	\$92,300	\$77,020	\$87,940	\$104,510	\$126,870
	50 - 99	30	\$123,130	\$97,260	\$114,640	\$156,330	\$172,650
	100 or more	61	\$188,220	\$144,010	\$176,560	\$229,120	\$266,010
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	8	\$129,180	\$89,610	\$120,910	\$180,000	*
	13 - 20	145	\$140,750	\$89,740	\$124,170	\$172,000	\$248,500
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	\$83,440	\$65,440	\$70,640	\$107,510	*
	\$20M to \$50M	11	\$72,170	\$58,660	\$73,940	\$88,200	\$91,620
	\$50M to \$100M	32	\$92,180	\$77,690	\$87,630	\$104,440	\$126,610
	\$100M to \$200M	21	\$108,140	\$86,970	\$95,350	\$129,800	\$159,790
	\$200M or more	85	\$173,270	\$123,380	\$164,990	\$211,210	\$255,780
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	12	\$78,390	\$60,180	\$71,770	\$103,990	\$124,350
	5,000 - 9,999	24	\$92,180	\$79,090	\$88,710	\$104,220	\$122,280
	10,000 - 19,999	35	\$99,280	\$80,420	\$93,810	\$123,420	\$135,830
	20,000 - 39,999	24	\$128,690	\$107,080	\$123,140	\$162,530	\$176,540
	40,000 - 49,999	9	\$131,790	\$106,120	\$118,290	\$159,800	\$203,130
	50,000 - 59,999	7	\$149,440	\$124,120	\$155,000	\$169,420	\$194,120
	60,000 or more	43	\$207,130	\$166,190	\$189,990	\$250,080	\$316,320
Number of branch offices	1	12	\$88,280	\$67,140	\$87,580	\$116,950	\$127,370
	2	17	\$93,490	\$80,120	\$88,350	\$103,490	\$126,930
	3	23	\$95,450	\$73,140	\$87,410	\$122,360	\$143,210
	4	11	\$114,350	\$86,320	\$107,080	\$142,310	\$188,610
	5 or more	90	\$166,570	\$115,820	\$158,570	\$203,750	\$254,540

* 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		154	86%	131	\$15,520
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 \$50M	7	83%	6	\$4,260
	\$50M to \$100M	18	84%	15	\$5,320
	\$100M to \$200M	30	79%	24	\$6,510
	\$200M to \$500M	37	86%	31	\$8,670
	\$500M to \$1B	19	90%	17	\$10,890
	\$1B to \$3B	27	92%	24	\$19,410
	\$3B or more	16	85%	13	\$45,270
By region	New England	7	84%	6	\$19,740
	Middle Atlantic	13	77%	10	\$10,030
	East North Central	33	90%	29	\$8,100
	West North Central	15	89%	13	\$15,050
	South Atlantic	25	85%	20	\$15,370
	East South Central	8	92%	7	\$30,660
	West South Central	26	87%	22	\$13,350
	Mountain	10	82%	8	\$17,650
	Pacific	18	82%	15	\$26,060
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	3	100%	3	*
	10 - 49	59	83%	49	\$6,200
	50 - 99	30	85%	26	\$9,110
	100 or more	61	89%	53	\$25,920
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	8	73%	5	\$6,540
	13 - 20	144	86%	123	\$16,200
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	5	79%	4	*
	\$20M to \$50M	11	83%	9	\$2,930
	\$50M to \$100M	32	77%	25	\$4,860
	\$100M to \$200M	21	91%	19	\$10,040
	\$200M or more	84	88%	74	\$21,690
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	12	92%	11	\$3,990
	5,000 - 9,999	24	87%	21	\$5,620
	10,000 - 19,999	35	78%	27	\$6,460
	20,000 - 39,999	24	84%	20	\$10,850
	40,000 - 49,999	9	100%	8	\$10,060
	50,000 - 59,999	7	84%	5	\$11,420
	60,000 or more	42	90%	38	\$31,330
Number of branch offices	1	12	91%	11	\$8,910
	2	17	86%	15	\$5,670
	3	23	81%	18	\$7,570
	4	11	57%	6	\$7,560
	5 or more	90	89%	79	\$20,290

* 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		155	\$153,070	\$94,000	\$129,950	\$185,220	\$255,820
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	7	\$79,910	\$64,720	\$75,580	\$96,620	*
	\$50M to \$100M	18	\$94,430	\$74,150	\$92,190	\$110,010	\$123,850
	\$100M to \$200M	30	\$95,720	\$79,020	\$89,080	\$104,300	\$131,080
	\$200M to \$500M	37	\$127,140	\$105,000	\$119,150	\$145,610	\$182,040
	\$500M to \$1B	20	\$145,000	\$121,720	\$150,020	\$168,490	\$186,190
	\$1B to \$3B	27	\$191,120	\$153,030	\$185,340	\$222,200	\$263,460
	\$3B or more	16	\$286,060	\$241,310	\$255,830	\$371,260	\$400,700
By region	New England	7	\$172,580	\$118,400	\$174,480	\$236,340	\$297,720
	Middle Atlantic	13	\$115,150	\$90,260	\$108,450	\$136,710	\$203,130
	East North Central	33	\$124,030	\$88,780	\$113,370	\$144,650	\$186,850
	West North Central	15	\$142,560	\$109,310	\$125,200	\$183,830	\$215,490
	South Atlantic	25	\$157,010	\$91,530	\$146,520	\$200,770	\$276,980
	East South Central	8	\$171,470	\$113,730	\$167,300	\$252,690	\$326,660
	West South Central	26	\$137,000	\$75,720	\$109,000	\$167,480	\$316,300
	Mountain	10	\$196,690	\$111,680	\$171,740	\$307,190	\$388,780
	Pacific	18	\$211,210	\$145,600	\$190,800	\$255,780	\$405,340
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	59	\$97,470	\$78,780	\$91,970	\$110,080	\$132,390
	50 - 99	30	\$130,900	\$103,320	\$121,190	\$165,060	\$193,510
	100 or more	61	\$210,640	\$152,870	\$185,400	\$255,700	\$333,370
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	8	\$133,970	\$89,610	\$136,000	\$182,600	*
	13 - 20	145	\$154,570	\$94,790	\$129,880	\$187,840	\$258,270
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	\$87,240	\$71,150	\$72,950	\$110,090	*
	\$20M to \$50M	11	\$74,590	\$63,490	\$76,130	\$89,720	\$96,210
	\$50M to \$100M	32	\$95,910	\$80,990	\$92,570	\$109,730	\$129,780
	\$100M to \$200M	21	\$117,000	\$91,270	\$106,950	\$132,870	\$190,830
	\$200M or more	85	\$192,180	\$130,180	\$172,170	\$238,650	\$313,500
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	12	\$82,070	\$65,490	\$74,230	\$107,800	\$128,540
	5,000 - 9,999	24	\$97,070	\$84,220	\$93,660	\$108,850	\$124,900
	10,000 - 19,999	35	\$104,310	\$82,860	\$94,940	\$129,550	\$148,610
	20,000 - 39,999	24	\$137,800	\$112,150	\$129,880	\$165,710	\$211,840
	40,000 - 49,999	9	\$141,160	\$111,830	\$142,920	\$165,420	\$228,010
	50,000 - 59,999	7	\$159,040	\$136,190	\$161,420	\$176,550	\$216,520
	60,000 or more	43	\$234,530	\$181,980	\$218,960	\$288,840	\$374,370
Number of branch offices	1	12	\$96,360	\$71,820	\$87,960	\$124,700	\$152,960
	2	17	\$98,360	\$85,580	\$92,600	\$110,090	\$133,940
	3	23	\$101,610	\$74,220	\$94,710	\$124,430	\$165,240
	4	11	\$118,680	\$89,050	\$108,620	\$146,790	\$196,510
	5 or more	90	\$184,310	\$120,000	\$168,850	\$229,240	\$308,630

* Insufficient data

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

if the 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		96	\$113,890	\$147,150	\$180,420
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	7	\$70,050	\$94,290	\$118,520
	\$100M to \$200M	12	\$77,590	\$98,010	\$118,440
	\$200M to \$500M	26	\$96,680	\$122,490	\$148,300
	\$500M to \$1B	16	\$108,160	\$135,510	\$162,860
	\$1B to \$3B	24	\$133,150	\$172,620	\$212,090
	\$3B or more	12	\$181,100	\$243,980	\$306,860

* Insufficient data

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

CONSUMER LOAN VP/MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the consumer loan department to ensure daily operations run smoothly and in alignment with credit union goals. Develop and maintain lending policies and procedures that support member needs and comply with state and federal regulations. Monitor economic trends impacting consumer lending and recommend strategic actions to maintain competitiveness and financial health.

Key Responsibilities:

- Ensure all consumer loan policies, procedures, products, services, and documentation comply with federal and state regulations.
- Maintain an up-to-date loan procedure manual and ensure staff are trained and compliant with all requirements.
- Establish and manage departmental budgets that align with the credit union's strategic goals; monitor performance regularly.
- Stay informed on economic conditions and lending trends that may impact consumer lending; provide timely insights to support competitive positioning.
- Monitor competitor rates, terms, and market trends; recommend product structures and pricing strategies that reflect member needs and market conditions.
- Provide input on lending interest rates and oversee discretionary and mandatory rate adjustments.
- Develop and maintain monthly loan reports; implement procedures and tools to support effective data flow and decision-making.
- Review loan approvals and denials to ensure sound judgment and adherence to policy.
- Conduct audits of consumer loan files to verify quality and compliance with lending standards.
- Define and communicate appropriate authority levels for loan personnel; ensure staff understand and follow loan policies and procedures.
- Interview loan applicants, resolve member concerns, and make informed decisions on loan approvals or denials.

Table 32 - 1
Salaries
Consumer Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		238	\$103,400	\$76,140	\$93,200	\$120,090	\$163,350
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$67,180	\$58,820	\$68,610	\$74,340	*
	\$50M to \$100M	26	\$68,580	\$56,580	\$69,980	\$76,570	\$82,230
	\$100M to \$200M	32	\$83,000	\$71,090	\$78,150	\$95,230	\$110,000
	\$200M to \$500M	54	\$88,820	\$76,240	\$87,430	\$95,250	\$116,440
	\$500M to \$1B	36	\$106,510	\$89,110	\$99,750	\$119,680	\$149,920
	\$1B to \$3B	50	\$120,560	\$92,630	\$112,490	\$140,110	\$176,550
	\$3B or more	26	\$158,230	\$122,330	\$151,040	\$193,540	\$209,820
By region	New England	12	\$122,420	\$96,830	\$121,730	\$126,850	\$202,720
	Middle Atlantic	19	\$91,210	\$70,370	\$89,240	\$92,570	\$140,380
	East North Central	57	\$98,130	\$73,350	\$91,870	\$106,890	\$150,500
	West North Central	32	\$88,630	\$71,270	\$82,880	\$100,960	\$130,170
	South Atlantic	29	\$107,380	\$82,020	\$94,990	\$133,000	\$149,020
	East South Central	15	\$107,510	\$66,460	\$104,610	\$142,690	\$192,370
	West South Central	25	\$95,020	\$76,370	\$93,690	\$107,630	\$144,250
	Mountain	18	\$98,510	\$70,480	\$92,370	\$117,160	\$185,850
	Pacific	30	\$134,570	\$89,260	\$135,750	\$167,300	\$208,740
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	18	\$69,140	\$57,960	\$68,420	\$75,740	\$86,690
	10 - 49	55	\$76,120	\$68,170	\$76,690	\$85,410	\$96,470
	50 - 99	53	\$92,160	\$76,100	\$90,090	\$101,300	\$116,910
	100 or more	109	\$125,490	\$95,980	\$116,630	\$150,440	\$190,880
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	11	\$66,590	\$57,810	\$68,610	\$71,940	\$88,990
	13 - 20	220	\$105,340	\$78,000	\$95,690	\$121,190	\$164,150
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$73,870	\$61,590	\$76,440	\$85,000	*
	\$20M to \$50M	27	\$71,020	\$57,700	\$70,750	\$76,980	\$103,000
	\$50M to \$100M	27	\$73,790	\$65,220	\$71,060	\$80,960	\$97,440
	\$100M to \$200M	33	\$88,450	\$78,150	\$89,470	\$95,790	\$106,060
	\$200M or more	142	\$118,680	\$90,000	\$105,760	\$140,240	\$176,430
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	20	\$68,700	\$56,160	\$68,360	\$76,010	\$86,440
	5,000 - 9,999	27	\$74,970	\$69,490	\$72,820	\$81,180	\$103,000
	10,000 - 19,999	44	\$83,340	\$71,050	\$83,780	\$94,570	\$105,000
	20,000 - 39,999	44	\$93,460	\$79,300	\$90,440	\$104,950	\$118,340
	40,000 - 49,999	12	\$104,000	\$75,540	\$101,260	\$125,880	\$165,750
	50,000 - 59,999	11	\$124,530	\$97,550	\$116,690	\$140,960	\$218,110
	60,000 or more	77	\$131,290	\$96,620	\$121,730	\$160,950	\$194,530
Number of branch offices	1	28	\$75,070	\$62,290	\$72,070	\$83,090	\$96,640
	2	18	\$71,650	\$56,180	\$70,860	\$83,550	\$104,100
	3	21	\$85,450	\$71,910	\$80,850	\$101,370	\$112,580
	4	21	\$91,450	\$71,990	\$84,950	\$107,590	\$123,810
	5 or more	150	\$115,640	\$88,600	\$102,100	\$135,680	\$174,530

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		234	81%	184	\$9,300
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	2	0%	0	
	\$20M to \$50M	9	75%	7	\$3,070
	\$50M to \$100M	25	71%	19	\$3,710
	\$100M to \$200M	32	79%	25	\$7,100
	\$200M to \$500M	54	87%	45	\$6,310
	\$500M to \$1B	36	85%	29	\$8,620
	\$1B to \$3B	49	85%	40	\$9,680
	\$3B or more	26	75%	20	\$23,890
By region	New England	10	77%	9	\$14,010
	Middle Atlantic	18	69%	11	\$4,980
	East North Central	57	83%	47	\$9,630
	West North Central	32	88%	26	\$5,800
	South Atlantic	29	85%	23	\$10,710
	East South Central	15	67%	10	\$12,070
	West South Central	25	86%	20	\$8,220
	Mountain	18	73%	13	\$7,100
	Pacific	30	80%	24	\$12,680
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	17	79%	13	\$3,610
	10 - 49	54	75%	42	\$5,450
	50 - 99	53	82%	41	\$5,570
	100 or more	108	84%	88	\$13,160
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	2	0%	0	
	9 - 10	1	0%	0	
	11 - 12	11	80%	8	\$2,850
	13 - 20	217	82%	173	\$9,640
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	8	26%	2	*
	\$20M to \$50M	26	84%	23	\$5,440
	\$50M to \$100M	27	63%	17	\$4,740
	\$100M to \$200M	33	86%	27	\$6,280
	\$200M or more	140	85%	114	\$11,290
By number of members	1 - 999	0		0	
	1,000 - 1,999	4	0%	0	
	2,000 - 4,999	18	83%	15	\$3,410
	5,000 - 9,999	26	74%	20	\$6,700
	10,000 - 19,999	44	79%	33	\$5,170
	20,000 - 39,999	43	86%	35	\$6,440
	40,000 - 49,999	12	84%	9	\$10,110
	50,000 - 59,999	11	90%	10	\$12,040
	60,000 or more	75	82%	60	\$13,960
Number of branch offices	1	26	70%	18	\$6,070
	2	18	57%	11	\$3,800
	3	20	94%	18	\$6,200
	4	21	79%	16	\$5,210
	5 or more	149	84%	121	\$11,080

* 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		238	\$110,610	\$79,660	\$99,170	\$126,960	\$179,670
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$69,220	\$61,500	\$71,550	\$75,670	*
	\$50M to \$100M	26	\$71,130	\$58,220	\$72,880	\$79,300	\$91,060
	\$100M to \$200M	32	\$88,640	\$72,210	\$83,840	\$100,590	\$120,360
	\$200M to \$500M	54	\$94,050	\$80,410	\$90,930	\$103,130	\$125,160
	\$500M to \$1B	36	\$113,440	\$93,330	\$106,050	\$127,390	\$153,010
	\$1B to \$3B	50	\$128,470	\$99,620	\$117,890	\$156,030	\$191,460
	\$3B or more	26	\$176,150	\$133,930	\$180,460	\$208,020	\$267,720
By region	New England	12	\$132,330	\$104,220	\$121,730	\$141,260	\$245,630
	Middle Atlantic	19	\$94,500	\$70,500	\$90,980	\$99,620	\$149,160
	East North Central	57	\$105,970	\$77,280	\$96,590	\$115,420	\$178,960
	West North Central	32	\$93,490	\$72,400	\$84,750	\$106,060	\$142,260
	South Atlantic	29	\$116,060	\$84,400	\$101,840	\$137,940	\$166,130
	East South Central	15	\$115,590	\$68,030	\$111,920	\$153,740	\$194,160
	West South Central	25	\$101,680	\$80,820	\$97,750	\$114,900	\$154,860
	Mountain	18	\$103,110	\$73,230	\$99,100	\$123,380	\$186,340
	Pacific	30	\$144,680	\$90,750	\$140,080	\$189,070	\$234,110
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	18	\$71,830	\$61,210	\$70,450	\$76,450	\$92,880
	10 - 49	55	\$80,150	\$69,910	\$80,000	\$89,160	\$102,880
	50 - 99	53	\$96,480	\$79,310	\$93,790	\$109,000	\$129,230
	100 or more	109	\$136,120	\$99,620	\$121,730	\$166,760	\$205,360
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	11	\$68,870	\$58,890	\$71,550	\$75,280	\$92,270
	13 - 20	220	\$112,900	\$81,840	\$100,490	\$129,640	\$182,390
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	9	\$74,580	\$61,590	\$76,440	\$85,000	*
	\$20M to \$50M	27	\$75,430	\$61,670	\$73,800	\$78,110	\$120,360
	\$50M to \$100M	27	\$76,790	\$66,360	\$72,590	\$87,050	\$101,420
	\$100M to \$200M	33	\$93,630	\$81,150	\$93,270	\$102,770	\$112,690
	\$200M or more	142	\$127,860	\$95,370	\$113,630	\$148,750	\$194,300
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	20	\$71,390	\$59,320	\$71,130	\$76,730	\$92,690
	5,000 - 9,999	27	\$79,750	\$71,990	\$76,900	\$86,100	\$108,130
	10,000 - 19,999	44	\$87,290	\$72,250	\$87,550	\$99,830	\$109,140
	20,000 - 39,999	44	\$98,720	\$82,120	\$94,570	\$109,970	\$129,840
	40,000 - 49,999	12	\$111,910	\$80,800	\$108,630	\$141,730	\$185,670
	50,000 - 59,999	11	\$135,320	\$104,970	\$130,350	\$146,480	\$234,650
	60,000 or more	77	\$142,300	\$100,460	\$127,280	\$178,360	\$207,650
Number of branch offices	1	28	\$79,000	\$62,670	\$76,080	\$85,740	\$103,940
	2	18	\$73,830	\$57,680	\$71,520	\$87,410	\$106,540
	3	21	\$90,890	\$74,620	\$90,280	\$104,670	\$126,090
	4	21	\$95,420	\$77,360	\$88,580	\$107,590	\$142,060
	5 or more	150	\$124,620	\$92,750	\$110,320	\$144,280	\$193,560

* Insufficient data

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

if the 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		170	\$88,370	\$112,210	\$136,060
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	2	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	3	*	*	*
	\$50M to \$100M	11	\$57,250	\$71,900	\$86,550
	\$100M to \$200M	19	\$64,980	\$81,990	\$98,990
	\$200M to \$500M	36	\$75,270	\$94,040	\$112,820
	\$500M to \$1B	31	\$89,080	\$112,200	\$135,320
	\$1B to \$3B	44	\$100,680	\$129,670	\$158,650
	\$3B or more	22	\$131,660	\$168,770	\$205,890

* Insufficient data

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

MORTGAGE LOAN VP/MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the mortgage lending function to ensure policies and procedures effectively serve both the credit union and its members. Oversee mortgage lending staff and ensure full compliance with state and federal lending regulations. Monitor performance, recommend enhancements to mortgage loan products and services, and report on marketing strategies that support member engagement and portfolio growth.

Key Responsibilities:

- Ensure all mortgage loan policies, procedures, products, services, and documentation comply with federal and state regulations.
- Develop and maintain an up-to-date mortgage loan procedures manual; ensure staff are trained and consistently follow regulatory and internal requirements.
- Manage departmental staff, including scheduling, approving time off, conducting annual performance reviews, recruiting internal candidates, and administering coaching or disciplinary actions as needed.
- Oversee the origination and approval of all residential mortgage loans, ensuring alignment with departmental goals and service standards.
- Ensure compliance of all residential real estate loans with NCUA regulations, secondary market standards, and federal lending laws.
- Manage the sale of residential mortgage loans to the secondary market, ensuring accuracy and timeliness.
- Oversee the ongoing servicing of residential mortgage loans held in portfolio or sold with servicing retained.
- Underwrite and approve all second mortgage loans; manage foreclosure, maintenance, and sale of defaulted residential and commercial properties.
- Monitor interest rates and pricing for the residential loan portfolio to maintain competitiveness; stay informed on industry trends and market shifts.
- Lead efforts to develop internal and external programs and partnerships with mortgage brokers and other stakeholders to support loan production.
- Prepare, implement, and manage the department's budget in alignment with the credit union's strategic plan and financial goals.

Table 33 - 1
Salaries
Mortgage Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		184	\$120,200	\$87,870	\$111,500	\$139,060	\$189,270
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$75,630	\$61,970	\$78,340	\$91,440	*
	\$100M to \$200M	17	\$88,970	\$74,920	\$88,980	\$105,960	\$113,750
	\$200M to \$500M	40	\$92,350	\$77,660	\$89,150	\$101,200	\$121,960
	\$500M to \$1B	42	\$111,040	\$92,440	\$111,560	\$126,990	\$157,100
	\$1B to \$3B	50	\$135,470	\$101,750	\$128,060	\$161,880	\$197,100
	\$3B or more	22	\$179,370	\$137,860	\$177,410	\$209,990	\$273,470
By region	New England	11	\$133,660	\$111,390	\$126,460	\$173,770	\$202,800
	Middle Atlantic	8	\$127,330	\$88,840	\$115,110	\$120,980	\$307,630
	East North Central	45	\$109,880	\$86,790	\$104,450	\$125,270	\$164,310
	West North Central	22	\$105,020	\$81,760	\$103,940	\$129,610	\$152,190
	South Atlantic	23	\$122,700	\$87,600	\$127,340	\$138,290	\$185,960
	East South Central	16	\$114,790	\$69,600	\$106,890	\$155,480	\$206,590
	West South Central	21	\$109,250	\$85,130	\$93,770	\$122,870	\$202,050
	Mountain	17	\$124,880	\$84,710	\$110,540	\$163,910	\$237,440
	Pacific	21	\$164,830	\$133,510	\$166,860	\$194,660	\$267,100
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	28	\$80,650	\$63,800	\$79,320	\$92,480	\$107,000
	50 - 99	39	\$96,990	\$82,270	\$90,790	\$110,750	\$128,400
	100 or more	115	\$136,110	\$102,120	\$125,830	\$163,560	\$200,240
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	6	\$92,670	\$73,250	\$90,520	\$112,080	*
	13 - 20	172	\$122,280	\$88,450	\$112,540	\$140,280	\$189,860
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$70,420	\$62,880	\$68,880	\$77,240	*
	\$50M to \$100M	14	\$81,030	\$70,250	\$80,740	\$93,630	\$107,630
	\$100M to \$200M	21	\$92,310	\$82,560	\$89,710	\$100,700	\$126,360
	\$200M or more	140	\$130,110	\$94,970	\$119,880	\$150,050	\$196,550
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$67,930	\$60,130	\$63,000	\$75,700	*
	5,000 - 9,999	8	\$79,470	\$64,340	\$84,280	\$90,700	*
	10,000 - 19,999	30	\$89,110	\$76,200	\$88,780	\$102,240	\$112,250
	20,000 - 39,999	36	\$102,780	\$84,760	\$98,400	\$120,950	\$138,690
	40,000 - 49,999	19	\$109,110	\$84,060	\$112,820	\$124,120	\$160,640
	50,000 - 59,999	11	\$128,570	\$103,340	\$122,570	\$161,070	\$197,090
	60,000 or more	73	\$146,090	\$109,450	\$137,860	\$183,400	\$213,140
Number of branch offices	1	10	\$73,620	\$60,540	\$66,780	\$86,520	*
	2	5	\$104,920	\$84,880	\$105,420	\$128,610	*
	3	9	\$91,710	\$83,590	\$89,930	\$97,610	\$125,280
	4	15	\$92,210	\$78,740	\$83,430	\$106,520	\$127,270
	5 or more	144	\$127,660	\$91,010	\$118,170	\$149,580	\$194,860

* Insufficient data

Table 33 - 2
Incentives and Bonuses
Mortgage Loan VP / Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		182	82%	148	\$13,630
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 \$50M	5	75%	3	*
	\$50M to \$100M	7	100%	7	\$13,690
	\$100M to \$200M	16	80%	13	\$6,770
	\$200M to \$500M	40	85%	34	\$7,990
	\$500M to \$1B	41	81%	33	\$9,590
	\$1B to \$3B	49	85%	40	\$16,260
	\$3B or more	22	69%	16	\$29,860
By region	New England	11	77%	9	\$12,320
	Middle Atlantic	8	83%	6	\$18,970
	East North Central	45	79%	37	\$12,120
	West North Central	22	90%	20	\$8,500
	South Atlantic	22	82%	17	\$13,800
	East South Central	16	80%	13	\$25,210
	West South Central	20	84%	16	\$11,610
	Mountain	17	86%	15	\$11,510
	Pacific	21	75%	16	\$18,100
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	1	100%	1	*
	10 - 49	27	91%	24	\$7,580
	50 - 99	39	77%	30	\$7,170
	100 or more	113	82%	93	\$16,820
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	4	71%	3	*
	11 - 12	6	60%	4	\$7,620
	13 - 20	169	83%	139	\$14,100
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	7	85%	6	\$3,780
	\$50M to \$100M	12	74%	9	\$10,240
	\$100M to \$200M	21	85%	18	\$7,130
	\$200M or more	139	82%	113	\$15,350
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	7	83%	6	\$3,520
	5,000 - 9,999	8	100%	8	\$8,270
	10,000 - 19,999	28	76%	21	\$6,900
	20,000 - 39,999	36	84%	30	\$8,600
	40,000 - 49,999	19	86%	16	\$13,500
	50,000 - 59,999	11	83%	9	\$10,950
	60,000 or more	71	80%	57	\$19,470
Number of branch offices	1	10	81%	8	\$4,470
	2	5	67%	4	\$4,340
	3	9	88%	8	\$7,530
	4	15	77%	12	\$6,880
	5 or more	142	82%	116	\$15,370

* 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		184	\$131,110	\$91,390	\$119,330	\$150,000	\$215,390
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$89,320	\$75,840	\$88,070	\$106,160	*
	\$100M to \$200M	17	\$93,750	\$75,030	\$88,980	\$110,380	\$125,460
	\$200M to \$500M	40	\$98,990	\$86,820	\$93,960	\$112,290	\$128,450
	\$500M to \$1B	42	\$118,680	\$94,920	\$120,130	\$138,330	\$168,960
	\$1B to \$3B	50	\$149,180	\$119,230	\$134,980	\$182,420	\$217,920
	\$3B or more	22	\$199,990	\$138,860	\$189,570	\$236,630	\$315,330
By region	New England	11	\$143,170	\$115,620	\$133,100	\$175,360	\$237,360
	Middle Atlantic	8	\$143,080	\$92,530	\$128,470	\$129,130	\$404,440
	East North Central	45	\$119,350	\$90,090	\$111,640	\$128,340	\$182,360
	West North Central	22	\$112,630	\$87,440	\$111,510	\$140,960	\$167,920
	South Atlantic	23	\$133,180	\$93,530	\$137,760	\$146,150	\$191,420
	East South Central	16	\$135,040	\$85,200	\$121,100	\$187,490	\$237,630
	West South Central	21	\$118,460	\$91,780	\$113,660	\$128,130	\$216,850
	Mountain	17	\$134,740	\$86,980	\$118,990	\$185,880	\$243,850
	Pacific	21	\$178,400	\$133,680	\$171,570	\$218,970	\$315,490
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	28	\$87,030	\$73,530	\$85,800	\$98,600	\$120,240
	50 - 99	39	\$102,410	\$87,780	\$96,340	\$115,690	\$138,230
	100 or more	115	\$149,740	\$112,110	\$132,990	\$178,240	\$220,710
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	6	\$97,270	\$79,020	\$110,830	\$112,080	*
	13 - 20	172	\$133,700	\$95,050	\$122,790	\$152,210	\$217,070
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$73,620	\$65,920	\$69,310	\$86,090	*
	\$50M to \$100M	14	\$87,460	\$74,920	\$85,860	\$105,050	\$110,540
	\$100M to \$200M	21	\$98,180	\$84,460	\$94,650	\$116,740	\$130,510
	\$200M or more	140	\$142,520	\$104,000	\$128,470	\$168,870	\$219,020
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$70,860	\$61,370	\$66,000	\$82,820	*
	5,000 - 9,999	8	\$87,740	\$73,490	\$87,860	\$103,070	*
	10,000 - 19,999	30	\$93,850	\$81,200	\$90,290	\$110,000	\$122,130
	20,000 - 39,999	36	\$109,990	\$90,260	\$107,670	\$129,010	\$140,510
	40,000 - 49,999	19	\$120,760	\$86,570	\$119,920	\$141,290	\$196,760
	50,000 - 59,999	11	\$137,700	\$111,000	\$137,330	\$175,150	\$198,720
	60,000 or more	73	\$161,410	\$119,230	\$140,490	\$191,640	\$247,820
Number of branch offices	1	10	\$77,260	\$64,310	\$68,030	\$88,610	*
	2	5	\$107,830	\$88,610	\$106,690	\$129,320	*
	3	9	\$97,890	\$88,070	\$92,740	\$110,000	\$139,000
	4	15	\$97,530	\$80,790	\$90,910	\$108,540	\$147,710
	5 or more	144	\$140,040	\$98,480	\$127,990	\$165,410	\$218,880

* Insufficient data

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

if the 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		137	\$99,220	\$127,230	\$155,230
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	11	\$68,660	\$85,210	\$101,760
	\$200M to \$500M	26	\$75,660	\$94,340	\$113,010
	\$500M to \$1B	36	\$93,660	\$118,070	\$142,480
	\$1B to \$3B	42	\$111,590	\$146,230	\$180,870
	\$3B or more	18	\$142,480	\$185,790	\$229,090

* Insufficient data

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

MEMBER BUSINESS LOAN VP / MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP or Executive VP/Assistant Manager or COO

Position Overview:

Lead the member business lending function to ensure policies and procedures effectively serve both the credit union and its business members. Oversee compliance with all applicable state and federal business lending regulations. Manage the business lending team and monitor the loan portfolio for performance and risk. Recommend and report on enhancements to business lending products and marketing strategies. Oversee the department's annual budget and support strategic growth initiatives.

Key Responsibilities:

- Design and enhance business loan products and services that align with member needs and credit union goals.
- Ensure all business lending policies, procedures, services, and documentation comply with federal and state regulations.
- Develop and maintain a comprehensive business loan procedures manual; ensure staff are trained and compliant with current requirements.
- Establish and manage departmental budgets that support the credit union's strategic objectives; monitor performance regularly.
- Stay informed on economic conditions and lending trends that may impact business lending; provide timely insights to support competitive positioning.
- Monitor competitor rates, terms, and market activity; recommend product structures and pricing strategies that reflect current market conditions.
- Provide input and recommendations on lending interest rates to the Loan Committee.
- Evaluate staff performance to ensure high-quality service and operational excellence; recommend compensation adjustments as appropriate.
- Develop and analyze monthly loan reports; implement procedures and tools to support effective data flow and decision-making.
- Review loan approvals and denials to ensure sound judgment and adherence to policy.
- Conduct audits of business loan files to verify documentation quality and compliance.
- Define and communicate appropriate authority levels for business lending personnel to ensure consistency and accountability.

Table 34 - 1
Salaries
Member Business Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		105	\$145,470	\$106,100	\$134,840	\$185,060	\$218,580
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	13	\$94,460	\$84,050	\$97,700	\$104,750	\$116,230
	\$200M to \$500M	19	\$103,500	\$80,120	\$107,580	\$125,890	\$150,480
	\$500M to \$1B	24	\$125,540	\$101,140	\$126,340	\$137,830	\$190,250
	\$1B to \$3B	31	\$160,610	\$132,700	\$154,970	\$190,130	\$219,140
	\$3B or more	19	\$208,400	\$186,140	\$190,490	\$238,610	\$264,650
By region	New England	12	\$121,880	\$76,590	\$120,050	\$164,070	\$204,150
	Middle Atlantic	7	\$133,840	\$90,780	\$111,530	\$136,730	*
	East North Central	22	\$152,810	\$117,030	\$149,390	\$189,570	\$255,280
	West North Central	17	\$121,550	\$98,520	\$113,160	\$135,490	\$195,040
	South Atlantic	11	\$148,460	\$104,050	\$135,140	\$190,490	\$258,560
	East South Central	9	\$157,420	\$120,360	\$155,080	\$188,060	\$288,540
	West South Central	7	\$148,740	\$113,090	\$144,090	\$168,210	\$256,820
	Mountain	7	\$164,160	\$132,010	\$178,340	\$207,200	\$216,870
	Pacific	14	\$171,070	\$138,200	\$172,540	\$198,670	\$236,440
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	13	\$96,750	\$83,270	\$97,980	\$107,130	\$123,730
	50 - 99	19	\$109,680	\$88,910	\$107,650	\$125,670	\$159,950
	100 or more	73	\$160,770	\$127,910	\$155,000	\$190,490	\$228,430
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	103	\$145,540	\$106,300	\$134,580	\$187,440	\$219,700
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	5	\$89,830	\$74,560	\$88,980	\$105,260	*
	\$100M to \$200M	13	\$100,480	\$83,000	\$104,060	\$113,520	\$139,490
	\$200M or more	85	\$154,970	\$116,080	\$150,000	\$190,000	\$223,970
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	7	\$100,630	\$94,490	\$99,230	\$108,140	*
	10,000 - 19,999	14	\$97,650	\$83,250	\$91,390	\$114,390	\$136,730
	20,000 - 39,999	19	\$120,340	\$100,640	\$118,550	\$139,490	\$166,420
	40,000 - 49,999	8	\$104,870	\$71,420	\$112,950	\$130,440	\$191,890
	50,000 - 59,999	7	\$138,230	\$122,270	\$136,360	\$179,650	\$206,100
	60,000 or more	49	\$178,940	\$150,000	\$182,040	\$202,090	\$249,780
Number of branch offices	1	1	*	*	*	*	*
	2	5	\$99,990	\$90,140	\$100,190	\$115,060	*
	3	3	*	*	*	*	*
	4	6	\$90,370	\$66,420	\$80,190	\$119,840	*
	5 or more	89	\$152,280	\$112,660	\$149,010	\$189,570	\$223,050

* Insufficient data

Table 34 - 2
Incentives and Bonuses
Member Business Loan VP / Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		104	86%	87	\$16,210
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	13	75%	10	\$6,550
	\$200M to \$500M	19	91%	16	\$6,520
	\$500M to \$1B	23	86%	19	\$11,570
	\$1B to \$3B	31	86%	26	\$18,430
	\$3B or more	19	91%	16	\$29,820
By region	New England	12	87%	10	\$7,870
	Middle Atlantic	7	72%	5	\$8,760
	East North Central	22	90%	19	\$22,140
	West North Central	17	90%	14	\$9,780
	South Atlantic	11	95%	10	\$14,970
	East South Central	9	73%	7	\$21,750
	West South Central	6	82%	5	\$25,610
	Mountain	7	91%	6	\$17,280
	Pacific	14	87%	12	\$17,480
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	13	79%	11	\$5,690
	50 - 99	19	87%	16	\$7,010
	100 or more	72	88%	61	\$19,680
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	102	86%	85	\$16,320
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	5	80%	4	*
	\$100M to \$200M	13	73%	10	\$7,100
	\$200M or more	84	88%	72	\$17,980
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	7	67%	4	*
	10,000 - 19,999	14	83%	11	\$6,160
	20,000 - 39,999	19	90%	16	\$7,740
	40,000 - 49,999	8	87%	7	\$12,490
	50,000 - 59,999	7	75%	5	\$13,850
	60,000 or more	48	90%	43	\$23,120
Number of branch offices	1	1	100%	1	*
	2	5	67%	3	*
	3	3	67%	2	*
	4	6	91%	6	\$3,620
	5 or more	88	88%	75	\$17,470

* 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		105	\$159,140	\$109,660	\$143,050	\$199,940	\$243,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	13	\$99,370	\$85,920	\$101,010	\$115,160	\$124,560
	\$200M to \$500M	19	\$109,210	\$86,320	\$109,020	\$135,510	\$158,130
	\$500M to \$1B	24	\$134,540	\$105,800	\$130,520	\$161,150	\$202,220
	\$1B to \$3B	31	\$176,470	\$141,600	\$166,060	\$216,850	\$237,560
	\$3B or more	19	\$235,430	\$192,580	\$213,040	\$273,570	\$319,770
By region	New England	12	\$128,720	\$82,710	\$123,410	\$173,070	\$212,430
	Middle Atlantic	7	\$140,130	\$97,080	\$112,620	\$147,510	*
	East North Central	22	\$172,100	\$127,250	\$163,440	\$202,720	\$299,860
	West North Central	17	\$129,650	\$100,160	\$121,170	\$149,420	\$208,700
	South Atlantic	11	\$162,720	\$108,500	\$140,210	\$197,490	\$310,610
	East South Central	9	\$173,260	\$125,850	\$180,580	\$225,800	\$316,630
	West South Central	7	\$167,790	\$132,160	\$153,280	\$223,010	\$270,440
	Mountain	7	\$179,840	\$140,940	\$185,890	\$219,560	\$317,540
	Pacific	14	\$186,210	\$138,550	\$191,880	\$230,620	\$272,680
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	13	\$101,240	\$85,720	\$101,850	\$118,310	\$130,120
	50 - 99	19	\$115,540	\$89,320	\$111,390	\$129,720	\$169,020
	100 or more	73	\$177,540	\$134,860	\$170,820	\$213,760	\$270,120
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	103	\$159,240	\$109,860	\$143,030	\$199,820	\$243,960
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	5	\$93,620	\$77,250	\$88,980	\$112,120	*
	\$100M to \$200M	13	\$105,690	\$86,370	\$105,300	\$121,230	\$151,540
	\$200M or more	85	\$170,400	\$128,230	\$157,220	\$203,070	\$263,250
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	7	\$103,140	\$95,000	\$103,180	\$109,110	*
	10,000 - 19,999	14	\$102,460	\$86,950	\$99,790	\$120,240	\$148,140
	20,000 - 39,999	19	\$127,020	\$106,620	\$128,410	\$148,330	\$174,020
	40,000 - 49,999	8	\$115,750	\$78,270	\$122,730	\$136,180	\$264,490
	50,000 - 59,999	7	\$147,240	\$128,120	\$141,940	\$179,650	\$231,300
	60,000 or more	49	\$199,430	\$154,600	\$194,290	\$232,790	\$286,670
Number of branch offices	1	1	*	*	*	*	*
	2	5	\$103,960	\$94,230	\$104,350	\$117,190	*
	3	3	*	*	*	*	*
	4	6	\$93,640	\$69,200	\$82,470	\$127,850	*
	5 or more	89	\$167,150	\$120,850	\$154,860	\$202,720	\$262,580

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		85	\$112,800	\$145,090	\$177,370
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	8	\$71,880	\$88,870	\$105,860
	\$200M to \$500M	13	\$86,150	\$108,940	\$131,730
	\$500M to \$1B	21	\$97,920	\$124,580	\$151,230
	\$1B to \$3B	28	\$125,330	\$162,500	\$199,660
	\$3B or more	16	\$152,790	\$199,370	\$245,950

* Insufficient data

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

DEALER DIRECT MANAGER

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Design and execute a strategic business plan to expand the credit union's presence in the indirect auto lending market. Oversee daily operations and, if applicable, manage departmental staff. Establish policies and procedures that drive growth while minimizing risk. Build and strengthen relationships with auto dealers, and lead departmental improvements, reporting, and budget management.

Key Responsibilities:

- Develop and maintain a strategic business plan to grow the credit union's presence in the indirect auto lending market; define actionable steps and regularly assess performance against goals.
- Promote indirect lending products and programs to auto dealers to increase awareness, understanding, and engagement.
- Create and enforce policies and procedures that protect the credit union and its members while supporting indirect lending growth.
- Oversee all operations of the indirect lending program, ensuring efficiency, compliance, and member value.
- Introduce the credit union's indirect lending program to new dealerships, provide onboarding support, and facilitate smooth integration.
- Build and maintain strong relationships with participating dealerships through regular visits and ongoing communication.
- Stay current on regulatory requirements and ensure all dealer contracts and lending practices comply with state and federal laws.
- Implement systems to track and evaluate indirect lending performance; prepare and present reports to senior leadership and the Board of Directors.
- Collaborate with the marketing team to develop accurate and compliant advertising and promotional materials for indirect lending.
- Monitor economic trends and market conditions that may impact indirect lending; provide timely insights to support competitive strategy.
- Maintain awareness of competitor rates, terms, and lending practices to inform product development and pricing strategies.

Table 35 - 1
Salaries
Dealer Direct Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		83	\$101,150	\$75,250	\$91,190	\$111,200	\$153,740
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	7	\$73,160	\$57,330	\$72,180	\$89,390	*
	\$200M to \$500M	15	\$82,590	\$67,140	\$75,360	\$95,110	\$132,450
	\$500M to \$1B	17	\$90,390	\$75,030	\$88,590	\$103,150	\$111,290
	\$1B to \$3B	25	\$102,010	\$86,070	\$94,680	\$117,760	\$142,830
	\$3B or more	19	\$134,670	\$92,540	\$126,240	\$158,360	\$229,190
By region	New England	6	\$126,480	\$95,900	\$113,080	\$164,640	*
	Middle Atlantic	4	\$104,500	\$70,630	\$103,860	\$150,680	*
	East North Central	20	\$90,220	\$66,690	\$85,940	\$99,480	\$149,680
	West North Central	10	\$97,110	\$74,670	\$83,920	\$103,470	\$197,520
	South Atlantic	10	\$95,000	\$80,800	\$89,550	\$115,790	\$143,330
	East South Central	7	\$98,910	\$68,590	\$93,940	\$132,190	\$150,000
	West South Central	11	\$101,720	\$85,870	\$97,790	\$110,750	\$179,250
	Mountain	7	\$92,840	\$79,970	\$90,750	\$100,830	\$141,800
	Pacific	9	\$131,520	\$90,770	\$124,520	\$179,530	\$233,660
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	9	\$71,720	\$60,900	\$67,490	\$83,840	*
	50 - 99	11	\$89,410	\$67,150	\$84,390	\$97,050	\$154,140
	100 or more	63	\$106,930	\$85,000	\$97,420	\$117,960	\$156,780
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	81	\$101,300	\$75,100	\$90,860	\$111,290	\$154,580
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	3	*	*	*	*	*
	\$100M to \$200M	8	\$79,440	\$65,420	\$77,660	\$93,050	\$132,600
	\$200M or more	71	\$104,980	\$81,010	\$94,690	\$117,380	\$156,750
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	8	\$81,170	\$66,560	\$77,370	\$99,270	*
	20,000 - 39,999	15	\$86,270	\$69,070	\$84,920	\$98,470	\$111,290
	40,000 - 49,999	6	\$78,440	\$63,410	\$76,660	\$91,080	*
	50,000 - 59,999	6	\$95,460	\$72,770	\$95,280	\$104,750	*
	60,000 or more	45	\$115,270	\$86,350	\$101,390	\$140,310	\$174,920
Number of branch offices	1	2	*	*	*	*	*
	2	2	*	*	*	*	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	74	\$102,970	\$79,310	\$92,860	\$111,290	\$154,430

* Insufficient data

Table 35 - 2
Incentives and Bonuses
Dealer Direct Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		82	87%	69	\$10,870
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 \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	7	100%	7	\$5,460
	\$200M to \$500M	15	88%	13	\$5,160
	\$500M to \$1B	16	81%	13	\$8,750
	\$1B to \$3B	24	93%	21	\$13,790
	\$3B or more	19	79%	15	\$16,230
By region	New England	6	78%	4	\$19,200
	Middle Atlantic	4	79%	3	*
	East North Central	19	79%	16	\$9,840
	West North Central	10	84%	8	\$9,350
	South Atlantic	10	95%	8	\$4,380
	East South Central	7	89%	6	\$7,620
	West South Central	10	94%	10	\$21,380
	Mountain	7	92%	6	\$7,840
	Pacific	9	91%	8	\$11,110
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	9	93%	8	\$4,890
	50 - 99	11	89%	9	\$5,690
	100 or more	62	85%	51	\$12,660
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	79	87%	67	\$10,880
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	3	100%	3	*
	\$100M to \$200M	8	84%	7	\$6,880
	\$200M or more	70	86%	58	\$11,700
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	8	91%	7	\$5,060
	20,000 - 39,999	15	83%	12	\$5,220
	40,000 - 49,999	6	72%	5	\$5,460
	50,000 - 59,999	6	100%	6	\$7,830
	60,000 or more	44	87%	36	\$15,170
Number of branch offices	1	2	100%	2	*
	2	2	100%	2	*
	3	3	81%	3	*
	4	1	100%	1	*
	5 or more	73	86%	61	\$11,290

* 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		83	\$110,110	\$82,160	\$98,030	\$121,060	\$168,830
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	7	\$78,610	\$61,220	\$76,480	\$98,970	*
	\$200M to \$500M	15	\$87,100	\$70,820	\$78,840	\$97,660	\$144,930
	\$500M to \$1B	17	\$96,640	\$81,280	\$94,940	\$103,570	\$129,630
	\$1B to \$3B	25	\$113,800	\$90,440	\$103,990	\$127,680	\$149,700
	\$3B or more	19	\$147,420	\$98,630	\$134,080	\$182,040	\$262,100
By region	New England	6	\$139,210	\$96,580	\$116,980	\$185,770	*
	Middle Atlantic	4	\$110,500	\$74,870	\$109,080	\$162,270	*
	East North Central	20	\$97,530	\$70,610	\$92,650	\$102,130	\$158,330
	West North Central	10	\$104,940	\$81,330	\$89,020	\$115,240	\$213,830
	South Atlantic	10	\$98,880	\$84,230	\$92,810	\$116,240	\$150,340
	East South Central	7	\$105,680	\$75,460	\$101,360	\$142,900	\$150,000
	West South Central	11	\$120,590	\$96,540	\$108,380	\$129,540	\$241,160
	Mountain	7	\$99,320	\$82,730	\$95,090	\$120,530	\$142,560
	Pacific	9	\$141,670	\$97,380	\$133,120	\$196,400	\$283,000
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	9	\$76,250	\$63,660	\$71,540	\$93,240	*
	50 - 99	11	\$94,130	\$70,380	\$86,790	\$99,040	\$171,350
	100 or more	63	\$117,180	\$89,120	\$102,590	\$129,010	\$180,000
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	81	\$110,320	\$82,000	\$98,230	\$121,470	\$171,420
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	3	*	*	*	*	*
	\$100M to \$200M	8	\$85,240	\$68,970	\$81,880	\$100,930	\$145,100
	\$200M or more	71	\$114,510	\$88,330	\$100,150	\$127,120	\$178,170
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	8	\$85,790	\$70,570	\$81,060	\$102,400	*
	20,000 - 39,999	15	\$90,380	\$72,330	\$87,460	\$102,010	\$126,890
	40,000 - 49,999	6	\$81,890	\$63,950	\$81,150	\$100,220	*
	50,000 - 59,999	6	\$103,290	\$76,740	\$99,250	\$110,970	*
	60,000 or more	45	\$127,690	\$90,380	\$111,040	\$146,840	\$232,310
Number of branch offices	1	2	*	*	*	*	*
	2	2	*	*	*	*	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	74	\$112,250	\$86,890	\$99,810	\$121,620	\$171,150

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		65	\$83,190	\$105,420	\$127,650
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	3	*	*	*
	\$200M to \$500M	9	\$69,990	\$88,980	\$107,960
	\$500M to \$1B	13	\$76,500	\$96,080	\$115,660
	\$1B to \$3B	22	\$76,510	\$97,460	\$118,400
	\$3B or more	17	\$109,750	\$138,580	\$167,400

* Insufficient data

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

COLLECTIONS VP/ MANAGER

Department: Lending/Collections

Reports To: President/CEO/Manager or Loan VP/SVP

Position Overview:

Oversee credit and collections operations to ensure policies and procedures serve both the credit union and its members effectively. Lead and support the collections team, providing guidance and accountability. Ensure all collection practices comply with applicable state and federal regulations, maintaining ethical standards and operational integrity.

Key Responsibilities:

- Ensure credit and collection policies, procedures, and documentation comply with all federal and state regulations.
- Supervise and manage the workload of the Collections Department to maintain efficient operations and deliver courteous member service.
- Establish and monitor control procedures for late, delinquent, or potentially delinquent loans; determine when accounts should be charged to reserve.
- Communicate collection requirements and best practices to staff; train team members on alternative techniques to resolve issues positively and protect the credit union's interests.
- Review and approve actions for accounts requiring escalation beyond routine procedures; handle complex member situations and resolve non-routine issues.
- Evaluate and approve attorney billings related to collection activities.
- Authorize legal proceedings and review related documentation, including default notices, bankruptcy filings, foreclosure actions, and surrender notices, for accuracy and completeness.
- Review and approve accounts designated for write-off as uncollectible.
- Develop and maintain accurate reporting procedures for collection activities; prepare reports for senior management and the Board.
- Foster strong employee relations and support a collaborative team environment.
- Prepare and manage the department's budget in alignment with the credit union's strategic plan.
- Conduct regular performance evaluations to ensure quality work and member service across the collections team.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		254	\$94,110	\$69,730	\$87,170	\$108,480	\$141,040
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	7	\$56,720	\$47,590	\$54,520	\$70,610	*
	\$50M to \$100M	13	\$61,090	\$54,010	\$60,460	\$67,370	\$75,980
	\$100M to \$200M	46	\$72,920	\$59,550	\$68,500	\$82,750	\$98,890
	\$200M to \$500M	63	\$78,960	\$65,410	\$74,790	\$89,910	\$106,960
	\$500M to \$1B	45	\$95,550	\$82,470	\$94,040	\$106,520	\$117,930
	\$1B to \$3B	54	\$117,100	\$94,540	\$106,190	\$136,090	\$166,630
	\$3B or more	26	\$135,730	\$99,470	\$134,140	\$164,630	\$203,280
By region	New England	12	\$101,930	\$73,950	\$91,080	\$124,220	\$192,470
	Middle Atlantic	20	\$93,260	\$65,700	\$79,840	\$103,870	\$183,770
	East North Central	60	\$89,380	\$69,610	\$86,750	\$100,520	\$124,510
	West North Central	21	\$91,570	\$73,290	\$87,530	\$106,370	\$133,410
	South Atlantic	39	\$97,040	\$70,720	\$93,240	\$111,640	\$151,480
	East South Central	23	\$88,780	\$56,980	\$83,200	\$108,460	\$142,480
	West South Central	34	\$78,140	\$57,640	\$69,970	\$90,680	\$132,530
	Mountain	20	\$103,670	\$78,880	\$94,050	\$117,320	\$177,200
	Pacific	25	\$120,070	\$94,710	\$109,540	\$152,030	\$172,180
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	59	\$67,610	\$55,480	\$65,440	\$75,070	\$91,800
	50 - 99	69	\$83,470	\$65,590	\$78,170	\$98,630	\$110,360
	100 or more	121	\$112,640	\$87,920	\$104,510	\$130,000	\$164,730
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	9	\$80,620	\$55,160	\$68,650	\$86,750	\$194,140
	13 - 20	241	\$94,790	\$70,260	\$88,110	\$109,320	\$141,430
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	11	\$56,570	\$50,530	\$54,760	\$67,780	\$71,370
	\$50M to \$100M	36	\$72,540	\$59,440	\$67,780	\$86,870	\$98,850
	\$100M to \$200M	37	\$70,860	\$60,490	\$68,580	\$80,730	\$95,250
	\$200M or more	165	\$106,800	\$84,650	\$99,550	\$120,630	\$155,300
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$54,990	\$50,370	\$52,020	\$64,990	*
	5,000 - 9,999	23	\$69,620	\$60,050	\$68,180	\$77,240	\$91,670
	10,000 - 19,999	57	\$72,730	\$59,180	\$68,490	\$81,340	\$103,400
	20,000 - 39,999	51	\$84,470	\$70,000	\$82,130	\$99,140	\$107,670
	40,000 - 49,999	19	\$100,410	\$85,150	\$98,950	\$116,450	\$147,090
	50,000 - 59,999	14	\$99,180	\$83,920	\$98,870	\$113,250	\$135,150
	60,000 or more	80	\$121,940	\$90,830	\$109,540	\$142,430	\$177,560
Number of branch offices	1	12	\$66,460	\$51,530	\$67,250	\$74,340	\$100,160
	2	16	\$74,860	\$60,320	\$71,890	\$83,980	\$92,080
	3	21	\$68,310	\$53,900	\$68,180	\$75,620	\$94,710
	4	23	\$83,640	\$63,390	\$79,340	\$99,900	\$116,810
	5 or more	181	\$101,640	\$77,900	\$94,680	\$115,130	\$148,330

* 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		250	80%	197	\$7,400
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 \$50M	7	83%	6	\$3,630
	\$50M to \$100M	13	64%	8	\$3,040
	\$100M to \$200M	46	72%	33	\$5,550
	\$200M to \$500M	63	82%	50	\$4,280
	\$500M to \$1B	42	89%	38	\$8,010
	\$1B to \$3B	52	87%	43	\$8,850
	\$3B or more	26	71%	19	\$16,240
By region	New England	12	84%	10	\$6,040
	Middle Atlantic	20	80%	16	\$8,330
	East North Central	59	79%	47	\$6,620
	West North Central	21	89%	19	\$10,330
	South Atlantic	38	81%	30	\$7,480
	East South Central	23	81%	19	\$6,320
	West South Central	33	77%	24	\$6,100
	Mountain	19	87%	17	\$5,990
	Pacific	24	72%	17	\$10,240
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	4	50%	2	*
	10 - 49	59	74%	44	\$4,240
	50 - 99	69	78%	53	\$4,900
	100 or more	118	85%	99	\$10,060
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	9	40%	4	\$5,090
	13 - 20	237	82%	190	\$7,490
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	4	52%	2	*
	\$20M to \$50M	11	83%	9	\$2,330
	\$50M to \$100M	36	65%	23	\$3,600
	\$100M to \$200M	37	79%	27	\$5,960
	\$200M or more	161	84%	135	\$8,660
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	8	89%	8	\$3,650
	5,000 - 9,999	23	73%	17	\$3,370
	10,000 - 19,999	57	72%	40	\$4,990
	20,000 - 39,999	50	85%	43	\$4,980
	40,000 - 49,999	19	89%	16	\$8,480
	50,000 - 59,999	13	90%	12	\$8,420
	60,000 or more	78	82%	63	\$11,330
Number of branch offices	1	12	73%	9	\$4,950
	2	16	65%	10	\$4,090
	3	21	74%	15	\$3,950
	4	22	75%	16	\$7,410
	5 or more	179	83%	147	\$8,100

* 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	254	\$99,850	\$73,910	\$92,400	\$115,830	\$151,770
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	7	\$59,740	\$49,330	\$60,580	\$70,990	*
\$50M to \$100M	13	\$63,040	\$54,950	\$63,470	\$71,290	\$77,300
\$100M to \$200M	46	\$76,920	\$62,530	\$74,130	\$88,000	\$107,870
\$200M to \$500M	63	\$82,390	\$69,010	\$78,480	\$92,950	\$111,730
\$500M to \$1B	45	\$102,200	\$87,060	\$100,700	\$113,980	\$131,520
\$1B to \$3B	54	\$124,290	\$99,180	\$118,130	\$138,020	\$182,160
\$3B or more	26	\$147,210	\$107,330	\$143,760	\$177,260	\$234,910
By region						
New England	12	\$107,010	\$75,760	\$95,430	\$128,540	\$208,510
Middle Atlantic	20	\$99,900	\$69,550	\$84,650	\$104,840	\$184,800
East North Central	60	\$94,400	\$73,590	\$90,880	\$109,800	\$133,200
West North Central	21	\$100,800	\$78,270	\$93,450	\$119,230	\$147,100
South Atlantic	39	\$102,840	\$72,540	\$98,960	\$124,740	\$156,810
East South Central	23	\$93,900	\$58,470	\$87,920	\$115,010	\$152,260
West South Central	34	\$82,430	\$57,750	\$74,300	\$93,170	\$133,590
Mountain	20	\$108,720	\$79,890	\$101,930	\$123,410	\$188,330
Pacific	25	\$127,110	\$97,990	\$114,210	\$157,750	\$194,490
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	4	*	*	*	*	*
10 - 49	59	\$70,750	\$57,060	\$69,630	\$78,020	\$94,160
50 - 99	69	\$87,230	\$69,260	\$83,000	\$100,130	\$120,550
100 or more	121	\$120,750	\$94,320	\$111,590	\$136,640	\$176,310
By number of services offered						
1 - 2	0					
3 - 4	0					
5 - 6	0					
7 - 8	0					
9 - 10	2	*	*	*	*	*
11 - 12	9	\$82,680	\$55,160	\$68,810	\$86,750	\$202,910
13 - 20	241	\$100,730	\$74,350	\$93,090	\$118,040	\$153,390
By amount of loans outstanding						
\$500,000 to \$2M	0					
\$2M to \$5M	0					
\$5M to \$20M	4	*	*	*	*	*
\$20M to \$50M	11	\$58,510	\$52,110	\$54,960	\$70,120	\$74,970
\$50M to \$100M	36	\$74,870	\$62,430	\$73,620	\$86,870	\$101,710
\$100M to \$200M	37	\$75,390	\$62,150	\$72,860	\$86,430	\$110,240
\$200M or more	165	\$113,820	\$86,750	\$105,780	\$130,150	\$162,680
By number of members						
1 - 999	0					
1,000 - 1,999	1	*	*	*	*	*
2,000 - 4,999	8	\$58,230	\$51,550	\$53,220	\$72,130	*
5,000 - 9,999	23	\$72,070	\$61,740	\$70,920	\$79,020	\$92,820
10,000 - 19,999	57	\$76,270	\$62,100	\$73,650	\$86,430	\$110,000
20,000 - 39,999	51	\$88,630	\$73,750	\$85,920	\$104,590	\$116,100
40,000 - 49,999	19	\$107,710	\$89,290	\$101,420	\$120,840	\$159,620
50,000 - 59,999	14	\$106,470	\$91,880	\$110,630	\$120,700	\$137,590
60,000 or more	80	\$130,630	\$99,160	\$122,160	\$155,680	\$192,490
Number of branch offices						
1	12	\$70,080	\$52,170	\$70,370	\$78,750	\$107,700
2	16	\$77,520	\$63,950	\$77,820	\$86,860	\$98,510
3	21	\$71,120	\$55,180	\$71,770	\$79,760	\$98,030
4	23	\$88,900	\$67,370	\$85,690	\$110,000	\$119,570
5 or more	181	\$108,170	\$80,460	\$100,180	\$124,730	\$159,850

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		178	\$80,860	\$102,760	\$124,650
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	5	\$54,300	\$64,790	\$75,270
	\$100M to \$200M	21	\$61,250	\$77,230	\$93,210
	\$200M to \$500M	45	\$68,030	\$85,090	\$102,150
	\$500M to \$1B	38	\$79,960	\$100,500	\$121,050
	\$1B to \$3B	46	\$92,400	\$119,440	\$146,470
	\$3B or more	21	\$112,150	\$145,730	\$179,310

* Insufficient data

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

LOAN OFFICER II/SENIOR

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring compliance with internal policies and applicable state and federal regulations. Interview and evaluate loan applicants, gather background information, and analyze credit history to determine creditworthiness. Process a variety of loan applications and approve or deny requests within substantial lending authority.

Key Responsibilities:

- Conduct in-depth interviews with loan applicants to gather background information and obtain credit bureau reports; manage loans of the highest complexity, value, and risk.
- Guide members through the loan application process, ensuring all required information is complete and accurate.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Complete loan applications via phone or electronic platforms.
- Assess collateral requirements and establish appropriate payment plans for loan applicants.
- Evaluate co-maker eligibility based on submitted statements and credit ratings.
- Approve or deny loan applications within assigned authority, ensuring sound lending decisions.
- Communicate loan denials professionally and courteously, offering guidance and alternative solutions to help members qualify in the future.
- Verify loan amounts and repayment terms on approved applications.
- Prepare loan documents and disburse funds upon approval.
- Implement new loan products and services as directed by management.
- Promote lending and other credit union products through effective cross-selling.
- Train new loan officers and provide ongoing support and guidance to less experienced staff.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		246	\$61,760	\$54,400	\$60,930	\$67,610	\$81,070
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	14	\$56,450	\$51,290	\$55,500	\$64,210	*
	\$20M to \$50M	60	\$54,380	\$47,100	\$53,800	\$59,150	\$66,900
	\$50M to \$100M	49	\$59,870	\$53,410	\$57,440	\$68,280	\$71,390
	\$100M to \$200M	45	\$62,220	\$54,130	\$61,060	\$70,000	\$71,440
	\$200M to \$500M	37	\$60,330	\$50,140	\$58,340	\$69,410	\$78,210
	\$500M to \$1B	17	\$65,490	\$55,310	\$57,880	\$71,610	\$92,560
	\$1B to \$3B	12	\$64,510	\$57,500	\$57,790	\$73,560	\$83,150
	\$3B or more	7	\$66,480	\$60,930	\$61,050	\$72,320	\$83,600
By region	New England	12	\$65,270	\$54,800	\$65,150	\$69,680	\$83,200
	Middle Atlantic	32	\$57,120	\$49,430	\$57,080	\$62,520	\$70,380
	East North Central	58	\$58,470	\$54,080	\$57,880	\$60,930	\$67,890
	West North Central	29	\$59,660	\$54,890	\$61,050	\$61,050	\$70,000
	South Atlantic	24	\$63,530	\$52,890	\$60,120	\$69,100	\$85,150
	East South Central	15	\$55,460	\$45,580	\$54,150	\$68,000	\$80,840
	West South Central	39	\$59,310	\$53,910	\$59,450	\$69,990	\$72,320
	Mountain	18	\$62,900	\$57,790	\$57,790	\$68,490	\$76,430
	Pacific	19	\$80,140	\$77,640	\$83,150	\$83,600	\$91,560
By number of full-time employees	1	0					
	2 - 4	17	\$48,280	\$36,050	\$48,110	\$55,670	\$76,620
	5 - 9	58	\$56,950	\$52,170	\$57,430	\$62,670	\$67,230
	10 - 49	106	\$62,530	\$54,080	\$60,830	\$70,490	\$79,580
	50 - 99	28	\$58,690	\$49,320	\$54,000	\$65,230	\$78,170
	100 or more	36	\$64,200	\$57,790	\$60,990	\$67,610	\$83,600
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	5	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	8	\$56,920	\$51,240	\$55,000	\$63,600	*
	11 - 12	40	\$58,800	\$52,590	\$57,040	\$61,680	\$72,140
	13 - 20	185	\$62,550	\$54,760	\$60,930	\$69,380	\$81,950
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$20M	49	\$56,170	\$50,920	\$55,500	\$62,420	\$66,800
	\$20M to \$50M	65	\$56,880	\$49,950	\$55,000	\$62,000	\$69,810
	\$50M to \$100M	42	\$62,720	\$54,820	\$60,500	\$70,000	\$79,090
	\$100M to \$200M	27	\$59,060	\$49,430	\$58,000	\$68,000	\$70,930
	\$200M or more	57	\$65,200	\$57,790	\$61,050	\$72,320	\$83,600
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	13	\$54,700	\$39,000	\$54,010	\$61,790	\$89,060
	2,000 - 4,999	84	\$55,930	\$49,860	\$55,000	\$64,210	\$69,680
	5,000 - 9,999	51	\$60,270	\$53,340	\$58,260	\$66,510	\$79,280
	10,000 - 19,999	40	\$64,430	\$55,000	\$63,000	\$70,930	\$78,210
	20,000 - 39,999	24	\$59,280	\$52,200	\$55,310	\$66,030	\$83,670
	40,000 - 49,999	6	\$57,670	\$53,650	\$57,880	\$57,880	*
	50,000 - 59,999	5	\$69,650	\$65,870	\$67,610	\$69,670	*
	60,000 or more	21	\$65,840	\$58,670	\$61,050	\$72,320	\$83,600
Number of branch offices	1	85	\$58,500	\$51,100	\$55,680	\$62,770	\$80,030
	2	50	\$59,760	\$51,450	\$59,720	\$65,190	\$70,960
	3	31	\$62,690	\$54,000	\$60,730	\$70,930	\$78,670
	4	16	\$57,020	\$52,630	\$53,920	\$64,140	\$68,850
	5 or more	64	\$63,840	\$57,790	\$60,990	\$70,000	\$83,510

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		245	82%	192	\$4,900
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	14	67%	10	\$2,980
	\$20M to \$50M	60	81%	47	\$2,820
	\$50M to \$100M	49	76%	36	\$4,450
	\$100M to \$200M	44	92%	38	\$4,140
	\$200M to \$500M	37	92%	30	\$5,490
	\$500M to \$1B	17	91%	15	\$8,920
	\$1B to \$3B	12	92%	10	\$2,880
	\$3B or more	7	69%	5	\$5,230
By region	New England	12	86%	9	\$4,690
	Middle Atlantic	32	81%	24	\$2,990
	East North Central	58	72%	46	\$4,700
	West North Central	29	86%	22	\$5,560
	South Atlantic	24	79%	19	\$3,010
	East South Central	15	83%	11	\$6,100
	West South Central	39	84%	28	\$4,900
	Mountain	18	93%	17	\$3,080
	Pacific	18	95%	15	\$8,400
By number of full-time employees	1	0		0	
	2 - 4	17	55%	9	\$3,620
	5 - 9	58	76%	44	\$3,780
	10 - 49	105	84%	86	\$3,420
	50 - 99	28	89%	22	\$9,680
	100 or more	36	83%	31	\$4,810
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	5	34%	2	*
	5 - 6	0		0	
	7 - 8	3	0%	0	
	9 - 10	8	92%	7	\$2,750
	11 - 12	40	67%	28	\$4,400
	13 - 20	184	85%	151	\$5,050
By amount of loans outstanding	\$500,000 to \$2M	3	0%	0	
	\$2M to \$5M	4	47%	2	*
	\$5M to \$20M	49	68%	33	\$2,190
	\$20M to \$50M	65	89%	57	\$3,680
	\$50M to \$100M	41	76%	30	\$3,950
	\$100M to \$200M	27	96%	24	\$5,270
	\$200M or more	57	83%	46	\$5,690
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	13	68%	9	\$4,860
	2,000 - 4,999	83	74%	61	\$2,940
	5,000 - 9,999	51	82%	41	\$4,500
	10,000 - 19,999	40	87%	31	\$3,120
	20,000 - 39,999	24	94%	20	\$5,530
	40,000 - 49,999	6	98%	5	\$6,240
	50,000 - 59,999	5	86%	4	\$7,580
	60,000 or more	21	78%	18	\$6,090
Number of branch offices	1	84	76%	61	\$7,130
	2	50	78%	38	\$3,850
	3	31	92%	25	\$4,100
	4	16	98%	15	\$7,420
	5 or more	64	81%	52	\$4,150

* 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		246	\$65,770	\$57,560	\$63,530	\$71,130	\$84,310
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	14	\$58,440	\$52,810	\$57,600	\$64,210	*
	\$20M to \$50M	60	\$56,610	\$49,350	\$55,800	\$61,390	\$67,030
	\$50M to \$100M	49	\$63,240	\$56,540	\$60,420	\$70,020	\$77,010
	\$100M to \$200M	45	\$65,980	\$58,780	\$65,850	\$71,130	\$74,000
	\$200M to \$500M	37	\$65,270	\$56,210	\$64,990	\$73,380	\$83,400
	\$500M to \$1B	17	\$73,650	\$59,530	\$62,450	\$83,930	\$93,880
	\$1B to \$3B	12	\$67,140	\$59,340	\$59,340	\$76,200	\$84,950
	\$3B or more	7	\$70,070	\$60,930	\$66,790	\$77,380	\$87,820
By region	New England	12	\$69,310	\$61,140	\$68,650	\$72,080	\$84,140
	Middle Atlantic	32	\$59,560	\$51,550	\$57,940	\$65,330	\$71,130
	East North Central	58	\$61,820	\$56,610	\$60,930	\$65,310	\$72,300
	West North Central	29	\$64,410	\$60,440	\$66,790	\$66,790	\$70,530
	South Atlantic	24	\$65,930	\$53,730	\$61,690	\$71,560	\$87,140
	East South Central	15	\$60,530	\$53,130	\$58,310	\$74,000	\$85,340
	West South Central	39	\$63,330	\$56,010	\$63,530	\$75,890	\$77,380
	Mountain	18	\$65,780	\$59,340	\$59,340	\$70,450	\$83,510
	Pacific	19	\$87,990	\$80,660	\$87,490	\$87,820	\$96,630
By number of full-time employees	1	0					
	2 - 4	17	\$50,260	\$36,050	\$51,770	\$57,600	\$78,490
	5 - 9	58	\$59,750	\$54,070	\$59,970	\$64,210	\$71,590
	10 - 49	106	\$65,400	\$56,530	\$65,420	\$71,670	\$83,940
	50 - 99	28	\$67,060	\$52,040	\$63,190	\$70,040	\$83,630
	100 or more	36	\$68,190	\$59,880	\$66,790	\$75,890	\$87,610
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	5	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	8	\$59,440	\$52,860	\$59,200	\$66,060	*
	11 - 12	40	\$61,700	\$54,380	\$59,850	\$66,510	\$73,430
	13 - 20	185	\$66,800	\$58,300	\$65,270	\$71,530	\$84,950
By amount of loans outstanding	\$500,000 to \$2M	3	*	*	*	*	*
	\$2M to \$5M	4	*	*	*	*	*
	\$5M to \$20M	49	\$57,630	\$52,430	\$57,900	\$63,930	\$66,800
	\$20M to \$50M	65	\$60,140	\$52,880	\$58,270	\$66,960	\$73,160
	\$50M to \$100M	42	\$65,650	\$58,000	\$64,240	\$70,400	\$83,800
	\$100M to \$200M	27	\$64,090	\$52,040	\$65,590	\$71,280	\$77,720
	\$200M or more	57	\$69,870	\$59,880	\$66,790	\$77,380	\$87,820
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	13	\$58,020	\$49,000	\$56,210	\$62,130	\$91,430
	2,000 - 4,999	84	\$58,050	\$52,150	\$59,200	\$65,310	\$71,800
	5,000 - 9,999	51	\$63,970	\$56,540	\$63,140	\$70,400	\$84,220
	10,000 - 19,999	40	\$67,110	\$58,000	\$67,110	\$74,000	\$83,510
	20,000 - 39,999	24	\$64,420	\$55,930	\$63,190	\$70,240	\$86,730
	40,000 - 49,999	6	\$63,780	\$59,880	\$59,880	\$66,260	*
	50,000 - 59,999	5	\$76,190	\$70,270	\$75,890	\$81,300	*
	60,000 or more	21	\$70,600	\$60,930	\$66,790	\$77,380	\$87,820
Number of branch offices	1	85	\$63,840	\$53,140	\$59,840	\$69,440	\$84,220
	2	50	\$62,720	\$54,210	\$63,680	\$68,650	\$77,020
	3	31	\$66,400	\$57,270	\$65,610	\$71,530	\$81,340
	4	16	\$64,260	\$55,600	\$66,260	\$68,830	\$76,080
	5 or more	64	\$67,200	\$59,340	\$65,130	\$74,000	\$87,160

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		106	\$52,610	\$65,160	\$77,710
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	11	\$46,320	\$54,960	\$63,590
	\$50M to \$100M	22	\$49,260	\$60,260	\$71,260
	\$100M to \$200M	15	\$52,330	\$65,380	\$78,440
	\$200M to \$500M	26	\$52,650	\$65,350	\$78,040
	\$500M to \$1B	14	\$60,500	\$74,860	\$89,220
	\$1B to \$3B	11	\$54,440	\$69,860	\$85,290
	\$3B or more	7	\$55,040	\$68,930	\$82,810

* Insufficient data

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

LOAN OFFICER I

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Provide accurate information on credit union products and services in accordance with internal policies and applicable federal and state regulations. Interview and evaluate applicants for routine loans, gather background and credit history, and process loan applications. Analyze creditworthiness and approve or deny loans within assigned authority, ensuring sound lending decisions and member satisfaction.

Key Responsibilities:

- Interview loan applicants to gather background information and obtain credit bureau reports.
- Assist members in completing loan applications, ensuring all required information is accurate and complete.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments, and include any unlisted obligations in the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Complete loan applications via phone or electronic platforms.
- Identify appropriate collateral and payment plans for members applying for loans.
- Evaluate co-maker eligibility based on submitted statements and credit ratings.
- Approve or deny loan applications within assigned authority.
- Communicate loan denials professionally and courteously, offering guidance and alternative options to help members qualify in the future.
- Verify loan amounts and repayment terms on approved applications.
- Prepare loan documents and disburse funds upon approval.
- Implement new loan products and services as directed by management.
- Promote lending and other credit union products through effective cross-selling.

Table 38 - 1
Salaries
Loan Officer I (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		263	\$52,230	\$46,900	\$50,700	\$57,360	\$64,240
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	6	*	*	*	*	*
	\$10M to \$20M	15	\$49,300	\$43,580	\$47,150	\$59,620	*
	\$20M to \$50M	44	\$49,090	\$44,220	\$49,260	\$56,890	\$59,670
	\$50M to \$100M	52	\$51,650	\$44,920	\$50,130	\$58,730	\$63,400
	\$100M to \$200M	60	\$49,920	\$44,740	\$48,000	\$56,510	\$63,000
	\$200M to \$500M	43	\$51,350	\$46,800	\$50,700	\$56,390	\$62,120
	\$500M to \$1B	21	\$56,930	\$52,900	\$57,560	\$60,160	\$69,690
	\$1B to \$3B	14	\$53,530	\$48,970	\$52,120	\$59,320	\$65,810
	\$3B or more	7	\$54,830	\$49,440	\$49,440	\$54,160	*
By region	New England	4	\$59,130	\$56,930	\$57,550	\$64,200	*
	Middle Atlantic	23	\$51,040	\$40,000	\$47,910	\$62,180	\$65,220
	East North Central	77	\$51,610	\$47,470	\$49,440	\$56,860	\$60,160
	West North Central	34	\$52,720	\$47,470	\$52,820	\$55,660	\$60,000
	South Atlantic	27	\$52,800	\$49,000	\$52,290	\$58,050	\$60,000
	East South Central	16	\$44,920	\$35,590	\$48,970	\$48,970	\$55,000
	West South Central	39	\$50,430	\$42,150	\$48,030	\$55,410	\$63,680
	Mountain	21	\$54,610	\$45,500	\$54,010	\$61,880	\$78,190
	Pacific	20	\$63,070	\$59,330	\$63,800	\$69,240	\$69,690
By number of full-time employees	1	0					
	2 - 4	16	\$48,140	\$47,150	\$48,650	\$50,430	\$60,000
	5 - 9	51	\$51,840	\$45,710	\$51,180	\$57,740	\$62,380
	10 - 49	117	\$50,940	\$44,020	\$49,540	\$58,000	\$64,140
	50 - 99	37	\$50,890	\$46,800	\$49,030	\$56,540	\$59,680
	100 or more	43	\$54,170	\$49,000	\$53,000	\$58,420	\$69,690
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	15	\$51,110	\$45,500	\$49,040	\$56,210	\$61,850
	11 - 12	35	\$52,150	\$46,690	\$53,930	\$57,130	\$63,650
	13 - 20	206	\$52,290	\$46,910	\$50,660	\$57,520	\$64,540
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	48	\$48,920	\$44,040	\$49,460	\$56,840	\$60,000
	\$20M to \$50M	57	\$51,340	\$45,000	\$51,920	\$57,620	\$60,700
	\$50M to \$100M	52	\$49,570	\$40,560	\$46,760	\$56,680	\$65,100
	\$100M to \$200M	40	\$51,140	\$46,900	\$48,790	\$55,000	\$59,100
	\$200M or more	65	\$54,230	\$48,970	\$53,500	\$59,110	\$68,300
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	17	\$47,270	\$44,630	\$47,150	\$51,630	\$58,890
	2,000 - 4,999	71	\$52,670	\$44,960	\$52,780	\$60,000	\$62,480
	5,000 - 9,999	54	\$54,070	\$47,620	\$53,210	\$60,700	\$65,100
	10,000 - 19,999	54	\$48,290	\$40,790	\$47,720	\$53,830	\$57,030
	20,000 - 39,999	26	\$53,550	\$46,880	\$54,240	\$59,910	\$69,690
	40,000 - 49,999	10	\$54,570	\$52,200	\$55,660	\$57,880	\$59,950
	50,000 - 59,999	5	\$52,080	\$52,820	\$52,860	\$55,170	*
	60,000 or more	22	\$54,480	\$48,970	\$49,440	\$59,320	\$69,070
Number of branch offices	1	77	\$53,370	\$47,580	\$52,820	\$58,790	\$64,140
	2	46	\$53,940	\$47,060	\$54,000	\$62,430	\$65,100
	3	35	\$50,510	\$46,750	\$49,000	\$55,200	\$60,530
	4	18	\$46,840	\$40,000	\$45,500	\$52,960	\$60,940
	5 or more	86	\$53,030	\$47,840	\$52,300	\$57,560	\$65,780

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		260	78%	203	\$4,660
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	6	67%	4	*
	\$10M to \$20M	15	56%	8	\$7,640
	\$20M to \$50M	44	69%	32	\$1,870
	\$50M to \$100M	52	80%	41	\$2,870
	\$100M to \$200M	58	87%	47	\$2,920
	\$200M to \$500M	43	93%	36	\$4,840
	\$500M to \$1B	21	90%	18	\$6,890
	\$1B to \$3B	14	65%	12	\$8,600
	\$3B or more	7	40%	4	\$4,060
By region	New England	4	35%	2	*
	Middle Atlantic	23	93%	19	\$2,430
	East North Central	76	73%	58	\$4,680
	West North Central	34	79%	25	\$4,860
	South Atlantic	27	77%	21	\$4,740
	East South Central	16	52%	11	\$5,780
	West South Central	38	88%	34	\$7,870
	Mountain	21	92%	17	\$2,200
	Pacific	19	82%	15	\$3,950
By number of full-time employees	1	0		0	
	2 - 4	16	70%	11	\$6,360
	5 - 9	51	70%	35	\$2,340
	10 - 49	114	85%	92	\$3,360
	50 - 99	37	89%	30	\$3,790
	100 or more	43	69%	35	\$6,940
By number of services offered	1 - 2	0		0	
	3 - 4	2	0%	0	
	5 - 6	0		0	
	7 - 8	3	67%	2	*
	9 - 10	15	44%	7	\$2,800
	11 - 12	35	77%	26	\$2,550
	13 - 20	204	79%	166	\$4,890
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	48	71%	34	\$3,300
	\$20M to \$50M	55	73%	42	\$2,420
	\$50M to \$100M	51	85%	39	\$2,400
	\$100M to \$200M	40	94%	34	\$4,340
	\$200M or more	65	72%	53	\$6,500
By number of members	1 - 999	4	100%	4	*
	1,000 - 1,999	17	68%	12	\$6,340
	2,000 - 4,999	70	73%	48	\$2,360
	5,000 - 9,999	52	81%	43	\$3,590
	10,000 - 19,999	54	91%	44	\$2,970
	20,000 - 39,999	26	89%	21	\$5,520
	40,000 - 49,999	10	89%	8	\$7,040
	50,000 - 59,999	5	96%	4	\$13,610
	60,000 or more	22	56%	18	\$6,580
Number of branch offices	1	76	75%	55	\$4,630
	2	46	83%	37	\$2,800
	3	33	84%	27	\$3,930
	4	17	88%	13	\$3,120
	5 or more	86	75%	69	\$5,470

* 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		263	\$55,690	\$48,970	\$54,080	\$61,450	\$68,810
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	6	*	*	*	*	*
	\$10M to \$20M	15	\$53,550	\$46,250	\$55,220	\$60,790	*
	\$20M to \$50M	44	\$50,330	\$45,000	\$50,700	\$57,790	\$62,040
	\$50M to \$100M	52	\$53,930	\$46,870	\$53,580	\$61,190	\$67,650
	\$100M to \$200M	60	\$52,360	\$45,500	\$52,170	\$58,260	\$65,250
	\$200M to \$500M	43	\$55,640	\$49,390	\$54,850	\$58,310	\$67,340
	\$500M to \$1B	21	\$63,150	\$59,880	\$61,450	\$66,010	\$71,420
	\$1B to \$3B	14	\$59,120	\$48,970	\$56,370	\$67,460	\$72,130
	\$3B or more	7	\$55,930	\$49,440	\$49,440	\$58,900	*
By region	New England	4	\$59,620	\$55,510	\$57,550	\$64,580	*
	Middle Atlantic	23	\$53,300	\$41,100	\$50,380	\$64,740	\$69,780
	East North Central	77	\$54,950	\$49,440	\$52,940	\$59,910	\$65,310
	West North Central	34	\$56,400	\$50,190	\$55,120	\$60,230	\$66,180
	South Atlantic	27	\$56,290	\$49,000	\$57,680	\$62,850	\$65,340
	East South Central	16	\$47,950	\$44,690	\$48,970	\$54,930	\$55,280
	West South Central	39	\$56,950	\$48,500	\$53,030	\$60,920	\$74,500
	Mountain	21	\$56,240	\$47,060	\$55,400	\$63,810	\$78,190
	Pacific	20	\$66,250	\$61,750	\$65,250	\$69,840	\$70,090
By number of full-time employees	1	0					
	2 - 4	16	\$52,580	\$48,000	\$50,500	\$56,150	\$63,820
	5 - 9	51	\$53,430	\$46,920	\$52,680	\$59,530	\$63,290
	10 - 49	117	\$53,720	\$45,510	\$53,110	\$61,250	\$67,950
	50 - 99	37	\$54,100	\$49,350	\$53,700	\$58,310	\$63,580
	100 or more	43	\$58,590	\$49,440	\$57,550	\$65,300	\$72,100
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	15	\$52,350	\$45,790	\$52,860	\$58,720	\$61,910
	11 - 12	35	\$54,120	\$48,200	\$56,890	\$61,260	\$64,340
	13 - 20	206	\$55,940	\$48,970	\$54,500	\$61,450	\$69,550
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	48	\$51,190	\$45,330	\$50,560	\$59,430	\$62,550
	\$20M to \$50M	57	\$52,990	\$46,520	\$53,600	\$59,680	\$63,140
	\$50M to \$100M	52	\$51,610	\$41,100	\$49,000	\$59,530	\$67,470
	\$100M to \$200M	40	\$54,970	\$49,980	\$53,950	\$58,200	\$65,000
	\$200M or more	65	\$58,630	\$49,440	\$57,650	\$65,000	\$71,950
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	17	\$51,550	\$47,520	\$49,310	\$58,320	\$63,570
	2,000 - 4,999	71	\$54,330	\$46,300	\$54,340	\$61,650	\$65,050
	5,000 - 9,999	54	\$56,810	\$51,300	\$55,290	\$63,800	\$69,600
	10,000 - 19,999	54	\$50,880	\$45,260	\$50,190	\$55,160	\$60,630
	20,000 - 39,999	26	\$58,460	\$52,370	\$55,970	\$64,000	\$70,090
	40,000 - 49,999	10	\$60,420	\$56,400	\$59,880	\$65,630	\$65,660
	50,000 - 59,999	5	\$65,160	\$59,210	\$60,230	\$71,860	*
	60,000 or more	22	\$57,750	\$49,000	\$52,370	\$64,070	\$73,170
Number of branch offices	1	77	\$56,790	\$49,410	\$55,060	\$61,680	\$68,330
	2	46	\$56,220	\$48,030	\$54,940	\$63,910	\$69,190
	3	35	\$53,660	\$48,500	\$53,950	\$58,000	\$62,950
	4	18	\$49,540	\$41,100	\$48,570	\$57,510	\$61,860
	5 or more	86	\$56,850	\$49,040	\$55,120	\$63,000	\$70,090

* Insufficient data

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

if the 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		112	\$45,160	\$55,370	\$65,580
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	2	*	*	*
	\$10M to \$20M	0			
	\$20M to \$50M	7	\$41,600	\$47,270	\$52,940
	\$50M to \$100M	16	\$42,800	\$52,200	\$61,610
	\$100M to \$200M	24	\$46,020	\$56,260	\$66,510
	\$200M to \$500M	26	\$44,140	\$54,510	\$64,880
	\$500M to \$1B	17	\$48,200	\$59,500	\$70,800
	\$1B to \$3B	13	\$46,650	\$58,430	\$70,220
	\$3B or more	7	\$47,370	\$58,860	\$70,350

* Insufficient data

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

LOAN PROCESSOR

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Conduct professional interviews with loan applicants, representing the credit union with integrity and care throughout the lending process. Research applicant background information, resolve discrepancies, and process loan applications accurately. Support additional lending-related duties to ensure smooth and compliant operations.

Key Responsibilities:

- Send loan applications and related information to members and prospective members via mail or email.
- Gather background information on loan applicants and investigate any discrepancies to ensure accuracy.
- Conduct loan interviews in person or by phone, providing professional and welcoming service throughout the process.
- Assist members in completing loan applications, ensuring all required information is accurate and complete.
- Answer member questions and explain loan options, required insurance, credit union policies, interest rates, payoff procedures, and other relevant details.
- Complete loan applications electronically or over the phone.
- Verify employment information for loan applicants.
- Present completed applications and supporting documentation to loan officers for review.
- Maintain organized filing systems to track required documentation and ensure compliance with credit union policies and procedures.
- Purge outdated or unnecessary loan documents in accordance with retention guidelines.
- Send credit notices to spouses when applicable.
- Notify vendors to place the credit union's security interest on title documents and ensure title records are accurate and current.
- Input loan data into the system as needed.
- Cross-sell credit union products and services during member interactions.

Table 39 - 1
Salaries
Loan Processor (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		173	\$50,210	\$44,350	\$49,670	\$54,310	\$62,040
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	15	\$41,900	\$34,970	\$37,970	\$48,160	\$60,950
	\$50M to \$100M	24	\$45,660	\$40,110	\$45,760	\$50,570	\$55,690
	\$100M to \$200M	29	\$46,680	\$40,980	\$45,130	\$50,840	\$55,080
	\$200M to \$500M	42	\$48,110	\$41,520	\$45,760	\$53,000	\$60,850
	\$500M to \$1B	22	\$51,540	\$47,340	\$51,830	\$55,830	\$57,690
	\$1B to \$3B	22	\$55,130	\$49,670	\$53,900	\$61,650	\$71,380
	\$3B or more	10	\$53,220	\$46,450	\$49,690	\$53,800	\$64,850
By region	New England	7	\$53,260	\$45,460	\$49,330	\$56,000	\$73,600
	Middle Atlantic	12	\$49,970	\$43,590	\$49,540	\$57,470	\$60,300
	East North Central	38	\$50,110	\$45,220	\$48,910	\$53,590	\$62,040
	West North Central	19	\$47,530	\$41,600	\$47,410	\$49,880	\$55,500
	South Atlantic	20	\$49,080	\$44,230	\$46,570	\$51,140	\$55,200
	East South Central	13	\$45,860	\$40,770	\$45,000	\$52,960	\$55,830
	West South Central	33	\$45,260	\$38,720	\$45,130	\$52,500	\$53,940
	Mountain	13	\$54,180	\$47,900	\$51,700	\$58,730	\$71,370
	Pacific	19	\$60,650	\$53,800	\$55,990	\$66,670	\$80,330
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	16	\$44,820	\$35,360	\$44,500	\$49,920	\$60,800
	10 - 49	63	\$46,900	\$41,000	\$45,990	\$51,490	\$54,990
	50 - 99	36	\$49,200	\$42,560	\$47,340	\$53,090	\$60,850
	100 or more	53	\$52,750	\$46,450	\$51,830	\$55,830	\$66,560
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	10	\$48,350	\$44,000	\$48,010	\$50,840	\$62,400
	13 - 20	146	\$50,470	\$44,440	\$49,690	\$54,310	\$62,040
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	15	\$45,560	\$37,490	\$46,800	\$49,920	\$61,290
	\$20M to \$50M	27	\$43,380	\$35,960	\$45,100	\$48,340	\$51,410
	\$50M to \$100M	21	\$47,200	\$41,600	\$45,690	\$50,700	\$60,990
	\$100M to \$200M	32	\$48,050	\$40,770	\$46,610	\$54,010	\$55,860
	\$200M or more	77	\$52,410	\$46,450	\$51,340	\$55,830	\$64,950
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	22	\$44,220	\$35,240	\$44,480	\$50,550	\$58,910
	5,000 - 9,999	34	\$45,180	\$40,770	\$45,480	\$49,590	\$54,410
	10,000 - 19,999	34	\$48,340	\$43,710	\$47,000	\$51,830	\$55,320
	20,000 - 39,999	33	\$48,310	\$41,700	\$47,330	\$52,790	\$60,850
	40,000 - 49,999	9	\$51,470	\$46,750	\$51,190	\$52,590	\$64,600
	50,000 - 59,999	5	\$59,970	\$53,870	\$59,630	\$67,800	*
	60,000 or more	31	\$53,940	\$47,270	\$52,540	\$55,830	\$66,620
Number of branch offices	1	28	\$46,190	\$39,330	\$45,800	\$48,630	\$61,700
	2	24	\$48,990	\$40,400	\$50,850	\$54,280	\$60,320
	3	23	\$45,290	\$41,270	\$45,130	\$50,250	\$55,850
	4	12	\$47,620	\$40,770	\$46,780	\$53,930	\$54,990
	5 or more	86	\$51,700	\$45,460	\$50,090	\$55,470	\$64,850

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		166	79%	124	\$2,530
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	4	50%	2	*
	\$10M to \$20M	5	100%	5	*
	\$20M to \$50M	12	83%	9	\$2,330
	\$50M to \$100M	22	83%	15	\$2,120
	\$100M to \$200M	28	81%	23	\$1,760
	\$200M to \$500M	41	71%	30	\$2,600
	\$500M to \$1B	22	76%	17	\$2,820
	\$1B to \$3B	21	88%	18	\$2,690
	\$3B or more	10	76%	7	\$2,720
By region	New England	7	77%	5	\$1,680
	Middle Atlantic	10	71%	8	\$1,950
	East North Central	37	63%	23	\$2,420
	West North Central	19	61%	14	\$2,590
	South Atlantic	19	90%	15	\$2,120
	East South Central	13	92%	11	\$3,970
	West South Central	31	91%	26	\$2,710
	Mountain	12	84%	8	\$1,550
	Pacific	19	86%	14	\$2,610
By number of full-time employees	1	0		0	
	2 - 4	4	47%	2	*
	5 - 9	15	85%	11	\$3,170
	10 - 49	60	84%	47	\$1,970
	50 - 99	36	66%	24	\$2,160
	100 or more	52	81%	41	\$2,890
By number of services offered	1 - 2	2	0%	0	
	3 - 4	2	100%	2	*
	5 - 6	2	100%	2	*
	7 - 8	4	100%	4	*
	9 - 10	3	35%	1	*
	11 - 12	9	63%	7	\$2,190
	13 - 20	142	80%	108	\$2,570
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	13	82%	9	\$2,870
	\$20M to \$50M	25	91%	20	\$1,830
	\$50M to \$100M	20	69%	14	\$1,940
	\$100M to \$200M	32	73%	25	\$2,060
	\$200M or more	75	80%	57	\$2,800
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	36%	2	*
	2,000 - 4,999	20	86%	15	\$2,600
	5,000 - 9,999	32	92%	27	\$2,010
	10,000 - 19,999	34	73%	22	\$1,790
	20,000 - 39,999	32	67%	24	\$2,740
	40,000 - 49,999	9	65%	7	\$2,850
	50,000 - 59,999	5	87%	4	\$2,830
	60,000 or more	30	85%	24	\$2,870
Number of branch offices	1	27	83%	22	\$2,320
	2	22	84%	16	\$1,920
	3	22	76%	14	\$1,670
	4	11	83%	7	\$2,190
	5 or more	84	78%	65	\$2,770

* 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		173	\$52,110	\$45,550	\$51,270	\$56,600	\$64,680
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	15	\$43,400	\$36,170	\$39,560	\$48,160	\$63,770
	\$50M to \$100M	24	\$47,200	\$41,080	\$48,680	\$51,370	\$55,800
	\$100M to \$200M	29	\$48,090	\$43,570	\$45,760	\$53,150	\$56,430
	\$200M to \$500M	42	\$49,870	\$42,660	\$48,810	\$53,940	\$60,850
	\$500M to \$1B	22	\$53,690	\$48,500	\$52,590	\$58,610	\$61,570
	\$1B to \$3B	22	\$57,270	\$50,410	\$56,600	\$64,680	\$73,040
	\$3B or more	10	\$55,300	\$48,010	\$52,900	\$56,170	\$64,850
By region	New England	7	\$54,560	\$45,750	\$50,570	\$57,050	\$74,400
	Middle Atlantic	12	\$51,220	\$44,090	\$51,560	\$58,860	\$60,300
	East North Central	38	\$51,550	\$46,680	\$51,760	\$54,650	\$64,680
	West North Central	19	\$49,040	\$42,850	\$49,380	\$50,960	\$56,300
	South Atlantic	20	\$50,900	\$45,670	\$50,580	\$52,840	\$59,090
	East South Central	13	\$49,530	\$43,570	\$49,200	\$57,580	\$60,870
	West South Central	33	\$47,630	\$39,810	\$45,760	\$56,170	\$59,400
	Mountain	13	\$55,180	\$47,900	\$52,040	\$58,930	\$73,040
	Pacific	19	\$62,890	\$56,100	\$57,450	\$69,390	\$80,870
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	16	\$46,930	\$36,630	\$46,930	\$53,920	\$63,380
	10 - 49	63	\$48,470	\$43,550	\$48,550	\$53,590	\$58,090
	50 - 99	36	\$50,530	\$42,850	\$49,310	\$54,740	\$61,710
	100 or more	53	\$55,000	\$48,010	\$53,030	\$59,400	\$68,410
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	10	\$49,630	\$45,660	\$48,010	\$52,960	\$63,400
	13 - 20	146	\$52,410	\$45,670	\$51,270	\$57,100	\$64,750
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	15	\$47,350	\$37,520	\$48,030	\$54,080	\$64,690
	\$20M to \$50M	27	\$44,920	\$36,900	\$47,550	\$49,130	\$52,530
	\$50M to \$100M	21	\$48,420	\$44,740	\$46,850	\$52,340	\$61,150
	\$100M to \$200M	32	\$49,520	\$43,570	\$46,680	\$55,500	\$59,170
	\$200M or more	77	\$54,550	\$48,010	\$52,900	\$59,400	\$65,130
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	22	\$45,870	\$36,370	\$45,500	\$50,780	\$60,060
	5,000 - 9,999	34	\$46,950	\$42,150	\$47,760	\$51,760	\$56,410
	10,000 - 19,999	34	\$49,580	\$44,910	\$48,500	\$53,810	\$58,090
	20,000 - 39,999	33	\$50,120	\$42,850	\$49,440	\$53,800	\$61,110
	40,000 - 49,999	9	\$53,310	\$48,520	\$52,040	\$52,590	\$67,890
	50,000 - 59,999	5	\$62,440	\$56,050	\$60,710	\$71,390	*
	60,000 or more	31	\$56,240	\$49,800	\$56,100	\$60,340	\$68,420
Number of branch offices	1	28	\$48,060	\$41,970	\$48,110	\$51,660	\$62,050
	2	24	\$50,360	\$41,890	\$51,630	\$56,410	\$63,590
	3	23	\$46,500	\$41,420	\$46,130	\$51,980	\$58,010
	4	12	\$49,380	\$43,570	\$47,050	\$56,150	\$58,090
	5 or more	86	\$53,760	\$47,680	\$52,620	\$58,930	\$65,000

* Insufficient data

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

if the 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		104	\$41,600	\$51,610	\$61,630
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	5	*	*	*
	\$50M to \$100M	8	\$36,690	\$45,660	\$54,640
	\$100M to \$200M	16	\$38,610	\$46,570	\$54,520
	\$200M to \$500M	26	\$41,970	\$51,480	\$60,980
	\$500M to \$1B	20	\$42,540	\$53,140	\$63,730
	\$1B to \$3B	19	\$43,890	\$56,740	\$69,580
	\$3B or more	9	\$44,630	\$56,670	\$68,700

* Insufficient data

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

LOAN CLERK

Department: Lending/Collections

Reports To: Loan VP/SVP

Position Overview:

Answer incoming calls for the Loan Department and provide accurate information on basic lending inquiries. Direct member questions to the appropriate lending staff and support a variety of administrative and service-related tasks within the lending function to ensure efficient operations and a positive member experience.

