America's Credit Unions

Staff Salary Report

LESS THAN $50 MILLION IN ASSETS

2026-2027

The 2026-2027 Staff Salary Report - Less than $50M in Assets
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Survey methods and regions

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

In February, America's Credit Unions sent questionaires to the Human Resource (HR) professionals and/or CEOs/managers in 4,076 credit unions with $1 million or more in assets. This number includes 1,859 with $1 million to $50 million in assets. An online version of the questionaire was available as well.

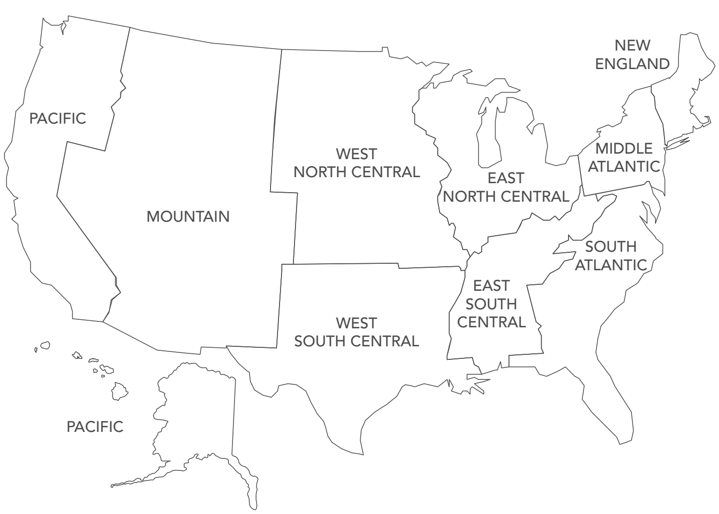
By the April cutoff date for inclusion in the report, America's Credit Unions had received 259 responses from credit unions with assets of $1 million to $50 million - the group of focus for this study.

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

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

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

Based on a sample of 259 respondents, the maximum sampling error for the overall percentages is ±5.7% at a 95% confidence



REGIONS

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

level. That is, in 95 of 100 similar samples, the overall percentages would fall within 5.7 percentage points of those presented in the data tables.

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

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

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

List of participating CUs

Alabama

Birmingham City CU
Gulf Coast FCU
Marvel City FCU
Nucor EFCU
Solutions First CU
The Infirmary FCU

California

Antioch Community FCU
Chula Vista City EFCU
Employees Choice FCU
Espeeco FCU
Golden Valley FCU
Novo FCU
Organized Labor Credit Union
SLO Credit Union
United Association CU

Colorado

Options Credit Union
Rio Blanco Schools FCU

Connecticut

Lawrence Memorial Hospital EFCU
New Haven Firefighters CU Inc
Regional Water Authority ECU Inc
St Vincents Medical Center FCU

District of Columbia

Government Printing Office FCU

Florida

Compass Financial FCU
ECU Credit Union
Transport Credit Union

Georgia

Glynn County Federal ECU
Valdosta Teachers FCU

Hawaii

Hawaiian Electric EFCU

Idaho

St Joe Valley CU

Illinois

ASH ECU
Aurora Firefighters CU
Aurora Policemen CU
Central Illinois CU
Decatur Postal CU
Elite Community CU
Joliet Municipal EFCU
LinXus CU
Maternity BVM CU
Northern Illinois FCU
Paris Hiway CU
Peoria Postal ECU
Quincy Postal ECU
Rockford Municipal ECU

Indiana

AdvantagePlus of Indiana FCU
Concora Wabash FCU
Dubois - Pike FCU
Evansville Firefighters FCU
Fortress FCU
Midwest Family FCU

Iowa

Casebine Community CU
Family Community CU
Meridian CU
North Western ECU
Polk County CU
Quaker Oats CU
River Community CU
Waterloo Firemens CU

Kansas

Central Kansas Education CU
Morton CU
Reliance CU
Topeka Police CU
Tri-County CU
Wheat State Credit Union

Kentucky

Louisville Federal CU

Louisiana

Acadiana Medical FCU
Calcasieu Parish EFCU
CF LA CU
District 58 FCU
Geismar Complex FCU
Old Spanish Trail CU
St Tammany FCU

Maine

Milestones FCU

Maryland

Masters Mates and Pilots FCU
WSSC FCU

Massachusetts

Alpha CU
Beverly Municipal FCU
Cambridge Municipal EFCU
Goldmark FCU
Leominster Employees FCU
Malden FCU
Manchester FCU
Marblehead Municipal FCU
Norwood Town EFCU

Michigan

Alpena Community CU
Chiropractic FCU
Farm Bureau Family CU
GraCo FCU
Muskegon St Joseph FCU
Port City FCU
Settlers FCU

Minnesota

Deer River Co-Operative CU
Latvian CU
MN Catholic CU
NSP Credit Union
Riverview Credit Union
Teamsters Credit Union
Toro EFCU
Virginia Coop CU
Ziegler FCU

Mississippi

Choctaw FCU
Pearl Municipal FCU

Missouri

KC Unidos FCU
Lutheran FCU
Missouri Baptist CU

Montana

Butte Community FCU
Northwestern Energy EFCU
SEG FCU
Wolf Point FCU

Nebraska

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

New Jersey

Linden NJ Police and Firemen FCU
Manville Area FCU
N.J.T. Employees FCU
Plainfield Police and Firemen FCU
Southern Middlesex Co Teachers FCU
West Hudson Teachers FCU

New Mexico

Jemez Valley CU
Los Alamos Schools CU
U-1st Community FCU

New York

Alliance Niagara FCU
Amherst FCU
Boulevard FCU
Chen-Del-O FCU
Concord FCU
Coxsackie Correctional EFCU
Encompass Niagara FCU
FASNY FCU
Finger Lakes Health Care FCU
Gates Chili FCU
Genesee Co-Op FCU
Lockport Schools FCU
Rome FCU
St John United FCU
SUNY Fredonia FCU
Sweet Home FCU
Town of Cheektowaga FCU
Upstate Telco FCU
Westside Community FCU
Williamsville FCU

North Carolina

Blue Flame CU
CS Credit Union
Lithium FCU

Ohio

Cincinnati Healthcare Associates FCU
Cleveland Police CU Inc
Eight FCU
Greater Wayne Community FCU
Local Union 392 FCU
Members Choice Credit Union
New Horizon FCU

Oklahoma

Bison FCU
Employees FCU
OK Members First FCU

Oregon

Northwest Adventist FCU

Pennsylvania

AVH FCU
Butler County Teachers FCU
BVA FCU
Colfax Power Plant Employees FCU
Fayette Federal Employees FCU
Franklin-Johnstown FCU
Glass Cap FCU
Sarco Federal Credit Union
Steel Strong Community FCU
U F C W Local 1776 FCU
Visionary FCU
West Branch Valley FCU
Westmoreland Water FCU
Your Choice FCU

South Carolina

SCI FCU
Self Memorial Hospital FCU

South Dakota

Consumers FCU
Coteau Valley FCU
Dakota Star FCU
East River FCU
Fort Randall FCU
Lakota FCU
M-O FCU

Tennessee

CN/IC ECU
First Choice Community CU
Gallatin Steam Plant CU
Greeneville City ECU
Knoxville Law Enforcement FCU
MPD Community CU
Parthenon FCU
Southern CU

Texas

Andrews School FCU
Aspire CU
Brazos Community CU
Brownsville City EFCU
Cabot Community CU
Central Texas Teachers CU
Common Cents CU
Corner Stone CU
Cowboy Country FCU
Dallas UP Employees Credit Union
Fannin Co Teachers FCU
Germania CU
LCRA CU
Liberty Co Teachers FCU
Local 24 EFCU
Lufkin FCU
Mid-Tex FCU
Mountain Star FCU
Navarro CU
NCE CU
Northeast Texas Teach FCU
NSPIRE FCU
Odessa Employees CU
Pampa Teachers FCU
Pie CU
Port Terminal FCU
Refugio County FCU
San Angelo FCU
Temple Santa Fe Community CU
Texas Assn of Professionals FCU
Tyler City ECU
United Credit Union
Valwood Park FCU
Wichita Falls FCU

Utah

CUP FCU
San Juan CU
Varex FCU

Virginia

Augusta County FCU
Glamorgan EFCU
PFD Firefighters CU
Richmond Heritage FCU
Richmond Virginia Fire Police CU
Strategic FCU

Washington

Longshoremens Local 4 FCU
Puget Sound Refinery FCU
Utility Employees Federal Credit Union

West Virgina

Charleston Postal EFCU
Harrison County FCU
Natrium Employees FCU

Wisconsin

Athens Area Credit Union
Bay Shore Credit Union
Brantwood Credit Union
Compassionate Care CU
County City Credit Union
First Choice Credit Union
Golden Rule Community Credit Union
Holy Family Memorial CU
Iron County Community Credit Union
Lakewood Credit Union
Meadowland CU

Oshkosh Community Credit Union
Public Service Credit Union
Ripple Credit Union
Service Credit Union
Teachers Credit Union
WEA CU
Wisconsin Latvian Credit Union Inc
Wisconsin Medical Credit Union

Wyoming

CITCO FCU

Base salaries

The following tables show the 2026 average and median base salaries for different positions.

Please note:

Any increases (or decreases) from year to year are based on the aggregate of all salaries and don't reflect Use actual wage increases to guide annual pay increase decisions. Find average wage increases for management and nonmanagement employees in the Executive Summary.