Key Responsibilities:

- Answer incoming calls to the Loan Department professionally and courteously; provide basic lending information, route calls to appropriate loan officers, take messages, and ensure timely follow-up.
- Serve as the department receptionist, welcoming members and guests and ensuring they receive prompt attention from lending staff.
- Prepare and type loan documents for approved applications, ensuring accuracy and completeness.
- Generate and process loan denial forms for declined applications.
- Maintain and update loan records in the credit union's system, verifying accuracy and completeness.
- Assist members and employees with general questions regarding lending services and procedures.
- Send loan applications and related information to members and prospective members via mail or email.
- Schedule appointments with loan officers and manage the department calendar to support efficient service delivery.
- Perform word processing tasks for the Loan Department, ensuring all documentation is accurate and complete.
- Maintain organized and up-to-date files and records to support smooth departmental operations.

Table 40 - 1
Salaries
Loan Clerk (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		102	\$49,850	\$43,060	\$47,840	\$54,330	\$60,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$49,100	\$38,790	\$53,350	\$57,170	*
	\$50M to \$100M	14	\$50,490	\$41,540	\$47,620	\$52,880	\$81,260
	\$100M to \$200M	24	\$45,040	\$41,860	\$44,430	\$46,870	\$53,840
	\$200M to \$500M	27	\$44,620	\$40,360	\$43,500	\$49,330	\$53,000
	\$500M to \$1B	15	\$51,440	\$46,800	\$50,620	\$57,880	\$57,880
	\$1B to \$3B	14	\$53,240	\$46,100	\$51,010	\$58,430	\$76,500
	\$3B or more	3	*	*	*	*	*
By region	New England	10	\$50,620	\$46,800	\$50,140	\$53,210	\$58,990
	Middle Atlantic	7	\$48,050	\$43,060	\$44,980	\$54,340	*
	East North Central	26	\$50,560	\$43,660	\$49,970	\$57,880	\$57,880
	West North Central	13	\$44,420	\$40,520	\$45,600	\$46,980	\$50,590
	South Atlantic	10	\$43,420	\$40,120	\$42,000	\$46,100	\$50,520
	East South Central	5	\$46,530	\$42,450	\$46,240	\$51,010	*
	West South Central	15	\$46,410	\$40,650	\$46,800	\$53,000	\$54,330
	Mountain	6	\$51,840	\$43,430	\$54,720	\$58,430	*
	Pacific	10	\$64,190	\$54,250	\$70,360	\$71,400	\$76,500
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	44	\$46,540	\$41,500	\$45,000	\$48,150	\$55,170
	50 - 99	26	\$45,900	\$41,390	\$44,430	\$50,590	\$55,170
	100 or more	31	\$53,070	\$46,100	\$51,090	\$57,880	\$70,360
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	\$55,420	\$48,080	\$51,090	\$60,520	*
	13 - 20	91	\$49,410	\$42,820	\$47,250	\$54,330	\$58,640
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	11	\$47,720	\$40,140	\$41,350	\$47,760	\$81,410
	\$50M to \$100M	17	\$48,460	\$43,480	\$46,750	\$53,840	\$56,680
	\$100M to \$200M	27	\$44,070	\$40,360	\$44,430	\$46,090	\$51,020
	\$200M or more	43	\$52,340	\$46,100	\$50,690	\$57,880	\$70,360
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$44,490	\$39,320	\$41,500	\$53,350	*
	5,000 - 9,999	21	\$48,590	\$40,780	\$43,680	\$53,110	\$61,970
	10,000 - 19,999	28	\$44,890	\$42,280	\$44,990	\$47,580	\$52,880
	20,000 - 39,999	19	\$47,660	\$42,000	\$49,500	\$52,980	\$54,060
	40,000 - 49,999	6	\$57,380	\$48,890	\$57,880	\$59,580	*
	50,000 - 59,999	5	\$48,820	\$43,780	\$47,210	\$49,990	*
	60,000 or more	15	\$52,550	\$46,100	\$51,090	\$58,430	\$70,360
Number of branch offices	1	11	\$52,970	\$43,430	\$49,650	\$56,050	\$81,410
	2	14	\$47,300	\$43,680	\$47,720	\$50,930	\$57,040
	3	16	\$44,300	\$40,000	\$44,010	\$47,400	\$53,000
	4	8	\$48,310	\$44,930	\$47,210	\$53,730	\$56,090
	5 or more	53	\$50,890	\$43,060	\$49,500	\$57,880	\$69,260

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		101	81%	72	\$2,380
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 \$50M	6	100%	6	\$1,240
	\$50M to \$100M	14	58%	7	\$2,020
	\$100M to \$200M	23	76%	15	\$2,470
	\$200M to \$500M	27	76%	18	\$2,210
	\$500M to \$1B	15	93%	13	\$2,200
	\$1B to \$3B	14	87%	11	\$3,050
	\$3B or more	3	67%	2	*
By region	New England	10	87%	10	\$1,150
	Middle Atlantic	7	80%	5	\$2,650
	East North Central	26	77%	19	\$2,260
	West North Central	13	79%	9	\$2,400
	South Atlantic	10	90%	7	\$3,350
	East South Central	5	76%	3	\$5,210
	West South Central	14	74%	9	\$1,410
	Mountain	6	88%	4	\$810
	Pacific	10	79%	7	\$3,330
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	0		0	
	10 - 49	43	69%	27	\$2,220
	50 - 99	26	77%	18	\$2,000
	100 or more	31	88%	26	\$2,590
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	2	51%	1	*
	11 - 12	5	51%	4	*
	13 - 20	90	83%	65	\$2,420
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	10	76%	7	\$830
	\$50M to \$100M	17	43%	7	\$2,260
	\$100M to \$200M	27	86%	21	\$2,690
	\$200M or more	43	84%	34	\$2,420
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	7	80%	5	\$1,060
	5,000 - 9,999	20	64%	12	\$2,480
	10,000 - 19,999	28	77%	19	\$2,210
	20,000 - 39,999	19	77%	13	\$2,370
	40,000 - 49,999	6	96%	5	\$3,010
	50,000 - 59,999	5	100%	5	\$1,870
	60,000 or more	15	81%	12	\$2,420
Number of branch offices	1	11	66%	7	\$1,940
	2	14	61%	8	\$2,330
	3	15	70%	9	\$2,680
	4	8	95%	7	\$1,830
	5 or more	53	84%	41	\$2,450

* 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		102	\$51,730	\$45,970	\$50,600	\$55,310	\$61,850
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$50,350	\$39,400	\$54,350	\$59,140	*
	\$50M to \$100M	14	\$51,660	\$43,710	\$48,640	\$52,880	\$81,470
	\$100M to \$200M	24	\$46,860	\$43,880	\$46,510	\$48,520	\$53,840
	\$200M to \$500M	27	\$46,180	\$40,530	\$45,970	\$51,590	\$54,000
	\$500M to \$1B	15	\$53,480	\$47,700	\$53,570	\$59,880	\$59,880
	\$1B to \$3B	14	\$55,900	\$50,430	\$53,250	\$59,370	\$83,300
	\$3B or more	3	*	*	*	*	*
By region	New England	10	\$51,620	\$48,130	\$51,160	\$53,350	\$59,620
	Middle Atlantic	7	\$50,180	\$46,010	\$48,610	\$55,830	*
	East North Central	26	\$52,300	\$46,120	\$51,090	\$59,880	\$59,990
	West North Central	13	\$46,330	\$41,350	\$47,900	\$49,910	\$52,350
	South Atlantic	10	\$46,130	\$41,700	\$46,000	\$51,600	\$52,560
	East South Central	5	\$50,490	\$47,700	\$51,620	\$54,080	*
	West South Central	15	\$47,410	\$40,820	\$47,470	\$54,000	\$55,170
	Mountain	6	\$52,560	\$44,730	\$55,920	\$58,780	*
	Pacific	10	\$66,840	\$55,330	\$72,360	\$74,210	\$83,300
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	44	\$48,050	\$43,070	\$46,910	\$51,200	\$56,060
	50 - 99	26	\$47,440	\$43,400	\$46,510	\$52,350	\$56,040
	100 or more	31	\$55,270	\$48,360	\$53,230	\$59,880	\$72,360
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	\$56,390	\$51,090	\$51,440	\$60,880	*
	13 - 20	91	\$51,370	\$45,630	\$49,950	\$55,170	\$60,180
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	11	\$48,290	\$40,410	\$42,340	\$48,030	\$81,630
	\$50M to \$100M	17	\$49,420	\$43,930	\$49,590	\$53,840	\$56,680
	\$100M to \$200M	27	\$46,250	\$43,230	\$46,500	\$48,520	\$53,020
	\$200M or more	43	\$54,380	\$47,730	\$52,250	\$59,880	\$72,360
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$45,330	\$39,820	\$43,280	\$54,350	*
	5,000 - 9,999	21	\$50,120	\$43,810	\$47,210	\$53,110	\$63,050
	10,000 - 19,999	28	\$46,580	\$43,300	\$46,510	\$49,640	\$53,400
	20,000 - 39,999	19	\$49,490	\$44,000	\$51,590	\$54,000	\$55,120
	40,000 - 49,999	6	\$60,010	\$50,490	\$59,880	\$61,220	*
	50,000 - 59,999	5	\$50,690	\$47,140	\$47,730	\$51,910	*
	60,000 or more	15	\$54,510	\$50,430	\$51,630	\$59,330	\$72,360
Number of branch offices	1	11	\$54,250	\$44,000	\$52,310	\$56,070	\$81,630
	2	14	\$48,710	\$43,720	\$48,970	\$52,510	\$57,290
	3	16	\$46,090	\$43,320	\$46,060	\$48,520	\$53,730
	4	8	\$50,050	\$45,980	\$47,960	\$54,480	\$56,750
	5 or more	53	\$52,910	\$46,440	\$51,600	\$59,460	\$70,510

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		63	\$40,150	\$49,800	\$59,440
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	5	\$37,350	\$43,890	\$50,440
	\$100M to \$200M	11	\$38,920	\$46,470	\$54,020
	\$200M to \$500M	17	\$38,020	\$46,620	\$55,230
	\$500M to \$1B	15	\$41,670	\$52,800	\$63,930
	\$1B to \$3B	12	\$42,010	\$53,940	\$65,880
	\$3B or more	3	*	*	*

* Insufficient data

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

MEMBER BUSINESS LOAN OFFICER II / SENIOR

Department: Lending/Collections

Reports To: Business Loan Vice President or Business Services VP

Position Overview:

Provide expert guidance to current and prospective business members on credit union products and services, ensuring full compliance with internal policies and applicable federal and state regulations. Develop and manage the business loan portfolio, and offer strategic input to the VP of Lending on emerging products and industry trends. Prepare and coordinate loan documentation, and approve or deny business loan applications within substantial credit authority.

Key Responsibilities:

- Conduct in-depth interviews with business loan applicants to gather background information and obtain credit bureau reports; manage loans involving high complexity, value, and risk.
- Meet with members requesting new business loans, refinancing, or restructuring of existing loans to assess needs and gather complete application details.
- Assist members in completing loan applications in person, by phone, or electronically, ensuring accuracy and completeness.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Ensure all lending decisions follow sound assessment practices and comply with the credit union's Business Lending policy.
- Evaluate borrower-provided information to assess creditworthiness and loan viability.
- Approve or deny business loan applications within assigned authority and review applications submitted by less senior loan officers.
- Communicate loan denials professionally, explaining reasons and exploring alternative solutions with members.
- Verify loan amounts and repayment terms on approved applications; prepare loan documents and disburse funds accordingly.
- Respond to member inquiries ranging from routine to complex regarding business loan products and processes.
- Resolve member and non-member complaints in a courteous and professional manner.
- Coordinate collection efforts for business loan accounts to ensure timely resolution and recovery.
- Implement new loan products and services as directed by management
- Promote lending and other credit union products through effective cross-selling during member interactions.

Table 41 - 1
Salaries
Member Business Loan Officer II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		67	\$109,860	\$86,970	\$102,660	\$132,850	\$158,080
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	12	\$78,600	\$60,600	\$81,590	\$98,170	\$110,710
	\$500M to \$1B	17	\$98,890	\$83,330	\$101,160	\$120,670	\$136,390
	\$1B to \$3B	20	\$117,270	\$97,420	\$116,680	\$131,670	\$155,860
	\$3B or more	13	\$123,040	\$87,000	\$128,640	\$158,080	\$164,980
By region	New England	4	\$120,400	\$97,330	\$119,090	\$146,350	*
	Middle Atlantic	5	\$124,770	\$96,400	\$130,400	\$158,080	*
	East North Central	19	\$113,670	\$81,150	\$116,390	\$146,860	\$167,880
	West North Central	6	\$104,670	\$81,270	\$112,220	\$125,580	*
	South Atlantic	5	\$94,000	\$82,350	\$85,660	\$101,040	*
	East South Central	8	\$99,980	\$86,960	\$100,660	\$122,890	\$123,280
	West South Central	1	*	*	*	*	*
	Mountain	9	\$110,960	\$91,740	\$108,930	\$131,260	\$155,940
	Pacific	10	\$105,500	\$87,000	\$95,370	\$132,550	\$155,010
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	6	\$83,920	\$67,090	\$80,660	\$106,660	*
	50 - 99	10	\$79,970	\$46,550	\$82,490	\$99,400	\$130,520
	100 or more	50	\$114,800	\$87,000	\$111,270	\$135,740	\$158,080
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	67	\$109,860	\$86,970	\$102,660	\$132,850	\$158,080
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	7	\$88,060	\$77,320	\$86,190	\$107,170	\$110,250
	\$200M or more	56	\$112,320	\$87,000	\$107,590	\$135,190	\$158,080
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	6	\$91,800	\$81,600	\$88,300	\$107,570	\$110,250
	20,000 - 39,999	11	\$85,690	\$52,130	\$89,110	\$122,300	\$124,230
	40,000 - 49,999	7	\$91,180	\$82,470	\$96,400	\$101,160	\$117,790
	50,000 - 59,999	5	\$117,390	\$94,270	\$116,810	\$147,470	*
	60,000 or more	33	\$119,060	\$88,520	\$116,680	\$144,780	\$163,470
Number of branch offices	1	3	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	58	\$111,420	\$87,000	\$104,670	\$132,890	\$158,080

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		65	77%	47	\$13,240
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 \$50M	1	0%	0	
	\$50M to \$100M	2	0%	0	
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	12	74%	8	\$2,210
	\$500M to \$1B	17	68%	13	\$10,960
	\$1B to \$3B	20	91%	16	\$13,200
	\$3B or more	12	73%	8	\$18,830
By region	New England	4	90%	3	\$8,870
	Middle Atlantic	5	47%	4	\$9,330
	East North Central	19	68%	13	\$24,860
	West North Central	6	80%	4	\$10,130
	South Atlantic	5	80%	3	\$9,100
	East South Central	8	82%	7	\$7,870
	West South Central	1	79%	1	*
	Mountain	7	91%	6	\$13,660
	Pacific	10	87%	7	\$6,170
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	0		0	
	10 - 49	6	69%	4	\$4,270
	50 - 99	10	79%	7	\$2,380
	100 or more	48	78%	36	\$14,890
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	65	77%	47	\$13,240
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	2	54%	1	*
	\$50M to \$100M	1	0%	0	
	\$100M to \$200M	7	72%	5	\$3,350
	\$200M or more	54	79%	41	\$13,850
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	0%	0	
	5,000 - 9,999	3	70%	2	*
	10,000 - 19,999	6	70%	5	\$2,650
	20,000 - 39,999	10	78%	8	\$6,090
	40,000 - 49,999	7	62%	5	\$10,460
	50,000 - 59,999	5	79%	4	\$9,420
	60,000 or more	32	81%	24	\$15,920
Number of branch offices	1	3	61%	2	*
	2	2	58%	1	*
	3	2	67%	1	*
	4	2	100%	2	*
	5 or more	56	77%	41	\$13,840

* 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	67	\$119,440	\$90,600	\$116,380	\$143,090	\$175,060
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	1	*	*	*	*	*
\$50M to \$100M	2	*	*	*	*	*
\$100M to \$200M	2	*	*	*	*	*
\$200M to \$500M	12	\$80,240	\$64,160	\$83,170	\$99,140	\$115,720
\$500M to \$1B	17	\$105,810	\$85,660	\$102,660	\$124,730	\$149,560
\$1B to \$3B	20	\$128,480	\$103,190	\$127,390	\$143,840	\$175,270
\$3B or more	13	\$135,890	\$90,600	\$134,070	\$158,080	\$215,080
By region						
New England	4	\$128,340	\$100,290	\$120,800	\$163,420	*
Middle Atlantic	5	\$129,170	\$104,100	\$144,330	\$158,080	*
East North Central	19	\$130,230	\$84,970	\$123,130	\$175,270	\$215,080
West North Central	6	\$112,740	\$81,330	\$119,980	\$143,450	*
South Atlantic	5	\$99,400	\$81,070	\$88,710	\$102,970	*
East South Central	8	\$106,470	\$91,010	\$112,000	\$122,910	\$129,350
West South Central	1	*	*	*	*	*
Mountain	9	\$119,980	\$97,230	\$117,090	\$135,440	\$168,370
Pacific	10	\$110,850	\$90,600	\$96,110	\$134,390	\$155,710
By number of full-time employees						
1	0					
2 - 4	1	*	*	*	*	*
5 - 9	0					
10 - 49	6	\$86,860	\$67,090	\$83,660	\$111,330	*
50 - 99	10	\$81,850	\$48,170	\$85,300	\$99,900	\$135,870
100 or more	50	\$125,610	\$91,690	\$122,880	\$147,200	\$184,390
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	67	\$119,440	\$90,600	\$116,380	\$143,090	\$175,060
By amount of loans outstanding						
\$500,000 to \$2M	0					
\$2M to \$5M	0					
\$5M to \$20M	1	*	*	*	*	*
\$20M to \$50M	2	*	*	*	*	*
\$50M to \$100M	1	*	*	*	*	*
\$100M to \$200M	7	\$90,470	\$81,890	\$88,040	\$108,190	\$115,500
\$200M or more	56	\$122,550	\$90,600	\$119,740	\$144,510	\$175,270
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	2	*	*	*	*	*
5,000 - 9,999	3	*	*	*	*	*
10,000 - 19,999	6	\$93,650	\$83,880	\$89,830	\$108,250	\$115,500
20,000 - 39,999	11	\$90,250	\$55,400	\$93,250	\$123,700	\$134,790
40,000 - 49,999	7	\$97,000	\$84,650	\$101,160	\$108,320	\$135,920
50,000 - 59,999	5	\$124,860	\$100,690	\$121,280	\$155,900	*
60,000 or more	33	\$131,040	\$93,610	\$123,290	\$158,080	\$212,960
Number of branch offices						
1	3	*	*	*	*	*
2	2	*	*	*	*	*
3	2	*	*	*	*	*
4	2	*	*	*	*	*
5 or more	58	\$121,480	\$90,600	\$117,980	\$144,070	\$175,270

* Insufficient data

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

if the 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		52	\$83,580	\$106,750	\$129,930
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	0			
	\$200M to \$500M	7	\$73,510	\$90,010	\$106,510
	\$500M to \$1B	15	\$77,290	\$99,280	\$121,270
	\$1B to \$3B	18	\$87,540	\$113,290	\$139,040
	\$3B or more	11	\$95,820	\$121,460	\$147,090

* Insufficient data

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

MEMBER BUSINESS LOAN OFFICER I

Department: Lending/Collections

Reports To: Business Loan Vice President or Business Services VP

Position Overview:

Provide professional guidance to current and prospective business members on credit union products and services, ensuring compliance with all policies and applicable federal and state regulations. Develop and manage the business loan portfolio by preparing, evaluating, and processing loan applications and related documentation. Approve or deny business loan requests within assigned credit authority, supporting sound lending decisions and member success.

Key Responsibilities:

- Interview business loan applicants to gather background information and obtain credit bureau reports.
- Meet with members requesting refinancing or restructuring of existing business loans.
- Assist members with completing business loan applications in person, by phone, or electronically, ensuring all required information is accurate and complete.
- Pull and review credit reports, verify outstanding debts, estimate monthly payments for unlisted obligations, and incorporate them into the application.
- Calculate debt-to-income ratios and determine the proportion of secured versus unsecured debt.
- Ensure all lending decisions follow sound analysis and comply with the credit union's Business Lending policy.
- Evaluate borrower-provided information to assess creditworthiness and loan viability.
- Approve or deny business loan applications within established authority limits.
- Communicate loan denials professionally, explaining reasons and exploring alternative options with members.
- Verify loan amounts and repayment terms on approved applications; prepare loan documents and disburse funds accordingly.
- Respond to member inquiries related to business loans and provide clear, helpful guidance.
- Manage collection activities for business loan accounts.
- Resolve member and nonmember complaints in a courteous and professional manner.
- Cross-sell lending and other credit union products when appropriate to support member financial needs.

Table 42 - 1
Salaries
Member Business Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		76	\$81,780	\$64,500	\$79,730	\$92,260	\$108,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	10	\$64,650	\$54,810	\$67,520	\$74,880	*
	\$200M to \$500M	11	\$71,070	\$63,390	\$74,320	\$82,720	\$83,200
	\$500M to \$1B	22	\$76,550	\$62,880	\$78,000	\$86,340	\$95,920
	\$1B to \$3B	19	\$92,000	\$75,000	\$85,930	\$100,930	\$142,780
	\$3B or more	13	\$89,520	\$64,490	\$88,990	\$100,140	\$124,390
By region	New England	5	\$68,990	\$58,810	\$65,430	\$83,720	*
	Middle Atlantic	8	\$85,140	\$62,530	\$78,000	\$104,470	\$130,920
	East North Central	21	\$78,870	\$62,870	\$74,670	\$88,410	\$122,830
	West North Central	10	\$76,520	\$65,350	\$79,510	\$82,930	\$97,450
	South Atlantic	5	\$89,200	\$64,500	\$91,310	\$92,260	*
	East South Central	7	\$87,920	\$68,950	\$82,610	\$93,820	\$174,940
	West South Central	5	\$72,740	\$56,210	\$81,140	\$85,100	*
	Mountain	10	\$81,900	\$62,250	\$77,390	\$95,570	\$117,950
	Pacific	7	\$100,110	\$80,160	\$96,710	\$116,320	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	0					
	10 - 49	12	\$67,330	\$59,830	\$68,880	\$75,720	\$76,720
	50 - 99	12	\$68,550	\$60,970	\$67,600	\$77,810	\$84,200
	100 or more	50	\$86,970	\$69,460	\$84,310	\$95,680	\$124,390
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	75	\$82,080	\$65,000	\$80,200	\$92,260	\$109,940
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	8	\$63,160	\$53,600	\$64,250	\$74,080	*
	\$100M to \$200M	6	\$71,830	\$65,480	\$75,180	\$76,750	*
	\$200M or more	60	\$84,530	\$66,910	\$82,510	\$93,780	\$122,510
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	7	\$66,220	\$60,000	\$68,500	\$75,660	*
	10,000 - 19,999	10	\$68,820	\$61,160	\$67,180	\$76,570	\$83,660
	20,000 - 39,999	13	\$79,440	\$72,550	\$78,580	\$87,420	\$100,710
	40,000 - 49,999	6	\$67,360	\$55,630	\$63,560	\$84,890	*
	50,000 - 59,999	7	\$78,420	\$68,450	\$72,450	\$95,870	\$101,200
	60,000 or more	31	\$89,990	\$72,670	\$87,460	\$98,710	\$131,360
Number of branch offices	1	2	*	*	*	*	*
	2	5	\$61,900	\$54,320	\$60,370	\$70,390	*
	3	4	*	*	*	*	*
	4	4	\$69,450	\$62,150	\$64,720	\$77,900	*
	5 or more	61	\$84,520	\$68,830	\$82,480	\$93,660	\$122,050

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		75	83%	60	\$7,960
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 \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	10	90%	9	\$1,400
	\$200M to \$500M	11	86%	8	\$5,450
	\$500M to \$1B	21	84%	17	\$9,430
	\$1B to \$3B	19	85%	14	\$9,700
	\$3B or more	12	71%	9	\$9,660
By region	New England	5	61%	3	\$2,490
	Middle Atlantic	8	74%	4	\$4,580
	East North Central	21	81%	17	\$11,140
	West North Central	10	79%	8	\$9,800
	South Atlantic	5	100%	5	\$9,580
	East South Central	7	66%	5	\$9,060
	West South Central	5	79%	4	\$5,370
	Mountain	9	96%	8	\$2,540
	Pacific	7	94%	6	\$9,540
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	0		0	
	10 - 49	12	100%	12	\$3,180
	50 - 99	12	76%	8	\$3,090
	100 or more	49	81%	38	\$10,080
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	73	83%	58	\$8,070
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	100%	2	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	8	88%	7	\$1,470
	\$100M to \$200M	6	92%	5	\$4,870
	\$200M or more	59	81%	45	\$9,020
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	7	100%	7	\$1,460
	10,000 - 19,999	10	83%	8	\$4,650
	20,000 - 39,999	13	84%	9	\$4,470
	40,000 - 49,999	6	63%	4	\$3,280
	50,000 - 59,999	7	100%	7	\$17,250
	60,000 or more	30	79%	23	\$9,890
Number of branch offices	1	2	100%	2	*
	2	5	81%	4	*
	3	4	100%	4	*
	4	4	75%	3	*
	5 or more	59	82%	47	\$9,060

* 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		76	\$87,950	\$68,320	\$82,670	\$101,430	\$126,690
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	10	\$65,910	\$55,230	\$69,400	\$75,200	*
	\$200M to \$500M	11	\$75,750	\$64,640	\$76,500	\$90,540	\$94,060
	\$500M to \$1B	22	\$83,520	\$67,870	\$82,000	\$88,230	\$130,920
	\$1B to \$3B	19	\$99,490	\$81,400	\$95,800	\$108,850	\$151,100
	\$3B or more	13	\$96,230	\$73,950	\$94,170	\$104,810	\$139,010
By region	New England	5	\$70,510	\$59,040	\$67,130	\$86,920	*
	Middle Atlantic	8	\$87,990	\$63,630	\$82,000	\$112,440	\$130,920
	East North Central	21	\$87,680	\$66,260	\$85,130	\$96,630	\$139,010
	West North Central	10	\$84,260	\$71,010	\$88,060	\$90,540	\$117,790
	South Atlantic	5	\$98,770	\$66,450	\$102,340	\$105,700	*
	East South Central	7	\$93,870	\$81,480	\$83,130	\$93,820	\$183,050
	West South Central	5	\$76,390	\$63,740	\$81,630	\$93,530	*
	Mountain	10	\$83,870	\$63,520	\$77,390	\$103,500	\$121,530
	Pacific	7	\$109,060	\$101,310	\$101,450	\$117,150	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	0					
	10 - 49	12	\$70,510	\$61,630	\$70,600	\$76,050	\$91,960
	50 - 99	12	\$70,890	\$62,970	\$71,800	\$81,780	\$86,200
	100 or more	50	\$94,410	\$80,090	\$90,530	\$105,700	\$139,010
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	75	\$88,310	\$68,540	\$83,910	\$101,440	\$128,320
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	8	\$64,450	\$55,130	\$66,030	\$74,720	*
	\$100M to \$200M	6	\$76,300	\$67,580	\$75,570	\$85,960	*
	\$200M or more	60	\$91,310	\$73,540	\$86,920	\$103,510	\$134,830
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	7	\$67,680	\$61,800	\$70,250	\$75,960	*
	10,000 - 19,999	10	\$72,660	\$63,220	\$70,230	\$84,110	\$97,160
	20,000 - 39,999	13	\$82,920	\$74,530	\$82,000	\$90,540	\$107,570
	40,000 - 49,999	6	\$69,140	\$56,870	\$67,260	\$85,130	*
	50,000 - 59,999	7	\$95,670	\$72,930	\$85,910	\$123,760	\$148,350
	60,000 or more	31	\$97,150	\$81,400	\$94,170	\$108,850	\$142,220
Number of branch offices	1	2	*	*	*	*	*
	2	5	\$64,390	\$55,190	\$62,190	\$74,890	*
	3	4	*	*	*	*	*
	4	4	\$70,360	\$63,010	\$66,890	\$78,180	*
	5 or more	61	\$91,400	\$74,020	\$86,920	\$103,270	\$133,810

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		60	\$61,940	\$79,270	\$96,590
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$50,190	\$62,680	\$75,170
	\$200M to \$500M	8	\$52,980	\$65,520	\$78,070
	\$500M to \$1B	19	\$61,650	\$77,620	\$93,590
	\$1B to \$3B	15	\$66,620	\$88,800	\$110,980
	\$3B or more	11	\$70,300	\$89,750	\$109,210

* Insufficient data

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

CONSUMER LOAN OFFICER II/Senior

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to current and prospective members on credit union products and services, ensuring compliance with all policies, procedures, and applicable regulations. Evaluate, process, and document consumer loan applications and related forms. Exercise loan authority to approve or deny a variety of consumer loan requests. Promote credit union offerings through effective cross-selling and member engagement.

Key Responsibilities:

- Conduct loan interviews and guide members in selecting loan products that best meet their financial needs.
- Assist members in completing loan applications via phone or electronic channels.
- Request, review, and evaluate credit reports and all required documentation to support loan decisions.
- Calculate debt-to-income ratios and assess the proportion of secured versus unsecured debt.
- Recommend loan terms and communicate commitments clearly to prospective borrowers.
- Determine collateral requirements and establish appropriate payment plans.
- Assess co-maker eligibility based on credit rating and submitted statements.
- Notify applicants of loan decisions and follow up to resolve any questions or discrepancies.
- Maintain a competitive interest rate structure in alignment with credit union policies and market trends.
- Stay current on laws and regulations related to installment loan security agreements.
- Manage delinquent loan accounts when assigned, ensuring timely follow-up and resolution.
- Handle complex, high-value, and high-risk loan applications with accuracy and professionalism.
- Train new consumer loan officers and provide ongoing support to junior staff.

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		112	\$64,710	\$57,790	\$63,140	\$71,260	\$86,780
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	8	\$56,560	\$54,230	\$56,820	\$59,990	*
	\$100M to \$200M	20	\$56,210	\$45,070	\$54,500	\$62,630	\$73,440
	\$200M to \$500M	29	\$60,850	\$52,350	\$63,110	\$67,100	\$76,740
	\$500M to \$1B	17	\$66,080	\$48,140	\$63,140	\$73,930	\$102,350
	\$1B to \$3B	20	\$64,240	\$57,790	\$60,100	\$73,260	\$85,540
	\$3B or more	12	\$69,120	\$59,900	\$66,530	\$77,690	\$86,780
By region	New England	4	\$67,370	\$63,140	\$65,630	\$72,620	*
	Middle Atlantic	6	\$58,750	\$59,730	\$62,100	\$62,100	*
	East North Central	30	\$62,040	\$58,620	\$63,560	\$65,220	\$75,340
	West North Central	12	\$58,580	\$41,480	\$60,670	\$71,270	\$78,960
	South Atlantic	9	\$66,790	\$66,530	\$66,530	\$66,530	\$75,610
	East South Central	11	\$55,980	\$45,110	\$58,620	\$60,800	\$69,670
	West South Central	13	\$60,330	\$58,770	\$59,260	\$62,120	\$74,100
	Mountain	10	\$58,900	\$57,790	\$57,790	\$61,120	\$68,460
	Pacific	17	\$79,670	\$59,900	\$86,780	\$86,780	\$98,850
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	31	\$56,680	\$45,730	\$57,260	\$65,540	\$70,520
	50 - 99	31	\$59,780	\$51,690	\$62,120	\$66,590	\$74,700
	100 or more	47	\$67,230	\$59,260	\$63,560	\$74,120	\$86,780
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	106	\$64,900	\$57,790	\$63,540	\$71,270	\$86,780
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	8	\$54,100	\$50,240	\$55,570	\$59,080	*
	\$50M to \$100M	13	\$53,850	\$44,140	\$49,750	\$61,330	\$81,120
	\$100M to \$200M	19	\$63,170	\$58,190	\$62,440	\$70,510	\$77,080
	\$200M or more	68	\$65,970	\$58,720	\$63,560	\$72,620	\$86,780
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	6	\$52,140	\$44,210	\$53,860	\$58,970	*
	5,000 - 9,999	12	\$57,100	\$45,070	\$56,420	\$61,970	\$81,230
	10,000 - 19,999	25	\$59,580	\$50,020	\$62,120	\$66,490	\$74,620
	20,000 - 39,999	23	\$61,300	\$56,310	\$61,670	\$69,200	\$72,750
	40,000 - 49,999	3	\$66,840	\$60,670	\$61,270	\$74,420	*
	50,000 - 59,999	5	\$73,760	\$49,060	\$72,640	\$106,930	*
	60,000 or more	35	\$66,680	\$58,720	\$63,560	\$73,930	\$86,780
Number of branch offices	1	10	\$56,220	\$45,760	\$56,890	\$62,460	\$76,400
	2	10	\$63,780	\$56,500	\$65,730	\$69,200	\$81,280
	3	11	\$60,210	\$50,450	\$62,010	\$67,890	\$72,540
	4	12	\$51,850	\$44,830	\$50,060	\$56,330	\$71,630
	5 or more	69	\$66,010	\$58,720	\$63,560	\$73,140	\$86,780

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		110	84%	94	\$6,240
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	100%	3	*
	\$20M to \$50M	2	100%	2	*
	\$50M to \$100M	8	80%	7	\$3,900
	\$100M to \$200M	19	96%	16	\$6,110
	\$200M to \$500M	29	79%	25	\$5,280
	\$500M to \$1B	17	86%	15	\$7,260
	\$1B to \$3B	20	91%	16	\$3,870
	\$3B or more	11	78%	9	\$8,450
By region	New England	4	62%	3	\$2,510
	Middle Atlantic	6	86%	5	\$3,780
	East North Central	30	85%	24	\$14,440
	West North Central	12	86%	11	\$7,550
	South Atlantic	9	100%	9	\$2,330
	East South Central	11	100%	11	\$3,170
	West South Central	12	98%	11	\$5,060
	Mountain	10	85%	8	\$2,640
	Pacific	16	59%	12	\$4,520
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	100%	3	*
	10 - 49	30	87%	25	\$5,260
	50 - 99	31	84%	27	\$5,210
	100 or more	46	84%	38	\$6,690
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	4	100%	4	*
	13 - 20	104	84%	87	\$6,330
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	5	100%	5	*
	\$20M to \$50M	8	78%	6	\$3,650
	\$50M to \$100M	12	93%	10	\$5,080
	\$100M to \$200M	19	96%	17	\$6,200
	\$200M or more	66	82%	55	\$6,460
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	100%	3	*
	2,000 - 4,999	6	84%	5	\$2,690
	5,000 - 9,999	12	87%	10	\$6,140
	10,000 - 19,999	24	99%	22	\$5,570
	20,000 - 39,999	23	76%	19	\$6,350
	40,000 - 49,999	3	89%	3	*
	50,000 - 59,999	5	92%	4	\$6,350
	60,000 or more	33	82%	27	\$6,340
Number of branch offices	1	9	100%	9	\$3,460
	2	10	87%	8	\$5,930
	3	11	96%	11	\$8,740
	4	12	94%	10	\$2,020
	5 or more	68	82%	56	\$6,500

* 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		112	\$69,710	\$58,720	\$67,500	\$80,840	\$94,150
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	8	\$59,680	\$58,000	\$59,960	\$62,650	*
	\$100M to \$200M	20	\$61,410	\$48,270	\$62,630	\$71,770	\$82,280
	\$200M to \$500M	29	\$65,020	\$58,340	\$66,110	\$72,270	\$80,680
	\$500M to \$1B	17	\$72,040	\$58,530	\$68,500	\$85,740	\$109,980
	\$1B to \$3B	20	\$67,610	\$58,290	\$63,000	\$78,530	\$88,840
	\$3B or more	12	\$75,340	\$62,730	\$67,530	\$86,780	\$94,150
By region	New England	4	\$68,920	\$64,780	\$65,630	\$75,780	*
	Middle Atlantic	6	\$62,020	\$59,730	\$67,030	\$67,030	*
	East North Central	30	\$72,790	\$58,720	\$69,290	\$94,150	\$94,150
	West North Central	12	\$65,070	\$46,610	\$63,070	\$85,070	\$95,610
	South Atlantic	9	\$69,120	\$67,530	\$67,530	\$67,530	\$80,790
	East South Central	11	\$59,150	\$48,270	\$62,070	\$65,320	\$71,670
	West South Central	13	\$64,750	\$61,340	\$61,340	\$70,260	\$75,570
	Mountain	10	\$61,140	\$58,290	\$58,290	\$61,290	\$79,570
	Pacific	17	\$82,190	\$62,730	\$86,780	\$90,550	\$107,030
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	31	\$60,840	\$49,050	\$59,730	\$71,060	\$82,270
	50 - 99	31	\$64,150	\$56,540	\$65,920	\$70,650	\$79,040
	100 or more	47	\$72,520	\$61,340	\$67,530	\$86,780	\$94,150
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	106	\$69,950	\$59,520	\$67,530	\$81,260	\$94,150
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	8	\$56,950	\$53,920	\$58,740	\$61,820	*
	\$50M to \$100M	13	\$57,650	\$46,260	\$52,570	\$65,690	\$84,060
	\$100M to \$200M	19	\$69,120	\$59,100	\$70,520	\$77,320	\$81,880
	\$200M or more	68	\$71,040	\$61,340	\$67,530	\$85,540	\$94,150
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	6	\$54,410	\$44,860	\$58,440	\$61,240	*
	5,000 - 9,999	12	\$62,440	\$48,270	\$61,270	\$76,210	\$85,130
	10,000 - 19,999	25	\$64,660	\$56,470	\$65,920	\$71,350	\$79,320
	20,000 - 39,999	23	\$66,150	\$57,820	\$67,080	\$73,500	\$93,030
	40,000 - 49,999	3	\$78,910	\$63,070	\$63,070	\$99,250	*
	50,000 - 59,999	5	\$79,590	\$59,380	\$75,810	\$109,980	*
	60,000 or more	35	\$71,570	\$61,340	\$67,530	\$86,780	\$94,150
Number of branch offices	1	10	\$59,370	\$46,300	\$61,900	\$64,150	\$86,000
	2	10	\$68,950	\$59,170	\$70,200	\$80,170	\$84,860
	3	11	\$68,570	\$60,410	\$66,710	\$75,780	\$84,930
	4	12	\$53,530	\$47,790	\$51,200	\$58,200	\$73,120
	5 or more	69	\$71,110	\$61,340	\$67,530	\$85,220	\$94,150

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		76	\$53,090	\$66,740	\$80,380
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	5	\$46,410	\$56,160	\$65,900
	\$100M to \$200M	8	\$50,170	\$60,360	\$70,540
	\$200M to \$500M	21	\$51,120	\$63,450	\$75,780
	\$500M to \$1B	13	\$56,600	\$73,110	\$89,620
	\$1B to \$3B	17	\$54,240	\$68,630	\$83,030
	\$3B or more	10	\$57,500	\$73,670	\$89,840

* Insufficient data

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

CONSUMER LOAN OFFICER I

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring full compliance with credit union policies and applicable federal and state regulations. Prepare, evaluate, and process consumer loan applications, including all required documentation. Approve or deny loans within authorized parameters and promote relevant products and services to support member financial needs.

Key Responsibilities:

- Conduct loan interviews and guide members toward consumer loan products that best meet their financial needs.
- Assist members in completing loan applications via phone or electronic channels.
- Request, review, and evaluate all necessary documentation, including credit reports, to support loan decisions.
- Calculate debt-to-income ratios and assess collateral requirements and payment plans for routine loan applications.
- Communicate loan decisions to applicants and follow up to resolve questions or clarify application details.
- Recommend loan terms and inform borrowers of commitments and next steps.
- Maintain a competitive interest rate structure aligned with credit union policies and market conditions.
- Review and apply regulations related to installment loan security agreements.
- Manage delinquent loan files and support efforts to resolve outstanding accounts.

Table 44 - 1
Salaries
Consumer Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		139	\$53,230	\$48,510	\$51,910	\$57,520	\$63,380
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	9	\$45,460	\$37,800	\$43,540	\$55,000	*
	\$50M to \$100M	8	\$50,170	\$46,960	\$50,000	\$55,170	*
	\$100M to \$200M	26	\$49,540	\$45,110	\$48,510	\$55,190	\$62,090
	\$200M to \$500M	31	\$52,280	\$48,200	\$51,500	\$59,000	\$63,000
	\$500M to \$1B	24	\$51,080	\$40,820	\$51,360	\$57,900	\$59,540
	\$1B to \$3B	22	\$56,780	\$50,810	\$54,040	\$59,310	\$72,160
	\$3B or more	16	\$54,590	\$48,860	\$51,910	\$56,310	\$61,400
By region	New England	8	\$59,600	\$56,230	\$59,310	\$59,310	\$67,880
	Middle Atlantic	10	\$54,270	\$50,810	\$50,810	\$60,810	\$75,150
	East North Central	37	\$51,310	\$46,560	\$48,860	\$55,240	\$60,600
	West North Central	18	\$50,000	\$47,190	\$51,360	\$55,710	\$59,000
	South Atlantic	13	\$54,390	\$51,910	\$56,310	\$56,310	\$60,880
	East South Central	10	\$50,640	\$39,500	\$46,090	\$52,360	\$85,930
	West South Central	14	\$50,560	\$50,260	\$50,750	\$53,920	\$57,520
	Mountain	15	\$52,760	\$44,030	\$54,240	\$58,830	\$63,000
	Pacific	15	\$59,050	\$50,500	\$56,550	\$72,160	\$77,290
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$47,670	\$40,060	\$45,750	\$55,000	*
	10 - 49	39	\$48,810	\$42,950	\$48,040	\$54,210	\$57,390
	50 - 99	39	\$52,330	\$46,320	\$51,120	\$59,000	\$63,720
	100 or more	55	\$54,330	\$48,860	\$52,040	\$57,990	\$66,650
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	*	*	*	*	*
	11 - 12	5	\$53,720	\$37,640	\$57,100	\$65,830	*
	13 - 20	127	\$53,220	\$48,680	\$51,910	\$57,520	\$63,010
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$48,400	\$37,850	\$50,440	\$55,000	*
	\$20M to \$50M	8	\$43,160	\$38,000	\$43,610	\$46,530	*
	\$50M to \$100M	18	\$49,210	\$40,610	\$50,000	\$56,130	\$60,100
	\$100M to \$200M	22	\$51,450	\$46,330	\$50,260	\$55,090	\$60,310
	\$200M or more	81	\$54,080	\$48,860	\$51,910	\$58,360	\$66,590
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	16	\$47,440	\$38,000	\$47,510	\$55,000	\$58,430
	5,000 - 9,999	14	\$51,050	\$46,640	\$50,000	\$54,460	\$58,790
	10,000 - 19,999	30	\$49,450	\$44,290	\$49,890	\$55,710	\$59,410
	20,000 - 39,999	29	\$53,850	\$49,020	\$54,210	\$58,830	\$63,720
	40,000 - 49,999	5	\$52,880	\$48,030	\$51,360	\$61,400	*
	50,000 - 59,999	7	\$49,560	\$36,050	\$45,470	\$56,230	\$71,990
	60,000 or more	37	\$55,300	\$49,770	\$52,420	\$57,520	\$67,620
Number of branch offices	1	20	\$49,190	\$42,360	\$47,630	\$54,870	\$57,340
	2	12	\$54,200	\$49,000	\$54,960	\$59,620	\$62,610
	3	11	\$52,280	\$46,330	\$49,290	\$61,150	\$63,020
	4	14	\$46,620	\$39,500	\$44,290	\$49,030	\$67,080
	5 or more	83	\$53,960	\$48,860	\$52,050	\$57,620	\$63,770

* Insufficient data

Table 44 - 2
Incentives and Bonuses
Consumer Loan Officer I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		137	90%	114	\$4,490
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	100%	3	*
	\$20M to \$50M	9	79%	7	\$1,370
	\$50M to \$100M	7	67%	6	\$2,570
	\$100M to \$200M	25	92%	22	\$4,690
	\$200M to \$500M	31	94%	28	\$4,860
	\$500M to \$1B	23	94%	19	\$3,290
	\$1B to \$3B	22	92%	17	\$5,800
	\$3B or more	16	85%	13	\$4,270
By region	New England	8	95%	7	\$2,200
	Middle Atlantic	10	81%	8	\$3,510
	East North Central	37	82%	28	\$3,980
	West North Central	18	96%	16	\$6,590
	South Atlantic	13	94%	11	\$3,910
	East South Central	10	87%	9	\$5,920
	West South Central	14	100%	12	\$4,090
	Mountain	13	99%	12	\$4,280
	Pacific	14	78%	11	\$7,770
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	6	79%	5	*
	10 - 49	37	88%	31	\$3,210
	50 - 99	39	94%	36	\$4,830
	100 or more	54	89%	42	\$4,640
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	6	100%	6	*
	11 - 12	5	76%	3	*
	13 - 20	124	90%	104	\$4,610
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	10	92%	9	\$1,340
	\$20M to \$50M	8	82%	6	\$1,920
	\$50M to \$100M	16	75%	12	\$2,750
	\$100M to \$200M	22	96%	21	\$4,810
	\$200M or more	81	90%	66	\$4,690
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	15	85%	12	\$1,390
	5,000 - 9,999	14	76%	12	\$3,820
	10,000 - 19,999	29	96%	26	\$5,310
	20,000 - 39,999	28	94%	25	\$4,140
	40,000 - 49,999	5	88%	3	\$6,170
	50,000 - 59,999	7	100%	6	\$2,260
	60,000 or more	37	87%	28	\$4,820
Number of branch offices	1	19	86%	16	\$2,540
	2	11	88%	10	\$3,420
	3	11	100%	11	\$5,550
	4	14	85%	11	\$2,940
	5 or more	82	90%	67	\$4,670

* 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		139	\$56,870	\$51,940	\$56,700	\$61,500	\$71,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	9	\$46,540	\$39,390	\$43,720	\$56,000	*
	\$50M to \$100M	8	\$51,270	\$47,580	\$50,000	\$56,600	*
	\$100M to \$200M	26	\$53,390	\$47,070	\$54,800	\$60,930	\$67,440
	\$200M to \$500M	31	\$56,840	\$52,020	\$55,410	\$64,160	\$69,030
	\$500M to \$1B	24	\$53,310	\$45,640	\$53,280	\$58,830	\$69,140
	\$1B to \$3B	22	\$61,540	\$54,770	\$61,370	\$66,620	\$72,900
	\$3B or more	16	\$58,200	\$52,910	\$56,890	\$58,430	\$67,030
By region	New England	8	\$61,700	\$58,320	\$61,370	\$61,830	\$68,210
	Middle Atlantic	10	\$57,110	\$54,770	\$54,770	\$62,370	\$75,150
	East North Central	37	\$54,370	\$48,280	\$55,100	\$56,890	\$63,260
	West North Central	18	\$54,820	\$48,070	\$55,920	\$61,980	\$72,070
	South Atlantic	13	\$57,880	\$52,910	\$58,430	\$58,430	\$71,760
	East South Central	10	\$55,770	\$44,940	\$51,620	\$62,500	\$85,930
	West South Central	14	\$54,420	\$51,940	\$55,220	\$61,580	\$61,860
	Mountain	15	\$56,100	\$46,940	\$54,930	\$64,540	\$66,810
	Pacific	15	\$64,040	\$52,860	\$62,080	\$72,160	\$82,920
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$48,830	\$41,390	\$45,750	\$56,000	*
	10 - 49	39	\$51,200	\$44,450	\$50,000	\$56,150	\$61,970
	50 - 99	39	\$56,860	\$50,830	\$56,520	\$63,660	\$70,270
	100 or more	55	\$57,990	\$52,570	\$56,890	\$61,580	\$72,160
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	*	*	*	*	*
	11 - 12	5	\$55,070	\$39,950	\$58,280	\$65,990	*
	13 - 20	127	\$56,960	\$51,940	\$56,780	\$61,510	\$71,960
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$49,620	\$39,650	\$51,040	\$56,000	*
	\$20M to \$50M	8	\$44,430	\$39,500	\$44,650	\$47,580	*
	\$50M to \$100M	18	\$50,820	\$41,540	\$50,350	\$57,160	\$62,610
	\$100M to \$200M	22	\$56,060	\$48,640	\$56,080	\$61,510	\$67,680
	\$200M or more	81	\$57,900	\$52,500	\$56,890	\$61,580	\$72,160
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	16	\$48,440	\$39,500	\$47,590	\$56,000	\$59,600
	5,000 - 9,999	14	\$53,960	\$50,000	\$52,450	\$60,660	\$68,040
	10,000 - 19,999	30	\$54,220	\$46,450	\$53,450	\$59,450	\$68,050
	20,000 - 39,999	29	\$57,350	\$52,020	\$56,640	\$65,180	\$69,540
	40,000 - 49,999	5	\$56,910	\$48,030	\$53,280	\$66,720	*
	50,000 - 59,999	7	\$51,100	\$36,050	\$47,290	\$58,320	\$73,430
	60,000 or more	37	\$59,270	\$52,910	\$58,280	\$61,580	\$72,590
Number of branch offices	1	20	\$51,010	\$43,540	\$49,400	\$56,260	\$60,790
	2	12	\$56,940	\$51,000	\$57,130	\$61,690	\$66,550
	3	11	\$57,830	\$48,610	\$58,780	\$69,670	\$73,000
	4	14	\$48,850	\$41,300	\$46,450	\$56,670	\$68,410
	5 or more	83	\$57,750	\$52,570	\$56,890	\$61,580	\$72,090

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		95	\$45,750	\$56,450	\$67,150
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	5	*	*	*
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	15	\$40,570	\$48,580	\$56,590
	\$200M to \$500M	22	\$43,800	\$53,190	\$62,590
	\$500M to \$1B	19	\$48,370	\$61,730	\$75,090
	\$1B to \$3B	19	\$48,160	\$60,100	\$72,050
	\$3B or more	11	\$52,370	\$65,220	\$78,070

* Insufficient data

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

CONSUMER LOAN PROCESSOR/CLERK

Department: Lending/Collections

Reports To: Consumer Loan VP/Manager or Loan VP/SVP

Position Overview:

Support the consumer lending process by answering member questions about loan products and rates, providing applications, and scheduling appointments with loan officers. Enter and update loan data in the credit union's system, and review loan documents for completeness and accuracy to ensure smooth processing and member satisfaction.

Key Responsibilities:

- Send loan applications and related materials to members and prospective members via mail or email.
- Answer incoming calls to the loan department, provide routine information, route inquiries to loan officers, and ensure timely follow-up.
- Schedule member appointments and manage the consumer loan department calendar to support efficient service delivery.
- Provide administrative support to loan officers and staff, including updating loan data, preparing correspondence, and assembling loan documentation.
- Review loan files to confirm completeness and accuracy of signatures, dates, and supporting documents.
- Verify legal details in loan documents, including vesting, property descriptions, closing dates, and member signatures.
- Maintain organized records for new and paid consumer loans; perform clerical tasks using office systems and software.
- Order credit reports for loan officers and ensure timely delivery.
- Manage inventory of loan department forms and collateral materials, ensuring adequate stock and accessibility.
- Promote credit union products and services through effective cross-selling during member interactions.

Table 45 - 1
Salaries
Consumer Loan Processor / Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		137	\$51,520	\$45,360	\$51,150	\$56,310	\$62,030
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	8	\$47,360	\$39,670	\$45,660	\$51,570	*
	\$100M to \$200M	19	\$46,070	\$37,540	\$43,940	\$55,270	\$57,820
	\$200M to \$500M	27	\$50,190	\$44,980	\$49,390	\$54,500	\$59,160
	\$500M to \$1B	30	\$50,290	\$44,840	\$49,820	\$56,420	\$58,930
	\$1B to \$3B	34	\$53,890	\$47,150	\$54,300	\$58,300	\$63,490
	\$3B or more	19	\$51,410	\$47,890	\$51,960	\$54,970	\$57,660
By region	New England	8	\$54,590	\$52,260	\$53,570	\$54,580	\$67,150
	Middle Atlantic	6	\$52,430	\$50,290	\$50,290	\$62,050	*
	East North Central	36	\$51,550	\$45,260	\$49,990	\$56,360	\$63,490
	West North Central	15	\$47,260	\$42,160	\$46,910	\$52,960	\$57,410
	South Atlantic	15	\$51,060	\$47,020	\$50,030	\$54,720	\$56,120
	East South Central	10	\$51,710	\$51,180	\$54,940	\$56,000	\$56,040
	West South Central	14	\$47,520	\$45,070	\$47,900	\$50,970	\$51,230
	Mountain	14	\$49,130	\$42,780	\$48,220	\$58,060	\$60,740
	Pacific	19	\$57,880	\$51,980	\$57,650	\$61,760	\$66,370
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	27	\$46,850	\$39,890	\$45,780	\$51,980	\$57,820
	50 - 99	32	\$51,190	\$44,850	\$52,520	\$55,490	\$62,060
	100 or more	78	\$52,010	\$46,530	\$51,220	\$56,350	\$63,240
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	132	\$51,590	\$45,360	\$51,230	\$56,310	\$62,120
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	6	\$48,930	\$41,470	\$45,180	\$57,240	*
	\$50M to \$100M	15	\$41,990	\$37,460	\$37,540	\$47,750	\$52,900
	\$100M to \$200M	16	\$50,400	\$44,850	\$49,640	\$55,730	\$57,820
	\$200M or more	101	\$52,050	\$46,530	\$51,900	\$56,350	\$63,240
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	15	\$45,410	\$37,540	\$43,560	\$49,690	\$52,900
	10,000 - 19,999	22	\$47,740	\$39,920	\$48,890	\$54,960	\$57,820
	20,000 - 39,999	28	\$49,750	\$45,120	\$48,220	\$53,820	\$59,430
	40,000 - 49,999	9	\$51,600	\$44,150	\$46,910	\$57,880	\$62,220
	50,000 - 59,999	7	\$55,490	\$53,160	\$53,720	\$60,390	\$63,240
	60,000 or more	54	\$52,380	\$47,280	\$51,980	\$56,350	\$63,490
Number of branch offices	1	7	\$51,520	\$47,740	\$53,570	\$53,570	*
	2	8	\$51,220	\$43,860	\$47,710	\$59,050	*
	3	9	\$51,490	\$49,640	\$51,790	\$52,890	\$66,210
	4	15	\$48,050	\$37,540	\$48,800	\$57,820	\$60,090
	5 or more	98	\$51,800	\$45,480	\$51,210	\$56,310	\$63,160

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		131	87%	107	\$2,720
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 \$50M	0		0	
	\$50M to \$100M	7	75%	6	\$2,890
	\$100M to \$200M	19	90%	15	\$2,000
	\$200M to \$500M	26	81%	19	\$1,710
	\$500M to \$1B	27	84%	22	\$2,240
	\$1B to \$3B	34	93%	28	\$3,230
	\$3B or more	19	84%	16	\$2,890
By region	New England	7	97%	7	\$2,210
	Middle Atlantic	6	97%	6	\$2,790
	East North Central	36	74%	24	\$2,170
	West North Central	15	100%	15	\$2,800
	South Atlantic	15	97%	13	\$4,840
	East South Central	10	78%	8	\$2,780
	West South Central	13	97%	10	\$2,050
	Mountain	12	93%	11	\$2,090
	Pacific	18	84%	13	\$3,140
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	26	83%	20	\$1,980
	50 - 99	30	86%	25	\$1,970
	100 or more	75	88%	62	\$2,920
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	16%	1	*
	13 - 20	127	88%	103	\$2,730
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	6	67%	4	*
	\$50M to \$100M	14	84%	11	\$1,250
	\$100M to \$200M	15	82%	12	\$2,150
	\$200M or more	97	88%	80	\$2,820
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	14	89%	12	\$1,800
	10,000 - 19,999	21	86%	16	\$1,860
	20,000 - 39,999	27	86%	22	\$1,940
	40,000 - 49,999	9	78%	7	\$2,970
	50,000 - 59,999	7	86%	6	\$2,160
	60,000 or more	52	89%	43	\$3,070
Number of branch offices	1	7	93%	5	\$2,410
	2	8	93%	7	\$1,710
	3	9	70%	5	\$4,420
	4	14	89%	12	\$1,290
	5 or more	94	87%	78	\$2,850

* 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		137	\$53,720	\$47,080	\$53,580	\$58,980	\$64,030
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	8	\$49,290	\$41,200	\$48,180	\$54,640	*
	\$100M to \$200M	19	\$47,880	\$38,730	\$45,740	\$58,520	\$58,980
	\$200M to \$500M	27	\$51,450	\$45,610	\$50,360	\$56,000	\$60,120
	\$500M to \$1B	30	\$51,920	\$46,570	\$51,150	\$58,530	\$60,390
	\$1B to \$3B	34	\$56,660	\$48,570	\$57,500	\$62,610	\$67,010
	\$3B or more	19	\$53,780	\$49,520	\$53,560	\$58,800	\$62,420
By region	New England	8	\$56,510	\$54,580	\$55,850	\$58,500	\$68,070
	Middle Atlantic	6	\$55,140	\$54,220	\$54,220	\$62,710	*
	East North Central	36	\$53,060	\$46,380	\$51,970	\$58,520	\$67,010
	West North Central	15	\$50,060	\$45,610	\$49,390	\$56,070	\$58,980
	South Atlantic	15	\$55,000	\$48,010	\$55,650	\$61,510	\$62,310
	East South Central	10	\$53,870	\$53,630	\$56,800	\$57,500	\$60,990
	West South Central	14	\$49,340	\$46,690	\$49,530	\$52,090	\$53,570
	Mountain	14	\$50,800	\$45,500	\$48,220	\$59,290	\$63,340
	Pacific	19	\$60,270	\$53,980	\$58,990	\$64,030	\$69,680
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	27	\$48,430	\$40,940	\$48,130	\$52,800	\$59,550
	50 - 99	32	\$52,710	\$45,540	\$54,900	\$57,370	\$63,580
	100 or more	78	\$54,380	\$47,530	\$53,980	\$59,880	\$64,360
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	132	\$53,800	\$47,080	\$53,980	\$58,990	\$64,030
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	6	\$51,010	\$43,020	\$48,870	\$58,680	*
	\$50M to \$100M	15	\$42,990	\$38,720	\$38,730	\$48,110	\$56,200
	\$100M to \$200M	16	\$51,960	\$45,500	\$49,730	\$58,520	\$59,340
	\$200M or more	101	\$54,350	\$47,530	\$53,980	\$59,880	\$64,260
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	15	\$46,940	\$38,720	\$46,480	\$51,220	\$56,270
	10,000 - 19,999	22	\$49,200	\$41,860	\$49,550	\$56,600	\$59,280
	20,000 - 39,999	28	\$51,290	\$46,660	\$50,680	\$55,500	\$60,430
	40,000 - 49,999	9	\$53,710	\$44,610	\$49,510	\$59,880	\$65,370
	50,000 - 59,999	7	\$57,340	\$54,840	\$55,880	\$62,610	\$64,980
	60,000 or more	54	\$54,910	\$48,370	\$54,220	\$60,490	\$64,360
Number of branch offices	1	7	\$53,610	\$48,400	\$55,850	\$55,850	*
	2	8	\$52,800	\$47,030	\$49,550	\$59,860	*
	3	9	\$53,830	\$49,640	\$52,890	\$59,470	\$67,540
	4	15	\$49,080	\$38,730	\$48,440	\$58,980	\$61,340
	5 or more	98	\$54,100	\$47,280	\$53,980	\$59,700	\$64,030

* Insufficient data

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

if the 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		102	\$41,780	\$52,320	\$62,860
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	11	\$39,280	\$45,330	\$51,380
	\$200M to \$500M	19	\$40,770	\$50,360	\$59,950
	\$500M to \$1B	24	\$40,880	\$51,640	\$62,400
	\$1B to \$3B	28	\$43,860	\$56,110	\$68,350
	\$3B or more	16	\$42,920	\$55,360	\$67,790

* Insufficient data

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

MORTGAGE LOAN OFFICER II/SENIOR

Department: Lending/Collections
Reports To: Mortgage Loan VP/Manager or Loan VP

Position Overview:

Provide professional guidance to members on credit union products and services in accordance with internal policies and applicable state and federal regulations. Interview applicants for real estate loans, gather background information, and assess credit history to determine creditworthiness. Process loan applications and approve or deny requests within substantial lending authority, ensuring sound financial decisions and member satisfaction.

Key Responsibilities:

- Grow the mortgage loan portfolio by conducting member seminars and outreach to realtors, contractors, and other industry partners.
- Establish and monitor control procedures for the first-mortgage loan portfolio to ensure compliance, accuracy, and performance.
- Interview loan applicants and guide members through the mortgage application process, handling loans of the highest complexity, value, and risk.
- Obtain and evaluate credit bureau reports; verify outstanding debts and calculate monthly payments for unlisted obligations to ensure complete financial assessment.
- Approve or deny real estate loan applications based on thorough analysis; communicate decisions and provide guidance on denials.
- Ensure accurate processing of all real estate loans and prepare complete loan application and documentation packets for closing.
- Coordinate payment of title company fees for title searches, legal services, and appraisals.
- Calculate and pay real estate taxes, including adjustments for tax shortages and revised monthly payments.
- Maintain accurate records of insurance and tax obligations for real estate loans.
- Manage escrow accounts for timely payment of members' property taxes and insurance premiums.
- Oversee the second-mortgage portfolio and develop targeted marketing plans to promote these products.
- Monitor delinquent real estate loans and take appropriate action to mitigate risk and support member resolution.
- File required documentation with the state land title office for second mortgages.
- Train new mortgage loan officers and provide ongoing support and guidance to junior staff.

Table 46 - 1
Salaries
Mortgage Loan Officer II / Sr.

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		116	\$69,780	\$56,380	\$75,140	\$83,530	\$87,240
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	10	\$68,070	\$61,060	\$64,970	\$76,940	\$78,870
	\$100M to \$200M	13	\$69,500	\$61,440	\$65,000	\$76,410	\$96,630
	\$200M to \$500M	33	\$69,150	\$60,030	\$69,320	\$77,980	\$85,540
	\$500M to \$1B	22	\$74,470	\$60,070	\$74,560	\$85,530	\$99,290
	\$1B to \$3B	22	\$66,970	\$55,170	\$64,590	\$76,800	\$97,410
	\$3B or more	16	\$70,010	\$39,340	\$83,000	\$87,240	\$87,240
By region	New England	5	\$74,540	\$61,100	\$73,830	\$97,800	*
	Middle Atlantic	7	\$72,680	\$70,820	\$72,300	\$76,800	\$76,900
	East North Central	37	\$73,600	\$60,720	\$79,400	\$83,000	\$87,250
	West North Central	12	\$74,770	\$72,650	\$83,530	\$83,530	\$83,910
	South Atlantic	12	\$78,740	\$78,480	\$87,240	\$87,240	\$87,240
	East South Central	9	\$64,830	\$48,500	\$66,670	\$76,030	\$90,140
	West South Central	12	\$60,050	\$50,000	\$57,160	\$65,700	\$82,540
	Mountain	9	\$66,460	\$56,140	\$62,820	\$79,270	\$85,540
	Pacific	13	\$58,990	\$35,650	\$35,650	\$86,270	\$111,490
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	30	\$69,960	\$62,080	\$68,530	\$76,470	\$86,370
	50 - 99	30	\$69,280	\$60,290	\$68,830	\$79,920	\$85,540
	100 or more	55	\$69,710	\$50,000	\$76,800	\$87,080	\$87,250
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$71,770	\$63,500	\$71,030	\$81,140	*
	13 - 20	112	\$69,590	\$56,290	\$75,040	\$83,530	\$87,240
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	8	\$71,190	\$62,900	\$67,500	\$82,090	*
	\$50M to \$100M	8	\$72,210	\$61,970	\$65,500	\$78,280	*
	\$100M to \$200M	24	\$64,150	\$58,410	\$63,510	\$70,000	\$83,680
	\$200M or more	77	\$70,210	\$55,260	\$76,800	\$85,460	\$87,240
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	14	\$71,940	\$63,580	\$70,130	\$78,520	\$90,710
	10,000 - 19,999	26	\$68,310	\$60,010	\$65,510	\$76,130	\$84,730
	20,000 - 39,999	23	\$70,510	\$61,740	\$68,720	\$81,500	\$85,540
	40,000 - 49,999	8	\$75,860	\$59,880	\$72,750	\$86,940	\$104,910
	50,000 - 59,999	5	\$86,890	\$71,020	\$84,370	\$99,760	*
	60,000 or more	36	\$68,380	\$46,910	\$76,800	\$87,080	\$87,240
Number of branch offices	1	6	\$72,420	\$63,760	\$74,590	\$80,070	*
	2	10	\$70,050	\$63,450	\$64,470	\$76,910	\$96,990
	3	11	\$69,170	\$60,000	\$67,060	\$76,610	\$96,170
	4	10	\$70,080	\$57,490	\$78,310	\$79,760	\$86,650
	5 or more	80	\$69,690	\$55,070	\$76,750	\$85,000	\$87,240

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		113	82%	91	\$12,920
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 \$50M	1	100%	1	*
	\$50M to \$100M	9	60%	6	\$7,130
	\$100M to \$200M	13	100%	13	\$6,900
	\$200M to \$500M	32	85%	25	\$9,170
	\$500M to \$1B	22	79%	17	\$16,940
	\$1B to \$3B	20	82%	17	\$24,230
	\$3B or more	16	82%	12	\$9,600
By region	New England	5	100%	5	\$16,700
	Middle Atlantic	7	56%	4	\$13,400
	East North Central	37	73%	28	\$18,170
	West North Central	12	92%	12	\$12,700
	South Atlantic	11	88%	8	\$4,940
	East South Central	8	93%	6	\$17,900
	West South Central	11	70%	9	\$14,090
	Mountain	9	100%	9	\$35,340
	Pacific	13	91%	9	\$4,930
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	29	84%	24	\$8,320
	50 - 99	29	88%	23	\$8,900
	100 or more	54	81%	42	\$14,510
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	47%	1	*
	13 - 20	110	82%	89	\$12,830
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	7	64%	4	*
	\$50M to \$100M	8	90%	7	\$10,650
	\$100M to \$200M	23	93%	21	\$9,130
	\$200M or more	76	81%	59	\$13,670
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	77%	2	*
	5,000 - 9,999	13	86%	11	\$7,000
	10,000 - 19,999	26	90%	22	\$8,690
	20,000 - 39,999	23	86%	19	\$15,990
	40,000 - 49,999	8	74%	5	\$20,690
	50,000 - 59,999	5	66%	3	\$15,560
	60,000 or more	35	82%	28	\$13,300
Number of branch offices	1	6	100%	6	\$2,360
	2	9	82%	7	\$11,010
	3	11	92%	10	\$11,070
	4	10	83%	8	\$12,770
	5 or more	78	81%	60	\$13,590

* 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		116	\$80,060	\$63,500	\$83,100	\$92,140	\$109,230
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	10	\$71,640	\$63,500	\$68,280	\$79,900	\$87,290
	\$100M to \$200M	13	\$76,390	\$65,440	\$70,640	\$88,080	\$102,910
	\$200M to \$500M	33	\$76,730	\$64,910	\$77,130	\$84,950	\$97,290
	\$500M to \$1B	22	\$87,180	\$69,020	\$87,400	\$95,450	\$116,360
	\$1B to \$3B	22	\$86,230	\$69,590	\$89,150	\$96,370	\$126,200
	\$3B or more	16	\$77,650	\$39,340	\$88,240	\$92,140	\$113,230
By region	New England	5	\$91,240	\$69,200	\$84,990	\$116,890	*
	Middle Atlantic	7	\$80,190	\$72,050	\$72,300	\$94,020	\$94,020
	East North Central	37	\$86,370	\$69,440	\$83,000	\$102,710	\$136,900
	West North Central	12	\$86,430	\$77,130	\$92,140	\$92,140	\$92,140
	South Atlantic	12	\$82,990	\$84,500	\$88,240	\$88,240	\$88,240
	East South Central	9	\$77,280	\$58,200	\$75,150	\$96,340	\$109,500
	West South Central	12	\$69,240	\$50,000	\$66,070	\$87,660	\$89,290
	Mountain	9	\$101,800	\$79,140	\$87,370	\$124,150	\$166,790
	Pacific	13	\$63,470	\$37,750	\$37,750	\$93,580	\$119,670
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	30	\$76,570	\$64,130	\$73,640	\$82,050	\$99,840
	50 - 99	30	\$76,810	\$64,960	\$79,760	\$86,500	\$92,920
	100 or more	55	\$81,100	\$52,960	\$88,240	\$93,460	\$115,870
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$73,250	\$63,500	\$71,030	\$85,040	*
	13 - 20	112	\$79,880	\$62,500	\$83,140	\$92,140	\$106,940
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	8	\$72,490	\$62,990	\$68,990	\$85,150	*
	\$50M to \$100M	8	\$81,780	\$66,760	\$80,620	\$94,820	*
	\$100M to \$200M	24	\$72,420	\$61,700	\$67,000	\$79,880	\$93,390
	\$200M or more	77	\$81,020	\$63,520	\$87,540	\$92,140	\$113,230
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	14	\$77,190	\$64,860	\$78,610	\$84,740	\$96,260
	10,000 - 19,999	26	\$76,000	\$65,420	\$74,660	\$83,060	\$99,310
	20,000 - 39,999	23	\$84,010	\$65,770	\$79,240	\$87,790	\$106,180
	40,000 - 49,999	8	\$89,250	\$72,750	\$88,810	\$102,380	\$121,650
	50,000 - 59,999	5	\$97,100	\$75,140	\$92,290	\$127,340	*
	60,000 or more	36	\$78,930	\$49,000	\$88,240	\$92,140	\$113,230
Number of branch offices	1	6	\$74,790	\$66,760	\$77,130	\$82,460	*
	2	10	\$77,690	\$64,100	\$69,220	\$88,850	\$106,450
	3	11	\$79,380	\$64,960	\$78,980	\$92,650	\$99,880
	4	10	\$80,720	\$63,690	\$81,390	\$86,960	\$131,050
	5 or more	80	\$80,360	\$61,390	\$86,620	\$92,140	\$113,230

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		76	\$55,930	\$70,890	\$85,850
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	7	\$48,730	\$61,200	\$73,670
	\$200M to \$500M	23	\$55,420	\$67,810	\$80,210
	\$500M to \$1B	14	\$58,380	\$74,290	\$90,200
	\$1B to \$3B	18	\$55,480	\$72,050	\$88,620
	\$3B or more	11	\$59,320	\$77,520	\$95,720

* Insufficient data

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

MORTGAGE LOAN OFFICER I

Department: Lending/Collections

Reports To: Mortgage Loan VP/Manager or Loan VP/SVP

Position Overview:

Provide accurate and professional guidance to members on credit union products and services, ensuring compliance with all policies and applicable state and federal regulations. Interview applicants for real estate loans, prepare and assess loan documentation, and process applications thoroughly. Approve or deny loan requests within assigned credit authority based on a comprehensive evaluation of each applicant's financial background. Actively promote credit union products and services to support member financial goals.

Key Responsibilities:

- Grow the mortgage loan portfolio by conducting member seminars and building relationships with realtors, contractors, and other industry professionals.
- Establish and monitor control procedures for the first-mortgage loan portfolio to ensure compliance and performance.
- Interview loan applicants and guide members through the mortgage application process, ensuring completeness and accuracy.
- Obtain and evaluate credit bureau reports; verify outstanding debts and calculate monthly payments for any unlisted obligations.
- Approve or deny real estate loan applications based on creditworthiness and lending criteria; communicate decisions and provide guidance on denials.
- Ensure accurate processing of all real estate loans and prepare complete loan application and documentation packets for closing.
- Coordinate payment of title company fees for title searches, legal services, and appraisals.
- Calculate and pay real estate taxes, including adjustments for tax shortages and revised monthly payments.
- Maintain accurate records of insurance and tax obligations for real estate loans.
- Manage escrow accounts for timely payment of members' property taxes and insurance premiums.
- Oversee the second-mortgage portfolio and develop targeted marketing plans to promote these products.
- Monitor delinquent real estate loans and take appropriate action to mitigate risk and support member resolution.
- File required documentation with the state land title office for second mortgages.

Table 47 - 1
Salaries
Mortgage Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		153	\$61,380	\$52,840	\$63,000	\$73,200	\$73,920
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$55,640	\$40,520	\$55,840	\$64,750	*
	\$100M to \$200M	29	\$57,630	\$52,950	\$56,500	\$60,400	\$66,220
	\$200M to \$500M	33	\$60,190	\$54,770	\$59,010	\$64,980	\$72,200
	\$500M to \$1B	31	\$58,160	\$51,360	\$60,070	\$63,140	\$75,770
	\$1B to \$3B	31	\$59,530	\$50,780	\$60,010	\$71,780	\$80,950
	\$3B or more	17	\$64,560	\$59,250	\$73,200	\$73,200	\$73,200
By region	New England	8	\$66,980	\$60,070	\$67,450	\$81,230	\$81,420
	Middle Atlantic	8	\$62,180	\$57,070	\$66,270	\$70,970	\$75,600
	East North Central	43	\$57,030	\$53,360	\$58,570	\$63,770	\$71,780
	West North Central	21	\$56,660	\$51,360	\$55,500	\$64,790	\$67,870
	South Atlantic	18	\$69,780	\$73,200	\$73,200	\$73,200	\$73,200
	East South Central	10	\$54,170	\$45,940	\$56,860	\$57,050	\$69,870
	West South Central	19	\$58,550	\$51,520	\$59,250	\$60,850	\$70,580
	Mountain	14	\$51,320	\$35,360	\$48,010	\$65,000	\$74,230
	Pacific	11	\$64,380	\$52,730	\$72,530	\$78,600	\$90,490
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	35	\$58,580	\$54,900	\$56,740	\$64,710	\$71,590
	50 - 99	38	\$58,940	\$52,010	\$59,240	\$64,770	\$70,550
	100 or more	77	\$61,960	\$52,890	\$64,800	\$73,200	\$73,920
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	\$61,030	\$53,100	\$65,200	\$68,690	*
	13 - 20	145	\$61,390	\$53,000	\$63,000	\$73,200	\$73,920
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$54,240	\$47,980	\$55,480	\$60,250	*
	\$50M to \$100M	18	\$59,070	\$52,460	\$57,200	\$66,150	\$80,000
	\$100M to \$200M	26	\$58,690	\$52,680	\$58,560	\$60,400	\$70,500
	\$200M or more	100	\$61,760	\$53,220	\$63,770	\$73,200	\$73,920
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$59,620	\$51,420	\$55,720	\$63,000	*
	5,000 - 9,999	12	\$62,070	\$55,450	\$59,460	\$66,280	\$87,240
	10,000 - 19,999	33	\$58,340	\$52,680	\$56,700	\$64,870	\$70,300
	20,000 - 39,999	32	\$57,610	\$51,970	\$59,000	\$62,680	\$71,300
	40,000 - 49,999	13	\$60,320	\$51,360	\$61,480	\$64,570	\$82,960
	50,000 - 59,999	7	\$57,840	\$52,930	\$60,070	\$67,890	\$74,280
	60,000 or more	48	\$62,680	\$53,360	\$70,970	\$73,200	\$73,920
Number of branch offices	1	10	\$55,590	\$51,990	\$55,550	\$59,500	\$63,000
	2	8	\$63,330	\$56,790	\$60,010	\$66,400	*
	3	17	\$57,850	\$52,530	\$56,540	\$64,790	\$66,240
	4	13	\$62,460	\$53,560	\$57,110	\$73,120	\$80,220
	5 or more	104	\$61,560	\$52,730	\$63,430	\$73,200	\$73,730

* Insufficient data

Table 47 - 2
Incentives and Bonuses
Mortgage Loan Officer I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		150	87%	119	\$10,120
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 \$50M	5	100%	5	*
	\$50M to \$100M	7	100%	6	\$2,750
	\$100M to \$200M	29	81%	23	\$6,700
	\$200M to \$500M	33	89%	25	\$8,780
	\$500M to \$1B	29	80%	23	\$15,230
	\$1B to \$3B	30	93%	25	\$15,120
	\$3B or more	17	85%	13	\$7,380
By region	New England	8	97%	7	\$4,520
	Middle Atlantic	8	67%	5	\$15,310
	East North Central	43	85%	34	\$13,150
	West North Central	21	87%	19	\$16,270
	South Atlantic	17	98%	14	\$2,630
	East South Central	10	82%	8	\$16,420
	West South Central	19	88%	13	\$12,560
	Mountain	12	58%	9	\$23,240
	Pacific	11	82%	9	\$19,720
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	100%	2	*
	10 - 49	34	86%	29	\$3,860
	50 - 99	38	84%	27	\$11,840
	100 or more	75	87%	62	\$10,490
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	5	100%	5	\$4,520
	13 - 20	142	87%	113	\$10,230
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	100%	3	*
	\$20M to \$50M	5	100%	4	*
	\$50M to \$100M	17	76%	13	\$2,690
	\$100M to \$200M	26	86%	21	\$7,740
	\$200M or more	98	87%	78	\$10,670
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	6	100%	5	\$2,810
	5,000 - 9,999	12	100%	12	\$4,480
	10,000 - 19,999	33	81%	23	\$9,010
	20,000 - 39,999	31	87%	24	\$13,470
	40,000 - 49,999	13	82%	10	\$9,890
	50,000 - 59,999	7	80%	6	\$18,280
	60,000 or more	46	88%	37	\$9,640
Number of branch offices	1	10	100%	9	\$3,050
	2	7	88%	6	\$19,450
	3	17	97%	15	\$4,680
	4	13	71%	8	\$6,630
	5 or more	102	87%	81	\$10,500

* 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		153	\$69,570	\$58,810	\$73,440	\$74,290	\$86,490
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$57,780	\$41,640	\$56,120	\$69,530	*
	\$100M to \$200M	29	\$63,030	\$56,410	\$62,760	\$69,770	\$76,720
	\$200M to \$500M	33	\$67,610	\$58,490	\$63,040	\$70,760	\$81,260
	\$500M to \$1B	31	\$68,820	\$56,920	\$63,000	\$79,350	\$94,840
	\$1B to \$3B	31	\$71,270	\$53,360	\$73,440	\$84,260	\$93,680
	\$3B or more	17	\$70,850	\$71,050	\$74,200	\$74,200	\$86,490
By region	New England	8	\$71,340	\$62,140	\$79,270	\$84,200	\$84,260
	Middle Atlantic	8	\$72,470	\$61,520	\$70,970	\$80,220	\$101,000
	East North Central	43	\$66,180	\$55,330	\$65,700	\$76,450	\$86,490
	West North Central	21	\$70,670	\$55,330	\$64,800	\$76,800	\$99,300
	South Atlantic	18	\$72,360	\$74,200	\$74,200	\$74,200	\$74,200
	East South Central	10	\$67,630	\$50,580	\$61,170	\$82,670	\$101,240
	West South Central	19	\$68,840	\$54,390	\$64,250	\$73,440	\$99,520
	Mountain	14	\$61,800	\$35,360	\$58,010	\$75,870	\$93,680
	Pacific	11	\$80,460	\$56,900	\$82,110	\$92,230	\$144,360
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	35	\$61,730	\$56,020	\$60,120	\$69,480	\$75,920
	50 - 99	38	\$68,360	\$57,270	\$66,150	\$70,900	\$83,180
	100 or more	77	\$70,460	\$61,520	\$74,200	\$75,870	\$89,740
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	\$65,550	\$56,240	\$65,780	\$78,090	*
	13 - 20	145	\$69,650	\$58,940	\$73,440	\$74,270	\$86,490
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$56,560	\$49,380	\$55,590	\$64,740	*
	\$50M to \$100M	18	\$61,000	\$55,480	\$61,260	\$68,190	\$80,000
	\$100M to \$200M	26	\$65,110	\$56,100	\$62,950	\$70,480	\$77,860
	\$200M or more	100	\$70,410	\$60,590	\$74,200	\$75,870	\$89,740
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	7	\$61,690	\$55,460	\$56,360	\$69,320	*
	5,000 - 9,999	12	\$66,550	\$59,560	\$64,910	\$69,460	\$91,100
	10,000 - 19,999	33	\$65,290	\$55,520	\$61,920	\$70,420	\$78,440
	20,000 - 39,999	32	\$68,630	\$59,370	\$63,090	\$74,380	\$99,300
	40,000 - 49,999	13	\$67,300	\$53,280	\$64,950	\$76,800	\$91,500
	50,000 - 59,999	7	\$72,540	\$59,430	\$70,680	\$80,280	\$118,840
	60,000 or more	48	\$70,560	\$61,570	\$74,200	\$74,200	\$88,350
Number of branch offices	1	10	\$58,370	\$55,410	\$57,710	\$63,240	\$69,160
	2	8	\$78,880	\$57,010	\$61,510	\$82,920	*
	3	17	\$62,020	\$55,150	\$63,830	\$68,430	\$71,670
	4	13	\$67,170	\$56,100	\$68,500	\$78,680	\$81,210
	5 or more	104	\$70,040	\$59,450	\$74,200	\$75,560	\$89,740

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		93	\$51,490	\$64,230	\$76,960
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	12	\$50,840	\$61,140	\$71,440
	\$200M to \$500M	21	\$50,370	\$61,620	\$72,880
	\$500M to \$1B	22	\$50,100	\$62,960	\$75,810
	\$1B to \$3B	25	\$52,190	\$66,390	\$80,590
	\$3B or more	10	\$55,920	\$70,790	\$85,650

* Insufficient data

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

MORTGAGE LOAN PROCESSOR/CLERK

Department: Lending/Collections

Reports To: Mortgage Loan VP/Manager

Position Overview:

Respond to member inquiries regarding real estate loan products and rates. Gather and assess financial information to determine mortgage loan eligibility. Provide loan applications, conduct interviews for routine loans or to collect additional details, and schedule appointments with mortgage loan officers. Review, verify, and organize loan documentation to ensure accuracy and completeness for real estate transactions.

Key Responsibilities:

- Review and process mortgage loan applications; conduct member interviews as needed and follow up to collect required documentation.
- Provide all applicable disclosures for both fixed- and variable-rate mortgage loans in accordance with regulatory requirements.
- Calculate and present good faith estimates of closing costs to members.
- Verify employment, deposit accounts, and liabilities to prepare loan applications using confirmed financial information.
- Order and evaluate credit reports to assess applicant creditworthiness based on industry standards and collateral/equity value.
- Approve or deny second mortgage open-end and closed-end loan applications within delegated authority.
- Request flood certifications to determine whether properties are located in designated flood zones.
- Perform preliminary reviews of loan files, including title reports, flood determinations, hazard insurance binders, and appraisals.
- Order title work from attorneys and ensure all documentation is complete and accurate.
- Establish repayment schedules and interest rates based on loan guidelines and current rates.
- Prepare closing packages, resolving outstanding items to ensure timely and accurate loan closings.

Table 48 - 1
Salaries
Mortgage Loan Processor / Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		193	\$56,230	\$48,900	\$55,390	\$62,050	\$69,970
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	7	\$46,220	\$45,010	\$45,540	\$51,050	*
	\$100M to \$200M	26	\$46,990	\$40,790	\$45,760	\$51,150	\$55,470
	\$200M to \$500M	50	\$52,140	\$47,310	\$50,260	\$58,410	\$60,990
	\$500M to \$1B	39	\$53,230	\$48,260	\$54,750	\$59,080	\$63,180
	\$1B to \$3B	42	\$58,160	\$50,630	\$57,500	\$63,240	\$69,990
	\$3B or more	27	\$59,380	\$48,900	\$58,670	\$67,760	\$74,350
By region	New England	11	\$60,900	\$57,600	\$61,240	\$66,100	\$74,930
	Middle Atlantic	12	\$55,460	\$50,950	\$55,510	\$57,980	\$68,150
	East North Central	54	\$54,030	\$48,890	\$53,610	\$59,280	\$64,850
	West North Central	24	\$51,890	\$50,440	\$53,040	\$58,670	\$58,670
	South Atlantic	21	\$53,160	\$47,140	\$50,990	\$59,890	\$65,050
	East South Central	15	\$50,680	\$49,010	\$50,630	\$52,520	\$58,590
	West South Central	22	\$52,880	\$48,710	\$50,360	\$58,170	\$60,740
	Mountain	13	\$59,430	\$47,830	\$57,860	\$72,530	\$74,350
	Pacific	21	\$71,180	\$65,550	\$68,300	\$77,520	\$80,740
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	34	\$48,380	\$43,950	\$47,580	\$54,170	\$59,330
	50 - 99	51	\$52,570	\$47,010	\$50,380	\$59,260	\$63,480
	100 or more	107	\$57,560	\$50,030	\$56,200	\$64,030	\$70,640
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$49,580	\$48,500	\$48,810	\$48,900	*
	13 - 20	185	\$56,270	\$48,900	\$55,630	\$62,050	\$69,890
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	18	\$48,820	\$45,760	\$49,530	\$52,000	\$55,470
	\$100M to \$200M	32	\$48,610	\$42,550	\$46,930	\$55,900	\$60,170
	\$200M or more	138	\$57,150	\$49,810	\$55,990	\$62,760	\$69,990
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	18	\$45,080	\$40,560	\$45,510	\$48,660	\$54,930
	10,000 - 19,999	34	\$49,840	\$46,380	\$49,800	\$52,000	\$60,150
	20,000 - 39,999	41	\$54,360	\$49,040	\$55,640	\$59,260	\$62,950
	40,000 - 49,999	18	\$54,750	\$49,020	\$53,470	\$59,160	\$66,360
	50,000 - 59,999	9	\$58,860	\$52,100	\$57,960	\$64,750	\$74,930
	60,000 or more	70	\$58,040	\$50,240	\$57,480	\$64,850	\$70,640
Number of branch offices	1	6	\$46,790	\$45,550	\$45,760	\$52,100	*
	2	13	\$53,310	\$47,310	\$50,340	\$60,150	\$67,640
	3	15	\$49,450	\$46,380	\$49,800	\$53,490	\$57,880
	4	17	\$51,540	\$45,300	\$50,260	\$59,170	\$63,590
	5 or more	141	\$56,970	\$49,610	\$55,990	\$62,490	\$69,990

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		189	81%	143	\$4,610
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 \$50M	1	100%	1	*
	\$50M to \$100M	7	100%	7	\$3,230
	\$100M to \$200M	26	83%	21	\$3,200
	\$200M to \$500M	50	81%	36	\$3,970
	\$500M to \$1B	38	80%	29	\$3,530
	\$1B to \$3B	42	89%	32	\$3,990
	\$3B or more	26	75%	19	\$6,230
By region	New England	11	72%	8	\$2,120
	Middle Atlantic	11	51%	6	\$3,870
	East North Central	54	78%	40	\$5,520
	West North Central	24	73%	20	\$4,840
	South Atlantic	20	88%	15	\$3,990
	East South Central	14	92%	12	\$5,150
	West South Central	21	90%	17	\$4,420
	Mountain	13	75%	11	\$4,000
	Pacific	21	91%	15	\$4,450
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	34	82%	27	\$2,500
	50 - 99	51	77%	36	\$3,510
	100 or more	104	82%	80	\$4,980
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	4	12%	1	*
	13 - 20	182	82%	139	\$4,630
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	18	78%	13	\$2,610
	\$100M to \$200M	32	83%	25	\$3,100
	\$200M or more	136	81%	102	\$4,810
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	18	83%	14	\$2,520
	10,000 - 19,999	34	87%	26	\$3,890
	20,000 - 39,999	40	77%	28	\$3,240
	40,000 - 49,999	18	76%	13	\$4,290
	50,000 - 59,999	9	93%	8	\$4,080
	60,000 or more	68	81%	51	\$5,140
Number of branch offices	1	5	100%	5	\$2,160
	2	13	81%	10	\$6,180
	3	15	84%	11	\$3,830
	4	17	75%	12	\$4,260
	5 or more	138	81%	105	\$4,630

* 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		193	\$59,830	\$51,640	\$58,670	\$67,200	\$74,350
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	7	\$49,450	\$46,140	\$48,290	\$54,970	*
	\$100M to \$200M	26	\$49,640	\$44,430	\$48,790	\$53,590	\$57,000
	\$200M to \$500M	50	\$55,260	\$50,590	\$54,580	\$60,990	\$64,060
	\$500M to \$1B	39	\$55,930	\$49,540	\$56,240	\$61,360	\$69,160
	\$1B to \$3B	42	\$61,450	\$54,060	\$59,740	\$66,700	\$73,830
	\$3B or more	27	\$63,990	\$52,410	\$61,520	\$74,320	\$75,900
By region	New England	11	\$62,430	\$60,090	\$61,240	\$66,100	\$75,730
	Middle Atlantic	12	\$57,370	\$50,950	\$58,390	\$62,220	\$70,680
	East North Central	54	\$58,270	\$50,480	\$57,480	\$66,830	\$73,830
	West North Central	24	\$55,340	\$52,800	\$57,120	\$58,670	\$60,990
	South Atlantic	21	\$56,570	\$48,140	\$51,900	\$63,460	\$75,240
	East South Central	15	\$55,170	\$51,980	\$55,050	\$60,870	\$63,260
	West South Central	22	\$56,600	\$49,870	\$53,950	\$62,020	\$66,580
	Mountain	13	\$62,170	\$52,830	\$57,860	\$74,350	\$76,440
	Pacific	21	\$75,010	\$67,870	\$69,950	\$88,010	\$91,930
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	34	\$50,400	\$46,310	\$49,140	\$56,490	\$62,280
	50 - 99	51	\$55,220	\$49,270	\$54,520	\$60,990	\$65,450
	100 or more	107	\$61,470	\$52,580	\$59,620	\$69,920	\$75,410
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$49,700	\$48,500	\$48,810	\$48,900	*
	13 - 20	185	\$59,910	\$51,840	\$58,670	\$67,200	\$74,350
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	18	\$50,860	\$46,690	\$51,900	\$55,470	\$57,920
	\$100M to \$200M	32	\$51,020	\$44,770	\$49,530	\$56,860	\$64,760
	\$200M or more	138	\$60,910	\$52,410	\$59,620	\$68,240	\$75,240
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	18	\$47,160	\$42,940	\$47,360	\$53,890	\$55,640
	10,000 - 19,999	34	\$53,080	\$47,940	\$51,840	\$60,370	\$63,180
	20,000 - 39,999	41	\$56,750	\$51,240	\$56,550	\$61,200	\$68,430
	40,000 - 49,999	18	\$58,000	\$50,420	\$54,110	\$60,490	\$73,280
	50,000 - 59,999	9	\$62,640	\$54,300	\$60,280	\$74,830	\$76,190
	60,000 or more	70	\$62,010	\$53,310	\$60,120	\$69,950	\$75,240
Number of branch offices	1	6	\$48,630	\$47,130	\$48,130	\$54,300	*
	2	13	\$58,320	\$53,700	\$60,990	\$63,180	\$68,660
	3	15	\$52,220	\$47,450	\$51,840	\$56,800	\$57,920
	4	17	\$54,720	\$49,270	\$51,980	\$63,480	\$75,290
	5 or more	141	\$60,590	\$52,030	\$59,620	\$67,780	\$75,240

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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		141	\$44,150	\$56,090	\$68,040
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	13	\$40,560	\$48,070	\$55,570
	\$200M to \$500M	34	\$42,470	\$52,490	\$62,520
	\$500M to \$1B	31	\$43,430	\$55,850	\$68,260
	\$1B to \$3B	38	\$45,310	\$58,870	\$72,420
	\$3B or more	24	\$47,880	\$62,320	\$76,760

* Insufficient data

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

UNDERWRITER

Department: Lending/Collections

Reports To: SVP/VP of Lending

Position Overview:

Approve and process consumer loans in a centralized lending environment, serving members and microenterprise businesses. Lead loan processing functions to ensure accuracy and compliance. Evaluate applications within lending authority and recommend solutions that align credit union products with each member's financial goals.

Key Responsibilities:

- Deliver prompt, accurate, and courteous service across all channels while fostering a positive member experience.
- Maintain current knowledge of lending policies, procedures, authority limits, and system functionality; suggest improvements as needed.
- Ensure compliance with federal and state laws related to consumer lending and new accounts.
- Analyze financial data and documentation to determine loan feasibility; approve or recommend exceptions.
- Identify lending opportunities to assist members and support portfolio growth.
- Document loan exceptions clearly in the loan file and system notes.
- Underwrite consumer loan applications accurately and in a timely manner to meet team goals.
- Process consumer and real estate loans; follow up on missing documents and delayed filings.
- Order necessary underwriting documentation, including AVMs, appraisals, title work, and flood certifications.
- Resolve member account issues using all available resources.
- Support monthly lending projects such as post-mortem reviews, rate studies, and data monitoring.
- Collaborate with external partners on new loan and grant opportunities, including Ability Center applications.
- Provide backup support for Lending Support Specialist tasks, including title filings, insurance monitoring, adverse action notices, and audit assistance.
- Coordinate with the Lending Manager to prioritize workflow during peak periods or staff absences.
- Participate in departmental and all-staff meetings.
- Complete work accurately, efficiently, and on time; maintain professional records and confidentiality.

Table 49 - 1
Salaries
Underwriter

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		122	\$71,350	\$63,610	\$69,030	\$79,670	\$86,010
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	5	\$47,450	\$42,900	\$45,040	\$52,420	*
	\$100M to \$200M	13	\$58,390	\$50,000	\$54,330	\$66,720	\$74,560
	\$200M to \$500M	28	\$64,770	\$56,620	\$62,930	\$70,000	\$80,300
	\$500M to \$1B	30	\$67,680	\$63,710	\$68,840	\$71,650	\$78,400
	\$1B to \$3B	28	\$71,340	\$64,000	\$66,670	\$75,870	\$85,330
	\$3B or more	18	\$79,080	\$67,830	\$79,670	\$84,090	\$96,070
By region	New England	9	\$69,890	\$59,080	\$63,780	\$77,510	\$100,180
	Middle Atlantic	9	\$70,090	\$65,700	\$68,650	\$78,400	\$89,290
	East North Central	31	\$67,420	\$64,080	\$67,830	\$70,840	\$80,530
	West North Central	16	\$73,140	\$66,610	\$70,080	\$86,010	\$86,010
	South Atlantic	15	\$72,010	\$66,000	\$68,300	\$79,670	\$79,670
	East South Central	7	\$66,220	\$56,370	\$63,660	\$76,170	*
	West South Central	13	\$64,770	\$58,760	\$62,840	\$65,310	\$80,490
	Mountain	11	\$69,780	\$63,520	\$66,670	\$77,470	\$87,250
	Pacific	11	\$88,160	\$73,540	\$83,740	\$103,130	\$118,000
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	19	\$55,370	\$46,820	\$52,630	\$61,100	\$74,010
	50 - 99	29	\$66,780	\$60,300	\$66,000	\$70,680	\$79,960
	100 or more	74	\$73,400	\$64,180	\$70,770	\$79,670	\$86,010
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	118	\$71,390	\$63,630	\$69,200	\$79,670	\$86,010
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	10	\$52,840	\$45,220	\$49,430	\$55,910	\$74,140
	\$100M to \$200M	15	\$61,240	\$55,610	\$60,670	\$66,720	\$73,350
	\$200M or more	95	\$72,970	\$64,170	\$70,220	\$79,670	\$86,010
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$52,270	\$46,110	\$49,710	\$58,190	*
	10,000 - 19,999	20	\$59,820	\$51,360	\$58,930	\$67,240	\$77,080
	20,000 - 39,999	30	\$67,490	\$60,370	\$66,000	\$74,370	\$80,550
	40,000 - 49,999	12	\$64,640	\$56,440	\$58,660	\$72,540	\$79,360
	50,000 - 59,999	8	\$71,970	\$66,660	\$68,080	\$71,130	\$91,760
	60,000 or more	46	\$74,940	\$65,590	\$70,840	\$80,460	\$87,020
Number of branch offices	1	3	*	*	*	*	*
	2	5	\$54,710	\$46,780	\$55,890	\$59,900	*
	3	8	\$62,850	\$48,810	\$65,170	\$70,860	*
	4	12	\$65,300	\$54,940	\$67,690	\$70,610	\$82,980
	5 or more	95	\$72,390	\$63,970	\$70,110	\$79,670	\$86,010

* Insufficient data

Table 49 - 2
Incentives and Bonuses
Underwriter

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		118	80%	91	\$3,950
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 \$50M	0		0	
	\$50M to \$100M	5	71%	3	*
	\$100M to \$200M	13	69%	9	\$3,090
	\$200M to \$500M	27	84%	23	\$3,050
	\$500M to \$1B	29	77%	21	\$3,500
	\$1B to \$3B	28	85%	22	\$5,100
	\$3B or more	17	79%	13	\$3,630
By region	New England	9	74%	8	\$2,660
	Middle Atlantic	9	60%	6	\$4,900
	East North Central	30	68%	21	\$3,630
	West North Central	16	87%	13	\$4,640
	South Atlantic	14	96%	12	\$3,280
	East South Central	7	73%	5	\$4,720
	West South Central	13	88%	10	\$5,970
	Mountain	9	78%	7	\$2,040
	Pacific	11	88%	9	\$4,240
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	19	71%	13	\$2,530
	50 - 99	28	71%	22	\$2,710
	100 or more	72	83%	56	\$4,240
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	63%	1	*
	13 - 20	114	80%	88	\$4,020
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	0%	0	
	\$50M to \$100M	10	62%	6	\$1,680
	\$100M to \$200M	14	100%	14	\$2,970
	\$200M or more	92	80%	71	\$4,120
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	7	71%	5	\$1,350
	10,000 - 19,999	19	69%	13	\$3,130
	20,000 - 39,999	29	77%	24	\$2,680
	40,000 - 49,999	11	81%	9	\$4,380
	50,000 - 59,999	8	77%	6	\$3,690
	60,000 or more	45	83%	35	\$4,350
Number of branch offices	1	3	100%	3	*
	2	5	100%	5	\$3,100
	3	7	36%	2	*
	4	12	75%	9	\$1,600
	5 or more	91	82%	73	\$4,100

* Insufficient data

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

Table 49 - 3
Total Cash Compensation
Underwriter

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		122	\$74,360	\$64,780	\$71,300	\$80,670	\$92,120
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	5	\$48,240	\$44,230	\$45,520	\$52,470	*
	\$100M to \$200M	13	\$60,520	\$51,610	\$57,450	\$72,080	\$76,240
	\$200M to \$500M	28	\$67,220	\$60,300	\$64,240	\$71,960	\$85,220
	\$500M to \$1B	30	\$70,120	\$64,750	\$70,140	\$74,960	\$82,280
	\$1B to \$3B	28	\$75,380	\$66,000	\$74,080	\$79,990	\$93,360
	\$3B or more	18	\$81,850	\$70,840	\$80,670	\$87,250	\$99,590
By region	New England	9	\$71,860	\$61,670	\$65,320	\$79,730	\$100,980
	Middle Atlantic	9	\$73,040	\$66,000	\$68,880	\$83,920	\$89,290
	East North Central	31	\$69,710	\$64,780	\$70,840	\$72,470	\$81,020
	West North Central	16	\$76,870	\$68,080	\$72,760	\$94,220	\$94,220
	South Atlantic	15	\$75,120	\$68,550	\$74,290	\$80,670	\$80,670
	East South Central	7	\$69,650	\$59,130	\$69,540	\$82,050	*
	West South Central	13	\$69,940	\$64,650	\$67,640	\$73,250	\$91,790
	Mountain	11	\$70,890	\$64,640	\$67,220	\$79,690	\$87,250
	Pacific	11	\$91,890	\$77,690	\$86,010	\$109,370	\$123,080
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	19	\$57,170	\$46,820	\$52,700	\$63,030	\$75,990
	50 - 99	29	\$68,630	\$61,670	\$66,000	\$72,770	\$82,280
	100 or more	74	\$76,700	\$67,640	\$73,660	\$81,600	\$94,220
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	118	\$74,440	\$64,920	\$71,350	\$80,670	\$90,030
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	10	\$53,890	\$45,660	\$50,780	\$58,480	\$74,140
	\$100M to \$200M	15	\$64,050	\$58,480	\$63,310	\$71,000	\$75,080
	\$200M or more	95	\$76,090	\$66,440	\$72,460	\$80,690	\$93,470
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$53,230	\$46,150	\$51,010	\$58,920	*
	10,000 - 19,999	20	\$61,890	\$52,520	\$61,410	\$69,840	\$79,310
	20,000 - 39,999	30	\$69,350	\$63,520	\$66,240	\$78,610	\$84,050
	40,000 - 49,999	12	\$67,890	\$59,170	\$61,670	\$72,540	\$93,680
	50,000 - 59,999	8	\$74,810	\$69,310	\$70,140	\$79,140	\$93,040
	60,000 or more	46	\$78,380	\$68,970	\$75,310	\$85,400	\$94,220
Number of branch offices	1	3	*	*	*	*	*
	2	5	\$57,810	\$48,270	\$62,250	\$62,490	*
	3	8	\$64,660	\$48,810	\$69,910	\$73,070	*
	4	12	\$66,500	\$56,040	\$67,810	\$71,610	\$85,200
	5 or more	95	\$75,540	\$65,720	\$71,780	\$80,670	\$93,470

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		91	\$56,510	\$72,950	\$89,390
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$48,720	\$60,250	\$71,780
	\$200M to \$500M	19	\$53,250	\$66,490	\$79,730
	\$500M to \$1B	25	\$56,070	\$70,960	\$85,850
	\$1B to \$3B	22	\$59,420	\$77,280	\$95,150
	\$3B or more	18	\$59,510	\$81,450	\$103,390

* Insufficient data

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

COLLECTOR/ADJUSTER

Department: Lending/Collections

Reports To: Collections VP/Manager

Position Overview:

Manage delinquent and late loan accounts by initiating follow-up communications and maintaining accurate records. Support timely collections while balancing member goodwill with the credit union's financial interests. Ensure reminders and outreach efforts are handled professionally and in alignment with credit union policies.

Key Responsibilities:

- Monitor loan payments for delinquency and initiate follow-up with members via phone or mail to resolve overdue balances professionally.
- Contact members with high-balance or delinquent accounts to understand the cause of delinquency and develop repayment or workout plans.
- Notify co-signers of delinquent account status and maintain clear communication throughout the resolution process.
- Update member records and system accounts using the credit union's loan recovery tools.
- Obtain credit bureau reports and conduct skip tracing to locate members with delinquent accounts.
- Maintain accurate records for repossessions, bankruptcies, and charge-offs.
- Review payroll deductions and changes that may impact loan repayment status.
- Assist members in resolving delinquent real estate loans and explore options to bring accounts current.
- Determine when to negotiate settlements or initiate foreclosure and repossession actions.
- Coordinate with attorneys and agencies to manage collateral repossession.
- File claims, attend hearings, and work with trustees on bankruptcy cases.
- Investigate and correct discrepancies in loan applications and credit reports to ensure data accuracy.

Table 50 - 1
Salaries
Collector / Adjuster

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		255	\$55,650	\$48,710	\$53,990	\$60,540	\$73,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	15	\$47,520	\$40,830	\$45,760	\$52,970	\$65,550
	\$50M to \$100M	24	\$50,450	\$42,550	\$48,590	\$57,180	\$68,090
	\$100M to \$200M	46	\$50,840	\$45,150	\$48,000	\$55,370	\$63,660
	\$200M to \$500M	56	\$52,080	\$47,810	\$51,300	\$55,400	\$62,210
	\$500M to \$1B	40	\$53,290	\$47,210	\$54,450	\$57,810	\$60,620
	\$1B to \$3B	50	\$55,570	\$50,260	\$55,640	\$60,370	\$64,510
	\$3B or more	23	\$59,140	\$51,220	\$60,500	\$69,200	\$73,560
By region	New England	14	\$59,620	\$54,740	\$58,670	\$61,680	\$74,060
	Middle Atlantic	17	\$53,840	\$48,880	\$54,600	\$61,290	\$64,500
	East North Central	69	\$53,870	\$51,100	\$53,900	\$59,210	\$60,540
	West North Central	22	\$52,530	\$49,950	\$51,600	\$51,650	\$60,730
	South Atlantic	27	\$59,530	\$47,630	\$57,720	\$73,560	\$73,560
	East South Central	22	\$48,320	\$43,210	\$47,160	\$52,280	\$54,940
	West South Central	30	\$50,030	\$45,760	\$47,970	\$54,810	\$57,850
	Mountain	22	\$53,930	\$46,800	\$53,120	\$61,020	\$62,360
	Pacific	32	\$64,300	\$60,560	\$64,510	\$69,200	\$77,120
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	15	\$49,450	\$43,310	\$46,710	\$58,280	\$68,000
	10 - 49	80	\$52,190	\$45,430	\$50,010	\$57,200	\$67,370
	50 - 99	53	\$51,770	\$46,110	\$51,980	\$56,610	\$62,240
	100 or more	108	\$56,740	\$49,950	\$54,940	\$60,560	\$73,560
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	6	\$42,930	\$37,790	\$44,310	\$50,110	*
	11 - 12	8	\$50,690	\$51,330	\$51,330	\$51,330	*
	13 - 20	236	\$55,730	\$47,960	\$53,990	\$60,560	\$73,560
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	13	\$47,780	\$42,000	\$43,680	\$59,580	\$66,900
	\$20M to \$50M	22	\$50,050	\$41,310	\$48,280	\$56,710	\$68,170
	\$50M to \$100M	29	\$50,000	\$43,500	\$48,590	\$54,060	\$63,280
	\$100M to \$200M	49	\$52,270	\$45,810	\$50,730	\$55,420	\$64,350
	\$200M or more	142	\$56,490	\$49,950	\$54,940	\$60,540	\$73,560
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	22	\$50,190	\$43,570	\$48,920	\$59,280	\$68,090
	5,000 - 9,999	31	\$52,160	\$45,130	\$50,020	\$58,340	\$68,120
	10,000 - 19,999	56	\$51,330	\$44,790	\$49,390	\$55,500	\$63,660
	20,000 - 39,999	45	\$52,670	\$47,600	\$52,000	\$57,410	\$61,000
	40,000 - 49,999	16	\$51,140	\$44,090	\$51,210	\$56,850	\$58,860
	50,000 - 59,999	13	\$58,510	\$54,190	\$55,760	\$62,380	\$71,750
	60,000 or more	72	\$57,130	\$50,250	\$55,640	\$61,000	\$73,560
Number of branch offices	1	28	\$58,760	\$56,090	\$60,540	\$60,540	\$63,660
	2	24	\$50,760	\$45,190	\$49,540	\$56,110	\$62,600
	3	29	\$52,110	\$45,550	\$49,550	\$55,480	\$64,610
	4	22	\$52,710	\$47,680	\$53,550	\$57,710	\$64,530
	5 or more	152	\$55,860	\$48,820	\$53,610	\$60,560	\$73,560

* Insufficient data

Table 50 - 2
Incentives and Bonuses
Collector / Adjuster

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		253	85%	194	\$3,480
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	0		0	
	\$20M to \$50M	15	46%	6	\$1,240
	\$50M to \$100M	24	86%	20	\$3,640
	\$100M to \$200M	46	85%	39	\$2,450
	\$200M to \$500M	56	77%	41	\$3,570
	\$500M to \$1B	38	75%	30	\$3,410
	\$1B to \$3B	50	88%	40	\$4,520
	\$3B or more	23	89%	17	\$2,910
By region	New England	14	67%	10	\$2,440
	Middle Atlantic	17	75%	14	\$3,330
	East North Central	69	83%	52	\$3,910
	West North Central	22	92%	17	\$3,690
	South Atlantic	27	96%	22	\$4,070
	East South Central	22	78%	18	\$2,900
	West South Central	29	85%	23	\$1,880
	Mountain	22	87%	17	\$3,070
	Pacific	32	79%	21	\$3,330
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	15	61%	8	\$2,680
	10 - 49	80	81%	64	\$3,190
	50 - 99	53	76%	38	\$2,270
	100 or more	107	88%	84	\$3,670
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	3	100%	3	*
	9 - 10	6	46%	3	*
	11 - 12	8	92%	6	\$6,670
	13 - 20	234	84%	180	\$3,410
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	13	46%	5	*
	\$20M to \$50M	22	87%	18	\$3,520
	\$50M to \$100M	29	78%	23	\$1,930
	\$100M to \$200M	49	87%	41	\$2,740
	\$200M or more	141	86%	107	\$3,610
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	22	65%	12	\$2,750
	5,000 - 9,999	31	85%	26	\$3,240
	10,000 - 19,999	55	81%	45	\$2,290
	20,000 - 39,999	44	75%	32	\$3,110
	40,000 - 49,999	16	69%	11	\$5,530
	50,000 - 59,999	13	93%	12	\$4,070
	60,000 or more	72	89%	56	\$3,530
Number of branch offices	1	28	88%	18	\$3,580
	2	24	84%	18	\$2,980
	3	29	75%	22	\$2,090
	4	22	84%	19	\$4,590
	5 or more	151	85%	116	\$3,480

* Insufficient data

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

Table 50 - 3
Total Cash Compensation
Collector / Adjuster

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		255	\$58,500	\$50,420	\$58,090	\$63,620	\$74,560
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	15	\$48,000	\$40,830	\$47,180	\$54,390	\$65,550
	\$50M to \$100M	24	\$53,440	\$43,570	\$50,320	\$67,520	\$71,110
	\$100M to \$200M	46	\$52,920	\$45,150	\$50,540	\$57,640	\$67,000
	\$200M to \$500M	56	\$54,670	\$49,160	\$53,310	\$59,700	\$66,190
	\$500M to \$1B	40	\$55,710	\$49,760	\$56,120	\$58,970	\$63,610
	\$1B to \$3B	50	\$59,260	\$53,160	\$59,640	\$63,450	\$73,290
	\$3B or more	23	\$61,740	\$52,310	\$62,080	\$71,200	\$74,560
By region	New England	14	\$61,250	\$56,490	\$59,370	\$63,770	\$74,480
	Middle Atlantic	17	\$56,340	\$50,790	\$57,340	\$64,500	\$67,570
	East North Central	69	\$57,030	\$52,640	\$58,480	\$62,240	\$63,620
	West North Central	22	\$55,850	\$52,480	\$55,240	\$56,850	\$63,600
	South Atlantic	27	\$63,320	\$50,420	\$62,360	\$74,560	\$74,560
	East South Central	22	\$50,310	\$43,260	\$50,400	\$55,570	\$57,100
	West South Central	30	\$51,530	\$47,900	\$50,340	\$56,070	\$59,980
	Mountain	22	\$56,440	\$49,280	\$56,910	\$64,680	\$65,470
	Pacific	32	\$66,790	\$61,600	\$66,310	\$71,200	\$82,770
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	15	\$50,880	\$43,410	\$47,480	\$58,850	\$70,470
	10 - 49	80	\$54,720	\$46,240	\$51,970	\$60,890	\$69,760
	50 - 99	53	\$53,450	\$48,520	\$53,280	\$58,840	\$64,440
	100 or more	108	\$59,810	\$52,070	\$59,190	\$63,990	\$74,560
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	3	*	*	*	*	*
	9 - 10	6	\$44,110	\$38,140	\$46,900	\$50,400	*
	11 - 12	8	\$56,860	\$58,730	\$59,190	\$59,190	*
	13 - 20	236	\$58,480	\$50,400	\$57,430	\$64,030	\$74,560
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	13	\$49,010	\$42,180	\$47,320	\$59,580	\$68,460
	\$20M to \$50M	22	\$52,990	\$42,160	\$50,480	\$67,080	\$71,420
	\$50M to \$100M	29	\$51,500	\$44,740	\$50,320	\$56,810	\$63,410
	\$100M to \$200M	49	\$54,500	\$48,080	\$53,500	\$59,080	\$67,130
	\$200M or more	142	\$59,480	\$51,560	\$59,190	\$63,620	\$74,560
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	22	\$51,730	\$43,870	\$50,250	\$59,290	\$69,320
	5,000 - 9,999	31	\$54,910	\$45,630	\$52,400	\$65,480	\$71,530
	10,000 - 19,999	56	\$53,140	\$45,260	\$51,050	\$58,730	\$64,530
	20,000 - 39,999	45	\$55,000	\$49,730	\$53,890	\$58,690	\$63,580
	40,000 - 49,999	16	\$54,550	\$44,740	\$52,640	\$61,300	\$70,600
	50,000 - 59,999	13	\$62,310	\$57,770	\$60,220	\$64,900	\$74,160
	60,000 or more	72	\$60,130	\$52,310	\$60,040	\$64,030	\$74,560
Number of branch offices	1	28	\$61,890	\$58,970	\$63,620	\$63,620	\$65,460
	2	24	\$53,140	\$46,310	\$51,460	\$60,880	\$69,420
	3	29	\$53,650	\$46,470	\$51,430	\$57,890	\$67,290
	4	22	\$56,560	\$49,060	\$57,130	\$65,000	\$70,600
	5 or more	152	\$58,700	\$50,430	\$57,810	\$63,490	\$74,560

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		169	\$44,900	\$56,650	\$68,390
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	9	\$41,520	\$51,400	\$61,290
	\$100M to \$200M	23	\$43,410	\$53,180	\$62,960
	\$200M to \$500M	39	\$43,510	\$53,750	\$63,990
	\$500M to \$1B	33	\$44,990	\$57,510	\$70,040
	\$1B to \$3B	43	\$46,710	\$59,940	\$73,170
	\$3B or more	20	\$46,220	\$60,230	\$74,230

* Insufficient data

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

COLLECTION CLERK

Department: Lending/Collections
Reports To: Collections VP/Manager

Position Overview:

Provide administrative support to the Collections Department by answering calls, processing correspondence, and maintaining accurate records. Contact members to understand the cause of loan delinquency and recommend appropriate actions when collateral may be at risk, reporting findings to the supervisor.

Key Responsibilities:

- Process all collections department correspondence with accuracy, including generating form letters, printing labels, and providing general administrative support.
- Analyze delinquent accounts to determine next steps based on account type, balance owed, credit score, and collateral value.
- Maintain organized and up-to-date collection files in accordance with department procedures.
- Enter data into the credit union's collection system and generate reports as needed.
- Respond to member inquiries regarding payment notices and delinquent accounts, providing clear and accurate information.
- Oversee the mailing of payment notices, ensuring errors are identified and corrected promptly.
- Explain loan status to members in a clear and professional manner upon request.
- Follow up on delinquent loans by contacting members to arrange interest, partial, or full payments.
- Maintain detailed written records of all communications related to delinquent accounts.
- Receive and issue receipts for mail payments, and route them to the teller as appropriate.
- Prepare and submit required documentation to collection agencies and post payments received from those agencies.
- Correspond with attorneys regarding accounts referred for legal action.

Table 51 - 1
Salaries
Collection Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		158	\$50,520	\$45,200	\$49,750	\$54,790	\$62,900
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	9	\$42,440	\$33,960	\$38,760	\$44,840	*
	\$50M to \$100M	14	\$44,160	\$41,210	\$43,770	\$48,090	\$50,390
	\$100M to \$200M	23	\$47,160	\$39,730	\$45,380	\$54,750	\$60,380
	\$200M to \$500M	39	\$49,990	\$45,660	\$49,400	\$54,130	\$61,220
	\$500M to \$1B	26	\$48,530	\$41,740	\$48,400	\$52,520	\$60,930
	\$1B to \$3B	25	\$47,210	\$42,770	\$45,210	\$51,480	\$56,930
	\$3B or more	20	\$55,230	\$48,610	\$53,350	\$62,900	\$64,980
By region	New England	7	\$52,880	\$47,290	\$48,960	\$58,050	*
	Middle Atlantic	16	\$51,520	\$47,760	\$53,350	\$53,350	\$57,870
	East North Central	38	\$47,990	\$45,430	\$48,400	\$51,460	\$52,480
	West North Central	23	\$48,180	\$37,670	\$48,840	\$53,330	\$61,210
	South Atlantic	21	\$49,730	\$47,010	\$50,010	\$52,960	\$61,730
	East South Central	13	\$45,670	\$45,200	\$45,760	\$47,390	\$49,920
	West South Central	18	\$42,810	\$37,000	\$43,910	\$47,620	\$51,000
	Mountain	9	\$52,520	\$43,510	\$54,790	\$55,310	\$73,730
	Pacific	14	\$63,070	\$59,440	\$62,900	\$69,140	\$69,140
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	46	\$46,360	\$39,530	\$44,900	\$49,830	\$60,820
	50 - 99	37	\$50,070	\$44,170	\$50,490	\$56,940	\$61,150
	100 or more	70	\$51,490	\$46,550	\$50,570	\$54,790	\$63,710
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	7	\$44,260	\$40,520	\$46,290	\$48,610	*
	13 - 20	145	\$50,660	\$45,210	\$49,920	\$54,790	\$62,900
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$42,790	\$33,970	\$38,440	\$43,480	*
	\$20M to \$50M	12	\$42,600	\$39,350	\$44,310	\$46,320	\$48,200
	\$50M to \$100M	19	\$46,350	\$38,300	\$46,470	\$50,780	\$57,870
	\$100M to \$200M	26	\$48,080	\$43,160	\$46,480	\$52,210	\$60,310
	\$200M or more	94	\$51,510	\$46,340	\$50,690	\$54,840	\$63,710
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	14	\$45,130	\$34,840	\$39,430	\$48,190	\$72,760
	5,000 - 9,999	17	\$46,370	\$41,620	\$45,760	\$50,410	\$60,040
	10,000 - 19,999	31	\$48,130	\$43,630	\$47,230	\$51,100	\$60,390
	20,000 - 39,999	32	\$49,460	\$44,700	\$50,170	\$53,240	\$58,930
	40,000 - 49,999	12	\$50,010	\$48,470	\$49,920	\$52,000	\$55,190
	50,000 - 59,999	7	\$51,550	\$46,610	\$47,730	\$53,940	\$62,330
	60,000 or more	45	\$51,860	\$46,520	\$51,480	\$57,550	\$63,710
Number of branch offices	1	14	\$47,990	\$38,560	\$46,290	\$54,340	\$67,750
	2	10	\$49,920	\$45,500	\$50,120	\$57,420	\$62,710
	3	15	\$45,800	\$36,940	\$45,240	\$50,420	\$63,730
	4	17	\$48,270	\$40,840	\$47,880	\$54,840	\$61,220
	5 or more	103	\$51,050	\$45,650	\$49,920	\$54,790	\$63,710

* Insufficient data

Table 51 - 2
Incentives and Bonuses
Collection Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		151	75%	107	\$2,560
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 \$50M	8	100%	8	\$1,550
	\$50M to \$100M	13	50%	7	\$2,900
	\$100M to \$200M	21	59%	12	\$2,120
	\$200M to \$500M	39	83%	28	\$2,530
	\$500M to \$1B	25	85%	19	\$2,970
	\$1B to \$3B	24	74%	16	\$2,140
	\$3B or more	19	70%	15	\$2,660
By region	New England	7	78%	5	\$2,150
	Middle Atlantic	15	36%	10	\$2,340
	East North Central	38	71%	24	\$2,310
	West North Central	23	87%	21	\$2,600
	South Atlantic	19	83%	14	\$2,400
	East South Central	13	76%	9	\$3,050
	West South Central	16	81%	11	\$2,290
	Mountain	8	83%	5	\$1,970
	Pacific	13	87%	8	\$3,090
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	2	100%	2	*
	10 - 49	43	66%	28	\$2,200
	50 - 99	37	76%	26	\$2,180
	100 or more	68	76%	49	\$2,700
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	4	100%	4	*
	11 - 12	6	45%	3	*
	13 - 20	140	75%	98	\$2,600
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	6	100%	6	\$1,390
	\$20M to \$50M	11	83%	9	\$2,270
	\$50M to \$100M	17	25%	5	\$2,120
	\$100M to \$200M	26	84%	20	\$2,280
	\$200M or more	92	76%	67	\$2,640
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	12	100%	12	\$1,590
	5,000 - 9,999	16	51%	9	\$3,220
	10,000 - 19,999	30	69%	19	\$2,090
	20,000 - 39,999	31	76%	21	\$2,350
	40,000 - 49,999	12	91%	10	\$3,210
	50,000 - 59,999	7	78%	5	\$3,040
	60,000 or more	44	74%	32	\$2,570
Number of branch offices	1	13	84%	11	\$2,530
	2	8	46%	4	\$3,990
	3	14	68%	10	\$1,650
	4	17	60%	10	\$1,920
	5 or more	100	77%	74	\$2,620

* Insufficient data

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

Table 51 - 3
Total Cash Compensation
Collection Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		158	\$52,310	\$46,980	\$51,480	\$56,070	\$67,030
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	9	\$43,790	\$34,880	\$39,610	\$46,910	*
	\$50M to \$100M	14	\$45,530	\$42,000	\$43,800	\$49,310	\$55,800
	\$100M to \$200M	23	\$48,220	\$41,610	\$46,900	\$54,750	\$62,860
	\$200M to \$500M	39	\$52,010	\$46,980	\$51,900	\$56,900	\$62,540
	\$500M to \$1B	26	\$50,940	\$43,690	\$50,480	\$55,690	\$62,900
	\$1B to \$3B	25	\$48,600	\$43,000	\$47,440	\$51,890	\$59,390
	\$3B or more	20	\$57,010	\$50,240	\$53,350	\$67,030	\$68,370
By region	New England	7	\$54,550	\$48,880	\$51,900	\$58,820	*
	Middle Atlantic	16	\$52,330	\$49,180	\$53,350	\$53,350	\$57,870
	East North Central	38	\$49,550	\$46,870	\$49,580	\$52,010	\$57,430
	West North Central	23	\$50,390	\$38,170	\$51,040	\$55,690	\$64,410
	South Atlantic	21	\$51,520	\$47,460	\$50,520	\$56,060	\$62,740
	East South Central	13	\$47,970	\$45,200	\$50,240	\$50,240	\$54,180
	West South Central	18	\$44,530	\$38,550	\$47,130	\$50,850	\$51,910
	Mountain	9	\$53,470	\$44,270	\$54,790	\$55,750	\$75,960
	Pacific	14	\$65,650	\$60,830	\$67,030	\$72,200	\$72,200
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	46	\$47,680	\$40,830	\$46,800	\$50,420	\$64,630
	50 - 99	37	\$51,670	\$45,990	\$51,900	\$56,960	\$62,540
	100 or more	70	\$53,410	\$48,610	\$52,010	\$57,490	\$67,200
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	7	\$44,760	\$41,400	\$47,820	\$48,610	*
	13 - 20	145	\$52,490	\$47,060	\$51,740	\$56,500	\$67,030
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	7	\$43,970	\$36,050	\$38,990	\$44,330	*
	\$20M to \$50M	12	\$44,300	\$39,570	\$44,310	\$49,050	\$53,560
	\$50M to \$100M	19	\$46,830	\$38,990	\$47,080	\$52,530	\$57,870
	\$100M to \$200M	26	\$49,840	\$43,990	\$48,540	\$55,010	\$63,000
	\$200M or more	94	\$53,410	\$48,550	\$52,500	\$57,490	\$67,200
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	14	\$46,470	\$36,360	\$40,770	\$51,070	\$74,290
	5,000 - 9,999	17	\$47,930	\$41,840	\$47,350	\$55,550	\$61,170
	10,000 - 19,999	31	\$49,460	\$45,050	\$47,920	\$54,130	\$61,320
	20,000 - 39,999	32	\$51,120	\$45,890	\$51,490	\$55,800	\$61,210
	40,000 - 49,999	12	\$52,870	\$50,420	\$53,550	\$56,050	\$57,490
	50,000 - 59,999	7	\$53,910	\$49,860	\$50,490	\$58,170	\$62,900
	60,000 or more	45	\$53,640	\$48,390	\$52,250	\$57,550	\$67,200
Number of branch offices	1	14	\$49,940	\$39,060	\$49,170	\$55,800	\$69,660
	2	10	\$51,400	\$47,880	\$51,070	\$57,730	\$68,300
	3	15	\$46,790	\$36,940	\$45,630	\$53,320	\$64,430
	4	17	\$49,430	\$42,000	\$47,880	\$54,840	\$62,540
	5 or more	103	\$52,930	\$47,440	\$51,850	\$56,960	\$67,200

* Insufficient data

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

if the 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
Collection Clerk

		N	average minimum	average midpoint	average maximum
Overall		108	\$41,250	\$51,390	\$61,530
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	6	\$39,480	\$47,110	\$54,740
	\$100M to \$200M	11	\$39,590	\$47,350	\$55,110
	\$200M to \$500M	27	\$41,630	\$51,260	\$60,880
	\$500M to \$1B	21	\$41,050	\$51,740	\$62,420
	\$1B to \$3B	23	\$40,310	\$51,140	\$61,970
	\$3B or more	19	\$43,860	\$55,650	\$67,430

* Insufficient data

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

PLASTIC CARD MANAGER/SUPERVISOR

Department: Plastic Card

Reports To: Executive VP/Assistant Manager or COO

Position Overview:

Supervise the Plastic Cards Department, overseeing daily operations, staff hiring, training, and performance. Set departmental goals and ensure consistent service delivery. Review plastic card applications and make approval or denial decisions in accordance with credit union policies and member needs.

Key Responsibilities:

- Hire, train, and supervise staff within the Plastic Cards Department, ensuring team performance and development.
- Develop, implement, and evaluate departmental policies and procedures to support operational efficiency and member service.
- Prepare and analyze monthly departmental reports to track performance and identify areas for improvement.
- Manage the department's budget in alignment with the credit union's overall strategic goals.
- Ensure compliance with all applicable regulations governing plastic card operations.
- Review and assess credit, debit, and ATM card applications; approve or deny based on credit union policies and member eligibility.
- Provide guidance on card authorizations that exceed established limits.
- Draft and maintain overdraft protection policies and internal member service procedures.
- Review and process credit limit increases, name changes, and other account maintenance requests related to card services.
- Oversee compliance activities, arbitration processes, and employee record management within the department.

Table 52 - 1
Salaries
Plastic Card Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		166	\$85,920	\$64,980	\$80,560	\$97,930	\$128,130
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	10	\$60,540	\$48,510	\$60,060	\$69,690	\$89,170
	\$100M to \$200M	26	\$61,560	\$53,740	\$60,290	\$64,980	\$78,570
	\$200M to \$500M	28	\$72,940	\$63,240	\$73,280	\$86,450	\$94,000
	\$500M to \$1B	33	\$88,680	\$71,320	\$82,090	\$101,240	\$130,780
	\$1B to \$3B	40	\$93,900	\$79,970	\$88,580	\$104,410	\$127,080
	\$3B or more	27	\$107,650	\$80,280	\$99,210	\$135,530	\$158,810
By region	New England	6	\$89,130	\$80,920	\$87,720	\$100,450	\$122,130
	Middle Atlantic	19	\$75,510	\$62,480	\$75,420	\$90,540	\$102,250
	East North Central	43	\$76,880	\$63,360	\$73,630	\$92,060	\$104,030
	West North Central	12	\$84,680	\$60,790	\$79,480	\$94,430	\$158,370
	South Atlantic	28	\$100,740	\$64,980	\$87,160	\$154,800	\$158,810
	East South Central	13	\$74,210	\$58,110	\$71,910	\$90,070	\$108,500
	West South Central	12	\$74,280	\$59,560	\$72,720	\$93,550	\$112,480
	Mountain	14	\$76,870	\$59,360	\$74,130	\$87,500	\$120,030
	Pacific	19	\$109,970	\$90,460	\$106,770	\$125,530	\$169,230
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	31	\$60,850	\$52,550	\$59,940	\$64,960	\$86,240
	50 - 99	33	\$76,580	\$63,280	\$74,780	\$91,650	\$105,520
	100 or more	97	\$96,260	\$74,020	\$89,180	\$108,890	\$158,810
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	\$65,770	\$64,980	\$65,450	\$71,230	*
	13 - 20	156	\$87,670	\$66,460	\$82,000	\$99,890	\$132,460
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	7	\$56,960	\$48,590	\$53,910	\$64,980	*
	\$50M to \$100M	20	\$63,500	\$56,000	\$62,990	\$65,000	\$78,180
	\$100M to \$200M	20	\$66,520	\$50,980	\$64,100	\$79,890	\$90,860
	\$200M or more	115	\$94,670	\$73,050	\$88,250	\$105,200	\$149,450
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	\$45,930	\$38,480	\$40,540	\$55,840	*
	5,000 - 9,999	15	\$63,810	\$53,110	\$63,070	\$76,810	\$91,310
	10,000 - 19,999	27	\$64,110	\$54,630	\$62,900	\$73,170	\$90,650
	20,000 - 39,999	26	\$79,510	\$65,980	\$78,500	\$92,700	\$107,230
	40,000 - 49,999	15	\$82,860	\$70,210	\$76,580	\$90,600	\$125,960
	50,000 - 59,999	9	\$104,140	\$74,850	\$95,760	\$119,590	\$195,290
	60,000 or more	68	\$99,570	\$77,580	\$90,540	\$114,540	\$158,810
Number of branch offices	1	5	\$71,240	\$44,890	\$52,770	\$113,630	*
	2	10	\$65,480	\$47,470	\$64,520	\$78,200	\$100,280
	3	12	\$62,710	\$50,080	\$62,050	\$71,940	\$92,820
	4	12	\$70,170	\$54,260	\$64,000	\$90,760	\$100,610
	5 or more	127	\$90,960	\$69,660	\$85,010	\$103,350	\$137,070

* Insufficient data

Table 52 - 2
Incentives and Bonuses
Plastic Card Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		163	81%	129	\$5,380
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 \$50M	2	0%	0	
	\$50M to \$100M	9	82%	7	\$3,680
	\$100M to \$200M	26	79%	21	\$2,920
	\$200M to \$500M	28	75%	20	\$3,820
	\$500M to \$1B	32	79%	26	\$5,730
	\$1B to \$3B	39	87%	32	\$6,180
	\$3B or more	27	85%	22	\$6,960
By region	New England	6	89%	6	\$3,640
	Middle Atlantic	19	65%	11	\$6,250
	East North Central	43	74%	33	\$5,940
	West North Central	12	87%	10	\$6,950
	South Atlantic	27	90%	22	\$3,710
	East South Central	12	84%	10	\$5,810
	West South Central	12	83%	10	\$5,510
	Mountain	14	88%	12	\$3,370
	Pacific	19	80%	15	\$7,500
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	62%	2	*
	10 - 49	31	75%	23	\$3,270
	50 - 99	33	70%	24	\$3,390
	100 or more	96	86%	80	\$6,420
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	4	46%	3	*
	13 - 20	154	83%	123	\$5,480
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	29%	1	*
	\$20M to \$50M	7	88%	6	\$2,160
	\$50M to \$100M	20	68%	14	\$3,140
	\$100M to \$200M	20	84%	16	\$4,030
	\$200M or more	113	83%	92	\$6,050
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	45%	2	*
	5,000 - 9,999	15	80%	12	\$4,210
	10,000 - 19,999	27	73%	19	\$2,440
	20,000 - 39,999	26	73%	19	\$3,850
	40,000 - 49,999	15	84%	12	\$5,150
	50,000 - 59,999	9	80%	7	\$8,820
	60,000 or more	66	87%	56	\$6,570
Number of branch offices	1	4	100%	4	*
	2	10	46%	4	\$3,290
	3	12	74%	9	\$4,330
	4	12	82%	10	\$3,540
	5 or more	125	83%	102	\$5,780

* 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 Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		166	\$90,140	\$67,240	\$84,330	\$102,820	\$140,860
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	10	\$63,300	\$50,890	\$61,530	\$72,570	\$99,640
	\$100M to \$200M	26	\$63,880	\$54,340	\$63,580	\$67,920	\$80,970
	\$200M to \$500M	28	\$75,720	\$63,890	\$74,710	\$92,160	\$99,850
	\$500M to \$1B	33	\$93,110	\$72,160	\$84,620	\$105,660	\$141,360
	\$1B to \$3B	40	\$98,950	\$84,410	\$92,540	\$109,490	\$135,780
	\$3B or more	27	\$113,540	\$85,500	\$105,850	\$147,010	\$159,810
By region	New England	6	\$92,380	\$82,560	\$92,490	\$105,440	\$122,930
	Middle Atlantic	19	\$79,560	\$63,610	\$78,330	\$100,810	\$111,830
	East North Central	43	\$81,180	\$65,430	\$79,220	\$98,800	\$112,170
	West North Central	12	\$90,750	\$60,950	\$85,650	\$98,620	\$169,550
	South Atlantic	28	\$103,940	\$67,390	\$90,960	\$156,790	\$159,810
	East South Central	13	\$78,740	\$64,050	\$74,870	\$101,470	\$111,770
	West South Central	12	\$78,600	\$60,270	\$73,420	\$97,540	\$117,080
	Mountain	14	\$79,700	\$62,550	\$76,830	\$90,830	\$121,310
	Pacific	19	\$116,010	\$94,870	\$107,560	\$137,470	\$174,940
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	31	\$63,310	\$53,750	\$62,920	\$67,370	\$90,930
	50 - 99	33	\$78,960	\$64,090	\$77,500	\$94,090	\$107,690
	100 or more	97	\$101,570	\$79,570	\$92,750	\$115,790	\$159,810
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	4	\$66,750	\$65,450	\$65,850	\$73,710	*
	13 - 20	156	\$92,100	\$68,770	\$87,290	\$104,940	\$143,090
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	7	\$58,860	\$50,950	\$54,320	\$67,390	*
	\$50M to \$100M	20	\$65,650	\$56,020	\$65,000	\$68,100	\$78,470
	\$100M to \$200M	20	\$69,760	\$54,270	\$65,720	\$84,720	\$97,660
	\$200M or more	115	\$99,560	\$77,390	\$92,400	\$111,650	\$154,020
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	\$46,890	\$38,480	\$40,540	\$58,390	*
	5,000 - 9,999	15	\$67,160	\$53,820	\$65,000	\$77,940	\$98,080
	10,000 - 19,999	27	\$65,890	\$54,670	\$64,980	\$75,530	\$92,840
	20,000 - 39,999	26	\$82,310	\$67,980	\$81,860	\$96,800	\$111,460
	40,000 - 49,999	15	\$86,960	\$72,090	\$81,300	\$98,480	\$132,940
	50,000 - 59,999	9	\$111,160	\$75,470	\$105,200	\$123,320	\$225,440
	60,000 or more	68	\$105,090	\$84,240	\$96,670	\$122,640	\$159,810
Number of branch offices	1	5	\$72,970	\$45,910	\$53,620	\$116,810	*
	2	10	\$66,980	\$47,470	\$66,170	\$78,500	\$109,820
	3	12	\$65,910	\$52,880	\$66,120	\$71,950	\$102,220
	4	12	\$73,080	\$54,870	\$67,030	\$93,200	\$101,010
	5 or more	127	\$95,630	\$72,550	\$89,420	\$108,220	\$143,920

* Insufficient data

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

if the 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 Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		124	\$71,880	\$91,370	\$110,860
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	12	\$54,150	\$65,500	\$76,860
	\$200M to \$500M	21	\$62,470	\$77,580	\$92,700
	\$500M to \$1B	29	\$73,040	\$93,180	\$113,310
	\$1B to \$3B	36	\$79,300	\$100,420	\$121,540
	\$3B or more	24	\$78,820	\$104,040	\$129,250

* Insufficient data

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

PLASTIC CARD CLERK

Department: Plastic Card

Reports To: Plastic Card Manager

Position Overview:

Serve members by responding to credit, debit, and ATM card inquiries in person or by phone. Process related financial transactions accurately and efficiently while delivering professional and courteous service.

Key Responsibilities:

- Answer member inquiries by phone and process financial transactions with professionalism, accuracy, and efficiency.
- Input and maintain data for new credit, debit, and ATM card accounts.
- Research and resolve member concerns related to account statements, transaction disputes, and monetary adjustments.
- Process file maintenance requests, including name and address changes, card replacements, and account closures.
- Reconcile and balance associated general ledger accounts and daily banking settlements.
- Perform additional departmental duties as assigned to support smooth operations.
- Maintain thorough knowledge of credit union history, philosophy, policies, and procedures.
- Actively cross-sell credit union products and services based on member needs.

Table 53 - 1
Salaries
Plastic Card Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		115	\$51,320	\$45,450	\$50,470	\$56,710	\$61,830
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	9	\$47,360	\$37,050	\$44,180	\$56,540	\$69,750
	\$100M to \$200M	15	\$49,350	\$41,270	\$48,690	\$53,560	\$60,490
	\$200M to \$500M	26	\$48,160	\$41,380	\$47,120	\$54,830	\$57,190
	\$500M to \$1B	19	\$49,120	\$44,940	\$50,670	\$52,700	\$55,120
	\$1B to \$3B	26	\$54,510	\$48,470	\$53,810	\$59,470	\$68,350
	\$3B or more	16	\$52,140	\$45,450	\$49,320	\$61,180	\$61,180
By region	New England	3	*	*	*	*	*
	Middle Atlantic	10	\$55,370	\$51,840	\$53,520	\$63,640	\$64,180
	East North Central	33	\$48,890	\$44,400	\$47,660	\$53,810	\$56,950
	West North Central	9	\$48,910	\$42,000	\$47,890	\$54,300	\$61,340
	South Atlantic	17	\$52,670	\$47,460	\$51,060	\$61,180	\$61,180
	East South Central	11	\$47,560	\$42,290	\$49,980	\$51,740	\$53,880
	West South Central	10	\$48,000	\$41,820	\$47,740	\$51,250	\$58,680
	Mountain	9	\$49,170	\$40,490	\$49,950	\$55,330	\$60,890
	Pacific	13	\$59,040	\$51,420	\$57,600	\$65,000	\$75,660
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	29	\$48,460	\$40,000	\$47,980	\$54,030	\$63,330
	50 - 99	22	\$48,360	\$42,000	\$47,340	\$54,830	\$57,650
	100 or more	61	\$52,300	\$47,070	\$50,890	\$57,600	\$64,150
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$50,790	\$50,990	\$54,090	\$54,090	*
	13 - 20	108	\$51,190	\$45,070	\$50,100	\$56,970	\$61,180
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$48,890	\$37,540	\$45,630	\$63,600	*
	\$50M to \$100M	16	\$46,410	\$40,000	\$48,000	\$52,200	\$54,120
	\$100M to \$200M	13	\$49,120	\$41,380	\$47,450	\$54,990	\$65,580
	\$200M or more	77	\$52,050	\$46,000	\$50,900	\$57,200	\$63,900
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	\$41,540	\$33,960	\$42,780	\$48,590	*
	5,000 - 9,999	14	\$50,340	\$40,280	\$52,780	\$57,500	\$66,340
	10,000 - 19,999	18	\$47,720	\$40,990	\$48,600	\$54,830	\$55,030
	20,000 - 39,999	21	\$50,020	\$42,000	\$48,790	\$54,080	\$65,210
	40,000 - 49,999	9	\$47,300	\$43,950	\$47,890	\$50,680	\$52,700
	50,000 - 59,999	5	\$53,960	\$45,900	\$53,810	\$57,510	*
	60,000 or more	42	\$52,840	\$47,440	\$51,180	\$59,570	\$64,180
Number of branch offices	1	8	\$55,950	\$48,000	\$52,020	\$64,530	*
	2	5	\$47,880	\$35,510	\$51,010	\$58,900	*
	3	7	\$52,050	\$39,630	\$53,180	\$58,650	*
	4	9	\$46,600	\$39,540	\$45,490	\$54,840	\$57,050
	5 or more	86	\$51,490	\$45,450	\$50,520	\$57,150	\$61,180

* Insufficient data

Table 53 - 2
Incentives and Bonuses
Plastic Card Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		113	78%	78	\$2,490
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 \$50M	3	100%	3	*
	\$50M to \$100M	9	40%	2	*
	\$100M to \$200M	14	88%	11	\$2,540
	\$200M to \$500M	26	68%	17	\$1,780
	\$500M to \$1B	19	73%	14	\$2,450
	\$1B to \$3B	25	90%	21	\$2,390
	\$3B or more	16	74%	10	\$2,950
By region	New England	3	100%	3	*
	Middle Atlantic	10	56%	5	\$1,230
	East North Central	33	71%	21	\$2,390
	West North Central	9	68%	7	\$3,470
	South Atlantic	17	87%	11	\$2,840
	East South Central	11	67%	7	\$2,780
	West South Central	9	77%	6	\$1,700
	Mountain	9	89%	8	\$1,460
	Pacific	13	88%	10	\$2,830
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	100%	2	*
	10 - 49	28	71%	16	\$1,860
	50 - 99	22	66%	15	\$2,100
	100 or more	61	80%	44	\$2,620
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	4	39%	3	*
	13 - 20	107	79%	75	\$2,510
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	7	58%	2	*
	\$50M to \$100M	15	72%	9	\$1,460
	\$100M to \$200M	13	79%	10	\$2,690
	\$200M or more	76	78%	55	\$2,560
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	5	82%	3	*
	5,000 - 9,999	14	60%	8	\$1,880
	10,000 - 19,999	17	74%	11	\$1,480
	20,000 - 39,999	21	67%	14	\$2,600
	40,000 - 49,999	9	75%	6	\$1,660
	50,000 - 59,999	5	87%	4	\$2,720
	60,000 or more	42	81%	31	\$2,730
Number of branch offices	1	7	72%	4	*
	2	5	81%	4	*
	3	7	100%	6	\$4,640
	4	9	77%	6	\$1,510
	5 or more	86	77%	59	\$2,510

* Insufficient data

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

Table 53 - 3
Total Cash Compensation
Plastic Card Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		115	\$53,140	\$47,160	\$52,670	\$58,130	\$64,180
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	9	\$47,760	\$37,050	\$44,180	\$57,370	\$69,750
	\$100M to \$200M	15	\$51,040	\$42,860	\$49,380	\$55,840	\$62,120
	\$200M to \$500M	26	\$49,270	\$41,770	\$47,620	\$55,970	\$59,940
	\$500M to \$1B	19	\$50,910	\$48,020	\$50,910	\$54,050	\$57,880
	\$1B to \$3B	26	\$56,520	\$50,630	\$56,530	\$62,260	\$71,610
	\$3B or more	16	\$54,310	\$49,320	\$54,010	\$62,180	\$62,180
By region	New England	3	*	*	*	*	*
	Middle Atlantic	10	\$55,870	\$52,460	\$54,800	\$64,030	\$64,180
	East North Central	33	\$50,440	\$46,220	\$49,320	\$54,090	\$58,060
	West North Central	9	\$51,270	\$42,000	\$49,390	\$58,060	\$65,270
	South Atlantic	17	\$55,030	\$51,940	\$54,010	\$62,180	\$62,180
	East South Central	11	\$49,430	\$43,100	\$50,060	\$54,110	\$56,710
	West South Central	10	\$49,120	\$43,860	\$48,380	\$51,440	\$59,720
	Mountain	9	\$50,470	\$41,020	\$51,860	\$58,220	\$62,470
By number of full-time employees	Pacific	13	\$61,540	\$51,420	\$61,080	\$67,950	\$79,460
	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	29	\$49,490	\$40,460	\$48,000	\$57,000	\$63,330
	50 - 99	22	\$49,720	\$42,000	\$48,380	\$55,930	\$60,240
	100 or more	61	\$54,310	\$48,660	\$53,890	\$59,720	\$64,180
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$51,320	\$51,050	\$54,090	\$54,090	*
	13 - 20	108	\$53,080	\$47,110	\$52,670	\$58,210	\$63,710
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$49,470	\$37,600	\$45,690	\$63,600	*
	\$50M to \$100M	16	\$47,190	\$40,400	\$48,150	\$53,400	\$57,260
	\$100M to \$200M	13	\$50,950	\$42,060	\$47,890	\$58,200	\$68,130
	\$200M or more	77	\$53,990	\$48,070	\$53,330	\$58,700	\$64,180
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	5	\$42,510	\$34,540	\$43,600	\$49,930	*
	5,000 - 9,999	14	\$51,350	\$40,530	\$53,450	\$59,420	\$66,340
	10,000 - 19,999	18	\$48,620	\$42,900	\$48,600	\$55,510	\$58,260
	20,000 - 39,999	21	\$51,700	\$42,990	\$49,120	\$56,070	\$68,580
	40,000 - 49,999	9	\$48,430	\$46,350	\$49,390	\$52,720	\$53,110
	50,000 - 59,999	5	\$56,320	\$48,890	\$56,570	\$59,580	*
	60,000 or more	42	\$54,970	\$49,050	\$54,010	\$61,480	\$66,240
Number of branch offices	1	8	\$57,070	\$48,000	\$53,450	\$64,530	*
	2	5	\$48,860	\$36,140	\$51,670	\$60,440	*
	3	7	\$56,030	\$40,450	\$55,470	\$63,970	*
	4	9	\$47,760	\$40,410	\$47,220	\$56,080	\$58,620
	5 or more	86	\$53,330	\$47,400	\$52,680	\$58,130	\$64,180

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		85	\$42,520	\$52,750	\$62,970
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	9	\$41,060	\$49,420	\$57,770
	\$200M to \$500M	16	\$42,210	\$50,360	\$58,500
	\$500M to \$1B	18	\$41,840	\$51,740	\$61,650
	\$1B to \$3B	24	\$43,870	\$55,600	\$67,340
	\$3B or more	15	\$43,380	\$55,300	\$67,210

* Insufficient data

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

MEMBER SERVICE REPRESENTATIVE— **PLASTIC CARDS**

Department: Plastic Card

Reports To: Plastic Card Manager/Supervisor or Member Service VP

Position Overview:

Provide account support to members by opening new plastic card accounts and responding to inquiries related to credit, debit, and ATM cards. Assist with card-related requests, ensuring accurate information, timely service, and a positive member experience in accordance with credit union policies and procedures.

Key Responsibilities:

- Answer member inquiries by phone and process financial transactions with courtesy and efficiency.
- Process credit, debit, and ATM card applications in accordance with credit union policies.
- Assist members in opening new plastic card accounts and provide guidance on card features and usage.
- Research and resolve member concerns related to account statements, transaction disputes, and monetary adjustments.
- Process personal identification number (PIN) requests and ensure timely delivery.
- Generate and maintain plastic card security reports for internal review and compliance.
- Support members in recovering plastic cards following theft or loss, ensuring secure reissuance.
- Cross-sell additional credit union products and services based on member needs and account activity.

Table 54 - 1
Salaries
Member Service Rep. - Plastic Cards

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		107	\$50,720	\$44,840	\$50,230	\$55,940	\$62,100
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$43,540	\$37,330	\$43,880	\$49,750	*
	\$100M to \$200M	19	\$46,090	\$37,210	\$43,820	\$54,850	\$57,120
	\$200M to \$500M	26	\$47,990	\$44,840	\$48,510	\$52,300	\$56,910
	\$500M to \$1B	19	\$52,240	\$49,400	\$51,730	\$55,170	\$57,350
	\$1B to \$3B	18	\$53,200	\$47,140	\$52,950	\$59,840	\$65,550
	\$3B or more	13	\$52,200	\$44,840	\$51,740	\$58,210	\$62,350
By region	New England	6	\$55,360	\$50,010	\$52,050	\$58,260	*
	Middle Atlantic	7	\$50,410	\$44,000	\$53,990	\$58,690	*
	East North Central	26	\$48,240	\$43,330	\$48,560	\$52,050	\$62,020
	West North Central	11	\$48,860	\$46,200	\$47,290	\$50,000	\$56,090
	South Atlantic	15	\$51,360	\$43,560	\$51,490	\$54,810	\$68,940
	East South Central	11	\$41,200	\$36,750	\$40,830	\$45,910	\$48,260
	West South Central	10	\$47,760	\$44,840	\$47,280	\$53,390	\$55,170
	Mountain	9	\$51,750	\$47,400	\$51,140	\$56,930	\$59,870
	Pacific	11	\$58,330	\$54,400	\$57,690	\$61,130	\$65,910
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	28	\$45,940	\$37,360	\$47,190	\$51,380	\$56,740
	50 - 99	25	\$49,680	\$45,760	\$48,500	\$55,660	\$58,920
	100 or more	50	\$51,880	\$46,100	\$51,730	\$57,350	\$63,310
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	103	\$50,670	\$44,840	\$50,290	\$55,980	\$62,210
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	9	\$44,440	\$35,600	\$42,180	\$55,310	*
	\$50M to \$100M	14	\$48,940	\$43,410	\$50,000	\$56,170	\$57,060
	\$100M to \$200M	16	\$47,370	\$36,940	\$47,400	\$53,020	\$60,800
	\$200M or more	67	\$51,600	\$46,100	\$50,990	\$57,140	\$62,350
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$48,470	\$41,620	\$50,500	\$55,480	*
	5,000 - 9,999	10	\$42,590	\$36,750	\$42,270	\$47,400	\$56,660
	10,000 - 19,999	24	\$48,770	\$45,620	\$50,000	\$53,260	\$56,940
	20,000 - 39,999	20	\$47,230	\$40,200	\$47,750	\$53,070	\$56,950
	40,000 - 49,999	9	\$49,410	\$47,840	\$49,000	\$51,490	\$55,000
	50,000 - 59,999	7	\$56,190	\$53,360	\$55,170	\$57,350	\$65,000
	60,000 or more	31	\$52,220	\$44,860	\$51,740	\$58,210	\$64,780
Number of branch offices	1	7	\$52,340	\$46,960	\$55,170	\$56,630	*
	2	7	\$48,800	\$41,440	\$48,750	\$56,020	*
	3	10	\$48,950	\$47,530	\$50,000	\$52,330	\$56,680
	4	12	\$49,780	\$37,090	\$52,610	\$55,170	\$65,000
	5 or more	72	\$50,950	\$45,390	\$49,890	\$56,970	\$62,350

* Insufficient data

Table 54 - 2
Incentives and Bonuses
Member Service Rep. - Plastic Cards

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		105	81%	81	\$2,500
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$50M	5	75%	3	*
	\$50M to \$100M	7	50%	4	*
	\$100M to \$200M	19	75%	15	\$2,140
	\$200M to \$500M	26	69%	19	\$2,020
	\$500M to \$1B	18	88%	15	\$2,800
	\$1B to \$3B	18	76%	13	\$2,910
	\$3B or more	13	94%	12	\$2,440
By region	New England	6	80%	4	\$1,840
	Middle Atlantic	7	100%	7	\$2,760
	East North Central	26	75%	21	\$2,420
	West North Central	11	80%	8	\$3,010
	South Atlantic	14	82%	11	\$2,500
	East South Central	11	76%	9	\$2,010
	West South Central	9	86%	6	\$3,210
	Mountain	9	69%	6	\$2,600
	Pacific	11	86%	9	\$2,230
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	100%	3	*
	10 - 49	28	68%	20	\$1,530
	50 - 99	25	63%	18	\$2,430
	100 or more	49	87%	41	\$2,630
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	101	80%	77	\$2,490
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	9	69%	6	\$2,590
	\$50M to \$100M	14	65%	11	\$2,110
	\$100M to \$200M	16	71%	12	\$1,790
	\$200M or more	65	84%	52	\$2,600
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	7	72%	5	\$2,710
	5,000 - 9,999	10	77%	7	\$1,630
	10,000 - 19,999	24	63%	17	\$2,040
	20,000 - 39,999	20	72%	14	\$2,250
	40,000 - 49,999	9	81%	7	\$2,320
	50,000 - 59,999	7	86%	5	\$2,860
	60,000 or more	29	89%	25	\$2,670
Number of branch offices	1	7	61%	5	\$2,810
	2	7	88%	6	\$2,550
	3	10	37%	4	\$1,930
	4	12	82%	9	\$2,480
	5 or more	71	84%	56	\$2,510

* Insufficient data

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

Table 54 - 3
Total Cash Compensation
Member Service Rep. - Plastic Cards

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		107	\$52,690	\$47,090	\$52,350	\$59,190	\$63,350
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	5	*	*	*	*	*
	\$50M to \$100M	7	\$44,290	\$37,940	\$45,310	\$49,890	*
	\$100M to \$200M	19	\$47,700	\$38,820	\$45,460	\$56,020	\$61,680
	\$200M to \$500M	26	\$49,350	\$45,760	\$49,640	\$53,900	\$61,180
	\$500M to \$1B	19	\$54,540	\$50,490	\$53,020	\$59,190	\$61,260
	\$1B to \$3B	18	\$55,300	\$49,410	\$56,750	\$62,880	\$67,300
	\$3B or more	13	\$54,490	\$47,430	\$53,440	\$60,210	\$62,350
By region	New England	6	\$56,840	\$50,010	\$54,820	\$62,340	*
	Middle Atlantic	7	\$53,160	\$47,210	\$57,220	\$62,850	*
	East North Central	26	\$50,070	\$46,300	\$50,500	\$53,390	\$62,350
	West North Central	11	\$51,200	\$48,320	\$50,470	\$51,820	\$59,280
	South Atlantic	15	\$53,290	\$44,190	\$54,400	\$57,580	\$69,940
	East South Central	11	\$42,740	\$38,600	\$41,100	\$46,980	\$50,720
	West South Central	10	\$50,240	\$46,360	\$50,600	\$55,020	\$60,120
	Mountain	9	\$53,440	\$47,840	\$51,520	\$60,000	\$62,510
	Pacific	11	\$60,250	\$57,000	\$59,590	\$62,550	\$67,710
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	28	\$46,990	\$38,600	\$47,440	\$53,280	\$57,990
	50 - 99	25	\$51,170	\$46,560	\$49,560	\$56,150	\$63,460
	100 or more	50	\$54,100	\$47,660	\$53,440	\$60,120	\$64,500
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	103	\$52,610	\$47,010	\$52,370	\$59,190	\$62,880
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	9	\$46,220	\$35,930	\$44,500	\$58,860	*
	\$50M to \$100M	14	\$50,310	\$45,090	\$50,000	\$56,740	\$60,420
	\$100M to \$200M	16	\$48,650	\$39,780	\$48,550	\$54,290	\$61,650
	\$200M or more	67	\$53,730	\$47,590	\$52,870	\$60,120	\$64,050
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$50,430	\$44,370	\$50,580	\$60,160	*
	5,000 - 9,999	10	\$43,840	\$38,600	\$44,250	\$48,020	\$58,600
	10,000 - 19,999	24	\$50,020	\$46,140	\$50,000	\$54,050	\$62,330
	20,000 - 39,999	20	\$48,840	\$41,930	\$48,590	\$54,500	\$62,880
	40,000 - 49,999	9	\$51,300	\$48,260	\$52,340	\$53,900	\$56,500
	50,000 - 59,999	7	\$58,650	\$54,890	\$59,190	\$60,120	\$65,000
	60,000 or more	31	\$54,480	\$47,460	\$54,790	\$60,210	\$66,290
Number of branch offices	1	7	\$54,060	\$47,260	\$56,740	\$58,830	*
	2	7	\$51,060	\$43,870	\$51,440	\$59,870	*
	3	10	\$49,670	\$47,830	\$50,000	\$53,000	\$58,250
	4	12	\$51,820	\$38,730	\$53,900	\$60,120	\$65,000
	5 or more	72	\$52,990	\$47,430	\$52,340	\$59,190	\$63,450

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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
Member Service Rep. - Plastic Cards

		N	average minimum	average midpoint	average maximum
Overall		71	\$41,300	\$52,240	\$63,180
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$38,630	\$47,540	\$56,460
	\$100M to \$200M	5	\$39,660	\$48,970	\$58,280
	\$200M to \$500M	16	\$40,350	\$49,880	\$59,410
	\$500M to \$1B	17	\$42,250	\$54,090	\$65,930
	\$1B to \$3B	16	\$43,410	\$55,160	\$66,900
	\$3B or more	12	\$40,200	\$52,250	\$64,310

* Insufficient data

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

ATM SPECIALIST

Department: Plastic Card

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

Position Overview:

Manage daily ATM operations, including cash replenishment, balancing, and discrepancy resolution. Process member ATM applications and coordinate technology support with external vendors to ensure reliable and secure ATM services.

Key Responsibilities:

- Visit ATMs daily to collect transaction summaries and member deposits.
- Replenish ATMs with cash, memo printout paper, envelopes, and deposit slips to ensure uninterrupted service.
- Verify member cash and check deposits against machine transaction records; research and resolve discrepancies promptly.
- Adjust member accounts when input errors occur and communicate resolutions clearly and professionally.
- Balance transaction totals for each assigned ATM and forward items to the operations or proof department.
- Process ATM card orders for members and promote additional credit union products or services when appropriate.
- Report ATM malfunctions to service and maintenance teams; coordinate and evaluate vendor repairs as needed.
- Ensure ATM operations comply with all federal and state regulations as well as credit union policies and procedures.

Table 55 - 1
Salaries
ATM Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		39	\$60,840	\$49,760	\$60,380	\$64,860	\$78,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	7	\$53,560	\$42,560	\$53,200	\$61,250	\$74,380
	\$500M to \$1B	6	\$57,260	\$48,390	\$57,580	\$64,810	*
	\$1B to \$3B	10	\$56,710	\$46,230	\$56,030	\$58,660	\$83,060
	\$3B or more	12	\$66,960	\$60,600	\$64,860	\$67,140	\$87,890
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	\$65,280	\$55,000	\$55,940	\$86,540	*
	East North Central	8	\$55,890	\$47,350	\$57,000	\$66,680	\$71,050
	West North Central	0					
	South Atlantic	7	\$63,870	\$58,890	\$64,860	\$64,860	\$82,630
	East South Central	3	*	*	*	*	*
	West South Central	4	\$49,300	\$42,170	\$48,350	\$56,860	*
	Mountain	3	\$64,920	\$58,950	\$63,370	\$76,320	*
	Pacific	9	\$70,610	\$57,620	\$65,100	\$80,300	\$102,180
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	7	\$55,820	\$47,880	\$57,580	\$63,680	\$73,360
	100 or more	28	\$62,640	\$51,930	\$64,860	\$65,280	\$86,310
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	38	\$61,070	\$50,660	\$60,530	\$64,860	\$78,300
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	3	*	*	*	*	*
	\$100M to \$200M	3	\$55,170	\$52,000	\$55,760	\$59,830	*
	\$200M or more	32	\$61,840	\$51,750	\$62,960	\$65,200	\$80,850
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	5	\$49,540	\$40,120	\$50,700	\$58,800	*
	20,000 - 39,999	5	\$52,310	\$40,150	\$50,720	\$64,690	*
	40,000 - 49,999	5	\$65,730	\$52,180	\$64,640	\$74,730	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$62,630	\$52,910	\$64,860	\$65,080	\$85,750
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	4	3	*	*	*	*	*
	5 or more	33	\$61,640	\$50,060	\$63,050	\$65,080	\$82,050

* Insufficient data

Table 55 - 2
Incentives and Bonuses
ATM Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		37	76%	25	\$3,190
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 \$50M	0		0	
	\$50M to \$100M	1	0%	0	
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	7	50%	4	\$2,580
	\$500M to \$1B	6	33%	3	*
	\$1B to \$3B	10	96%	9	\$3,000
	\$3B or more	11	84%	7	\$3,490
By region	New England	1	100%	1	*
	Middle Atlantic	3	82%	2	*
	East North Central	8	49%	3	*
	West North Central	0		0	
	South Atlantic	7	96%	6	\$2,460
	East South Central	3	100%	3	*
	West South Central	3	89%	2	*
	Mountain	3	80%	3	*
	Pacific	9	40%	5	\$4,960
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	4	58%	2	*
	50 - 99	7	29%	3	\$1,110
	100 or more	26	87%	20	\$3,390
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	37	76%	25	\$3,230
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	3	70%	2	*
	\$100M to \$200M	3	60%	2	*
	\$200M or more	31	77%	21	\$3,320
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	5	56%	3	*
	20,000 - 39,999	5	27%	2	*
	40,000 - 49,999	5	87%	4	\$4,500
	50,000 - 59,999	1	100%	1	*
	60,000 or more	22	83%	16	\$3,270
Number of branch offices	1	1	100%	1	*
	2	2	41%	1	*
	3	0		0	
	4	3	34%	2	*
	5 or more	32	80%	22	\$3,300

* Insufficient data

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

Table 55 - 3
Total Cash Compensation
ATM Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		39	\$63,160	\$53,940	\$61,360	\$65,860	\$85,090
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	7	\$54,850	\$42,850	\$57,890	\$61,760	\$75,230
	\$500M to \$1B	6	\$58,180	\$48,390	\$57,580	\$64,810	*
	\$1B to \$3B	10	\$59,410	\$46,810	\$59,520	\$61,430	\$86,650
	\$3B or more	12	\$69,820	\$63,410	\$65,860	\$68,650	\$100,820
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	\$68,340	\$57,770	\$60,300	\$90,420	*
	East North Central	8	\$56,940	\$48,880	\$57,310	\$68,030	\$73,360
	West North Central	0					
	South Atlantic	7	\$66,240	\$62,730	\$65,860	\$65,860	\$92,260
	East South Central	3	*	*	*	*	*
	West South Central	4	\$50,600	\$44,870	\$48,360	\$58,730	*
	Mountain	3	\$68,110	\$61,020	\$65,520	\$82,590	*
	Pacific	9	\$72,600	\$58,000	\$65,100	\$82,020	\$109,670
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	7	\$56,130	\$47,960	\$57,580	\$63,680	\$73,910
	100 or more	28	\$65,400	\$54,140	\$65,280	\$65,860	\$94,240
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	38	\$63,400	\$54,140	\$61,510	\$65,860	\$85,090
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	3	*	*	*	*	*
	\$100M to \$200M	3	\$56,050	\$52,180	\$57,660	\$61,200	*
	\$200M or more	32	\$64,280	\$54,140	\$64,090	\$65,860	\$86,350
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	5	\$50,610	\$41,670	\$50,950	\$58,800	*
	20,000 - 39,999	5	\$52,490	\$40,210	\$50,810	\$64,730	*
	40,000 - 49,999	5	\$69,640	\$57,940	\$66,870	\$79,850	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$65,190	\$54,560	\$65,280	\$65,860	\$90,920
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	0					
	4	3	*	*	*	*	*
	5 or more	33	\$64,150	\$54,140	\$64,120	\$65,860	\$86,940

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		32	\$50,520	\$63,830	\$77,140
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	4	\$48,220	\$58,110	\$68,000
	\$500M to \$1B	4	\$49,350	\$60,470	\$71,580
	\$1B to \$3B	10	\$47,730	\$62,500	\$77,270
	\$3B or more	12	\$55,820	\$71,020	\$86,230

* Insufficient data

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

SVP/VP OF IT (#2 position)

Department: Information Systems

Reports To: Chief Information Officer or President/CEO/Manager

Position Overview:

Assist in planning, overseeing, and managing the IT/IS department and the credit union's overall technology infrastructure. Support the development of short- and long-term technology strategies that deliver efficient, secure, and cost-effective solutions to meet organizational needs.

Key Responsibilities:

- Collaborate with direct reports and the CIO to develop and implement short- and long-term strategic operational plans for IT that align with the credit union's business priorities.
- Define departmental goals, strategies, and performance metrics to ensure the IT function operates efficiently and effectively.
- Lead efforts to strengthen business continuity, including disaster recovery planning, departmental recovery strategies, business impact assessments, and implementation of security protocols such as antivirus and firewall protections.
- Research emerging technology trends to maintain competitiveness in product and service offerings; stay current on advancements in hardware, software, networks, and systems.
- Evaluate, design, and adapt technology platforms to enhance both member and employee experiences.
- Assist in negotiating cost-effective contracts for systems, hardware, software, peripherals, warranties, maintenance programs, and IT consulting services.
- Develop, update, and monitor compliance with disaster recovery and security plans, ensuring alignment with internal policies and external regulations.
- Ensure operational manuals and documentation are accurate, current, and compliant with state and federal requirements.
- Prepare, implement, and manage the IT department's budget in alignment with the credit union's strategic and financial goals.
- Develop, apply, and evaluate departmental policies and procedures to support operational consistency and regulatory compliance.

Table 56 - 1
Salaries
SVP / VP of IT (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		128	\$170,840	\$124,670	\$163,100	\$204,590	\$260,280
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	11	\$97,840	\$65,790	\$97,560	\$119,660	\$141,820
	\$200M to \$500M	22	\$124,820	\$108,030	\$122,690	\$149,310	\$163,120
	\$500M to \$1B	27	\$136,950	\$108,510	\$139,200	\$164,470	\$179,730
	\$1B to \$3B	40	\$173,430	\$147,660	\$172,710	\$190,140	\$224,840
	\$3B or more	24	\$245,980	\$217,440	\$234,180	\$270,960	\$328,560
By region	New England	10	\$141,580	\$102,970	\$144,960	\$165,810	\$211,560
	Middle Atlantic	7	\$171,740	\$126,760	\$183,240	\$199,120	\$275,000
	East North Central	31	\$147,180	\$105,800	\$134,250	\$190,770	\$228,330
	West North Central	14	\$144,600	\$109,680	\$127,540	\$154,450	\$260,240
	South Atlantic	16	\$199,400	\$143,870	\$174,310	\$253,710	\$328,560
	East South Central	9	\$162,370	\$113,370	\$166,330	\$216,290	\$221,490
	West South Central	16	\$167,090	\$140,550	\$165,940	\$189,530	\$227,860
	Mountain	9	\$162,100	\$128,250	\$174,250	\$183,700	\$263,580
	Pacific	18	\$220,410	\$175,130	\$218,300	\$270,940	\$282,820
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	16	\$109,330	\$94,130	\$115,920	\$126,540	\$157,510
	50 - 99	24	\$123,360	\$98,550	\$121,960	\$152,740	\$179,310
	100 or more	89	\$188,960	\$147,010	\$178,220	\$221,490	\$270,940
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	125	\$170,670	\$124,700	\$162,110	\$202,150	\$260,830
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	10	\$105,660	\$85,980	\$106,630	\$126,590	\$142,540
	\$100M to \$200M	12	\$109,240	\$93,160	\$108,200	\$122,780	\$153,800
	\$200M or more	104	\$182,420	\$140,090	\$174,630	\$218,790	\$268,240
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	8	\$95,810	\$70,230	\$97,570	\$116,360	*
	10,000 - 19,999	13	\$112,970	\$89,160	\$120,700	\$131,250	\$158,710
	20,000 - 39,999	24	\$130,140	\$107,910	\$125,530	\$156,780	\$174,850
	40,000 - 49,999	9	\$143,290	\$102,900	\$114,670	\$167,660	\$282,820
	50,000 - 59,999	9	\$162,530	\$134,570	\$166,540	\$190,400	\$231,970
	60,000 or more	64	\$202,130	\$161,600	\$192,480	\$229,020	\$273,510
Number of branch offices	1	4	\$104,660	\$67,410	\$96,720	\$154,860	*
	2	5	\$114,280	\$82,440	\$116,660	\$148,360	*
	3	6	\$124,480	\$117,550	\$123,940	\$131,250	*
	4	8	\$129,650	\$87,620	\$125,720	\$177,930	\$196,570
	5 or more	104	\$179,940	\$137,650	\$172,250	\$218,910	\$268,420

* Insufficient data

Table 56 - 2
Incentives and Bonuses
SVP / VP of IT (#2 position)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		124	87%	106	\$19,870
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 \$50M	0		0	
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	11	90%	10	\$3,640
	\$200M to \$500M	22	83%	17	\$8,510
	\$500M to \$1B	26	88%	23	\$11,630
	\$1B to \$3B	38	89%	33	\$17,480
	\$3B or more	24	85%	21	\$41,560
By region	New England	9	73%	7	\$16,830
	Middle Atlantic	7	71%	5	\$15,470
	East North Central	30	90%	27	\$17,990
	West North Central	14	96%	13	\$12,180
	South Atlantic	15	94%	14	\$22,230
	East South Central	9	82%	7	\$20,430
	West South Central	15	86%	11	\$23,980
	Mountain	9	100%	9	\$9,980
	Pacific	18	78%	14	\$30,540
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	15	82%	12	\$3,880
	50 - 99	24	84%	19	\$8,080
	100 or more	86	88%	74	\$24,140
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	121	86%	103	\$20,410
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	9	78%	7	\$2,580
	\$100M to \$200M	12	79%	10	\$5,710
	\$200M or more	101	88%	87	\$22,370
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	7	87%	6	\$2,120
	10,000 - 19,999	13	81%	10	\$5,500
	20,000 - 39,999	24	84%	19	\$9,080
	40,000 - 49,999	9	93%	8	\$12,700
	50,000 - 59,999	9	73%	7	\$21,530
	60,000 or more	61	88%	53	\$27,220
Number of branch offices	1	3	72%	2	*
	2	5	100%	5	\$4,770
	3	6	89%	5	\$3,430
	4	8	85%	7	\$14,010
	5 or more	101	86%	85	\$22,070

* Insufficient data

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

Table 56 - 3
Total Cash Compensation
SVP / VP of IT (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		128	\$187,500	\$133,510	\$175,730	\$229,660	\$301,830
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	11	\$101,120	\$70,060	\$99,440	\$125,040	\$142,120
	\$200M to \$500M	22	\$131,620	\$114,220	\$131,850	\$150,830	\$184,330
	\$500M to \$1B	27	\$146,880	\$112,620	\$148,790	\$170,160	\$199,280
	\$1B to \$3B	40	\$188,350	\$163,270	\$183,860	\$208,420	\$246,850
	\$3B or more	24	\$281,150	\$242,410	\$267,710	\$318,400	\$330,540
By region	New England	10	\$152,780	\$104,900	\$146,450	\$195,250	\$248,120
	Middle Atlantic	7	\$182,730	\$131,280	\$203,390	\$213,990	\$275,000
	East North Central	31	\$162,770	\$111,530	\$139,770	\$201,310	\$258,060
	West North Central	14	\$156,280	\$118,330	\$136,540	\$172,500	\$287,020
	South Atlantic	16	\$219,700	\$149,410	\$191,170	\$282,870	\$361,300
	East South Central	9	\$179,150	\$131,750	\$179,560	\$241,200	\$256,000
	West South Central	16	\$185,780	\$146,850	\$181,940	\$231,190	\$258,010
	Mountain	9	\$172,080	\$134,760	\$174,790	\$204,840	\$293,710
	Pacific	18	\$244,110	\$183,530	\$249,160	\$318,400	\$323,520
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	16	\$112,330	\$94,720	\$119,390	\$132,390	\$159,050
	50 - 99	24	\$129,920	\$100,290	\$130,780	\$155,470	\$195,550
	100 or more	89	\$209,560	\$154,010	\$194,460	\$256,000	\$318,400
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	125	\$187,760	\$133,570	\$175,710	\$232,930	\$308,860
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	10	\$107,500	\$87,490	\$108,250	\$129,590	\$142,660
	\$100M to \$200M	12	\$113,750	\$97,560	\$113,680	\$131,880	\$157,420
	\$200M or more	104	\$201,470	\$149,370	\$187,230	\$247,770	\$314,270
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	8	\$97,450	\$71,260	\$98,000	\$121,350	*
	10,000 - 19,999	13	\$117,430	\$97,160	\$122,490	\$139,720	\$167,150
	20,000 - 39,999	24	\$137,560	\$113,610	\$134,040	\$160,660	\$192,000
	40,000 - 49,999	9	\$155,110	\$108,390	\$139,370	\$170,640	\$323,520
	50,000 - 59,999	9	\$178,310	\$142,740	\$176,140	\$215,150	\$271,330
	60,000 or more	64	\$225,330	\$175,480	\$206,170	\$258,470	\$318,400
Number of branch offices	1	4	\$107,590	\$67,750	\$96,720	\$164,100	*
	2	5	\$119,050	\$83,400	\$122,660	\$153,770	*
	3	6	\$127,530	\$118,240	\$131,120	\$139,100	*
	4	8	\$141,620	\$88,920	\$127,770	\$184,390	\$272,420
	5 or more	104	\$198,430	\$145,090	\$186,210	\$246,820	\$314,270

* Insufficient data

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

if the 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
SVP / VP of IT (#2 position)

		N	average minimum	average midpoint	average maximum
Overall		106	\$127,000	\$163,150	\$199,300
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	7	\$78,010	\$96,800	\$115,580
	\$200M to \$500M	18	\$100,290	\$126,010	\$151,730
	\$500M to \$1B	26	\$113,270	\$142,670	\$172,070
	\$1B to \$3B	35	\$135,800	\$177,340	\$218,880
	\$3B or more	20	\$171,620	\$223,300	\$274,970

* Insufficient data

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

IT MANAGER/SUPERVISOR

Department: Information Systems

Reports To: Information Systems VP or CIO

Position Overview:

Continuously assess and plan the credit union's technology infrastructure, including hubs, switches, enterprise routers, servers, and network hardware and software. Recommend upgrades, changes, or new solutions that align with the evolving needs of the organization and support secure, efficient operations.

Key Responsibilities:

- Develop and maintain strategic direction for LAN technologies, VoIP, telecommunications, and related hardware and software; stay informed on emerging technologies and their impact on credit union operations and costs.
- Establish configuration and performance standards for the network; implement controls to ensure consistent performance and reliability.
- Evaluate business needs and goals, research available solutions, and design systems and procedures that best support organizational objectives.
- Create and execute implementation plans for new technology projects, including documentation, timelines, procedures, and accountability measures.
- Lead and coach network staff to ensure alignment with departmental goals, regulatory requirements, and budgetary guidelines.
- Oversee personnel administration within the department, including job assignments, training, performance evaluations, and compensation reviews.
- Monitor industry trends and regulatory changes affecting credit union technology; respond proactively to maintain compliance and operational readiness.
- Make purchasing decisions based on competitive bids and maintain accurate procurement documentation.
- Develop and maintain a comprehensive disaster recovery plan for network infrastructure.
- Prepare and manage the department's annual budget; recommend capital expenditures and monitor performance against financial targets.
- Ensure network systems support fast, secure, and reliable access to information for staff, enabling efficient member service.
- Provide professional, courteous, and timely hardware, software, and network support to internal teams.

Table 57 - 1
Salaries
IT Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		182	\$132,430	\$98,590	\$132,820	\$160,600	\$191,450
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	9	\$80,690	\$64,580	\$80,690	\$99,820	\$117,570
	\$100M to \$200M	26	\$75,960	\$68,150	\$73,910	\$87,090	\$94,250
	\$200M to \$500M	39	\$93,900	\$77,230	\$91,700	\$104,990	\$123,590
	\$500M to \$1B	33	\$106,650	\$92,220	\$105,230	\$119,410	\$138,760
	\$1B to \$3B	47	\$123,390	\$107,090	\$126,040	\$138,650	\$161,970
	\$3B or more	24	\$167,180	\$153,830	\$161,380	\$191,450	\$191,450
By region	New England	10	\$113,040	\$88,350	\$109,140	\$140,180	\$157,350
	Middle Atlantic	15	\$114,190	\$81,220	\$111,000	\$129,630	\$195,690
	East North Central	43	\$120,240	\$96,230	\$127,720	\$149,130	\$154,070
	West North Central	17	\$103,300	\$86,950	\$101,740	\$115,900	\$133,020
	South Atlantic	24	\$160,310	\$127,240	\$191,450	\$191,450	\$191,450
	East South Central	14	\$110,470	\$87,790	\$109,610	\$133,270	\$163,490
	West South Central	21	\$101,750	\$84,250	\$105,900	\$117,030	\$137,450
	Mountain	14	\$118,160	\$93,450	\$118,280	\$152,860	\$152,860
	Pacific	24	\$148,990	\$139,150	\$160,000	\$162,460	\$170,580
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	39	\$81,090	\$65,980	\$77,270	\$92,600	\$110,400
	50 - 99	38	\$92,800	\$77,220	\$89,530	\$104,400	\$126,760
	100 or more	102	\$145,030	\$118,750	\$149,130	\$170,580	\$191,450
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	\$111,320	\$78,410	\$133,200	\$133,200	*
	13 - 20	171	\$133,860	\$100,000	\$133,270	\$162,360	\$191,450
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	7	\$75,330	\$60,010	\$79,030	\$82,820	*
	\$50M to \$100M	17	\$74,220	\$63,980	\$69,500	\$81,850	\$100,000
	\$100M to \$200M	29	\$89,390	\$72,010	\$85,920	\$97,150	\$124,480
	\$200M or more	126	\$141,210	\$114,060	\$140,600	\$167,290	\$191,450
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	15	\$75,630	\$61,940	\$70,320	\$83,030	\$108,410
	10,000 - 19,999	37	\$85,810	\$70,390	\$84,590	\$98,460	\$109,090
	20,000 - 39,999	28	\$95,940	\$78,330	\$95,870	\$113,010	\$129,560
	40,000 - 49,999	17	\$111,790	\$92,390	\$111,220	\$127,020	\$157,320
	50,000 - 59,999	10	\$113,390	\$101,270	\$106,270	\$132,660	\$157,330
	60,000 or more	70	\$150,650	\$128,200	\$154,070	\$191,450	\$191,450
Number of branch offices	1	10	\$93,000	\$78,710	\$94,650	\$104,550	\$119,440
	2	15	\$79,500	\$61,000	\$72,180	\$98,050	\$119,530
	3	13	\$85,420	\$75,580	\$85,170	\$94,010	\$107,060
	4	11	\$99,910	\$70,030	\$98,150	\$123,690	\$172,460
	5 or more	133	\$139,040	\$107,420	\$140,230	\$166,800	\$191,450

* Insufficient data

Table 57 - 2
Incentives and Bonuses
IT Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		179	86%	148	\$7,500
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	9	70%	7	\$3,540
	\$100M to \$200M	26	81%	21	\$3,710
	\$200M to \$500M	39	83%	30	\$4,720
	\$500M to \$1B	31	89%	28	\$7,660
	\$1B to \$3B	46	91%	39	\$8,470
	\$3B or more	24	84%	21	\$8,400
By region	New England	10	91%	10	\$6,230
	Middle Atlantic	15	74%	10	\$7,670
	East North Central	41	69%	35	\$8,900
	West North Central	17	91%	14	\$6,910
	South Atlantic	23	97%	19	\$4,040
	East South Central	14	86%	11	\$9,800
	West South Central	21	95%	19	\$7,590
	Mountain	13	100%	12	\$6,120
	Pacific	24	82%	18	\$11,530
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	1	100%	1	*
	10 - 49	39	81%	31	\$3,600
	50 - 99	38	80%	29	\$4,430
	100 or more	99	87%	86	\$8,410
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	39%	5	\$4,340
	13 - 20	169	87%	140	\$7,630
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	7	71%	5	\$3,220
	\$50M to \$100M	17	73%	12	\$3,080
	\$100M to \$200M	29	83%	24	\$4,580
	\$200M or more	122	87%	105	\$8,080
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	4	77%	3	*
	5,000 - 9,999	15	80%	11	\$4,460
	10,000 - 19,999	36	82%	28	\$3,630
	20,000 - 39,999	28	84%	23	\$5,170
	40,000 - 49,999	17	80%	14	\$8,730
	50,000 - 59,999	10	85%	9	\$8,530
	60,000 or more	68	88%	59	\$8,400
Number of branch offices	1	9	67%	6	\$5,390
	2	15	73%	10	\$3,690
	3	13	87%	12	\$3,630
	4	11	74%	8	\$5,440
	5 or more	130	87%	112	\$7,910

* Insufficient data

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

Table 57 - 3
Total Cash Compensation
IT Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		182	\$138,740	\$103,490	\$139,380	\$175,000	\$192,450
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	9	\$83,170	\$64,700	\$82,630	\$102,140	\$120,060
	\$100M to \$200M	26	\$78,960	\$69,580	\$77,500	\$89,690	\$97,700
	\$200M to \$500M	39	\$97,580	\$81,960	\$97,460	\$108,970	\$127,200
	\$500M to \$1B	33	\$112,990	\$95,030	\$110,180	\$128,070	\$149,820
	\$1B to \$3B	47	\$130,900	\$113,300	\$134,100	\$146,230	\$173,120
	\$3B or more	24	\$174,250	\$154,070	\$175,000	\$192,450	\$192,450
By region	New England	10	\$118,690	\$89,050	\$115,820	\$153,800	\$165,620
	Middle Atlantic	15	\$119,840	\$84,530	\$115,990	\$141,290	\$201,450
	East North Central	43	\$126,320	\$99,860	\$133,200	\$154,070	\$172,110
	West North Central	17	\$109,380	\$93,840	\$105,680	\$125,280	\$144,970
	South Atlantic	24	\$164,110	\$136,480	\$192,450	\$192,450	\$192,450
	East South Central	14	\$118,930	\$90,130	\$119,320	\$151,990	\$175,430
	West South Central	21	\$108,630	\$85,500	\$110,060	\$125,230	\$151,840
	Mountain	14	\$123,950	\$97,880	\$118,830	\$161,130	\$165,090
	Pacific	24	\$158,480	\$143,480	\$170,580	\$175,000	\$178,160
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	39	\$83,950	\$68,360	\$80,180	\$96,460	\$111,790
	50 - 99	38	\$96,260	\$81,950	\$93,750	\$107,360	\$131,870
	100 or more	102	\$152,210	\$125,230	\$154,070	\$178,330	\$192,450
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	\$112,900	\$85,620	\$133,200	\$133,200	*
	13 - 20	171	\$140,380	\$105,240	\$141,290	\$175,000	\$192,450
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	7	\$77,610	\$60,510	\$79,060	\$91,570	*
	\$50M to \$100M	17	\$76,470	\$66,650	\$72,880	\$85,020	\$100,100
	\$100M to \$200M	29	\$93,090	\$78,820	\$89,450	\$103,610	\$124,480
	\$200M or more	126	\$148,090	\$118,900	\$151,980	\$175,000	\$192,450
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	15	\$79,210	\$62,840	\$78,110	\$83,990	\$110,790
	10,000 - 19,999	37	\$88,650	\$73,530	\$88,980	\$99,750	\$110,020
	20,000 - 39,999	28	\$100,280	\$82,810	\$99,260	\$120,100	\$135,550
	40,000 - 49,999	17	\$118,390	\$97,180	\$117,440	\$134,960	\$162,210
	50,000 - 59,999	10	\$120,650	\$106,470	\$111,020	\$141,680	\$176,560
	60,000 or more	70	\$157,870	\$133,200	\$167,310	\$192,450	\$192,450
Number of branch offices	1	10	\$96,350	\$81,850	\$97,760	\$106,290	\$129,020
	2	15	\$82,190	\$62,500	\$76,660	\$105,550	\$119,530
	3	13	\$88,580	\$79,470	\$87,980	\$97,830	\$108,900
	4	11	\$103,730	\$78,000	\$101,090	\$126,360	\$189,110
	5 or more	133	\$145,810	\$113,660	\$150,180	\$175,000	\$192,450

* Insufficient data

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

if the 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
IT Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		130	\$89,980	\$116,240	\$142,500
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$68,670	\$81,920	\$95,170
	\$100M to \$200M	9	\$66,660	\$82,640	\$98,620
	\$200M to \$500M	26	\$75,860	\$95,790	\$115,720
	\$500M to \$1B	29	\$87,590	\$109,210	\$130,840
	\$1B to \$3B	41	\$97,060	\$127,090	\$157,110
	\$3B or more	21	\$111,830	\$152,330	\$192,830

* Insufficient data

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

SYSTEMS ANALYST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Coordinate information systems (IS) projects by working closely with management, end users, IS staff, and vendors. Serve as the project lead with full responsibility for successful implementation. Oversee IS-related activities for assigned departments and support internal clients through ongoing system evaluations focused on streamlining operations and delivering added value.

Key Responsibilities:

- Design and develop application solutions for assigned departments; serve as the primary technical liaison between system users, vendors, and the Information Systems (IS) team.
- Provide project management support for departmental systems and related technology initiatives.
- Act as the main point of contact for application system issues; assess, debug, test, and document problems, and recommend solutions including new applications when appropriate.
- Follow up on issue resolution and keep users informed of status; thoroughly test and debug systems before deployment.
- Monitor user proficiency and provide ongoing training; communicate system updates and revise online scripts to reflect changes in procedures or policies.
- Coordinate enhancements to existing systems, including requirements gathering, design specifications, documentation, and vendor-client communication.
- Serve as a resource for users by identifying appropriate data sources, assisting with report generation, and training users to retrieve information independently.
- Lead or support in-house development projects or vendor-based system implementations as project coordinator.
- Manage technical aspects of system conversions, file expansions, and interface integrations.
- Maintain a strong understanding of departmental operations and systems to provide comprehensive technical support.

Table 58 - 1
Salaries
Systems Analyst

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		145	\$91,860	\$75,770	\$87,320	\$107,240	\$126,430
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	9	\$65,840	\$55,070	\$60,450	\$73,890	*
	\$200M to \$500M	35	\$73,830	\$61,390	\$72,580	\$81,530	\$103,660
	\$500M to \$1B	37	\$86,250	\$75,250	\$84,950	\$93,870	\$110,780
	\$1B to \$3B	38	\$86,680	\$73,800	\$83,200	\$97,500	\$112,100
	\$3B or more	23	\$105,380	\$87,270	\$99,300	\$126,430	\$126,430
By region	New England	8	\$84,940	\$75,250	\$85,570	\$93,830	\$110,070
	Middle Atlantic	12	\$81,110	\$70,880	\$83,950	\$85,300	\$106,210
	East North Central	36	\$83,620	\$70,470	\$81,760	\$90,000	\$110,240
	West North Central	17	\$83,640	\$72,790	\$79,890	\$97,410	\$106,960
	South Atlantic	17	\$104,310	\$79,220	\$112,590	\$126,430	\$126,430
	East South Central	11	\$86,990	\$79,610	\$79,710	\$93,660	\$126,740
	West South Central	16	\$77,950	\$66,570	\$76,590	\$91,770	\$95,350
	Mountain	10	\$81,650	\$75,440	\$81,060	\$90,410	\$104,800
	Pacific	18	\$107,720	\$99,300	\$99,300	\$117,950	\$147,160
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	16	\$67,600	\$59,460	\$62,280	\$78,660	\$96,650
	50 - 99	31	\$78,610	\$64,980	\$74,080	\$88,700	\$114,380
	100 or more	98	\$94,900	\$79,220	\$91,680	\$110,240	\$126,430
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	141	\$92,220	\$75,260	\$89,130	\$107,810	\$126,430
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	5	\$60,830	\$53,210	\$60,690	\$68,780	*
	\$100M to \$200M	15	\$72,760	\$60,060	\$70,000	\$85,070	\$98,720
	\$200M or more	122	\$93,570	\$76,620	\$89,700	\$107,860	\$126,430
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	8	\$67,970	\$60,960	\$63,350	\$69,840	*
	10,000 - 19,999	17	\$72,620	\$60,030	\$71,930	\$85,280	\$101,410
	20,000 - 39,999	26	\$77,780	\$64,150	\$76,820	\$85,290	\$107,780
	40,000 - 49,999	17	\$84,140	\$67,610	\$80,000	\$95,180	\$110,060
	50,000 - 59,999	11	\$85,560	\$72,710	\$86,650	\$93,450	\$106,300
	60,000 or more	64	\$97,480	\$79,610	\$95,230	\$112,590	\$126,430
Number of branch offices	1	5	\$67,450	\$56,140	\$60,460	\$75,540	*
	2	8	\$73,850	\$58,270	\$70,680	\$96,650	*
	3	8	\$70,430	\$61,250	\$70,000	\$81,620	\$88,150
	4	10	\$82,320	\$67,400	\$82,290	\$102,020	\$117,230
	5 or more	115	\$93,740	\$76,820	\$89,700	\$107,990	\$126,430

* Insufficient data

Table 58 - 2
Incentives and Bonuses
Systems Analyst

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		142	80%	107	\$4,180
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 \$50M	0		0	
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	9	90%	8	\$2,880
	\$200M to \$500M	35	75%	26	\$3,650
	\$500M to \$1B	35	81%	26	\$4,640
	\$1B to \$3B	38	80%	29	\$4,680
	\$3B or more	22	80%	16	\$3,950
By region	New England	8	61%	6	\$2,730
	Middle Atlantic	12	67%	8	\$4,040
	East North Central	35	64%	24	\$4,210
	West North Central	17	84%	14	\$3,780
	South Atlantic	16	95%	13	\$2,640
	East South Central	11	67%	9	\$7,460
	West South Central	16	83%	12	\$5,180
	Mountain	9	70%	7	\$2,030
	Pacific	18	91%	13	\$5,210
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	16	82%	13	\$2,950
	50 - 99	31	70%	21	\$3,330
	100 or more	95	81%	73	\$4,350
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	138	81%	104	\$4,210
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	5	79%	4	*
	\$100M to \$200M	15	86%	13	\$3,570
	\$200M or more	119	80%	89	\$4,250
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	8	76%	6	\$2,720
	10,000 - 19,999	17	83%	14	\$3,450
	20,000 - 39,999	26	70%	17	\$3,180
	40,000 - 49,999	17	83%	14	\$4,350
	50,000 - 59,999	11	78%	9	\$5,630
	60,000 or more	61	81%	46	\$4,260
Number of branch offices	1	5	88%	4	*
	2	8	75%	5	\$3,410
	3	8	67%	5	\$2,580
	4	10	80%	7	\$5,230
	5 or more	112	80%	85	\$4,220

* Insufficient data

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

Table 58 - 3
Total Cash Compensation
Systems Analyst

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		145	\$95,110	\$79,280	\$90,490	\$110,250	\$127,430
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	9	\$68,430	\$55,700	\$64,370	\$75,690	*
	\$200M to \$500M	35	\$76,560	\$63,020	\$74,810	\$86,570	\$104,650
	\$500M to \$1B	37	\$89,730	\$75,990	\$89,040	\$99,110	\$117,220
	\$1B to \$3B	38	\$90,300	\$75,970	\$85,160	\$100,320	\$112,590
	\$3B or more	23	\$108,510	\$87,270	\$104,700	\$127,430	\$127,430
By region	New England	8	\$86,610	\$75,770	\$88,100	\$93,830	\$114,760
	Middle Atlantic	12	\$83,840	\$73,060	\$85,300	\$90,490	\$108,710
	East North Central	36	\$86,240	\$74,630	\$81,780	\$98,630	\$112,090
	West North Central	17	\$86,810	\$74,990	\$83,500	\$101,900	\$108,220
	South Atlantic	17	\$106,710	\$84,360	\$122,770	\$127,430	\$127,430
	East South Central	11	\$91,970	\$79,610	\$83,570	\$98,890	\$142,600
	West South Central	16	\$81,930	\$69,470	\$81,860	\$92,110	\$97,550
	Mountain	10	\$83,020	\$75,970	\$81,460	\$91,330	\$105,950
	Pacific	18	\$112,490	\$104,700	\$104,700	\$120,670	\$153,960
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	16	\$70,020	\$61,660	\$64,550	\$79,690	\$98,630
	50 - 99	31	\$80,950	\$68,630	\$74,990	\$91,360	\$117,430
	100 or more	98	\$98,310	\$81,770	\$93,830	\$112,770	\$127,430
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	141	\$95,540	\$78,640	\$91,700	\$112,120	\$127,430
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	5	\$63,350	\$54,800	\$66,500	\$70,470	*
	\$100M to \$200M	15	\$75,850	\$63,940	\$71,500	\$90,470	\$101,230
	\$200M or more	122	\$96,860	\$80,100	\$91,700	\$112,300	\$127,430
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	8	\$70,040	\$62,160	\$66,100	\$71,460	*
	10,000 - 19,999	17	\$75,480	\$63,440	\$74,770	\$88,970	\$102,260
	20,000 - 39,999	26	\$79,960	\$69,060	\$80,000	\$85,960	\$107,780
	40,000 - 49,999	17	\$87,770	\$72,280	\$82,290	\$98,430	\$117,830
	50,000 - 59,999	11	\$89,950	\$74,520	\$88,550	\$100,830	\$115,440
	60,000 or more	64	\$100,800	\$83,200	\$97,980	\$117,000	\$127,430
Number of branch offices	1	5	\$70,180	\$59,850	\$64,230	\$75,590	*
	2	8	\$76,390	\$60,990	\$72,990	\$98,630	*
	3	8	\$72,170	\$61,690	\$71,500	\$82,040	\$94,740
	4	10	\$86,520	\$67,620	\$83,140	\$111,920	\$124,820
	5 or more	115	\$97,020	\$80,450	\$91,740	\$112,250	\$127,430

* Insufficient data

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

if the 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
Systems Analyst

		N	average minimum	average midpoint	average maximum
Overall		112	\$68,140	\$87,980	\$107,810
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	3	*	*	*
	\$200M to \$500M	24	\$59,390	\$74,330	\$89,260
	\$500M to \$1B	29	\$69,240	\$88,010	\$106,780
	\$1B to \$3B	35	\$69,790	\$90,350	\$110,910
	\$3B or more	19	\$77,110	\$104,800	\$132,480

* Insufficient data

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

PROGRAMMER

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Under the supervision of the Information Systems Manager, Supervisor, or Vice President, support software development and maintenance by coding, testing, and debugging programs. Install new applications and update existing ones to ensure system functionality and performance.

Key Responsibilities:

- Design, develop, implement, and maintain application software in accordance with established standards and specifications using approved programming languages.
- Customize vendor-acquired software using tables, profiles, and other tools to reflect approved user-specified changes.
- Apply approved updates to application software to maintain compliance, resolve issues, and enhance functionality.
- Participate in the evaluation and selection of proprietary or third-party software solutions; assess cost-effectiveness and efficiency of building versus buying.
- Collaborate with technical support and operations teams to create documentation and procedures for software use, operation, backup and recovery, troubleshooting, and automation.
- Document newly developed programs and modifications to existing applications.
- Partner with end users to test application software for accuracy, integrity, interoperability, and completeness to ensure desired outcomes.
- Train users on application functionality and validate their ability to operate systems effectively; document testing and training outcomes.
- Analyze software failures and revise programs or procedures as needed to ensure reliability and performance.

Table 59 - 1
Salaries
Programmer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$99,780	\$80,320	\$98,670	\$116,530	\$136,400
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	12	\$76,440	\$63,030	\$70,690	\$82,640	\$137,340
	\$500M to \$1B	21	\$86,670	\$76,900	\$87,570	\$98,820	\$110,990
	\$1B to \$3B	26	\$97,330	\$77,970	\$98,080	\$113,380	\$119,450
	\$3B or more	19	\$116,290	\$98,360	\$120,000	\$131,620	\$147,470
By region	New England	1	*	*	*	*	*
	Middle Atlantic	5	\$106,760	\$97,070	\$101,450	\$118,180	*
	East North Central	16	\$86,800	\$76,210	\$84,500	\$105,000	\$115,440
	West North Central	8	\$78,980	\$61,000	\$82,470	\$91,510	\$122,300
	South Atlantic	12	\$100,250	\$77,250	\$98,460	\$113,520	\$138,420
	East South Central	4	\$89,480	\$69,630	\$75,940	\$117,940	*
	West South Central	10	\$101,800	\$73,020	\$108,890	\$119,450	\$144,140
	Mountain	7	\$96,900	\$84,240	\$94,970	\$111,070	\$114,160
	Pacific	15	\$115,920	\$99,100	\$120,000	\$125,360	\$147,470
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	11	\$83,580	\$63,350	\$71,380	\$110,960	\$131,700
	100 or more	64	\$101,380	\$84,580	\$98,670	\$119,450	\$136,770
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	76	\$100,310	\$80,380	\$98,670	\$118,280	\$136,770
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	4	\$63,410	\$57,440	\$62,650	\$75,590	*
	\$200M or more	74	\$100,520	\$80,530	\$98,670	\$118,160	\$136,740
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	4	\$67,790	\$62,350	\$63,520	\$80,010	*
	20,000 - 39,999	12	\$84,220	\$63,100	\$78,410	\$110,960	\$130,240
	40,000 - 49,999	10	\$81,450	\$73,850	\$80,190	\$87,200	\$103,330
	50,000 - 59,999	6	\$87,580	\$76,130	\$90,640	\$106,910	*
	60,000 or more	46	\$106,260	\$89,040	\$106,150	\$125,360	\$137,870
Number of branch offices	1	1	*	*	*	*	*
	2	3	*	*	*	*	*
	3	2	*	*	*	*	*
	4	4	\$93,090	\$70,800	\$91,280	\$110,960	*
	5 or more	68	\$100,450	\$81,580	\$98,670	\$118,940	\$136,430

* Insufficient data

Table 59 - 2
Incentives and Bonuses
Programmer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		76	85%	60	\$5,020
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	1	100%	1	*
	\$200M to \$500M	11	81%	8	\$3,790
	\$500M to \$1B	19	85%	16	\$4,130
	\$1B to \$3B	26	82%	19	\$4,970
	\$3B or more	19	90%	16	\$5,780
By region	New England	1	37%	1	*
	Middle Atlantic	5	71%	3	*
	East North Central	15	76%	11	\$3,850
	West North Central	7	87%	6	\$3,420
	South Atlantic	12	89%	10	\$5,440
	East South Central	4	92%	4	\$8,180
	West South Central	9	76%	7	\$5,160
	Mountain	7	93%	6	\$3,130
	Pacific	15	94%	12	\$5,770
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	2	67%	1	*
	50 - 99	11	84%	8	\$2,640
	100 or more	62	86%	50	\$5,130
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	23%	0	
	13 - 20	74	86%	59	\$5,040
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	4	65%	2	*
	\$200M or more	72	86%	57	\$5,060
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	4	67%	3	*
	20,000 - 39,999	12	87%	9	\$3,890
	40,000 - 49,999	10	65%	6	\$3,790
	50,000 - 59,999	6	100%	6	\$4,270
	60,000 or more	44	87%	36	\$5,420
Number of branch offices	1	1	100%	1	*
	2	3	50%	1	*
	3	2	100%	2	*
	4	4	84%	3	*
	5 or more	66	86%	53	\$5,040

* Insufficient data

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

Table 59 - 3
Total Cash Compensation
Programmer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$103,930	\$81,540	\$103,890	\$119,620	\$137,770
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	12	\$79,080	\$64,850	\$71,390	\$83,510	\$140,260
	\$500M to \$1B	21	\$90,040	\$78,830	\$91,210	\$104,740	\$115,900
	\$1B to \$3B	26	\$101,280	\$80,010	\$103,980	\$118,850	\$119,760
	\$3B or more	19	\$121,520	\$101,180	\$126,500	\$137,770	\$152,980
By region	New England	1	*	*	*	*	*
	Middle Atlantic	5	\$110,410	\$97,910	\$109,370	\$122,060	*
	East North Central	16	\$89,690	\$77,430	\$84,500	\$111,090	\$118,880
	West North Central	8	\$81,560	\$63,350	\$86,810	\$94,310	\$125,920
	South Atlantic	12	\$105,080	\$78,080	\$109,840	\$118,940	\$141,270
	East South Central	4	\$97,000	\$76,070	\$82,920	\$122,600	*
	West South Central	10	\$105,350	\$75,060	\$112,820	\$119,910	\$152,210
	Mountain	7	\$99,510	\$86,750	\$96,700	\$115,900	\$119,620
	Pacific	15	\$121,340	\$101,970	\$126,500	\$130,470	\$152,980
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	11	\$85,700	\$65,180	\$72,230	\$115,900	\$133,190
	100 or more	64	\$105,650	\$87,480	\$105,660	\$120,750	\$137,770
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	76	\$104,540	\$82,240	\$104,810	\$120,280	\$137,770
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	4	\$64,710	\$58,820	\$63,530	\$76,150	*
	\$200M or more	74	\$104,740	\$82,850	\$104,740	\$120,150	\$137,770
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	4	\$68,950	\$63,920	\$65,200	\$80,990	*
	20,000 - 39,999	12	\$87,220	\$64,040	\$78,900	\$115,900	\$132,250
	40,000 - 49,999	10	\$83,920	\$76,470	\$80,320	\$91,010	\$109,550
	50,000 - 59,999	6	\$91,850	\$78,370	\$96,330	\$112,230	*
	60,000 or more	46	\$110,880	\$93,850	\$112,210	\$130,470	\$142,240
Number of branch offices	1	1	*	*	*	*	*
	2	3	*	*	*	*	*
	3	2	*	*	*	*	*
	4	4	\$95,290	\$71,650	\$92,690	\$115,900	*
	5 or more	68	\$104,630	\$84,460	\$104,700	\$120,070	\$137,770

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		67	\$75,310	\$97,710	\$120,120
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	10	\$63,700	\$78,080	\$92,460
	\$500M to \$1B	18	\$69,240	\$89,380	\$109,520
	\$1B to \$3B	22	\$76,050	\$99,720	\$123,390
	\$3B or more	17	\$87,380	\$115,110	\$142,840

* Insufficient data

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

NETWORK ADMINISTRATOR

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Support the administration of the credit union's technology infrastructure by monitoring the performance and efficiency of network hardware and software, including hubs, switches, routers, and servers. Recommend upgrades, changes, or new technologies based on ongoing network analysis. Install hardware and software, and troubleshoot network issues to ensure reliable end-user support and system performance.

Key Responsibilities:

- Maintain and support the credit union's local and wide area network infrastructure, ensuring all systems, servers, PCs, and peripheral devices operate reliably.
- Execute and monitor backup procedures to safeguard the integrity and security of the technology environment.
- Diagnose and troubleshoot IT issues across the infrastructure; test and implement solutions to ensure full resolution.
- Respond to user-reported problems related to software applications, system integration, and hardware; provide timely and effective support.
- Deliver individual technical assistance to end users via phone, in person, or online to resolve issues and answer questions.
- Install, configure, and test servers and peripheral systems including printers; maintain proficiency in current operating systems and technologies.
- Maintain accurate documentation for all equipment, software, warranties, and support services.
- Install and test new software for both network-wide and individual user applications.
- May administer and maintain the phone system.
- May be responsible for repairing and maintaining copiers, printers, PCs, and laptops.
- Stay current with emerging hardware and software technologies; recommend upgrades or new solutions to enhance network efficiency and security.

Table 60 - 1
Salaries
Network Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		162	\$92,580	\$73,680	\$90,460	\$108,560	\$131,770
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	19	\$62,620	\$52,920	\$58,510	\$70,890	\$87,740
	\$200M to \$500M	38	\$78,080	\$64,790	\$75,000	\$91,040	\$103,910
	\$500M to \$1B	38	\$85,010	\$69,690	\$81,000	\$93,490	\$119,320
	\$1B to \$3B	42	\$89,750	\$75,780	\$88,000	\$102,420	\$110,190
	\$3B or more	24	\$111,290	\$100,010	\$109,640	\$131,770	\$131,770
By region	New England	9	\$89,180	\$79,370	\$90,290	\$106,620	\$111,990
	Middle Atlantic	12	\$80,850	\$64,110	\$81,620	\$99,980	\$100,010
	East North Central	38	\$88,050	\$69,110	\$90,190	\$98,300	\$110,200
	West North Central	11	\$83,940	\$74,130	\$78,180	\$93,120	\$123,100
	South Atlantic	21	\$105,910	\$83,000	\$114,280	\$131,770	\$131,770
	East South Central	12	\$77,950	\$64,190	\$75,260	\$90,780	\$106,530
	West South Central	19	\$81,430	\$71,950	\$80,780	\$88,010	\$106,320
	Mountain	16	\$89,830	\$69,690	\$87,580	\$106,550	\$125,760
	Pacific	24	\$107,300	\$93,150	\$106,250	\$114,630	\$128,910
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	24	\$72,240	\$57,200	\$67,440	\$86,670	\$103,400
	50 - 99	40	\$76,510	\$62,600	\$73,670	\$89,600	\$104,440
	100 or more	98	\$97,850	\$80,230	\$96,060	\$110,200	\$131,770
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	\$88,040	\$84,420	\$94,610	\$94,610	*
	13 - 20	155	\$92,960	\$73,750	\$90,190	\$108,850	\$131,770
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	11	\$60,820	\$55,670	\$61,260	\$70,010	\$74,200
	\$100M to \$200M	27	\$74,460	\$56,430	\$73,220	\$91,040	\$101,530
	\$200M or more	123	\$96,030	\$76,210	\$94,610	\$109,650	\$131,770
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$71,730	\$61,750	\$68,590	\$77,830	*
	10,000 - 19,999	29	\$70,260	\$57,640	\$68,600	\$83,270	\$92,230
	20,000 - 39,999	32	\$80,970	\$66,140	\$79,600	\$89,770	\$112,130
	40,000 - 49,999	16	\$81,410	\$60,000	\$75,320	\$94,380	\$127,080
	50,000 - 59,999	11	\$86,010	\$71,370	\$88,680	\$95,150	\$117,140
	60,000 or more	68	\$101,290	\$83,110	\$102,400	\$110,200	\$131,770
Number of branch offices	1	4	*	*	*	*	*
	2	5	\$87,310	\$71,360	\$96,070	\$99,590	*
	3	8	\$70,630	\$56,610	\$62,350	\$92,660	\$108,840
	4	17	\$74,800	\$58,520	\$70,740	\$91,440	\$107,860
	5 or more	128	\$94,690	\$75,310	\$92,600	\$109,640	\$131,770

* Insufficient data

Table 60 - 2
Incentives and Bonuses
Network Administrator

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		159	74%	115	\$4,060
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 \$50M	0		0	
	\$50M to \$100M	2	100%	2	*
	\$100M to \$200M	17	63%	11	\$2,050
	\$200M to \$500M	38	73%	26	\$3,070
	\$500M to \$1B	36	66%	26	\$4,150
	\$1B to \$3B	42	82%	33	\$3,880
	\$3B or more	24	73%	18	\$4,980
By region	New England	9	65%	7	\$3,130
	Middle Atlantic	12	71%	10	\$4,370
	East North Central	37	49%	21	\$3,930
	West North Central	11	95%	11	\$3,520
	South Atlantic	21	92%	16	\$2,140
	East South Central	12	69%	9	\$5,530
	West South Central	18	68%	10	\$3,570
	Mountain	15	74%	12	\$3,610
	Pacific	23	91%	19	\$6,530
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	23	76%	17	\$2,800
	50 - 99	40	69%	26	\$2,990
	100 or more	96	75%	72	\$4,390
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	3	13%	1	*
	13 - 20	152	77%	113	\$4,090
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	11	79%	8	\$1,980
	\$100M to \$200M	27	67%	17	\$2,690
	\$200M or more	121	75%	90	\$4,290
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	6	81%	5	\$1,620
	10,000 - 19,999	29	69%	20	\$2,710
	20,000 - 39,999	31	64%	21	\$3,530
	40,000 - 49,999	16	77%	11	\$4,940
	50,000 - 59,999	10	72%	8	\$3,010
	60,000 or more	67	77%	51	\$4,430
Number of branch offices	1	4	69%	2	*
	2	5	78%	4	\$2,480
	3	7	91%	6	\$1,970
	4	17	67%	11	\$2,450
	5 or more	127	74%	92	\$4,240

* Insufficient data

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

Table 60 - 3
Total Cash Compensation
Network Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		162	\$95,490	\$75,400	\$94,200	\$111,640	\$132,770
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	19	\$63,830	\$54,790	\$60,430	\$71,720	\$88,010
	\$200M to \$500M	38	\$80,220	\$67,030	\$76,810	\$94,770	\$104,850
	\$500M to \$1B	38	\$87,610	\$71,030	\$87,190	\$97,530	\$121,660
	\$1B to \$3B	42	\$92,770	\$80,090	\$90,190	\$103,550	\$113,430
	\$3B or more	24	\$114,930	\$100,010	\$111,640	\$132,770	\$132,770
By region	New England	9	\$91,220	\$81,620	\$91,690	\$107,000	\$113,950
	Middle Atlantic	12	\$83,950	\$68,010	\$84,200	\$100,010	\$104,140
	East North Central	38	\$89,890	\$72,660	\$91,890	\$102,820	\$110,200
	West North Central	11	\$87,300	\$75,410	\$81,400	\$96,150	\$131,820
	South Atlantic	21	\$107,780	\$84,640	\$122,400	\$132,770	\$132,770
	East South Central	12	\$81,780	\$64,650	\$79,690	\$98,620	\$117,240
	West South Central	19	\$83,660	\$72,280	\$81,050	\$92,250	\$108,650
	Mountain	16	\$92,290	\$70,690	\$94,820	\$111,050	\$131,280
	Pacific	24	\$113,180	\$95,950	\$111,640	\$120,910	\$134,700
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	24	\$74,280	\$60,060	\$68,430	\$87,070	\$104,320
	50 - 99	40	\$78,510	\$65,700	\$75,340	\$92,250	\$108,780
	100 or more	98	\$101,010	\$82,330	\$100,010	\$118,150	\$132,770
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	3	\$88,130	\$85,470	\$94,610	\$94,610	*
	13 - 20	155	\$95,980	\$75,410	\$94,110	\$111,640	\$132,770
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	11	\$62,390	\$58,780	\$61,910	\$71,390	\$75,110
	\$100M to \$200M	27	\$76,200	\$57,720	\$74,780	\$96,230	\$103,500
	\$200M or more	123	\$99,130	\$79,970	\$97,180	\$113,580	\$132,770
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$72,840	\$61,750	\$70,160	\$79,040	*
	10,000 - 19,999	29	\$72,130	\$59,910	\$69,650	\$85,690	\$97,940
	20,000 - 39,999	32	\$83,090	\$68,890	\$81,180	\$92,400	\$112,130
	40,000 - 49,999	16	\$85,050	\$66,100	\$80,020	\$97,670	\$127,110
	50,000 - 59,999	11	\$88,100	\$72,340	\$89,230	\$99,020	\$120,100
	60,000 or more	68	\$104,580	\$87,010	\$103,550	\$120,910	\$132,770
Number of branch offices	1	4	*	*	*	*	*
	2	5	\$89,250	\$71,360	\$98,250	\$102,220	*
	3	8	\$72,170	\$56,750	\$62,380	\$98,160	\$113,840
	4	17	\$76,380	\$58,980	\$72,360	\$96,230	\$110,330
	5 or more	128	\$97,720	\$78,610	\$94,610	\$112,050	\$132,770

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		127	\$71,080	\$91,000	\$110,910
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	9	\$52,830	\$66,150	\$79,470
	\$200M to \$500M	26	\$62,750	\$77,500	\$92,250
	\$500M to \$1B	32	\$72,360	\$90,750	\$109,130
	\$1B to \$3B	37	\$73,490	\$94,190	\$114,900
	\$3B or more	22	\$82,970	\$112,430	\$141,900

* Insufficient data

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

TECHNOLOGY SPECIALIST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Install, upgrade, and maintain computer hardware and peripheral devices to support reliable system performance. Coordinate technology needs with outsourced vendors to ensure efficiency and cost-effectiveness. Assist the Information Systems Manager, Supervisor, or Vice President in researching, planning, and implementing new technologies that enhance member access and improve staff productivity.

Key Responsibilities:

- Install and modify data communication systems; provide technical support and consultation for complex operating systems.
- Research and evaluate new technologies, equipment, and data processing methods; assess technical requirements for hardware and software upgrades.
- Maintain databases and system libraries, including oversight of systems security functions.
- Design and maintain systems documentation in compliance with internal policies and security regulations.
- Coordinate technology resources across systems, including core platforms, telecommunications networks, phone systems, and PC connectivity.
- Evaluate and procure technology equipment and supplies in accordance with budget guidelines.
- Stay current with emerging hardware developments and industry standards.
- Review technology proposals and vendor contracts; provide recommendations to management on bids, outsourcing, and vendor selection.
- Manage vendor relationships to ensure service quality and timeliness; serve as contracts administrator for outsourced technology services.
- Ensure all software licenses are properly maintained and compliant with usage agreements.

Table 61 - 1
Salaries
Technology Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		154	\$75,620	\$55,120	\$64,460	\$88,660	\$122,710
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	7	\$47,130	\$39,270	\$44,050	\$53,780	*
	\$100M to \$200M	24	\$56,530	\$47,840	\$57,120	\$67,080	\$71,800
	\$200M to \$500M	43	\$59,180	\$50,330	\$56,370	\$67,830	\$82,470
	\$500M to \$1B	32	\$59,000	\$50,210	\$56,860	\$62,160	\$78,730
	\$1B to \$3B	32	\$72,450	\$59,630	\$64,460	\$88,570	\$91,310
	\$3B or more	14	\$98,440	\$67,650	\$122,710	\$122,710	\$122,710
By region	New England	12	\$68,450	\$54,030	\$62,500	\$82,310	\$90,980
	Middle Atlantic	6	\$67,950	\$51,770	\$61,980	\$88,570	*
	East North Central	44	\$61,240	\$51,140	\$55,560	\$67,320	\$86,210
	West North Central	15	\$59,520	\$54,060	\$59,310	\$66,990	\$67,660
	South Atlantic	23	\$99,620	\$70,090	\$122,710	\$122,710	\$122,710
	East South Central	8	\$59,270	\$55,980	\$57,510	\$64,250	\$68,510
	West South Central	13	\$67,280	\$54,980	\$64,020	\$85,720	\$88,660
	Mountain	13	\$62,440	\$54,910	\$58,870	\$68,680	\$102,200
	Pacific	20	\$76,800	\$62,810	\$76,570	\$83,320	\$88,380
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	34	\$57,710	\$44,320	\$57,380	\$69,210	\$83,400
	50 - 99	47	\$59,600	\$51,520	\$56,740	\$67,700	\$76,740
	100 or more	74	\$81,300	\$57,120	\$67,800	\$122,710	\$122,710
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	\$83,180	\$70,120	\$95,100	\$95,100	*
	13 - 20	147	\$75,400	\$55,030	\$64,250	\$88,570	\$122,710
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	5	\$51,670	\$42,600	\$50,410	\$61,570	*
	\$50M to \$100M	18	\$55,360	\$40,950	\$59,550	\$70,060	\$76,650
	\$100M to \$200M	29	\$56,270	\$48,450	\$55,170	\$66,440	\$70,850
	\$200M or more	102	\$79,240	\$56,320	\$67,650	\$95,100	\$122,710
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	13	\$59,080	\$49,470	\$62,500	\$68,060	\$74,860
	10,000 - 19,999	38	\$56,740	\$46,610	\$56,290	\$68,000	\$75,420
	20,000 - 39,999	34	\$59,150	\$50,210	\$56,040	\$64,820	\$81,620
	40,000 - 49,999	13	\$57,350	\$46,210	\$51,910	\$60,000	\$100,260
	50,000 - 59,999	7	\$67,850	\$53,870	\$64,530	\$82,230	\$90,980
	60,000 or more	47	\$86,240	\$60,880	\$82,490	\$122,710	\$122,710
Number of branch offices	1	10	\$59,960	\$49,840	\$56,360	\$74,280	\$83,400
	2	6	\$62,680	\$55,000	\$61,060	\$69,010	*
	3	14	\$62,030	\$56,480	\$64,480	\$69,590	\$77,520
	4	13	\$60,870	\$48,510	\$56,880	\$78,950	\$82,920
	5 or more	112	\$77,800	\$55,190	\$65,720	\$95,100	\$122,710

* Insufficient data

Table 61 - 2
Incentives and Bonuses
Technology Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		151	84%	114	\$2,840
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 \$50M	1	100%	1	*
	\$50M to \$100M	7	75%	6	\$2,000
	\$100M to \$200M	24	77%	16	\$2,480
	\$200M to \$500M	43	72%	29	\$2,200
	\$500M to \$1B	31	81%	24	\$3,220
	\$1B to \$3B	32	90%	27	\$4,050
	\$3B or more	13	87%	10	\$2,020
By region	New England	12	75%	9	\$1,680
	Middle Atlantic	6	98%	5	\$4,380
	East North Central	42	72%	31	\$2,680
	West North Central	15	80%	12	\$3,260
	South Atlantic	23	94%	17	\$1,930
	East South Central	8	82%	6	\$4,020
	West South Central	13	86%	9	\$5,070
	Mountain	13	88%	11	\$2,280
	Pacific	20	77%	13	\$3,850
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	34	74%	23	\$2,240
	50 - 99	46	78%	34	\$2,330
	100 or more	72	87%	57	\$3,000
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	5	46%	3	*
	13 - 20	144	85%	108	\$2,840
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	5	100%	5	\$2,200
	\$50M to \$100M	18	65%	11	\$2,720
	\$100M to \$200M	29	76%	19	\$1,770
	\$200M or more	100	86%	79	\$2,950
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	13	76%	10	\$2,050
	10,000 - 19,999	38	80%	27	\$2,260
	20,000 - 39,999	34	74%	23	\$2,750
	40,000 - 49,999	13	74%	9	\$3,690
	50,000 - 59,999	7	82%	5	\$2,950
	60,000 or more	45	89%	37	\$2,950
Number of branch offices	1	10	89%	9	\$2,650
	2	6	83%	4	\$2,910
	3	14	65%	8	\$1,800
	4	13	63%	7	\$1,880
	5 or more	109	86%	85	\$2,920

* Insufficient data

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

Table 61 - 3
Total Cash Compensation
Technology Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		154	\$77,960	\$56,280	\$69,120	\$95,830	\$123,710
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	7	\$48,630	\$39,270	\$46,120	\$54,690	*
	\$100M to \$200M	24	\$58,340	\$48,540	\$59,710	\$70,540	\$76,320
	\$200M to \$500M	43	\$60,710	\$52,010	\$57,010	\$70,090	\$84,030
	\$500M to \$1B	32	\$61,470	\$53,130	\$58,800	\$65,200	\$80,830
	\$1B to \$3B	32	\$76,050	\$61,460	\$70,830	\$91,670	\$96,280
	\$3B or more	14	\$100,180	\$71,330	\$123,710	\$123,710	\$123,710
By region	New England	12	\$69,710	\$54,180	\$63,780	\$82,550	\$91,780
	Middle Atlantic	6	\$72,230	\$52,820	\$66,090	\$95,830	*
	East North Central	44	\$63,080	\$53,080	\$56,640	\$70,550	\$90,580
	West North Central	15	\$62,140	\$57,830	\$61,590	\$68,160	\$74,190
	South Atlantic	23	\$101,390	\$73,340	\$123,710	\$123,710	\$123,710
	East South Central	8	\$62,560	\$57,600	\$62,590	\$70,830	\$72,580
	West South Central	13	\$71,110	\$55,830	\$67,260	\$92,910	\$99,020
	Mountain	13	\$64,440	\$56,860	\$62,000	\$72,030	\$105,950
	Pacific	20	\$79,740	\$65,640	\$80,450	\$85,470	\$89,710
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	34	\$59,300	\$44,950	\$58,170	\$71,230	\$86,410
	50 - 99	47	\$61,370	\$52,100	\$57,980	\$70,550	\$81,010
	100 or more	74	\$83,850	\$61,070	\$74,190	\$123,710	\$123,710
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	5	\$85,080	\$76,120	\$95,100	\$95,100	*
	13 - 20	147	\$77,770	\$56,200	\$67,910	\$95,830	\$123,710
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	5	\$53,880	\$44,460	\$53,920	\$63,300	*
	\$50M to \$100M	18	\$57,140	\$41,540	\$62,170	\$75,570	\$76,890
	\$100M to \$200M	29	\$57,500	\$48,690	\$55,760	\$68,560	\$73,530
	\$200M or more	102	\$81,720	\$58,520	\$71,330	\$99,020	\$123,710
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	13	\$60,640	\$52,870	\$62,500	\$70,130	\$75,910
	10,000 - 19,999	38	\$58,470	\$47,350	\$57,850	\$69,460	\$76,520
	20,000 - 39,999	34	\$61,140	\$53,130	\$57,000	\$70,010	\$83,000
	40,000 - 49,999	13	\$59,990	\$47,170	\$53,240	\$65,200	\$106,760
	50,000 - 59,999	7	\$70,270	\$57,040	\$68,640	\$82,230	\$91,780
	60,000 or more	47	\$88,790	\$61,910	\$88,060	\$123,710	\$123,710
Number of branch offices	1	10	\$62,330	\$53,280	\$56,560	\$76,910	\$89,790
	2	6	\$65,080	\$55,250	\$63,440	\$71,340	*
	3	14	\$63,200	\$57,500	\$66,000	\$71,990	\$77,520
	4	13	\$62,040	\$48,830	\$57,990	\$79,580	\$83,950
	5 or more	112	\$80,240	\$56,950	\$70,830	\$96,750	\$123,710

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		109	\$54,790	\$69,990	\$85,200
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	9	\$46,670	\$58,560	\$70,440
	\$200M to \$500M	30	\$50,530	\$62,310	\$74,100
	\$500M to \$1B	27	\$51,260	\$64,690	\$78,110
	\$1B to \$3B	27	\$58,510	\$77,770	\$97,020
	\$3B or more	13	\$71,810	\$94,160	\$116,520

* Insufficient data

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

WEB ADMINISTRATOR

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Design, implement, and maintain the credit union's website to ensure accurate, timely, and engaging content related to products, services, rates, promotions, and educational resources. Support online marketing efforts by promoting credit union offerings through digital channels and evaluating site performance for member and prospect engagement. Manage relationships with external internet vendors to ensure quality and alignment with strategic goals.

Key Responsibilities:

- Develop, maintain, and coordinate website content, including newsletter articles, event announcements, promotional campaigns, and rate updates.
- Monitor all website information to ensure accuracy, relevance, and timeliness.
- Track software licenses to ensure compliance with vendor requirements.
- Enforce and maintain internet standards to protect the credit union's domain and hosted sites.
- Administer all legal internet domains owned by the credit union, ensuring compliance with internet privacy regulations.
- Manage internal and external email systems; troubleshoot issues, resolve problems, and evaluate vendor performance regularly.
- Maintain and monitor web servers operating on the credit union's internet domain.
- Oversee the credit union's intranet, ensuring content is accurate, timely, and aligned with internal policies and procedures.
- Explore innovative ways to enhance online member services and improve operational efficiency.
- Train credit union staff on effective website use to better assist members.

Table 62 - 1
Salaries
Web Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		32	\$93,060	\$81,460	\$92,710	\$106,460	\$114,550
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	4	\$73,640	\$62,860	\$68,870	\$97,590	*
	\$500M to \$1B	6	\$81,720	\$75,180	\$81,730	\$87,250	*
	\$1B to \$3B	14	\$95,870	\$82,090	\$92,270	\$100,890	\$130,710
	\$3B or more	9	\$99,500	\$94,680	\$98,270	\$106,940	\$115,190
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	8	\$88,320	\$74,960	\$98,270	\$100,700	\$104,280
	West North Central	2	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	5	\$85,900	\$81,570	\$83,490	\$86,970	*
	West South Central	5	\$88,360	\$76,560	\$82,180	\$111,300	*
	Mountain	3	*	*	*	*	*
	Pacific	4	\$101,050	\$85,840	\$96,090	\$125,530	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	4	\$68,280	\$62,970	\$69,070	\$76,630	*
	100 or more	28	\$95,010	\$82,730	\$96,410	\$106,940	\$115,190
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	31	\$92,590	\$78,710	\$91,740	\$106,940	\$115,190
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	1	*	*	*	*	*
	\$200M or more	31	\$93,340	\$81,520	\$93,750	\$106,670	\$114,860
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	5	\$76,010	\$64,130	\$74,150	\$92,190	*
	40,000 - 49,999	3	\$88,750	\$65,550	\$95,140	\$105,610	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$96,550	\$83,490	\$98,270	\$106,940	\$118,120
Number of branch offices	1	0					
	2	0					
	3	0					
	4	2	*	*	*	*	*
	5 or more	30	\$93,780	\$81,660	\$95,710	\$106,940	\$115,190

* Insufficient data

Table 62 - 2
Incentives and Bonuses
Web Administrator

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		31	75%	24	\$4,850
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	4	67%	3	*
	\$500M to \$1B	5	85%	4	\$5,180
	\$1B to \$3B	13	82%	11	\$5,160
	\$3B or more	9	67%	7	\$4,950
By region	New England	1	100%	1	*
	Middle Atlantic	1	33%	1	*
	East North Central	7	45%	3	\$5,290
	West North Central	2	41%	1	*
	South Atlantic	3	100%	3	*
	East South Central	5	90%	4	\$6,060
	West South Central	5	89%	4	\$4,240
	Mountain	3	100%	3	*
	Pacific	4	100%	4	\$5,230
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	4	67%	3	*
	100 or more	27	76%	21	\$5,070
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	30	82%	24	\$4,850
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	1	100%	1	*
	\$200M or more	30	75%	23	\$4,910
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	5	75%	4	\$1,960
	40,000 - 49,999	3	44%	2	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	21	78%	17	\$5,320
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	2	100%	2	*
	5 or more	29	74%	22	\$5,000

* Insufficient data

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

Table 62 - 3
Total Cash Compensation
Web Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		32	\$96,570	\$84,870	\$97,200	\$110,080	\$116,010
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	4	\$74,660	\$63,030	\$69,640	\$99,580	*
	\$500M to \$1B	6	\$85,780	\$78,170	\$88,660	\$92,130	*
	\$1B to \$3B	14	\$99,810	\$85,390	\$92,480	\$109,600	\$136,110
	\$3B or more	9	\$102,800	\$98,270	\$99,850	\$112,110	\$116,190
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	8	\$90,400	\$77,760	\$98,270	\$105,180	\$106,600
	West North Central	2	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	5	\$91,360	\$87,110	\$91,680	\$92,130	*
	West South Central	5	\$92,130	\$84,180	\$84,820	\$113,180	*
	Mountain	3	*	*	*	*	*
	Pacific	4	\$106,270	\$92,610	\$99,560	\$131,250	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	4	\$69,520	\$63,110	\$69,880	\$78,730	*
	100 or more	28	\$98,700	\$87,110	\$98,270	\$111,740	\$116,190
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	31	\$96,420	\$84,640	\$92,290	\$111,800	\$116,190
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	1	*	*	*	*	*
	\$200M or more	31	\$96,880	\$85,440	\$98,270	\$110,440	\$116,100
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	5	\$77,490	\$64,130	\$77,080	\$94,300	*
	40,000 - 49,999	3	\$91,060	\$70,040	\$95,210	\$106,590	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$100,480	\$87,940	\$98,270	\$112,110	\$119,940
Number of branch offices	1	0					
	2	0					
	3	0					
	4	2	*	*	*	*	*
	5 or more	30	\$97,350	\$86,430	\$98,270	\$111,080	\$116,190

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		29	\$71,570	\$92,250	\$112,930
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	3	*	*	*
	\$500M to \$1B	5	\$62,260	\$78,970	\$95,680
	\$1B to \$3B	13	\$75,730	\$95,870	\$116,010
	\$3B or more	8	\$72,460	\$97,760	\$123,070

* Insufficient data

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

DATA ENTRY SPECIALIST

Department: Information Systems

Reports To: Information Systems Manager/Supervisor or Information Systems VP

Position Overview:

Perform a variety of clerical and data processing tasks to support credit union operations. Ensure the accuracy and integrity of all data entered and maintained, contributing to efficient workflows and reliable recordkeeping.

Key Responsibilities:

- Perform accurate data entry and processing tasks for the Information Systems department and other areas of the credit union.
- Verify all data inputs to ensure accuracy and completeness.
- Review incoming data and resolve discrepancies before system entry.
- Support specialized data entry functions, such as ACH transactions or lending operations.
- Generate reports as requested to support departmental needs.
- Complete a variety of clerical tasks with moderate complexity to support daily operations.
- Provide telephone support and assist with general administrative duties as needed.

Table 63 - 1
Salaries
Data Entry Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$57,740	\$50,760	\$55,980	\$59,920	\$74,950
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	9	\$50,730	\$46,880	\$53,810	\$56,230	\$56,310
	\$500M to \$1B	7	\$52,670	\$44,820	\$53,700	\$59,000	\$69,930
	\$1B to \$3B	5	\$64,370	\$54,220	\$57,160	\$70,510	*
	\$3B or more	1	*	*	*	*	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	9	\$60,190	\$49,660	\$56,290	\$67,950	\$105,480
	West North Central	5	\$53,050	\$49,280	\$53,420	\$57,630	*
	South Atlantic	2	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	5	\$54,310	\$48,260	\$52,780	\$57,110	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	9	\$51,150	\$46,750	\$53,760	\$56,220	\$56,310
	100 or more	14	\$61,830	\$52,780	\$57,420	\$72,960	\$75,820
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	26	\$57,820	\$50,470	\$56,150	\$60,030	\$74,950
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	3	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	21	\$58,920	\$52,760	\$56,310	\$68,810	\$74,950
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	5	\$53,300	\$50,180	\$56,180	\$56,310	*
	20,000 - 39,999	8	\$45,320	\$42,000	\$45,410	\$49,810	\$53,430
	40,000 - 49,999	4	\$57,030	\$54,030	\$55,370	\$59,070	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	8	\$66,320	\$56,590	\$62,940	\$74,950	\$90,410
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	4	\$54,190	\$52,000	\$55,370	\$56,210	*
	5 or more	20	\$59,050	\$50,140	\$56,590	\$70,350	\$74,950

* Insufficient data

Table 63 - 2
Incentives and Bonuses
Data Entry Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		27	74%	18	\$3,690
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 \$50M	0		0	
	\$50M to \$100M	2	50%	1	*
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	9	52%	4	\$1,120
	\$500M to \$1B	7	85%	6	\$3,070
	\$1B to \$3B	5	78%	4	\$3,130
	\$3B or more	1	100%	1	*
By region	New England	2	36%	1	*
	Middle Atlantic	1	0%	0	
	East North Central	9	77%	6	\$3,250
	West North Central	5	66%	3	*
	South Atlantic	2	92%	1	*
	East South Central	1	100%	1	*
	West South Central	5	79%	4	\$2,440
	Mountain	2	78%	1	*
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	4	77%	3	*
	50 - 99	9	57%	5	\$1,240
	100 or more	14	82%	11	\$4,970
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	26	75%	18	\$3,690
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	3	68%	2	*
	\$100M to \$200M	3	65%	2	*
	\$200M or more	21	75%	14	\$4,140
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	2	50%	1	*
	10,000 - 19,999	5	52%	3	*
	20,000 - 39,999	8	65%	5	\$1,420
	40,000 - 49,999	4	81%	3	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	8	85%	6	\$5,770
Number of branch offices	1	0		0	
	2	1	0%	0	
	3	2	79%	2	*
	4	4	73%	3	*
	5 or more	20	76%	13	\$4,490

* Insufficient data

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

Table 63 - 3
Total Cash Compensation
Data Entry Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		27	\$60,480	\$52,380	\$56,290	\$65,500	\$86,650
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	2	*	*	*	*	*
	\$200M to \$500M	9	\$51,310	\$47,860	\$54,200	\$56,270	\$58,200
	\$500M to \$1B	7	\$55,260	\$46,820	\$56,020	\$62,820	\$69,980
	\$1B to \$3B	5	\$66,820	\$55,860	\$59,510	\$75,860	*
	\$3B or more	1	*	*	*	*	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	9	\$62,680	\$50,290	\$58,340	\$68,690	\$109,150
	West North Central	5	\$54,760	\$49,910	\$56,000	\$60,380	*
	South Atlantic	2	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	5	\$56,240	\$50,410	\$55,420	\$57,310	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	9	\$51,860	\$47,900	\$54,100	\$56,270	\$58,180
	100 or more	14	\$65,920	\$55,710	\$59,590	\$77,170	\$86,650
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	26	\$60,600	\$52,450	\$56,300	\$65,570	\$86,650
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	3	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	21	\$62,050	\$55,420	\$56,400	\$69,200	\$86,650
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	5	\$54,070	\$51,190	\$56,190	\$57,140	*
	20,000 - 39,999	8	\$46,250	\$44,860	\$47,780	\$50,340	\$53,430
	40,000 - 49,999	4	\$59,170	\$56,010	\$56,220	\$65,340	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	8	\$71,250	\$56,590	\$67,060	\$86,650	\$97,140
Number of branch offices	1	0					
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	4	\$54,780	\$52,840	\$56,220	\$56,300	*
	5 or more	20	\$62,460	\$52,030	\$56,590	\$73,990	\$86,650

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		21	\$47,680	\$61,170	\$74,670
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	6	\$41,830	\$53,000	\$64,170
	\$500M to \$1B	6	\$47,620	\$60,810	\$74,000
	\$1B to \$3B	5	\$52,250	\$71,050	\$89,840
	\$3B or more	1	*	*	*

* Insufficient data

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

SVP/VP OF MARKETING (#2 position)

Department: Marketing

Reports To: Chief Marketing Officer or President/CEO/Manager

Position Overview:

Lead or support the development, implementation, and ongoing management of the credit union's strategic marketing and public relations plans. Conduct research to identify marketing needs and analyze industry trends to ensure the credit union remains competitively positioned. Provide oversight, direction, and evaluation of internal staff and external vendors involved in executing marketing and public relations campaigns.

Key Responsibilities:

- Contribute to the development of the strategic marketing plan and present recommendations to the Chief Marketing Officer, CEO, and/or Board of Directors.
- Prepare, implement, and manage the department's budget in alignment with the credit union's overall strategic and financial goals.
- Conceptualize and execute creative marketing and public relations initiatives; design, develop, and implement campaigns while tracking performance and making adjustments to ensure effectiveness.
- Analyze market trends and demographic data to identify opportunities for new products, services, and member engagement strategies; stay informed on evolving marketplace dynamics.
- Research and recommend enhancements to existing products and services to improve member experience and meet financial needs.
- Create and review marketing materials including letters, direct mail, press releases, collateral, and forms; collaborate with external vendors on design, content, and delivery of campaigns.
- Evaluate and recommend marketing and advertising vendors for partnership opportunities.
- Recommend new services and updates to existing offerings based on member needs and market research.
- Ensure all marketing and public relations materials comply with applicable state and federal regulations; stay current on regulatory changes.
- Develop, implement, and assess departmental policies and procedures to support consistency, compliance, and strategic alignment.

Table 64 - 1
Salaries
SVP / VP of Marketing (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		106	\$142,150	\$100,960	\$133,750	\$172,410	\$209,660
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	11	\$97,800	\$79,590	\$92,960	\$97,300	\$172,000
	\$200M to \$500M	19	\$106,010	\$89,450	\$103,150	\$120,170	\$142,010
	\$500M to \$1B	19	\$126,450	\$106,770	\$114,120	\$139,930	\$218,980
	\$1B to \$3B	31	\$151,810	\$128,720	\$146,840	\$174,930	\$211,190
	\$3B or more	23	\$185,130	\$156,670	\$172,510	\$209,270	\$257,280
By region	New England	6	\$124,690	\$95,170	\$118,490	\$167,450	*
	Middle Atlantic	6	\$118,090	\$80,000	\$111,290	\$169,210	*
	East North Central	28	\$130,590	\$100,000	\$122,690	\$163,240	\$201,680
	West North Central	11	\$115,450	\$92,830	\$112,550	\$140,120	\$164,620
	South Atlantic	12	\$160,550	\$134,430	\$165,570	\$179,780	\$218,440
	East South Central	5	\$127,710	\$105,230	\$133,140	\$156,050	*
	West South Central	10	\$136,540	\$99,430	\$121,490	\$171,680	\$238,610
	Mountain	9	\$146,210	\$101,610	\$154,790	\$187,410	\$206,450
	Pacific	18	\$176,350	\$135,090	\$166,330	\$212,190	\$263,310
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	16	\$95,660	\$81,750	\$92,520	\$97,930	\$135,550
	50 - 99	17	\$109,790	\$89,960	\$106,710	\$121,130	\$158,650
	100 or more	72	\$158,440	\$124,540	\$151,270	\$186,780	\$217,050
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	103	\$143,280	\$103,340	\$134,500	\$172,510	\$210,410
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	7	\$87,350	\$78,000	\$92,960	\$96,450	*
	\$100M to \$200M	13	\$104,050	\$90,400	\$94,530	\$118,640	\$163,240
	\$200M or more	84	\$153,180	\$117,380	\$144,240	\$179,780	\$213,780
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	9	\$102,870	\$90,920	\$95,000	\$100,100	*
	10,000 - 19,999	12	\$91,310	\$78,030	\$89,930	\$107,220	\$120,150
	20,000 - 39,999	18	\$119,690	\$99,850	\$114,170	\$134,860	\$164,940
	40,000 - 49,999	7	\$135,250	\$107,210	\$117,100	\$183,700	\$238,000
	50,000 - 59,999	6	\$127,750	\$107,620	\$124,500	\$148,820	*
	60,000 or more	52	\$168,710	\$139,960	\$165,570	\$197,310	\$218,980
Number of branch offices	1	1	*	*	*	*	*
	2	5	\$93,930	\$86,310	\$91,930	\$96,600	*
	3	6	\$96,190	\$79,610	\$93,440	\$100,200	*
	4	6	\$106,340	\$89,080	\$100,150	\$124,450	*
	5 or more	88	\$150,300	\$113,130	\$141,610	\$179,780	\$212,340

* Insufficient data

Table 64 - 2
Incentives and Bonuses
SVP / VP of Marketing (#2 position)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		104	87%	89	\$16,040
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 \$50M	1	0%	0	
	\$50M to \$100M	2	100%	2	*
	\$100M to \$200M	11	80%	9	\$9,030
	\$200M to \$500M	18	89%	16	\$10,170
	\$500M to \$1B	19	85%	15	\$12,610
	\$1B to \$3B	30	92%	27	\$14,550
	\$3B or more	23	88%	20	\$25,870
By region	New England	6	100%	6	\$9,670
	Middle Atlantic	5	85%	4	\$18,150
	East North Central	28	86%	23	\$13,440
	West North Central	11	88%	9	\$11,730
	South Atlantic	12	85%	9	\$18,750
	East South Central	5	75%	4	\$13,570
	West South Central	10	100%	9	\$15,260
	Mountain	8	79%	7	\$16,400
	Pacific	18	90%	16	\$22,420
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	16	80%	13	\$7,590
	50 - 99	16	88%	14	\$11,130
	100 or more	72	89%	62	\$18,620
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	36%	1	*
	13 - 20	101	88%	87	\$15,940
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	7	71%	5	\$4,840
	\$100M to \$200M	13	85%	11	\$13,040
	\$200M or more	82	90%	72	\$17,310
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	9	89%	8	\$9,600
	10,000 - 19,999	12	74%	9	\$5,030
	20,000 - 39,999	17	96%	16	\$11,640
	40,000 - 49,999	7	79%	5	\$17,480
	50,000 - 59,999	6	78%	5	\$9,570
	60,000 or more	52	91%	46	\$20,610
Number of branch offices	1	1	100%	1	*
	2	5	79%	4	\$6,730
	3	5	88%	5	\$5,340
	4	6	72%	4	\$8,200
	5 or more	86	89%	74	\$17,660

* Insufficient data

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

Table 64 - 3
Total Cash Compensation
SVP / VP of Marketing (#2 position)

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	106	\$155,670	\$110,110	\$144,730	\$190,060	\$240,980
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	1	*	*	*	*	*
\$50M to \$100M	2	*	*	*	*	*
\$100M to \$200M	11	\$105,030	\$89,400	\$96,770	\$105,600	\$195,100
\$200M to \$500M	19	\$114,490	\$91,770	\$117,010	\$128,170	\$162,630
\$500M to \$1B	19	\$136,250	\$110,190	\$121,660	\$144,930	\$236,220
\$1B to \$3B	31	\$164,700	\$135,980	\$158,110	\$192,490	\$238,510
\$3B or more	23	\$207,920	\$171,260	\$195,220	\$242,710	\$303,770
By region						
New England	6	\$134,360	\$96,950	\$126,270	\$175,670	*
Middle Atlantic	6	\$131,860	\$83,240	\$125,220	\$183,770	*
East North Central	28	\$141,490	\$106,570	\$129,820	\$172,510	\$212,160
West North Central	11	\$125,790	\$93,450	\$117,980	\$165,750	\$193,960
South Atlantic	12	\$176,410	\$135,800	\$180,780	\$196,840	\$252,360
East South Central	5	\$137,900	\$108,670	\$147,250	\$161,830	*
West South Central	10	\$149,920	\$109,060	\$132,250	\$184,750	\$289,060
Mountain	9	\$158,210	\$115,830	\$157,350	\$196,650	\$263,280
Pacific	18	\$196,430	\$138,470	\$185,940	\$245,390	\$306,550
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	16	\$101,730	\$86,810	\$95,280	\$103,780	\$148,330
50 - 99	17	\$118,790	\$92,500	\$117,940	\$132,160	\$174,940
100 or more	72	\$174,430	\$132,160	\$165,970	\$198,200	\$256,880
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	103	\$156,790	\$111,370	\$146,620	\$190,420	\$241,250
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	7	\$90,770	\$83,230	\$93,310	\$100,090	*
\$100M to \$200M	13	\$115,110	\$92,230	\$105,590	\$127,240	\$196,230
\$200M or more	84	\$168,100	\$125,630	\$159,040	\$196,840	\$245,450
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	1	*	*	*	*	*
5,000 - 9,999	9	\$111,360	\$95,150	\$100,600	\$105,780	*
10,000 - 19,999	12	\$94,830	\$81,970	\$91,860	\$117,920	\$123,920
20,000 - 39,999	18	\$130,020	\$113,830	\$124,500	\$145,080	\$180,570
40,000 - 49,999	7	\$149,060	\$109,900	\$123,310	\$202,010	\$313,000
50,000 - 59,999	6	\$135,250	\$114,250	\$128,260	\$159,770	*
60,000 or more	52	\$186,820	\$153,940	\$180,680	\$207,900	\$263,710
Number of branch offices						
1	1	*	*	*	*	*
2	5	\$99,270	\$89,820	\$98,350	\$100,600	*
3	6	\$100,400	\$82,310	\$102,690	\$105,970	*
4	6	\$112,250	\$92,040	\$115,120	\$124,700	*
5 or more	88	\$165,410	\$121,290	\$157,870	\$196,840	\$245,050

* Insufficient data

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

if the 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
SVP / VP of Marketing (#2 position)

		N	average minimum	average midpoint	average maximum
Overall		87	\$110,050	\$143,180	\$176,310
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$77,760	\$102,480	\$127,200
	\$200M to \$500M	17	\$88,850	\$116,310	\$143,770
	\$500M to \$1B	17	\$99,710	\$128,050	\$156,390
	\$1B to \$3B	27	\$114,480	\$149,890	\$185,310
	\$3B or more	20	\$141,760	\$182,420	\$223,080

* Insufficient data

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

MARKETING MANAGER/SUPERVISOR

Department: Marketing
Reports To: Marketing VP/Director

Position Overview:

Oversee the daily operations of the credit union's marketing department, ensuring all campaigns, promotions, delivery channels, and community engagement activities align with internal policies and comply with applicable regulations. Monitor the effectiveness and compliance of marketing initiatives to support brand visibility, member engagement, and strategic growth.

Key Responsibilities:

- Oversee the execution and performance tracking of approved marketing plans and budgets, ensuring alignment with strategic goals.
- Develop, implement, and maintain a marketing compliance filing system; use marketing platforms or tracking tools to monitor campaign effectiveness.
- Create media advertising and sales literature directly or in collaboration with advertising agencies and external vendors.
- Plan and distribute member communications—including newsletters, special mailings, and promotional announcements—highlighting new products, updates, and service enhancements.
- Design and administer member surveys to gather feedback on products, services, service quality, and potential offerings.
- Analyze survey results and marketing performance data to assess program effectiveness and identify opportunities for improvement.
- Communicate marketing initiatives across departments to ensure employees are informed and aligned with current promotions, campaigns, and product launches.

Table 65 - 1
Salaries
Marketing Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		183	\$93,290	\$74,690	\$89,440	\$105,270	\$129,110
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	14	\$68,120	\$54,590	\$63,650	\$82,400	\$95,250
	\$100M to \$200M	35	\$75,810	\$66,010	\$78,900	\$84,220	\$94,770
	\$200M to \$500M	41	\$81,740	\$68,550	\$82,330	\$93,520	\$104,990
	\$500M to \$1B	25	\$88,850	\$74,170	\$86,160	\$100,960	\$114,390
	\$1B to \$3B	40	\$101,460	\$89,500	\$99,500	\$110,020	\$128,290
	\$3B or more	22	\$124,620	\$96,860	\$122,580	\$145,630	\$168,880
By region	New England	7	\$84,320	\$71,190	\$84,420	\$97,810	\$110,640
	Middle Atlantic	22	\$79,540	\$60,490	\$80,830	\$92,960	\$100,950
	East North Central	51	\$87,010	\$69,370	\$84,090	\$102,620	\$118,960
	West North Central	17	\$80,400	\$71,780	\$84,410	\$88,770	\$104,140
	South Atlantic	22	\$100,010	\$80,010	\$96,350	\$122,580	\$140,330
	East South Central	6	\$92,900	\$83,290	\$94,300	\$103,590	*
	West South Central	22	\$87,270	\$74,040	\$84,640	\$97,130	\$119,250
	Mountain	14	\$92,120	\$74,980	\$97,730	\$111,160	\$122,280
	Pacific	22	\$121,640	\$97,540	\$107,980	\$162,590	\$181,010
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	52	\$72,810	\$59,440	\$75,320	\$83,800	\$93,210
	50 - 99	39	\$81,270	\$67,760	\$80,200	\$94,880	\$104,310
	100 or more	89	\$107,080	\$89,280	\$100,130	\$122,580	\$148,930
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	178	\$93,770	\$74,980	\$89,220	\$106,590	\$129,430
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	12	\$69,240	\$56,990	\$67,850	\$80,740	\$93,560
	\$50M to \$100M	28	\$72,920	\$61,930	\$72,580	\$82,730	\$95,490
	\$100M to \$200M	27	\$76,060	\$64,200	\$79,870	\$84,210	\$96,850
	\$200M or more	113	\$103,350	\$85,140	\$98,080	\$117,030	\$142,370
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	10	\$70,320	\$51,820	\$67,690	\$84,620	\$113,500
	5,000 - 9,999	23	\$76,040	\$64,630	\$79,460	\$83,790	\$93,250
	10,000 - 19,999	36	\$71,710	\$58,780	\$71,360	\$84,210	\$90,500
	20,000 - 39,999	29	\$88,530	\$74,160	\$85,830	\$100,030	\$115,350
	40,000 - 49,999	12	\$80,950	\$68,160	\$77,880	\$94,850	\$108,360
	50,000 - 59,999	7	\$93,230	\$77,950	\$100,400	\$107,080	\$126,340
	60,000 or more	64	\$111,980	\$95,000	\$101,760	\$123,990	\$166,170
Number of branch offices	1	13	\$75,300	\$60,490	\$79,500	\$85,760	\$96,450
	2	16	\$77,720	\$55,020	\$77,190	\$87,340	\$118,070
	3	15	\$75,890	\$64,160	\$76,280	\$84,910	\$98,520
	4	19	\$83,900	\$70,360	\$81,290	\$97,130	\$114,240
	5 or more	120	\$99,520	\$80,300	\$96,590	\$114,660	\$137,300

* Insufficient data

Table 65 - 2
Incentives and Bonuses
Marketing Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		182	80%	145	\$5,840
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 \$50M	3	100%	3	*
	\$50M to \$100M	14	50%	7	\$1,910
	\$100M to \$200M	35	81%	28	\$3,920
	\$200M to \$500M	41	84%	34	\$4,750
	\$500M to \$1B	24	83%	20	\$6,230
	\$1B to \$3B	40	85%	32	\$6,170
	\$3B or more	22	75%	18	\$9,450
By region	New England	7	73%	6	\$3,680
	Middle Atlantic	22	68%	15	\$4,370
	East North Central	51	75%	41	\$6,080
	West North Central	17	89%	15	\$4,740
	South Atlantic	22	87%	18	\$6,500
	East South Central	6	72%	4	\$6,920
	West South Central	21	86%	18	\$4,500
	Mountain	14	95%	12	\$5,730
	Pacific	22	77%	16	\$7,760
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	1	100%	1	*
	10 - 49	52	75%	40	\$3,450
	50 - 99	39	80%	31	\$4,350
	100 or more	88	81%	72	\$7,480
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	37%	2	*
	13 - 20	177	81%	142	\$5,880
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	12	69%	8	\$2,020
	\$50M to \$100M	28	68%	20	\$3,690
	\$100M to \$200M	27	84%	22	\$4,260
	\$200M or more	112	82%	93	\$6,850
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	10	81%	8	\$2,480
	5,000 - 9,999	23	69%	16	\$3,490
	10,000 - 19,999	36	79%	29	\$3,670
	20,000 - 39,999	29	84%	24	\$5,710
	40,000 - 49,999	12	83%	10	\$6,370
	50,000 - 59,999	7	74%	5	\$3,700
	60,000 or more	63	81%	51	\$7,810
Number of branch offices	1	13	71%	9	\$3,110
	2	16	66%	11	\$3,210
	3	15	77%	12	\$4,790
	4	19	76%	14	\$4,570
	5 or more	119	83%	99	\$6,560

* Insufficient data

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

Table 65 - 3
Total Cash Compensation
Marketing Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		183	\$97,800	\$77,410	\$92,300	\$112,200	\$138,480
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	14	\$69,070	\$55,830	\$64,530	\$82,400	\$96,810
	\$100M to \$200M	35	\$78,990	\$70,150	\$80,480	\$87,210	\$95,390
	\$200M to \$500M	41	\$85,680	\$73,210	\$84,410	\$98,590	\$109,460
	\$500M to \$1B	25	\$93,730	\$74,170	\$92,560	\$109,720	\$123,370
	\$1B to \$3B	40	\$106,250	\$91,560	\$103,030	\$119,700	\$132,830
	\$3B or more	22	\$131,670	\$101,940	\$123,580	\$145,630	\$183,710
By region	New England	7	\$86,990	\$72,050	\$85,180	\$102,070	\$119,560
	Middle Atlantic	22	\$82,500	\$60,790	\$82,160	\$94,620	\$109,930
	East North Central	51	\$91,530	\$73,210	\$87,830	\$109,620	\$132,700
	West North Central	17	\$84,600	\$73,880	\$87,390	\$92,350	\$110,410
	South Atlantic	22	\$105,140	\$82,970	\$101,310	\$123,580	\$141,530
	East South Central	6	\$97,890	\$90,590	\$97,160	\$117,970	*
	West South Central	22	\$90,910	\$74,520	\$85,970	\$102,930	\$125,140
	Mountain	14	\$97,120	\$76,700	\$105,280	\$120,500	\$128,730
	Pacific	22	\$127,630	\$98,450	\$110,080	\$173,700	\$187,010
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	52	\$75,380	\$62,500	\$77,950	\$86,390	\$93,550
	50 - 99	39	\$84,770	\$74,040	\$83,000	\$97,770	\$108,730
	100 or more	89	\$112,840	\$92,140	\$105,810	\$124,620	\$161,850
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	178	\$98,400	\$77,900	\$92,110	\$112,920	\$138,650
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	12	\$70,630	\$57,080	\$69,230	\$86,910	\$94,170
	\$50M to \$100M	28	\$75,430	\$63,610	\$77,620	\$85,280	\$97,560
	\$100M to \$200M	27	\$79,530	\$68,260	\$81,770	\$87,370	\$96,870
	\$200M or more	113	\$108,740	\$88,350	\$102,570	\$123,410	\$145,630
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	10	\$72,320	\$56,520	\$69,070	\$84,620	\$120,500
	5,000 - 9,999	23	\$78,440	\$67,890	\$81,570	\$87,200	\$95,960
	10,000 - 19,999	36	\$74,620	\$62,410	\$77,320	\$86,360	\$92,260
	20,000 - 39,999	29	\$93,330	\$77,920	\$93,130	\$105,030	\$120,960
	40,000 - 49,999	12	\$85,900	\$70,410	\$79,670	\$100,930	\$126,790
	50,000 - 59,999	7	\$95,970	\$83,960	\$100,400	\$111,070	\$130,230
	60,000 or more	64	\$117,910	\$96,680	\$110,430	\$131,610	\$179,120
Number of branch offices	1	13	\$77,520	\$62,440	\$81,150	\$88,280	\$99,420
	2	16	\$79,840	\$58,780	\$77,970	\$90,220	\$119,400
	3	15	\$79,600	\$68,680	\$82,820	\$87,280	\$98,720
	4	19	\$87,360	\$74,190	\$83,070	\$101,990	\$126,490
	5 or more	120	\$104,710	\$84,120	\$100,330	\$121,150	\$145,140

* Insufficient data

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

Table 65 - 4
Salary Ranges
Marketing Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		129	\$75,770	\$95,900	\$116,030
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	6	\$58,490	\$70,760	\$83,030
	\$100M to \$200M	19	\$63,120	\$78,300	\$93,480
	\$200M to \$500M	30	\$67,800	\$85,470	\$103,130
	\$500M to \$1B	22	\$73,940	\$93,710	\$113,470
	\$1B to \$3B	34	\$80,890	\$102,600	\$124,300
	\$3B or more	19	\$98,160	\$126,760	\$155,360

* Insufficient data

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

BUSINESS DEVELOPMENT MANAGER

Department: Marketing

Reports To: Marketing VP/Director

Position Overview:

Develop and execute strategic plans to drive new business growth and expand market presence. Oversee daily business development operations and lead a team focused on cultivating new relationships and strengthening existing partnerships across corporate sponsorships, auto dealerships, RV, boat, and motorcycle dealers, realtors, and other key channels.

Key Responsibilities:

- Lead the business development team and monitor departmental performance against goals for new member and SEG acquisition.
- Manage the business development budget to ensure alignment with projected expenses and strategic priorities.
- Coach and train staff to engage professionally and effectively with members, SEGs, auto dealers, realtors, and other partners.
- Research local demographics to identify target populations and develop outreach lists for potential SEGs and new members.
- Initiate contact with prospective SEGs, dealerships, brokers, and community partners to promote credit union products and services.
- Serve as the primary liaison for existing SEGs, maintaining strong relationships and coordinating enrollment meetings and presentations.
- Represent the credit union through active participation in community, business, and charitable events to enhance visibility and engagement.
- Promote credit union products and services through cross-selling strategies tailored to member and SEG needs.
- Oversee direct marketing and correspondence programs targeting SEGs and other business development audiences.
- Manage and maintain SEG and business development marketing databases to support outreach and reporting efforts.

Table 66 - 1
Salaries
Business Development Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		107	\$99,600	\$78,690	\$92,000	\$111,000	\$141,840
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	5	\$63,780	\$53,600	\$64,310	\$74,580	*
	\$100M to \$200M	17	\$76,050	\$65,520	\$75,580	\$85,220	\$98,970
	\$200M to \$500M	21	\$89,200	\$75,460	\$86,490	\$99,000	\$130,620
	\$500M to \$1B	21	\$98,660	\$79,810	\$93,540	\$116,500	\$141,630
	\$1B to \$3B	25	\$106,250	\$89,610	\$99,120	\$110,550	\$162,560
	\$3B or more	14	\$133,910	\$103,320	\$129,010	\$167,590	\$206,330
By region	New England	3	\$93,610	\$79,250	\$94,710	\$120,580	*
	Middle Atlantic	10	\$92,490	\$76,210	\$87,230	\$106,560	\$145,490
	East North Central	23	\$88,010	\$75,000	\$84,290	\$106,010	\$118,010
	West North Central	9	\$100,300	\$82,910	\$91,140	\$114,960	\$167,230
	South Atlantic	19	\$95,770	\$78,880	\$84,700	\$105,410	\$155,400
	East South Central	7	\$102,900	\$80,640	\$92,000	\$133,890	*
	West South Central	10	\$91,530	\$75,280	\$90,010	\$112,700	\$150,060
	Mountain	13	\$89,630	\$69,090	\$81,110	\$105,220	\$154,020
	Pacific	14	\$123,930	\$99,120	\$116,270	\$133,180	\$202,760
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	24	\$78,770	\$64,560	\$76,800	\$89,010	\$111,200
	50 - 99	19	\$93,380	\$75,540	\$89,360	\$104,450	\$144,010
	100 or more	60	\$108,840	\$84,720	\$99,120	\$126,050	\$164,370
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	104	\$99,840	\$78,600	\$92,050	\$111,970	\$145,780
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$73,410	\$59,380	\$69,320	\$90,560	*
	\$50M to \$100M	8	\$73,170	\$58,270	\$72,040	\$82,000	*
	\$100M to \$200M	16	\$77,880	\$67,640	\$74,650	\$88,340	\$102,230
	\$200M or more	74	\$108,260	\$84,450	\$99,120	\$125,040	\$159,220
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	10	\$78,620	\$64,310	\$80,640	\$94,630	\$104,560
	10,000 - 19,999	20	\$79,970	\$67,300	\$77,980	\$90,510	\$112,240
	20,000 - 39,999	16	\$92,870	\$77,410	\$86,260	\$111,470	\$130,210
	40,000 - 49,999	9	\$96,340	\$78,440	\$88,200	\$116,690	\$155,960
	50,000 - 59,999	6	\$87,880	\$76,590	\$88,700	\$98,020	*
	60,000 or more	41	\$116,470	\$91,220	\$104,210	\$129,910	\$169,400
Number of branch offices	1	7	\$101,000	\$82,220	\$94,080	\$129,610	*
	2	7	\$80,690	\$64,750	\$75,080	\$100,030	*
	3	6	\$75,460	\$58,110	\$63,590	\$99,770	*
	4	9	\$90,640	\$66,400	\$88,300	\$107,190	\$156,710
	5 or more	76	\$103,650	\$80,890	\$96,810	\$117,770	\$155,460

* Insufficient data

Table 66 - 2
Incentives and Bonuses
Business Development Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		106	85%	86	\$8,830
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 \$50M	3	67%	2	*
	\$50M to \$100M	5	40%	2	*
	\$100M to \$200M	17	88%	14	\$4,010
	\$200M to \$500M	21	89%	18	\$9,390
	\$500M to \$1B	20	79%	16	\$7,520
	\$1B to \$3B	25	91%	22	\$11,110
	\$3B or more	14	85%	11	\$10,920
By region	New England	3	100%	3	\$5,870
	Middle Atlantic	10	94%	9	\$4,920
	East North Central	23	85%	18	\$6,620
	West North Central	9	93%	9	\$7,400
	South Atlantic	19	90%	16	\$6,010
	East South Central	7	69%	5	\$10,710
	West South Central	9	61%	5	\$7,640
	Mountain	13	82%	10	\$5,250
	Pacific	14	86%	11	\$17,320
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	67%	2	*
	10 - 49	24	80%	18	\$9,370
	50 - 99	19	87%	16	\$4,350
	100 or more	60	87%	49	\$10,130
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	100%	2	*
	13 - 20	103	84%	83	\$8,990
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	67%	2	*
	\$20M to \$50M	5	81%	4	*
	\$50M to \$100M	8	52%	4	*
	\$100M to \$200M	16	96%	14	\$3,930
	\$200M or more	73	86%	61	\$10,390
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	74%	3	*
	5,000 - 9,999	10	72%	7	\$5,330
	10,000 - 19,999	20	84%	15	\$3,510
	20,000 - 39,999	16	84%	13	\$11,030
	40,000 - 49,999	9	93%	8	\$9,840
	50,000 - 59,999	6	82%	5	\$6,760
	60,000 or more	40	87%	33	\$11,000
Number of branch offices	1	7	100%	7	\$18,410
	2	7	50%	3	*
	3	6	82%	5	\$3,580
	4	9	70%	7	\$3,330
	5 or more	75	88%	62	\$8,940

* Insufficient data

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

Table 66 - 3
Total Cash Compensation
Business Development Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		107	\$106,870	\$81,580	\$98,300	\$117,460	\$156,920
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	5	\$64,660	\$54,040	\$64,430	\$76,160	*
	\$100M to \$200M	17	\$79,310	\$66,020	\$76,750	\$89,950	\$106,480
	\$200M to \$500M	21	\$97,290	\$78,750	\$90,130	\$103,850	\$146,430
	\$500M to \$1B	21	\$104,430	\$84,030	\$99,100	\$119,180	\$148,620
	\$1B to \$3B	25	\$116,220	\$93,560	\$113,710	\$128,000	\$177,550
	\$3B or more	14	\$143,150	\$108,270	\$137,310	\$174,230	\$233,770
By region	New England	3	\$99,480	\$83,500	\$99,200	\$138,280	*
	Middle Atlantic	10	\$97,100	\$82,180	\$90,430	\$114,280	\$153,270
	East North Central	23	\$93,150	\$77,520	\$87,100	\$109,570	\$128,520
	West North Central	9	\$107,160	\$89,000	\$93,250	\$118,250	\$182,610
	South Atlantic	19	\$100,980	\$81,500	\$87,610	\$113,940	\$174,220
	East South Central	7	\$110,320	\$81,210	\$102,500	\$136,780	*
	West South Central	10	\$95,860	\$75,700	\$93,790	\$121,480	\$163,470
	Mountain	13	\$93,940	\$72,060	\$86,700	\$110,900	\$158,540
	Pacific	14	\$138,890	\$113,990	\$124,680	\$155,120	\$228,870
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	24	\$85,850	\$64,560	\$77,700	\$94,270	\$115,200
	50 - 99	19	\$97,160	\$78,870	\$91,160	\$109,510	\$153,730
	100 or more	60	\$117,350	\$91,530	\$110,290	\$135,990	\$178,200
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	104	\$107,200	\$81,430	\$98,800	\$117,930	\$159,540
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$77,070	\$59,740	\$72,540	\$97,890	*
	\$50M to \$100M	8	\$75,930	\$58,270	\$74,690	\$89,020	*
	\$100M to \$200M	16	\$81,260	\$70,180	\$76,490	\$90,550	\$105,720
	\$200M or more	74	\$117,110	\$90,000	\$110,070	\$135,310	\$177,930
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	10	\$82,440	\$64,310	\$86,120	\$101,780	\$112,070
	10,000 - 19,999	20	\$82,720	\$69,430	\$78,150	\$91,900	\$116,310
	20,000 - 39,999	16	\$102,190	\$80,130	\$91,830	\$115,180	\$172,540
	40,000 - 49,999	9	\$104,760	\$85,680	\$101,160	\$126,180	\$174,610
	50,000 - 59,999	6	\$93,450	\$83,170	\$94,400	\$101,590	*
	60,000 or more	41	\$125,850	\$98,820	\$113,990	\$143,190	\$181,940
Number of branch offices	1	7	\$119,410	\$86,840	\$101,150	\$157,280	*
	2	7	\$82,880	\$65,180	\$77,160	\$100,030	*
	3	6	\$78,400	\$59,180	\$65,130	\$101,790	*
	4	9	\$92,970	\$67,740	\$89,330	\$111,350	\$156,980
	5 or more	76	\$111,190	\$84,280	\$103,350	\$122,750	\$172,310

* Insufficient data

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

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

Table 66 - 4
Salary Ranges
Business Development Manager

		N	average minimum	average midpoint	average maximum
Overall		86	\$78,950	\$99,060	\$119,170
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	11	\$61,130	\$75,350	\$89,570
	\$200M to \$500M	16	\$73,440	\$91,430	\$109,410
	\$500M to \$1B	19	\$79,040	\$98,660	\$118,270
	\$1B to \$3B	22	\$85,010	\$107,830	\$130,660
	\$3B or more	13	\$101,010	\$128,740	\$156,460

* Insufficient data

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

MARKETING SPECIALIST

Department: Marketing

Reports To: Marketing VP/Director or Marketing Manager/Supervisor

Position Overview:

Support the development and execution of the credit union's marketing plan by conducting industry research, recommending strategies, and ensuring regulatory compliance through timely legal filings. Perform a variety of creative and administrative tasks to assist with marketing initiatives and enhance member engagement.

Key Responsibilities:

- Collaborate with the Director of Marketing and/or Public Relations Manager to support the development and execution of the credit union's overall marketing plan.
- Research industry trends and membership demographics to identify opportunities for new products, services, or marketing initiatives; provide strategic recommendations based on findings.
- Coordinate member surveys and engage directly with members to gather insights on needs and preferences; analyze feedback and report results to inform future marketing efforts.
- Assist in the creation, implementation, and evaluation of marketing promotions; use various computer applications to design and produce marketing materials.
- Obtain and coordinate vendor bids for all phases of marketing material production, ensuring cost-effectiveness and quality.
- Manage vendor relationships and contracts related to marketing deliverables.
- Support staff training in cross-selling techniques and marketing best practices to enhance member engagement.
- Respond to member inquiries regarding promotional campaigns and marketing programs, providing clear and helpful information.

Table 67 - 1
Salaries
Marketing Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		164	\$67,230	\$55,000	\$63,920	\$76,820	\$94,060
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	7	\$53,870	\$42,240	\$51,980	\$66,630	*
	\$50M to \$100M	12	\$55,660	\$52,000	\$54,230	\$61,790	\$68,900
	\$100M to \$200M	20	\$53,100	\$45,600	\$53,540	\$60,860	\$65,090
	\$200M to \$500M	36	\$56,980	\$49,920	\$56,740	\$63,370	\$70,830
	\$500M to \$1B	34	\$62,970	\$55,730	\$60,350	\$69,960	\$80,290
	\$1B to \$3B	36	\$69,830	\$59,900	\$68,820	\$77,380	\$93,140
	\$3B or more	19	\$85,990	\$76,820	\$81,960	\$99,530	\$109,050
By region	New England	7	\$66,920	\$60,490	\$62,860	\$75,460	\$90,170
	Middle Atlantic	12	\$60,910	\$53,290	\$58,640	\$67,960	\$82,580
	East North Central	42	\$61,540	\$52,000	\$60,780	\$72,120	\$76,820
	West North Central	17	\$59,840	\$54,420	\$60,630	\$64,330	\$66,540
	South Atlantic	23	\$71,150	\$54,740	\$66,850	\$95,840	\$109,050
	East South Central	5	\$69,630	\$51,900	\$78,260	\$82,260	*
	West South Central	18	\$60,510	\$51,880	\$56,400	\$67,000	\$91,080
	Mountain	15	\$63,330	\$56,190	\$68,820	\$72,300	\$80,850
	Pacific	25	\$83,420	\$72,750	\$81,570	\$95,040	\$99,530
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$58,830	\$52,550	\$54,110	\$67,620	*
	10 - 49	36	\$53,730	\$45,810	\$53,600	\$60,320	\$66,200
	50 - 99	38	\$59,980	\$50,030	\$59,910	\$65,000	\$80,100
	100 or more	83	\$72,750	\$58,690	\$69,610	\$82,200	\$99,530
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$68,080	\$54,450	\$76,820	\$76,820	*
	13 - 20	155	\$67,310	\$55,000	\$63,880	\$80,000	\$94,100
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	14	\$54,690	\$51,820	\$53,740	\$60,460	\$67,940
	\$50M to \$100M	7	\$50,710	\$42,460	\$46,600	\$65,010	*
	\$100M to \$200M	29	\$55,840	\$49,960	\$54,740	\$62,400	\$66,540
	\$200M or more	110	\$70,710	\$57,710	\$68,740	\$80,410	\$97,510
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	10	\$56,820	\$51,200	\$54,090	\$65,000	\$74,970
	5,000 - 9,999	13	\$54,390	\$46,810	\$54,090	\$63,070	\$68,990
	10,000 - 19,999	32	\$54,370	\$47,140	\$53,010	\$62,140	\$65,000
	20,000 - 39,999	32	\$60,780	\$53,060	\$60,780	\$70,710	\$80,120
	40,000 - 49,999	12	\$59,460	\$55,300	\$56,240	\$68,370	\$70,000
	50,000 - 59,999	8	\$68,140	\$60,000	\$65,000	\$76,330	\$89,350
	60,000 or more	55	\$76,550	\$63,880	\$76,780	\$88,450	\$99,530
Number of branch offices	1	9	\$60,610	\$53,830	\$55,870	\$69,170	\$80,300
	2	12	\$59,180	\$52,320	\$55,150	\$65,570	\$78,910
	3	15	\$53,990	\$46,210	\$52,000	\$63,630	\$65,500
	4	16	\$61,210	\$49,980	\$57,190	\$79,320	\$88,760
	5 or more	111	\$69,790	\$56,640	\$67,070	\$80,370	\$98,030

* Insufficient data

Table 67 - 2
Incentives and Bonuses
Marketing Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		161	75%	120	\$3,290
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 \$50M	7	67%	5	*
	\$50M to \$100M	12	77%	9	\$2,350
	\$100M to \$200M	20	72%	14	\$2,090
	\$200M to \$500M	36	76%	27	\$2,850
	\$500M to \$1B	33	70%	23	\$3,170
	\$1B to \$3B	35	88%	29	\$3,480
	\$3B or more	19	65%	13	\$4,220
By region	New England	7	89%	6	\$2,470
	Middle Atlantic	12	81%	11	\$4,020
	East North Central	42	66%	31	\$2,820
	West North Central	17	91%	15	\$2,280
	South Atlantic	23	74%	15	\$2,970
	East South Central	5	84%	4	\$6,850
	West South Central	16	84%	12	\$3,160
	Mountain	15	79%	10	\$2,430
	Pacific	25	71%	16	\$4,460
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	6	65%	4	*
	10 - 49	36	74%	27	\$2,130
	50 - 99	38	78%	29	\$2,730
	100 or more	81	75%	60	\$3,690
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	29%	2	*
	13 - 20	152	77%	116	\$3,340
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	67%	2	*
	\$20M to \$50M	14	78%	11	\$2,400
	\$50M to \$100M	7	43%	3	*
	\$100M to \$200M	29	74%	22	\$2,480
	\$200M or more	108	77%	82	\$3,500
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	10	69%	7	\$3,910
	5,000 - 9,999	13	76%	10	\$2,470
	10,000 - 19,999	32	74%	24	\$2,740
	20,000 - 39,999	32	75%	23	\$2,610
	40,000 - 49,999	12	65%	8	\$2,640
	50,000 - 59,999	8	84%	7	\$3,200
	60,000 or more	53	77%	40	\$3,830
Number of branch offices	1	9	71%	7	\$3,270
	2	12	72%	8	\$2,740
	3	15	79%	12	\$3,480
	4	16	70%	13	\$2,550
	5 or more	109	76%	81	\$3,380

* Insufficient data

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

Table 67 - 3
Total Cash Compensation
Marketing Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		164	\$69,630	\$56,900	\$66,230	\$80,410	\$95,600
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	7	\$56,390	\$43,750	\$51,980	\$70,460	*
	\$50M to \$100M	12	\$57,470	\$54,260	\$55,870	\$62,530	\$70,890
	\$100M to \$200M	20	\$54,610	\$45,990	\$53,790	\$65,180	\$68,480
	\$200M to \$500M	36	\$59,100	\$51,410	\$58,440	\$66,730	\$74,010
	\$500M to \$1B	34	\$65,070	\$57,000	\$60,350	\$74,130	\$83,170
	\$1B to \$3B	36	\$72,710	\$61,200	\$70,620	\$80,700	\$94,390
	\$3B or more	19	\$88,740	\$77,010	\$84,740	\$104,950	\$110,050
By region	New England	7	\$69,120	\$62,240	\$65,320	\$76,540	\$94,320
	Middle Atlantic	12	\$64,170	\$54,130	\$62,240	\$72,270	\$89,120
	East North Central	42	\$63,330	\$54,220	\$61,900	\$76,330	\$80,410
	West North Central	17	\$61,900	\$57,000	\$61,060	\$66,530	\$69,440
	South Atlantic	23	\$73,300	\$55,000	\$67,520	\$102,520	\$110,050
	East South Central	5	\$75,380	\$54,400	\$89,930	\$91,350	*
	West South Central	18	\$62,800	\$52,180	\$57,550	\$67,000	\$97,520
	Mountain	15	\$65,110	\$56,570	\$70,340	\$74,690	\$82,650
	Pacific	25	\$86,580	\$77,310	\$84,740	\$96,780	\$104,950
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	\$61,940	\$52,860	\$58,150	\$71,890	*
	10 - 49	36	\$55,290	\$46,130	\$55,000	\$63,250	\$69,040
	50 - 99	38	\$62,070	\$53,320	\$60,810	\$69,780	\$82,820
	100 or more	83	\$75,400	\$60,630	\$73,930	\$86,560	\$104,950
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	4	\$68,330	\$54,650	\$76,820	\$76,820	*
	13 - 20	155	\$69,820	\$56,910	\$66,060	\$80,600	\$97,110
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	14	\$56,570	\$53,390	\$55,480	\$61,440	\$70,560
	\$50M to \$100M	7	\$51,150	\$42,460	\$46,630	\$66,020	*
	\$100M to \$200M	29	\$57,660	\$51,470	\$56,010	\$65,680	\$70,130
	\$200M or more	110	\$73,290	\$58,600	\$70,620	\$83,270	\$101,890
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	10	\$59,520	\$52,270	\$57,950	\$66,740	\$82,450
	5,000 - 9,999	13	\$56,280	\$48,050	\$55,010	\$67,010	\$72,080
	10,000 - 19,999	32	\$56,390	\$48,950	\$54,090	\$65,150	\$68,870
	20,000 - 39,999	32	\$62,660	\$54,820	\$61,900	\$72,690	\$82,170
	40,000 - 49,999	12	\$61,170	\$57,020	\$58,220	\$69,230	\$74,900
	50,000 - 59,999	8	\$70,810	\$60,000	\$68,170	\$77,850	\$95,150
	60,000 or more	55	\$79,330	\$65,120	\$79,190	\$94,100	\$104,950
Number of branch offices	1	9	\$62,910	\$54,750	\$58,650	\$70,530	\$81,750
	2	12	\$61,150	\$53,390	\$59,390	\$66,250	\$83,550
	3	15	\$56,730	\$46,640	\$54,400	\$67,390	\$74,120
	4	16	\$63,000	\$51,180	\$57,780	\$82,850	\$93,560
	5 or more	111	\$72,250	\$58,290	\$69,210	\$82,540	\$103,060

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		124	\$52,630	\$66,560	\$80,490
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	6	\$50,800	\$61,880	\$72,970
	\$100M to \$200M	10	\$45,920	\$54,600	\$63,270
	\$200M to \$500M	28	\$47,110	\$58,280	\$69,460
	\$500M to \$1B	30	\$52,790	\$66,250	\$79,700
	\$1B to \$3B	33	\$55,970	\$71,430	\$86,890
	\$3B or more	16	\$61,400	\$81,370	\$101,340

* Insufficient data

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

MARKETING/COMMUNICATIONS COORDINATOR

Department: Marketing

Reports To: Marketing VP/Director or Marketing Manager/Supervisor

Position Overview:

Coordinate the development and production of media, advertising, and sales materials to support credit union marketing initiatives. Organize participation in community events and oversee the creation of newsletters. Assist in the execution of promotional campaigns and employee sales programs to enhance member engagement and internal participation.

Key Responsibilities:

- Coordinate marketing and print production activities between the credit union and external agencies; ensure projects stay on schedule and meet quality expectations.
- Maintain strong vendor relationships and resolve any issues or discrepancies related to marketing materials or services.
- Compile and maintain monthly marketing statistics for reporting and analysis.
- Place orders for printed materials and monitor quality and delivery timelines.
- Create and update forms, letters, and templates for use within the marketing department and across the credit union.
- Assist in the creative design process for campaigns, collateral, and promotional materials.
- Organize and maintain the marketing department's filing system, including records of printed materials and master copies; ensure documentation is current and complete.
- Capture photos during credit union events and maintain a photo archive and slideshow library.
- Monitor inventory of marketing materials and collateral; reorder supplies as needed to ensure consistent availability.

Table 68 - 1
Salaries
Marketing / Communications Coordinator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		126	\$65,450	\$55,090	\$64,280	\$73,780	\$79,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	7	\$55,400	\$52,050	\$57,010	\$59,610	*
	\$200M to \$500M	35	\$56,340	\$49,440	\$55,000	\$62,140	\$69,550
	\$500M to \$1B	24	\$62,100	\$51,900	\$60,020	\$72,600	\$76,790
	\$1B to \$3B	36	\$67,090	\$57,010	\$65,590	\$76,530	\$80,190
	\$3B or more	21	\$74,650	\$66,320	\$72,770	\$77,470	\$97,930
By region	New England	6	\$66,870	\$57,620	\$61,970	\$78,410	\$100,000
	Middle Atlantic	8	\$55,330	\$48,570	\$53,980	\$67,060	\$75,770
	East North Central	37	\$62,510	\$52,270	\$62,220	\$74,410	\$75,860
	West North Central	12	\$64,370	\$58,670	\$65,170	\$73,730	\$78,720
	South Atlantic	18	\$66,680	\$53,160	\$66,920	\$72,770	\$86,710
	East South Central	6	\$66,540	\$58,550	\$61,330	\$77,330	*
	West South Central	17	\$61,910	\$54,980	\$62,930	\$66,710	\$76,540
	Mountain	11	\$70,780	\$57,440	\$74,400	\$80,080	\$92,190
	Pacific	11	\$83,850	\$67,670	\$77,810	\$99,730	\$118,800
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	11	\$58,660	\$53,450	\$59,040	\$64,570	\$74,110
	50 - 99	30	\$55,760	\$49,400	\$55,000	\$61,190	\$69,470
	100 or more	83	\$68,550	\$58,600	\$66,720	\$75,000	\$84,330
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	121	\$65,530	\$55,360	\$64,070	\$74,600	\$80,080
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	4	*	*	*	*	*
	\$100M to \$200M	14	\$53,000	\$48,150	\$51,740	\$59,030	\$68,180
	\$200M or more	104	\$67,060	\$56,060	\$66,320	\$74,990	\$80,660
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	13	\$54,720	\$47,760	\$55,000	\$58,540	\$76,130
	20,000 - 39,999	31	\$57,510	\$49,550	\$55,930	\$63,370	\$75,190
	40,000 - 49,999	11	\$62,940	\$51,690	\$59,680	\$66,500	\$101,890
	50,000 - 59,999	8	\$63,680	\$57,030	\$61,930	\$74,940	\$77,840
	60,000 or more	56	\$70,600	\$61,780	\$70,000	\$76,280	\$86,050
Number of branch offices	1	5	\$59,910	\$54,020	\$56,910	\$69,120	*
	2	5	\$57,960	\$52,480	\$60,320	\$62,380	*
	3	4	\$50,840	\$44,950	\$54,200	\$58,310	*
	4	11	\$59,360	\$49,550	\$60,320	\$70,400	\$83,800
	5 or more	102	\$66,600	\$55,510	\$66,310	\$74,990	\$80,340

* Insufficient data

Table 68 - 2
Incentives and Bonuses
Marketing / Communications Coordinator

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		124	78%	95	\$3,590
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 \$50M	1	100%	1	*
	\$50M to \$100M	3	100%	3	*
	\$100M to \$200M	7	67%	4	*
	\$200M to \$500M	35	77%	25	\$2,860
	\$500M to \$1B	24	79%	18	\$3,440
	\$1B to \$3B	34	83%	26	\$3,750
	\$3B or more	21	74%	17	\$4,220
By region	New England	6	80%	5	\$3,050
	Middle Atlantic	8	65%	5	\$5,000
	East North Central	36	67%	26	\$3,160
	West North Central	12	73%	9	\$3,470
	South Atlantic	18	92%	14	\$3,680
	East South Central	6	92%	6	\$5,510
	West South Central	15	86%	11	\$3,330
	Mountain	11	82%	9	\$3,840
	Pacific	11	80%	9	\$3,450
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	100%	2	*
	10 - 49	11	79%	8	\$2,680
	50 - 99	30	73%	21	\$2,520
	100 or more	81	79%	63	\$3,890
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	3	31%	1	*
	13 - 20	119	80%	93	\$3,600
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	4	75%	3	*
	\$100M to \$200M	14	71%	9	\$2,280
	\$200M or more	101	78%	79	\$3,740
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	13	73%	9	\$3,490
	20,000 - 39,999	31	69%	22	\$2,320
	40,000 - 49,999	11	88%	9	\$3,920
	50,000 - 59,999	8	75%	5	\$4,110
	60,000 or more	54	79%	43	\$3,940
Number of branch offices	1	5	78%	4	*
	2	5	100%	5	\$2,060
	3	4	100%	3	*
	4	11	72%	8	\$1,470
	5 or more	99	77%	75	\$3,850

* Insufficient data

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

Table 68 - 3
Total Cash Compensation
Marketing / Communications Coordinator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		126	\$68,140	\$57,170	\$66,760	\$74,990	\$84,990
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	7	\$57,140	\$52,050	\$59,880	\$61,420	*
	\$200M to \$500M	35	\$58,390	\$51,680	\$55,980	\$65,540	\$70,850
	\$500M to \$1B	24	\$64,740	\$54,370	\$62,090	\$73,270	\$84,520
	\$1B to \$3B	36	\$69,970	\$59,840	\$67,410	\$80,190	\$86,840
	\$3B or more	21	\$77,760	\$70,260	\$73,770	\$83,180	\$107,670
By region	New England	6	\$69,320	\$58,450	\$66,080	\$81,350	\$103,040
	Middle Atlantic	8	\$58,560	\$49,550	\$58,730	\$68,310	\$82,830
	East North Central	37	\$64,550	\$54,400	\$63,200	\$74,990	\$82,240
	West North Central	12	\$66,900	\$59,540	\$65,340	\$77,200	\$87,410
	South Atlantic	18	\$69,830	\$55,670	\$71,040	\$73,770	\$90,630
	East South Central	6	\$71,580	\$60,380	\$64,410	\$86,100	*
	West South Central	17	\$64,500	\$55,300	\$66,180	\$70,260	\$79,630
	Mountain	11	\$73,920	\$59,040	\$78,060	\$84,050	\$99,510
	Pacific	11	\$86,620	\$69,600	\$80,570	\$107,480	\$122,150
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	11	\$60,790	\$54,220	\$60,900	\$66,910	\$77,680
	50 - 99	30	\$57,490	\$50,020	\$55,520	\$63,860	\$70,450
	100 or more	83	\$71,500	\$60,010	\$70,260	\$78,120	\$87,640
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	121	\$68,310	\$57,320	\$66,250	\$74,990	\$86,050
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	4	*	*	*	*	*
	\$100M to \$200M	14	\$54,440	\$49,540	\$52,500	\$59,690	\$68,930
	\$200M or more	104	\$69,890	\$59,070	\$69,320	\$75,950	\$87,150
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	13	\$57,120	\$51,230	\$55,780	\$66,230	\$78,600
	20,000 - 39,999	31	\$59,080	\$51,790	\$58,980	\$64,280	\$76,620
	40,000 - 49,999	11	\$66,080	\$54,270	\$60,710	\$70,850	\$111,120
	50,000 - 59,999	8	\$66,770	\$59,670	\$64,560	\$78,590	\$84,520
	60,000 or more	56	\$73,600	\$62,730	\$71,240	\$80,330	\$90,450
Number of branch offices	1	5	\$62,400	\$56,180	\$60,520	\$70,940	*
	2	5	\$60,020	\$54,130	\$61,650	\$65,970	*
	3	4	\$52,710	\$48,140	\$55,270	\$60,520	*
	4	11	\$60,420	\$49,790	\$60,930	\$70,870	\$86,220
	5 or more	102	\$69,460	\$58,370	\$68,930	\$75,680	\$86,790

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		102	\$53,830	\$67,700	\$81,580
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$42,510	\$51,380	\$60,250
	\$200M to \$500M	25	\$47,760	\$59,800	\$71,830
	\$500M to \$1B	22	\$50,940	\$64,080	\$77,220
	\$1B to \$3B	31	\$57,390	\$71,750	\$86,120
	\$3B or more	19	\$62,020	\$80,360	\$98,700

* Insufficient data

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

MARKETING ASSISTANT

Department: Marketing

Reports To: Marketing Manager/Supervisor

Position Overview:

Support the marketing department in executing campaigns and promotions by providing administrative and clerical assistance. Assist the department manager with day-to-day tasks and help ensure smooth coordination of marketing initiatives across the credit union.

Key Responsibilities:

- Assist in planning, coordinating, and executing marketing campaigns across various channels.
- Support the organization and delivery of annual events, special promotions, and member seminars.
- Provide administrative support to the Marketing Manager and department staff using a variety of software tools, including Windows, Mac, and graphic design applications.
- Maintain organized and up-to-date paper and electronic files for marketing projects and departmental records.
- Draft and edit correspondence related to marketing initiatives, ensuring accuracy and professionalism.
- Proofread marketing collateral and materials for clarity, consistency, and completeness.
- Schedule and coordinate meetings and appointments; manage the department's calendar of events and deadlines.
- Answer incoming calls to the marketing department, provide information, resolve inquiries, or route calls appropriately; ensure timely follow-up.
- Monitor inventory of marketing supplies and brochures; reorder materials as needed to maintain adequate stock.

Table 69 - 1
Salaries
Marketing Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		62	\$53,950	\$46,740	\$51,720	\$59,670	\$71,090
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	5	\$47,090	\$43,250	\$47,900	\$50,860	*
	\$100M to \$200M	7	\$47,640	\$42,880	\$49,400	\$53,750	*
	\$200M to \$500M	11	\$50,290	\$43,490	\$51,640	\$57,780	\$65,550
	\$500M to \$1B	12	\$53,860	\$48,260	\$51,200	\$61,000	\$72,320
	\$1B to \$3B	12	\$57,230	\$48,270	\$53,520	\$66,060	\$88,220
	\$3B or more	10	\$65,050	\$54,320	\$57,340	\$74,200	\$100,310
By region	New England	4	\$52,700	\$47,930	\$51,220	\$58,540	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	17	\$50,740	\$40,230	\$49,990	\$57,970	\$70,640
	West North Central	5	\$54,260	\$49,660	\$53,340	\$60,770	*
	South Atlantic	9	\$53,470	\$45,190	\$50,000	\$57,220	\$84,170
	East South Central	5	\$51,120	\$45,660	\$52,130	\$53,380	*
	West South Central	8	\$52,030	\$47,950	\$54,320	\$54,550	\$64,090
	Mountain	7	\$47,250	\$37,340	\$46,850	\$57,650	*
	Pacific	5	\$83,250	\$76,810	\$80,400	\$99,030	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	14	\$46,410	\$41,070	\$47,620	\$52,130	\$55,000
	50 - 99	8	\$54,390	\$46,560	\$53,020	\$65,010	\$75,920
	100 or more	35	\$57,860	\$49,380	\$54,010	\$66,170	\$78,410
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	56	\$55,040	\$47,220	\$52,880	\$60,750	\$72,560
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$48,550	\$38,730	\$47,900	\$59,790	*
	\$50M to \$100M	6	\$46,780	\$45,810	\$48,800	\$50,000	*
	\$100M to \$200M	6	\$50,740	\$45,800	\$53,930	\$56,240	*
	\$200M or more	41	\$57,460	\$48,760	\$53,820	\$66,100	\$78,320
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	6	\$47,180	\$40,650	\$46,930	\$55,000	*
	10,000 - 19,999	9	\$49,830	\$45,840	\$50,000	\$52,140	\$65,750
	20,000 - 39,999	9	\$53,360	\$47,520	\$52,180	\$59,480	\$75,050
	40,000 - 49,999	7	\$54,580	\$43,410	\$50,050	\$68,270	\$87,360
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$60,330	\$50,390	\$54,550	\$70,010	\$84,200
Number of branch offices	1	5	*	*	*	*	*
	2	5	\$41,960	\$33,280	\$42,890	\$50,130	*
	3	5	\$50,250	\$44,300	\$51,210	\$55,000	*
	4	5	\$49,380	\$38,980	\$49,190	\$62,580	*
	5 or more	42	\$56,450	\$48,470	\$53,090	\$65,310	\$77,850

* Insufficient data

Table 69 - 2
Incentives and Bonuses
Marketing Assistant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		61	76%	43	\$2,420
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	3	100%	3	*
	\$20M to \$50M	2	50%	1	*
	\$50M to \$100M	5	60%	3	*
	\$100M to \$200M	7	88%	5	\$3,810
	\$200M to \$500M	11	76%	8	\$2,020
	\$500M to \$1B	11	68%	6	\$1,530
	\$1B to \$3B	12	66%	7	\$1,640
	\$3B or more	10	89%	9	\$3,420
By region	New England	4	64%	2	*
	Middle Atlantic	1	0%	0	
	East North Central	17	82%	14	\$2,340
	West North Central	5	76%	3	*
	South Atlantic	9	88%	8	\$2,750
	East South Central	5	65%	3	*
	West South Central	8	80%	6	\$1,760
	Mountain	7	79%	5	\$4,050
	Pacific	5	66%	3	*
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	3	60%	2	*
	10 - 49	14	81%	12	\$2,620
	50 - 99	8	69%	5	\$2,110
	100 or more	34	76%	23	\$2,430
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	4	100%	4	*
	13 - 20	55	75%	39	\$2,440
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	100%	3	*
	\$20M to \$50M	5	59%	3	*
	\$50M to \$100M	6	72%	4	*
	\$100M to \$200M	6	91%	5	\$3,730
	\$200M or more	40	75%	27	\$2,360
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	75%	3	*
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	6	72%	4	*
	10,000 - 19,999	9	85%	8	\$3,360
	20,000 - 39,999	8	77%	5	\$1,490
	40,000 - 49,999	7	30%	2	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	23	81%	17	\$2,600
Number of branch offices	1	5	56%	3	*
	2	5	100%	5	\$2,150
	3	5	84%	4	*
	4	5	64%	3	*
	5 or more	42	76%	29	\$2,340

* Insufficient data

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

Table 69 - 3
Total Cash Compensation
Marketing Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		62	\$55,750	\$48,130	\$53,100	\$60,940	\$76,230
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	5	\$47,880	\$45,090	\$48,140	\$50,860	*
	\$100M to \$200M	7	\$50,980	\$48,620	\$53,000	\$56,780	*
	\$200M to \$500M	11	\$51,830	\$45,330	\$53,140	\$59,500	\$65,930
	\$500M to \$1B	12	\$54,780	\$48,580	\$52,960	\$62,060	\$72,320
	\$1B to \$3B	12	\$58,330	\$49,850	\$54,880	\$67,560	\$89,200
	\$3B or more	10	\$68,110	\$56,170	\$59,500	\$81,370	\$102,630
By region	New England	4	\$53,650	\$48,150	\$52,370	\$59,290	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	17	\$52,660	\$42,130	\$52,150	\$59,550	\$72,430
	West North Central	5	\$55,640	\$51,610	\$53,810	\$61,810	*
	South Atlantic	9	\$55,890	\$46,290	\$53,000	\$59,630	\$89,100
	East South Central	5	\$52,200	\$47,170	\$52,450	\$54,920	*
	West South Central	8	\$53,440	\$48,780	\$55,220	\$56,340	\$67,660
	Mountain	7	\$50,160	\$42,600	\$49,330	\$57,650	*
	Pacific	5	\$85,290	\$78,420	\$83,720	\$100,940	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	14	\$48,530	\$44,030	\$48,330	\$53,630	\$57,500
	50 - 99	8	\$55,850	\$49,140	\$54,230	\$65,180	\$75,920
	100 or more	35	\$59,630	\$50,290	\$55,370	\$70,090	\$82,400
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	56	\$56,830	\$48,180	\$54,010	\$61,710	\$79,830
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	5	\$49,190	\$40,140	\$48,140	\$59,790	*
	\$50M to \$100M	6	\$48,300	\$47,500	\$50,100	\$53,000	*
	\$100M to \$200M	6	\$54,140	\$53,240	\$55,760	\$58,410	*
	\$200M or more	41	\$59,170	\$49,800	\$55,320	\$68,020	\$81,520
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	6	\$48,640	\$42,640	\$48,280	\$57,500	*
	10,000 - 19,999	9	\$52,690	\$49,460	\$53,000	\$54,060	\$66,120
	20,000 - 39,999	9	\$54,310	\$48,390	\$53,400	\$60,840	\$75,110
	40,000 - 49,999	7	\$55,640	\$45,310	\$51,720	\$70,450	\$87,360
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	23	\$62,430	\$51,600	\$56,340	\$72,240	\$87,110
Number of branch offices	1	5	*	*	*	*	*
	2	5	\$44,110	\$35,670	\$44,660	\$52,720	*
	3	5	\$54,100	\$48,170	\$55,850	\$57,500	*
	4	5	\$50,180	\$40,160	\$50,400	\$63,430	*
	5 or more	42	\$58,170	\$49,370	\$54,140	\$65,480	\$81,240

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		41	\$46,450	\$57,820	\$69,200
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	7	\$42,130	\$51,930	\$61,740
	\$500M to \$1B	8	\$44,770	\$55,400	\$66,030
	\$1B to \$3B	12	\$47,480	\$60,180	\$72,880
	\$3B or more	9	\$53,210	\$67,040	\$80,870

* Insufficient data

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

BUSINESS DEVELOPMENT REPRESENTATIVE

Department: Marketing

Reports To: Business Development Manager

Position Overview:

Drive new business growth by building and maintaining strong relationships with corporate sponsors, individual members, auto dealerships, RV, boat, and motorcycle dealers, realtors, and other key partners. Represent the credit union in the community and identify opportunities to expand membership and promote products and services.

Key Responsibilities:

- Build and maintain contact lists of potential new SEGs, members, dealers, and brokers within the credit union's field of membership.
- Reach out to and visit prospective members, auto and RV/boat/motorcycle dealers, realtors, and SEGs to present credit union products and services, including deposit accounts, lending solutions, electronic banking, and investment options.
- Represent the credit union at community events and trade association meetings to generate new business opportunities and increase visibility.
- Deliver presentations to groups to promote financial services and encourage membership growth.
- Engage potential members and partners through phone calls, site visits, emails, letters, and direct mail campaigns, with timely follow-up.
- Maintain accurate and current records using a contact tracking system.
- Evaluate successful outreach methods and assess which products best meet member needs.
- Promote credit union products and services through effective cross-selling strategies tailored to individual and group needs.

Table 70 - 1
Salaries
Business Development Representative

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		112	\$70,990	\$55,780	\$69,250	\$81,710	\$97,190
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$65,090	\$50,720	\$60,450	\$78,730	*
	\$100M to \$200M	12	\$59,420	\$49,810	\$55,000	\$67,030	\$78,280
	\$200M to \$500M	24	\$63,980	\$53,660	\$66,610	\$73,120	\$77,070
	\$500M to \$1B	21	\$68,520	\$57,820	\$70,230	\$76,210	\$88,890
	\$1B to \$3B	32	\$73,040	\$62,680	\$73,010	\$82,310	\$97,730
	\$3B or more	16	\$76,430	\$53,800	\$70,430	\$87,590	\$110,970
By region	New England	3	*	*	*	*	*
	Middle Atlantic	9	\$70,340	\$58,590	\$65,050	\$89,180	\$97,190
	East North Central	26	\$64,480	\$53,800	\$57,820	\$71,510	\$82,730
	West North Central	9	\$59,390	\$49,100	\$58,940	\$66,000	\$78,790
	South Atlantic	17	\$70,710	\$64,630	\$72,410	\$77,820	\$94,660
	East South Central	7	\$71,100	\$51,490	\$69,970	\$83,530	\$107,720
	West South Central	11	\$66,460	\$53,380	\$69,980	\$76,210	\$85,960
	Mountain	11	\$66,120	\$51,260	\$66,610	\$77,170	\$85,470
	Pacific	19	\$87,950	\$78,320	\$84,520	\$105,000	\$110,970
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	21	\$64,500	\$52,540	\$61,650	\$76,940	\$90,310
	50 - 99	23	\$65,790	\$52,470	\$67,470	\$73,120	\$80,500
	100 or more	67	\$72,730	\$57,040	\$70,470	\$84,260	\$98,600
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	111	\$71,030	\$55,700	\$69,250	\$81,710	\$97,190
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	10	\$63,310	\$48,610	\$55,390	\$83,340	\$104,470
	\$100M to \$200M	16	\$62,600	\$49,590	\$65,000	\$73,120	\$79,490
	\$200M or more	83	\$72,350	\$57,310	\$70,240	\$82,570	\$98,600
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	11	\$66,580	\$55,600	\$62,050	\$79,000	\$99,680
	10,000 - 19,999	15	\$61,490	\$50,430	\$55,000	\$76,190	\$81,320
	20,000 - 39,999	21	\$62,960	\$50,070	\$62,180	\$72,100	\$82,910
	40,000 - 49,999	9	\$67,890	\$55,600	\$71,400	\$77,970	\$91,640
	50,000 - 59,999	7	\$72,760	\$63,250	\$72,820	\$80,000	\$87,300
	60,000 or more	47	\$74,580	\$58,550	\$72,280	\$85,540	\$106,150
Number of branch offices	1	2	*	*	*	*	*
	2	8	\$64,980	\$57,610	\$62,080	\$69,250	*
	3	7	\$64,870	\$55,000	\$66,940	\$77,220	*
	4	11	\$71,300	\$63,120	\$72,470	\$80,000	\$83,560
	5 or more	83	\$71,610	\$55,000	\$70,030	\$83,530	\$98,600

* Insufficient data

Table 70 - 2
Incentives and Bonuses
Business Development Representative

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		110	75%	84	\$4,060
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 \$50M	0		0	
	\$50M to \$100M	7	75%	6	\$2,190
	\$100M to \$200M	12	77%	9	\$2,220
	\$200M to \$500M	24	80%	17	\$2,800
	\$500M to \$1B	19	77%	14	\$2,540
	\$1B to \$3B	32	87%	27	\$5,360
	\$3B or more	16	57%	12	\$4,410
By region	New England	3	77%	2	*
	Middle Atlantic	9	88%	6	\$3,210
	East North Central	26	60%	20	\$4,390
	West North Central	9	84%	9	\$2,780
	South Atlantic	17	98%	15	\$5,470
	East South Central	7	75%	6	\$2,770
	West South Central	9	84%	7	\$3,580
	Mountain	11	83%	8	\$4,930
	Pacific	19	63%	11	\$3,320
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	21	75%	15	\$2,360
	50 - 99	23	76%	17	\$2,700
	100 or more	65	74%	51	\$4,590
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	110	75%	83	\$4,060
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	67%	2	*
	\$50M to \$100M	10	80%	8	\$2,350
	\$100M to \$200M	16	79%	11	\$1,940
	\$200M or more	82	74%	63	\$4,430
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	11	67%	7	\$2,410
	10,000 - 19,999	15	82%	12	\$2,920
	20,000 - 39,999	21	66%	12	\$2,120
	40,000 - 49,999	9	100%	7	\$3,760
	50,000 - 59,999	6	58%	5	\$2,510
	60,000 or more	46	75%	38	\$4,960
Number of branch offices	1	2	50%	1	*
	2	8	69%	6	\$2,450
	3	7	75%	5	\$3,010
	4	11	57%	8	\$1,920
	5 or more	83	77%	64	\$4,360

* Insufficient data

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

Table 70 - 3
Total Cash Compensation
Business Development Representative

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		112	\$73,720	\$58,470	\$71,080	\$85,270	\$101,520
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$66,730	\$52,660	\$63,180	\$80,020	*
	\$100M to \$200M	12	\$61,130	\$52,480	\$56,100	\$68,910	\$82,000
	\$200M to \$500M	24	\$65,980	\$57,110	\$66,610	\$74,810	\$78,750
	\$500M to \$1B	21	\$70,010	\$58,470	\$71,540	\$76,440	\$91,920
	\$1B to \$3B	32	\$77,340	\$66,290	\$76,400	\$87,350	\$104,630
	\$3B or more	16	\$78,760	\$53,800	\$70,810	\$95,740	\$112,650
By region	New England	3	*	*	*	*	*
	Middle Atlantic	9	\$72,590	\$61,150	\$65,790	\$95,760	\$97,190
	East North Central	26	\$66,980	\$53,800	\$62,070	\$74,870	\$89,980
	West North Central	9	\$61,720	\$51,310	\$60,940	\$70,400	\$81,640
	South Atlantic	17	\$75,750	\$67,500	\$74,810	\$83,120	\$102,110
	East South Central	7	\$73,160	\$54,140	\$70,170	\$83,530	\$111,170
	West South Central	11	\$68,660	\$55,570	\$70,220	\$76,280	\$91,980
	Mountain	11	\$69,000	\$51,290	\$68,390	\$85,320	\$87,760
	Pacific	19	\$90,040	\$78,320	\$87,350	\$107,720	\$112,650
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	21	\$66,260	\$53,980	\$62,350	\$77,740	\$95,370
	50 - 99	23	\$67,830	\$54,880	\$67,710	\$76,890	\$84,800
	100 or more	67	\$75,710	\$59,950	\$73,110	\$87,350	\$105,600
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	111	\$73,760	\$58,470	\$71,190	\$85,300	\$101,520
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	10	\$65,190	\$50,440	\$57,560	\$85,460	\$105,070
	\$100M to \$200M	16	\$64,070	\$53,480	\$66,560	\$74,810	\$82,140
	\$200M or more	83	\$75,270	\$60,780	\$73,110	\$86,680	\$105,020
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	11	\$68,190	\$56,030	\$63,290	\$80,420	\$101,370
	10,000 - 19,999	15	\$63,870	\$52,920	\$58,870	\$77,620	\$83,830
	20,000 - 39,999	21	\$64,230	\$51,330	\$64,570	\$72,400	\$85,100
	40,000 - 49,999	9	\$71,090	\$59,100	\$72,310	\$83,370	\$96,970
	50,000 - 59,999	7	\$74,090	\$65,420	\$76,440	\$80,000	\$89,210
	60,000 or more	47	\$77,900	\$62,940	\$75,760	\$89,980	\$110,440
Number of branch offices	1	2	*	*	*	*	*
	2	8	\$66,670	\$60,150	\$63,980	\$71,250	*
	3	7	\$67,120	\$55,000	\$70,150	\$80,680	*
	4	11	\$72,320	\$64,540	\$73,830	\$80,000	\$87,110
	5 or more	83	\$74,600	\$58,470	\$72,010	\$87,350	\$104,600

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		87	\$58,040	\$72,990	\$87,950
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$47,200	\$57,930	\$68,660
	\$100M to \$200M	4	*	*	*
	\$200M to \$500M	19	\$51,370	\$63,170	\$74,960
	\$500M to \$1B	18	\$54,950	\$69,670	\$84,400
	\$1B to \$3B	27	\$60,670	\$76,920	\$93,160
	\$3B or more	14	\$70,500	\$90,780	\$111,060

* Insufficient data

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

SVP/VP OF HUMAN RESOURCES (#2 position)

Department: Human Resources

Reports To: Chief Human Resources Officer or President/CEO/Manager

Position Overview:

Provide strategic input to the Chief Human Resources Officer or CEO to ensure the credit union's human resource initiatives align with organizational goals and workforce trends. Develop, implement, and manage all aspects of the human resources function, with emphasis on policy development, compensation, performance management, employee relations, benefits, recruitment and retention, organizational development, compliance, reporting, orientation, and training programs. Ensure all HR activities and programs comply with applicable state and federal regulations.

Key Responsibilities:

- Prepare, implement, and manage the department's budget in alignment with the credit union's strategic plan and financial goals.
- Ensure HR policies, procedures, and programs are consistently administered and aligned with organizational objectives to drive performance and compliance.
- Refine and execute a people strategy that positions the credit union as an employer of choice by attracting, developing, and retaining top talent.
- Develop, implement, and monitor the credit union's affirmative action program to ensure regulatory compliance and inclusive practices.
- Analyze employee and business performance data to design programs that enhance organizational effectiveness and employee engagement.
- Oversee the development and administration of new employee orientation and exit interview programs to support a positive employee experience.
- Provide guidance to management and staff on the interpretation and application of HR policies; support effective employee relations and conflict resolution.
- Design and deliver training and development programs that meet the evolving needs of staff and leadership while supporting credit union goals.
- Advise managers on corrective and disciplinary actions, offering compliant and constructive solutions.
- Lead the development and execution of total rewards strategies, including compensation and benefits programs that align with organizational philosophy and support talent retention.
- Develop, maintain, and monitor the performance appraisal system to ensure consistency, fairness, and alignment with organizational goals.
- Maintain current knowledge of federal and state employment laws and ensure HR practices remain compliant with all applicable regulations.

Table 71 - 1
Salaries
SVP / VP of Human Resources (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		108	\$145,230	\$108,520	\$135,350	\$180,950	\$218,900
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	8	\$88,270	\$75,260	\$86,820	\$106,750	*
	\$200M to \$500M	22	\$117,770	\$93,640	\$109,660	\$135,400	\$157,380
	\$500M to \$1B	22	\$125,330	\$106,920	\$122,650	\$148,560	\$179,290
	\$1B to \$3B	32	\$155,050	\$129,000	\$155,850	\$185,080	\$206,000
	\$3B or more	23	\$191,090	\$149,870	\$188,840	\$221,880	\$250,900
By region	New England	7	\$131,370	\$102,820	\$131,130	\$146,950	\$205,000
	Middle Atlantic	5	\$147,780	\$109,470	\$141,780	\$198,100	*
	East North Central	29	\$128,800	\$93,840	\$128,610	\$157,520	\$202,500
	West North Central	10	\$124,340	\$105,180	\$112,920	\$157,820	\$209,320
	South Atlantic	16	\$148,940	\$109,930	\$135,570	\$186,170	\$246,130
	East South Central	8	\$131,420	\$94,750	\$124,500	\$187,410	\$209,470
	West South Central	10	\$148,540	\$116,430	\$134,000	\$194,510	\$240,270
	Mountain	10	\$169,060	\$124,800	\$157,330	\$211,850	\$292,460
	Pacific	13	\$180,200	\$138,110	\$187,150	\$228,740	\$248,620
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	8	\$90,740	\$75,700	\$84,510	\$103,670	*
	50 - 99	27	\$117,310	\$96,180	\$107,510	\$135,580	\$157,820
	100 or more	74	\$159,840	\$125,230	\$155,000	\$199,450	\$225,150
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	104	\$144,280	\$107,620	\$135,000	\$174,780	\$220,180
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	7	\$84,780	\$75,010	\$82,210	\$97,010	*
	\$100M to \$200M	13	\$112,340	\$92,690	\$103,550	\$121,130	\$188,840
	\$200M or more	88	\$154,450	\$119,970	\$143,760	\$186,810	\$221,760
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	4	*	*	*	*	*
	10,000 - 19,999	15	\$103,200	\$89,850	\$100,480	\$122,510	\$139,730
	20,000 - 39,999	20	\$122,400	\$105,040	\$115,650	\$134,330	\$170,030
	40,000 - 49,999	10	\$136,760	\$110,960	\$137,720	\$157,020	\$216,100
	50,000 - 59,999	5	\$137,360	\$106,850	\$129,830	\$188,940	*
	60,000 or more	55	\$169,830	\$135,000	\$165,050	\$202,670	\$241,670
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	5	\$102,770	\$78,740	\$98,810	\$131,300	*
	4	10	\$118,250	\$79,350	\$116,400	\$137,120	\$245,770
	5 or more	91	\$150,820	\$111,630	\$140,670	\$186,430	\$221,030

* Insufficient data

Table 71 - 2
Incentives and Bonuses
SVP / VP of Human Resources (#2 position)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		106	85%	92	\$14,090
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 \$50M	0		0	
	\$50M to \$100M	2	50%	1	*
	\$100M to \$200M	8	71%	5	\$9,630
	\$200M to \$500M	21	91%	20	\$8,910
	\$500M to \$1B	22	87%	19	\$9,350
	\$1B to \$3B	31	86%	26	\$16,400
	\$3B or more	23	84%	20	\$21,000
By region	New England	7	91%	6	\$10,100
	Middle Atlantic	5	86%	4	\$15,760
	East North Central	29	81%	23	\$10,980
	West North Central	10	100%	10	\$12,180
	South Atlantic	15	82%	12	\$13,860
	East South Central	8	81%	6	\$16,960
	West South Central	9	92%	8	\$9,980
	Mountain	10	100%	10	\$22,540
By number of full-time employees	Pacific	13	73%	11	\$17,350
	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	8	59%	4	\$5,950
	50 - 99	26	93%	25	\$9,350
By number of services offered	100 or more	73	85%	62	\$16,360
	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	100%	2	*
	13 - 20	102	84%	87	\$14,530
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	7	57%	4	*
	\$100M to \$200M	13	90%	12	\$9,250
	\$200M or more	86	87%	76	\$15,160
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	4	50%	2	*
	10,000 - 19,999	15	80%	12	\$7,420
	20,000 - 39,999	19	93%	18	\$9,390
	40,000 - 49,999	10	81%	8	\$11,770
	50,000 - 59,999	5	89%	5	\$11,670
	60,000 or more	53	87%	47	\$18,300
Number of branch offices	1	1	100%	1	*
	2	2	100%	2	*
	3	5	100%	5	\$9,710
	4	10	60%	6	\$15,610
	5 or more	89	86%	78	\$14,470

* Insufficient data

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

Table 71 - 3
Total Cash Compensation
SVP / VP of Human Resources (#2 position)

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	108	\$157,030	\$113,450	\$145,270	\$189,960	\$246,330
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	2	*	*	*	*	*
\$100M to \$200M	8	\$95,150	\$81,300	\$89,640	\$111,310	*
\$200M to \$500M	22	\$125,660	\$100,910	\$115,700	\$148,680	\$175,680
\$500M to \$1B	22	\$133,220	\$113,860	\$127,870	\$149,520	\$191,450
\$1B to \$3B	32	\$168,900	\$138,120	\$164,560	\$200,300	\$245,290
\$3B or more	23	\$208,770	\$168,780	\$203,990	\$247,000	\$285,590
By region						
New England	7	\$140,570	\$109,390	\$141,950	\$159,520	\$222,870
Middle Atlantic	5	\$161,330	\$112,670	\$158,020	\$217,630	*
East North Central	29	\$137,640	\$102,950	\$132,730	\$172,430	\$203,990
West North Central	10	\$136,510	\$108,780	\$126,610	\$172,730	\$235,540
South Atlantic	16	\$159,810	\$111,300	\$141,990	\$187,680	\$288,130
East South Central	8	\$145,200	\$96,790	\$136,690	\$203,710	\$253,880
West South Central	10	\$156,580	\$121,950	\$148,210	\$202,880	\$249,950
Mountain	10	\$191,600	\$133,130	\$179,580	\$247,470	\$356,570
Pacific	13	\$192,850	\$151,770	\$204,600	\$247,000	\$269,930
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	8	\$94,230	\$81,390	\$87,320	\$104,660	*
50 - 99	27	\$125,770	\$101,740	\$117,090	\$148,760	\$172,240
100 or more	74	\$173,560	\$129,570	\$166,150	\$206,080	\$253,860
By number of services offered						
1 - 2	0					
3 - 4	0					
5 - 6	0					
7 - 8	0					
9 - 10	1	*	*	*	*	*
11 - 12	2	*	*	*	*	*
13 - 20	104	\$156,330	\$112,330	\$144,290	\$188,870	\$247,000
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	7	\$88,890	\$75,340	\$82,210	\$110,010	*
\$100M to \$200M	13	\$120,680	\$93,260	\$109,640	\$128,290	\$204,870
\$200M or more	88	\$167,330	\$126,170	\$154,220	\$201,870	\$247,000
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	0					
5,000 - 9,999	4	*	*	*	*	*
10,000 - 19,999	15	\$109,160	\$91,870	\$109,590	\$127,890	\$152,230
20,000 - 39,999	20	\$130,830	\$109,210	\$126,230	\$145,060	\$187,370
40,000 - 49,999	10	\$146,340	\$117,730	\$140,520	\$175,130	\$244,470
50,000 - 59,999	5	\$147,720	\$117,320	\$142,700	\$192,450	*
60,000 or more	55	\$185,390	\$143,330	\$185,530	\$213,990	\$256,480
Number of branch offices						
1	1	*	*	*	*	*
2	2	*	*	*	*	*
3	5	\$112,480	\$83,800	\$112,510	\$147,000	*
4	10	\$127,690	\$79,350	\$120,230	\$150,860	\$297,430
5 or more	91	\$163,070	\$119,710	\$149,950	\$200,430	\$247,000

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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
SVP / VP of Human Resources (#2 position)

		N	average minimum	average midpoint	average maximum
Overall		85	\$117,240	\$150,120	\$183,000
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	5	\$76,070	\$95,170	\$114,280
	\$200M to \$500M	16	\$95,220	\$120,180	\$145,130
	\$500M to \$1B	17	\$105,200	\$133,820	\$162,430
	\$1B to \$3B	27	\$122,280	\$157,830	\$193,380
	\$3B or more	20	\$149,290	\$192,250	\$235,210

* Insufficient data

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

DIVERSITY/INCLUSION (DEI)

VICE PRESIDENT/DIRECTOR (head of DEI)

Department: Human Resources

Reports To: Chief Human Resources Officer or President/CEO/Manager

Position Overview:

Lead the development and execution of organization-wide strategies that promote a diverse, equitable, and inclusive workplace. Drive initiatives that foster an inclusive culture, embed equity into decision-making, and ensure DEI principles are reflected in both employee and member-facing programs and policies.

Key Responsibilities:

- Lead the development and execution of the credit union's DEI strategy, including programming and initiatives that foster an inclusive culture.
- Advise the Executive Team and Board of Directors on short- and long-term DEI goals, guiding transformational change across the organization.
- Define organizational DEI objectives and key performance indicators; report progress, identify challenges, and recommend solutions to leadership.
- Promote equitable access to financial services and support member financial well-being through inclusive practices.
- Sponsor and guide the work of the DEI accountability group, ensuring alignment with strategic goals.
- Build and maintain strong relationships with members, community partners, and sponsors to advance DEI efforts and community impact.

Table 72 - 1
Salaries
Diversity / Inclusion VP/director (head of DEI)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$146,190	\$90,570	\$148,080	\$183,660	\$252,470
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	1	*	*	*	*	*
	\$1B to \$3B	5	\$130,200	\$105,600	\$134,640	\$166,610	*
	\$3B or more	5	\$187,420	\$151,420	\$190,270	\$241,250	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	\$125,430	\$73,450	\$137,740	\$178,060	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	1	*	*	*	*	*
	100 or more	12	\$153,270	\$108,320	\$148,920	\$187,270	\$262,160
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	13	\$146,190	\$90,570	\$148,080	\$183,660	\$252,470
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	1	*	*	*	*	*
	\$200M or more	12	\$149,540	\$101,690	\$148,160	\$184,550	\$257,310
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	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	11	\$158,360	\$122,240	\$149,850	\$194,160	\$267,380
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	12	\$149,560	\$101,690	\$148,160	\$184,550	\$257,310

* Insufficient data

Table 72 - 2
Incentives and Bonuses
Diversity / Inclusion VP/director (head of DEI)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	89%	12	\$22,910
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	1	50%	1	*
	\$500M to \$1B	1	100%	1	*
	\$1B to \$3B	5	100%	5	\$10,720
	\$3B or more	5	86%	4	\$41,330
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	4	82%	3	\$9,890
	West North Central	1	100%	1	*
	South Atlantic	2	100%	2	*
	East South Central	2	100%	2	*
	West South Central	1	100%	1	*
	Mountain	1	100%	1	*
	Pacific	2	70%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	1	50%	1	*
	100 or more	12	94%	11	\$24,210
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	13	89%	12	\$22,910
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	1	0%	0	
	\$200M or more	12	94%	12	\$22,910
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	1	0%	0	
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	11	93%	10	\$25,660
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	1	100%	1	*
	5 or more	12	89%	11	\$24,210

* Insufficient data

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

Table 72 - 3
Total Cash Compensation
Diversity / Inclusion VP/director (head of DEI)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$166,650	\$95,420	\$158,410	\$191,540	\$338,160
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	1	*	*	*	*	*
	\$1B to \$3B	5	\$140,920	\$111,520	\$147,680	\$189,960	*
	\$3B or more	5	\$222,850	\$163,540	\$198,080	\$335,250	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	4	\$133,500	\$77,810	\$147,250	\$189,650	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	1	*	*	*	*	*
	100 or more	12	\$175,950	\$115,970	\$168,840	\$198,010	\$340,670
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	13	\$166,650	\$95,420	\$158,410	\$191,540	\$338,160
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	1	*	*	*	*	*
	\$200M or more	12	\$171,070	\$105,560	\$160,960	\$192,550	\$339,410
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	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	11	\$182,290	\$132,500	\$179,510	\$213,440	\$342,020
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	12	\$171,040	\$105,560	\$160,960	\$192,550	\$339,410

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes (\$0) for the incentive/bonus part of the calculation, if the 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
Diversity / Inclusion VP/director (head of DEI)

		N	average minimum	average midpoint	average maximum
Overall		12	\$117,240	\$146,800	\$176,350
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	1	*	*	*
	\$500M to \$1B	1	*	*	*
	\$1B to \$3B	5	\$100,940	\$128,230	\$155,520
	\$3B or more	4	\$157,870	\$198,070	\$238,260

* Insufficient data

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



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HUMAN RESOURCES MANAGER/SUPERVISOR

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Oversee daily human resource operations and ensure all programs comply with credit union policies and applicable regulations. Lead departmental planning, goal setting, and system development. Manage HR staff and serve as a trusted resource for employees and managers, providing guidance and support on employee relations and workplace matters.

Key Responsibilities:

- Develop and administer human resources plans and procedures, ensuring alignment with current regulations and industry trends.
- Lead departmental planning and organization, contributing to system development, goal setting, and performance tracking.
- Manage the compensation program, including annual updates, job description reviews, salary surveys, budgeting, and performance evaluation oversight.
- Create, implement, and maintain personnel policies and procedures; manage the employee handbook and provide policy guidance to managers and staff.
- Administer employee benefits, including claims resolution, reporting changes, approving invoices, and evaluating cost-effectiveness of plans.
- Support affirmative action program development and maintain records to ensure compliance with equal employment opportunity regulations.
- Oversee recruitment for exempt and nonexempt positions, including advertising strategies, candidate evaluation, and manager coaching.
- Conduct new employee orientations, support career path development, and provide counseling for employee relations, outplacement, and exit interviews.
- Maintain department records and reports; participate in administrative meetings and external seminars.
- Manage and update organizational charts and the employee directory to reflect current staffing and structure.

Table 73 - 1
Salaries
HR Manager / Supervisor

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	139	\$98,170	\$80,000	\$95,390	\$115,930	\$127,130
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	8	\$71,690	\$60,280	\$74,560	\$77,110	*
\$100M to \$200M	21	\$79,830	\$67,970	\$73,820	\$92,170	\$106,670
\$200M to \$500M	36	\$83,410	\$73,450	\$80,400	\$93,570	\$103,700
\$500M to \$1B	22	\$94,700	\$86,640	\$92,840	\$102,590	\$112,000
\$1B to \$3B	29	\$102,480	\$90,600	\$102,240	\$116,960	\$125,820
\$3B or more	24	\$122,050	\$111,540	\$118,000	\$127,560	\$155,080
By region						
New England	12	\$86,380	\$78,320	\$87,770	\$97,240	\$110,630
Middle Atlantic	11	\$97,130	\$76,620	\$95,580	\$117,370	\$144,020
East North Central	35	\$96,740	\$77,300	\$90,590	\$118,970	\$127,560
West North Central	16	\$90,000	\$73,710	\$90,110	\$102,020	\$118,480
South Atlantic	16	\$105,410	\$91,120	\$115,080	\$118,450	\$126,360
East South Central	5	\$96,370	\$87,160	\$98,700	\$101,370	*
West South Central	17	\$82,290	\$69,510	\$85,220	\$94,330	\$109,400
Mountain	10	\$94,040	\$79,590	\$95,630	\$109,690	\$127,120
Pacific	17	\$123,570	\$100,940	\$116,160	\$150,540	\$174,590
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	33	\$78,240	\$67,080	\$75,030	\$90,850	\$103,540
50 - 99	30	\$83,280	\$71,420	\$80,000	\$94,180	\$108,490
100 or more	77	\$108,700	\$91,950	\$105,710	\$122,310	\$127,560
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	135	\$98,010	\$79,920	\$95,370	\$115,880	\$127,410
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	14	\$76,620	\$68,130	\$74,020	\$91,480	\$102,360
\$100M to \$200M	21	\$81,350	\$70,140	\$81,180	\$91,510	\$106,270
\$200M or more	100	\$104,370	\$86,700	\$102,210	\$117,830	\$127,560
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	4	*	*	*	*	*
5,000 - 9,999	12	\$79,600	\$66,490	\$73,820	\$95,960	\$108,730
10,000 - 19,999	30	\$80,220	\$70,600	\$78,190	\$94,010	\$101,220
20,000 - 39,999	24	\$84,980	\$74,550	\$83,320	\$92,400	\$102,970
40,000 - 49,999	10	\$93,600	\$81,140	\$90,440	\$108,330	\$113,540
50,000 - 59,999	6	\$106,750	\$92,910	\$102,300	\$125,420	*
60,000 or more	54	\$113,430	\$99,310	\$115,860	\$126,360	\$142,980
Number of branch offices						
1	6	\$80,620	\$64,260	\$88,690	\$95,440	*
2	8	\$81,290	\$72,480	\$77,810	\$90,970	*
3	11	\$77,570	\$68,410	\$73,460	\$92,260	\$108,820
4	11	\$78,730	\$65,140	\$76,810	\$87,500	\$122,180
5 or more	103	\$103,330	\$86,060	\$101,570	\$117,160	\$127,560

* Insufficient data

Table 73 - 2
Incentives and Bonuses
HR Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		138	79%	108	\$6,640
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	8	78%	7	\$2,330
	\$100M to \$200M	21	84%	16	\$4,890
	\$200M to \$500M	36	75%	26	\$4,890
	\$500M to \$1B	21	88%	18	\$6,280
	\$1B to \$3B	29	83%	22	\$6,970
	\$3B or more	24	73%	19	\$9,710
By region	New England	12	75%	8	\$4,700
	Middle Atlantic	11	72%	7	\$5,530
	East North Central	35	70%	27	\$6,420
	West North Central	16	82%	12	\$6,670
	South Atlantic	16	88%	13	\$8,270
	East South Central	5	65%	4	\$9,430
	West South Central	16	88%	14	\$4,240
	Mountain	10	88%	8	\$3,890
	Pacific	17	81%	14	\$9,310
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	33	80%	25	\$4,480
	50 - 99	30	73%	21	\$4,400
	100 or more	75	80%	61	\$7,870
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	23%	0	
	13 - 20	134	80%	106	\$6,660
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	14	80%	12	\$5,030
	\$100M to \$200M	21	81%	16	\$4,500
	\$200M or more	99	78%	76	\$7,380
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	12	84%	10	\$4,960
	10,000 - 19,999	30	76%	21	\$4,720
	20,000 - 39,999	24	72%	17	\$4,510
	40,000 - 49,999	10	94%	9	\$6,130
	50,000 - 59,999	6	90%	5	\$6,680
	60,000 or more	52	77%	41	\$8,650
Number of branch offices	1	6	58%	4	*
	2	8	68%	6	\$4,300
	3	11	84%	9	\$5,590
	4	11	83%	9	\$3,040
	5 or more	102	80%	80	\$7,290

* Insufficient data

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

Table 73 - 3
Total Cash Compensation
HR Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		139	\$103,210	\$82,550	\$99,970	\$118,010	\$138,010
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	8	\$73,500	\$62,260	\$75,610	\$79,520	*
	\$100M to \$200M	21	\$83,690	\$68,500	\$88,380	\$97,170	\$110,470
	\$200M to \$500M	36	\$86,920	\$75,260	\$82,720	\$97,050	\$113,550
	\$500M to \$1B	22	\$99,760	\$89,090	\$99,340	\$105,230	\$120,800
	\$1B to \$3B	29	\$108,000	\$95,480	\$108,130	\$123,150	\$135,410
	\$3B or more	24	\$129,100	\$115,970	\$123,890	\$149,400	\$164,980
By region	New England	12	\$89,890	\$79,710	\$88,840	\$100,990	\$122,940
	Middle Atlantic	11	\$101,130	\$80,190	\$101,790	\$121,150	\$144,670
	East North Central	35	\$100,830	\$80,720	\$96,690	\$122,540	\$127,560
	West North Central	16	\$95,230	\$81,190	\$94,600	\$108,000	\$128,880
	South Atlantic	16	\$112,700	\$98,260	\$116,990	\$120,630	\$149,400
	East South Central	5	\$102,500	\$92,040	\$101,090	\$111,750	*
	West South Central	17	\$85,720	\$72,330	\$87,430	\$101,240	\$112,560
	Mountain	10	\$97,290	\$82,360	\$95,840	\$115,850	\$131,000
	Pacific	17	\$131,080	\$106,420	\$120,150	\$163,250	\$190,950
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	33	\$81,680	\$69,290	\$79,290	\$94,630	\$103,660
	50 - 99	30	\$86,300	\$72,910	\$82,380	\$97,200	\$116,520
	100 or more	77	\$114,820	\$96,360	\$113,040	\$127,560	\$149,400
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	135	\$103,160	\$82,500	\$99,860	\$118,000	\$139,470
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	14	\$80,620	\$70,930	\$78,850	\$95,030	\$105,020
	\$100M to \$200M	21	\$84,740	\$74,090	\$84,390	\$96,280	\$109,900
	\$200M or more	100	\$109,900	\$89,070	\$108,160	\$124,270	\$149,400
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	12	\$83,760	\$68,110	\$85,190	\$98,470	\$112,310
	10,000 - 19,999	30	\$83,550	\$73,160	\$83,880	\$95,320	\$103,040
	20,000 - 39,999	24	\$88,110	\$78,320	\$84,330	\$95,460	\$114,790
	40,000 - 49,999	10	\$99,360	\$87,080	\$95,530	\$115,100	\$120,800
	50,000 - 59,999	6	\$112,770	\$99,500	\$106,740	\$128,390	*
	60,000 or more	54	\$119,830	\$104,700	\$116,990	\$129,570	\$156,640
Number of branch offices	1	6	\$82,800	\$67,130	\$88,500	\$95,440	*
	2	8	\$84,210	\$74,220	\$79,580	\$98,600	*
	3	11	\$82,240	\$68,950	\$82,530	\$95,720	\$112,160
	4	11	\$81,270	\$68,920	\$80,130	\$89,790	\$125,340
	5 or more	103	\$108,870	\$88,470	\$106,540	\$120,800	\$149,400

* Insufficient data

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

if the 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
HR Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		105	\$80,620	\$101,960	\$123,300
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	11	\$68,500	\$84,220	\$99,940
	\$200M to \$500M	23	\$72,480	\$90,990	\$109,500
	\$500M to \$1B	19	\$79,540	\$99,060	\$118,590
	\$1B to \$3B	27	\$83,760	\$106,020	\$128,290
	\$3B or more	21	\$96,960	\$126,070	\$155,180

* Insufficient data

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

TRAINING DIRECTOR

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Lead the development, implementation, and ongoing management of the credit union's training program. Identify organizational training needs and design programs that align with the strategic plan. Communicate credit union goals and direction to employees, oversee staff training, and deliver effective learning experiences that support employee growth and member service excellence.

Key Responsibilities:

- Assist in developing and executing the annual training plan and budget, including evaluating costs and staffing needs for in-house versus outsourced programs.
- Approve training expenses and ensure alignment with strategic goals and operational efficiency.
- Conduct needs assessments and analyze member feedback to identify training opportunities that support employee development and enhance member service.
- Evaluate training programs to measure effectiveness and impact on performance.
- Communicate credit union goals, direction, and service offerings clearly to all employees to foster alignment and engagement.
- Supervise training staff and provide guidance to ensure consistent delivery of learning programs.
- Design, implement, and facilitate ongoing training programs that support the credit union's growth and strategic direction.
- Identify and evaluate professional, cost-effective training resources, including outsourced vendors and programs.
- Support branch and administrative teams with operational training, certification programs, and special projects as needed.
- Prepare training and resource manuals by compiling and organizing relevant content to support learning objectives.
- Stay current on instructional technologies, training trends, and credit union products and services by attending seminars, reviewing publications, and participating in professional networks and organizations.

Table 74 - 1
Salaries
Training Director

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		127	\$103,090	\$80,650	\$96,650	\$117,670	\$156,170
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	5	\$73,150	\$54,670	\$65,000	\$95,500	*
	\$200M to \$500M	21	\$81,090	\$67,200	\$77,180	\$94,420	\$111,460
	\$500M to \$1B	30	\$91,990	\$76,960	\$90,450	\$100,080	\$124,120
	\$1B to \$3B	43	\$104,170	\$90,460	\$98,920	\$111,850	\$144,230
	\$3B or more	27	\$136,200	\$108,840	\$129,860	\$166,400	\$194,280
By region	New England	8	\$93,630	\$79,400	\$92,740	\$114,980	\$126,200
	Middle Atlantic	8	\$112,300	\$89,730	\$105,890	\$134,990	\$170,670
	East North Central	35	\$92,030	\$76,280	\$91,720	\$100,510	\$127,930
	West North Central	12	\$89,200	\$76,210	\$90,370	\$106,790	\$123,110
	South Atlantic	17	\$110,540	\$94,970	\$101,080	\$129,860	\$154,910
	East South Central	10	\$93,730	\$73,680	\$93,900	\$116,090	\$136,420
	West South Central	11	\$101,900	\$75,880	\$107,220	\$120,300	\$175,060
	Mountain	12	\$102,010	\$75,210	\$88,100	\$127,950	\$167,790
	Pacific	14	\$139,770	\$99,520	\$140,160	\$181,560	\$207,620
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	5	\$67,750	\$50,720	\$65,640	\$91,440	*
	50 - 99	19	\$81,720	\$67,150	\$81,130	\$95,600	\$105,320
	100 or more	102	\$108,700	\$88,170	\$99,970	\$125,240	\$164,460
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	123	\$102,980	\$80,790	\$96,510	\$118,460	\$161,010
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	2	*	*	*	*	*
	\$100M to \$200M	8	\$70,480	\$57,990	\$67,760	\$83,520	\$94,070
	\$200M or more	116	\$105,900	\$85,150	\$98,060	\$122,260	\$161,430
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	10	\$80,520	\$68,790	\$85,450	\$93,930	\$101,720
	20,000 - 39,999	26	\$83,600	\$67,350	\$78,880	\$98,480	\$115,660
	40,000 - 49,999	15	\$91,130	\$75,650	\$92,760	\$98,470	\$135,470
	50,000 - 59,999	8	\$100,260	\$84,990	\$94,270	\$117,560	\$160,940
	60,000 or more	68	\$116,730	\$95,140	\$109,790	\$130,580	\$168,840
Number of branch offices	1	0					
	2	3	*	*	*	*	*
	3	2	*	*	*	*	*
	4	8	\$90,350	\$66,500	\$91,950	\$109,050	\$160,940
	5 or more	115	\$104,270	\$82,970	\$96,910	\$120,220	\$161,570

* Insufficient data

Table 74 - 2
Incentives and Bonuses
Training Director

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		125	81%	99	\$8,610
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 \$50M	0		0	
	\$50M to \$100M	2	0%	0	
	\$100M to \$200M	5	80%	4	*
	\$200M to \$500M	21	75%	16	\$6,580
	\$500M to \$1B	29	81%	24	\$6,970
	\$1B to \$3B	41	88%	35	\$7,410
	\$3B or more	27	83%	21	\$14,550
By region	New England	8	85%	7	\$5,600
	Middle Atlantic	8	55%	4	\$12,950
	East North Central	35	73%	25	\$7,250
	West North Central	12	89%	10	\$6,540
	South Atlantic	17	93%	15	\$8,760
	East South Central	10	73%	7	\$7,490
	West South Central	10	80%	8	\$9,760
	Mountain	12	94%	11	\$7,910
	Pacific	14	90%	13	\$13,370
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	5	53%	3	*
	50 - 99	19	74%	15	\$5,260
	100 or more	100	84%	82	\$9,370
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	47%	1	*
	13 - 20	121	81%	96	\$8,710
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	1	0%	0	
	\$50M to \$100M	2	0%	0	
	\$100M to \$200M	8	77%	6	\$3,630
	\$200M or more	114	84%	93	\$8,930
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	0%	0	
	10,000 - 19,999	10	61%	6	\$3,710
	20,000 - 39,999	26	77%	20	\$6,450
	40,000 - 49,999	15	87%	13	\$7,480
	50,000 - 59,999	8	84%	7	\$7,680
	60,000 or more	66	86%	54	\$10,200
Number of branch offices	1	0		0	
	2	3	24%	1	*
	3	2	67%	1	*
	4	8	64%	5	\$10,510
	5 or more	113	84%	92	\$8,520

* Insufficient data

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

Table 74 - 3
Total Cash Compensation
Training Director

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	127	\$109,870	\$86,450	\$101,880	\$123,100	\$160,310
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	2	*	*	*	*	*
\$100M to \$200M	5	\$75,320	\$56,260	\$67,590	\$98,180	*
\$200M to \$500M	21	\$86,030	\$70,480	\$80,180	\$95,660	\$126,210
\$500M to \$1B	30	\$97,540	\$79,710	\$96,150	\$107,350	\$134,210
\$1B to \$3B	43	\$110,260	\$95,060	\$105,960	\$120,950	\$157,360
\$3B or more	27	\$147,840	\$117,210	\$133,610	\$187,590	\$225,680
By region						
New England	8	\$98,370	\$82,220	\$98,520	\$115,980	\$153,640
Middle Atlantic	8	\$119,380	\$89,730	\$114,990	\$145,320	\$209,220
East North Central	35	\$97,170	\$78,870	\$95,890	\$109,790	\$133,670
West North Central	12	\$95,010	\$81,880	\$95,170	\$110,410	\$137,980
South Atlantic	17	\$118,150	\$100,100	\$109,630	\$130,860	\$169,740
East South Central	10	\$99,180	\$75,660	\$101,820	\$130,390	\$138,970
West South Central	11	\$108,750	\$79,650	\$107,220	\$130,580	\$197,810
Mountain	12	\$109,070	\$78,730	\$94,460	\$138,960	\$183,460
Pacific	14	\$151,870	\$102,900	\$155,780	\$205,280	\$228,800
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	5	\$68,980	\$52,130	\$67,900	\$91,740	*
50 - 99	19	\$85,640	\$72,610	\$87,700	\$96,710	\$115,550
100 or more	102	\$116,270	\$93,050	\$106,730	\$130,860	\$169,040
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	123	\$109,840	\$86,690	\$101,840	\$123,140	\$161,010
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	2	*	*	*	*	*
\$100M to \$200M	8	\$73,260	\$59,660	\$70,830	\$89,060	\$96,210
\$200M or more	116	\$113,120	\$90,040	\$104,500	\$130,080	\$162,350
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	10	\$82,770	\$68,970	\$88,610	\$96,090	\$102,340
20,000 - 39,999	26	\$88,570	\$71,710	\$80,570	\$100,320	\$130,350
40,000 - 49,999	15	\$97,610	\$78,670	\$95,560	\$106,930	\$146,020
50,000 - 59,999	8	\$106,680	\$90,580	\$98,840	\$125,500	\$160,940
60,000 or more	68	\$124,960	\$100,760	\$113,960	\$137,050	\$188,810
Number of branch offices						
1	0					
2	3	*	*	*	*	*
3	2	*	*	*	*	*
4	8	\$97,100	\$68,310	\$92,970	\$125,750	\$160,940
5 or more	115	\$111,180	\$88,180	\$103,510	\$124,850	\$163,210

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		108	\$84,740	\$107,700	\$130,660
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	5	\$55,990	\$70,840	\$85,690
	\$200M to \$500M	15	\$68,010	\$84,620	\$101,240
	\$500M to \$1B	27	\$76,040	\$95,370	\$114,700
	\$1B to \$3B	37	\$86,040	\$109,420	\$132,800
	\$3B or more	23	\$110,610	\$143,210	\$175,810

* Insufficient data

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

HUMAN RESOURCES ASSISTANT/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director OR Human Resources Manager/Supervisor

Position Overview:

Provide confidential and professional administrative support to the Human Resources department. Perform a variety of tasks with discretion, including preparing reports, correspondence, manuals, and spreadsheets using a range of computer applications. Serve as a point of contact for staff, management, board members, vendors, and visitors, ensuring smooth communication and efficient HR operations.

Key Responsibilities:

- Facilitate new hire onboarding by conducting orientation sessions, explaining credit union policies and benefits, and enrolling employees in applicable programs.
- Prepare reports, presentations, spreadsheets, and daily correspondence for the VP of Human Resources and other leaders using a variety of computer applications; ensure accuracy and professionalism.
- Respond to incoming calls, provide information on benefits and policies, route inquiries appropriately, and coordinate follow-up based on urgency.
- Schedule phone interviews, applicant appointments, meetings, and travel arrangements.
- Support recruitment efforts by conducting background and reference checks and maintaining an up-to-date applicant database.
- Process employee status changes, including updates to personal information, promotions, salary adjustments, and benefit enrollments; maintain accurate personnel files.
- Prepare and manage documentation for salary changes with confidentiality and discretion.
- Update and maintain the human resources database to ensure data integrity.
- Perform specialized and confidential administrative tasks, including data research and report preparation.
- Manage the department calendar and coordinate scheduling needs.
- Draft, process, and sign standard correspondence; ensure accuracy and consistency in all communications.

Table 75 - 1
Salaries
HR Assistant / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		154	\$62,980	\$54,330	\$62,630	\$71,510	\$77,190
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	14	\$55,410	\$46,000	\$50,230	\$64,430	\$77,080
	\$200M to \$500M	34	\$54,750	\$49,890	\$55,150	\$61,170	\$65,420
	\$500M to \$1B	36	\$63,620	\$56,450	\$62,400	\$71,400	\$81,920
	\$1B to \$3B	41	\$67,710	\$57,320	\$66,190	\$75,420	\$84,230
	\$3B or more	24	\$63,780	\$56,660	\$65,800	\$70,550	\$74,550
By region	New England	9	\$70,400	\$61,950	\$68,430	\$78,300	\$97,610
	Middle Atlantic	10	\$62,170	\$55,430	\$62,280	\$73,980	\$74,630
	East North Central	41	\$59,830	\$51,350	\$56,990	\$69,770	\$75,990
	West North Central	13	\$65,300	\$59,520	\$68,210	\$72,510	\$75,790
	South Atlantic	21	\$62,280	\$53,610	\$62,630	\$68,370	\$75,530
	East South Central	10	\$59,920	\$50,770	\$58,160	\$65,340	\$87,960
	West South Central	18	\$57,910	\$48,000	\$59,710	\$66,750	\$71,350
	Mountain	12	\$59,950	\$53,170	\$57,290	\$63,670	\$83,500
	Pacific	20	\$73,240	\$67,770	\$71,250	\$78,440	\$92,730
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	17	\$58,460	\$46,340	\$55,680	\$67,380	\$82,070
	50 - 99	36	\$56,120	\$50,050	\$56,510	\$61,970	\$69,460
	100 or more	101	\$64,940	\$56,790	\$64,920	\$72,370	\$78,330
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$70,140	\$65,940	\$74,840	\$75,120	*
	13 - 20	147	\$62,520	\$53,780	\$62,630	\$71,250	\$77,710
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	7	\$62,190	\$45,990	\$60,430	\$80,090	*
	\$100M to \$200M	16	\$53,690	\$46,710	\$54,140	\$61,980	\$68,830
	\$200M or more	126	\$64,010	\$56,370	\$62,870	\$71,870	\$77,960
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$62,540	\$49,960	\$55,120	\$80,310	*
	10,000 - 19,999	20	\$52,870	\$44,970	\$51,190	\$61,750	\$68,680
	20,000 - 39,999	35	\$58,630	\$51,090	\$57,250	\$64,160	\$77,760
	40,000 - 49,999	14	\$66,660	\$58,130	\$62,900	\$73,900	\$95,170
	50,000 - 59,999	11	\$64,990	\$53,690	\$68,190	\$71,530	\$93,250
	60,000 or more	67	\$65,220	\$56,870	\$65,710	\$72,530	\$77,920
Number of branch offices	1	5	\$65,370	\$51,690	\$66,940	\$77,650	*
	2	5	\$63,110	\$50,770	\$61,710	\$76,860	*
	3	10	\$52,760	\$45,430	\$52,100	\$60,950	\$68,250
	4	10	\$59,510	\$56,250	\$59,900	\$63,130	\$81,220
	5 or more	123	\$63,660	\$55,710	\$62,830	\$71,870	\$77,590

* Insufficient data

Table 75 - 2
Incentives and Bonuses
HR Assistant / Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		149	77%	112	\$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	0		0	
	\$20M to \$50M	0		0	
	\$50M to \$100M	4	75%	3	*
	\$100M to \$200M	12	73%	9	\$3,070
	\$200M to \$500M	34	80%	28	\$1,930
	\$500M to \$1B	35	74%	25	\$3,050
	\$1B to \$3B	41	80%	31	\$3,260
	\$3B or more	24	73%	17	\$2,600
By region	New England	9	65%	6	\$2,760
	Middle Atlantic	10	71%	7	\$3,990
	East North Central	41	72%	29	\$2,340
	West North Central	13	71%	10	\$2,830
	South Atlantic	19	90%	16	\$2,280
	East South Central	10	84%	8	\$3,890
	West South Central	16	81%	13	\$3,080
	Mountain	12	73%	9	\$2,070
	Pacific	20	73%	14	\$3,460
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	15	79%	12	\$3,080
	50 - 99	36	75%	27	\$1,710
	100 or more	98	77%	73	\$3,020
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	4	31%	2	*
	13 - 20	143	78%	108	\$2,830
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	63%	2	*
	\$50M to \$100M	6	50%	3	*
	\$100M to \$200M	16	92%	15	\$2,240
	\$200M or more	124	76%	92	\$2,870
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	6	83%	5	\$4,230
	10,000 - 19,999	19	80%	15	\$1,920
	20,000 - 39,999	35	71%	24	\$2,130
	40,000 - 49,999	14	77%	11	\$3,480
	50,000 - 59,999	11	89%	9	\$2,780
	60,000 or more	65	76%	47	\$2,980
Number of branch offices	1	5	80%	4	\$4,190
	2	5	59%	3	*
	3	9	81%	7	\$2,920
	4	9	86%	8	\$1,710
	5 or more	121	76%	89	\$2,850

* Insufficient data

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

Table 75 - 3
Total Cash Compensation
HR Assistant / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		154	\$65,050	\$55,790	\$63,630	\$73,440	\$81,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	14	\$57,300	\$46,000	\$52,500	\$69,140	\$79,270
	\$200M to \$500M	34	\$56,300	\$50,370	\$56,760	\$62,030	\$67,830
	\$500M to \$1B	36	\$65,630	\$56,450	\$64,710	\$74,480	\$85,210
	\$1B to \$3B	41	\$70,290	\$60,730	\$67,800	\$80,340	\$85,830
	\$3B or more	24	\$65,650	\$58,110	\$66,650	\$72,530	\$75,120
By region	New England	9	\$72,190	\$63,350	\$68,430	\$82,890	\$102,000
	Middle Atlantic	10	\$65,020	\$55,510	\$63,860	\$80,120	\$80,450
	East North Central	41	\$61,410	\$53,910	\$58,400	\$71,810	\$79,820
	West North Central	13	\$67,320	\$59,780	\$69,100	\$72,790	\$80,690
	South Atlantic	21	\$64,250	\$58,820	\$63,630	\$69,900	\$81,290
	East South Central	10	\$63,190	\$52,940	\$60,440	\$69,510	\$95,170
	West South Central	18	\$60,180	\$48,000	\$62,080	\$70,810	\$74,270
	Mountain	12	\$61,470	\$54,600	\$58,380	\$64,120	\$86,490
	Pacific	20	\$75,770	\$68,960	\$72,990	\$82,880	\$96,880
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	17	\$60,600	\$47,780	\$58,480	\$73,790	\$83,360
	50 - 99	36	\$57,420	\$50,370	\$56,930	\$62,780	\$73,450
	100 or more	101	\$67,170	\$58,210	\$66,310	\$74,060	\$81,470
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$70,520	\$66,270	\$74,880	\$75,120	*
	13 - 20	147	\$64,630	\$55,390	\$63,630	\$72,530	\$81,380
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	7	\$63,460	\$45,990	\$60,590	\$80,800	*
	\$100M to \$200M	16	\$55,750	\$48,250	\$54,890	\$63,500	\$75,450
	\$200M or more	126	\$66,130	\$57,050	\$64,610	\$73,660	\$81,420
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	7	\$65,520	\$49,960	\$58,520	\$81,520	*
	10,000 - 19,999	20	\$54,310	\$45,550	\$53,330	\$62,390	\$71,140
	20,000 - 39,999	35	\$60,090	\$52,970	\$58,340	\$64,610	\$81,740
	40,000 - 49,999	14	\$69,350	\$58,500	\$66,780	\$76,160	\$102,090
	50,000 - 59,999	11	\$67,470	\$54,690	\$70,270	\$74,680	\$97,730
	60,000 or more	67	\$67,400	\$59,300	\$67,200	\$74,780	\$81,470
Number of branch offices	1	5	\$68,720	\$53,080	\$71,470	\$82,110	*
	2	5	\$63,910	\$50,960	\$61,710	\$79,020	*
	3	10	\$54,870	\$46,000	\$54,560	\$62,180	\$75,140
	4	10	\$60,840	\$57,630	\$61,790	\$65,260	\$81,380
	5 or more	123	\$65,770	\$56,730	\$64,560	\$73,580	\$81,350

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		128	\$50,640	\$64,320	\$77,990
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	7	\$47,890	\$58,980	\$70,080
	\$200M to \$500M	29	\$44,730	\$55,730	\$66,720
	\$500M to \$1B	32	\$53,440	\$67,490	\$81,540
	\$1B to \$3B	36	\$53,240	\$68,080	\$82,930
	\$3B or more	21	\$50,820	\$66,570	\$82,320

* Insufficient data

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

TRAINING COORDINATOR/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Design and implement employee education and training programs that align with the credit union's strategic plan. Ensure ongoing staff development supports organizational priorities and promotes consistent, high-quality service to members.

Key Responsibilities:

- Research and evaluate training methods, tools, and materials to identify opportunities for improvement and innovation.
- Administer the credit union's training programs by developing and delivering presentations, workshops, and interactive learning activities.
- Design engaging training experiences that encourage active participation and skill development.
- Assess and coordinate the use of external training programs and vendors to complement internal learning initiatives.
- Identify organizational training needs using input from managers, member satisfaction surveys, employee assessments, and other relevant sources.
- Support department managers in developing employee growth plans and performance improvement strategies.
- Conduct onboarding and training sessions for new employees in clerical, administrative, teller, and member service roles.
- Lead seminars and workshops to introduce new products, policies, and procedures to staff.
- Prepare or coordinate the creation of procedural manuals and training materials aligned with learning objectives and operational needs.

Table 76 - 1
Salaries
Training Coordinator / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		162	\$64,740	\$58,120	\$64,250	\$70,450	\$80,100
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	12	\$58,600	\$55,000	\$59,800	\$65,000	\$70,820
	\$200M to \$500M	32	\$61,520	\$53,250	\$60,800	\$69,820	\$77,080
	\$500M to \$1B	40	\$60,450	\$53,850	\$57,590	\$65,300	\$77,520
	\$1B to \$3B	46	\$65,670	\$57,050	\$65,170	\$72,210	\$80,730
	\$3B or more	28	\$67,350	\$61,070	\$65,630	\$70,450	\$81,110
By region	New England	9	\$67,560	\$62,800	\$63,920	\$75,040	\$85,080
	Middle Atlantic	10	\$63,140	\$54,100	\$61,520	\$70,370	\$77,340
	East North Central	44	\$63,030	\$54,730	\$64,090	\$69,810	\$74,180
	West North Central	16	\$62,790	\$58,670	\$63,090	\$70,450	\$70,450
	South Atlantic	21	\$64,310	\$59,950	\$66,180	\$67,650	\$74,480
	East South Central	10	\$61,510	\$59,460	\$62,760	\$63,510	\$64,690
	West South Central	17	\$60,940	\$54,640	\$60,770	\$61,920	\$75,250
	Mountain	15	\$66,380	\$54,140	\$65,640	\$81,150	\$84,790
	Pacific	19	\$76,600	\$68,140	\$73,990	\$84,950	\$96,820
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	10	\$56,750	\$51,270	\$60,680	\$64,560	\$65,000
	50 - 99	37	\$63,430	\$54,890	\$61,840	\$70,370	\$78,370
	100 or more	114	\$65,170	\$58,670	\$64,360	\$70,450	\$80,650
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	156	\$64,620	\$58,160	\$64,250	\$70,370	\$78,820
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	7	\$58,460	\$54,820	\$61,000	\$64,660	*
	\$100M to \$200M	14	\$60,990	\$54,780	\$60,030	\$67,750	\$76,240
	\$200M or more	139	\$65,100	\$58,670	\$64,250	\$70,450	\$80,490
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	23	\$60,930	\$55,000	\$60,730	\$68,130	\$72,390
	20,000 - 39,999	37	\$61,160	\$53,250	\$59,360	\$69,580	\$79,400
	40,000 - 49,999	18	\$59,570	\$53,070	\$58,270	\$64,890	\$71,420
	50,000 - 59,999	9	\$62,070	\$55,240	\$58,490	\$73,100	\$85,210
	60,000 or more	73	\$66,460	\$60,060	\$65,630	\$70,710	\$80,730
Number of branch offices	1	0					
	2	4	\$67,090	\$61,660	\$64,930	\$76,390	*
	3	3	*	*	*	*	*
	4	12	\$63,860	\$55,000	\$61,130	\$70,180	\$78,400
	5 or more	142	\$64,810	\$58,160	\$64,250	\$70,450	\$80,550

* Insufficient data

Table 76 - 2
Incentives and Bonuses
Training Coordinator / Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		158	79%	116	\$3,110
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 \$50M	0		0	
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	12	82%	9	\$2,300
	\$200M to \$500M	32	79%	24	\$2,340
	\$500M to \$1B	39	65%	25	\$3,440
	\$1B to \$3B	44	88%	36	\$2,940
	\$3B or more	28	77%	21	\$3,460
By region	New England	9	81%	7	\$2,210
	Middle Atlantic	9	69%	5	\$3,660
	East North Central	43	68%	28	\$3,120
	West North Central	16	74%	13	\$4,300
	South Atlantic	21	90%	16	\$3,000
	East South Central	10	90%	8	\$3,620
	West South Central	17	87%	14	\$2,410
	Mountain	14	93%	12	\$2,900
	Pacific	19	66%	13	\$2,760
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	10	69%	6	\$1,340
	50 - 99	37	75%	27	\$2,340
	100 or more	112	79%	83	\$3,250
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	18%	1	*
	13 - 20	153	79%	112	\$3,140
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	7	72%	5	\$1,970
	\$100M to \$200M	14	88%	11	\$1,890
	\$200M or more	136	78%	99	\$3,190
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	100%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	23	82%	16	\$2,330
	20,000 - 39,999	36	60%	22	\$2,300
	40,000 - 49,999	18	72%	13	\$3,420
	50,000 - 59,999	9	83%	7	\$3,340
	60,000 or more	71	82%	55	\$3,250
Number of branch offices	1	0		0	
	2	4	58%	2	*
	3	3	100%	3	*
	4	12	84%	9	\$2,950
	5 or more	139	78%	101	\$3,150

* Insufficient data

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

Table 76 - 3
Total Cash Compensation
Training Coordinator / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		162	\$67,120	\$59,150	\$66,960	\$73,700	\$81,150
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	12	\$60,280	\$57,400	\$59,800	\$65,000	\$74,940
	\$200M to \$500M	32	\$63,290	\$56,170	\$61,820	\$70,400	\$77,770
	\$500M to \$1B	40	\$62,540	\$54,140	\$58,870	\$69,790	\$81,150
	\$1B to \$3B	46	\$68,160	\$58,740	\$67,970	\$73,890	\$83,940
	\$3B or more	28	\$70,000	\$64,300	\$68,650	\$77,000	\$81,400
By region	New England	9	\$69,340	\$64,300	\$67,070	\$77,000	\$85,850
	Middle Atlantic	10	\$65,580	\$58,320	\$62,700	\$75,240	\$80,030
	East North Central	44	\$65,020	\$57,800	\$65,290	\$73,260	\$77,340
	West North Central	16	\$65,890	\$58,670	\$65,490	\$77,220	\$77,220
	South Atlantic	21	\$66,940	\$61,860	\$68,650	\$72,450	\$76,650
	East South Central	10	\$64,780	\$62,780	\$66,910	\$68,210	\$68,210
	West South Central	17	\$62,920	\$57,310	\$62,030	\$66,340	\$77,110
	Mountain	15	\$68,950	\$54,920	\$68,770	\$85,060	\$89,100
	Pacific	19	\$78,440	\$68,140	\$77,000	\$89,330	\$100,040
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	10	\$57,530	\$52,510	\$60,680	\$64,830	\$68,090
	50 - 99	37	\$65,130	\$57,680	\$62,320	\$72,810	\$79,430
	100 or more	114	\$67,680	\$59,510	\$67,920	\$73,700	\$82,200
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	156	\$67,040	\$59,240	\$66,920	\$73,660	\$80,650
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	7	\$59,890	\$57,200	\$61,000	\$66,190	*
	\$100M to \$200M	14	\$62,410	\$57,400	\$61,270	\$69,390	\$77,190
	\$200M or more	139	\$67,530	\$59,420	\$67,730	\$73,700	\$81,860
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	23	\$62,660	\$57,530	\$61,520	\$69,460	\$75,800
	20,000 - 39,999	37	\$62,490	\$54,180	\$60,640	\$70,360	\$81,020
	40,000 - 49,999	18	\$61,900	\$55,150	\$59,780	\$67,640	\$76,160
	50,000 - 59,999	9	\$64,840	\$55,810	\$59,070	\$76,640	\$91,010
	60,000 or more	73	\$69,050	\$62,360	\$68,650	\$74,300	\$82,970
Number of branch offices	1	0					
	2	4	\$68,080	\$62,090	\$68,040	\$76,470	*
	3	3	*	*	*	*	*
	4	12	\$66,250	\$56,750	\$62,150	\$71,470	\$90,350
	5 or more	142	\$67,210	\$59,120	\$67,050	\$73,700	\$81,150

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		128	\$52,820	\$67,080	\$81,350
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$48,410	\$57,020	\$65,620
	\$200M to \$500M	25	\$50,080	\$61,980	\$73,890
	\$500M to \$1B	32	\$51,410	\$64,750	\$78,080
	\$1B to \$3B	40	\$53,970	\$69,170	\$84,380
	\$3B or more	24	\$57,220	\$75,310	\$93,400

* Insufficient data

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

PAYROLL COORDINATOR/ADMINISTRATOR

Department: Human Resources

Reports To: Human Resources VP/Director OR Human Resources Manager/Supervisor

Position Overview:

Process all payroll-related data and forms, including supporting documentation, tax payments, audit trails, and permanent employee records. Ensure accuracy and compliance with all applicable state and federal payroll regulations. Prepare required reports and documentation while maintaining strict confidentiality throughout all payroll activities.

Key Responsibilities:

- Execute all in-house payroll procedures, including entering automated payroll data, processing employee timecards, preparing monthly journal entries, and maintaining accurate records of tax deductions and exemptions.
- Review payroll data for accuracy prior to each payroll cycle.
- Monitor and update employee data files online, including leave balances, benefits, promotions, and terminations, ensuring complete and current documentation.
- Generate payroll reports detailing leave, sick time, vacation, and paid time off (PTO) usage.
- Apply salary adjustments as directed by the Human Resources Manager.
- Prepare and process cash deposits, receipts, payroll tax filings, and labor/wage corrections.
- Submit required government reports and tax deposits in accordance with regulatory deadlines.
- Conduct salary forecasts and compensation analyses as needed to support credit union planning.
- Collaborate with the Accounting Department to ensure accurate payroll and benefits data is maintained in employee records.
- If payroll is outsourced, coordinate processing activities with the external provider to ensure accuracy and timeliness.
- Manage performance appraisal workflows, including distributing forms, tracking completion, calculating salary changes, and preparing status updates.
- Maintain and update the credit union's employee directory as needed.

Table 77 - 1
Salaries
Payroll Coordinator / Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$74,770	\$64,810	\$75,050	\$85,240	\$93,490
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	3	*	*	*	*	*
	\$500M to \$1B	12	\$65,920	\$59,960	\$67,290	\$70,480	\$82,870
	\$1B to \$3B	33	\$74,380	\$63,610	\$73,080	\$83,350	\$97,810
	\$3B or more	27	\$79,090	\$69,210	\$77,310	\$88,890	\$95,320
By region	New England	4	\$66,870	\$54,960	\$66,720	\$84,040	*
	Middle Atlantic	4	\$71,680	\$64,100	\$65,730	\$90,780	*
	East North Central	18	\$76,440	\$67,560	\$71,410	\$85,180	\$101,090
	West North Central	5	\$65,380	\$55,010	\$68,610	\$77,500	*
	South Atlantic	12	\$69,730	\$56,850	\$71,400	\$76,500	\$98,050
	East South Central	7	\$77,140	\$72,030	\$77,520	\$85,470	\$96,270
	West South Central	6	\$61,350	\$54,710	\$58,460	\$66,370	\$88,820
	Mountain	6	\$80,730	\$73,980	\$79,540	\$87,320	*
	Pacific	16	\$84,530	\$74,670	\$85,260	\$89,440	\$104,780
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	4	\$70,730	\$58,680	\$67,120	\$87,600	*
	100 or more	72	\$75,270	\$65,060	\$76,070	\$85,470	\$93,770
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	75	\$74,530	\$64,380	\$74,820	\$83,630	\$93,590
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	1	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	74	\$75,370	\$65,360	\$76,240	\$85,520	\$93,620
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	2	*	*	*	*	*
	20,000 - 39,999	3	\$70,150	\$65,490	\$68,140	\$80,930	*
	40,000 - 49,999	7	\$69,380	\$58,160	\$67,250	\$70,200	\$131,770
	50,000 - 59,999	3	\$71,820	\$65,140	\$68,740	\$88,570	*
	60,000 or more	60	\$76,250	\$65,420	\$76,770	\$86,240	\$94,610
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	2	*	*	*	*	*
	5 or more	73	\$75,130	\$64,950	\$75,130	\$85,410	\$93,680

* Insufficient data

Table 77 - 2
Incentives and Bonuses
Payroll Coordinator / Administrator

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		73	79%	58	\$3,900
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	2	33%	1	*
	\$500M to \$1B	10	73%	8	\$3,000
	\$1B to \$3B	33	86%	27	\$4,210
	\$3B or more	26	76%	20	\$4,040
By region	New England	4	85%	3	\$1,610
	Middle Atlantic	4	61%	2	*
	East North Central	18	68%	12	\$4,020
	West North Central	5	100%	5	\$3,840
	South Atlantic	11	93%	10	\$2,920
	East South Central	6	62%	5	\$6,350
	West South Central	6	80%	5	\$4,410
	Mountain	6	89%	5	\$3,610
By number of full-time employees	Pacific	14	77%	10	\$4,590
	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	1	100%	1	*
	50 - 99	3	58%	2	*
	100 or more	69	80%	55	\$4,000
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	71	81%	56	\$3,950
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	3	77%	2	*
	\$200M or more	70	79%	55	\$4,000
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	2	100%	2	*
	20,000 - 39,999	3	52%	1	*
	40,000 - 49,999	7	63%	5	\$4,540
	50,000 - 59,999	3	78%	2	*
	60,000 or more	58	81%	47	\$4,050
Number of branch offices	1	1	100%	1	*
	2	0		0	
	3	0		0	
	4	2	100%	2	*
	5 or more	70	78%	55	\$4,000

* Insufficient data

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

Table 77 - 3
Total Cash Compensation
Payroll Coordinator / Administrator

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$77,650	\$67,150	\$77,230	\$87,590	\$97,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	3	*	*	*	*	*
	\$500M to \$1B	12	\$67,860	\$61,000	\$68,250	\$73,340	\$86,570
	\$1B to \$3B	33	\$77,770	\$67,660	\$77,370	\$87,050	\$101,460
	\$3B or more	27	\$82,100	\$72,750	\$77,800	\$93,060	\$99,040
By region	New England	4	\$68,230	\$56,400	\$67,870	\$85,140	*
	Middle Atlantic	4	\$73,990	\$64,290	\$68,500	\$95,880	*
	East North Central	18	\$78,860	\$69,080	\$75,290	\$85,780	\$104,370
	West North Central	5	\$69,220	\$55,520	\$71,220	\$84,950	*
	South Atlantic	12	\$72,330	\$62,340	\$73,830	\$77,500	\$100,570
	East South Central	7	\$80,700	\$76,310	\$78,860	\$92,670	\$107,720
	West South Central	6	\$64,530	\$55,290	\$60,570	\$74,660	\$94,980
	Mountain	6	\$83,940	\$76,080	\$83,120	\$92,450	*
	Pacific	16	\$87,760	\$76,560	\$87,740	\$93,870	\$107,170
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	2	*	*	*	*	*
	50 - 99	4	\$71,650	\$58,960	\$67,120	\$90,860	*
	100 or more	72	\$78,290	\$67,970	\$77,310	\$87,950	\$98,320
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	75	\$77,500	\$66,820	\$77,180	\$86,050	\$98,170
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	1	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M or more	74	\$78,360	\$67,950	\$77,310	\$88,070	\$98,200
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	2	*	*	*	*	*
	20,000 - 39,999	3	\$71,180	\$65,790	\$69,270	\$81,500	*
	40,000 - 49,999	7	\$72,230	\$60,700	\$69,180	\$73,840	\$143,670
	50,000 - 59,999	3	\$73,330	\$66,190	\$71,090	\$88,990	*
	60,000 or more	60	\$79,380	\$69,020	\$77,500	\$90,030	\$98,660
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	2	*	*	*	*	*
	5 or more	73	\$78,110	\$67,660	\$77,280	\$87,750	\$98,240

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		72	\$58,970	\$74,710	\$90,440
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	3	*	*	*
	\$500M to \$1B	11	\$53,090	\$66,570	\$80,040
	\$1B to \$3B	31	\$60,320	\$75,940	\$91,550
	\$3B or more	25	\$61,020	\$78,600	\$96,170

* Insufficient data

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

BENEFITS COORDINATOR/SPECIALIST

Department: Human Resources

Reports To: Human Resources VP/Director

Position Overview:

Coordinate benefit enrollment periods and initiate processes for all credit union programs, including retirement, medical, dental, disability, and life insurance.

Ensure timely distribution of plan documents and monitor enrollment forms for accuracy and compliance with policies.

Key Responsibilities:

- Administer employee benefit programs, including health, dental, life, disability (short- and long-term), pension, savings, and investment plans.
- Coordinate benefit enrollment by contacting employees, distributing plan summaries and forms, and tracking enrollment or declination decisions for each program.
- Initiate and manage medical forms, affidavits, and other documentation to ensure timely completion and submission.
- Implement new benefit offerings and lead open enrollment processes, including organizing and conducting employee information sessions.
- Serve as a subject matter expert on benefits, responding to employee inquiries and acting as a liaison with insurance carriers or agents.
- Verify monthly premium statements for group insurance policies and maintain data on premiums, claims, and costs; prepare cost analyses as needed.
- Resolve administrative issues with insurance carriers and benefit providers.
- Maintain and update records for current, new, and former pension plan participants; ensure all data is accurate and complete.
- Submit required documentation to committees, trustees, or actuaries; maintain organized files of pension history, correspondence, reports, and forms in compliance with regulations.
- Support performance appraisal processes by distributing forms, tracking completion, and scheduling future review dates.

Table 78 - 1
Salaries
Benefits Coordinator / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		50	\$77,450	\$65,330	\$76,900	\$83,500	\$109,500
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	9	\$72,860	\$64,950	\$67,280	\$78,870	\$105,790
	\$1B to \$3B	19	\$78,060	\$67,060	\$78,070	\$86,610	\$105,960
	\$3B or more	20	\$79,760	\$64,400	\$78,210	\$87,150	\$110,080
By region	New England	2	*	*	*	*	*
	Middle Atlantic	4	\$67,570	\$59,940	\$66,490	\$73,290	*
	East North Central	11	\$74,280	\$66,890	\$77,230	\$82,660	\$88,880
	West North Central	1	*	*	*	*	*
	South Atlantic	8	\$72,820	\$60,030	\$76,260	\$78,210	\$107,610
	East South Central	6	\$76,400	\$72,080	\$77,720	\$79,980	*
	West South Central	5	\$71,800	\$62,100	\$66,720	\$89,270	*
	Mountain	4	\$80,600	\$60,110	\$77,740	\$109,880	*
	Pacific	10	\$93,560	\$77,590	\$102,340	\$110,000	\$115,850
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	3	*	*	*	*	*
	100 or more	47	\$77,830	\$65,820	\$77,970	\$83,500	\$109,740
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	49	\$77,220	\$64,540	\$76,180	\$83,770	\$109,680
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	2	*	*	*	*	*
	\$200M or more	48	\$77,920	\$65,650	\$78,000	\$84,090	\$109,640
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	2	*	*	*	*	*
	20,000 - 39,999	4	\$77,920	\$63,300	\$77,920	\$97,950	*
	40,000 - 49,999	3	*	*	*	*	*
	50,000 - 59,999	2	*	*	*	*	*
	60,000 or more	40	\$78,390	\$66,100	\$78,030	\$84,770	\$109,880
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	49	\$77,540	\$65,100	\$77,310	\$83,500	\$109,550

* Insufficient data

Table 78 - 2
Incentives and Bonuses
Benefits Coordinator / Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		47	77%	37	\$4,110
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	1	100%	1	*
	\$200M to \$500M	1	100%	1	*
	\$500M to \$1B	8	64%	5	\$3,850
	\$1B to \$3B	18	83%	15	\$4,660
	\$3B or more	19	76%	15	\$3,960
By region	New England	2	100%	2	*
	Middle Atlantic	4	56%	2	*
	East North Central	10	70%	8	\$4,200
	West North Central	1	100%	1	*
	South Atlantic	7	94%	6	\$2,680
	East South Central	6	88%	5	\$6,250
	West South Central	5	72%	3	\$3,510
	Mountain	3	60%	2	*
	Pacific	10	72%	7	\$4,390
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	3	77%	2	*
	100 or more	44	77%	34	\$4,200
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	47	80%	37	\$4,110
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	2	100%	2	*
	\$200M or more	46	77%	35	\$4,160
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	2	100%	2	*
	20,000 - 39,999	3	80%	3	*
	40,000 - 49,999	3	48%	1	*
	50,000 - 59,999	2	100%	2	*
	60,000 or more	37	77%	29	\$4,160
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	1	100%	1	*
	5 or more	47	77%	36	\$4,160

* Insufficient data

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

Table 78 - 3
Total Cash Compensation
Benefits Coordinator / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		50	\$80,490	\$67,220	\$78,710	\$86,840	\$114,190
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	9	\$74,940	\$66,260	\$73,020	\$80,820	\$105,840
	\$1B to \$3B	19	\$81,800	\$71,100	\$81,850	\$88,740	\$111,540
	\$3B or more	20	\$82,680	\$68,260	\$79,210	\$87,150	\$115,120
By region	New England	2	*	*	*	*	*
	Middle Atlantic	4	\$69,800	\$59,940	\$67,070	\$79,490	*
	East North Central	11	\$77,070	\$69,080	\$79,180	\$83,500	\$90,860
	West North Central	1	*	*	*	*	*
	South Atlantic	8	\$75,200	\$64,790	\$78,020	\$79,210	\$109,460
	East South Central	6	\$81,870	\$77,390	\$82,940	\$86,310	*
	West South Central	5	\$74,040	\$62,890	\$69,060	\$90,730	*
	Mountain	4	\$82,570	\$62,640	\$77,740	\$114,610	*
	Pacific	10	\$96,740	\$79,120	\$101,910	\$115,000	\$123,250
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	3	*	*	*	*	*
	100 or more	47	\$80,930	\$67,890	\$79,210	\$87,040	\$114,590
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	49	\$80,380	\$66,920	\$78,170	\$87,080	\$114,470
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	2	*	*	*	*	*
	\$200M or more	48	\$80,970	\$67,620	\$79,210	\$87,070	\$114,410
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	2	*	*	*	*	*
	20,000 - 39,999	4	\$79,670	\$63,810	\$79,700	\$100,640	*
	40,000 - 49,999	3	*	*	*	*	*
	50,000 - 59,999	2	*	*	*	*	*
	60,000 or more	40	\$81,470	\$67,980	\$79,210	\$87,090	\$114,810
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	49	\$80,610	\$67,130	\$78,900	\$87,050	\$114,270

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		45	\$63,030	\$79,420	\$95,810
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	1	*	*	*
	\$500M to \$1B	8	\$58,980	\$74,660	\$90,340
	\$1B to \$3B	18	\$63,090	\$79,240	\$95,400
	\$3B or more	19	\$65,020	\$82,060	\$99,110

* Insufficient data

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

INTERNAL AUDIT VP

Department: Legal & Audit

Reports To: President/CEO/Manager or CFO or Board of Directors

Position Overview:

Lead the audit department to ensure operational efficiency and full compliance with auditing standards set by the NCUA and other regulatory agencies. Develop and oversee internal audit procedures that safeguard credit union assets and ensure adherence to state and federal regulations. Manage audit staff and maintain a strong internal control environment that supports transparency and accountability.

Key Responsibilities:

- Develop, implement, and lead audit activities, policies, and procedures to ensure compliance and operational integrity.
- Review and evaluate internal policies and procedures for regulatory compliance and asset protection; recommend and implement improvements as needed.
- Collaborate on the design of processes and controls that support continuous auditing of credit union operations and financials.
- Conduct risk and control assessments across all departments to identify vulnerabilities and strengthen internal safeguards.
- Supervise internal audit staff by providing guidance, answering questions, coaching performance, and conducting evaluations.
- Manage relationships with external auditors and auditing firms; assess their effectiveness, expertise, and cost-efficiency.
- Perform regular reviews of audit procedures and staff performance; communicate internal control findings to senior management and the Board.
- Serve as the credit union's liaison with external auditors and regulatory examiners, including special engagements requested by the CFO or CEO.
- Prepare and deliver written and verbal audit reports to the CFO, CEO, and Board of Directors.
- Develop and manage the audit department's budget to support strategic and operational goals.
- Stay current on regulatory changes, accounting standards, and audit practices; respond proactively to protect the credit union's interests.

Table 79 - 1
Salaries
Internal Audit VP (head of internal audit)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		107	\$148,350	\$108,930	\$134,050	\$181,510	\$222,870
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	7	\$108,760	\$79,800	\$91,970	\$143,260	*
	\$200M to \$500M	21	\$105,470	\$89,080	\$103,740	\$124,110	\$136,260
	\$500M to \$1B	23	\$133,790	\$107,010	\$126,580	\$156,630	\$196,920
	\$1B to \$3B	32	\$165,990	\$128,620	\$159,270	\$188,230	\$252,300
	\$3B or more	21	\$199,710	\$147,790	\$200,210	\$226,190	\$314,730
By region	New England	5	\$132,420	\$103,910	\$132,210	\$174,340	*
	Middle Atlantic	9	\$139,910	\$104,100	\$131,430	\$196,350	\$206,610
	East North Central	27	\$132,570	\$91,520	\$127,640	\$165,160	\$204,810
	West North Central	8	\$132,980	\$82,600	\$122,250	\$176,490	\$224,530
	South Atlantic	22	\$155,220	\$118,050	\$131,490	\$182,970	\$297,400
	East South Central	7	\$138,960	\$115,250	\$135,000	\$166,380	\$199,680
	West South Central	8	\$141,120	\$106,770	\$132,260	\$163,150	\$272,130
	Mountain	7	\$143,920	\$94,190	\$130,400	\$204,150	\$251,890
	Pacific	14	\$200,660	\$168,060	\$188,800	\$228,140	\$319,550
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	7	\$103,460	\$80,000	\$87,990	\$122,360	*
	50 - 99	25	\$107,050	\$89,390	\$102,020	\$127,140	\$143,800
	100 or more	75	\$166,060	\$121,450	\$154,840	\$196,980	\$231,120
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	105	\$148,210	\$107,840	\$133,590	\$181,180	\$223,750
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	5	\$101,820	\$80,750	\$92,700	\$128,070	*
	\$100M to \$200M	10	\$106,310	\$86,820	\$102,970	\$120,630	\$172,350
	\$200M or more	92	\$156,280	\$117,380	\$146,910	\$186,650	\$226,500
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	15	\$103,880	\$81,790	\$103,650	\$127,480	\$135,360
	20,000 - 39,999	18	\$106,360	\$89,710	\$104,350	\$124,970	\$144,140
	40,000 - 49,999	9	\$141,690	\$116,080	\$130,770	\$179,680	\$206,700
	50,000 - 59,999	6	\$133,330	\$106,400	\$142,690	\$160,890	*
	60,000 or more	55	\$178,990	\$130,910	\$174,610	\$204,950	\$256,300
Number of branch offices	1	0					
	2	5	\$104,250	\$82,410	\$97,710	\$129,840	*
	3	4	\$121,320	\$84,300	\$118,380	\$170,260	*
	4	6	\$105,300	\$79,890	\$108,330	\$124,890	*
	5 or more	93	\$154,360	\$116,010	\$141,000	\$185,650	\$226,290

* Insufficient data

Table 79 - 2
Incentives and Bonuses
Internal Audit VP (head of internal audit)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		106	86%	91	\$17,370
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 \$50M	0		0	
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	7	83%	5	\$6,620
	\$200M to \$500M	21	91%	20	\$7,380
	\$500M to \$1B	22	78%	17	\$12,070
	\$1B to \$3B	32	91%	29	\$19,360
	\$3B or more	21	83%	18	\$34,880
By region	New England	5	72%	3	\$20,520
	Middle Atlantic	9	67%	6	\$15,120
	East North Central	26	80%	21	\$10,660
	West North Central	8	92%	8	\$18,030
	South Atlantic	22	88%	19	\$19,700
	East South Central	7	90%	7	\$15,650
	West South Central	8	84%	7	\$18,400
	Mountain	6	100%	6	\$8,160
By number of full-time employees	Pacific	14	100%	14	\$28,860
	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	7	87%	6	\$7,400
	50 - 99	25	88%	22	\$7,500
By number of services offered	100 or more	73	85%	62	\$21,810
	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	103	86%	90	\$17,450
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	5	61%	3	*
	\$100M to \$200M	10	88%	9	\$7,150
	\$200M or more	90	87%	78	\$19,170
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	3	100%	3	*
	10,000 - 19,999	15	86%	13	\$6,080
	20,000 - 39,999	17	73%	13	\$7,010
	40,000 - 49,999	9	86%	8	\$15,060
	50,000 - 59,999	6	80%	5	\$9,300
	60,000 or more	54	89%	48	\$24,940
Number of branch offices	1	0		0	
	2	5	57%	3	*
	3	4	100%	4	\$9,300
	4	6	100%	6	\$6,850
	5 or more	91	86%	79	\$18,810

* 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 VP (head of internal audit)

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	107	\$162,970	\$112,710	\$142,980	\$196,140	\$249,540
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	3	*	*	*	*	*
\$100M to \$200M	7	\$114,270	\$80,180	\$98,550	\$147,210	*
\$200M to \$500M	21	\$112,200	\$95,150	\$108,900	\$131,070	\$147,550
\$500M to \$1B	23	\$142,660	\$109,730	\$129,980	\$174,680	\$209,440
\$1B to \$3B	32	\$183,320	\$130,660	\$168,680	\$214,940	\$284,970
\$3B or more	21	\$228,570	\$166,190	\$215,780	\$254,330	\$415,990
By region						
New England	5	\$147,270	\$104,800	\$147,740	\$206,880	*
Middle Atlantic	9	\$149,990	\$106,760	\$135,940	\$203,100	\$254,390
East North Central	27	\$140,870	\$104,120	\$139,490	\$173,580	\$215,500
West North Central	8	\$149,520	\$95,080	\$133,180	\$212,650	\$271,880
South Atlantic	22	\$172,480	\$123,470	\$134,990	\$208,770	\$342,070
East South Central	7	\$153,050	\$124,680	\$148,760	\$184,350	\$229,750
West South Central	8	\$155,460	\$107,700	\$139,890	\$176,910	\$346,880
Mountain	7	\$151,260	\$94,980	\$138,160	\$211,450	\$282,450
Pacific	14	\$229,520	\$182,660	\$212,370	\$257,360	\$425,230
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	7	\$109,920	\$80,480	\$92,180	\$131,300	*
50 - 99	25	\$113,660	\$95,480	\$108,110	\$132,910	\$153,250
100 or more	75	\$184,060	\$129,950	\$168,810	\$215,340	\$272,100
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	105	\$162,960	\$110,950	\$142,670	\$196,530	\$249,560
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	5	\$105,480	\$80,960	\$99,300	\$133,390	*
\$100M to \$200M	10	\$112,570	\$88,430	\$105,100	\$130,250	\$190,780
\$200M or more	92	\$172,560	\$126,010	\$157,000	\$204,400	\$253,530
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	2	*	*	*	*	*
5,000 - 9,999	3	*	*	*	*	*
10,000 - 19,999	15	\$109,120	\$82,720	\$109,380	\$132,880	\$142,270
20,000 - 39,999	18	\$111,310	\$95,990	\$108,170	\$129,260	\$152,490
40,000 - 49,999	9	\$154,580	\$125,230	\$149,560	\$194,770	\$222,200
50,000 - 59,999	6	\$140,740	\$107,010	\$152,050	\$171,820	*
60,000 or more	55	\$200,700	\$143,380	\$193,540	\$229,780	\$299,430
Number of branch offices						
1	0					
2	5	\$109,910	\$92,060	\$105,320	\$133,840	*
3	4	\$130,620	\$85,750	\$126,640	\$188,650	*
4	6	\$112,150	\$81,410	\$109,800	\$131,920	*
5 or more	93	\$170,140	\$122,720	\$155,710	\$202,610	\$252,070

* Insufficient data

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

if the 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 VP (head of internal audit)

		N	average minimum	average midpoint	average maximum
Overall		85	\$119,080	\$153,920	\$188,770
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	5	\$76,040	\$93,580	\$111,120
	\$200M to \$500M	16	\$86,690	\$108,420	\$130,160
	\$500M to \$1B	17	\$106,570	\$136,570	\$166,570
	\$1B to \$3B	26	\$131,380	\$171,250	\$211,130
	\$3B or more	19	\$155,550	\$204,840	\$254,140

* Insufficient data

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

INTERNAL AUDIT MANAGER/SUPERVISOR

Department: Legal & Audit

Reports To: Internal Audit VP or President/CEO/Manager or CFO

Position Overview:

Lead the implementation of the credit union's auditing procedures to ensure compliance with generally accepted accounting principles (GAAP). Monitor financial activities, prepare audit reports for internal management and external auditors, and oversee internal or outsourced audit teams to support transparency and regulatory adherence.

Key Responsibilities:

- Lead the credit union's audit function to ensure compliance with regulatory policies and procedures and safeguard organizational assets.
- Schedule and manage the work of internal or outsourced audit staff; assign tasks, resolve issues, and provide guidance on complex matters.
- Ensure financial records meet external audit standards through strict adherence to generally accepted accounting principles (GAAP).
- Prepare and review audit and examination reports for senior management, clearly communicating findings and recommendations.
- Conduct and oversee internal audit procedures, including cash counts, teller drawer reviews, employee account audits, loan documentation checks, and wire transfer verifications.
- Review new loan samples to identify exceptions and ensure compliance with lending policies.
- Evaluate the effectiveness of operational policies and procedures; recommend and implement improvements to enhance audit processes.
- Assess information systems for data accuracy and completeness; suggest system enhancements to improve reporting and output.
- Ensure reconciliation of subsidiary ledgers to the general ledger.
- Coordinate and conduct investigations into suspected or confirmed internal fraud.
- Perform special audits and investigations at the request of management.
- Deliver written and verbal audit reports to leadership.
- Participate in interviewing, hiring, and training audit staff.
- Stay current on changes in regulatory requirements, accounting standards, and audit methodologies.

Table 80 - 1
Salaries
Internal Audit Manager / Supervisor

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	70	\$107,280	\$87,230	\$102,430	\$124,140	\$158,220
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	1	*	*	*	*	*
\$100M to \$200M	3	*	*	*	*	*
\$200M to \$500M	6	\$79,070	\$71,700	\$82,130	\$91,170	\$98,000
\$500M to \$1B	16	\$96,100	\$83,740	\$99,560	\$106,930	\$123,470
\$1B to \$3B	23	\$105,190	\$88,410	\$104,050	\$120,160	\$135,040
\$3B or more	21	\$130,590	\$108,530	\$127,460	\$158,790	\$160,490
By region						
New England	5	\$93,320	\$78,820	\$92,520	\$115,890	*
Middle Atlantic	7	\$110,070	\$100,280	\$114,860	\$120,880	*
East North Central	14	\$96,360	\$81,310	\$95,370	\$108,640	\$126,920
West North Central	4	\$89,510	\$76,490	\$98,500	\$102,980	*
South Atlantic	10	\$119,420	\$93,200	\$103,170	\$160,490	\$160,490
East South Central	4	\$88,970	\$69,290	\$93,630	\$119,180	*
West South Central	5	\$99,480	\$78,300	\$96,480	\$127,980	*
Mountain	9	\$111,140	\$83,350	\$119,720	\$142,320	\$164,130
Pacific	12	\$124,710	\$103,170	\$120,000	\$150,900	\$172,180
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	4	*	*	*	*	*
50 - 99	9	\$93,710	\$71,230	\$89,600	\$123,410	\$158,060
100 or more	57	\$111,280	\$91,960	\$106,280	\$125,610	\$159,850
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	68	\$107,940	\$87,360	\$102,940	\$124,720	\$158,400
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	2	*	*	*	*	*
\$100M to \$200M	3	*	*	*	*	*
\$200M or more	64	\$110,080	\$89,960	\$106,140	\$125,200	\$158,700
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	5	\$70,270	\$58,410	\$68,080	\$85,290	*
20,000 - 39,999	9	\$95,030	\$78,800	\$91,120	\$119,540	\$131,770
40,000 - 49,999	7	\$88,800	\$71,430	\$83,870	\$100,860	\$164,240
50,000 - 59,999	3	*	*	*	*	*
60,000 or more	45	\$116,480	\$94,900	\$110,230	\$129,900	\$160,300
Number of branch offices						
1	0					
2	2	*	*	*	*	*
3	2	*	*	*	*	*
4	5	\$89,270	\$60,200	\$81,450	\$135,500	*
5 or more	62	\$109,690	\$89,970	\$105,820	\$125,080	\$159,050

* Insufficient data

Table 80 - 2
Incentives and Bonuses
Internal Audit Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		69	83%	54	\$7,260
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 \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	3	67%	2	*
	\$200M to \$500M	6	100%	6	\$6,230
	\$500M to \$1B	15	83%	12	\$6,980
	\$1B to \$3B	22	87%	18	\$7,140
	\$3B or more	21	75%	15	\$8,790
By region	New England	5	100%	5	\$5,080
	Middle Atlantic	7	47%	3	\$7,770
	East North Central	13	79%	9	\$6,150
	West North Central	4	89%	4	\$6,330
	South Atlantic	9	90%	7	\$5,370
	East South Central	4	67%	3	*
	West South Central	5	71%	3	\$8,360
	Mountain	9	92%	8	\$7,490
	Pacific	12	90%	11	\$10,130
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	4	100%	4	*
	50 - 99	9	66%	5	\$3,990
	100 or more	56	84%	45	\$7,790
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	48%	1	*
	13 - 20	66	83%	52	\$7,400
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	2	46%	1	*
	\$100M to \$200M	3	100%	3	*
	\$200M or more	63	83%	50	\$7,610
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	5	79%	4	\$4,900
	20,000 - 39,999	9	84%	7	\$4,880
	40,000 - 49,999	7	91%	6	\$8,400
	50,000 - 59,999	3	100%	3	*
	60,000 or more	43	80%	33	\$8,030
Number of branch offices	1	0		0	
	2	2	35%	1	*
	3	2	100%	2	*
	4	5	87%	3	*
	5 or more	61	83%	48	\$7,430

* Insufficient data

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

Table 80 - 3
Total Cash Compensation
Internal Audit Manager / Supervisor

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	70	\$112,940	\$91,610	\$108,980	\$131,620	\$161,490
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	1	*	*	*	*	*
\$100M to \$200M	3	*	*	*	*	*
\$200M to \$500M	6	\$84,680	\$76,740	\$86,240	\$93,230	\$116,000
\$500M to \$1B	16	\$101,190	\$88,110	\$106,280	\$114,830	\$129,600
\$1B to \$3B	23	\$111,060	\$93,340	\$107,810	\$127,060	\$143,520
\$3B or more	21	\$137,180	\$111,590	\$134,460	\$161,490	\$171,240
By region						
New England	5	\$98,400	\$82,090	\$96,910	\$124,930	*
Middle Atlantic	7	\$113,750	\$100,880	\$119,720	\$131,120	*
East North Central	14	\$100,510	\$88,400	\$95,720	\$113,200	\$134,840
West North Central	4	\$95,150	\$82,440	\$102,860	\$113,090	*
South Atlantic	10	\$123,750	\$96,820	\$109,770	\$161,490	\$165,500
East South Central	4	\$95,160	\$74,420	\$98,670	\$125,980	*
West South Central	5	\$105,380	\$84,250	\$97,600	\$140,940	*
Mountain	9	\$117,490	\$87,150	\$122,630	\$149,070	\$195,420
Pacific	12	\$133,820	\$113,540	\$131,360	\$164,220	\$185,430
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	4	*	*	*	*	*
50 - 99	9	\$96,040	\$76,560	\$93,360	\$129,530	\$158,060
100 or more	57	\$117,470	\$94,160	\$112,890	\$133,020	\$161,490
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	68	\$113,740	\$91,750	\$109,620	\$131,730	\$161,490
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	2	*	*	*	*	*
\$100M to \$200M	3	*	*	*	*	*
\$200M or more	64	\$116,070	\$93,880	\$112,770	\$131,970	\$161,490
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	5	\$74,150	\$59,790	\$68,210	\$90,920	*
20,000 - 39,999	9	\$98,770	\$86,030	\$93,820	\$125,010	\$131,770
40,000 - 49,999	7	\$95,670	\$75,880	\$92,160	\$109,720	\$195,830
50,000 - 59,999	3	*	*	*	*	*
60,000 or more	45	\$122,570	\$98,960	\$119,210	\$138,990	\$163,480
Number of branch offices						
1	0					
2	2	*	*	*	*	*
3	2	*	*	*	*	*
4	5	\$91,510	\$61,240	\$85,210	\$135,500	*
5 or more	62	\$115,550	\$93,220	\$110,760	\$131,990	\$161,490

* Insufficient data

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

if the 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 Audit Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		61	\$86,500	\$110,490	\$134,480
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	5	\$63,560	\$79,640	\$95,720
	\$500M to \$1B	13	\$80,930	\$102,510	\$124,080
	\$1B to \$3B	21	\$85,780	\$108,690	\$131,610
	\$3B or more	19	\$102,270	\$133,350	\$164,440

* Insufficient data

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

BSA OFFICER

Department: Legal & Audit

Reports To: Internal Audit VP or President/CEO/Manager or CFO

Position Overview:

The Bank Secrecy Act Officer leads the Credit Union's BSA and AML Compliance Program, ensuring adherence to federal and state regulations including the USA PATRIOT Act and OFAC. This role oversees regulatory audits, conducts quality control reviews, and advises senior leadership on compliance risks. The Officer supports investigations, maintains policies and procedures, and provides training and supervision to staff, ensuring operational effectiveness and regulatory compliance across departments.

Key Responsibilities:

- Oversee all aspects of the enterprise-wide BSA and AML compliance programs.
- Coordinate regulatory examinations, audits, and responses; ensure timely resolution of identified deficiencies.
- Provide recommendations to the Compliance Officer and senior management on compliance matters.
- Maintain expert knowledge of BSA, USA PATRIOT Act, OFAC, and related regulations.
- Collaborate with operations teams to investigate suspicious transactions.
- Prepare and submit Suspicious Activity Reports (SARs).
- Monitor and track high-risk customers and accounts.
- Manage exempt person filings for Currency Transaction Reports (CTRs), as applicable.
- Stay current on regulatory changes and assess their impact on business units.
- Support business units in implementing compliant processes and controls.
- Conduct regulatory research and communicate findings to relevant stakeholders.
- Analyze BSA-related data to assess compliance across the organization.
- Perform routine monitoring and communicate findings to management; escalate unresolved issues.
- Conduct the annual BSA/AML Risk Assessment.
- Develop and maintain BSA-related policies and procedures.

Table 81 - 1
Salaries
BSA Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		92	\$86,020	\$59,700	\$74,510	\$95,130	\$132,190
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	6	\$77,830	\$60,870	\$78,340	\$94,020	*
	\$100M to \$200M	10	\$63,890	\$47,350	\$58,320	\$81,600	*
	\$200M to \$500M	18	\$76,130	\$64,190	\$72,390	\$87,480	\$106,940
	\$500M to \$1B	13	\$79,420	\$56,560	\$77,890	\$93,640	\$109,560
	\$1B to \$3B	23	\$90,060	\$61,700	\$86,400	\$114,000	\$135,530
	\$3B or more	19	\$100,090	\$58,500	\$71,370	\$130,910	\$190,990
By region	New England	6	\$104,470	\$83,000	\$88,440	\$132,420	*
	Middle Atlantic	7	\$100,470	\$67,020	\$91,160	\$139,490	\$180,500
	East North Central	27	\$71,500	\$58,500	\$68,030	\$82,330	\$93,830
	West North Central	6	\$84,220	\$61,200	\$90,230	\$98,480	*
	South Atlantic	10	\$102,340	\$66,870	\$92,380	\$139,010	\$197,190
	East South Central	10	\$79,510	\$55,770	\$73,340	\$101,190	\$130,850
	West South Central	8	\$83,860	\$55,400	\$81,410	\$106,280	\$179,030
	Mountain	6	\$84,340	\$55,900	\$82,370	\$101,380	*
	Pacific	11	\$103,730	\$70,930	\$93,090	\$118,570	\$190,690
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	17	\$70,050	\$55,850	\$73,260	\$83,900	\$92,560
	50 - 99	18	\$77,450	\$64,350	\$78,730	\$87,470	\$111,960
	100 or more	55	\$92,020	\$59,500	\$83,160	\$107,120	\$154,780
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	87	\$86,220	\$59,500	\$74,510	\$95,620	\$133,290
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	12	\$64,510	\$50,180	\$59,590	\$76,660	\$98,670
	\$100M to \$200M	10	\$79,170	\$64,230	\$78,220	\$89,670	\$121,290
	\$200M or more	66	\$90,330	\$60,400	\$80,400	\$102,530	\$148,630
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	7	\$67,210	\$52,270	\$61,780	\$82,290	*
	10,000 - 19,999	13	\$72,930	\$61,320	\$73,730	\$86,900	\$99,710
	20,000 - 39,999	17	\$79,120	\$63,150	\$79,390	\$91,200	\$117,240
	40,000 - 49,999	3	\$86,500	\$71,950	\$90,600	\$104,700	*
	50,000 - 59,999	4	\$73,490	\$54,180	\$69,070	\$99,650	*
	60,000 or more	44	\$94,240	\$59,490	\$83,160	\$114,860	\$170,600
Number of branch offices	1	6	\$77,420	\$68,650	\$75,460	\$82,870	*
	2	4	\$71,760	\$56,900	\$67,260	\$91,840	*
	3	2	*	*	*	*	*
	4	9	\$64,370	\$50,000	\$63,640	\$78,380	\$91,430
	5 or more	71	\$89,700	\$59,870	\$81,930	\$102,000	\$144,670

* Insufficient data

Table 81 - 2
Incentives and Bonuses
BSA Officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		90	72%	68	\$6,530
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 \$50M	2	50%	1	*
	\$50M to \$100M	6	50%	3	*
	\$100M to \$200M	10	78%	7	\$5,670
	\$200M to \$500M	18	82%	15	\$3,750
	\$500M to \$1B	13	89%	10	\$5,380
	\$1B to \$3B	23	86%	19	\$6,130
	\$3B or more	19	51%	14	\$11,580
By region	New England	6	89%	6	\$9,630
	Middle Atlantic	7	65%	5	\$9,650
	East North Central	26	63%	20	\$5,700
	West North Central	6	86%	4	\$4,770
	South Atlantic	10	81%	7	\$5,650
	East South Central	10	86%	9	\$6,230
	West South Central	8	92%	7	\$4,940
	Mountain	6	82%	4	\$3,840
	Pacific	11	49%	7	\$10,610
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	17	60%	9	\$2,730
	50 - 99	18	86%	16	\$4,860
	100 or more	54	70%	42	\$7,830
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	4	52%	2	*
	13 - 20	86	72%	66	\$6,560
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	2	100%	2	*
	\$50M to \$100M	12	59%	7	\$2,710
	\$100M to \$200M	10	87%	8	\$5,580
	\$200M or more	65	72%	51	\$7,220
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	2	0%	0	
	5,000 - 9,999	7	42%	3	*
	10,000 - 19,999	13	90%	11	\$4,770
	20,000 - 39,999	17	85%	14	\$4,120
	40,000 - 49,999	3	80%	3	*
	50,000 - 59,999	4	87%	3	\$5,490
	60,000 or more	42	68%	33	\$8,440
Number of branch offices	1	6	100%	6	\$4,340
	2	4	39%	2	*
	3	2	100%	2	*
	4	9	43%	4	\$3,110
	5 or more	69	74%	55	\$7,220

* Insufficient data

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

Table 81 - 3
Total Cash Compensation
BSA Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		92	\$90,360	\$63,290	\$78,960	\$103,000	\$142,150
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	6	\$78,740	\$61,870	\$80,180	\$94,020	*
	\$100M to \$200M	10	\$67,670	\$49,450	\$58,320	\$86,460	*
	\$200M to \$500M	18	\$79,210	\$66,600	\$77,400	\$90,350	\$112,720
	\$500M to \$1B	13	\$83,340	\$59,510	\$81,460	\$99,690	\$117,280
	\$1B to \$3B	23	\$94,930	\$66,390	\$90,490	\$118,250	\$148,720
	\$3B or more	19	\$105,750	\$58,500	\$78,710	\$144,100	\$200,630
By region	New England	6	\$113,030	\$86,910	\$91,240	\$142,960	*
	Middle Atlantic	7	\$106,720	\$67,660	\$93,640	\$148,670	\$210,120
	East North Central	27	\$74,760	\$58,500	\$70,980	\$86,600	\$104,670
	West North Central	6	\$87,790	\$65,280	\$90,720	\$106,570	*
	South Atlantic	10	\$106,590	\$69,610	\$102,750	\$142,630	\$198,190
	East South Central	10	\$84,860	\$57,740	\$79,410	\$110,850	\$144,610
	West South Central	8	\$88,050	\$58,220	\$85,610	\$106,280	\$197,800
	Mountain	6	\$86,780	\$55,900	\$88,000	\$102,780	*
	Pacific	11	\$108,930	\$70,930	\$98,330	\$128,480	\$209,320
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	17	\$71,520	\$56,570	\$73,260	\$86,910	\$92,690
	50 - 99	18	\$81,640	\$65,870	\$80,180	\$92,580	\$119,150
	100 or more	55	\$97,050	\$62,360	\$85,440	\$109,340	\$168,900
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	*	*	*	*	*
	13 - 20	87	\$90,600	\$62,000	\$78,950	\$103,230	\$147,530
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	12	\$66,120	\$54,040	\$59,880	\$81,320	\$98,670
	\$100M to \$200M	10	\$83,420	\$64,460	\$83,010	\$98,840	\$129,570
	\$200M or more	66	\$95,130	\$65,250	\$84,580	\$106,400	\$153,950
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	7	\$67,990	\$53,370	\$62,570	\$85,500	*
	10,000 - 19,999	13	\$76,850	\$61,610	\$78,030	\$90,750	\$110,400
	20,000 - 39,999	17	\$82,440	\$67,720	\$82,240	\$93,570	\$125,070
	40,000 - 49,999	3	\$91,410	\$75,180	\$95,900	\$112,680	*
	50,000 - 59,999	4	\$78,290	\$56,480	\$76,980	\$104,760	*
	60,000 or more	44	\$99,420	\$62,000	\$85,450	\$120,810	\$187,220
Number of branch offices	1	6	\$81,760	\$73,070	\$80,030	\$86,360	*
	2	4	\$72,270	\$58,230	\$67,260	\$91,840	*
	3	2	*	*	*	*	*
	4	9	\$65,710	\$53,050	\$63,640	\$80,860	\$95,430
	5 or more	71	\$94,550	\$64,740	\$85,340	\$105,590	\$150,860

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		62	\$76,230	\$97,290	\$118,350
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$53,420	\$63,450	\$73,490
	\$200M to \$500M	9	\$63,850	\$81,160	\$98,470
	\$500M to \$1B	10	\$64,760	\$81,120	\$97,490
	\$1B to \$3B	20	\$75,660	\$95,620	\$115,590
	\$3B or more	16	\$100,010	\$131,560	\$163,120

* Insufficient data

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

INTERNAL AUDITOR

Department: Legal & Audit

Reports To: Internal Audit Manager/Supervisor or Internal Audit VP

Position Overview:

Conduct operational, financial, interim, and compliance audits to evaluate the credit union's adherence to internal policies and regulatory requirements. Review records, documents, loans, procedures, and electronic systems to assess the effectiveness of financial and operational processes and ensure compliance with applicable laws and standards.

Key Responsibilities:

- Conduct operational, financial, and compliance audits across all credit union branches and departments, including accounting, lending, and general operations.
- Perform independent examinations of credit union records to ensure compliance with applicable laws, regulations, and internal policies.
- Track and report on findings and recommendations from external auditors, regulators, and examiners.
- Review audit results and present findings to senior management with clear assessments and actionable recommendations.
- Support the Internal Audit Manager and regulatory examiners during audit engagements.
- Assist in implementing new or updated internal audit policies, procedures, and methodologies.
- Recommend updates to electronic systems and workflows to ensure compliance with state and federal regulations.
- Prepare detailed written reports summarizing audit findings, conclusions, and recommended corrective actions.
- Reconcile accounts with corporate credit unions to ensure financial accuracy.
- Ensure all audit processes meet professional standards and are prepared for external review.

Table 82 - 1
Salaries
Internal Auditor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		123	\$74,720	\$56,830	\$70,640	\$90,400	\$107,050
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	8	\$60,650	\$49,220	\$56,830	\$72,000	*
	\$200M to \$500M	25	\$65,480	\$51,930	\$63,050	\$74,150	\$89,080
	\$500M to \$1B	26	\$62,590	\$53,110	\$63,190	\$69,640	\$81,460
	\$1B to \$3B	37	\$69,520	\$55,930	\$67,180	\$77,980	\$99,300
	\$3B or more	25	\$87,740	\$70,640	\$90,400	\$107,050	\$107,050
By region	New England	7	\$58,860	\$40,800	\$53,980	\$76,320	\$99,310
	Middle Atlantic	9	\$70,380	\$54,480	\$59,710	\$97,840	\$98,910
	East North Central	32	\$66,050	\$56,070	\$67,160	\$73,890	\$82,350
	West North Central	11	\$67,530	\$56,210	\$72,360	\$81,870	\$82,780
	South Atlantic	16	\$85,980	\$63,480	\$102,190	\$107,050	\$107,050
	East South Central	7	\$65,170	\$54,970	\$64,640	\$75,410	\$99,170
	West South Central	11	\$72,740	\$55,440	\$73,810	\$80,580	\$96,560
	Mountain	14	\$68,970	\$62,700	\$64,860	\$80,870	\$97,170
	Pacific	17	\$92,320	\$77,410	\$90,400	\$111,000	\$127,970
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	10	\$64,540	\$51,140	\$63,520	\$80,030	\$96,020
	50 - 99	23	\$65,200	\$50,630	\$56,830	\$73,160	\$113,390
	100 or more	89	\$76,770	\$59,310	\$73,080	\$96,440	\$107,050
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	118	\$74,830	\$56,690	\$70,540	\$90,400	\$107,050
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	6	\$63,010	\$43,000	\$57,150	\$77,400	*
	\$100M to \$200M	9	\$59,100	\$51,140	\$56,530	\$63,980	\$88,040
	\$200M or more	106	\$75,960	\$57,410	\$71,870	\$94,230	\$107,050
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	14	\$66,800	\$56,830	\$63,540	\$82,300	\$92,910
	20,000 - 39,999	26	\$64,770	\$52,110	\$63,620	\$70,910	\$84,850
	40,000 - 49,999	10	\$68,870	\$64,700	\$68,610	\$75,510	\$83,740
	50,000 - 59,999	6	\$54,730	\$40,800	\$48,520	\$62,150	*
	60,000 or more	62	\$80,320	\$62,700	\$75,410	\$99,410	\$107,050
Number of branch offices	1	3	*	*	*	*	*
	2	4	\$60,690	\$41,420	\$56,830	\$62,320	*
	3	5	\$63,730	\$51,140	\$53,920	\$84,020	*
	4	6	\$61,930	\$50,640	\$64,080	\$75,660	*
	5 or more	104	\$75,750	\$58,050	\$71,630	\$94,920	\$107,050

* Insufficient data

Table 82 - 2
Incentives and Bonuses
Internal Auditor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		119	77%	88	\$3,440
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 \$50M	1	0%	0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	7	38%	3	*
	\$200M to \$500M	25	84%	19	\$4,090
	\$500M to \$1B	25	81%	19	\$3,040
	\$1B to \$3B	35	81%	27	\$3,710
	\$3B or more	25	76%	19	\$3,190
By region	New England	7	86%	5	\$2,170
	Middle Atlantic	8	71%	6	\$4,800
	East North Central	32	67%	23	\$3,310
	West North Central	11	55%	6	\$5,260
	South Atlantic	15	99%	14	\$2,780
	East South Central	7	62%	5	\$4,480
	West South Central	11	79%	8	\$4,040
	Mountain	13	86%	9	\$3,470
	Pacific	15	73%	11	\$3,540
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	9	62%	6	\$3,480
	50 - 99	22	77%	17	\$4,290
	100 or more	87	79%	65	\$3,320
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	20%	1	*
	13 - 20	115	79%	86	\$3,470
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	5	49%	3	*
	\$100M to \$200M	9	73%	7	\$2,260
	\$200M or more	104	79%	78	\$3,480
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	2	45%	1	*
	5,000 - 9,999	2	33%	1	*
	10,000 - 19,999	14	70%	10	\$2,990
	20,000 - 39,999	25	77%	18	\$2,660
	40,000 - 49,999	10	76%	7	\$8,310
	50,000 - 59,999	6	89%	5	\$2,930
	60,000 or more	60	79%	46	\$3,370
Number of branch offices	1	2	38%	1	*
	2	4	49%	3	*
	3	5	53%	3	\$2,040
	4	6	63%	3	\$9,850
	5 or more	102	80%	78	\$3,290

* Insufficient data

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

Table 82 - 3
Total Cash Compensation
Internal Auditor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		123	\$77,250	\$59,540	\$73,340	\$94,400	\$108,050
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	8	\$62,040	\$50,540	\$56,830	\$72,000	*
	\$200M to \$500M	25	\$68,750	\$53,050	\$64,490	\$78,700	\$105,870
	\$500M to \$1B	26	\$64,890	\$53,440	\$65,520	\$73,450	\$83,750
	\$1B to \$3B	37	\$72,230	\$57,070	\$70,490	\$80,470	\$101,840
	\$3B or more	25	\$90,170	\$73,080	\$94,400	\$108,050	\$108,050
By region	New England	7	\$60,720	\$41,830	\$54,230	\$78,310	\$104,910
	Middle Atlantic	9	\$73,500	\$54,480	\$64,990	\$104,590	\$104,970
	East North Central	32	\$68,120	\$56,980	\$69,650	\$75,000	\$87,260
	West North Central	11	\$70,190	\$60,220	\$72,470	\$89,840	\$90,900
	South Atlantic	16	\$88,660	\$68,980	\$105,200	\$108,050	\$108,050
	East South Central	7	\$67,940	\$54,970	\$68,940	\$75,410	\$106,810
	West South Central	11	\$75,780	\$58,820	\$75,400	\$85,260	\$103,320
	Mountain	14	\$71,640	\$64,610	\$66,370	\$84,650	\$103,010
	Pacific	17	\$94,800	\$78,130	\$94,400	\$117,020	\$127,970
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	10	\$66,480	\$51,140	\$66,340	\$80,450	\$103,540
	50 - 99	23	\$68,240	\$51,310	\$59,880	\$80,840	\$117,920
	100 or more	89	\$79,280	\$62,670	\$74,990	\$99,480	\$108,050
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	118	\$77,440	\$58,500	\$73,430	\$97,120	\$108,050
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	6	\$64,640	\$44,560	\$57,150	\$77,400	*
	\$100M to \$200M	9	\$60,600	\$51,140	\$58,430	\$66,350	\$91,910
	\$200M or more	106	\$78,590	\$61,010	\$74,570	\$98,660	\$108,050
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	14	\$68,910	\$56,830	\$65,330	\$83,140	\$99,090
	20,000 - 39,999	26	\$66,670	\$53,900	\$65,040	\$76,490	\$86,070
	40,000 - 49,999	10	\$74,740	\$68,220	\$74,430	\$78,720	\$100,070
	50,000 - 59,999	6	\$57,330	\$41,830	\$50,590	\$67,940	*
	60,000 or more	62	\$82,850	\$65,550	\$77,690	\$104,590	\$108,050
Number of branch offices	1	3	*	*	*	*	*
	2	4	\$62,110	\$43,160	\$56,830	\$68,690	*
	3	5	\$64,820	\$51,140	\$54,830	\$86,940	*
	4	6	\$67,130	\$50,320	\$67,320	\$82,550	*
	5 or more	104	\$78,260	\$60,950	\$74,260	\$98,510	\$108,050

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		99	\$58,520	\$75,090	\$91,660
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	20	\$56,260	\$71,100	\$85,940
	\$500M to \$1B	20	\$55,480	\$70,800	\$86,120
	\$1B to \$3B	32	\$58,960	\$74,550	\$90,140
	\$3B or more	24	\$64,920	\$86,770	\$108,620

* Insufficient data

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

COMPLIANCE OFFICER

Department: Legal & Audit
Reports To: President/CEO/Manager

Position Overview:

Review credit union policies and procedures to ensure compliance with applicable laws and regulations. Recommend updates to senior management and the Board of Directors that strengthen the compliance program, reduce risk, and reflect regulatory changes. Maintain and distribute current information on relevant laws and regulations to support organizational awareness and adherence.

Key Responsibilities:

- Monitor and interpret laws and regulations impacting credit union compliance, with emphasis on the Bank Secrecy Act, Patriot Act, and OFAC requirements.
- Evaluate policies, procedures, products, and programs to ensure regulatory compliance; recommend updates as needed.
- Serve as the credit union's subject matter expert on compliance-related issues; provide guidance and respond to inquiries across departments.
- Assess procedural risk and implement changes to minimize exposure and ensure operational integrity.
- Communicate policy and procedure changes clearly to affected teams; follow up to confirm understanding and implementation.
- Develop and implement corrective actions to address compliance gaps and prevent future issues.
- Coordinate compliance audits in partnership with internal audit; present findings and recommendations to management.
- Review and assist in the design of forms, products, website content, programs, and promotions to ensure regulatory alignment.
- Create or support the development of compliance training programs for staff.
- Facilitate regulatory examinations by providing required documentation and support to compliance examiners.
- Establish and maintain record retention policies and procedures in accordance with applicable laws and regulations.

Table 83 - 1
Salaries
Compliance Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		161	\$82,800	\$60,000	\$75,640	\$94,150	\$118,780
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	15	\$63,190	\$50,360	\$59,610	\$80,070	\$90,610
	\$100M to \$200M	22	\$70,800	\$58,330	\$65,000	\$80,570	\$91,380
	\$200M to \$500M	45	\$80,800	\$68,070	\$75,650	\$88,930	\$108,170
	\$500M to \$1B	23	\$79,960	\$59,850	\$74,310	\$94,880	\$128,720
	\$1B to \$3B	31	\$90,340	\$61,310	\$77,390	\$112,880	\$147,550
	\$3B or more	22	\$91,800	\$60,380	\$87,740	\$108,000	\$139,450
By region	New England	8	\$99,690	\$60,820	\$92,370	\$134,460	\$203,930
	Middle Atlantic	11	\$91,610	\$62,600	\$73,870	\$146,210	\$172,200
	East North Central	38	\$77,600	\$61,340	\$73,510	\$96,880	\$113,180
	West North Central	18	\$75,010	\$56,160	\$71,820	\$85,000	\$126,070
	South Atlantic	22	\$86,200	\$68,950	\$87,740	\$87,740	\$118,580
	East South Central	14	\$74,050	\$52,100	\$72,680	\$84,600	\$108,040
	West South Central	17	\$76,010	\$59,550	\$62,860	\$85,190	\$134,820
	Mountain	12	\$68,530	\$57,360	\$65,000	\$82,120	\$94,030
	Pacific	20	\$102,490	\$81,770	\$105,370	\$109,760	\$149,860
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	41	\$71,520	\$57,220	\$70,870	\$83,070	\$92,280
	50 - 99	40	\$80,970	\$65,000	\$75,590	\$89,950	\$118,030
	100 or more	76	\$88,260	\$61,310	\$84,830	\$107,370	\$137,610
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	6	\$60,490	\$49,650	\$51,910	\$67,700	*
	13 - 20	152	\$84,010	\$61,870	\$76,980	\$95,500	\$119,820
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	14	\$66,860	\$53,150	\$56,920	\$76,060	\$123,440
	\$50M to \$100M	17	\$69,930	\$59,320	\$73,880	\$84,050	\$90,460
	\$100M to \$200M	26	\$75,830	\$62,040	\$74,820	\$85,000	\$99,140
	\$200M or more	103	\$87,240	\$61,580	\$82,930	\$104,740	\$137,090
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$58,880	\$53,520	\$56,000	\$68,130	*
	5,000 - 9,999	22	\$75,820	\$61,070	\$72,600	\$89,990	\$116,360
	10,000 - 19,999	29	\$72,870	\$60,000	\$73,880	\$83,220	\$103,120
	20,000 - 39,999	31	\$79,320	\$62,010	\$75,660	\$90,420	\$115,960
	40,000 - 49,999	11	\$73,380	\$48,590	\$72,040	\$91,680	\$113,420
	50,000 - 59,999	6	\$99,420	\$67,340	\$98,720	\$120,970	*
	60,000 or more	54	\$90,520	\$61,310	\$87,550	\$108,000	\$146,440
Number of branch offices	1	17	\$71,240	\$55,410	\$63,650	\$87,850	\$126,150
	2	13	\$80,190	\$74,730	\$82,010	\$88,760	\$110,760
	3	13	\$78,050	\$58,630	\$70,940	\$91,800	\$132,080
	4	8	\$72,860	\$63,920	\$69,740	\$75,400	\$105,050
	5 or more	109	\$85,300	\$60,140	\$79,930	\$100,990	\$127,740

* Insufficient data

Table 83 - 2
Incentives and Bonuses
Compliance Officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		155	81%	124	\$5,530
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 \$50M	2	100%	2	*
	\$50M to \$100M	14	80%	11	\$2,920
	\$100M to \$200M	21	80%	16	\$3,160
	\$200M to \$500M	45	79%	33	\$4,360
	\$500M to \$1B	22	86%	19	\$6,320
	\$1B to \$3B	29	84%	26	\$6,780
	\$3B or more	22	79%	16	\$7,010
By region	New England	8	80%	6	\$6,100
	Middle Atlantic	11	76%	9	\$8,100
	East North Central	37	74%	29	\$5,060
	West North Central	18	93%	16	\$3,890
	South Atlantic	22	91%	18	\$6,030
	East South Central	14	63%	11	\$7,850
	West South Central	14	87%	10	\$4,680
	Mountain	12	88%	11	\$3,070
	Pacific	19	76%	14	\$6,970
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	4	100%	4	*
	10 - 49	39	81%	31	\$3,580
	50 - 99	39	77%	28	\$3,450
	100 or more	73	82%	61	\$6,930
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	44%	3	*
	13 - 20	146	82%	119	\$5,590
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	13	93%	12	\$2,840
	\$50M to \$100M	16	69%	11	\$2,490
	\$100M to \$200M	26	79%	19	\$4,340
	\$200M or more	99	82%	81	\$6,330
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	7	87%	6	\$2,630
	5,000 - 9,999	21	85%	18	\$4,420
	10,000 - 19,999	28	76%	20	\$2,940
	20,000 - 39,999	30	79%	23	\$4,210
	40,000 - 49,999	11	80%	9	\$5,780
	50,000 - 59,999	6	90%	5	\$9,560
	60,000 or more	51	82%	42	\$6,840
Number of branch offices	1	17	89%	15	\$3,780
	2	12	78%	10	\$6,530
	3	12	73%	8	\$3,030
	4	8	92%	7	\$4,700
	5 or more	105	80%	84	\$5,920

* Insufficient data

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

Table 83 - 3
Total Cash Compensation
Compliance Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		161	\$87,070	\$61,990	\$79,060	\$98,000	\$129,970
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	15	\$65,380	\$52,700	\$62,620	\$81,980	\$91,510
	\$100M to \$200M	22	\$73,210	\$60,000	\$71,380	\$85,530	\$93,290
	\$200M to \$500M	45	\$84,010	\$71,030	\$80,240	\$95,780	\$120,730
	\$500M to \$1B	23	\$85,090	\$60,300	\$81,330	\$107,600	\$139,560
	\$1B to \$3B	31	\$95,550	\$61,310	\$80,110	\$118,870	\$169,780
	\$3B or more	22	\$97,330	\$62,660	\$88,740	\$113,800	\$156,630
By region	New England	8	\$104,600	\$61,570	\$96,970	\$141,410	\$221,250
	Middle Atlantic	11	\$97,810	\$67,530	\$76,670	\$158,700	\$184,700
	East North Central	38	\$81,260	\$61,410	\$74,810	\$100,090	\$120,510
	West North Central	18	\$78,630	\$58,460	\$73,680	\$88,920	\$136,380
	South Atlantic	22	\$91,440	\$71,360	\$88,740	\$88,740	\$124,700
	East South Central	14	\$78,870	\$54,790	\$72,680	\$88,160	\$123,800
	West South Central	17	\$79,410	\$61,990	\$63,110	\$88,450	\$136,540
	Mountain	12	\$71,230	\$58,700	\$66,920	\$85,410	\$106,140
	Pacific	20	\$107,350	\$82,470	\$107,890	\$116,620	\$164,670
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	4	*	*	*	*	*
	10 - 49	41	\$74,290	\$60,000	\$73,140	\$89,990	\$98,130
	50 - 99	40	\$83,450	\$66,090	\$79,300	\$94,180	\$121,990
	100 or more	76	\$93,670	\$61,990	\$87,290	\$113,800	\$154,090
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	6	\$62,480	\$51,910	\$52,400	\$71,950	*
	13 - 20	152	\$88,400	\$62,740	\$81,750	\$99,540	\$133,540
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	14	\$69,280	\$54,460	\$58,760	\$80,430	\$124,370
	\$50M to \$100M	17	\$71,570	\$60,320	\$74,340	\$88,820	\$92,710
	\$100M to \$200M	26	\$79,030	\$64,850	\$75,630	\$87,880	\$102,510
	\$200M or more	103	\$92,200	\$62,070	\$86,310	\$110,370	\$146,800
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	7	\$61,160	\$53,980	\$56,370	\$68,750	*
	5,000 - 9,999	22	\$79,410	\$64,040	\$75,930	\$92,710	\$121,550
	10,000 - 19,999	29	\$74,980	\$60,920	\$74,310	\$85,150	\$105,690
	20,000 - 39,999	31	\$82,480	\$62,240	\$76,570	\$95,910	\$122,330
	40,000 - 49,999	11	\$77,730	\$49,340	\$74,390	\$97,030	\$133,140
	50,000 - 59,999	6	\$108,020	\$82,350	\$106,910	\$132,210	*
	60,000 or more	54	\$95,810	\$61,990	\$88,740	\$113,800	\$158,880
Number of branch offices	1	17	\$74,620	\$56,280	\$65,330	\$90,410	\$139,470
	2	13	\$84,940	\$74,950	\$86,760	\$95,040	\$116,980
	3	13	\$79,950	\$61,310	\$70,940	\$94,480	\$133,700
	4	8	\$77,190	\$65,620	\$75,160	\$87,170	\$120,530
	5 or more	109	\$89,840	\$61,990	\$82,880	\$106,820	\$134,990

* Insufficient data

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

if the 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
Compliance Officer

		N	average minimum	average midpoint	average maximum
Overall		112	\$71,170	\$90,460	\$109,750
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	7	\$50,220	\$63,540	\$76,850
	\$100M to \$200M	8	\$49,490	\$60,850	\$72,200
	\$200M to \$500M	29	\$61,850	\$76,230	\$90,610
	\$500M to \$1B	19	\$70,390	\$89,810	\$109,220
	\$1B to \$3B	29	\$80,250	\$101,940	\$123,620
	\$3B or more	20	\$89,730	\$118,260	\$146,790

* Insufficient data

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

RISK MANAGEMENT OFFICER/SPECIALIST

Department: Legal & Audit
Reports To: President/CEO/Manager

Position Overview:

Review and evaluate the credit union's security and loss control policies to ensure compliance with all applicable laws and regulations. Recommend updates to senior management and/or the Board of Directors that strengthen the credit union's risk management program and safeguard its assets. Maintain current knowledge of regulatory changes, communicate updates across the organization, and serve as a liaison with government and law enforcement agencies on matters related to compliance and security.

Key Responsibilities:

- Continuously review laws and regulations related to operational and compliance risk to ensure the credit union remains current and compliant.
- Evaluate security guidelines, risk management policies, procedures, products, and programs for regulatory compliance; recommend updates as needed.
- Serve as a subject matter expert on risk management and loss prevention, providing guidance and answering questions across the organization.
- Assess the effectiveness of current loss protection and risk management procedures; implement new strategies to mitigate risk and control losses.
- Communicate changes in security safeguards, policies, or procedures clearly to senior management, the Board of Directors, and staff; follow up to ensure understanding and implementation.
- Develop and implement security measures that align with credit union policies and regulatory requirements to proactively manage future risks.
- Coordinate risk assessments in partnership with the internal auditor and/or compliance officer; present findings and recommendations to senior leadership.
- Assist in revising or designing security protocols, forms, contracts, and disclosures to ensure compliance with state and federal regulations.
- Contribute to the development and delivery of compliance training programs focused on risk management and security practices.
- Establish and enforce database and record retention policies for classified information in accordance with applicable laws and regulations.
- Communicate with governmental and law enforcement agencies regarding risk management matters that impact credit union operations.

Table 84 - 1
Salaries
Risk Management Officer / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		112	\$74,560	\$53,740	\$63,700	\$92,560	\$111,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	6	\$64,400	\$61,390	\$65,280	\$68,730	*
	\$100M to \$200M	9	\$57,850	\$46,360	\$55,530	\$66,180	*
	\$200M to \$500M	21	\$70,980	\$54,210	\$61,730	\$80,320	\$106,480
	\$500M to \$1B	23	\$69,650	\$56,750	\$62,300	\$75,000	\$118,010
	\$1B to \$3B	33	\$68,320	\$52,910	\$61,500	\$71,400	\$105,680
	\$3B or more	19	\$92,400	\$59,420	\$100,900	\$111,000	\$129,010
By region	New England	6	\$74,830	\$63,460	\$68,210	\$79,390	*
	Middle Atlantic	10	\$68,490	\$46,080	\$64,880	\$77,430	\$137,730
	East North Central	20	\$70,260	\$53,200	\$62,280	\$73,640	\$117,420
	West North Central	10	\$69,210	\$50,380	\$61,080	\$70,180	\$119,210
	South Atlantic	15	\$79,630	\$49,180	\$68,530	\$110,940	\$113,010
	East South Central	10	\$65,860	\$49,740	\$56,340	\$75,000	\$108,120
	West South Central	13	\$71,110	\$54,460	\$58,180	\$93,990	\$117,410
	Mountain	12	\$61,890	\$49,140	\$57,370	\$70,570	\$104,230
	Pacific	16	\$92,030	\$62,300	\$89,440	\$111,000	\$125,980
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	16	\$60,720	\$50,930	\$64,860	\$66,300	\$76,810
	50 - 99	22	\$71,700	\$55,810	\$62,780	\$81,030	\$105,130
	100 or more	72	\$76,900	\$53,730	\$64,820	\$100,390	\$113,650
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	5	\$67,290	\$64,780	\$71,170	\$75,880	*
	13 - 20	105	\$74,740	\$53,620	\$62,300	\$92,560	\$111,000
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	8	\$59,200	\$45,530	\$55,840	\$73,210	*
	\$100M to \$200M	11	\$67,970	\$55,600	\$60,170	\$67,620	\$134,690
	\$200M or more	89	\$76,190	\$53,900	\$64,150	\$98,180	\$111,000
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	7	\$58,940	\$49,750	\$56,410	\$66,630	*
	10,000 - 19,999	15	\$66,660	\$52,420	\$61,590	\$73,390	\$96,550
	20,000 - 39,999	19	\$67,660	\$51,730	\$61,470	\$79,610	\$108,380
	40,000 - 49,999	9	\$68,210	\$53,900	\$60,900	\$82,360	\$121,140
	50,000 - 59,999	6	\$76,840	\$62,300	\$62,300	\$79,360	*
	60,000 or more	52	\$79,130	\$53,580	\$69,920	\$109,410	\$111,000
Number of branch offices	1	3	*	*	*	*	*
	2	9	\$58,250	\$46,120	\$61,140	\$67,540	\$80,000
	3	5	\$58,520	\$53,090	\$60,850	\$62,800	*
	4	7	\$74,410	\$55,060	\$75,330	\$83,140	\$130,000
	5 or more	88	\$76,110	\$53,890	\$63,150	\$98,760	\$111,000

* Insufficient data

Table 84 - 2
Incentives and Bonuses
Risk Management Officer / Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		106	84%	84	\$4,450
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 \$50M	1	0%	0	
	\$50M to \$100M	4	75%	3	*
	\$100M to \$200M	8	86%	7	\$3,300
	\$200M to \$500M	21	81%	17	\$3,920
	\$500M to \$1B	21	78%	16	\$4,430
	\$1B to \$3B	33	88%	27	\$4,560
	\$3B or more	18	89%	15	\$4,910
By region	New England	5	75%	4	\$2,750
	Middle Atlantic	10	88%	9	\$6,320
	East North Central	19	80%	16	\$3,950
	West North Central	10	85%	8	\$6,820
	South Atlantic	15	85%	10	\$2,790
	East South Central	10	87%	7	\$4,920
	West South Central	11	82%	10	\$5,370
	Mountain	11	76%	8	\$3,630
	Pacific	15	93%	13	\$4,760
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	13	85%	11	\$2,670
	50 - 99	22	75%	16	\$3,570
	100 or more	70	86%	57	\$4,760
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	28%	1	*
	13 - 20	101	85%	82	\$4,480
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	7	72%	5	\$3,130
	\$100M to \$200M	10	83%	8	\$4,160
	\$200M or more	86	85%	70	\$4,550
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	1	0%	0	
	5,000 - 9,999	7	84%	6	\$2,750
	10,000 - 19,999	13	82%	11	\$3,340
	20,000 - 39,999	19	71%	13	\$3,240
	40,000 - 49,999	9	72%	7	\$5,240
	50,000 - 59,999	6	95%	5	\$4,730
	60,000 or more	50	89%	42	\$4,770
Number of branch offices	1	3	100%	3	*
	2	7	71%	5	\$2,570
	3	5	71%	4	\$1,610
	4	6	82%	5	\$5,900
	5 or more	84	85%	68	\$4,610

* Insufficient data

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

Table 84 - 3
Total Cash Compensation
Risk Management Officer / Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		112	\$78,090	\$56,860	\$66,030	\$92,700	\$117,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	6	\$65,340	\$61,390	\$65,600	\$71,030	*
	\$100M to \$200M	9	\$60,330	\$47,520	\$59,530	\$66,900	*
	\$200M to \$500M	21	\$74,020	\$56,330	\$65,820	\$80,320	\$115,610
	\$500M to \$1B	23	\$72,820	\$58,850	\$66,030	\$82,010	\$118,030
	\$1B to \$3B	33	\$72,230	\$54,890	\$64,060	\$74,110	\$111,170
	\$3B or more	19	\$96,500	\$61,100	\$106,860	\$117,300	\$142,920
By region	New England	6	\$76,650	\$64,610	\$72,260	\$80,000	*
	Middle Atlantic	10	\$74,060	\$48,390	\$65,590	\$84,560	\$164,550
	East North Central	20	\$73,160	\$56,940	\$65,780	\$78,750	\$117,500
	West North Central	10	\$74,720	\$52,240	\$62,300	\$72,610	\$136,540
	South Atlantic	15	\$81,880	\$49,520	\$70,900	\$111,940	\$123,060
	East South Central	10	\$70,150	\$53,870	\$59,280	\$82,330	\$114,880
	West South Central	13	\$74,940	\$55,460	\$62,180	\$90,380	\$138,070
	Mountain	12	\$64,350	\$51,480	\$60,430	\$71,310	\$110,220
	Pacific	16	\$96,360	\$66,030	\$97,170	\$117,300	\$129,800
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	16	\$62,570	\$50,930	\$64,860	\$67,580	\$81,560
	50 - 99	22	\$74,320	\$56,830	\$67,180	\$82,240	\$111,840
	100 or more	72	\$80,800	\$56,970	\$67,430	\$106,110	\$117,760
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	5	\$67,680	\$64,780	\$71,170	\$77,780	*
	13 - 20	105	\$78,410	\$56,590	\$66,030	\$94,660	\$117,300
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	8	\$61,180	\$46,910	\$55,840	\$76,010	*
	\$100M to \$200M	11	\$70,930	\$55,750	\$63,470	\$68,480	\$150,170
	\$200M or more	89	\$79,910	\$57,010	\$67,430	\$100,260	\$117,300
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	7	\$61,260	\$49,960	\$64,210	\$67,380	*
	10,000 - 19,999	15	\$69,070	\$53,450	\$63,880	\$74,560	\$98,690
	20,000 - 39,999	19	\$69,870	\$52,970	\$64,710	\$79,740	\$117,680
	40,000 - 49,999	9	\$71,730	\$59,280	\$60,900	\$85,340	\$131,010
	50,000 - 59,999	6	\$81,330	\$64,920	\$66,030	\$81,340	*
	60,000 or more	52	\$83,150	\$56,800	\$71,650	\$111,940	\$117,530
Number of branch offices	1	3	*	*	*	*	*
	2	9	\$59,700	\$47,980	\$61,250	\$68,220	\$87,830
	3	5	\$59,670	\$53,170	\$62,350	\$64,690	*
	4	7	\$78,830	\$64,030	\$76,340	\$84,110	\$158,680
	5 or more	88	\$79,840	\$56,940	\$67,430	\$101,500	\$117,430

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		83	\$62,930	\$81,340	\$99,750
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	16	\$55,770	\$70,570	\$85,370
	\$500M to \$1B	18	\$59,820	\$76,890	\$93,970
	\$1B to \$3B	29	\$60,830	\$77,260	\$93,690
	\$3B or more	16	\$80,950	\$109,110	\$137,260

* Insufficient data

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

BSA/AML ANALYST

Department: Legal & Audit

Reports To: BSA Officer

Position Overview:

The BSA/AML Analyst supports the Credit Union's compliance efforts by conducting daily monitoring and quality control reviews under the direction of the BSA Officer. This role ensures adherence to BSA, USA PATRIOT Act, AML, OFAC, and Customer Identification Program requirements using regulatory and industry standards. The Analyst collaborates with departments across the organization and may assist with staff training and oversight of BSA-related activities to maintain full compliance with applicable laws and regulations.

Key Responsibilities:

- Review OFAC alerts and potential matches; respond promptly to relevant departments.
- Evaluate BSA/AML alerts to determine SAR filing needs.
- Prepare and submit timely CTRs and SARs.
- Audit new ITIN memberships for CIP and OFAC compliance.
- Investigate suspicious transactions to detect, prevent, and minimize potential losses.
- Provide guidance and support to branch and department staff on BSA-related matters.
- Recommend improvements to policies and procedures to strengthen BSA compliance.
- Assist in delivering ongoing training on BSA/AML, OFAC, FinCEN, CIP, CTRs, and SARs.
- Report potential BSA violations to the BSA Officer.
- Complete all required compliance training by designated deadlines.
- Stay current and compliant with BSA, OFAC, USA PATRIOT Act, and CIP regulations.
- Attend meetings and training sessions to maintain regulatory knowledge.
- Serve as backup support for department staff as needed.

Table 85 - 1
Salaries
BSA/AML Analyst

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$65,620	\$54,540	\$61,150	\$77,000	\$83,460
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	13	\$56,230	\$46,420	\$53,220	\$64,930	\$74,860
	\$500M to \$1B	14	\$60,350	\$53,370	\$57,350	\$63,640	\$89,290
	\$1B to \$3B	29	\$66,280	\$56,150	\$64,720	\$75,650	\$88,210
	\$3B or more	18	\$68,840	\$57,290	\$70,840	\$77,360	\$83,470
By region	New England	7	\$62,110	\$50,510	\$55,790	\$75,630	\$102,860
	Middle Atlantic	9	\$60,880	\$54,540	\$55,900	\$61,510	\$89,450
	East North Central	12	\$59,150	\$54,570	\$59,740	\$64,720	\$65,590
	West North Central	5	\$64,950	\$53,100	\$70,840	\$72,890	*
	South Atlantic	11	\$59,800	\$53,220	\$59,890	\$61,150	\$79,400
	East South Central	6	\$53,190	\$50,470	\$52,020	\$54,900	*
	West South Central	4	\$59,840	\$48,130	\$60,920	\$69,360	*
	Mountain	9	\$71,950	\$62,330	\$75,650	\$81,410	\$92,750
	Pacific	15	\$76,150	\$72,230	\$77,000	\$80,200	\$94,010
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	3	*	*	*	*	*
	50 - 99	15	\$57,810	\$50,480	\$56,190	\$64,920	\$79,520
	100 or more	60	\$66,900	\$54,850	\$64,480	\$77,000	\$83,470
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	74	\$65,680	\$54,540	\$61,510	\$77,000	\$83,450
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	2	*	*	*	*	*
	\$100M to \$200M	4	\$48,730	\$44,250	\$46,800	\$54,850	*
	\$200M or more	70	\$66,330	\$54,540	\$63,060	\$77,000	\$83,470
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	7	\$53,680	\$46,040	\$53,220	\$59,390	\$82,100
	20,000 - 39,999	13	\$57,530	\$48,370	\$56,150	\$64,960	\$75,140
	40,000 - 49,999	5	\$60,100	\$49,940	\$56,380	\$67,650	*
	50,000 - 59,999	6	\$69,240	\$54,790	\$63,630	\$87,490	\$102,860
	60,000 or more	43	\$67,740	\$56,770	\$64,720	\$77,000	\$83,470
Number of branch offices	1	1	*	*	*	*	*
	2	4	*	*	*	*	*
	3	1	*	*	*	*	*
	4	5	\$63,790	\$50,240	\$63,550	\$74,860	*
	5 or more	68	\$65,950	\$54,540	\$61,550	\$77,000	\$83,470

* Insufficient data

Table 85 - 2
Incentives and Bonuses
BSA/AML Analyst

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		78	81%	59	\$3,190
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 \$50M	0		0	
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	3	67%	2	*
	\$200M to \$500M	13	84%	10	\$2,080
	\$500M to \$1B	14	76%	10	\$2,640
	\$1B to \$3B	29	72%	21	\$3,220
	\$3B or more	18	87%	15	\$3,510
By region	New England	7	82%	5	\$2,160
	Middle Atlantic	9	60%	7	\$3,310
	East North Central	12	81%	9	\$2,700
	West North Central	5	91%	5	\$3,720
	South Atlantic	11	89%	8	\$2,450
	East South Central	6	75%	4	\$3,720
	West South Central	4	76%	3	\$1,260
	Mountain	9	60%	7	\$3,290
	Pacific	15	91%	11	\$4,050
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	3	100%	3	*
	50 - 99	15	73%	10	\$1,990
	100 or more	60	81%	46	\$3,340
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	74	82%	58	\$3,200
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	2	50%	1	*
	\$100M to \$200M	4	100%	4	\$2,160
	\$200M or more	70	81%	53	\$3,240
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	0		0	
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	7	88%	6	\$1,870
	20,000 - 39,999	13	70%	8	\$2,150
	40,000 - 49,999	5	66%	4	\$4,850
	50,000 - 59,999	6	85%	5	\$2,380
	60,000 or more	43	82%	33	\$3,410
Number of branch offices	1	1	100%	1	*
	2	4	56%	2	*
	3	1	100%	1	*
	4	5	78%	3	\$1,860
	5 or more	68	81%	52	\$3,260

* Insufficient data

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

Table 85 - 3
Total Cash Compensation
BSA/AML Analyst

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		78	\$68,180	\$55,800	\$63,730	\$81,000	\$88,100
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	13	\$57,980	\$49,090	\$54,990	\$66,770	\$76,360
	\$500M to \$1B	14	\$62,360	\$54,730	\$59,450	\$65,720	\$89,850
	\$1B to \$3B	29	\$68,510	\$59,910	\$67,790	\$75,650	\$94,300
	\$3B or more	18	\$71,900	\$57,600	\$75,670	\$81,450	\$88,100
By region	New England	7	\$63,870	\$53,670	\$56,880	\$78,680	\$103,660
	Middle Atlantic	9	\$62,870	\$54,540	\$57,110	\$65,920	\$94,590
	East North Central	12	\$61,180	\$55,090	\$59,900	\$67,790	\$69,290
	West North Central	5	\$68,320	\$54,640	\$74,270	\$77,530	*
	South Atlantic	11	\$61,980	\$54,920	\$61,830	\$62,150	\$82,080
	East South Central	6	\$55,960	\$51,700	\$55,670	\$56,230	*
	West South Central	4	\$60,800	\$48,360	\$62,030	\$71,340	*
	Mountain	9	\$73,910	\$64,190	\$75,650	\$84,830	\$95,880
	Pacific	15	\$79,830	\$74,310	\$81,000	\$85,330	\$96,560
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	3	*	*	*	*	*
	50 - 99	15	\$59,260	\$51,380	\$56,240	\$65,000	\$80,740
	100 or more	60	\$69,590	\$57,560	\$65,790	\$81,000	\$88,120
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	74	\$68,300	\$55,800	\$63,780	\$81,000	\$88,100
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	2	*	*	*	*	*
	\$100M to \$200M	4	\$50,890	\$46,330	\$49,730	\$57,610	*
	\$200M or more	70	\$68,920	\$55,930	\$64,950	\$81,000	\$88,100
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	0					
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	7	\$55,330	\$48,260	\$54,990	\$60,530	\$83,140
	20,000 - 39,999	13	\$59,030	\$50,630	\$56,400	\$67,190	\$76,740
	40,000 - 49,999	5	\$63,290	\$52,190	\$58,500	\$72,400	*
	50,000 - 59,999	6	\$71,260	\$57,830	\$65,470	\$87,630	\$103,660
	60,000 or more	43	\$70,500	\$58,520	\$68,050	\$81,000	\$88,250
Number of branch offices	1	1	*	*	*	*	*
	2	4	*	*	*	*	*
	3	1	*	*	*	*	*
	4	5	\$65,250	\$51,840	\$65,140	\$76,360	*
	5 or more	68	\$68,580	\$55,800	\$63,780	\$81,000	\$88,100

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		63	\$52,580	\$67,020	\$81,470
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	1	*	*	*
	\$200M to \$500M	7	\$46,110	\$57,680	\$69,250
	\$500M to \$1B	13	\$48,310	\$60,710	\$73,120
	\$1B to \$3B	26	\$55,150	\$69,660	\$84,180
	\$3B or more	16	\$55,110	\$73,570	\$92,030

* Insufficient data

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

SVP/VP OF FINANCE (#2 position)

Department: Executive Management

Reports To: Chief Financial Officer or President/CEO/Manager

Position Overview:

Support and manage all Finance and Accounting functions to ensure compliance with applicable state and federal regulations. Assist in overseeing auditing, accounting, and recordkeeping activities to maintain alignment with generally accepted accounting principles (GAAP). Provide recommendations on budget preparation, income forecasting, and operational improvements to support the credit union's financial health and strategic goals.

Key Responsibilities:

- Oversee and manage the credit union's financial and accounting operations—directly or through subordinate staff—including asset/liability management (ALM), accounts payable and receivable, budgeting, collections, general ledger, financial analysis, reporting, recordkeeping, investments, payroll, and tax compliance.
- Develop, implement, and evaluate Accounting and Finance Department policies and procedures to ensure alignment with current regulations; communicate and enforce policies across the team.
- May lead the development, promotion, and sale of credit union products and services.
- Prepare and present monthly financial reports to the Chief Financial Officer, senior management, and the Board of Directors.
- Participate in setting deposit and loan rates to support strategic financial goals.
- Provide guidance on investment decisions and portfolio management.
- Serve as trustee or assist in managing the credit union's pension plan.
- Conduct regular staff meetings to share updates, identify areas for improvement, and communicate changes in procedures, services, or industry trends.
- Assist with lease negotiations and major capital purchasing decisions.
- Provide direction for financial planning model runs to support strategic forecasting.
- Support the evaluation of new branch locations and the closure of existing branches.
- Develop, perform, and oversee internal audit procedures, including cash counts, teller drawer audits, employee account reviews, loan documentation checks, and wire transfer monitoring.
- Serve as a liaison with regulatory examiners and external auditors, ensuring timely and accurate communication and documentation.

Table 86 - 1
Salaries
SVP / VP of Finance (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		122	\$154,330	\$108,500	\$140,640	\$184,000	\$245,870
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	13	\$101,120	\$85,960	\$96,250	\$109,410	\$143,280
	\$200M to \$500M	27	\$121,570	\$104,150	\$120,940	\$140,960	\$160,500
	\$500M to \$1B	20	\$128,710	\$91,320	\$135,270	\$156,250	\$183,270
	\$1B to \$3B	36	\$167,010	\$136,700	\$168,750	\$192,640	\$231,170
	\$3B or more	21	\$236,200	\$194,630	\$239,670	\$268,410	\$346,440
By region	New England	8	\$153,550	\$135,380	\$147,800	\$196,630	\$209,360
	Middle Atlantic	9	\$148,470	\$94,450	\$131,180	\$188,590	\$335,100
	East North Central	23	\$142,970	\$110,120	\$135,220	\$175,860	\$208,210
	West North Central	14	\$128,820	\$95,220	\$125,240	\$157,940	\$189,380
	South Atlantic	17	\$178,820	\$125,750	\$151,970	\$236,680	\$348,030
	East South Central	10	\$146,850	\$105,080	\$134,060	\$208,230	\$265,550
	West South Central	15	\$131,700	\$89,630	\$124,750	\$175,830	\$212,880
	Mountain	11	\$150,800	\$97,150	\$136,000	\$207,480	\$253,500
	Pacific	14	\$200,120	\$155,370	\$187,350	\$259,340	\$288,770
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	18	\$103,300	\$81,750	\$100,790	\$121,720	\$145,410
	50 - 99	27	\$119,630	\$92,490	\$115,700	\$146,010	\$162,910
	100 or more	77	\$177,310	\$135,200	\$169,840	\$209,250	\$259,520
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$142,710	\$98,860	\$144,640	\$205,000	*
	13 - 20	116	\$155,010	\$108,500	\$141,580	\$184,330	\$247,500
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	7	\$102,620	\$82,680	\$91,260	\$127,870	*
	\$100M to \$200M	18	\$111,720	\$96,560	\$108,120	\$121,470	\$150,260
	\$200M or more	94	\$168,570	\$127,970	\$159,180	\$205,000	\$258,730
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	8	\$104,550	\$86,710	\$107,370	\$117,850	*
	10,000 - 19,999	17	\$108,160	\$91,170	\$107,900	\$124,950	\$141,340
	20,000 - 39,999	23	\$126,190	\$93,100	\$127,690	\$153,570	\$169,290
	40,000 - 49,999	9	\$131,880	\$107,710	\$129,200	\$162,810	\$231,240
	50,000 - 59,999	7	\$164,550	\$151,030	\$165,100	\$188,980	\$194,120
	60,000 or more	56	\$189,530	\$138,470	\$179,650	\$235,830	\$268,520
Number of branch offices	1	5	\$126,370	\$107,010	\$123,730	\$149,610	*
	2	2	*	*	*	*	*
	3	11	\$110,530	\$90,690	\$112,730	\$127,490	\$157,870
	4	6	\$100,930	\$69,690	\$84,780	\$153,170	*
	5 or more	97	\$164,860	\$124,820	\$152,060	\$202,620	\$258,080

* Insufficient data

Table 86 - 2
Incentives and Bonuses
SVP / VP of Finance (#2 position)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		119	85%	100	\$15,830
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 \$50M	1	100%	1	*
	\$50M to \$100M	4	75%	3	*
	\$100M to \$200M	13	67%	9	\$13,290
	\$200M to \$500M	26	83%	21	\$9,120
	\$500M to \$1B	19	97%	19	\$10,640
	\$1B to \$3B	35	86%	30	\$16,060
	\$3B or more	21	88%	18	\$29,550
By region	New England	8	92%	7	\$11,190
	Middle Atlantic	9	74%	7	\$17,990
	East North Central	22	81%	18	\$12,660
	West North Central	14	100%	14	\$14,160
	South Atlantic	17	87%	14	\$21,990
	East South Central	9	74%	7	\$19,450
	West South Central	15	84%	12	\$12,380
	Mountain	11	84%	9	\$12,380
	Pacific	14	87%	12	\$19,590
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	18	77%	14	\$8,270
	50 - 99	27	79%	20	\$11,100
	100 or more	74	89%	66	\$18,700
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	4	66%	2	*
	13 - 20	113	86%	96	\$16,170
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	69%	2	*
	\$50M to \$100M	7	40%	3	*
	\$100M to \$200M	18	86%	15	\$11,570
	\$200M or more	90	89%	79	\$17,110
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	8	61%	5	\$9,380
	10,000 - 19,999	17	72%	12	\$8,740
	20,000 - 39,999	22	88%	18	\$11,720
	40,000 - 49,999	8	93%	7	\$11,580
	50,000 - 59,999	7	92%	7	\$11,560
	60,000 or more	55	89%	48	\$21,170
Number of branch offices	1	5	100%	5	\$12,680
	2	2	53%	1	*
	3	11	75%	9	\$11,100
	4	6	59%	4	\$9,190
	5 or more	94	88%	81	\$16,830

* Insufficient data

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

Table 86 - 3
Total Cash Compensation
SVP / VP of Finance (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		122	\$167,370	\$115,620	\$150,330	\$201,150	\$273,810
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	13	\$109,980	\$87,800	\$102,730	\$121,500	\$178,070
	\$200M to \$500M	27	\$128,520	\$109,530	\$126,700	\$151,430	\$166,760
	\$500M to \$1B	20	\$138,640	\$103,960	\$137,240	\$170,360	\$199,490
	\$1B to \$3B	36	\$180,370	\$144,430	\$177,780	\$205,460	\$252,620
	\$3B or more	21	\$262,060	\$207,220	\$266,680	\$321,610	\$349,030
By region	New England	8	\$163,810	\$138,550	\$151,770	\$217,490	\$248,910
	Middle Atlantic	9	\$161,720	\$101,450	\$132,900	\$197,510	\$338,820
	East North Central	23	\$152,960	\$119,070	\$141,760	\$202,660	\$230,320
	West North Central	14	\$142,980	\$101,410	\$136,200	\$185,610	\$218,710
	South Atlantic	17	\$197,260	\$135,890	\$152,580	\$278,920	\$349,030
	East South Central	10	\$160,250	\$111,840	\$154,650	\$229,820	\$278,740
	West South Central	15	\$141,180	\$94,720	\$129,790	\$193,060	\$244,320
	Mountain	11	\$160,570	\$104,680	\$138,360	\$229,220	\$290,100
	Pacific	14	\$217,110	\$160,050	\$192,350	\$273,560	\$325,740
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	18	\$109,630	\$82,850	\$105,670	\$127,930	\$159,930
	50 - 99	27	\$127,930	\$101,290	\$119,640	\$150,660	\$189,410
	100 or more	77	\$193,430	\$140,120	\$182,160	\$237,340	\$305,050
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$147,170	\$98,860	\$155,250	\$206,330	*
	13 - 20	116	\$168,460	\$116,390	\$151,360	\$201,390	\$274,170
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	7	\$106,970	\$82,680	\$95,720	\$144,830	*
	\$100M to \$200M	18	\$121,630	\$103,050	\$119,950	\$131,470	\$162,050
	\$200M or more	94	\$183,160	\$135,690	\$168,450	\$219,640	\$279,550
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	8	\$110,260	\$87,590	\$116,840	\$125,810	*
	10,000 - 19,999	17	\$114,470	\$96,630	\$115,440	\$133,450	\$151,650
	20,000 - 39,999	23	\$135,570	\$105,040	\$131,670	\$164,780	\$194,570
	40,000 - 49,999	9	\$141,750	\$109,860	\$138,160	\$167,600	\$265,290
	50,000 - 59,999	7	\$175,160	\$159,220	\$176,240	\$196,620	\$216,520
	60,000 or more	56	\$207,910	\$148,610	\$198,620	\$261,310	\$321,760
Number of branch offices	1	5	\$139,050	\$114,980	\$143,520	\$160,490	*
	2	2	*	*	*	*	*
	3	11	\$118,860	\$94,720	\$119,790	\$137,450	\$196,430
	4	6	\$106,360	\$72,780	\$84,940	\$156,660	*
	5 or more	97	\$179,090	\$130,940	\$161,820	\$218,350	\$279,410

* Insufficient data

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

if the 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
SVP / VP of Finance (#2 position)

		N	average minimum	average midpoint	average maximum
Overall		87	\$123,970	\$160,600	\$197,230
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	5	\$88,130	\$106,380	\$124,640
	\$200M to \$500M	18	\$98,950	\$125,760	\$152,570
	\$500M to \$1B	16	\$104,630	\$133,000	\$161,360
	\$1B to \$3B	29	\$133,620	\$172,590	\$211,560
	\$3B or more	17	\$164,960	\$219,940	\$274,910

* Insufficient data

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

ACCOUNTING VP

Department: Accounting & Finance

Reports To: CFO or CEO

Position Overview:

Lead the Accounting department and oversee all financial operations to ensure compliance with generally accepted accounting principles (GAAP). Establish and maintain systems that accurately reflect the credit union's financial position, including consolidated reporting across branches.

Key Responsibilities:

- Lead all financial, accounting, and bookkeeping operations, including accounts payable and receivable, budgeting, collections, general ledger, investments, financial reporting, payroll, and tax compliance.
- Develop, implement, and evaluate accounting policies and procedures to ensure alignment with current regulations and strict adherence to GAAP.
- Monitor and approve cost control strategies to support financial efficiency.
- Prepare and present monthly, quarterly, and annual financial reports, forecasts, and cash management analyses to senior leadership and the Board of Directors.
- Manage financial projections and oversee investment accounting activities to support strategic planning.
- Lead the budgeting process and regularly assess budget variances to ensure fiscal accountability.
- Contribute to decisions on deposit and loan rates based on financial analysis and market conditions.
- Provide strategic guidance on investment decisions and portfolio performance.
- Facilitate regular staff meetings to share updates, identify process improvements, and communicate changes in procedures or services.
- Support lease negotiations and major capital purchasing decisions to ensure cost-effective investments.
- Serve as the primary liaison with regulatory examiners and external auditors to ensure compliance and successful audit outcomes.

Table 87 - 1
Salaries
Accounting VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		102	\$136,040	\$91,650	\$127,750	\$178,210	\$191,330
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	13	\$83,400	\$72,070	\$83,460	\$93,370	\$106,570
	\$100M to \$200M	13	\$88,370	\$83,550	\$88,930	\$91,560	\$107,500
	\$200M to \$500M	14	\$107,180	\$94,080	\$107,900	\$124,870	\$147,950
	\$500M to \$1B	18	\$121,800	\$104,930	\$114,850	\$136,160	\$181,920
	\$1B to \$3B	21	\$153,480	\$133,520	\$149,280	\$181,140	\$204,750
	\$3B or more	19	\$184,390	\$171,710	\$178,210	\$178,210	\$255,410
By region	New England	6	\$111,220	\$72,650	\$125,090	\$143,560	*
	Middle Atlantic	5	\$115,200	\$74,770	\$115,540	\$159,320	*
	East North Central	27	\$111,720	\$84,580	\$105,020	\$143,520	\$167,040
	West North Central	10	\$125,260	\$91,780	\$109,150	\$162,250	\$238,040
	South Atlantic	14	\$159,550	\$134,740	\$178,210	\$178,210	\$193,220
	East South Central	5	\$129,730	\$105,750	\$122,310	\$159,950	*
	West South Central	12	\$131,780	\$94,180	\$128,660	\$178,920	\$213,690
	Mountain	6	\$140,700	\$104,050	\$153,830	\$178,490	*
	Pacific	17	\$156,890	\$98,280	\$149,410	\$211,410	\$267,650
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	27	\$87,070	\$73,810	\$87,960	\$93,540	\$109,790
	50 - 99	16	\$106,480	\$90,410	\$104,920	\$123,590	\$148,080
	100 or more	57	\$161,370	\$128,770	\$161,440	\$178,210	\$225,350
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	95	\$138,950	\$95,310	\$134,380	\$178,210	\$195,100
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$82,420	\$69,340	\$83,120	\$92,890	\$105,660
	\$50M to \$100M	14	\$88,050	\$79,580	\$89,170	\$95,300	\$108,800
	\$100M to \$200M	12	\$96,990	\$88,260	\$93,960	\$110,480	\$136,080
	\$200M or more	64	\$157,810	\$124,650	\$157,400	\$178,210	\$212,620
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$80,230	\$67,500	\$78,100	\$91,290	*
	5,000 - 9,999	15	\$85,170	\$73,140	\$87,220	\$93,770	\$109,370
	10,000 - 19,999	12	\$99,800	\$88,880	\$91,680	\$111,420	\$139,470
	20,000 - 39,999	12	\$106,470	\$90,660	\$104,720	\$125,450	\$153,370
	40,000 - 49,999	8	\$113,390	\$93,470	\$107,820	\$128,300	\$179,430
	50,000 - 59,999	7	\$136,040	\$122,440	\$129,010	\$154,400	\$183,030
	60,000 or more	40	\$173,400	\$150,000	\$178,210	\$178,210	\$236,260
Number of branch offices	1	14	\$79,270	\$68,550	\$79,850	\$87,000	\$95,720
	2	7	\$91,720	\$88,690	\$90,870	\$104,630	*
	3	8	\$92,720	\$77,230	\$88,850	\$103,510	*
	4	6	\$112,300	\$86,460	\$114,500	\$146,350	*
	5 or more	67	\$154,550	\$115,020	\$154,570	\$178,210	\$208,140

* Insufficient data

Table 87 - 2
Incentives and Bonuses
Accounting VP

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		97	85%	78	\$11,170
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 \$50M	3	67%	2	*
	\$50M to \$100M	12	77%	8	\$3,250
	\$100M to \$200M	12	82%	10	\$4,140
	\$200M to \$500M	14	77%	10	\$6,700
	\$500M to \$1B	17	84%	15	\$10,770
	\$1B to \$3B	20	84%	17	\$15,450
	\$3B or more	18	94%	16	\$15,070
By region	New England	6	59%	4	\$8,990
	Middle Atlantic	5	68%	3	\$9,000
	East North Central	27	92%	23	\$10,780
	West North Central	10	72%	7	\$8,670
	South Atlantic	12	94%	10	\$8,270
	East South Central	5	87%	4	\$14,830
	West South Central	10	81%	8	\$12,800
	Mountain	6	88%	5	\$13,550
	Pacific	17	80%	14	\$16,930
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	65%	2	*
	10 - 49	25	80%	19	\$4,020
	50 - 99	16	79%	12	\$6,370
	100 or more	54	88%	46	\$14,360
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	66%	2	*
	13 - 20	91	85%	74	\$11,390
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	50%	1	*
	\$20M to \$50M	10	80%	7	\$3,760
	\$50M to \$100M	12	84%	10	\$4,300
	\$100M to \$200M	12	69%	7	\$4,840
	\$200M or more	61	89%	53	\$13,690
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	8	86%	6	\$2,790
	5,000 - 9,999	14	72%	10	\$3,770
	10,000 - 19,999	11	84%	8	\$5,180
	20,000 - 39,999	12	67%	8	\$7,630
	40,000 - 49,999	8	82%	6	\$9,420
	50,000 - 59,999	7	100%	7	\$13,190
	60,000 or more	37	90%	32	\$15,340
Number of branch offices	1	14	78%	10	\$3,860
	2	6	68%	4	*
	3	8	77%	5	\$4,370
	4	6	90%	6	\$6,460
	5 or more	63	87%	53	\$13,520

* Insufficient data

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

Table 87 - 3
Total Cash Compensation
Accounting VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		102	\$144,910	\$95,670	\$135,000	\$179,210	\$222,700
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	13	\$85,490	\$73,170	\$86,000	\$99,120	\$107,910
	\$100M to \$200M	13	\$91,470	\$88,440	\$89,860	\$93,880	\$111,950
	\$200M to \$500M	14	\$112,060	\$97,100	\$111,620	\$128,650	\$159,640
	\$500M to \$1B	18	\$130,500	\$105,350	\$124,720	\$142,810	\$197,550
	\$1B to \$3B	21	\$165,630	\$135,030	\$163,940	\$193,820	\$239,730
	\$3B or more	19	\$197,960	\$179,210	\$179,210	\$189,900	\$294,450
By region	New England	6	\$116,520	\$74,530	\$135,140	\$143,560	*
	Middle Atlantic	5	\$121,350	\$74,770	\$120,990	\$171,920	*
	East North Central	27	\$120,800	\$90,200	\$108,610	\$157,120	\$188,520
	West North Central	10	\$131,520	\$92,010	\$114,200	\$167,660	\$276,980
	South Atlantic	14	\$166,680	\$134,740	\$179,210	\$179,210	\$210,070
	East South Central	5	\$142,590	\$117,470	\$131,260	\$177,490	*
	West South Central	12	\$139,970	\$96,680	\$134,520	\$182,920	\$239,110
	Mountain	6	\$152,640	\$106,490	\$166,460	\$194,690	*
	Pacific	17	\$170,490	\$103,580	\$163,520	\$245,740	\$296,250
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	27	\$89,890	\$74,380	\$89,240	\$99,160	\$112,270
	50 - 99	16	\$111,260	\$92,160	\$108,930	\$130,280	\$159,970
	100 or more	57	\$173,460	\$135,040	\$178,360	\$181,550	\$251,400
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	95	\$148,160	\$102,000	\$137,540	\$179,210	\$224,810
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	10	\$84,840	\$71,220	\$86,270	\$99,020	\$106,440
	\$50M to \$100M	14	\$91,360	\$83,440	\$89,260	\$99,490	\$112,410
	\$100M to \$200M	12	\$100,030	\$88,580	\$96,580	\$113,450	\$143,930
	\$200M or more	64	\$169,430	\$132,100	\$172,540	\$179,210	\$241,990
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	8	\$82,300	\$68,080	\$78,920	\$95,860	*
	5,000 - 9,999	15	\$87,730	\$74,450	\$88,260	\$99,820	\$111,320
	10,000 - 19,999	12	\$103,470	\$89,720	\$93,690	\$116,460	\$148,630
	20,000 - 39,999	12	\$111,580	\$97,220	\$108,620	\$128,650	\$166,400
	40,000 - 49,999	8	\$121,070	\$93,470	\$114,570	\$139,300	\$201,930
	50,000 - 59,999	7	\$149,230	\$130,400	\$137,290	\$161,970	\$241,030
	60,000 or more	40	\$186,340	\$163,500	\$179,210	\$192,610	\$274,950
Number of branch offices	1	14	\$82,040	\$71,140	\$82,180	\$91,360	\$100,530
	2	7	\$93,800	\$90,460	\$93,420	\$107,530	*
	3	8	\$95,710	\$80,810	\$90,110	\$103,750	*
	4	6	\$118,100	\$87,030	\$118,920	\$158,500	*
	5 or more	67	\$165,720	\$121,010	\$169,940	\$179,210	\$241,470

* Insufficient data

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

if the 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
Accounting VP

		N	average minimum	average midpoint	average maximum
Overall		73	\$109,430	\$138,610	\$167,790
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	6	\$65,790	\$82,460	\$99,140
	\$100M to \$200M	7	\$76,670	\$95,460	\$114,240
	\$200M to \$500M	10	\$89,980	\$108,870	\$127,770
	\$500M to \$1B	14	\$101,600	\$127,960	\$154,320
	\$1B to \$3B	18	\$120,020	\$152,830	\$185,640
	\$3B or more	17	\$146,280	\$188,980	\$231,680

* Insufficient data

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

ACCOUNTING MANAGER/SUPERVISOR

Department: Accounting & Finance

Reports To: Accounting VP or Chief Financial Officer

Position Overview:

Lead the Accounting department in delivering accurate financial reporting and reliable data to support strategic decision-making. Oversee the development and maintenance of records related to income, expenses, assets, liabilities, and capital. Reconcile general ledger and bank accounts, and ensure all reports, systems, and practices comply with generally accepted accounting principles (GAAP).

Key Responsibilities:

- Oversee all core accounting functions, including accounts payable and receivable, budgeting, cash flow, cost management, credit and collections, financial analysis, reporting, general ledger, investments, payroll, and tax compliance.
- Develop and implement departmental policies and procedures that reflect current regulations and ensure consistent application across the team.
- Reconcile revenue reports, payroll and timesheets, unbilled variances, claims disbursements, and special projects; prepare daily loan/share balance sheets and cash position assessments.
- Manage general ledger reconciliation, journal entries, and financial account reviews; lead month-end close and produce monthly financial statements.
- Ensure all accounting activities comply with GAAP and regulatory requirements, maintaining accurate and timely records.
- Lead and develop a high-performing accounting team through regular performance evaluations, coaching, and conflict resolution.
- Streamline accounting workflows by designing and implementing efficient processes.
- Build and maintain advanced financial analyses and reporting tools to support decision-making.
- Provide regular updates to management on online accounting activities and departmental performance.
- Monitor and manage fixed assets and related accounting processes.
- Conduct specialized accounting studies, analyses, and projects as requested by leadership.

Table 88 - 1
Salaries
Accounting Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		217	\$91,980	\$73,660	\$90,000	\$106,670	\$126,290
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	14	\$64,030	\$55,250	\$61,060	\$72,280	\$85,970
	\$50M to \$100M	22	\$76,610	\$64,920	\$74,590	\$90,700	\$98,210
	\$100M to \$200M	30	\$75,350	\$62,640	\$74,000	\$89,230	\$96,850
	\$200M to \$500M	52	\$84,120	\$71,240	\$84,240	\$94,900	\$106,950
	\$500M to \$1B	33	\$96,430	\$80,000	\$95,340	\$108,930	\$126,350
	\$1B to \$3B	39	\$97,630	\$80,220	\$95,880	\$109,520	\$136,250
	\$3B or more	26	\$121,560	\$105,610	\$122,670	\$126,290	\$156,460
By region	New England	12	\$86,650	\$71,590	\$81,700	\$106,810	\$111,350
	Middle Atlantic	15	\$93,160	\$67,590	\$93,380	\$107,900	\$154,430
	East North Central	56	\$84,370	\$68,000	\$81,000	\$95,690	\$118,990
	West North Central	20	\$85,470	\$69,340	\$82,950	\$95,190	\$121,700
	South Atlantic	25	\$103,120	\$82,720	\$107,140	\$126,290	\$126,290
	East South Central	16	\$78,940	\$66,280	\$78,200	\$95,740	\$104,980
	West South Central	28	\$81,210	\$64,130	\$81,290	\$93,140	\$107,790
	Mountain	12	\$100,150	\$86,000	\$99,770	\$113,600	\$146,760
	Pacific	32	\$111,850	\$95,240	\$102,920	\$126,560	\$158,160
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	12	\$72,350	\$56,000	\$67,100	\$86,940	\$99,690
	10 - 49	57	\$75,710	\$63,790	\$74,050	\$88,320	\$97,360
	50 - 99	52	\$87,420	\$71,720	\$86,110	\$100,960	\$120,650
	100 or more	96	\$103,700	\$85,250	\$101,420	\$121,000	\$136,510
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	13	\$85,320	\$61,910	\$79,200	\$114,700	\$119,180
	13 - 20	200	\$92,600	\$74,040	\$90,000	\$106,570	\$126,290
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$68,540	\$53,680	\$62,960	\$83,900	*
	\$20M to \$50M	18	\$71,590	\$60,500	\$67,280	\$79,750	\$95,240
	\$50M to \$100M	28	\$75,580	\$66,080	\$74,550	\$87,320	\$96,910
	\$100M to \$200M	32	\$77,600	\$65,980	\$77,960	\$89,850	\$104,010
	\$200M or more	130	\$101,710	\$83,240	\$99,350	\$118,990	\$135,060
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	16	\$65,580	\$55,310	\$60,320	\$73,620	\$94,310
	5,000 - 9,999	30	\$77,750	\$66,980	\$75,480	\$89,650	\$97,200
	10,000 - 19,999	38	\$77,760	\$62,930	\$77,800	\$90,950	\$100,490
	20,000 - 39,999	38	\$92,030	\$75,220	\$92,410	\$106,560	\$125,590
	40,000 - 49,999	15	\$86,230	\$73,440	\$80,410	\$101,630	\$115,600
	50,000 - 59,999	10	\$97,540	\$81,920	\$92,670	\$110,910	\$148,200
	60,000 or more	66	\$109,200	\$91,710	\$106,950	\$126,290	\$142,050
Number of branch offices	1	27	\$77,070	\$62,180	\$74,130	\$89,130	\$100,000
	2	18	\$80,710	\$67,640	\$80,900	\$94,360	\$108,480
	3	19	\$75,430	\$65,000	\$74,120	\$88,790	\$100,020
	4	21	\$80,550	\$60,790	\$75,180	\$96,200	\$118,570
	5 or more	132	\$99,690	\$81,610	\$96,070	\$118,110	\$131,340

* Insufficient data

Table 88 - 2
Incentives and Bonuses
Accounting Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		211	81%	170	\$5,200
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 \$50M	14	75%	10	\$2,710
	\$50M to \$100M	22	83%	19	\$3,090
	\$100M to \$200M	30	86%	27	\$3,770
	\$200M to \$500M	50	85%	41	\$4,580
	\$500M to \$1B	31	74%	23	\$7,180
	\$1B to \$3B	37	81%	30	\$6,510
	\$3B or more	25	79%	19	\$6,360
By region	New England	12	66%	8	\$5,170
	Middle Atlantic	15	77%	11	\$4,600
	East North Central	54	82%	45	\$4,980
	West North Central	19	67%	14	\$5,060
	South Atlantic	24	89%	19	\$4,020
	East South Central	16	81%	13	\$5,680
	West South Central	28	87%	24	\$5,360
	Mountain	11	94%	10	\$5,260
By number of full-time employees	Pacific	32	79%	25	\$6,750
	1	0		0	
	2 - 4	0		0	
	5 - 9	12	71%	8	\$3,280
	10 - 49	56	87%	50	\$3,390
	50 - 99	51	81%	40	\$4,400
By number of services offered	100 or more	92	79%	72	\$6,740
	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	12	60%	8	\$3,890
	13 - 20	195	83%	159	\$5,290
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	10	77%	8	\$3,070
	\$20M to \$50M	18	78%	14	\$3,080
	\$50M to \$100M	28	89%	25	\$2,850
	\$100M to \$200M	30	83%	25	\$3,680
	\$200M or more	125	80%	98	\$6,410
By number of members	1 - 999	0		0	
	1,000 - 1,999	4	74%	3	*
	2,000 - 4,999	16	80%	13	\$3,100
	5,000 - 9,999	30	84%	26	\$3,610
	10,000 - 19,999	37	91%	33	\$3,770
	20,000 - 39,999	38	76%	27	\$4,850
	40,000 - 49,999	14	77%	11	\$6,610
	50,000 - 59,999	10	78%	8	\$9,320
	60,000 or more	62	80%	49	\$6,470
Number of branch offices	1	26	83%	22	\$3,340
	2	18	74%	14	\$4,420
	3	19	79%	16	\$3,200
	4	21	88%	19	\$4,560
	5 or more	126	81%	99	\$6,020

* Insufficient data

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

Table 88 - 3
Total Cash Compensation
Accounting Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		217	\$96,020	\$74,750	\$94,430	\$112,010	\$127,710
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	14	\$66,060	\$57,450	\$61,810	\$72,530	\$90,140
	\$50M to \$100M	22	\$79,190	\$69,090	\$76,160	\$91,560	\$99,600
	\$100M to \$200M	30	\$78,590	\$65,740	\$74,750	\$95,350	\$100,010
	\$200M to \$500M	52	\$87,780	\$73,960	\$88,430	\$100,250	\$113,920
	\$500M to \$1B	33	\$101,210	\$81,220	\$98,250	\$114,970	\$134,340
	\$1B to \$3B	39	\$102,550	\$86,440	\$100,590	\$116,160	\$144,790
	\$3B or more	26	\$126,490	\$111,430	\$127,290	\$129,480	\$165,000
By region	New England	12	\$90,050	\$72,930	\$86,940	\$113,810	\$116,670
	Middle Atlantic	15	\$96,680	\$70,460	\$95,520	\$115,150	\$155,260
	East North Central	56	\$88,160	\$72,790	\$85,570	\$99,500	\$122,010
	West North Central	20	\$88,770	\$71,820	\$86,470	\$97,630	\$126,930
	South Atlantic	25	\$106,500	\$85,140	\$112,900	\$127,290	\$129,870
	East South Central	16	\$83,330	\$72,610	\$80,000	\$96,920	\$110,250
	West South Central	28	\$85,650	\$65,910	\$87,060	\$97,570	\$117,840
	Mountain	12	\$104,570	\$88,590	\$103,500	\$118,790	\$161,060
	Pacific	32	\$117,200	\$99,940	\$107,600	\$133,000	\$165,720
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	12	\$74,680	\$59,350	\$68,100	\$91,530	\$102,400
	10 - 49	57	\$78,610	\$66,760	\$75,570	\$93,220	\$100,470
	50 - 99	52	\$90,800	\$73,370	\$89,160	\$103,920	\$124,240
	100 or more	96	\$108,740	\$91,580	\$107,160	\$127,290	\$145,080
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	13	\$87,390	\$62,350	\$82,540	\$114,870	\$119,180
	13 - 20	200	\$96,790	\$75,680	\$95,550	\$112,040	\$129,330
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	10	\$70,910	\$57,860	\$63,000	\$87,170	*
	\$20M to \$50M	18	\$73,990	\$63,250	\$68,950	\$82,870	\$97,890
	\$50M to \$100M	28	\$78,120	\$67,000	\$75,820	\$89,630	\$98,830
	\$100M to \$200M	32	\$80,470	\$66,320	\$81,450	\$93,950	\$106,770
	\$200M or more	130	\$106,550	\$88,890	\$105,320	\$122,710	\$141,640
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	16	\$68,050	\$58,430	\$63,810	\$73,620	\$99,020
	5,000 - 9,999	30	\$80,770	\$69,700	\$76,450	\$93,930	\$100,010
	10,000 - 19,999	38	\$81,020	\$64,650	\$83,670	\$95,380	\$102,340
	20,000 - 39,999	38	\$95,490	\$77,960	\$96,690	\$111,810	\$126,990
	40,000 - 49,999	15	\$91,130	\$74,090	\$81,810	\$107,430	\$126,680
	50,000 - 59,999	10	\$104,840	\$87,330	\$103,580	\$119,230	\$152,160
	60,000 or more	66	\$114,030	\$95,890	\$111,520	\$127,290	\$155,030
Number of branch offices	1	27	\$79,790	\$63,940	\$75,080	\$93,710	\$104,160
	2	18	\$84,000	\$70,750	\$83,320	\$98,040	\$110,380
	3	19	\$77,970	\$66,960	\$75,100	\$95,960	\$101,350
	4	21	\$84,580	\$64,500	\$76,940	\$104,310	\$122,840
	5 or more	132	\$104,240	\$86,420	\$101,370	\$121,430	\$137,960

* Insufficient data

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

if the 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
Accounting Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		148	\$77,380	\$97,710	\$118,030
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	9	\$62,770	\$77,950	\$93,130
	\$100M to \$200M	16	\$62,710	\$78,620	\$94,530
	\$200M to \$500M	35	\$70,210	\$87,830	\$105,450
	\$500M to \$1B	29	\$80,000	\$100,090	\$120,180
	\$1B to \$3B	32	\$80,420	\$102,520	\$124,620
	\$3B or more	24	\$96,820	\$125,380	\$153,940

* Insufficient data

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

INVESTMENTS VP

Department: Accounting & Finance

Reports To: CEO or Executive VP/Assistant Manager or CFO

Position Overview:

Develop and implement investment policies for the credit union's liquid assets portfolio. Monitor liquidity and cash flow needs to ensure financial stability and strategic alignment. Advise staff on strategies to achieve investment objectives while maintaining safety, liquidity, and yield.

Key Responsibilities:

- Oversee the allocation and investment of liquid assets to maximize returns while maintaining full compliance with regulatory standards.
- Monitor the investment portfolio and execute timely reinvestment decisions as assets mature.
- Select investment opportunities that align with current economic conditions, the credit union's asset/liability strategy, and goals for safety, liquidity, and yield.
- Direct the purchase and sale of government bonds and other approved securities.
- Manage deposit agreements with corporate credit unions and reserve banks, ensuring proper fund placement and adherence to agreement terms.
- Analyze consolidated financial statements to assess reserve positions and adjust allocations to maintain target reserve ratios.
- Serve as the primary liaison with investment brokers and sales representatives; evaluate offerings to ensure consistency with credit union policies and regulatory requirements.
- Deliver timely investment performance reports to senior management and provide relevant updates to the Board of Directors.
- Advise staff on investment strategies that support the credit union's financial objectives.

Table 89 - 1
Salaries
Investments VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$187,580	\$151,080	\$199,100	\$239,850	\$255,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	0					
	\$500M to \$1B	2	*	*	*	*	*
	\$1B to \$3B	4	\$155,350	\$120,760	\$160,980	\$201,520	*
	\$3B or more	7	\$194,930	\$152,490	\$189,630	\$247,530	\$278,700
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	4	\$200,500	\$144,250	\$228,370	\$247,950	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	13	\$187,580	\$151,080	\$199,100	\$239,850	\$255,300
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	13	\$187,580	\$151,080	\$199,100	\$239,850	\$255,300
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	13	\$187,580	\$151,080	\$199,100	\$239,850	\$255,300
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	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	11	\$188,040	\$152,040	\$195,950	\$240,950	\$264,950
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	13	\$187,580	\$151,080	\$199,100	\$239,850	\$255,300

* Insufficient data

Table 89 - 2
Incentives and Bonuses
Investments VP

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	86%	11	\$33,200
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	0		0	
	\$500M to \$1B	2	100%	2	*
	\$1B to \$3B	4	82%	3	\$47,300
	\$3B or more	7	83%	6	\$34,590
By region	New England	0		0	
	Middle Atlantic	1	48%	1	*
	East North Central	3	80%	2	*
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain	1	100%	1	*
	Pacific	4	79%	3	*
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	13	86%	11	\$33,200
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	13	86%	11	\$33,200
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	13	86%	11	\$33,200
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	1	100%	1	*
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	11	83%	9	\$39,780
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	13	86%	11	\$33,200

* Insufficient data

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

Table 89 - 3
Total Cash Compensation
Investments VP

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		13	\$216,140	\$153,510	\$211,170	\$272,150	\$320,360
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	0					
	\$500M to \$1B	2	*	*	*	*	*
	\$1B to \$3B	4	\$194,140	\$152,390	\$204,500	\$264,500	*
	\$3B or more	7	\$223,760	\$153,510	\$194,550	\$291,870	\$430,880
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	4	\$231,740	\$148,320	\$267,590	\$302,350	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	0					
	100 or more	13	\$216,140	\$153,510	\$211,170	\$272,150	\$320,360
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	13	\$216,140	\$153,510	\$211,170	\$272,150	\$320,360
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	13	\$216,140	\$153,510	\$211,170	\$272,150	\$320,360
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	1	*	*	*	*	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	11	\$221,090	\$153,510	\$210,500	\$286,400	\$365,940
Number of branch offices	1	0					
	2	0					
	3	0					
	4	0					
	5 or more	13	\$216,140	\$153,510	\$211,170	\$272,150	\$320,360

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		11	\$143,810	\$191,400	\$238,990
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	0			
	\$500M to \$1B	2	*	*	*
	\$1B to \$3B	3	*	*	*
	\$3B or more	7	\$154,000	\$204,670	\$255,340

* Insufficient data

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

INVESTMENTS MANAGER

Department: Accounting & Finance

Reports To: Investments VP

Position Overview:

Support the Investment VP in managing the credit union's investment portfolio. Execute investment transactions and monitor portfolio performance. Measure and report investment activity in alignment with credit union policies and strategic goals.

Key Responsibilities:

- Monitor the credit union's investment portfolio to ensure timely reinvestment as assets mature.
- Support the Investment VP in selecting investments that align with economic conditions, asset/liability strategy, and goals for safety, liquidity, and yield.
- Execute investment transactions in accordance with approved strategies and guidelines.
- Track and report on investment performance relative to policy benchmarks and strategic objectives.
- Recommend strategies and opportunities to help the credit union meet its investment goals.

Table 90 - 1
Salaries
Investments Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		20	\$125,530	\$93,360	\$110,130	\$156,520	\$236,170
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	6	\$126,730	\$79,420	\$106,450	\$197,100	*
	\$1B to \$3B	5	\$119,970	\$97,330	\$112,430	\$161,710	*
	\$3B or more	8	\$137,150	\$105,440	\$135,770	\$170,340	\$241,190
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	\$147,380	\$92,620	\$110,110	\$239,850	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	\$140,530	\$90,380	\$126,710	\$229,930	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	4	\$144,340	\$124,150	\$148,680	\$170,710	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	3	\$88,450	\$57,320	\$85,600	\$136,280	*
	100 or more	17	\$132,690	\$99,510	\$111,080	\$168,940	\$239,850
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	20	\$125,530	\$93,360	\$110,130	\$156,520	\$236,170
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	20	\$125,530	\$93,360	\$110,130	\$156,520	\$236,170
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	3	*	*	*	*	*
	40,000 - 49,999	3	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	15	\$129,570	\$102,720	\$117,790	\$158,140	\$189,770
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	19	\$127,960	\$94,610	\$110,130	\$161,150	\$239,850

* Insufficient data

Table 90 - 2
Incentives and Bonuses
Investments Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		19	82%	15	\$32,980
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	1	100%	1	*
	\$500M to \$1B	5	75%	3	\$17,560
	\$1B to \$3B	5	87%	4	\$55,890
	\$3B or more	8	82%	7	\$35,340
By region	New England	0		0	
	Middle Atlantic	1	48%	1	*
	East North Central	3	69%	2	*
	West North Central	1	100%	1	*
	South Atlantic	3	100%	3	*
	East South Central	2	100%	2	*
	West South Central	3	100%	3	*
	Mountain	1	100%	1	*
	Pacific	4	67%	3	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	0		0	
	50 - 99	3	79%	3	*
	100 or more	15	83%	13	\$38,840
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	19	82%	15	\$32,980
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	19	82%	15	\$32,980
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	2	100%	2	*
	40,000 - 49,999	3	80%	2	*
	50,000 - 59,999	0		0	
	60,000 or more	14	80%	11	\$40,540
Number of branch offices	1	0		0	
	2	0		0	
	3	0		0	
	4	1	50%	1	*
	5 or more	17	85%	15	\$34,340

* Insufficient data

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

Table 90 - 3
Total Cash Compensation
Investments Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		20	\$150,870	\$101,540	\$126,780	\$180,910	\$308,800
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	1	*	*	*	*	*
	\$500M to \$1B	6	\$138,440	\$79,420	\$130,660	\$215,690	*
	\$1B to \$3B	5	\$162,160	\$104,830	\$128,550	\$211,820	*
	\$3B or more	8	\$166,060	\$107,690	\$143,420	\$210,570	\$372,890
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	\$151,530	\$92,620	\$113,220	\$249,850	*
	West North Central	1	*	*	*	*	*
	South Atlantic	4	\$169,980	\$90,530	\$129,170	\$340,460	*
	East South Central	2	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	4	\$171,480	\$128,340	\$164,340	\$242,720	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	0					
	50 - 99	3	\$91,490	\$58,770	\$89,730	\$137,580	*
	100 or more	17	\$162,330	\$106,290	\$133,680	\$194,720	\$344,660
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	20	\$150,870	\$101,540	\$126,780	\$180,910	\$308,800
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	20	\$150,870	\$101,540	\$126,780	\$180,910	\$308,800
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	3	*	*	*	*	*
	40,000 - 49,999	3	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	15	\$160,610	\$107,190	\$133,270	\$181,090	\$373,170
Number of branch offices	1	0					
	2	0					
	3	0					
	4	1	*	*	*	*	*
	5 or more	19	\$155,010	\$103,370	\$126,780	\$181,330	\$323,570

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		19	\$98,480	\$125,470	\$152,450
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	1	*	*	*
	\$500M to \$1B	4	\$88,300	\$108,230	\$128,150
	\$1B to \$3B	5	\$89,150	\$118,160	\$147,170
	\$3B or more	8	\$115,290	\$146,390	\$177,490

* Insufficient data

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

ACCOUNTANT

Department: Accounting & Finance
Reports To: Accounting Manager/Supervisor

Position Overview:

Manage daily accounting operations, including balancing and updating general ledger and subsidiary accounts, reconciling cash accounts, and performing related financial tasks. Prepare accurate and timely accounting reports to support internal decision-making and regulatory compliance.

Key Responsibilities:

- Process and file all accounts payable; research and resolve discrepancies to ensure accuracy.
- Record daily and monthly general ledger transactions, including investment activity, payroll, pension, and 401(k) entries.
- Reconcile assigned general ledger accounts and analyze variances.
- Prepare summary journal vouchers and verify that all journal entries and cash receipts are balanced and properly authorized.
- Review financial data and generate reports and statements as requested, including teller variance, daily cash flow, renewable, and share insurance reports.
- Post and reconcile accrued income from investment accounts and deposit investment interest checks.
- Monitor daily cash balances and ensure accurate reporting.
- Prepare and file credit union tax returns in compliance with regulatory requirements.
- Investigate and adjust open items, cash imbalances, and variances.
- Manage prepaid and fixed asset records within the depreciation system.
- Prepare inter-company elimination entries to support consolidated financial reporting.

Table 91 - 1
Salaries
Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		290	\$65,550	\$55,700	\$63,080	\$74,610	\$84,960
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	16	\$52,310	\$46,000	\$50,000	\$60,000	\$65,970
	\$50M to \$100M	37	\$59,640	\$52,000	\$57,640	\$65,000	\$77,780
	\$100M to \$200M	58	\$58,320	\$50,790	\$59,000	\$64,070	\$69,190
	\$200M to \$500M	63	\$60,760	\$53,180	\$59,280	\$66,890	\$74,950
	\$500M to \$1B	40	\$64,260	\$57,080	\$64,010	\$71,620	\$76,040
	\$1B to \$3B	48	\$66,900	\$57,810	\$63,970	\$78,300	\$85,140
	\$3B or more	27	\$77,890	\$63,120	\$79,520	\$85,900	\$99,820
By region	New England	19	\$65,370	\$59,140	\$64,840	\$71,630	\$74,530
	Middle Atlantic	26	\$64,730	\$58,510	\$66,360	\$71,650	\$79,610
	East North Central	76	\$61,660	\$53,890	\$58,680	\$66,330	\$81,770
	West North Central	21	\$60,300	\$52,000	\$61,140	\$65,000	\$71,880
	South Atlantic	31	\$66,330	\$58,120	\$63,430	\$74,950	\$79,520
	East South Central	18	\$56,060	\$50,000	\$53,830	\$59,580	\$71,340
	West South Central	34	\$57,030	\$47,860	\$53,170	\$65,170	\$77,500
	Mountain	24	\$65,860	\$53,800	\$64,360	\$80,230	\$86,210
	Pacific	41	\$82,190	\$72,180	\$83,900	\$91,810	\$105,470
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	16	\$62,060	\$50,000	\$64,180	\$74,180	\$85,740
	10 - 49	101	\$59,050	\$52,000	\$59,000	\$65,000	\$73,010
	50 - 99	62	\$60,510	\$51,500	\$58,680	\$69,000	\$75,620
	100 or more	111	\$69,700	\$58,370	\$65,530	\$81,050	\$87,300
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	7	\$59,490	\$47,840	\$58,550	\$72,500	*
	11 - 12	15	\$62,190	\$52,070	\$61,420	\$71,820	\$80,850
	13 - 20	265	\$65,720	\$55,700	\$63,100	\$74,740	\$85,080
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$59,820	\$49,480	\$59,820	\$70,970	\$79,650
	\$20M to \$50M	31	\$56,380	\$48,300	\$55,680	\$63,100	\$68,760
	\$50M to \$100M	45	\$59,580	\$52,000	\$59,120	\$65,000	\$68,000
	\$100M to \$200M	46	\$59,710	\$50,790	\$59,830	\$66,450	\$73,880
	\$200M or more	154	\$68,230	\$57,760	\$64,760	\$79,520	\$86,750
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	30	\$57,930	\$50,170	\$53,760	\$65,630	\$75,000
	5,000 - 9,999	50	\$58,600	\$50,000	\$58,390	\$65,000	\$72,580
	10,000 - 19,999	58	\$60,740	\$54,420	\$60,040	\$66,400	\$73,100
	20,000 - 39,999	51	\$60,750	\$52,050	\$58,150	\$69,800	\$76,570
	40,000 - 49,999	15	\$62,620	\$58,080	\$61,610	\$69,220	\$76,080
	50,000 - 59,999	11	\$69,280	\$58,460	\$63,510	\$80,630	\$105,840
	60,000 or more	75	\$71,460	\$59,220	\$70,170	\$83,300	\$91,810
Number of branch offices	1	42	\$61,230	\$50,070	\$60,030	\$67,470	\$78,780
	2	34	\$61,760	\$56,230	\$62,580	\$65,020	\$78,580
	3	25	\$59,350	\$51,650	\$58,630	\$66,310	\$72,390
	4	25	\$62,310	\$52,820	\$63,320	\$71,620	\$76,740
	5 or more	164	\$67,110	\$56,500	\$63,780	\$78,240	\$85,900

* Insufficient data

Table 91 - 2
Incentives and Bonuses
Accountant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		284	77%	206	\$2,980
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 \$50M	16	60%	10	\$1,640
	\$50M to \$100M	36	77%	27	\$2,320
	\$100M to \$200M	57	74%	40	\$2,740
	\$200M to \$500M	63	78%	45	\$2,570
	\$500M to \$1B	39	81%	29	\$2,980
	\$1B to \$3B	46	74%	33	\$3,630
	\$3B or more	27	80%	21	\$3,170
By region	New England	19	54%	11	\$2,690
	Middle Atlantic	26	71%	19	\$2,840
	East North Central	75	80%	57	\$2,710
	West North Central	20	80%	14	\$3,060
	South Atlantic	29	83%	23	\$2,850
	East South Central	18	80%	15	\$3,390
	West South Central	33	78%	23	\$2,590
	Mountain	24	77%	18	\$2,870
	Pacific	41	73%	27	\$3,690
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	16	53%	9	\$2,040
	10 - 49	99	78%	74	\$2,460
	50 - 99	61	72%	42	\$2,470
	100 or more	108	79%	81	\$3,350
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	2	50%	1	*
	7 - 8	0		0	
	9 - 10	7	29%	2	*
	11 - 12	15	44%	7	\$3,230
	13 - 20	259	79%	194	\$2,980
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	14	53%	8	\$1,670
	\$20M to \$50M	31	82%	25	\$2,090
	\$50M to \$100M	43	70%	28	\$2,580
	\$100M to \$200M	46	77%	35	\$2,530
	\$200M or more	151	78%	109	\$3,200
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	29	64%	19	\$2,050
	5,000 - 9,999	50	79%	39	\$2,340
	10,000 - 19,999	56	76%	40	\$2,670
	20,000 - 39,999	51	75%	34	\$2,550
	40,000 - 49,999	15	79%	11	\$3,540
	50,000 - 59,999	11	82%	9	\$3,280
	60,000 or more	72	78%	54	\$3,380
Number of branch offices	1	42	67%	27	\$2,630
	2	34	83%	28	\$2,360
	3	25	69%	17	\$2,800
	4	24	81%	19	\$2,190
	5 or more	159	77%	114	\$3,170

* Insufficient data

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

Table 91 - 3
Total Cash Compensation
Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		290	\$67,670	\$57,280	\$65,150	\$77,830	\$87,990
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	16	\$53,300	\$49,000	\$51,250	\$60,000	\$65,970
	\$50M to \$100M	37	\$61,090	\$52,000	\$59,850	\$66,540	\$80,130
	\$100M to \$200M	58	\$60,240	\$54,250	\$60,500	\$66,290	\$72,320
	\$200M to \$500M	63	\$62,720	\$54,160	\$62,000	\$69,890	\$78,040
	\$500M to \$1B	40	\$66,460	\$57,480	\$64,010	\$72,710	\$79,750
	\$1B to \$3B	48	\$69,200	\$59,140	\$66,040	\$82,740	\$87,340
	\$3B or more	27	\$80,420	\$65,220	\$80,850	\$88,000	\$105,190
By region	New England	19	\$66,830	\$59,190	\$65,890	\$72,530	\$78,500
	Middle Atlantic	26	\$66,760	\$59,690	\$68,780	\$72,570	\$82,010
	East North Central	76	\$63,670	\$55,380	\$61,090	\$69,180	\$84,950
	West North Central	21	\$62,210	\$52,000	\$63,140	\$68,280	\$73,350
	South Atlantic	31	\$68,540	\$62,960	\$65,820	\$78,040	\$80,520
	East South Central	18	\$58,780	\$51,200	\$57,440	\$64,070	\$73,750
	West South Central	34	\$58,730	\$49,830	\$54,500	\$68,440	\$77,500
	Mountain	24	\$67,970	\$54,470	\$64,830	\$83,400	\$90,340
	Pacific	41	\$84,780	\$73,210	\$85,080	\$94,970	\$109,890
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	16	\$63,140	\$50,370	\$65,110	\$74,180	\$87,660
	10 - 49	101	\$60,770	\$52,000	\$60,070	\$66,650	\$74,420
	50 - 99	62	\$62,240	\$53,840	\$60,370	\$69,900	\$78,810
	100 or more	111	\$72,130	\$60,230	\$69,410	\$83,280	\$90,340
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	7	\$60,430	\$49,980	\$58,800	\$72,500	*
	11 - 12	15	\$63,490	\$55,520	\$63,480	\$73,910	\$80,850
	13 - 20	265	\$67,890	\$57,300	\$65,210	\$77,920	\$88,000
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	14	\$60,700	\$50,170	\$60,810	\$70,970	\$82,180
	\$20M to \$50M	31	\$58,090	\$49,850	\$57,460	\$64,570	\$70,330
	\$50M to \$100M	45	\$61,060	\$53,020	\$60,000	\$66,630	\$72,670
	\$100M to \$200M	46	\$61,600	\$52,790	\$62,930	\$68,790	\$74,980
	\$200M or more	154	\$70,550	\$58,460	\$67,630	\$80,950	\$89,220
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	30	\$58,950	\$51,970	\$55,320	\$67,380	\$75,000
	5,000 - 9,999	50	\$60,440	\$51,010	\$61,030	\$66,660	\$74,170
	10,000 - 19,999	58	\$62,630	\$56,480	\$62,930	\$68,330	\$74,520
	20,000 - 39,999	51	\$62,650	\$53,770	\$58,400	\$71,810	\$79,570
	40,000 - 49,999	15	\$65,280	\$58,430	\$65,600	\$71,460	\$81,560
	50,000 - 59,999	11	\$71,720	\$58,460	\$64,630	\$84,820	\$105,840
	60,000 or more	75	\$73,850	\$62,760	\$71,980	\$85,080	\$93,860
Number of branch offices	1	42	\$62,930	\$51,300	\$62,850	\$68,100	\$81,180
	2	34	\$63,720	\$57,090	\$63,650	\$68,570	\$80,670
	3	25	\$61,270	\$51,950	\$62,260	\$68,020	\$73,280
	4	25	\$63,980	\$54,500	\$64,920	\$72,610	\$80,530
	5 or more	164	\$69,340	\$57,600	\$65,560	\$80,520	\$88,000

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		186	\$52,430	\$66,720	\$81,010
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	3	*	*	*
	\$50M to \$100M	16	\$50,270	\$62,570	\$74,860
	\$100M to \$200M	26	\$48,060	\$59,590	\$71,110
	\$200M to \$500M	44	\$50,140	\$61,830	\$73,520
	\$500M to \$1B	32	\$53,520	\$68,940	\$84,370
	\$1B to \$3B	41	\$55,610	\$71,810	\$88,010
	\$3B or more	24	\$57,440	\$76,920	\$96,390

* Insufficient data

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

ACCOUNTING CLERK

Department: Accounting & Finance
Reports To: Accounting Manager/Supervisor

Position Overview:

Support the credit union's accounting operations by performing routine clerical tasks using standardized procedures. Assist with a variety of accounting-related duties to ensure accurate recordkeeping and smooth financial workflows.

Key Responsibilities:

- Support the Accounting Manager by maintaining accurate financial, statistical, and accounting records.
- Enter data into accounting systems and generate daily reports; prepare financial, regulatory, and special reports on a weekly, monthly, and quarterly basis.
- Verify and balance teller sheets from all branches; total checks, prepare deposit slips, and confirm proper endorsements.
- Assist the share draft department with encoding errors, late returns, and check batching; identify and document missing stubs.
- Record journal entries and ensure all transactions are balanced and properly documented.
- Review and enter employee expense reports into the general ledger.
- Post general ledger entries and verify totals; file and store journal records daily.
- Process accounts payable checks with appropriate authorization.
- Manage FED Line activities, including wiring funds to/from the Federal Reserve, verifying outgoing wires, daily rollovers, and account reconciliation; wire funds for mortgage purchases.
- Reconcile MasterCard and share draft statements.
- Deposit mortgage checks received from settlement companies.

Maintain working knowledge of accounting software systems to support daily operations.

Table 92 - 1
Salaries
Accounting Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		264	\$51,760	\$45,370	\$50,180	\$56,950	\$65,340
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	7	*	*	*	*	*
	\$20M to \$50M	21	\$45,350	\$38,600	\$45,000	\$50,900	\$59,000
	\$50M to \$100M	37	\$51,480	\$44,340	\$51,090	\$57,280	\$64,280
	\$100M to \$200M	56	\$48,880	\$45,050	\$49,030	\$53,760	\$58,000
	\$200M to \$500M	56	\$49,800	\$44,060	\$49,080	\$54,020	\$60,000
	\$500M to \$1B	34	\$53,280	\$45,390	\$52,970	\$58,330	\$66,490
	\$1B to \$3B	33	\$53,550	\$48,190	\$50,370	\$61,400	\$66,230
	\$3B or more	19	\$58,090	\$49,770	\$53,770	\$63,100	\$81,740
By region	New England	13	\$57,220	\$49,640	\$56,580	\$64,510	\$68,000
	Middle Atlantic	18	\$50,050	\$43,120	\$49,320	\$56,100	\$63,090
	East North Central	70	\$51,160	\$46,100	\$51,420	\$54,990	\$61,630
	West North Central	23	\$50,170	\$43,950	\$51,020	\$54,290	\$59,130
	South Atlantic	33	\$50,320	\$43,530	\$47,250	\$51,990	\$74,700
	East South Central	22	\$49,030	\$41,600	\$49,090	\$49,630	\$66,230
	West South Central	41	\$47,670	\$43,680	\$48,520	\$52,010	\$58,300
	Mountain	17	\$54,510	\$46,670	\$56,330	\$58,940	\$66,730
	Pacific	28	\$62,540	\$56,460	\$62,920	\$66,410	\$69,960
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	16	\$46,980	\$38,020	\$47,220	\$53,000	\$65,470
	10 - 49	103	\$49,600	\$43,840	\$49,950	\$55,910	\$61,190
	50 - 99	53	\$50,330	\$45,210	\$49,170	\$53,070	\$60,940
	100 or more	87	\$53,890	\$47,540	\$52,010	\$59,130	\$66,300
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	8	\$51,720	\$45,450	\$51,910	\$52,900	*
	11 - 12	17	\$45,900	\$38,890	\$45,060	\$54,010	\$58,630
	13 - 20	233	\$52,010	\$45,810	\$50,290	\$56,830	\$65,720
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	18	\$47,180	\$38,470	\$46,770	\$53,400	\$65,110
	\$20M to \$50M	35	\$50,070	\$42,360	\$50,350	\$56,730	\$62,020
	\$50M to \$100M	54	\$48,110	\$43,680	\$47,770	\$53,390	\$59,460
	\$100M to \$200M	38	\$49,870	\$45,760	\$50,220	\$54,340	\$59,000
	\$200M or more	117	\$53,630	\$47,050	\$52,000	\$59,440	\$66,410
By number of members	1 - 999	0					
	1,000 - 1,999	10	\$46,370	\$38,230	\$48,310	\$51,970	*
	2,000 - 4,999	29	\$48,910	\$38,680	\$48,640	\$58,780	\$62,400
	5,000 - 9,999	52	\$50,260	\$44,350	\$50,270	\$55,580	\$63,520
	10,000 - 19,999	58	\$48,870	\$44,830	\$48,670	\$53,660	\$59,000
	20,000 - 39,999	40	\$51,090	\$45,160	\$50,570	\$56,560	\$60,000
	40,000 - 49,999	13	\$52,510	\$46,300	\$51,970	\$56,240	\$64,510
	50,000 - 59,999	9	\$55,310	\$49,270	\$52,920	\$65,530	\$66,410
	60,000 or more	52	\$54,820	\$48,620	\$51,800	\$61,500	\$66,420
Number of branch offices	1	41	\$51,250	\$44,950	\$50,310	\$56,080	\$65,000
	2	34	\$50,320	\$42,460	\$50,900	\$56,960	\$61,660
	3	32	\$50,810	\$47,300	\$50,180	\$54,010	\$60,290
	4	30	\$46,340	\$37,800	\$46,990	\$52,000	\$60,000
	5 or more	127	\$52,940	\$46,140	\$51,380	\$58,240	\$66,230

* Insufficient data

Table 92 - 2
Incentives and Bonuses
Accounting Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		257	73%	180	\$2,270
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	0%	0	
	\$10M to \$20M	7	50%	3	*
	\$20M to \$50M	20	83%	17	\$1,710
	\$50M to \$100M	37	65%	24	\$1,660
	\$100M to \$200M	54	68%	38	\$2,050
	\$200M to \$500M	55	76%	39	\$2,430
	\$500M to \$1B	33	83%	25	\$2,660
	\$1B to \$3B	32	75%	22	\$2,390
	\$3B or more	18	69%	12	\$2,230
By region	New England	12	79%	9	\$1,540
	Middle Atlantic	18	72%	11	\$2,770
	East North Central	69	79%	53	\$2,480
	West North Central	23	76%	19	\$2,480
	South Atlantic	31	73%	20	\$1,670
	East South Central	22	48%	12	\$2,050
	West South Central	38	74%	25	\$2,080
	Mountain	16	78%	10	\$2,380
	Pacific	28	76%	20	\$2,560
By number of full-time employees	1	0		0	
	2 - 4	5	24%	1	*
	5 - 9	15	74%	11	\$1,830
	10 - 49	101	69%	73	\$1,970
	50 - 99	53	75%	35	\$2,180
	100 or more	83	76%	60	\$2,500
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	7	66%	4	*
	11 - 12	17	64%	12	\$2,210
	13 - 20	227	74%	162	\$2,300
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	17	66%	11	\$2,010
	\$20M to \$50M	34	75%	25	\$1,550
	\$50M to \$100M	53	59%	33	\$1,720
	\$100M to \$200M	38	80%	30	\$2,260
	\$200M or more	113	76%	81	\$2,490
By number of members	1 - 999	0		0	
	1,000 - 1,999	10	38%	4	*
	2,000 - 4,999	28	72%	21	\$1,420
	5,000 - 9,999	50	73%	38	\$1,890
	10,000 - 19,999	58	72%	39	\$2,150
	20,000 - 39,999	39	74%	26	\$2,500
	40,000 - 49,999	13	78%	9	\$2,890
	50,000 - 59,999	9	94%	8	\$2,950
	60,000 or more	49	73%	34	\$2,330
Number of branch offices	1	40	67%	26	\$1,780
	2	34	73%	25	\$2,280
	3	31	69%	23	\$1,950
	4	29	65%	19	\$1,260
	5 or more	123	76%	87	\$2,510

* Insufficient data

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

Table 92 - 3
Total Cash Compensation
Accounting Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		264	\$53,320	\$47,380	\$52,010	\$59,000	\$67,610
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	7	*	*	*	*	*
	\$20M to \$50M	21	\$46,700	\$39,430	\$45,000	\$52,900	\$61,800
	\$50M to \$100M	37	\$52,540	\$45,370	\$55,000	\$59,210	\$65,560
	\$100M to \$200M	56	\$50,260	\$47,220	\$50,900	\$53,880	\$58,780
	\$200M to \$500M	56	\$51,470	\$46,460	\$51,470	\$56,050	\$61,940
	\$500M to \$1B	34	\$55,400	\$47,810	\$55,500	\$60,920	\$68,460
	\$1B to \$3B	33	\$55,100	\$49,090	\$52,010	\$64,710	\$68,340
	\$3B or more	19	\$59,590	\$51,670	\$56,480	\$66,100	\$82,740
By region	New England	13	\$58,370	\$50,270	\$57,970	\$65,910	\$68,990
	Middle Atlantic	18	\$52,050	\$44,270	\$50,350	\$60,100	\$65,770
	East North Central	70	\$53,070	\$48,670	\$52,400	\$57,400	\$65,100
	West North Central	23	\$52,040	\$48,140	\$53,330	\$56,930	\$61,300
	South Atlantic	33	\$51,370	\$44,940	\$48,400	\$53,560	\$77,850
	East South Central	22	\$50,010	\$41,600	\$49,090	\$51,970	\$67,630
	West South Central	41	\$48,880	\$44,460	\$48,780	\$52,220	\$59,420
	Mountain	17	\$56,150	\$48,430	\$57,040	\$61,940	\$68,390
	Pacific	28	\$64,480	\$59,000	\$65,410	\$68,370	\$72,050
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	16	\$48,240	\$39,120	\$47,970	\$54,590	\$69,330
	10 - 49	103	\$50,940	\$44,960	\$51,330	\$57,300	\$62,270
	50 - 99	53	\$51,810	\$47,780	\$51,530	\$55,240	\$61,500
	100 or more	87	\$55,650	\$48,850	\$52,890	\$62,170	\$68,460
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	8	\$52,560	\$47,340	\$51,910	\$54,490	*
	11 - 12	17	\$47,140	\$39,870	\$47,360	\$57,050	\$58,630
	13 - 20	233	\$53,620	\$47,970	\$52,010	\$59,060	\$67,630
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	18	\$48,430	\$38,740	\$47,900	\$54,930	\$68,700
	\$20M to \$50M	35	\$51,200	\$43,120	\$51,720	\$57,260	\$62,280
	\$50M to \$100M	54	\$49,100	\$44,790	\$48,720	\$53,760	\$59,860
	\$100M to \$200M	38	\$51,500	\$47,750	\$51,640	\$57,550	\$61,000
	\$200M or more	117	\$55,390	\$48,720	\$52,760	\$61,730	\$68,220
By number of members	1 - 999	0					
	1,000 - 1,999	10	\$47,150	\$38,230	\$48,310	\$53,540	*
	2,000 - 4,999	29	\$49,900	\$39,820	\$49,070	\$59,560	\$62,400
	5,000 - 9,999	52	\$51,600	\$45,350	\$52,350	\$57,290	\$64,610
	10,000 - 19,999	58	\$50,340	\$46,460	\$49,780	\$54,530	\$61,500
	20,000 - 39,999	40	\$52,800	\$46,160	\$53,510	\$58,310	\$61,940
	40,000 - 49,999	13	\$54,580	\$48,430	\$52,490	\$60,100	\$67,170
	50,000 - 59,999	9	\$58,080	\$50,300	\$60,920	\$68,370	\$68,460
	60,000 or more	52	\$56,360	\$49,400	\$52,030	\$64,890	\$69,000
Number of branch offices	1	41	\$52,410	\$47,040	\$50,390	\$58,220	\$65,740
	2	34	\$51,990	\$44,050	\$52,880	\$59,210	\$64,110
	3	32	\$52,060	\$47,760	\$53,120	\$55,790	\$61,870
	4	30	\$47,090	\$39,410	\$48,340	\$52,000	\$60,720
	5 or more	127	\$54,700	\$48,510	\$52,210	\$60,190	\$67,910

* Insufficient data

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

if the 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
Accounting Clerk

		N	average minimum	average midpoint	average maximum
Overall		160	\$42,190	\$52,860	\$63,540
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	5	*	*	*
	\$50M to \$100M	17	\$40,570	\$49,760	\$58,940
	\$100M to \$200M	26	\$41,090	\$49,610	\$58,130
	\$200M to \$500M	37	\$41,430	\$51,350	\$61,280
	\$500M to \$1B	29	\$42,580	\$54,200	\$65,830
	\$1B to \$3B	29	\$43,710	\$55,550	\$67,380
	\$3B or more	16	\$46,070	\$59,340	\$72,600

* Insufficient data

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

BRANCH OPERATIONS VP

Department: Branch Operations & Call Center

Reports To: Executive VP/Assistant Manager

Position Overview:

Oversee operations across multiple branch locations to ensure consistent service quality, operational efficiency, and regulatory compliance. Lead strategic planning and execution for branch performance, contributing to the credit union's overall growth and member satisfaction.

Key Responsibilities:

- Contribute to long- and short-term strategic planning for branch operations, aligning goals with the credit union's overall direction.
- Define operational objectives and monitor branch performance to ensure compliance with strategic goals.
- Communicate expectations, policies, and regulatory requirements clearly to branch managers to ensure consistent execution.
- Develop, implement, and monitor procedures that comply with credit union policies and regulatory standards; collaborate with department leaders to maintain consistency across all locations.
- Ensure the safety and security of each branch through ongoing oversight and policy enforcement.
- Hire and directly manage branch managers; support and guide branch staff to maintain a well-trained, motivated team.
- Prepare and manage budgets for branches and ATM networks, ensuring adherence to financial targets.
- Establish performance standards and provide coaching and mentorship to support staff development and operational excellence.
- Lead or support the development of training programs for branch personnel.
- Oversee branch lending operations through branch managers, ensuring adherence to sound credit practices and policies.
- Assist branch managers in resolving complex member concerns with professionalism and care.
- Stay informed on industry changes and lending trends, and adapt strategies to maintain competitiveness and member value.

Table 93 - 1
Salaries
Branch Operations VP (head of branch ops.)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		166	\$123,410	\$89,720	\$118,130	\$143,440	\$189,930
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$62,550	\$41,600	\$66,550	\$79,180	*
	\$50M to \$100M	10	\$87,450	\$74,750	\$78,910	\$88,570	\$138,780
	\$100M to \$200M	24	\$84,960	\$67,000	\$81,040	\$99,540	\$107,590
	\$200M to \$500M	34	\$95,320	\$84,510	\$92,600	\$110,750	\$128,430
	\$500M to \$1B	29	\$117,670	\$100,710	\$113,460	\$134,950	\$150,990
	\$1B to \$3B	38	\$128,410	\$103,160	\$122,940	\$150,760	\$184,710
	\$3B or more	26	\$165,070	\$132,520	\$148,500	\$203,220	\$231,940
By region	New England	13	\$117,200	\$95,140	\$120,090	\$135,420	\$163,780
	Middle Atlantic	10	\$128,590	\$68,570	\$111,920	\$217,870	\$235,680
	East North Central	36	\$112,920	\$85,240	\$103,210	\$136,060	\$186,930
	West North Central	16	\$121,350	\$104,410	\$116,450	\$141,440	\$190,770
	South Atlantic	25	\$133,020	\$86,720	\$124,700	\$150,010	\$234,330
	East South Central	11	\$128,620	\$113,460	\$125,820	\$128,860	\$191,220
	West South Central	16	\$102,930	\$77,860	\$100,070	\$125,840	\$157,280
	Mountain	14	\$123,180	\$88,150	\$110,800	\$150,990	\$198,720
	Pacific	26	\$139,650	\$110,270	\$132,520	\$155,000	\$204,260
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	\$76,070	\$71,590	\$75,820	\$80,780	*
	10 - 49	33	\$83,060	\$68,940	\$80,290	\$90,000	\$122,720
	50 - 99	37	\$96,280	\$84,980	\$94,910	\$111,090	\$127,380
	100 or more	91	\$139,880	\$109,660	\$130,250	\$162,060	\$204,260
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	7	\$101,090	\$49,830	\$122,520	\$132,140	*
	13 - 20	157	\$123,390	\$89,130	\$115,960	\$143,230	\$191,190
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	9	\$74,990	\$71,180	\$74,850	\$80,620	*
	\$50M to \$100M	20	\$86,140	\$68,590	\$78,630	\$97,950	\$126,590
	\$100M to \$200M	22	\$87,790	\$73,260	\$89,620	\$101,810	\$118,640
	\$200M or more	113	\$135,980	\$106,350	\$127,340	\$154,870	\$201,560
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	11	\$69,060	\$60,600	\$73,320	\$79,650	\$86,180
	5,000 - 9,999	17	\$90,760	\$74,000	\$85,900	\$105,400	\$127,640
	10,000 - 19,999	28	\$84,600	\$66,700	\$86,680	\$96,910	\$111,550
	20,000 - 39,999	25	\$107,520	\$90,710	\$107,280	\$123,110	\$134,990
	40,000 - 49,999	11	\$123,660	\$88,500	\$113,590	\$150,990	\$189,710
	50,000 - 59,999	9	\$122,390	\$108,620	\$122,460	\$130,290	\$162,850
	60,000 or more	65	\$144,970	\$115,910	\$132,750	\$173,670	\$217,130
Number of branch offices	1	14	\$100,090	\$73,690	\$82,720	\$125,890	\$183,290
	2	9	\$77,310	\$67,000	\$74,750	\$94,590	*
	3	9	\$85,640	\$75,040	\$80,990	\$106,280	\$109,090
	4	10	\$91,450	\$73,690	\$88,450	\$104,410	\$142,420
	5 or more	124	\$130,900	\$100,600	\$125,320	\$150,730	\$195,200

* Insufficient data

Table 93 - 2
Incentives and Bonuses
Branch Operations VP (head of branch ops.)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		162	86%	133	\$12,490
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 \$50M	5	75%	3	*
	\$50M to \$100M	10	67%	7	\$6,390
	\$100M to \$200M	24	80%	19	\$5,420
	\$200M to \$500M	33	82%	25	\$6,510
	\$500M to \$1B	26	89%	22	\$11,360
	\$1B to \$3B	38	94%	35	\$11,550
	\$3B or more	26	85%	22	\$21,260
By region	New England	12	83%	9	\$9,730
	Middle Atlantic	8	63%	6	\$16,910
	East North Central	34	90%	30	\$9,400
	West North Central	16	97%	15	\$13,840
	South Atlantic	25	87%	20	\$11,140
	East South Central	11	75%	8	\$15,490
	West South Central	16	87%	12	\$12,790
	Mountain	13	80%	10	\$11,260
	Pacific	26	91%	23	\$16,390
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	100%	5	\$5,070
	10 - 49	32	66%	20	\$4,440
	50 - 99	37	85%	30	\$7,200
	100 or more	88	90%	78	\$15,250
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	0		0	
	11 - 12	5	54%	3	*
	13 - 20	154	87%	127	\$12,350
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	9	80%	7	\$3,790
	\$50M to \$100M	20	73%	14	\$4,740
	\$100M to \$200M	22	82%	17	\$7,170
	\$200M or more	110	89%	95	\$14,320
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	10	70%	7	\$4,420
	5,000 - 9,999	17	85%	14	\$4,450
	10,000 - 19,999	27	71%	17	\$6,370
	20,000 - 39,999	24	85%	20	\$9,020
	40,000 - 49,999	11	91%	10	\$10,420
	50,000 - 59,999	9	94%	8	\$9,560
	60,000 or more	64	90%	57	\$16,370
Number of branch offices	1	14	76%	11	\$7,620
	2	8	91%	7	\$3,790
	3	9	65%	6	\$6,310
	4	10	66%	7	\$6,430
	5 or more	120	89%	103	\$13,720

* Insufficient data

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

Table 93 - 3
Total Cash Compensation
Branch Operations VP (head of branch ops.)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		166	\$133,420	\$95,190	\$125,930	\$159,610	\$216,870
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	6	\$64,420	\$41,600	\$70,160	\$79,920	*
	\$50M to \$100M	10	\$91,700	\$77,630	\$82,970	\$88,670	\$146,830
	\$100M to \$200M	24	\$89,290	\$72,480	\$85,860	\$107,820	\$114,650
	\$200M to \$500M	34	\$100,230	\$88,610	\$95,420	\$115,640	\$133,140
	\$500M to \$1B	29	\$126,670	\$103,360	\$120,240	\$142,870	\$172,150
	\$1B to \$3B	38	\$138,090	\$108,360	\$128,990	\$163,080	\$205,530
	\$3B or more	26	\$183,060	\$141,390	\$162,330	\$219,000	\$250,570
By region	New England	13	\$124,610	\$100,840	\$125,590	\$137,090	\$177,370
	Middle Atlantic	10	\$137,400	\$74,700	\$121,440	\$217,870	\$270,700
	East North Central	36	\$121,090	\$87,610	\$109,850	\$147,240	\$214,360
	West North Central	16	\$134,270	\$111,630	\$128,830	\$163,390	\$211,800
	South Atlantic	25	\$141,920	\$97,030	\$128,640	\$161,800	\$235,330
	East South Central	11	\$140,200	\$125,820	\$136,650	\$143,390	\$207,370
	West South Central	16	\$110,570	\$77,860	\$108,290	\$140,820	\$166,570
	Mountain	14	\$131,830	\$94,820	\$115,850	\$163,260	\$220,520
	Pacific	26	\$154,580	\$115,350	\$139,470	\$162,370	\$251,460
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	\$81,140	\$75,430	\$82,970	\$86,010	*
	10 - 49	33	\$85,820	\$69,470	\$82,960	\$95,840	\$126,820
	50 - 99	37	\$102,010	\$89,060	\$99,180	\$118,310	\$134,380
	100 or more	91	\$152,600	\$118,540	\$141,300	\$173,520	\$229,070
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	7	\$103,380	\$49,830	\$125,240	\$133,810	*
	13 - 20	157	\$133,400	\$95,020	\$125,820	\$158,500	\$217,870
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	9	\$78,010	\$72,250	\$76,010	\$85,430	*
	\$50M to \$100M	20	\$89,590	\$69,290	\$84,440	\$104,860	\$130,560
	\$100M to \$200M	22	\$93,190	\$77,620	\$91,060	\$108,650	\$121,140
	\$200M or more	113	\$147,870	\$111,620	\$138,500	\$168,250	\$222,140
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	11	\$71,600	\$64,830	\$75,700	\$83,630	\$88,630
	5,000 - 9,999	17	\$94,570	\$74,750	\$88,870	\$110,180	\$131,290
	10,000 - 19,999	28	\$88,650	\$75,240	\$89,330	\$103,840	\$116,800
	20,000 - 39,999	25	\$114,660	\$97,690	\$111,510	\$132,100	\$148,060
	40,000 - 49,999	11	\$133,100	\$94,830	\$124,790	\$157,490	\$213,910
	50,000 - 59,999	9	\$131,360	\$114,820	\$130,000	\$138,470	\$176,720
	60,000 or more	65	\$158,610	\$125,820	\$143,430	\$192,700	\$235,330
Number of branch offices	1	14	\$105,850	\$75,470	\$87,830	\$132,450	\$207,090
	2	9	\$80,180	\$68,500	\$82,230	\$98,910	*
	3	9	\$89,750	\$74,380	\$85,350	\$111,200	\$119,890
	4	10	\$95,680	\$73,690	\$89,790	\$116,590	\$152,260
	5 or more	124	\$142,150	\$107,490	\$134,770	\$162,520	\$219,440

* Insufficient data

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

if the 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
Branch Operations VP (head of branch ops.)

		N	average minimum	average midpoint	average maximum
Overall		122	\$102,540	\$132,400	\$162,250
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	2	*	*	*
	\$50M to \$100M	7	\$72,780	\$95,080	\$117,390
	\$100M to \$200M	12	\$73,290	\$94,580	\$115,880
	\$200M to \$500M	25	\$85,980	\$108,760	\$131,530
	\$500M to \$1B	22	\$103,060	\$129,590	\$156,110
	\$1B to \$3B	33	\$112,610	\$146,400	\$180,190
	\$3B or more	22	\$134,690	\$178,800	\$222,920

* Insufficient data

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

BRANCH MANAGER II

Department: *Branch Operations & Call Center*

Reports To: Branch Operations VP

Position Overview:

Lead a branch team of ten or more full-time employees in delivering high-quality member service across account transactions, loan applications, and new account openings. Resolve member issues within established policies and procedures, and ensure efficient, compliant, and professional daily operations that support member satisfaction and branch performance.

Key Responsibilities:

- Lead and support a high-performing branch team through effective recruitment, training, coaching, and performance management.
- Recommend, implement, and manage the branch budget to align with strategic goals and operational needs.
- Apply and evaluate branch policies and procedures to ensure compliance with federal regulations and credit union standards.
- Partner with internal auditors to maintain strong internal controls and regulatory compliance.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Track product performance and sales trends to ensure sound business practices and exceptional member service.
- Oversee branch security and safety protocols; regularly review procedures and ensure staff receive ongoing training.
- Schedule staff coverage to maintain efficient operations and consistent member service.
- Conduct loan interviews and manage loan processing, approvals, and closings within assigned authority.
- Ensure branch operations reflect a professional, consistent approach across all member interactions.
- Assist staff and members in resolving complex account issues with care and efficiency.
- Foster a cross-selling culture by training employees to identify opportunities and promote credit union products and services.
- Recommend salary adjustments based on performance evaluations and contribution to branch goals.

Table 94 - 1
Salaries
Branch Manager II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		177	\$87,190	\$74,430	\$85,410	\$95,510	\$111,670
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	10	\$65,070	\$52,010	\$65,000	\$79,160	\$83,600
	\$100M to \$200M	23	\$65,550	\$58,000	\$67,110	\$71,110	\$77,250
	\$200M to \$500M	44	\$75,010	\$68,440	\$71,830	\$83,730	\$92,480
	\$500M to \$1B	31	\$82,780	\$72,090	\$85,270	\$89,990	\$97,700
	\$1B to \$3B	38	\$87,600	\$78,000	\$83,200	\$95,510	\$111,670
	\$3B or more	26	\$98,720	\$86,190	\$94,070	\$105,990	\$130,240
By region	New England	14	\$88,570	\$83,020	\$88,590	\$90,460	\$98,870
	Middle Atlantic	7	\$90,260	\$78,060	\$85,000	\$112,800	\$114,500
	East North Central	41	\$82,480	\$71,990	\$82,260	\$90,300	\$103,740
	West North Central	19	\$81,780	\$69,670	\$82,840	\$89,140	\$94,500
	South Atlantic	29	\$78,940	\$70,300	\$78,590	\$88,540	\$98,250
	East South Central	15	\$75,600	\$70,490	\$78,030	\$80,300	\$88,490
	West South Central	14	\$84,110	\$66,420	\$80,730	\$99,170	\$109,590
	Mountain	16	\$86,530	\$79,870	\$83,870	\$95,510	\$102,020
	Pacific	22	\$107,320	\$94,070	\$103,460	\$113,210	\$130,240
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	3	*	*	*	*	*
	10 - 49	38	\$65,880	\$56,810	\$62,640	\$76,940	\$85,000
	50 - 99	40	\$75,150	\$69,090	\$71,780	\$81,520	\$91,460
	100 or more	96	\$91,410	\$80,980	\$88,540	\$98,300	\$112,170
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	3	*	*	*	*	*
	13 - 20	171	\$87,340	\$75,480	\$86,190	\$95,510	\$111,670
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	8	\$55,010	\$44,030	\$48,810	\$66,610	*
	\$50M to \$100M	17	\$66,620	\$58,000	\$65,000	\$74,900	\$84,330
	\$100M to \$200M	28	\$68,750	\$61,900	\$69,290	\$74,330	\$86,530
	\$200M or more	122	\$90,450	\$79,870	\$88,340	\$98,250	\$112,170
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	9	\$63,540	\$58,660	\$65,000	\$79,000	*
	5,000 - 9,999	17	\$67,640	\$56,850	\$68,120	\$79,760	\$89,140
	10,000 - 19,999	30	\$69,090	\$59,110	\$70,300	\$74,430	\$86,550
	20,000 - 39,999	36	\$77,720	\$69,650	\$74,110	\$87,050	\$95,100
	40,000 - 49,999	11	\$79,130	\$71,120	\$73,100	\$86,650	\$92,710
	50,000 - 59,999	8	\$96,100	\$89,780	\$94,110	\$99,150	\$110,510
	60,000 or more	65	\$93,350	\$82,300	\$90,120	\$98,640	\$113,210
Number of branch offices	1	8	\$87,660	\$75,670	\$103,580	\$103,740	*
	2	8	\$70,790	\$63,440	\$67,850	\$79,000	*
	3	18	\$69,350	\$61,050	\$68,160	\$74,110	\$92,780
	4	12	\$73,060	\$51,120	\$76,430	\$94,020	\$96,840
	5 or more	131	\$88,510	\$77,440	\$86,190	\$97,370	\$111,680

* Insufficient data

Table 94 - 2
Incentives and Bonuses
Branch Manager II

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		171	87%	147	\$6,900
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 \$50M	3	50%	2	*
	\$50M to \$100M	9	79%	7	\$2,850
	\$100M to \$200M	22	100%	22	\$4,000
	\$200M to \$500M	43	92%	36	\$4,110
	\$500M to \$1B	29	84%	26	\$7,790
	\$1B to \$3B	36	88%	31	\$7,220
	\$3B or more	26	86%	21	\$8,150
By region	New England	13	79%	12	\$4,740
	Middle Atlantic	7	97%	7	\$3,610
	East North Central	40	87%	37	\$6,760
	West North Central	18	92%	15	\$8,160
	South Atlantic	27	89%	22	\$6,720
	East South Central	15	66%	11	\$5,550
	West South Central	14	100%	12	\$7,120
	Mountain	15	99%	14	\$6,560
	Pacific	22	92%	18	\$8,310
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	3	100%	3	*
	10 - 49	36	88%	32	\$3,020
	50 - 99	39	89%	33	\$4,460
	100 or more	92	87%	80	\$7,680
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	0		0	
	11 - 12	3	100%	3	*
	13 - 20	165	87%	142	\$6,930
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	3	33%	2	*
	\$20M to \$50M	8	92%	7	\$2,820
	\$50M to \$100M	15	91%	14	\$3,640
	\$100M to \$200M	28	94%	24	\$3,640
	\$200M or more	118	87%	100	\$7,450
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	9	66%	6	\$3,680
	5,000 - 9,999	17	100%	17	\$2,680
	10,000 - 19,999	29	91%	25	\$4,170
	20,000 - 39,999	34	80%	28	\$5,150
	40,000 - 49,999	11	100%	11	\$9,850
	50,000 - 59,999	8	100%	8	\$8,550
	60,000 or more	62	87%	52	\$7,520
Number of branch offices	1	7	94%	6	\$7,590
	2	8	100%	8	\$5,350
	3	18	81%	15	\$3,650
	4	12	98%	11	\$5,160
	5 or more	126	87%	107	\$7,100

* Insufficient data

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

Table 94 - 3
Total Cash Compensation
Branch Manager II

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	177	\$92,790	\$78,510	\$91,070	\$101,240	\$116,130
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	2	*	*	*	*	*
\$20M to \$50M	3	*	*	*	*	*
\$50M to \$100M	10	\$67,210	\$55,040	\$71,550	\$80,000	\$83,600
\$100M to \$200M	23	\$69,100	\$59,440	\$73,150	\$76,460	\$80,860
\$200M to \$500M	44	\$78,400	\$69,000	\$75,500	\$85,980	\$96,850
\$500M to \$1B	31	\$88,770	\$77,470	\$90,790	\$99,760	\$103,470
\$1B to \$3B	38	\$93,400	\$83,670	\$90,950	\$98,260	\$117,670
\$3B or more	26	\$105,480	\$92,430	\$101,200	\$114,420	\$142,090
By region						
New England	14	\$92,250	\$89,090	\$91,420	\$96,570	\$103,470
Middle Atlantic	7	\$93,780	\$84,650	\$88,690	\$115,070	\$116,170
East North Central	41	\$88,120	\$76,980	\$89,160	\$95,450	\$114,580
West North Central	19	\$88,780	\$75,000	\$83,600	\$92,860	\$108,120
South Atlantic	29	\$84,050	\$74,530	\$83,090	\$94,280	\$106,440
East South Central	15	\$78,690	\$70,490	\$78,900	\$85,200	\$97,010
West South Central	14	\$90,240	\$69,960	\$83,970	\$105,570	\$124,450
Mountain	16	\$92,520	\$83,710	\$93,180	\$97,410	\$104,990
Pacific	22	\$114,740	\$98,010	\$108,710	\$126,800	\$142,090
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	3	*	*	*	*	*
10 - 49	38	\$68,300	\$59,110	\$64,570	\$79,790	\$87,710
50 - 99	40	\$78,760	\$73,720	\$75,800	\$83,860	\$95,200
100 or more	96	\$97,650	\$83,700	\$95,450	\$105,990	\$118,650
By number of services offered						
1 - 2	0					
3 - 4	0					
5 - 6	0					
7 - 8	1	*	*	*	*	*
9 - 10	0					
11 - 12	3	*	*	*	*	*
13 - 20	171	\$92,950	\$78,900	\$91,370	\$101,240	\$116,170
By amount of loans outstanding						
\$500,000 to \$2M	0					
\$2M to \$5M	0					
\$5M to \$20M	3	*	*	*	*	*
\$20M to \$50M	8	\$57,610	\$45,410	\$50,930	\$71,550	*
\$50M to \$100M	17	\$69,340	\$59,110	\$72,430	\$77,720	\$85,380
\$100M to \$200M	28	\$72,050	\$62,680	\$74,730	\$77,500	\$88,240
\$200M or more	122	\$96,470	\$83,050	\$94,290	\$104,150	\$117,670
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	9	\$65,850	\$60,180	\$65,000	\$79,710	*
5,000 - 9,999	17	\$70,320	\$59,360	\$71,260	\$82,120	\$91,420
10,000 - 19,999	30	\$72,340	\$60,060	\$74,430	\$79,450	\$90,770
20,000 - 39,999	36	\$81,540	\$73,940	\$77,480	\$87,040	\$102,550
40,000 - 49,999	11	\$88,470	\$76,600	\$86,660	\$97,010	\$107,020
50,000 - 59,999	8	\$104,640	\$96,150	\$99,760	\$107,710	\$124,890
60,000 or more	65	\$99,440	\$87,440	\$96,400	\$106,440	\$119,910
Number of branch offices						
1	8	\$94,400	\$76,610	\$114,340	\$114,580	*
2	8	\$76,130	\$72,520	\$75,000	\$80,000	*
3	18	\$72,290	\$62,710	\$70,600	\$78,710	\$96,490
4	12	\$77,710	\$52,440	\$83,860	\$94,770	\$111,370
5 or more	131	\$94,220	\$80,590	\$92,430	\$102,390	\$117,670

* Insufficient data

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

if the 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
Branch Manager II

		N	average minimum	average midpoint	average maximum
Overall		132	\$71,510	\$90,260	\$109,000
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$66,200	\$80,700	\$95,210
	\$100M to \$200M	13	\$55,490	\$69,090	\$82,690
	\$200M to \$500M	29	\$67,470	\$82,800	\$98,120
	\$500M to \$1B	27	\$71,710	\$90,010	\$108,310
	\$1B to \$3B	34	\$73,040	\$94,160	\$115,280
	\$3B or more	24	\$83,590	\$107,170	\$130,760

* Insufficient data

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

BRANCH MANAGER I

Department: Branch Operations & Call Center

Reports To: Branch Operations VP

Position Overview:

Lead a branch team of fewer than ten full-time employees in delivering high-quality member service across account transactions, loan applications, and new account openings. Resolve member issues within established policies and procedures, and ensure smooth daily operations that support member satisfaction and branch performance.

Key Responsibilities:

- Lead and support a motivated, well-trained branch team while fostering strong employee relations.
- Manage the branch budget and monitor financial performance to ensure alignment with strategic goals.
- Apply and evaluate branch policies and procedures; ensure full compliance with federal regulations and credit union standards.
- Assess staff performance regularly to maintain high service quality and operational accuracy.
- Monitor branch activity, including transaction volume, teller accuracy, loan production, sales performance, and new account openings.
- Track product performance and sales trends to ensure sound business practices and member satisfaction.
- Oversee branch security and safety protocols; regularly review procedures and ensure staff receive ongoing training.
- Schedule staff coverage to maintain efficient operations and consistent member service.
- Conduct loan interviews and manage loan processing, approvals, and closings within assigned authority.
- Ensure branch operations reflect a professional, consistent approach across all member interactions.
- Assist staff and members in resolving complex account issues with care and efficiency.
- Promote a cross-selling culture to enhance member engagement and product utilization.

Table 95 - 1
Salaries
Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		279	\$80,470	\$68,300	\$76,110	\$87,510	\$125,890
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	11	\$57,870	\$49,320	\$57,370	\$64,850	\$76,040
	\$50M to \$100M	34	\$61,040	\$52,640	\$59,760	\$68,820	\$80,970
	\$100M to \$200M	45	\$59,840	\$52,000	\$60,000	\$63,990	\$76,370
	\$200M to \$500M	70	\$67,050	\$62,000	\$66,690	\$73,830	\$79,230
	\$500M to \$1B	45	\$75,760	\$69,940	\$74,910	\$81,100	\$84,420
	\$1B to \$3B	43	\$76,610	\$70,620	\$74,600	\$80,580	\$89,840
	\$3B or more	27	\$99,450	\$85,160	\$93,000	\$125,890	\$125,890
By region	New England	14	\$80,680	\$77,480	\$79,530	\$83,000	\$96,810
	Middle Atlantic	23	\$75,260	\$66,950	\$73,000	\$88,700	\$93,330
	East North Central	69	\$71,940	\$67,580	\$72,370	\$77,000	\$81,160
	West North Central	25	\$74,550	\$64,000	\$73,370	\$83,500	\$99,030
	South Atlantic	33	\$95,550	\$72,800	\$85,800	\$125,890	\$125,890
	East South Central	16	\$69,890	\$59,030	\$71,110	\$75,740	\$89,840
	West South Central	35	\$74,010	\$60,770	\$70,790	\$77,510	\$131,980
	Mountain	25	\$78,280	\$68,010	\$82,470	\$87,110	\$87,390
	Pacific	37	\$90,460	\$85,720	\$93,000	\$98,870	\$100,680
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	11	\$71,840	\$63,390	\$71,460	\$80,000	\$83,380
	10 - 49	84	\$61,120	\$54,350	\$60,000	\$68,620	\$76,400
	50 - 99	68	\$69,210	\$62,500	\$68,000	\$77,860	\$84,120
	100 or more	113	\$85,830	\$72,800	\$79,600	\$93,210	\$125,890
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	11	\$77,500	\$58,640	\$81,700	\$97,100	\$98,290
	13 - 20	260	\$80,620	\$68,300	\$76,030	\$87,510	\$125,890
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	10	\$68,130	\$56,710	\$66,670	\$80,000	*
	\$20M to \$50M	24	\$57,240	\$48,280	\$57,040	\$64,630	\$76,970
	\$50M to \$100M	36	\$59,160	\$50,870	\$59,390	\$64,880	\$76,590
	\$100M to \$200M	53	\$63,580	\$58,000	\$63,000	\$69,250	\$76,130
	\$200M or more	154	\$84,490	\$71,940	\$79,000	\$92,030	\$125,890
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	23	\$64,490	\$57,320	\$62,980	\$71,960	\$83,030
	5,000 - 9,999	39	\$59,580	\$51,970	\$59,530	\$69,830	\$77,430
	10,000 - 19,999	61	\$63,010	\$57,600	\$62,610	\$70,000	\$76,510
	20,000 - 39,999	51	\$70,640	\$63,610	\$69,920	\$79,600	\$83,650
	40,000 - 49,999	18	\$73,980	\$65,880	\$73,610	\$82,470	\$95,320
	50,000 - 59,999	13	\$78,000	\$72,360	\$76,110	\$79,530	\$94,140
	60,000 or more	70	\$89,150	\$74,370	\$83,820	\$98,860	\$125,890
Number of branch offices	1	14	\$68,350	\$57,120	\$70,690	\$80,710	\$91,600
	2	28	\$63,890	\$54,410	\$62,900	\$72,880	\$78,470
	3	34	\$63,640	\$56,720	\$62,460	\$76,000	\$77,810
	4	29	\$67,330	\$57,880	\$60,900	\$82,500	\$89,290
	5 or more	174	\$82,410	\$70,170	\$77,340	\$89,840	\$125,890

* Insufficient data

Table 95 - 2
Incentives and Bonuses
Branch Manager I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		273	87%	226	\$5,720
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	2	0%	0	
	\$20M to \$50M	11	100%	11	\$3,120
	\$50M to \$100M	34	71%	23	\$3,420
	\$100M to \$200M	45	83%	36	\$3,800
	\$200M to \$500M	70	88%	58	\$4,330
	\$500M to \$1B	43	88%	38	\$4,710
	\$1B to \$3B	40	83%	35	\$6,520
	\$3B or more	27	91%	23	\$6,930
By region	New England	14	86%	11	\$3,620
	Middle Atlantic	23	93%	18	\$3,420
	East North Central	68	89%	61	\$5,010
	West North Central	24	99%	23	\$7,190
	South Atlantic	32	92%	25	\$3,780
	East South Central	16	62%	11	\$7,580
	West South Central	34	79%	29	\$5,250
	Mountain	25	96%	22	\$10,340
	Pacific	37	78%	27	\$7,990
By number of full-time employees	1	0		0	
	2 - 4	3	100%	3	*
	5 - 9	11	85%	9	\$5,090
	10 - 49	84	84%	67	\$3,010
	50 - 99	67	84%	53	\$4,180
	100 or more	108	88%	94	\$6,430
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	100%	1	*
	7 - 8	0		0	
	9 - 10	5	64%	3	*
	11 - 12	11	80%	9	\$2,080
	13 - 20	254	87%	211	\$5,720
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$20M	10	85%	9	\$4,420
	\$20M to \$50M	24	80%	19	\$2,520
	\$50M to \$100M	36	74%	25	\$3,030
	\$100M to \$200M	52	91%	44	\$4,110
	\$200M or more	149	88%	128	\$6,130
By number of members	1 - 999	3	100%	3	*
	1,000 - 1,999	0		0	
	2,000 - 4,999	23	77%	18	\$3,670
	5,000 - 9,999	39	82%	30	\$3,480
	10,000 - 19,999	61	86%	49	\$3,250
	20,000 - 39,999	50	89%	43	\$4,680
	40,000 - 49,999	18	84%	15	\$5,170
	50,000 - 59,999	13	88%	12	\$5,160
	60,000 or more	66	88%	57	\$6,770
Number of branch offices	1	14	81%	11	\$5,440
	2	28	72%	21	\$3,280
	3	34	92%	30	\$3,710
	4	29	76%	22	\$3,060
	5 or more	168	88%	142	\$6,000

* Insufficient data

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

Table 95 - 3
Total Cash Compensation
Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		279	\$85,230	\$71,110	\$80,970	\$95,810	\$126,890
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	11	\$60,990	\$50,590	\$59,370	\$69,170	\$86,820
	\$50M to \$100M	34	\$63,470	\$53,880	\$62,640	\$69,750	\$86,110
	\$100M to \$200M	45	\$62,820	\$53,370	\$62,000	\$70,000	\$79,540
	\$200M to \$500M	70	\$70,620	\$63,610	\$70,600	\$78,470	\$83,460
	\$500M to \$1B	45	\$79,630	\$72,840	\$77,770	\$84,260	\$95,900
	\$1B to \$3B	43	\$81,580	\$73,920	\$79,890	\$86,840	\$99,990
	\$3B or more	27	\$105,740	\$90,410	\$98,860	\$126,890	\$126,890
By region	New England	14	\$83,790	\$80,760	\$81,710	\$87,360	\$101,140
	Middle Atlantic	23	\$78,430	\$69,780	\$78,520	\$95,550	\$95,550
	East North Central	69	\$76,170	\$70,540	\$76,330	\$81,540	\$88,800
	West North Central	25	\$81,070	\$66,030	\$79,940	\$95,810	\$110,460
	South Atlantic	33	\$98,850	\$75,160	\$92,480	\$126,890	\$126,890
	East South Central	16	\$74,590	\$70,190	\$71,870	\$86,760	\$95,910
	West South Central	35	\$77,620	\$60,770	\$77,060	\$83,010	\$143,530
	Mountain	25	\$88,020	\$73,620	\$85,000	\$115,040	\$115,040
	Pacific	37	\$96,700	\$90,500	\$95,900	\$101,000	\$114,460
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	11	\$76,140	\$67,610	\$74,680	\$86,080	\$94,740
	10 - 49	84	\$63,550	\$55,250	\$62,030	\$70,000	\$79,510
	50 - 99	68	\$72,580	\$64,150	\$71,250	\$81,000	\$88,550
	100 or more	113	\$91,230	\$76,260	\$85,260	\$98,920	\$126,890
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	11	\$79,160	\$60,840	\$81,700	\$98,340	\$99,990
	13 - 20	260	\$85,370	\$71,110	\$80,880	\$95,550	\$126,890
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	10	\$71,900	\$58,500	\$69,860	\$80,000	*
	\$20M to \$50M	24	\$59,240	\$49,200	\$59,900	\$66,210	\$79,090
	\$50M to \$100M	36	\$61,400	\$53,370	\$61,000	\$67,910	\$79,540
	\$100M to \$200M	53	\$66,860	\$60,720	\$65,100	\$74,730	\$80,170
	\$200M or more	154	\$89,650	\$75,160	\$84,100	\$98,340	\$126,890
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	23	\$67,300	\$59,430	\$63,850	\$75,580	\$91,150
	5,000 - 9,999	39	\$62,330	\$52,870	\$62,000	\$72,920	\$79,860
	10,000 - 19,999	61	\$65,680	\$60,000	\$64,240	\$73,730	\$79,830
	20,000 - 39,999	51	\$74,640	\$67,350	\$73,830	\$81,440	\$88,170
	40,000 - 49,999	18	\$78,000	\$69,830	\$74,810	\$85,000	\$100,000
	50,000 - 59,999	13	\$82,540	\$76,310	\$78,590	\$86,470	\$100,470
	60,000 or more	70	\$94,790	\$79,790	\$90,410	\$110,460	\$126,890
Number of branch offices	1	14	\$72,740	\$61,400	\$75,690	\$82,920	\$99,650
	2	28	\$66,260	\$59,190	\$63,970	\$76,400	\$81,060
	3	34	\$66,990	\$59,170	\$66,060	\$77,790	\$81,990
	4	29	\$69,640	\$59,860	\$62,640	\$86,670	\$95,450
	5 or more	174	\$87,420	\$73,510	\$81,860	\$95,910	\$126,890

* Insufficient data

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

if the 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
Branch Manager I

		N	average minimum	average midpoint	average maximum
Overall		189	\$62,970	\$79,270	\$95,560
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	11	\$53,340	\$67,080	\$80,830
	\$100M to \$200M	26	\$53,320	\$64,970	\$76,630
	\$200M to \$500M	48	\$59,710	\$73,980	\$88,240
	\$500M to \$1B	40	\$65,990	\$83,360	\$100,720
	\$1B to \$3B	37	\$67,220	\$85,650	\$104,080
	\$3B or more	25	\$72,290	\$92,300	\$112,300

* Insufficient data

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

ASSISTANT BRANCH MANAGER II

Department: Branch Operations & Call Center

Reports To: Branch Manager II

Position Overview:

Support the Branch Manager in overseeing daily operations and team leadership at a high-volume branch with ten or more full-time employees. Ensure consistent service delivery, operational efficiency, and staff coordination. Serve as acting Branch Manager in their absence, maintaining continuity and accountability across all branch functions.

Key Responsibilities:

- Support daily branch operations by scheduling staff and responding to routine and complex inquiries about products, services, policies, and regulations.
- Assist with all aspects of branch security, including opening and closing procedures, vault access, and safe deposit management; ensure staff receive ongoing training in security and robbery protocols.
- Apply and uphold branch policies and procedures to maintain consistency and compliance.
- Provide backup support in member services, including serving as Head Teller or Member Service Representative during peak times or staffing shortages.
- Monitor teller and member service activities to ensure high-quality service and operational accuracy.
- Act as a loan officer within an assigned authority level, processing and approving member loan requests.
- Contribute to performance evaluations by providing input on staff development and effectiveness.
- Assist staff and members in resolving complex account issues with professionalism and care.
- Foster a cross-selling culture to promote member engagement and product utilization.
- Serve as acting Branch Manager during their absence, ensuring continuity of leadership and operations.

Table 96 - 1
Salaries
Assistant Branch Manager II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		72	\$71,100	\$60,640	\$69,670	\$77,500	\$94,320
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	8	\$48,070	\$45,000	\$50,000	\$53,300	*
	\$200M to \$500M	17	\$59,510	\$50,570	\$60,000	\$67,300	\$69,370
	\$500M to \$1B	13	\$65,390	\$61,400	\$62,590	\$69,970	\$73,290
	\$1B to \$3B	18	\$66,640	\$58,640	\$62,540	\$76,210	\$84,960
	\$3B or more	13	\$78,210	\$69,670	\$71,770	\$94,320	\$94,320
By region	New England	7	\$63,790	\$61,400	\$63,620	\$64,530	\$67,700
	Middle Atlantic	5	\$64,220	\$63,310	\$69,670	\$69,670	*
	East North Central	22	\$63,840	\$60,430	\$61,410	\$66,890	\$87,300
	West North Central	2	*	*	*	*	*
	South Atlantic	9	\$77,650	\$59,180	\$94,320	\$94,320	\$94,320
	East South Central	5	\$61,360	\$60,080	\$62,300	\$62,590	*
	West South Central	5	\$68,850	\$50,050	\$59,290	\$85,560	*
	Mountain	6	\$63,660	\$52,750	\$56,220	\$74,750	*
	Pacific	11	\$78,050	\$71,770	\$73,290	\$84,960	\$87,710
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	11	\$55,410	\$45,090	\$52,670	\$56,710	\$91,200
	50 - 99	16	\$58,570	\$49,970	\$58,190	\$67,300	\$67,770
	100 or more	43	\$72,860	\$61,800	\$70,280	\$84,960	\$94,320
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	70	\$70,970	\$60,640	\$69,670	\$77,500	\$94,320
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	6	\$49,750	\$43,150	\$52,670	\$53,360	*
	\$100M to \$200M	7	\$51,920	\$47,000	\$49,180	\$58,180	\$67,710
	\$200M or more	55	\$72,090	\$61,410	\$70,280	\$78,900	\$94,320
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	8	\$50,630	\$47,900	\$52,670	\$53,300	*
	10,000 - 19,999	8	\$61,010	\$47,840	\$60,000	\$64,650	\$97,520
	20,000 - 39,999	17	\$60,280	\$51,040	\$61,400	\$67,300	\$69,980
	40,000 - 49,999	3	\$61,720	\$61,410	\$61,410	\$62,590	*
	50,000 - 59,999	3	\$76,670	\$73,290	\$73,290	\$83,980	*
	60,000 or more	31	\$73,650	\$62,300	\$71,770	\$84,960	\$94,320
Number of branch offices	1	5	\$64,810	\$49,040	\$53,190	\$90,690	*
	2	3	*	*	*	*	*
	3	5	\$61,390	\$54,910	\$60,000	\$67,390	*
	4	5	\$54,390	\$44,390	\$47,000	\$65,020	*
	5 or more	55	\$71,900	\$61,400	\$70,280	\$78,790	\$94,320

* Insufficient data

Table 96 - 2
Incentives and Bonuses
Assistant Branch Manager II

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		69	87%	54	\$3,650
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 \$50M	0		0	
	\$50M to \$100M	3	100%	3	*
	\$100M to \$200M	8	64%	4	*
	\$200M to \$500M	17	91%	14	\$4,110
	\$500M to \$1B	12	84%	10	\$4,570
	\$1B to \$3B	17	80%	13	\$4,350
	\$3B or more	13	91%	10	\$3,210
By region	New England	7	50%	5	\$3,470
	Middle Atlantic	5	100%	5	\$2,060
	East North Central	20	83%	15	\$5,190
	West North Central	1	100%	1	*
	South Atlantic	9	91%	8	\$1,820
	East South Central	4	80%	2	*
	West South Central	5	100%	5	\$4,240
	Mountain	6	89%	5	\$3,660
	Pacific	11	95%	8	\$3,950
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	11	65%	8	\$1,430
	50 - 99	15	90%	12	\$3,560
	100 or more	42	87%	33	\$3,720
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	68	87%	53	\$3,660
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	63%	2	*
	\$50M to \$100M	6	70%	4	*
	\$100M to \$200M	7	93%	6	\$1,430
	\$200M or more	53	87%	42	\$3,750
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	8	63%	5	\$1,140
	10,000 - 19,999	8	82%	6	\$2,150
	20,000 - 39,999	17	90%	15	\$4,160
	40,000 - 49,999	3	80%	2	*
	50,000 - 59,999	3	88%	3	*
	60,000 or more	30	87%	23	\$3,590
Number of branch offices	1	5	54%	3	*
	2	3	100%	3	*
	3	5	83%	4	\$1,800
	4	5	71%	3	*
	5 or more	52	87%	42	\$3,700

* Insufficient data

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

Table 96 - 3
Total Cash Compensation
Assistant Branch Manager II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		72	\$74,090	\$63,550	\$72,390	\$80,820	\$95,320
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	8	\$48,770	\$46,100	\$50,750	\$54,000	*
	\$200M to \$500M	17	\$63,120	\$52,400	\$62,210	\$71,690	\$75,980
	\$500M to \$1B	13	\$69,060	\$63,410	\$68,610	\$71,020	\$77,690
	\$1B to \$3B	18	\$69,560	\$58,800	\$63,750	\$80,820	\$92,090
	\$3B or more	13	\$81,150	\$71,720	\$74,780	\$95,320	\$95,320
By region	New England	7	\$65,510	\$63,620	\$63,620	\$68,180	\$75,980
	Middle Atlantic	5	\$66,280	\$64,950	\$71,720	\$71,720	*
	East North Central	22	\$67,980	\$62,540	\$66,580	\$72,430	\$92,110
	West North Central	2	*	*	*	*	*
	South Atlantic	9	\$79,300	\$63,340	\$95,320	\$95,320	\$95,320
	East South Central	5	\$63,320	\$60,450	\$62,300	\$68,880	*
	West South Central	5	\$72,070	\$51,840	\$59,900	\$92,780	*
	Mountain	6	\$66,900	\$57,010	\$57,520	\$80,370	*
	Pacific	11	\$81,710	\$74,780	\$76,210	\$90,150	\$93,840
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	11	\$56,340	\$46,150	\$52,920	\$58,070	\$93,370
	50 - 99	16	\$61,600	\$52,400	\$61,500	\$68,640	\$75,980
	100 or more	43	\$75,920	\$63,620	\$73,120	\$90,150	\$95,320
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	70	\$73,980	\$63,550	\$72,360	\$80,640	\$95,320
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	6	\$50,540	\$43,980	\$52,920	\$55,430	*
	\$100M to \$200M	7	\$53,250	\$48,000	\$49,720	\$59,520	\$71,410
	\$200M or more	55	\$75,170	\$63,620	\$72,390	\$82,140	\$95,320
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	8	\$51,350	\$47,900	\$52,920	\$55,360	*
	10,000 - 19,999	8	\$62,640	\$48,490	\$61,500	\$69,740	\$97,520
	20,000 - 39,999	17	\$63,990	\$55,400	\$68,180	\$68,640	\$75,980
	40,000 - 49,999	3	\$65,690	\$63,410	\$63,410	\$68,880	*
	50,000 - 59,999	3	\$80,540	\$77,690	\$77,690	\$85,000	*
	60,000 or more	31	\$76,600	\$64,460	\$74,780	\$90,150	\$95,320
Number of branch offices	1	5	\$65,700	\$49,440	\$54,840	\$91,310	*
	2	3	*	*	*	*	*
	3	5	\$62,890	\$55,140	\$61,500	\$68,450	*
	4	5	\$57,840	\$45,400	\$48,000	\$75,780	*
	5 or more	55	\$74,950	\$63,620	\$72,390	\$82,140	\$95,320

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		53	\$57,800	\$72,210	\$86,610
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	4	*	*	*
	\$200M to \$500M	11	\$55,910	\$68,800	\$81,700
	\$500M to \$1B	10	\$58,960	\$71,400	\$83,830
	\$1B to \$3B	16	\$58,200	\$74,040	\$89,880
	\$3B or more	11	\$63,560	\$82,290	\$101,010

* Insufficient data

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

ASSISTANT BRANCH MANAGER I

Department: Branch Operations & Call Center

Reports To: Branch Manager I

Position Overview:

Support the Branch Manager in overseeing daily branch operations and ensuring exceptional member service. Serve as the acting branch leader in the manager's absence. This role operates within a branch staffed by fewer than ten full-time employees.

Key Responsibilities:

- Support daily branch operations, including staff scheduling and responding to questions about products, services, policies, and regulations.
- Assist with branch security procedures, including opening and closing the facility, managing the vault, and overseeing safe deposit access.
- Apply and uphold branch policies and procedures to ensure consistent service and compliance.
- Serve as a teller or Member Service Representative (MSR) as needed to support peak times or staff coverage.
- Perform head teller duties such as cash ordering, balancing, and scheduling.
- Act as a loan officer within an assigned authority level, processing and approving member loan requests.
- Help resolve member account issues and provide support to staff in problem-solving.
- Promote a cross-selling culture to enhance member engagement and product utilization.
- Serve as acting Branch Manager during their absence, ensuring continuity of leadership and operations.

Table 97 - 1
Salaries
Assistant Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		138	\$61,810	\$54,000	\$61,010	\$67,420	\$76,500
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	7	\$55,170	\$48,460	\$53,610	\$60,440	*
	\$100M to \$200M	14	\$50,350	\$40,500	\$49,740	\$53,710	\$65,070
	\$200M to \$500M	28	\$53,980	\$47,080	\$53,940	\$60,270	\$62,060
	\$500M to \$1B	32	\$58,620	\$51,570	\$58,230	\$62,590	\$70,390
	\$1B to \$3B	36	\$61,350	\$54,280	\$60,740	\$65,770	\$73,000
	\$3B or more	19	\$67,690	\$60,810	\$67,420	\$76,500	\$80,850
By region	New England	7	\$62,650	\$59,500	\$63,330	\$66,860	*
	Middle Atlantic	8	\$59,520	\$55,230	\$60,740	\$61,100	\$71,630
	East North Central	33	\$55,490	\$49,400	\$54,930	\$61,740	\$65,670
	West North Central	11	\$55,840	\$51,040	\$57,100	\$62,860	\$62,860
	South Atlantic	21	\$60,880	\$57,900	\$63,500	\$65,770	\$68,460
	East South Central	13	\$57,310	\$53,340	\$57,240	\$60,140	\$67,790
	West South Central	14	\$57,480	\$53,860	\$56,650	\$61,910	\$63,870
	Mountain	10	\$63,680	\$58,240	\$67,420	\$67,420	\$72,520
	Pacific	21	\$75,760	\$72,600	\$76,500	\$80,690	\$85,880
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	23	\$51,940	\$47,410	\$51,630	\$57,450	\$65,160
	50 - 99	27	\$57,070	\$50,070	\$54,080	\$63,970	\$73,800
	100 or more	86	\$62,830	\$56,650	\$62,480	\$67,420	\$76,780
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	131	\$61,840	\$54,000	\$60,750	\$67,420	\$76,500
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	14	\$50,230	\$46,870	\$49,570	\$52,580	\$63,530
	\$100M to \$200M	14	\$51,760	\$45,760	\$53,940	\$54,860	\$59,810
	\$200M or more	106	\$62,620	\$55,320	\$61,910	\$67,420	\$76,500
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	9	\$52,220	\$48,920	\$49,570	\$54,080	*
	10,000 - 19,999	17	\$50,080	\$42,480	\$51,850	\$54,420	\$61,920
	20,000 - 39,999	29	\$57,950	\$53,360	\$57,860	\$62,320	\$70,390
	40,000 - 49,999	12	\$56,070	\$48,190	\$53,940	\$61,410	\$63,610
	50,000 - 59,999	8	\$66,520	\$57,800	\$65,670	\$76,490	\$83,340
	60,000 or more	58	\$63,800	\$57,240	\$63,060	\$70,350	\$76,780
Number of branch offices	1	2	*	*	*	*	*
	2	7	\$58,960	\$48,450	\$61,190	\$65,800	*
	3	9	\$52,250	\$49,570	\$51,680	\$54,290	\$58,430
	4	9	\$59,480	\$44,360	\$59,820	\$73,810	\$77,720
	5 or more	111	\$62,060	\$54,280	\$61,410	\$67,420	\$76,500

* Insufficient data

Table 97 - 2
Incentives and Bonuses
Assistant Branch Manager I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		135	84%	107	\$4,360
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 \$50M	1	100%	1	*
	\$50M to \$100M	7	38%	3	*
	\$100M to \$200M	14	83%	11	\$2,300
	\$200M to \$500M	28	79%	23	\$2,840
	\$500M to \$1B	31	84%	26	\$3,560
	\$1B to \$3B	35	88%	29	\$3,950
	\$3B or more	19	82%	15	\$5,930
By region	New England	7	95%	6	\$1,770
	Middle Atlantic	8	95%	7	\$2,190
	East North Central	31	87%	26	\$3,030
	West North Central	11	87%	9	\$6,560
	South Atlantic	20	92%	17	\$4,240
	East South Central	13	67%	9	\$4,340
	West South Central	13	72%	8	\$4,020
	Mountain	10	97%	9	\$8,640
	Pacific	21	74%	16	\$3,760
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	0		0	
	10 - 49	23	73%	16	\$2,200
	50 - 99	27	70%	19	\$2,490
	100 or more	83	86%	70	\$4,650
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	90%	2	*
	13 - 20	128	83%	101	\$4,300
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	1	100%	1	*
	\$20M to \$50M	4	50%	2	*
	\$50M to \$100M	14	71%	9	\$2,240
	\$100M to \$200M	14	79%	10	\$1,840
	\$200M or more	103	85%	85	\$4,540
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	52%	2	*
	5,000 - 9,999	9	47%	4	*
	10,000 - 19,999	17	86%	15	\$2,360
	20,000 - 39,999	29	67%	22	\$4,050
	40,000 - 49,999	12	94%	11	\$3,300
	50,000 - 59,999	8	93%	7	\$3,120
	60,000 or more	55	86%	45	\$4,810
Number of branch offices	1	2	43%	1	*
	2	7	56%	4	*
	3	9	78%	6	\$2,350
	4	9	68%	7	\$2,830
	5 or more	108	85%	89	\$4,450

* Insufficient data

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

Table 97 - 3
Total Cash Compensation
Assistant Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		138	\$65,230	\$56,020	\$63,940	\$73,220	\$82,130
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	7	\$55,600	\$48,730	\$54,080	\$60,440	*
	\$100M to \$200M	14	\$52,270	\$43,680	\$52,290	\$55,480	\$67,080
	\$200M to \$500M	28	\$56,220	\$48,830	\$55,470	\$61,640	\$67,830
	\$500M to \$1B	32	\$61,280	\$52,530	\$60,000	\$64,480	\$76,160
	\$1B to \$3B	36	\$64,500	\$56,930	\$63,910	\$70,170	\$75,930
	\$3B or more	19	\$72,410	\$65,430	\$73,110	\$78,750	\$84,930
By region	New England	7	\$64,330	\$60,280	\$65,070	\$68,540	*
	Middle Atlantic	8	\$61,610	\$56,890	\$62,550	\$64,340	\$74,900
	East North Central	33	\$57,870	\$52,400	\$57,860	\$64,200	\$67,940
	West North Central	11	\$61,560	\$54,900	\$62,140	\$71,160	\$71,160
	South Atlantic	21	\$64,560	\$57,900	\$67,960	\$71,940	\$72,090
	East South Central	13	\$59,780	\$53,340	\$59,630	\$62,780	\$73,220
	West South Central	14	\$59,680	\$56,490	\$59,010	\$63,480	\$69,210
	Mountain	10	\$72,080	\$60,490	\$76,900	\$82,130	\$82,130
	Pacific	21	\$78,450	\$74,600	\$76,780	\$84,690	\$87,500
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	23	\$53,530	\$47,410	\$52,580	\$59,380	\$66,490
	50 - 99	27	\$58,820	\$50,070	\$55,590	\$67,820	\$76,150
	100 or more	86	\$66,530	\$57,900	\$65,360	\$74,220	\$82,130
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	131	\$65,180	\$56,010	\$63,490	\$73,800	\$82,130
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	1	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	14	\$51,810	\$46,950	\$52,290	\$55,480	\$65,510
	\$100M to \$200M	14	\$53,200	\$47,000	\$54,460	\$56,010	\$62,390
	\$200M or more	106	\$66,190	\$57,860	\$65,330	\$73,850	\$82,130
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	9	\$53,250	\$49,740	\$52,290	\$54,080	*
	10,000 - 19,999	17	\$52,130	\$44,720	\$53,840	\$56,760	\$63,430
	20,000 - 39,999	29	\$60,680	\$56,010	\$57,860	\$65,070	\$76,180
	40,000 - 49,999	12	\$59,160	\$52,400	\$55,470	\$62,910	\$67,330
	50,000 - 59,999	8	\$69,410	\$59,150	\$67,840	\$83,080	\$86,530
	60,000 or more	58	\$67,550	\$59,400	\$67,960	\$74,950	\$82,130
Number of branch offices	1	2	*	*	*	*	*
	2	7	\$60,130	\$52,480	\$61,710	\$67,170	*
	3	9	\$54,080	\$52,290	\$52,450	\$57,030	\$61,880
	4	9	\$61,410	\$45,330	\$63,370	\$73,840	\$83,150
	5 or more	111	\$65,580	\$56,650	\$64,380	\$73,220	\$82,130

* Insufficient data

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

		N	average minimum	average midpoint	average maximum
Overall		109	\$52,890	\$65,940	\$78,990
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	9	\$43,710	\$52,910	\$62,100
	\$200M to \$500M	21	\$48,100	\$58,580	\$69,060
	\$500M to \$1B	27	\$53,510	\$67,060	\$80,610
	\$1B to \$3B	30	\$55,050	\$69,160	\$83,280
	\$3B or more	19	\$58,980	\$75,000	\$91,020

* Insufficient data

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

CALL CENTER VP

Department: Branch Operations & Call Center

Reports To: Member Service VP or Executive VP/Assistant Manager

Position Overview:

Lead all aspects of call center operations to ensure timely responses, exceptional member service, and full compliance with credit union policies and regulations. Contribute to strategic planning for call center initiatives and oversee staff performance, ensuring accurate, efficient, and member-focused service delivery.

Key Responsibilities:

- Lead the planning, coordination, and oversight of all call center operations, including inbound and outbound calls, automated systems, and call-back solutions.
- Implement and regularly review call center procedures to ensure compliance with credit union policies and regulatory requirements; recommend updates as needed.
- Ensure workstations are properly equipped and staffed with trained personnel capable of delivering professional support across all credit union products and services.
- Develop and deliver training programs for call center staff covering systems, products, policies, procedures, and regulatory standards.
- Prepare and manage the call center budget, monitoring expenses to ensure alignment with financial goals.
- Analyze call reports to assess employee efficiency, response times, accuracy, member satisfaction, and new business opportunities.
- Generate and evaluate monthly performance reports to guide operational improvements.
- Review telephone billing and usage; implement procedures to streamline operations and control costs.
- Establish and monitor performance standards; provide ongoing coaching and mentorship to support staff development.
- Assist team members in resolving complex member inquiries, issues, or complaints.
- Stay informed on industry trends and lending practices to maintain competitiveness and service excellence.

Table 98 - 1
Salaries
Call Center VP (head of call center)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		102	\$119,460	\$90,240	\$109,130	\$137,140	\$179,720
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	4	*	*	*	*	*
	\$200M to \$500M	14	\$82,450	\$70,760	\$82,500	\$98,540	\$114,250
	\$500M to \$1B	22	\$101,750	\$86,340	\$99,220	\$115,770	\$130,040
	\$1B to \$3B	35	\$117,710	\$97,280	\$118,240	\$136,450	\$152,700
	\$3B or more	27	\$161,490	\$125,780	\$153,800	\$195,940	\$242,990
By region	New England	9	\$108,070	\$90,550	\$105,870	\$125,550	\$153,820
	Middle Atlantic	7	\$122,430	\$80,410	\$105,420	\$167,170	\$257,170
	East North Central	21	\$106,830	\$90,020	\$106,130	\$129,100	\$155,810
	West North Central	6	\$116,680	\$93,260	\$107,670	\$117,730	*
	South Atlantic	15	\$126,510	\$85,380	\$128,070	\$150,180	\$225,240
	East South Central	8	\$110,930	\$89,680	\$99,010	\$134,670	\$187,870
	West South Central	13	\$109,250	\$78,470	\$107,060	\$134,510	\$175,060
	Mountain	12	\$114,040	\$85,580	\$114,180	\$140,140	\$189,370
	Pacific	10	\$174,480	\$141,440	\$164,350	\$225,600	\$241,750
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	15	\$86,410	\$71,910	\$86,100	\$102,440	\$114,030
	100 or more	84	\$127,900	\$97,770	\$119,560	\$148,440	\$188,270
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	98	\$119,750	\$89,860	\$111,130	\$138,280	\$181,540
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	1	*	*	*	*	*
	\$100M to \$200M	7	\$81,030	\$62,030	\$76,260	\$106,270	*
	\$200M or more	93	\$123,530	\$94,420	\$115,000	\$140,940	\$183,850
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	6	\$74,090	\$60,260	\$65,420	\$94,490	*
	20,000 - 39,999	18	\$89,980	\$72,570	\$88,280	\$106,030	\$122,520
	40,000 - 49,999	8	\$109,440	\$87,120	\$107,970	\$148,870	\$151,420
	50,000 - 59,999	6	\$104,010	\$89,600	\$95,800	\$122,010	*
	60,000 or more	63	\$135,660	\$105,340	\$126,420	\$154,710	\$215,630
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	4	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	93	\$123,050	\$94,000	\$115,000	\$141,210	\$184,250

* Insufficient data

Table 98 - 2
Incentives and Bonuses
Call Center VP (head of call center)

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		99	87%	84	\$13,760
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 \$50M	0		0	
	\$50M to \$100M	0		0	
	\$100M to \$200M	3	100%	3	*
	\$200M to \$500M	14	86%	11	\$4,490
	\$500M to \$1B	20	86%	17	\$9,660
	\$1B to \$3B	34	91%	31	\$11,540
	\$3B or more	27	82%	22	\$25,440
By region	New England	9	86%	8	\$8,820
	Middle Atlantic	7	83%	6	\$17,300
	East North Central	21	81%	17	\$7,900
	West North Central	6	100%	6	\$16,930
	South Atlantic	15	91%	13	\$18,130
	East South Central	8	77%	6	\$13,060
	West South Central	11	87%	9	\$12,470
	Mountain	11	94%	10	\$12,990
	Pacific	10	93%	9	\$21,320
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	3	100%	3	*
	50 - 99	15	87%	11	\$5,420
	100 or more	81	87%	70	\$15,530
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	47%	0	
	13 - 20	95	87%	82	\$14,030
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	7	81%	5	\$6,860
	\$200M or more	91	88%	78	\$14,400
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	5	87%	4	\$4,660
	20,000 - 39,999	18	85%	14	\$6,300
	40,000 - 49,999	8	91%	7	\$10,750
	50,000 - 59,999	6	100%	6	\$9,440
	60,000 or more	61	86%	52	\$17,510
Number of branch offices	1	2	100%	2	*
	2	1	100%	1	*
	3	3	77%	2	*
	4	2	100%	2	*
	5 or more	91	87%	77	\$14,330

* 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 VP (head of call center)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		102	\$130,800	\$96,560	\$118,470	\$150,430	\$198,340
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	0					
	\$100M to \$200M	4	*	*	*	*	*
	\$200M to \$500M	14	\$85,930	\$72,980	\$88,130	\$99,580	\$117,490
	\$500M to \$1B	22	\$109,540	\$94,680	\$111,510	\$125,280	\$139,960
	\$1B to \$3B	35	\$127,750	\$106,980	\$124,490	\$148,810	\$172,560
	\$3B or more	27	\$182,240	\$135,650	\$172,270	\$229,760	\$270,600
By region	New England	9	\$115,650	\$93,420	\$110,330	\$141,690	\$166,170
	Middle Atlantic	7	\$136,760	\$85,490	\$115,800	\$176,410	\$347,050
	East North Central	21	\$113,100	\$96,640	\$108,160	\$131,260	\$162,590
	West North Central	6	\$131,920	\$95,980	\$120,500	\$143,520	*
	South Atlantic	15	\$142,300	\$108,450	\$138,180	\$158,390	\$269,530
	East South Central	8	\$121,000	\$95,840	\$112,750	\$144,330	\$217,540
	West South Central	13	\$117,530	\$86,170	\$116,540	\$143,070	\$199,900
	Mountain	12	\$125,500	\$85,620	\$116,210	\$166,450	\$231,890
	Pacific	10	\$194,240	\$150,000	\$187,420	\$245,240	\$259,570
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	4	*	*	*	*	*
	50 - 99	15	\$90,640	\$73,980	\$89,930	\$102,440	\$123,030
	100 or more	84	\$140,880	\$106,720	\$127,550	\$162,600	\$222,750
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	98	\$131,400	\$96,270	\$119,620	\$151,120	\$206,840
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	1	*	*	*	*	*
	\$100M to \$200M	7	\$86,570	\$64,330	\$82,280	\$117,760	*
	\$200M or more	93	\$135,520	\$100,250	\$124,040	\$158,430	\$215,420
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	6	\$76,920	\$60,320	\$68,840	\$95,660	*
	20,000 - 39,999	18	\$94,900	\$75,840	\$93,910	\$111,160	\$128,130
	40,000 - 49,999	8	\$119,270	\$95,110	\$121,270	\$153,770	\$170,000
	50,000 - 59,999	6	\$113,440	\$96,220	\$105,730	\$130,880	*
	60,000 or more	63	\$150,140	\$113,520	\$135,380	\$174,620	\$238,160
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	4	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	93	\$134,870	\$98,370	\$123,750	\$158,730	\$215,630

* Insufficient data

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

if the 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 VP (head of call center)

		N	average minimum	average midpoint	average maximum
Overall		87	\$99,210	\$126,930	\$154,650
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	12	\$69,860	\$87,950	\$106,050
	\$500M to \$1B	18	\$82,790	\$104,450	\$126,110
	\$1B to \$3B	31	\$98,520	\$125,410	\$152,310
	\$3B or more	23	\$132,030	\$171,780	\$211,520

* Insufficient data

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

CALL CENTER MANAGER/SUPERVISOR

Department: Branch Operations & Call Center
Reports To: Call Center VP or Member Services VP

Position Overview:

Lead and manage daily call center operations by planning, scheduling, and evaluating workflow and staffing. Coordinate activities to meet call volume targets aligned with the business plan. Monitor team performance and call metrics to ensure efficient service delivery and a positive member experience.

Key Responsibilities:

- Supervise call center staff and provide guidance on scripts, problem resolution, and member inquiries.
- Ensure workstations are properly staffed and team members are trained to support all credit union products and services.
- Investigate and resolve member inquiries and complaints, ensuring timely follow-up and member satisfaction.
- Oversee the daily operation of the phone system, including call routing, extension updates, voicemail maintenance, and system functionality.
- Monitor calls for professionalism, accuracy, and service quality.
- Support representatives in resolving complex member issues related to accounts and verifications.
- Train and coach staff on cross-selling techniques to promote credit union products and services; continuously improve team knowledge and service delivery.
- Review phone system billing and daily call reports to ensure operational efficiency.
- Maintain strict confidentiality of all member and employee information.
- Foster a positive, team-oriented environment in all member and employee interactions.
- Serve as a point of contact for member concerns and complaints when needed.

Table 99 - 1
Salaries
Call Center Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		211	\$79,170	\$66,360	\$78,240	\$89,700	\$103,300
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	27	\$60,610	\$49,770	\$60,580	\$70,050	\$77,300
	\$200M to \$500M	54	\$68,430	\$57,850	\$64,720	\$79,990	\$91,550
	\$500M to \$1B	45	\$73,110	\$62,420	\$70,770	\$82,680	\$89,370
	\$1B to \$3B	53	\$81,590	\$69,920	\$78,500	\$88,450	\$104,060
	\$3B or more	29	\$89,260	\$78,680	\$89,700	\$93,010	\$112,970
By region	New England	14	\$77,920	\$69,650	\$78,410	\$86,270	\$98,170
	Middle Atlantic	14	\$76,030	\$61,180	\$78,240	\$79,000	\$106,700
	East North Central	50	\$74,770	\$61,800	\$74,120	\$89,560	\$93,010
	West North Central	19	\$70,660	\$54,950	\$66,870	\$85,900	\$96,200
	South Atlantic	27	\$83,270	\$70,250	\$82,400	\$91,890	\$116,900
	East South Central	14	\$68,130	\$65,000	\$67,660	\$73,140	\$77,820
	West South Central	22	\$71,340	\$59,590	\$70,090	\$80,840	\$87,300
	Mountain	18	\$73,300	\$59,310	\$72,630	\$81,660	\$102,410
	Pacific	33	\$91,180	\$79,060	\$89,700	\$96,710	\$114,130
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	0					
	10 - 49	30	\$63,010	\$50,420	\$62,710	\$71,410	\$84,400
	50 - 99	55	\$70,670	\$57,780	\$66,070	\$82,410	\$94,520
	100 or more	126	\$82,830	\$71,020	\$80,600	\$90,430	\$105,700
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$86,850	\$80,640	\$93,010	\$93,010	*
	13 - 20	204	\$78,920	\$66,020	\$78,240	\$89,700	\$103,960
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	0					
	\$20M to \$50M	2	*	*	*	*	*
	\$50M to \$100M	14	\$59,890	\$49,390	\$61,860	\$70,050	\$71,920
	\$100M to \$200M	37	\$63,070	\$54,720	\$60,820	\$70,070	\$83,260
	\$200M or more	158	\$82,110	\$70,030	\$79,980	\$89,840	\$105,700
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	11	\$67,200	\$61,090	\$67,540	\$71,630	\$83,670
	10,000 - 19,999	40	\$63,330	\$52,000	\$62,070	\$72,070	\$82,690
	20,000 - 39,999	44	\$70,290	\$59,190	\$66,170	\$83,330	\$93,520
	40,000 - 49,999	18	\$74,480	\$60,850	\$75,260	\$85,760	\$103,670
	50,000 - 59,999	13	\$81,980	\$72,580	\$79,980	\$93,310	\$103,460
	60,000 or more	84	\$84,770	\$72,470	\$80,900	\$90,780	\$106,700
Number of branch offices	1	6	\$71,740	\$61,100	\$71,180	\$81,500	*
	2	7	\$70,670	\$64,640	\$70,050	\$78,330	*
	3	14	\$67,390	\$54,950	\$65,960	\$81,260	\$86,830
	4	23	\$72,810	\$55,800	\$64,890	\$86,930	\$109,060
	5 or more	160	\$80,590	\$68,560	\$79,060	\$89,700	\$105,290

* Insufficient data

Table 99 - 2
Incentives and Bonuses
Call Center Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		207	82%	161	\$5,150
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 \$50M	0		0	
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	27	81%	23	\$2,670
	\$200M to \$500M	54	72%	38	\$3,830
	\$500M to \$1B	42	80%	33	\$4,440
	\$1B to \$3B	52	88%	44	\$6,170
	\$3B or more	29	83%	21	\$5,720
By region	New England	14	81%	11	\$3,280
	Middle Atlantic	14	80%	11	\$5,910
	East North Central	49	69%	38	\$4,890
	West North Central	18	83%	14	\$5,050
	South Atlantic	27	84%	20	\$5,250
	East South Central	14	76%	10	\$5,880
	West South Central	21	94%	19	\$4,750
	Mountain	17	86%	13	\$3,890
	Pacific	33	87%	25	\$5,740
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	0		0	
	10 - 49	30	78%	24	\$2,680
	50 - 99	55	71%	39	\$3,600
	100 or more	123	85%	98	\$5,720
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	4	21%	2	*
	13 - 20	201	83%	157	\$5,130
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	0		0	
	\$20M to \$50M	2	54%	1	*
	\$50M to \$100M	14	71%	11	\$3,190
	\$100M to \$200M	37	77%	28	\$2,900
	\$200M or more	155	83%	121	\$5,520
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	11	72%	8	\$3,090
	10,000 - 19,999	40	80%	30	\$2,820
	20,000 - 39,999	43	68%	30	\$3,650
	40,000 - 49,999	18	86%	14	\$5,380
	50,000 - 59,999	13	85%	12	\$4,540
	60,000 or more	81	86%	66	\$5,970
Number of branch offices	1	6	100%	6	\$2,360
	2	7	34%	3	*
	3	14	79%	11	\$2,400
	4	23	81%	19	\$3,730
	5 or more	157	83%	123	\$5,490

* Insufficient data

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

Table 99 - 3
Total Cash Compensation
Call Center Manager / Supervisor

	N	average	25th percentile	median	75th percentile	90th percentile
Overall	211	\$83,110	\$69,480	\$81,240	\$92,100	\$105,700
By credit union asset size						
\$1M to \$2M	0					
\$2M to \$5M	0					
\$5M to \$10M	0					
\$10M to \$20M	0					
\$20M to \$50M	0					
\$50M to \$100M	3	*	*	*	*	*
\$100M to \$200M	27	\$62,770	\$51,570	\$61,950	\$71,130	\$80,040
\$200M to \$500M	54	\$71,070	\$58,210	\$67,310	\$82,550	\$95,760
\$500M to \$1B	45	\$76,200	\$66,680	\$73,970	\$85,550	\$91,670
\$1B to \$3B	53	\$86,420	\$72,580	\$81,330	\$93,410	\$113,040
\$3B or more	29	\$93,890	\$84,780	\$92,100	\$99,560	\$117,900
By region						
New England	14	\$80,590	\$70,260	\$80,520	\$91,130	\$102,320
Middle Atlantic	14	\$80,780	\$63,800	\$87,060	\$87,060	\$108,700
East North Central	50	\$77,980	\$67,890	\$77,700	\$90,780	\$94,350
West North Central	19	\$74,470	\$58,560	\$69,700	\$91,220	\$99,570
South Atlantic	27	\$87,420	\$72,950	\$88,090	\$99,580	\$117,900
East South Central	14	\$71,850	\$67,550	\$70,580	\$78,760	\$84,680
West South Central	22	\$75,210	\$61,380	\$74,150	\$86,500	\$95,280
Mountain	18	\$76,380	\$61,450	\$78,050	\$83,100	\$108,140
Pacific	33	\$95,950	\$81,240	\$92,100	\$100,870	\$130,160
By number of full-time employees						
1	0					
2 - 4	0					
5 - 9	0					
10 - 49	30	\$65,110	\$52,350	\$64,570	\$76,230	\$85,030
50 - 99	55	\$73,130	\$59,700	\$69,110	\$83,120	\$98,300
100 or more	126	\$87,300	\$73,330	\$86,500	\$93,010	\$114,250
By number of services offered						
1 - 2	0					
3 - 4	0					
5 - 6	0					
7 - 8	0					
9 - 10	0					
11 - 12	4	\$88,000	\$82,830	\$93,010	\$93,010	*
13 - 20	204	\$82,900	\$69,150	\$81,240	\$92,100	\$108,060
By amount of loans outstanding						
\$500,000 to \$2M	0					
\$2M to \$5M	0					
\$5M to \$20M	0					
\$20M to \$50M	2	*	*	*	*	*
\$50M to \$100M	14	\$62,150	\$51,410	\$65,020	\$70,050	\$77,880
\$100M to \$200M	37	\$65,160	\$55,570	\$62,970	\$74,230	\$83,860
\$200M or more	158	\$86,380	\$72,500	\$86,200	\$93,010	\$112,000
By number of members						
1 - 999	0					
1,000 - 1,999	0					
2,000 - 4,999	1	*	*	*	*	*
5,000 - 9,999	11	\$69,430	\$62,760	\$70,050	\$76,390	\$84,670
10,000 - 19,999	40	\$65,480	\$54,520	\$64,510	\$76,080	\$82,770
20,000 - 39,999	44	\$72,740	\$60,500	\$69,250	\$87,360	\$97,530
40,000 - 49,999	18	\$78,710	\$64,990	\$77,650	\$88,920	\$106,420
50,000 - 59,999	13	\$85,840	\$75,790	\$84,590	\$93,760	\$104,260
60,000 or more	84	\$89,450	\$77,800	\$87,060	\$93,410	\$117,900
Number of branch offices						
1	6	\$74,090	\$62,820	\$75,890	\$82,500	*
2	7	\$71,520	\$64,830	\$70,050	\$79,490	*
3	14	\$69,170	\$55,810	\$67,400	\$82,390	\$88,650
4	23	\$75,820	\$57,620	\$69,620	\$91,480	\$113,400
5 or more	160	\$84,820	\$70,660	\$83,730	\$92,420	\$112,000

* Insufficient data

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

Table 99 - 4
Salary Ranges
Call Center Manager / Supervisor

		N	average minimum	average midpoint	average maximum
Overall		166	\$65,590	\$83,360	\$101,130
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	2	*	*	*
	\$100M to \$200M	14	\$55,300	\$68,450	\$81,600
	\$200M to \$500M	37	\$60,000	\$74,050	\$88,100
	\$500M to \$1B	38	\$64,070	\$81,180	\$98,290
	\$1B to \$3B	47	\$67,950	\$87,280	\$106,600
	\$3B or more	27	\$77,370	\$101,090	\$124,810

* Insufficient data

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

CALL CENTER REPRESENTATIVE II

Department: Branch Operations & Call Center

Reports To: Call Center Manager

Position Overview:

Provide leadership and support to call center representatives, assisting with problem resolution and ensuring consistent, high-quality member service. Deliver accurate information and personalized assistance to credit union members across all products and services, fostering a positive and professional experience with every interaction.

Key Responsibilities:

- Deliver professional and efficient service to members via phone and written correspondence.
- Research and resolve complex member inquiries, issues, and complaints related to credit union accounts.
- Monitor and respond to member service voicemail messages in a timely manner.
- Assist members with account services including opening and closing accounts, verifying information, processing loan applications, stop payments, card orders, and inquiries related to share accounts, drafts, VISA, ATM cards, and IRAs.
- Review the Negative Share Report and transfer available funds when applicable.
- Promote credit union products and services through effective cross-selling.
- Support members with basic loan questions and remote access assistance.
- Process incoming and outgoing wire transfers securely and accurately.
- Send new member and loan applications or related information via mail or email to members and prospects.
- Ensure thorough follow-up and resolution of member inquiries to maintain satisfaction.
- Maintain strict confidentiality of all member and employee-related information.
- Foster a positive, team-oriented environment in all member and employee interactions.
- Assist in cross-training call center representatives to support team development.
- Provide backup support for member service, teller, or receptionist roles as needed.

Table 100 - 1
Salaries
Call Center Representative II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		176	\$52,580	\$47,000	\$52,020	\$59,160	\$62,620
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	24	\$44,740	\$38,480	\$44,670	\$48,740	\$55,070
	\$200M to \$500M	45	\$47,840	\$43,710	\$46,820	\$52,390	\$57,550
	\$500M to \$1B	32	\$50,380	\$46,200	\$50,870	\$54,590	\$58,040
	\$1B to \$3B	43	\$51,200	\$46,080	\$49,650	\$55,510	\$58,760
	\$3B or more	28	\$55,100	\$49,710	\$55,250	\$59,600	\$62,620
By region	New England	10	\$53,640	\$47,490	\$51,840	\$55,140	\$73,390
	Middle Atlantic	9	\$51,650	\$49,710	\$49,710	\$49,710	\$64,000
	East North Central	46	\$50,090	\$46,470	\$49,320	\$53,870	\$57,880
	West North Central	13	\$46,350	\$44,740	\$44,740	\$47,530	\$54,510
	South Atlantic	20	\$55,740	\$49,920	\$57,030	\$62,620	\$62,620
	East South Central	12	\$46,520	\$44,420	\$46,020	\$49,600	\$56,200
	West South Central	19	\$48,360	\$41,170	\$46,590	\$58,520	\$59,670
	Mountain	14	\$49,320	\$46,080	\$49,430	\$52,820	\$55,310
	Pacific	31	\$55,660	\$52,230	\$57,000	\$59,160	\$59,600
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	29	\$46,660	\$38,950	\$44,730	\$53,650	\$57,550
	50 - 99	42	\$48,140	\$44,010	\$46,580	\$51,940	\$58,040
	100 or more	104	\$53,320	\$47,750	\$52,360	\$59,160	\$62,620
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$52,360	\$51,600	\$53,770	\$53,770	*
	13 - 20	170	\$52,510	\$46,960	\$51,970	\$59,160	\$62,620
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	9	\$47,270	\$36,090	\$49,320	\$54,080	*
	\$100M to \$200M	31	\$44,390	\$39,770	\$44,770	\$47,210	\$51,980
	\$200M or more	132	\$53,140	\$47,520	\$52,230	\$59,160	\$62,620
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	13	\$48,620	\$42,510	\$48,120	\$54,330	\$64,430
	10,000 - 19,999	31	\$46,040	\$39,800	\$45,710	\$50,720	\$57,550
	20,000 - 39,999	35	\$48,000	\$43,110	\$46,580	\$52,480	\$56,820
	40,000 - 49,999	15	\$54,580	\$47,050	\$57,420	\$61,160	\$64,000
	50,000 - 59,999	9	\$54,010	\$46,560	\$51,880	\$58,880	\$71,420
	60,000 or more	71	\$53,540	\$49,000	\$52,390	\$59,160	\$62,620
Number of branch offices	1	8	\$52,930	\$42,900	\$50,300	\$64,430	*
	2	9	\$48,090	\$42,040	\$44,860	\$51,000	\$57,670
	3	13	\$48,500	\$45,130	\$47,840	\$55,400	\$57,550
	4	14	\$51,040	\$45,550	\$51,940	\$59,100	\$60,340
	5 or more	132	\$52,810	\$47,260	\$52,120	\$59,160	\$62,620

* Insufficient data

Table 100 - 2
Incentives and Bonuses
Call Center Representative II

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		170	77%	132	\$2,610
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 \$50M	0		0	
	\$50M to \$100M	4	75%	3	*
	\$100M to \$200M	24	75%	17	\$1,400
	\$200M to \$500M	45	79%	34	\$2,370
	\$500M to \$1B	29	88%	24	\$2,770
	\$1B to \$3B	41	89%	34	\$3,470
	\$3B or more	27	69%	20	\$2,280
By region	New England	10	88%	9	\$1,950
	Middle Atlantic	9	39%	8	\$2,730
	East North Central	45	69%	34	\$3,760
	West North Central	12	97%	11	\$3,000
	South Atlantic	20	92%	17	\$2,230
	East South Central	12	77%	8	\$3,240
	West South Central	19	83%	14	\$2,800
	Mountain	13	97%	11	\$2,400
	Pacific	31	68%	21	\$2,320
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	29	77%	21	\$1,750
	50 - 99	42	71%	30	\$2,330
	100 or more	98	77%	80	\$2,690
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	4	30%	2	*
	13 - 20	164	77%	128	\$2,620
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	9	46%	5	\$1,240
	\$100M to \$200M	31	74%	24	\$1,610
	\$200M or more	127	77%	101	\$2,700
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	13	72%	9	\$1,350
	10,000 - 19,999	31	73%	22	\$2,010
	20,000 - 39,999	34	87%	27	\$2,170
	40,000 - 49,999	15	79%	12	\$3,560
	50,000 - 59,999	9	86%	8	\$3,020
	60,000 or more	67	75%	53	\$2,680
Number of branch offices	1	8	80%	6	\$1,230
	2	9	89%	7	\$2,170
	3	13	75%	10	\$1,710
	4	14	62%	10	\$3,140
	5 or more	127	77%	99	\$2,650

* Insufficient data

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

Table 100 - 3
Total Cash Compensation
Call Center Representative II

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		176	\$54,420	\$48,840	\$54,170	\$59,310	\$63,620
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	0					
	\$50M to \$100M	4	*	*	*	*	*
	\$100M to \$200M	24	\$45,720	\$40,400	\$45,370	\$49,390	\$55,110
	\$200M to \$500M	45	\$49,580	\$44,440	\$49,130	\$53,030	\$59,560
	\$500M to \$1B	32	\$52,520	\$47,430	\$51,890	\$56,340	\$60,830
	\$1B to \$3B	43	\$53,690	\$49,250	\$52,420	\$58,040	\$61,160
	\$3B or more	28	\$56,650	\$49,710	\$58,370	\$62,610	\$63,620
By region	New England	10	\$55,360	\$49,250	\$52,420	\$57,170	\$74,190
	Middle Atlantic	9	\$52,700	\$49,710	\$49,710	\$51,370	\$69,400
	East North Central	46	\$52,540	\$49,320	\$50,960	\$57,400	\$60,330
	West North Central	13	\$48,930	\$46,810	\$48,840	\$49,160	\$58,000
	South Atlantic	20	\$57,730	\$52,420	\$59,560	\$63,620	\$63,620
	East South Central	12	\$48,560	\$44,420	\$50,010	\$51,410	\$56,520
	West South Central	19	\$50,500	\$45,250	\$46,590	\$62,610	\$64,270
	Mountain	14	\$51,140	\$47,190	\$50,830	\$56,630	\$58,620
	Pacific	31	\$57,110	\$53,080	\$58,700	\$60,560	\$65,610
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	29	\$47,930	\$41,510	\$46,140	\$54,080	\$59,440
	50 - 99	42	\$49,700	\$44,850	\$48,550	\$52,230	\$60,600
	100 or more	104	\$55,220	\$49,610	\$55,320	\$59,910	\$63,620
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	4	\$52,520	\$52,820	\$53,770	\$53,770	*
	13 - 20	170	\$54,360	\$48,840	\$54,170	\$59,310	\$63,620
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	9	\$47,840	\$36,470	\$50,180	\$54,080	*
	\$100M to \$200M	31	\$45,530	\$41,980	\$45,450	\$48,540	\$52,870
	\$200M or more	132	\$55,050	\$49,320	\$54,900	\$59,880	\$63,620
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	1	*	*	*	*	*
	5,000 - 9,999	13	\$49,590	\$43,400	\$48,620	\$54,460	\$64,960
	10,000 - 19,999	31	\$47,370	\$40,920	\$46,930	\$51,730	\$59,440
	20,000 - 39,999	35	\$49,680	\$44,000	\$48,470	\$55,290	\$59,410
	40,000 - 49,999	15	\$57,380	\$50,010	\$59,880	\$61,160	\$69,400
	50,000 - 59,999	9	\$56,610	\$51,090	\$53,850	\$60,330	\$72,820
	60,000 or more	71	\$55,380	\$49,710	\$55,320	\$60,120	\$63,620
Number of branch offices	1	8	\$53,910	\$43,400	\$52,280	\$64,960	*
	2	9	\$50,010	\$44,960	\$47,210	\$51,730	\$60,020
	3	13	\$49,780	\$46,290	\$49,850	\$56,240	\$59,440
	4	14	\$52,990	\$45,920	\$51,940	\$62,060	\$64,670
	5 or more	132	\$54,670	\$49,290	\$54,760	\$59,400	\$63,620

* Insufficient data

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

Table 100 - 4
Salary Ranges
Call Center Representative II

		N	average minimum	average midpoint	average maximum
Overall		136	\$43,550	\$54,020	\$64,490
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	11	\$37,480	\$45,010	\$52,530
	\$200M to \$500M	33	\$41,570	\$50,790	\$60,000
	\$500M to \$1B	26	\$44,300	\$54,770	\$65,250
	\$1B to \$3B	37	\$45,150	\$57,010	\$68,860
	\$3B or more	26	\$45,870	\$57,330	\$68,790

* Insufficient data

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

CALL CENTER REPRESENTATIVE I

Department: Branch Operations & Call Center

Reports To: Call Center Manager

Position Overview:

Deliver high-quality member service by providing accurate information and support across all credit union products and services. Serve as a knowledgeable resource to help members navigate their financial needs and ensure a positive experience with every interaction.

Key Responsibilities:

- Provide professional and efficient service to members via phone and written correspondence.
- Monitor and respond to member service voicemail messages promptly.
- Research and resolve routine member inquiries, issues, and complaints related to credit union accounts.
- Assist members with account verification, opening and closing accounts, loan applications, stop payments, card orders, and questions about share accounts, drafts, VISA, ATM cards, and IRAs.
- Review the Negative Share Report and transfer available member funds when appropriate.
- Promote credit union products and services through effective cross-selling.
- Support members with basic loan-related questions and remote access assistance.
- Process incoming and outgoing wire transfers accurately and securely.
- Send new member and loan applications or related information via mail or email to members and prospects.
- Ensure thorough follow-up and resolution of member inquiries to maintain satisfaction.
- Maintain strict confidentiality of all member and employee-related information.
- Foster a positive, team-oriented environment in all member and employee interactions.

Table 101 - 1
Salaries
Call Center Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		228	\$45,670	\$42,660	\$45,400	\$47,640	\$50,770
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$43,740	\$37,480	\$44,740	\$47,490	*
	\$100M to \$200M	34	\$42,880	\$39,520	\$41,600	\$44,930	\$55,440
	\$200M to \$500M	62	\$43,640	\$38,710	\$42,950	\$47,600	\$52,240
	\$500M to \$1B	44	\$43,890	\$40,930	\$43,460	\$45,100	\$48,830
	\$1B to \$3B	50	\$46,040	\$42,490	\$45,190	\$49,350	\$53,790
	\$3B or more	29	\$46,500	\$44,420	\$45,400	\$47,640	\$50,550
By region	New England	16	\$48,430	\$43,370	\$48,720	\$52,540	\$55,600
	Middle Atlantic	14	\$47,370	\$42,790	\$43,490	\$56,320	\$56,320
	East North Central	60	\$44,370	\$41,010	\$44,050	\$47,870	\$49,350
	West North Central	21	\$44,260	\$40,820	\$43,400	\$45,580	\$51,430
	South Atlantic	30	\$45,850	\$44,180	\$46,890	\$47,490	\$50,550
	East South Central	14	\$40,970	\$38,790	\$42,660	\$43,560	\$44,460
	West South Central	26	\$43,980	\$40,070	\$43,650	\$48,000	\$50,250
	Mountain	19	\$44,270	\$42,410	\$42,740	\$47,600	\$50,140
	Pacific	26	\$49,590	\$45,400	\$45,400	\$52,000	\$63,410
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	43	\$43,000	\$39,330	\$41,420	\$45,940	\$55,970
	50 - 99	60	\$44,090	\$40,000	\$43,310	\$49,350	\$52,000
	100 or more	124	\$45,940	\$42,800	\$45,400	\$47,640	\$50,770
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	6	\$46,390	\$43,460	\$47,580	\$47,580	*
	13 - 20	217	\$45,680	\$42,660	\$45,400	\$47,640	\$50,770
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	25	\$43,450	\$39,330	\$41,610	\$46,210	\$55,440
	\$100M to \$200M	37	\$42,350	\$38,710	\$40,760	\$46,200	\$50,420
	\$200M or more	160	\$45,890	\$42,790	\$45,400	\$47,870	\$50,770
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	18	\$41,460	\$37,000	\$41,880	\$45,220	\$47,060
	10,000 - 19,999	48	\$43,010	\$38,310	\$41,370	\$46,210	\$52,030
	20,000 - 39,999	48	\$44,510	\$40,370	\$42,950	\$48,310	\$53,000
	40,000 - 49,999	18	\$42,910	\$40,930	\$42,740	\$43,940	\$47,600
	50,000 - 59,999	13	\$47,430	\$43,610	\$46,070	\$51,740	\$54,140
	60,000 or more	80	\$46,140	\$43,490	\$45,400	\$47,870	\$50,550
Number of branch offices	1	11	\$46,190	\$43,030	\$44,220	\$49,370	\$61,080
	2	10	\$47,570	\$41,700	\$46,920	\$55,440	\$56,190
	3	17	\$41,000	\$37,050	\$39,330	\$46,000	\$48,520
	4	24	\$46,450	\$40,160	\$47,060	\$52,000	\$55,350
	5 or more	166	\$45,710	\$42,670	\$45,400	\$47,640	\$50,550

* Insufficient data

Table 101 - 2
Incentives and Bonuses
Call Center Representative I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		222	83%	173	\$2,070
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 \$50M	0		0	
	\$50M to \$100M	7	70%	5	\$2,090
	\$100M to \$200M	34	77%	27	\$1,570
	\$200M to \$500M	61	86%	48	\$1,930
	\$500M to \$1B	42	86%	35	\$1,820
	\$1B to \$3B	48	87%	38	\$2,380
	\$3B or more	29	80%	20	\$2,030
By region	New England	16	85%	13	\$1,810
	Middle Atlantic	14	65%	9	\$1,750
	East North Central	58	75%	47	\$2,200
	West North Central	20	91%	17	\$2,170
	South Atlantic	30	90%	24	\$2,490
	East South Central	14	62%	11	\$2,210
	West South Central	24	85%	18	\$2,160
	Mountain	19	96%	17	\$1,480
	Pacific	26	86%	17	\$1,550
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	0%	0	
	10 - 49	42	78%	34	\$1,420
	50 - 99	59	80%	46	\$1,750
	100 or more	120	83%	93	\$2,130
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	6	29%	3	*
	13 - 20	212	84%	167	\$2,070
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	2	0%	0	
	\$20M to \$50M	4	68%	3	*
	\$50M to \$100M	24	75%	19	\$1,570
	\$100M to \$200M	36	81%	27	\$1,700
	\$200M or more	156	83%	123	\$2,100
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	4	21%	1	*
	5,000 - 9,999	17	88%	15	\$1,790
	10,000 - 19,999	47	77%	37	\$1,440
	20,000 - 39,999	47	82%	37	\$1,900
	40,000 - 49,999	18	83%	14	\$2,050
	50,000 - 59,999	12	96%	12	\$1,790
	60,000 or more	77	83%	59	\$2,160
Number of branch offices	1	10	75%	7	\$860
	2	10	72%	7	\$1,450
	3	17	83%	13	\$1,410
	4	23	84%	19	\$3,540
	5 or more	162	83%	126	\$2,030

* Insufficient data

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

Table 101 - 3
Total Cash Compensation
Call Center Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		228	\$47,320	\$43,590	\$46,440	\$49,590	\$53,760
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	0					
	\$50M to \$100M	7	\$45,080	\$38,470	\$45,770	\$52,080	*
	\$100M to \$200M	34	\$44,090	\$40,000	\$42,910	\$45,270	\$55,440
	\$200M to \$500M	62	\$45,140	\$39,740	\$45,070	\$49,820	\$54,010
	\$500M to \$1B	44	\$45,210	\$42,560	\$43,790	\$46,440	\$50,070
	\$1B to \$3B	50	\$48,030	\$44,400	\$47,620	\$51,360	\$54,610
	\$3B or more	29	\$48,110	\$46,200	\$47,640	\$49,590	\$52,980
By region	New England	16	\$49,970	\$45,630	\$49,070	\$53,950	\$57,410
	Middle Atlantic	14	\$48,500	\$43,490	\$44,400	\$57,980	\$57,980
	East North Central	60	\$45,970	\$42,560	\$44,710	\$49,230	\$51,780
	West North Central	21	\$46,220	\$42,910	\$45,920	\$47,670	\$56,370
	South Atlantic	30	\$48,030	\$47,640	\$47,890	\$49,590	\$51,970
	East South Central	14	\$42,200	\$39,770	\$43,290	\$44,170	\$48,980
	West South Central	26	\$45,480	\$41,200	\$45,270	\$49,820	\$53,760
	Mountain	19	\$45,670	\$43,470	\$44,220	\$47,810	\$51,930
	Pacific	26	\$50,880	\$46,200	\$46,200	\$52,870	\$67,520
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	43	\$44,100	\$40,000	\$41,740	\$47,210	\$56,150
	50 - 99	60	\$45,420	\$40,110	\$45,030	\$49,890	\$53,950
	100 or more	124	\$47,640	\$43,890	\$47,510	\$49,590	\$53,760
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	6	\$46,810	\$45,190	\$47,580	\$47,580	*
	13 - 20	217	\$47,330	\$43,570	\$46,290	\$49,590	\$53,760
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	4	*	*	*	*	*
	\$50M to \$100M	25	\$44,610	\$39,330	\$44,110	\$47,210	\$55,440
	\$100M to \$200M	37	\$43,510	\$39,520	\$42,290	\$47,500	\$52,000
	\$200M or more	160	\$47,570	\$43,820	\$47,480	\$49,950	\$53,760
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	4	*	*	*	*	*
	5,000 - 9,999	18	\$42,980	\$40,000	\$41,880	\$46,030	\$51,870
	10,000 - 19,999	48	\$44,060	\$39,520	\$42,680	\$47,240	\$53,860
	20,000 - 39,999	48	\$46,010	\$41,830	\$44,310	\$49,740	\$54,200
	40,000 - 49,999	18	\$44,450	\$41,270	\$43,890	\$46,090	\$51,310
	50,000 - 59,999	13	\$49,030	\$44,410	\$47,300	\$52,360	\$56,240
	60,000 or more	80	\$47,860	\$44,450	\$47,640	\$50,080	\$53,760
Number of branch offices	1	11	\$46,800	\$43,640	\$44,530	\$49,640	\$61,080
	2	10	\$48,610	\$42,450	\$47,690	\$55,440	\$56,220
	3	17	\$42,100	\$38,840	\$40,470	\$46,670	\$48,890
	4	24	\$49,280	\$41,550	\$48,850	\$52,000	\$64,350
	5 or more	166	\$47,320	\$43,650	\$46,440	\$49,590	\$53,760

* Insufficient data

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

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

Table 101 - 4
Salary Ranges
Call Center Representative I

		N	average minimum	average midpoint	average maximum
Overall		178	\$38,870	\$47,890	\$56,900
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$37,550	\$46,060	\$54,580
	\$100M to \$200M	17	\$37,640	\$45,190	\$52,740
	\$200M to \$500M	48	\$37,440	\$45,560	\$53,680
	\$500M to \$1B	38	\$38,610	\$48,040	\$57,460
	\$1B to \$3B	43	\$39,630	\$49,570	\$59,510
	\$3B or more	27	\$41,570	\$51,130	\$60,680

* Insufficient data

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

Table 102 - 1
Hourly Wage
Part-Time President / CEO / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		41	\$30.62	\$24.72	\$25.50	\$40.00	\$48.07
By credit union asset size	\$1M to \$2M	12	*	*	*	*	*
	\$2M to \$5M	20	\$29.98	\$24.72	\$25.25	\$40.00	*
	\$5M to \$10M	2	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	0					
	\$100M to \$200M	0					
	\$200M to \$500M	0					
	\$500M to \$1B	0					
	\$1B to \$3B	1	*	*	*	*	*
	\$3B or more	0					
By region	New England	6	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	8	*	*	*	*	*
	West North Central	10	\$42.61	\$40.00	\$40.00	\$48.07	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	0					
	Mountain	0					
By number of full-time employees	Pacific	3	*	*	*	*	*
	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
By number of services offered	100 or more	1	*	*	*	*	*
	1 - 2	18	\$31.08	\$24.10	\$25.00	\$40.00	*
	3 - 4	14	\$31.23	\$25.03	\$27.47	\$35.00	*
	5 - 6	3	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
By amount of loans outstanding	13 - 20	3	*	*	*	*	*
	\$500,000 to \$2M	22	\$24.55	\$20.00	\$24.93	\$25.00	*
	\$2M to \$5M	14	\$39.67	\$30.17	\$40.00	\$48.07	*
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	0					
By number of members	\$100M to \$200M	0					
	\$200M or more	1	*	*	*	*	*
	1 - 999	33	\$29.41	\$24.72	\$25.00	\$39.85	\$47.13
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
Number of branch offices	50,000 - 59,999	0					
	60,000 or more	1	*	*	*	*	*
	1	34	\$31.16	\$24.72	\$26.48	\$40.00	\$48.07
	2	6	*	*	*	*	*
	3	0					
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 102 - 2
Incentives and Bonuses
Part-Time President / CEO / Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		37	23%	9	\$2,400
By credit union asset size	\$1M to \$2M	12	0%	0	
	\$2M to \$5M	17	20%	3	*
	\$5M to \$10M	2	100%	2	*
	\$10M to \$20M	3	0%	0	
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M to \$500M	0		0	
	\$500M to \$1B	0		0	
	\$1B to \$3B	0		0	
	\$3B or more	0		0	
By region	New England	6	0%	0	
	Middle Atlantic	6	18%	1	*
	East North Central	4	25%	1	*
	West North Central	10	31%	3	*
	South Atlantic	4	0%	0	
	East South Central	4	0%	0	
	West South Central	0		0	
	Mountain	0		0	
	Pacific	3	100%	3	*
By number of full-time employees	1	0		0	
	2 - 4	4	53%	2	*
	5 - 9	1	100%	1	*
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	14	0%	0	
	3 - 4	14	24%	3	*
	5 - 6	3	0%	0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	2	100%	2	*
	13 - 20	2	100%	2	*
By amount of loans outstanding	\$500,000 to \$2M	18	18%	3	*
	\$2M to \$5M	14	14%	2	*
	\$5M to \$20M	4	57%	2	*
	\$20M to \$50M	1	100%	1	*
	\$50M to \$100M	0		0	
	\$100M to \$200M	0		0	
	\$200M or more	0		0	
By number of members	1 - 999	30	17%	5	*
	1,000 - 1,999	3	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	31	21%	6	*
	2	6	37%	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 102 - 3
Salary Ranges
Part-Time President / CEO / Manager

		N	average minimum	average midpoint	average maximum
Overall		8	*	*	*
By credit union asset size	\$1M to \$2M	4	*	*	*
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	0			
	\$200M to \$500M	0			
	\$500M to \$1B	0			
	\$1B to \$3B	1	*	*	*
	\$3B or more	0			

* Insufficient data

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

Table 103 - 1
Hourly Wage
Part-Time Executive VP or Assistant Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		41	\$29.41	\$20.40	\$25.73	\$35.00	\$50.00
By credit union asset size	\$1M to \$2M	8	*	*	*	*	*
	\$2M to \$5M	13	*	*	*	*	*
	\$5M to \$10M	8	*	*	*	*	*
	\$10M to \$20M	3	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	3	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M to \$500M	0					
	\$500M to \$1B	1	*	*	*	*	*
	\$1B to \$3B	1	*	*	*	*	*
	\$3B or more	0					
By region	New England	4	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	14	\$24.19	\$16.00	\$25.50	\$30.26	*
	West North Central	5	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	0					
	West South Central	6	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	11	*	*	*	*	*
	2 - 4	4	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	1	*	*	*	*	*
By number of services offered	1 - 2	18	\$25.18	\$19.57	\$25.50	\$26.82	*
	3 - 4	9	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	\$32.52	\$27.30	\$32.09	\$38.68	*
By amount of loans outstanding	\$500,000 to \$2M	20	\$24.75	\$20.00	\$20.40	\$34.00	*
	\$2M to \$5M	11	\$35.34	\$25.00	\$26.82	\$50.00	*
	\$5M to \$20M	4	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	1	*	*	*	*	*
	\$100M to \$200M	1	*	*	*	*	*
	\$200M or more	1	*	*	*	*	*
By number of members	1 - 999	29	\$26.38	\$20.00	\$25.00	\$32.22	\$42.00
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	5	\$34.15	\$29.36	\$35.00	\$38.02	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	1	*	*	*	*	*
	20,000 - 39,999	0					
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	1	*	*	*	*	*
Number of branch offices	1	33	\$29.66	\$20.00	\$25.73	\$37.11	\$50.00
	2	4	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 103 - 2
Incentives and Bonuses
Part-Time Executive VP or Assistant Manager

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		35	37%	14	\$2,080
By credit union asset size	\$1M to \$2M	8	0%	0	
	\$2M to \$5M	10	33%	3	*
	\$5M to \$10M	6	67%	4	*
	\$10M to \$20M	3	0%	0	
	\$20M to \$50M	3	67%	2	*
	\$50M to \$100M	3	67%	2	*
	\$100M to \$200M	1	100%	1	*
	\$200M to \$500M	0		0	
	\$500M to \$1B	1	100%	1	*
	\$1B to \$3B	1	100%	1	*
	\$3B or more	0		0	
By region	New England	4	44%	3	*
	Middle Atlantic	3	0%	0	
	East North Central	11	49%	5	*
	West North Central	5	21%	1	*
	South Atlantic	5	20%	1	*
	East South Central	0		0	
	West South Central	4	17%	1	*
	Mountain	2	100%	2	*
	Pacific	1	100%	1	*
By number of full-time employees	1	11	17%	2	*
	2 - 4	2	0%	0	
	5 - 9	4	77%	3	*
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	1	100%	1	*
By number of services offered	1 - 2	15	13%	2	*
	3 - 4	7	61%	5	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	1	0%	0	
	13 - 20	5	100%	5	\$2,890
By amount of loans outstanding	\$500,000 to \$2M	16	20%	3	*
	\$2M to \$5M	9	36%	4	*
	\$5M to \$20M	4	29%	1	*
	\$20M to \$50M	3	69%	2	*
	\$50M to \$100M	1	100%	1	*
	\$100M to \$200M	1	100%	1	*
	\$200M or more	1	100%	1	*
By number of members	1 - 999	23	31%	7	*
	1,000 - 1,999	3	0%	0	
	2,000 - 4,999	5	61%	3	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	1	100%	1	*
	20,000 - 39,999	0		0	
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	0		0	
	60,000 or more	1	100%	1	*
Number of branch offices	1	30	29%	9	\$1,970
	2	2	50%	1	*
	3	2	100%	2	*
	4	0		0	
	5 or more	1	100%	1	*

* Insufficient data

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

Table 103 - 3
Salary Ranges
Part-Time Executive VP or Assistant Manager

		N	average minimum	average midpoint	average maximum
Overall		6	*	*	*
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	0			
	\$200M to \$500M	0			
	\$500M to \$1B	1	*	*	*
	\$1B to \$3B	1	*	*	*
	\$3B or more	0			

* Insufficient data

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

Table 104 - 1
Hourly Wage
Part-Time "Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		98	\$21.26	\$18.23	\$20.00	\$23.27	\$27.24
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	7	*	*	*	*	*
	\$5M to \$10M	13	\$23.96	\$18.66	\$20.00	\$27.24	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	17	\$19.41	\$15.11	\$18.00	\$23.88	\$25.07
	\$50M to \$100M	7	\$27.72	\$25.00	\$27.04	\$32.14	*
	\$100M to \$200M	14	\$20.49	\$14.04	\$18.00	\$25.15	\$26.45
	\$200M to \$500M	12	\$24.65	\$18.73	\$23.19	\$28.08	\$41.50
	\$500M to \$1B	8	\$21.35	\$19.70	\$20.20	\$21.87	\$30.89
	\$1B to \$3B	12	\$20.48	\$18.25	\$20.43	\$21.36	\$23.48
	\$3B or more	3	*	*	*	*	*
By region	New England	9	\$26.37	\$20.20	\$24.40	\$32.14	*
	Middle Atlantic	12	\$20.49	\$19.40	\$19.90	\$25.00	\$25.00
	East North Central	22	\$20.31	\$16.81	\$19.70	\$21.72	\$28.14
	West North Central	8	\$25.09	\$18.83	\$23.63	\$28.63	\$41.50
	South Atlantic	13	\$19.41	\$17.94	\$18.23	\$21.21	\$29.36
	East South Central	8	\$21.19	\$19.75	\$20.43	\$22.38	*
	West South Central	10	\$18.13	\$18.00	\$18.25	\$18.25	*
	Mountain	7	\$19.85	\$18.66	\$18.66	\$21.34	*
	Pacific	9	\$25.76	\$21.34	\$23.07	\$28.43	\$41.00
By number of full-time employees	1	6	*	*	*	*	*
	2 - 4	14	\$20.05	\$18.66	\$20.00	\$22.00	*
	5 - 9	9	\$18.94	\$14.98	\$15.58	\$25.08	*
	10 - 49	26	\$23.99	\$18.00	\$24.03	\$26.40	\$36.62
	50 - 99	12	\$19.95	\$12.12	\$19.00	\$23.94	\$28.95
	100 or more	22	\$20.79	\$18.25	\$20.20	\$21.32	\$24.42
By number of services offered	1 - 2	7	*	*	*	*	*
	3 - 4	10	\$18.80	\$10.00	\$20.00	\$25.00	*
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	6	\$20.61	\$18.00	\$18.05	\$24.50	*
	11 - 12	10	\$18.17	\$12.00	\$14.98	\$21.97	*
	13 - 20	56	\$21.63	\$18.25	\$20.46	\$23.19	\$26.38
By amount of loans outstanding	\$500,000 to \$2M	10	*	*	*	*	*
	\$2M to \$5M	10	\$24.04	\$18.66	\$19.33	\$35.60	*
	\$5M to \$20M	17	\$20.78	\$15.58	\$20.00	\$24.73	\$25.06
	\$20M to \$50M	9	\$21.37	\$15.00	\$19.74	\$25.96	*
	\$50M to \$100M	13	\$20.20	\$13.87	\$18.00	\$25.89	\$27.72
	\$100M to \$200M	8	\$27.55	\$19.82	\$23.84	\$41.50	\$44.83
	\$200M or more	30	\$21.06	\$18.25	\$20.22	\$21.63	\$24.44
By number of members	1 - 999	18	\$21.23	\$16.81	\$18.66	\$22.38	*
	1,000 - 1,999	13	\$19.61	\$15.00	\$20.00	\$22.61	*
	2,000 - 4,999	16	\$22.37	\$15.58	\$21.00	\$25.90	\$33.84
	5,000 - 9,999	11	\$27.78	\$23.17	\$25.03	\$32.54	\$44.30
	10,000 - 19,999	12	\$18.65	\$13.91	\$18.00	\$23.34	\$26.40
	20,000 - 39,999	6	\$22.67	\$19.14	\$20.20	\$25.75	*
	40,000 - 49,999	3	\$20.78	\$19.70	\$19.70	\$20.78	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	17	\$20.77	\$18.25	\$20.43	\$21.42	\$24.40
Number of branch offices	1	37	\$19.57	\$16.75	\$18.00	\$23.23	\$25.79
	2	13	\$26.77	\$18.66	\$22.18	\$39.27	\$40.00
	3	10	\$23.19	\$20.59	\$23.19	\$24.93	\$27.37
	4	7	\$22.03	\$17.62	\$22.17	\$26.29	*
	5 or more	30	\$20.80	\$18.25	\$20.20	\$21.61	\$24.50

* Insufficient data

Table 104 - 2
Incentives and Bonuses
Part-Time "Universal Employee"

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		90	69%	59	\$1,330
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	3	100%	3	*
	\$5M to \$10M	12	13%	2	*
	\$10M to \$20M	5	50%	3	*
	\$20M to \$50M	17	65%	11	\$590
	\$50M to \$100M	7	75%	6	\$1,760
	\$100M to \$200M	14	42%	9	\$1,130
	\$200M to \$500M	10	68%	7	\$1,150
	\$500M to \$1B	6	100%	6	\$2,650
	\$1B to \$3B	12	82%	9	\$1,360
	\$3B or more	3	94%	2	*
By region	New England	7	46%	3	*
	Middle Atlantic	12	74%	8	\$570
	East North Central	17	82%	15	\$1,550
	West North Central	8	93%	7	\$1,610
	South Atlantic	12	74%	8	\$690
	East South Central	8	81%	6	\$1,680
	West South Central	10	57%	2	*
	Mountain	7	12%	1	*
	Pacific	9	100%	9	\$2,750
By number of full-time employees	1	6	33%	2	*
	2 - 4	14	27%	6	*
	5 - 9	9	90%	8	\$1,060
	10 - 49	26	60%	17	\$1,170
	50 - 99	11	44%	7	\$920
	100 or more	20	87%	16	\$1,560
By number of services offered	1 - 2	4	0%	0	
	3 - 4	10	55%	6	*
	5 - 6	2	0%	0	
	7 - 8	2	100%	2	*
	9 - 10	6	23%	2	*
	11 - 12	10	38%	5	*
	13 - 20	54	83%	43	\$1,440
By amount of loans outstanding	\$500,000 to \$2M	7	46%	3	*
	\$2M to \$5M	8	17%	2	*
	\$5M to \$20M	17	57%	11	\$600
	\$20M to \$50M	9	89%	8	\$920
	\$50M to \$100M	13	31%	6	\$1,160
	\$100M to \$200M	7	93%	6	\$1,540
	\$200M or more	28	84%	22	\$1,530
By number of members	1 - 999	13	42%	7	*
	1,000 - 1,999	13	25%	4	*
	2,000 - 4,999	16	79%	12	\$850
	5,000 - 9,999	11	66%	8	\$1,770
	10,000 - 19,999	11	45%	7	\$870
	20,000 - 39,999	6	74%	5	\$1,830
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	17	85%	14	\$1,390
Number of branch offices	1	34	49%	18	\$1,050
	2	11	45%	7	\$1,290
	3	10	69%	8	\$900
	4	7	100%	7	\$920
	5 or more	28	80%	20	\$1,510

* Insufficient data

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

Table 104 - 3
Salary Ranges
Part-Time "Universal Employee"

		N	average minimum	average midpoint	average maximum
Overall		39	\$18.75	\$23.25	\$27.75
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	3	*	*	*
	\$20M to \$50M	6	\$16.17	\$19.73	\$23.28
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	3	*	*	*
	\$200M to \$500M	5	\$18.50	\$21.77	\$25.04
	\$500M to \$1B	7	\$18.98	\$23.79	\$28.60
	\$1B to \$3B	9	\$19.47	\$25.01	\$30.54
	\$3B or more	2	*	*	*

* Insufficient data

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

Table 105 - 1
Hourly Wage
Part-Time Teller

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		273	\$18.50	\$16.98	\$18.24	\$18.95	\$22.49
By credit union asset size	\$1M to \$2M	4	*	*	*	*	*
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	13	\$18.74	\$15.59	\$18.13	\$20.00	*
	\$10M to \$20M	12	\$16.24	\$16.50	\$16.50	\$16.50	*
	\$20M to \$50M	38	\$17.14	\$15.00	\$16.75	\$19.00	\$20.00
	\$50M to \$100M	37	\$18.06	\$16.50	\$17.26	\$19.91	\$21.76
	\$100M to \$200M	39	\$16.49	\$14.25	\$16.65	\$18.00	\$18.83
	\$200M to \$500M	48	\$17.27	\$15.55	\$16.98	\$18.50	\$19.76
	\$500M to \$1B	28	\$18.12	\$16.84	\$17.69	\$18.96	\$22.47
	\$1B to \$3B	33	\$19.42	\$16.95	\$17.80	\$22.06	\$25.00
	\$3B or more	17	\$19.30	\$18.66	\$18.75	\$18.89	\$22.55
By region	New England	13	\$20.63	\$17.13	\$21.51	\$23.00	\$23.29
	Middle Atlantic	26	\$19.03	\$17.00	\$18.32	\$20.23	\$23.00
	East North Central	91	\$17.61	\$16.70	\$17.36	\$18.89	\$19.30
	West North Central	32	\$17.89	\$17.80	\$18.01	\$18.01	\$19.60
	South Atlantic	30	\$18.41	\$18.67	\$18.75	\$18.75	\$18.75
	East South Central	19	\$16.80	\$15.23	\$16.36	\$19.49	\$20.48
	West South Central	31	\$17.43	\$15.41	\$16.00	\$17.09	\$29.24
	Mountain	17	\$18.90	\$16.75	\$18.24	\$20.61	\$23.57
	Pacific	14	\$23.22	\$22.49	\$23.26	\$25.00	\$25.29
By number of full-time employees	1	4	*	*	*	*	*
	2 - 4	26	\$17.56	\$16.16	\$16.50	\$19.68	\$21.00
	5 - 9	26	\$17.01	\$16.00	\$16.78	\$18.00	\$20.00
	10 - 49	89	\$17.21	\$15.59	\$17.00	\$18.55	\$20.52
	50 - 99	41	\$17.25	\$16.47	\$17.00	\$18.25	\$19.57
	100 or more	80	\$19.04	\$17.69	\$18.75	\$19.29	\$22.65
By number of services offered	1 - 2	9	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	1	*	*	*	*	*
	7 - 8	9	\$18.41	\$15.98	\$19.01	\$20.00	*
	9 - 10	11	\$15.97	\$16.00	\$16.40	\$16.65	*
	11 - 12	23	\$17.14	\$16.06	\$16.50	\$17.60	\$20.48
	13 - 20	214	\$18.56	\$17.00	\$18.36	\$18.89	\$22.55
By amount of loans outstanding	\$500,000 to \$2M	6	*	*	*	*	*
	\$2M to \$5M	11	\$16.20	\$15.45	\$16.50	\$16.77	*
	\$5M to \$20M	39	\$17.38	\$16.36	\$16.72	\$19.00	\$20.00
	\$20M to \$50M	43	\$17.60	\$16.35	\$17.29	\$19.95	\$20.31
	\$50M to \$100M	34	\$16.71	\$15.00	\$16.38	\$18.00	\$18.78
	\$100M to \$200M	35	\$17.16	\$15.75	\$17.00	\$18.58	\$20.52
	\$200M or more	106	\$18.91	\$17.36	\$18.75	\$18.96	\$22.55
By number of members	1 - 999	15	\$18.64	\$15.63	\$18.52	\$19.00	*
	1,000 - 1,999	22	\$17.72	\$16.50	\$16.50	\$19.01	\$20.00
	2,000 - 4,999	48	\$17.44	\$15.00	\$16.75	\$19.00	\$21.00
	5,000 - 9,999	40	\$16.85	\$15.50	\$17.00	\$18.00	\$18.94
	10,000 - 19,999	42	\$17.07	\$15.59	\$16.67	\$18.37	\$21.50
	20,000 - 39,999	35	\$17.38	\$16.48	\$17.00	\$18.36	\$19.50
	40,000 - 49,999	13	\$17.82	\$17.29	\$17.51	\$17.76	\$20.44
	50,000 - 59,999	8	\$18.98	\$16.00	\$17.79	\$22.48	\$22.48
	60,000 or more	50	\$19.30	\$18.01	\$18.75	\$19.30	\$23.65
Number of branch offices	1	71	\$17.77	\$16.00	\$17.00	\$19.00	\$21.57
	2	32	\$17.68	\$16.50	\$17.44	\$19.68	\$20.00
	3	27	\$16.92	\$15.50	\$17.00	\$18.00	\$19.22
	4	19	\$17.55	\$15.35	\$17.00	\$19.03	\$23.99
	5 or more	124	\$18.75	\$17.29	\$18.75	\$18.96	\$22.55

* Insufficient data

Table 105 - 2
Incentives and Bonuses
Part-Time Teller

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		267	84%	180	\$1,120
By credit union asset size	\$1M to \$2M	4	0%	0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	13	38%	6	*
	\$10M to \$20M	12	58%	7	*
	\$20M to \$50M	38	75%	24	\$600
	\$50M to \$100M	37	76%	23	\$920
	\$100M to \$200M	38	78%	29	\$840
	\$200M to \$500M	47	81%	36	\$980
	\$500M to \$1B	27	79%	21	\$1,030
	\$1B to \$3B	32	81%	21	\$1,410
	\$3B or more	16	94%	13	\$1,190
By region	New England	13	63%	6	\$960
	Middle Atlantic	26	74%	17	\$1,650
	East North Central	90	79%	63	\$970
	West North Central	32	87%	22	\$1,480
	South Atlantic	28	92%	17	\$940
	East South Central	19	87%	15	\$1,160
	West South Central	31	76%	19	\$1,340
	Mountain	16	67%	11	\$1,160
	Pacific	13	97%	10	\$1,200
By number of full-time employees	1	4	50%	2	*
	2 - 4	26	30%	8	\$2,500
	5 - 9	26	89%	19	\$600
	10 - 49	87	82%	63	\$900
	50 - 99	41	75%	29	\$910
	100 or more	77	88%	58	\$1,200
By number of services offered	1 - 2	9	18%	2	*
	3 - 4	3	0%	0	
	5 - 6	1	0%	0	
	7 - 8	9	36%	4	*
	9 - 10	11	76%	7	\$710
	11 - 12	22	71%	14	\$1,310
	13 - 20	209	85%	151	\$1,110
By amount of loans outstanding	\$500,000 to \$2M	6	0%	0	
	\$2M to \$5M	11	49%	4	*
	\$5M to \$20M	39	61%	21	\$510
	\$20M to \$50M	43	81%	31	\$800
	\$50M to \$100M	34	71%	21	\$810
	\$100M to \$200M	32	84%	27	\$940
	\$200M or more	103	87%	76	\$1,190
By number of members	1 - 999	15	26%	4	*
	1,000 - 1,999	22	45%	9	\$1,890
	2,000 - 4,999	48	79%	32	\$550
	5,000 - 9,999	39	79%	29	\$930
	10,000 - 19,999	40	79%	28	\$940
	20,000 - 39,999	35	77%	25	\$1,000
	40,000 - 49,999	13	91%	12	\$1,020
	50,000 - 59,999	8	59%	5	\$1,270
	60,000 or more	48	90%	35	\$1,230
Number of branch offices	1	71	57%	36	\$780
	2	32	73%	20	\$1,270
	3	26	81%	21	\$700
	4	19	93%	15	\$1,050
	5 or more	120	86%	87	\$1,160

* Insufficient data

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

Table 105 - 3
Salary Ranges
Part-Time Teller

		N	average minimum	average midpoint	average maximum
Overall		141	\$16.08	\$19.41	\$22.74
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	4	*	*	*
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	7	\$16.79	\$18.75	\$20.71
	\$50M to \$100M	13	\$16.08	\$18.50	\$20.91
	\$100M to \$200M	19	\$14.77	\$17.64	\$20.50
	\$200M to \$500M	34	\$15.47	\$18.59	\$21.71
	\$500M to \$1B	21	\$16.16	\$20.16	\$24.14
	\$1B to \$3B	27	\$16.73	\$20.80	\$24.87
	\$3B or more	16	\$17.46	\$21.47	\$25.46

* Insufficient data

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

Table 106 - 1
Hourly Wage
Part-Time Member Services Representative

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		163	\$20.28	\$17.75	\$19.92	\$23.65	\$24.49
By credit union asset size	\$1M to \$2M	4	*	*	*	*	*
	\$2M to \$5M	10	*	*	*	*	*
	\$5M to \$10M	10	\$18.14	\$17.89	\$18.00	\$19.32	*
	\$10M to \$20M	8	\$17.11	\$16.89	\$17.00	\$17.50	*
	\$20M to \$50M	23	\$19.26	\$15.25	\$19.75	\$23.11	\$24.50
	\$50M to \$100M	20	\$17.91	\$16.50	\$17.04	\$18.82	\$21.00
	\$100M to \$200M	26	\$17.80	\$16.14	\$17.30	\$19.50	\$20.94
	\$200M to \$500M	21	\$19.86	\$17.00	\$18.75	\$21.21	\$28.55
	\$500M to \$1B	17	\$20.13	\$18.67	\$20.14	\$22.00	\$23.93
	\$1B to \$3B	11	\$22.30	\$18.00	\$22.16	\$26.45	\$28.30
	\$3B or more	13	\$21.97	\$18.53	\$23.65	\$23.65	\$27.43
By region	New England	9	\$22.40	\$18.64	\$22.00	\$28.30	\$28.30
	Middle Atlantic	19	\$19.64	\$18.27	\$19.52	\$22.00	\$24.30
	East North Central	48	\$19.14	\$16.50	\$17.30	\$20.71	\$24.50
	West North Central	21	\$18.97	\$17.36	\$18.08	\$20.87	\$22.00
	South Atlantic	18	\$18.54	\$18.00	\$18.00	\$19.61	\$19.92
	East South Central	10	\$17.56	\$15.00	\$16.64	\$19.50	*
	West South Central	7	\$18.27	\$16.57	\$18.00	\$20.57	*
	Mountain	11	\$19.16	\$15.76	\$19.76	\$22.16	\$23.17
	Pacific	21	\$23.98	\$23.65	\$23.65	\$23.91	\$27.43
By number of full-time employees	1	7	*	*	*	*	*
	2 - 4	15	\$17.70	\$16.73	\$17.89	\$19.11	*
	5 - 9	24	\$18.32	\$14.00	\$17.00	\$21.81	\$24.50
	10 - 49	45	\$18.54	\$16.14	\$17.30	\$20.00	\$23.00
	50 - 99	22	\$19.66	\$17.00	\$19.80	\$21.07	\$23.50
	100 or more	40	\$21.60	\$18.00	\$21.42	\$23.65	\$27.43
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	10	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	14	\$17.62	\$15.73	\$18.07	\$19.78	\$22.63
	13 - 20	124	\$20.46	\$17.80	\$19.96	\$23.65	\$24.50
By amount of loans outstanding	\$500,000 to \$2M	10	*	*	*	*	*
	\$2M to \$5M	7	*	*	*	*	*
	\$5M to \$20M	32	\$18.10	\$15.25	\$17.00	\$20.54	\$24.30
	\$20M to \$50M	21	\$18.37	\$16.50	\$17.75	\$20.00	\$23.23
	\$50M to \$100M	17	\$18.76	\$17.30	\$17.77	\$19.90	\$22.50
	\$100M to \$200M	22	\$18.64	\$16.14	\$17.00	\$20.24	\$22.00
	\$200M or more	54	\$21.51	\$18.05	\$20.87	\$23.65	\$27.43
By number of members	1 - 999	23	\$18.31	\$16.59	\$18.00	\$19.09	*
	1,000 - 1,999	10	\$17.97	\$16.89	\$17.88	\$19.36	*
	2,000 - 4,999	30	\$18.78	\$15.25	\$17.54	\$23.00	\$24.50
	5,000 - 9,999	21	\$17.78	\$16.50	\$17.04	\$18.73	\$20.31
	10,000 - 19,999	23	\$18.94	\$16.50	\$17.57	\$20.71	\$22.50
	20,000 - 39,999	19	\$19.05	\$16.50	\$18.40	\$21.00	\$22.00
	40,000 - 49,999	7	\$21.74	\$20.14	\$20.14	\$22.00	\$28.10
	50,000 - 59,999	4	\$20.76	\$18.98	\$18.98	\$22.36	*
	60,000 or more	25	\$21.94	\$18.00	\$23.17	\$23.65	\$27.43
Number of branch offices	1	40	\$18.41	\$16.80	\$18.00	\$19.72	\$23.00
	2	27	\$17.94	\$16.00	\$17.89	\$19.98	\$20.63
	3	15	\$18.03	\$16.14	\$16.50	\$19.54	\$24.11
	4	11	\$16.83	\$16.00	\$16.15	\$17.30	\$20.48
	5 or more	66	\$21.30	\$18.00	\$20.87	\$23.65	\$27.43

* Insufficient data

Table 106 - 2
Incentives and Bonuses
Part-Time Member Services Representative

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		158	64%	95	\$1,150
By credit union asset size	\$1M to \$2M	4	0%	0	
	\$2M to \$5M	10	33%	3	*
	\$5M to \$10M	10	50%	4	*
	\$10M to \$20M	8	17%	2	*
	\$20M to \$50M	23	73%	16	\$690
	\$50M to \$100M	20	55%	12	\$580
	\$100M to \$200M	26	80%	19	\$940
	\$200M to \$500M	20	61%	13	\$1,890
	\$500M to \$1B	15	81%	11	\$1,430
	\$1B to \$3B	9	91%	7	\$1,430
	\$3B or more	13	57%	9	\$1,130
By region	New England	8	84%	4	\$880
	Middle Atlantic	19	75%	11	\$1,570
	East North Central	46	69%	30	\$1,240
	West North Central	20	84%	13	\$1,370
	South Atlantic	17	83%	9	\$680
	East South Central	10	37%	4	*
	West South Central	7	93%	5	\$1,090
	Mountain	10	82%	7	\$890
	Pacific	21	22%	12	\$1,620
By number of full-time employees	1	7	52%	2	*
	2 - 4	15	28%	5	*
	5 - 9	24	66%	16	\$660
	10 - 49	45	70%	29	\$1,090
	50 - 99	20	53%	12	\$1,130
	100 or more	37	66%	27	\$1,310
By number of services offered	1 - 2	4	0%	0	
	3 - 4	10	63%	5	*
	5 - 6	3	0%	0	
	7 - 8	0		0	
	9 - 10	5	52%	2	*
	11 - 12	14	46%	7	\$440
	13 - 20	119	66%	81	\$1,200
By amount of loans outstanding	\$500,000 to \$2M	10	32%	3	*
	\$2M to \$5M	7	45%	2	*
	\$5M to \$20M	32	61%	18	\$520
	\$20M to \$50M	21	46%	11	\$690
	\$50M to \$100M	17	68%	10	\$1,050
	\$100M to \$200M	21	75%	16	\$1,280
	\$200M or more	50	65%	35	\$1,300
By number of members	1 - 999	23	38%	7	*
	1,000 - 1,999	10	28%	3	*
	2,000 - 4,999	30	74%	22	\$670
	5,000 - 9,999	21	61%	13	\$720
	10,000 - 19,999	23	69%	15	\$1,350
	20,000 - 39,999	17	71%	10	\$1,360
	40,000 - 49,999	6	52%	5	\$1,740
	50,000 - 59,999	4	100%	4	\$1,760
	60,000 or more	23	62%	16	\$1,190
Number of branch offices	1	40	67%	22	\$430
	2	27	49%	12	\$740
	3	15	67%	12	\$1,160
	4	11	95%	9	\$810
	5 or more	61	63%	40	\$1,380

* Insufficient data

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

Table 106 - 3
Salary Ranges
Part-Time Member Services Representative

		N	average minimum	average midpoint	average maximum
Overall		79	\$17.63	\$21.54	\$25.45
By credit union asset size	\$1M to \$2M	4	*	*	*
	\$2M to \$5M	3	*	*	*
	\$5M to \$10M	2	*	*	*
	\$10M to \$20M	3	*	*	*
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	7	\$18.39	\$21.80	\$25.20
	\$100M to \$200M	11	\$16.44	\$19.33	\$22.22
	\$200M to \$500M	14	\$17.67	\$20.94	\$24.21
	\$500M to \$1B	14	\$18.54	\$23.42	\$28.30
	\$1B to \$3B	8	\$18.65	\$23.52	\$28.40
	\$3B or more	13	\$19.73	\$24.90	\$30.07

* Insufficient data

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

Table 107 - 1
Hourly Wage
Part-Time Call Center Representative

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		88	\$21.05	\$18.62	\$19.29	\$24.00	\$25.81
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	0					
	\$20M to \$50M	1	*	*	*	*	*
	\$50M to \$100M	2	*	*	*	*	*
	\$100M to \$200M	13	\$18.99	\$17.00	\$18.36	\$20.24	\$25.00
	\$200M to \$500M	14	\$20.49	\$17.52	\$19.63	\$23.15	\$27.20
	\$500M to \$1B	15	\$19.74	\$17.37	\$18.94	\$20.11	\$25.87
	\$1B to \$3B	25	\$22.57	\$19.66	\$24.00	\$24.42	\$25.90
	\$3B or more	18	\$21.01	\$18.75	\$19.29	\$23.50	\$25.81
By region	New England	5	\$24.87	\$23.68	\$25.00	\$25.97	*
	Middle Atlantic	5	\$24.05	\$18.94	\$24.51	\$28.22	*
	East North Central	26	\$20.92	\$18.25	\$19.92	\$23.77	\$25.78
	West North Central	8	\$19.39	\$19.29	\$19.29	\$19.29	\$20.94
	South Atlantic	10	\$18.50	\$18.00	\$18.75	\$18.75	\$18.75
	East South Central	7	\$20.19	\$18.05	\$20.20	\$21.75	*
	West South Central	11	\$21.56	\$17.89	\$23.88	\$24.42	\$24.56
	Mountain	6	\$20.32	\$17.37	\$18.40	\$23.30	*
	Pacific	9	\$24.52	\$23.50	\$24.00	\$25.81	\$26.20
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	1	*	*	*	*	*
	10 - 49	12	\$19.06	\$17.00	\$19.03	\$20.40	\$25.00
	50 - 99	18	\$19.56	\$17.31	\$19.00	\$20.99	\$23.83
	100 or more	57	\$21.31	\$18.75	\$19.29	\$24.00	\$25.81
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	85	\$21.04	\$18.42	\$19.29	\$24.00	\$25.81
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	8	\$19.85	\$15.77	\$19.60	\$24.57	*
	\$100M to \$200M	11	\$18.95	\$17.00	\$17.73	\$19.99	\$23.41
	\$200M or more	66	\$21.23	\$18.75	\$19.29	\$24.00	\$25.81
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	4	*	*	*	*	*
	10,000 - 19,999	14	\$19.56	\$16.72	\$19.75	\$21.24	\$24.65
	20,000 - 39,999	14	\$20.36	\$17.37	\$19.29	\$22.17	\$25.97
	40,000 - 49,999	6	\$19.18	\$17.90	\$18.92	\$19.09	*
	50,000 - 59,999	3	*	*	*	*	*
	60,000 or more	43	\$21.41	\$18.75	\$19.66	\$24.00	\$25.81
Number of branch offices	1	1	*	*	*	*	*
	2	4	*	*	*	*	*
	3	5	\$18.26	\$17.00	\$17.00	\$20.00	*
	4	6	\$21.98	\$18.89	\$23.52	\$25.00	*
	5 or more	71	\$21.12	\$18.75	\$19.29	\$24.00	\$25.81

* Insufficient data

Table 107 - 2
Incentives and Bonuses
Part-Time Call Center Representative

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		87	84%	66	\$1,390
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 \$50M	1	0%	0	
	\$50M to \$100M	2	50%	1	*
	\$100M to \$200M	13	89%	11	\$1,100
	\$200M to \$500M	14	84%	12	\$1,070
	\$500M to \$1B	14	67%	11	\$1,790
	\$1B to \$3B	25	67%	18	\$1,480
	\$3B or more	18	94%	14	\$1,370
By region	New England	5	82%	4	\$3,060
	Middle Atlantic	5	78%	3	\$880
	East North Central	26	83%	21	\$1,470
	West North Central	8	98%	6	\$2,070
	South Atlantic	10	99%	10	\$820
	East South Central	7	72%	4	\$1,910
	West South Central	11	50%	8	\$1,390
	Mountain	6	71%	6	\$1,090
	Pacific	9	89%	6	\$1,480
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	0%	0	
	10 - 49	12	88%	10	\$980
	50 - 99	18	84%	14	\$1,170
	100 or more	56	84%	42	\$1,430
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	84	85%	65	\$1,380
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	31%	1	*
	\$50M to \$100M	8	75%	5	\$880
	\$100M to \$200M	11	97%	10	\$1,070
	\$200M or more	66	84%	50	\$1,420
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	3	51%	1	*
	5,000 - 9,999	4	100%	4	*
	10,000 - 19,999	14	85%	11	\$1,000
	20,000 - 39,999	14	76%	11	\$1,680
	40,000 - 49,999	6	77%	5	\$1,210
	50,000 - 59,999	3	29%	2	*
	60,000 or more	43	87%	32	\$1,400
Number of branch offices	1	1	100%	1	*
	2	4	51%	2	*
	3	5	82%	4	*
	4	6	87%	5	\$930
	5 or more	70	85%	54	\$1,410

* Insufficient data

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

Table 107 - 3
Salary Ranges
Part-Time Call Center Representative

		N	average minimum	average midpoint	average maximum
Overall		65	\$18.75	\$23.28	\$27.80
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	0			
	\$100M to \$200M	4	*	*	*
	\$200M to \$500M	11	\$17.85	\$21.34	\$24.82
	\$500M to \$1B	12	\$18.48	\$22.88	\$27.28
	\$1B to \$3B	21	\$19.25	\$24.00	\$28.76
	\$3B or more	16	\$19.47	\$24.77	\$30.07

* Insufficient data

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

Table 108 - 1
Hourly Wage
Part-Time Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		51	\$24.92	\$19.40	\$22.51	\$27.96	\$35.95
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	6	*	*	*	*	*
	\$10M to \$20M	0					
	\$20M to \$50M	8	\$27.59	\$21.88	\$24.90	\$33.28	*
	\$50M to \$100M	10	\$21.91	\$19.00	\$19.53	\$25.82	\$34.13
	\$100M to \$200M	3	*	*	*	*	*
	\$200M to \$500M	10	\$23.15	\$19.10	\$22.12	\$26.78	\$33.47
	\$500M to \$1B	5	\$29.54	\$22.37	\$25.34	\$35.94	*
	\$1B to \$3B	4	\$27.69	\$19.06	\$28.41	\$40.29	*
	\$3B or more	4	\$28.67	\$21.00	\$24.35	\$39.49	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	7	\$26.87	\$22.70	\$26.20	\$32.58	*
	East North Central	15	\$20.73	\$18.99	\$19.45	\$23.88	\$24.90
	West North Central	9	\$23.41	\$19.59	\$21.00	\$27.58	*
	South Atlantic	5	\$24.98	\$21.00	\$21.66	\$26.84	*
	East South Central	2	*	*	*	*	*
	West South Central	7	\$24.46	\$15.75	\$24.72	\$32.36	*
	Mountain	1	*	*	*	*	*
	Pacific	4	\$36.36	\$24.94	\$36.90	\$49.43	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	5	*	*	*	*	*
	5 - 9	7	\$25.61	\$22.67	\$24.90	\$27.58	*
	10 - 49	13	\$22.66	\$18.43	\$19.92	\$26.59	\$37.19
	50 - 99	12	\$25.12	\$20.21	\$22.37	\$27.78	\$41.07
	100 or more	11	\$27.81	\$21.00	\$23.43	\$35.70	\$42.61
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	\$27.02	\$22.29	\$26.28	\$32.37	*
	13 - 20	40	\$25.02	\$19.24	\$22.65	\$27.75	\$40.16
By amount of loans outstanding	\$500,000 to \$2M	2	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	10	\$25.38	\$21.00	\$24.01	\$29.90	*
	\$20M to \$50M	9	\$23.34	\$17.87	\$21.08	\$27.55	*
	\$50M to \$100M	5	\$22.06	\$17.43	\$20.92	\$27.68	*
	\$100M to \$200M	3	\$21.12	\$17.52	\$21.93	\$26.56	*
	\$200M or more	20	\$27.27	\$21.00	\$23.07	\$34.73	\$41.18
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	12	\$25.69	\$20.65	\$23.69	\$27.42	\$40.69
	5,000 - 9,999	6	\$18.70	\$15.13	\$18.65	\$19.10	*
	10,000 - 19,999	5	\$23.83	\$20.29	\$23.84	\$28.22	*
	20,000 - 39,999	9	\$25.54	\$21.91	\$22.70	\$30.90	\$46.17
	40,000 - 49,999	2	*	*	*	*	*
	50,000 - 59,999	0					
	60,000 or more	9	\$28.76	\$21.00	\$25.96	\$39.07	\$46.22
Number of branch offices	1	11	\$23.51	\$19.50	\$22.84	\$26.32	*
	2	10	\$23.21	\$19.00	\$20.41	\$26.81	*
	3	4	*	*	*	*	*
	4	3	\$24.81	\$21.94	\$24.33	\$28.85	*
	5 or more	22	\$26.88	\$20.87	\$22.88	\$34.47	\$41.17

* Insufficient data

Table 108 - 2
Incentives and Bonuses
Part-Time Accountant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		48	74%	34	\$1,600
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	6	33%	2	*
	\$10M to \$20M	0		0	
	\$20M to \$50M	8	86%	7	\$2,050
	\$50M to \$100M	10	67%	7	\$1,820
	\$100M to \$200M	2	100%	2	*
	\$200M to \$500M	10	63%	6	\$800
	\$500M to \$1B	5	78%	3	\$1,480
	\$1B to \$3B	4	100%	4	\$1,350
	\$3B or more	4	100%	4	\$2,330
By region	New England	1	100%	1	*
	Middle Atlantic	7	81%	5	\$1,900
	East North Central	14	65%	10	\$1,400
	West North Central	9	57%	5	\$1,430
	South Atlantic	5	86%	4	\$1,530
	East South Central	2	100%	2	*
	West South Central	6	77%	4	*
	Mountain	1	100%	1	*
	Pacific	4	81%	3	*
By number of full-time employees	1	2	100%	2	*
	2 - 4	5	23%	1	*
	5 - 9	7	87%	6	\$2,620
	10 - 49	12	70%	8	\$930
	50 - 99	12	63%	7	\$840
	100 or more	10	95%	9	\$1,860
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	2	100%	1	*
	11 - 12	5	58%	3	*
	13 - 20	37	77%	28	\$1,480
By amount of loans outstanding	\$500,000 to \$2M	2	100%	2	*
	\$2M to \$5M	2	0%	0	
	\$5M to \$20M	10	59%	6	\$2,360
	\$20M to \$50M	8	78%	7	\$1,760
	\$50M to \$100M	5	81%	3	*
	\$100M to \$200M	3	75%	2	*
	\$200M or more	19	81%	15	\$1,550
By number of members	1 - 999	4	50%	2	*
	1,000 - 1,999	3	37%	1	*
	2,000 - 4,999	12	76%	8	\$2,040
	5,000 - 9,999	5	67%	4	*
	10,000 - 19,999	5	100%	5	\$1,060
	20,000 - 39,999	9	57%	5	\$1,130
	40,000 - 49,999	2	100%	2	*
	50,000 - 59,999	0		0	
	60,000 or more	8	94%	7	\$1,920
Number of branch offices	1	11	73%	8	\$1,850
	2	10	47%	5	\$2,140
	3	3	100%	2	*
	4	3	100%	3	\$760
	5 or more	20	78%	15	\$1,610

* Insufficient data

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

Table 108 - 3
Salary Ranges
Part-Time Accountant

		N	average minimum	average midpoint	average maximum
Overall		25	\$22.40	\$27.76	\$33.13
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	4	*	*	*
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	4	*	*	*
	\$100M to \$200M	0			
	\$200M to \$500M	5	\$19.91	\$24.75	\$29.58
	\$500M to \$1B	5	\$25.59	\$31.84	\$38.09
	\$1B to \$3B	3	\$23.11	\$28.59	\$34.06
	\$3B or more	3	*	*	*

* Insufficient data

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

Table 109 - 1
Hourly Wage
Part-Time Loan Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		48	\$26.29	\$21.46	\$26.45	\$29.51	\$34.72
By credit union asset size	\$1M to \$2M	4	*	*	*	*	*
	\$2M to \$5M	3	*	*	*	*	*
	\$5M to \$10M	4	*	*	*	*	*
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	9	\$25.09	\$22.46	\$27.00	\$28.13	*
	\$50M to \$100M	6	\$22.96	\$21.35	\$23.20	\$24.00	*
	\$100M to \$200M	5	\$27.91	\$22.62	\$28.17	\$33.84	*
	\$200M to \$500M	5	\$30.22	\$21.22	\$28.72	\$40.65	*
	\$500M to \$1B	3	\$30.37	\$25.34	\$30.52	\$35.10	*
	\$1B to \$3B	2	*	*	*	*	*
	\$3B or more	2	*	*	*	*	*
By region	New England	3	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	11	\$24.68	\$22.76	\$24.78	\$26.60	\$32.00
	West North Central	9	\$27.91	\$26.33	\$26.45	\$28.08	\$36.43
	South Atlantic	3	*	*	*	*	*
	East South Central	7	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	4	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	6	*	*	*	*	*
	5 - 9	11	\$25.82	\$24.40	\$25.50	\$27.81	*
	10 - 49	10	\$28.66	\$22.82	\$27.61	\$33.84	\$43.90
	50 - 99	5	\$25.49	\$20.75	\$24.33	\$27.32	*
	100 or more	7	\$28.24	\$26.45	\$26.45	\$30.53	\$34.99
By number of services offered	1 - 2	6	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	29	\$27.31	\$23.24	\$26.45	\$30.43	\$34.88
By amount of loans outstanding	\$500,000 to \$2M	7	*	*	*	*	*
	\$2M to \$5M	2	*	*	*	*	*
	\$5M to \$20M	12	\$23.39	\$19.00	\$24.25	\$26.21	*
	\$20M to \$50M	6	\$25.57	\$22.20	\$27.35	\$28.00	*
	\$50M to \$100M	7	\$26.42	\$22.15	\$23.73	\$32.54	*
	\$100M to \$200M	4	\$32.50	\$25.69	\$29.41	\$44.03	*
	\$200M or more	9	\$28.30	\$26.45	\$26.45	\$30.83	\$35.57
By number of members	1 - 999	11	*	*	*	*	*
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	14	\$25.38	\$22.77	\$25.00	\$27.50	\$35.34
	5,000 - 9,999	4	*	*	*	*	*
	10,000 - 19,999	5	\$24.66	\$21.11	\$24.90	\$28.36	*
	20,000 - 39,999	4	\$27.43	\$21.06	\$23.14	\$38.72	*
	40,000 - 49,999	1	*	*	*	*	*
	50,000 - 59,999	1	*	*	*	*	*
	60,000 or more	4	\$28.27	\$26.45	\$26.45	\$29.48	*
Number of branch offices	1	17	\$23.85	\$17.50	\$23.21	\$27.35	\$39.98
	2	13	\$25.04	\$20.00	\$25.50	\$29.50	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	14	\$29.21	\$26.45	\$26.45	\$33.84	\$36.55

* Insufficient data

Table 109 - 2
Incentives and Bonuses
Part-Time Loan Officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		48	68%	27	\$2,710
By credit union asset size	\$1M to \$2M	4	0%	0	
	\$2M to \$5M	3	0%	0	
	\$5M to \$10M	4	100%	4	*
	\$10M to \$20M	5	0%	0	
	\$20M to \$50M	9	56%	5	*
	\$50M to \$100M	6	75%	4	*
	\$100M to \$200M	5	83%	4	*
	\$200M to \$500M	4	88%	3	\$4,660
	\$500M to \$1B	3	100%	3	\$2,460
	\$1B to \$3B	2	82%	1	*
	\$3B or more	2	100%	2	*
By region	New England	3	100%	3	*
	Middle Atlantic	6	56%	3	*
	East North Central	11	57%	6	\$5,570
	West North Central	9	92%	7	\$1,770
	South Atlantic	2	29%	1	*
	East South Central	7	39%	2	*
	West South Central	3	60%	2	*
	Mountain	4	53%	2	*
	Pacific	2	54%	1	*
By number of full-time employees	1	3	0%	0	
	2 - 4	6	30%	2	*
	5 - 9	11	60%	5	\$870
	10 - 49	9	84%	7	\$5,180
	50 - 99	5	72%	4	\$2,460
	100 or more	7	97%	6	\$2,590
By number of services offered	1 - 2	6	33%	2	*
	3 - 4	3	0%	0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	5	76%	3	*
	11 - 12	4	53%	2	*
	13 - 20	29	77%	19	\$3,240
By amount of loans outstanding	\$500,000 to \$2M	7	0%	0	
	\$2M to \$5M	2	100%	2	*
	\$5M to \$20M	12	42%	4	*
	\$20M to \$50M	6	53%	3	*
	\$50M to \$100M	7	88%	6	\$4,570
	\$100M to \$200M	3	100%	3	*
	\$200M or more	9	95%	8	\$3,180
By number of members	1 - 999	11	35%	4	*
	1,000 - 1,999	5	0%	0	
	2,000 - 4,999	14	61%	7	\$3,660
	5,000 - 9,999	4	100%	4	*
	10,000 - 19,999	4	72%	3	*
	20,000 - 39,999	4	86%	3	\$5,240
	40,000 - 49,999	1	100%	1	*
	50,000 - 59,999	1	100%	1	*
	60,000 or more	4	96%	3	\$2,570
Number of branch offices	1	17	36%	6	\$2,870
	2	13	52%	6	\$890
	3	3	100%	3	*
	4	1	0%	0	
	5 or more	13	96%	12	\$2,360

* Insufficient data

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

Table 109 - 3
Salary Ranges
Part-Time Loan Officer

		N	average minimum	average midpoint	average maximum
Overall		19	\$19.90	\$24.72	\$29.53
By credit union asset size	\$1M to \$2M	4	*	*	*
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	2	*	*	*
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	1	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	2	*	*	*
	\$500M to \$1B	3	\$22.90	\$28.98	\$35.06
	\$1B to \$3B	1	*	*	*
	\$3B or more	2	*	*	*

* Insufficient data

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

Table 110 - 1
Hourly Wage
Part-Time Loan Processor / Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		51	\$22.68	\$18.26	\$21.88	\$25.00	\$29.91
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	5	*	*	*	*	*
	\$20M to \$50M	3	*	*	*	*	*
	\$50M to \$100M	6	\$23.81	\$21.88	\$24.20	\$26.00	*
	\$100M to \$200M	7	\$22.08	\$21.00	\$21.29	\$23.99	*
	\$200M to \$500M	14	\$21.14	\$18.38	\$20.96	\$23.91	\$25.41
	\$500M to \$1B	6	\$22.54	\$21.92	\$22.46	\$23.56	*
	\$1B to \$3B	7	\$27.50	\$23.94	\$26.07	\$30.80	\$36.69
	\$3B or more	4	\$21.15	\$18.00	\$18.00	\$21.59	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	18	\$23.84	\$21.59	\$23.08	\$25.55	\$30.80
	West North Central	5	\$21.47	\$18.31	\$21.85	\$23.75	*
	South Atlantic	7	\$21.19	\$18.00	\$18.00	\$21.25	\$29.91
	East South Central	2	*	*	*	*	*
	West South Central	5	\$21.91	\$18.83	\$22.23	\$25.49	*
	Mountain	4	\$21.71	\$19.82	\$21.75	\$24.37	*
	Pacific	5	\$23.47	\$21.00	\$24.05	\$26.95	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	15	\$23.01	\$21.07	\$21.91	\$25.00	\$26.76
	50 - 99	11	\$21.26	\$18.35	\$20.93	\$24.15	\$26.09
	100 or more	17	\$23.00	\$18.00	\$22.00	\$26.09	\$30.80
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	2	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	45	\$22.56	\$18.26	\$21.88	\$24.31	\$29.03
By amount of loans outstanding	\$500,000 to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$20M	8	\$23.09	\$17.11	\$19.92	\$29.24	*
	\$20M to \$50M	5	\$23.94	\$22.11	\$24.28	\$25.78	*
	\$50M to \$100M	5	\$22.98	\$21.67	\$21.88	\$25.00	*
	\$100M to \$200M	7	\$20.65	\$19.79	\$21.00	\$21.15	\$24.11
	\$200M or more	25	\$22.81	\$18.00	\$22.19	\$25.51	\$30.39
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	9	\$23.15	\$21.48	\$21.88	\$26.00	*
	5,000 - 9,999	5	\$23.51	\$22.82	\$24.28	\$24.36	*
	10,000 - 19,999	6	\$21.00	\$19.15	\$21.00	\$21.21	*
	20,000 - 39,999	10	\$20.90	\$18.26	\$20.96	\$23.90	\$24.62
	40,000 - 49,999	2	*	*	*	*	*
	50,000 - 59,999	2	*	*	*	*	*
	60,000 or more	12	\$23.31	\$18.00	\$20.20	\$29.48	\$31.72
Number of branch offices	1	9	\$22.57	\$17.46	\$19.70	\$25.61	*
	2	7	\$23.84	\$21.00	\$24.28	\$26.00	*
	3	4	\$20.65	\$19.79	\$21.10	\$21.88	*
	4	6	\$26.34	\$21.58	\$24.38	\$28.22	*
	5 or more	24	\$22.25	\$18.00	\$21.86	\$25.04	\$29.91

* Insufficient data

Table 110 - 2
Incentives and Bonuses
Part-Time Loan Processor / Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		49	85%	41	\$1,560
By credit union asset size	\$1M to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	5	67%	3	*
	\$20M to \$50M	3	100%	3	*
	\$50M to \$100M	6	77%	4	*
	\$100M to \$200M	7	100%	7	\$990
	\$200M to \$500M	13	68%	9	\$1,400
	\$500M to \$1B	5	70%	4	\$1,310
	\$1B to \$3B	7	100%	7	\$2,260
	\$3B or more	4	100%	4	\$1,670
By region	New England	2	100%	2	*
	Middle Atlantic	2	100%	2	*
	East North Central	18	69%	11	\$1,260
	West North Central	4	100%	4	\$1,050
	South Atlantic	7	91%	6	\$2,070
	East South Central	2	100%	2	*
	West South Central	4	74%	4	\$1,500
	Mountain	4	100%	4	\$950
	Pacific	5	100%	5	\$1,440
By number of full-time employees	1	0		0	
	2 - 4	3	50%	2	*
	5 - 9	4	100%	4	*
	10 - 49	15	88%	13	\$1,560
	50 - 99	10	60%	7	\$1,260
	100 or more	16	94%	15	\$1,820
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	2	100%	2	*
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	1	100%	1	*
	13 - 20	43	86%	36	\$1,460
By amount of loans outstanding	\$500,000 to \$2M	0		0	
	\$2M to \$5M	0		0	
	\$5M to \$20M	8	80%	7	\$2,120
	\$20M to \$50M	5	63%	3	*
	\$50M to \$100M	5	100%	5	\$1,230
	\$100M to \$200M	7	75%	5	\$940
	\$200M or more	24	89%	21	\$1,760
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	3	50%	2	*
	2,000 - 4,999	9	80%	7	\$1,980
	5,000 - 9,999	5	100%	5	\$1,000
	10,000 - 19,999	5	83%	4	\$1,000
	20,000 - 39,999	10	67%	7	\$1,240
	40,000 - 49,999	2	49%	1	*
	50,000 - 59,999	2	100%	2	*
	60,000 or more	11	100%	11	\$1,860
Number of branch offices	1	9	82%	8	\$730
	2	7	78%	5	\$2,230
	3	3	81%	3	*
	4	6	100%	6	\$1,000
	5 or more	23	86%	19	\$1,710

* Insufficient data

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

Table 110 - 3
Salary Ranges
Part-Time Loan Processor / Clerk

		N	average minimum	average midpoint	average maximum
Overall		31	\$18.58	\$23.37	\$28.15
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	1	*	*	*
	\$50M to \$100M	3	*	*	*
	\$100M to \$200M	2	*	*	*
	\$200M to \$500M	10	\$17.18	\$21.29	\$25.40
	\$500M to \$1B	5	\$18.90	\$23.53	\$28.15
	\$1B to \$3B	6	\$21.99	\$27.80	\$33.60
	\$3B or more	4	\$17.43	\$23.39	\$29.35

* Insufficient data

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

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Vice President of
Human Resources



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