Average and Median Base Salaries - 2026

EXECUTIVE MANAGEMENT	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
President/CEO/Manager	$102,440	$94,380
Executive VP or assistant manager	68,990	67,190
Chief operations officer	69,810	65,000
Chief lending officer	64,540	60,870
Chief marketing officer	87,840	73,030
Chief financial officer	81,340	68,590
SUPPORT/MEMBER SERVICES	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Member Services VP	$52,060	$49,520
Teller manager/supervisor	50,030	47,600
NONMANAGEMENT		
Universal employee	$41,520	$41,000
Lead member services officer	46,510	44,230
Members services officer (MSO)	43,730	45,780
Member service representative II/Sr.	45,290	44,000
Member service representative I	38,540	36,400
Head teller	44,430	43,890
Teller II/Sr.	37,760	37,120
Teller I	35,600	35,000
EFT/ACH clerk	47,180	47,070
Executive Secretary/Administrative Assistant	44,700	42,540
Small credit union generalist	46,740	41,390

LENDING/COLLECTIONS	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
SVP/VP of lending	$76,360	$71,750
Consumer loan VP/manager	68,980	68,640
Mortgage Loan VP	63,380	62,470
Collections VP/manager	56,720	54,520
NONMANAGEMENT		
Loan officer II/Sr.	$53,340	$53,770
Loan officer I	49,140	49,300
Loan processor	42,190	39,330
Loan Clerk	49,100	53,350
Consumer Loan Officer I	45,320	43,680
Collector/adjuster	47,080	43,890
Collection Clerk	41,830	38,560
MARKETING	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
NONMANAGEMENT		
Marketing specialist	$53,870	$51,980
ACCOUNTING & FINANCE	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Accounting manager/supervisor	$64,030	$61,060
NONMANAGEMENT		
Accountant	$54,370	$50,000
Accounting clerk	44,670	41,480
BRANCH OPERATIONS & CALL CENTER	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
MANAGEMENT		
Branch Operations VP	$62,550	$66,550
Branch manager I	57,580	57,330

PART-TIME POSITIONS	2026 BASE SALARIES	2026 BASE SALARIES
	AVERAGE	MEDIAN
Part-time President/CEO/Manager	$30.34	$25.50
Part-time Executive VP/Assistant manager	29.01	25.50
Part-time “Universal employee”	20.43	18.66
Part-time Teller	17.25	16.65
Part-time Member services rep	18.58	18.00
Part-time Accountant	24.38	21.39
Part-time Loan Officer	24.06	24.37
Part-time Loan Processor/Clerk	23.09	19.92

Key findings

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

Salary/wage increases

The vast majority—79% to 83%—of credit unions with assets of $1 million to $50 million plan to provide salary/wage increases to at least some of their employees by the end of 2026 (Tables ES-4 to ES-6).

Looking down the road, roughly 81% of credit unions anticipate providing salary increases in 2027 for their CEO, management employees, and/or nonmanagement employees (Tables ES-7 to ES-9).

For credit unions with assets of $20 million to $50 million, the percentages planning for such increases stand at 91% to 98%, depending on the employee category.

Overall, the average anticipated 2027 salary bumps hover around 3.2% for all categories. These averages include credit unions that don't plan to raise salaries for employees in 2027. Average anticipated 2027 salary adjustments within each employee category rise as credit union asset size increases.

Incentives/bonuses

About 61% of credit unions with assets of $1 million to $50 million provided some sort of variable pay—bonuses (i.e., after-the-fact rewards for a job well done) and/or incentives (i.e., awards tied to preset performance criteria) to their full-time employees in 2025 (Table ES-12).

The prevalence of variable pay rises with asset size. While 21% of credit unions with assets of $1 million to $5 million provided some form of variable pay, the figure rises to 82% among those with assets of $20 million to $35 million.

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

Average 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
20-35	3.2
35-50	3.8%
Overall	**3.1%**

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
20-35	3.7
35-50	3.7%
Overall	**3.1%**

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

Salary structure

Elevan percent of credit unions adjusted their salary structures within the first few months of 2026, prior to the data-collection closing period for the study (Table ES-14). An additional 36% made alterations sometime during 2025.

Formal salary ranges

Overall, 15% of credit unions with assets of $1 million to $50 million have formal salary ranges. However, the likelihood of having them is higher among larger credit unions. It stands at 16% among credit unions with $20 million to $35 million in assets, and 17% among those with assets of $35 million to $50 million (Table ES-15). Meanwhile, about 0% to 14% of credit unions with assets $1 million to $10 million have formal salary ranges.

Among credit unions with formal salary ranges, the average anticipated increases for 2027 stand between 2.8% and 2.9% depending on the employee category (Tables ES-22 to ES-24).

Employment

Nearly 88% of credit unions with assets of $1 million to $50 million have at least one full-time employee (Table ES-26).

Hiring plans

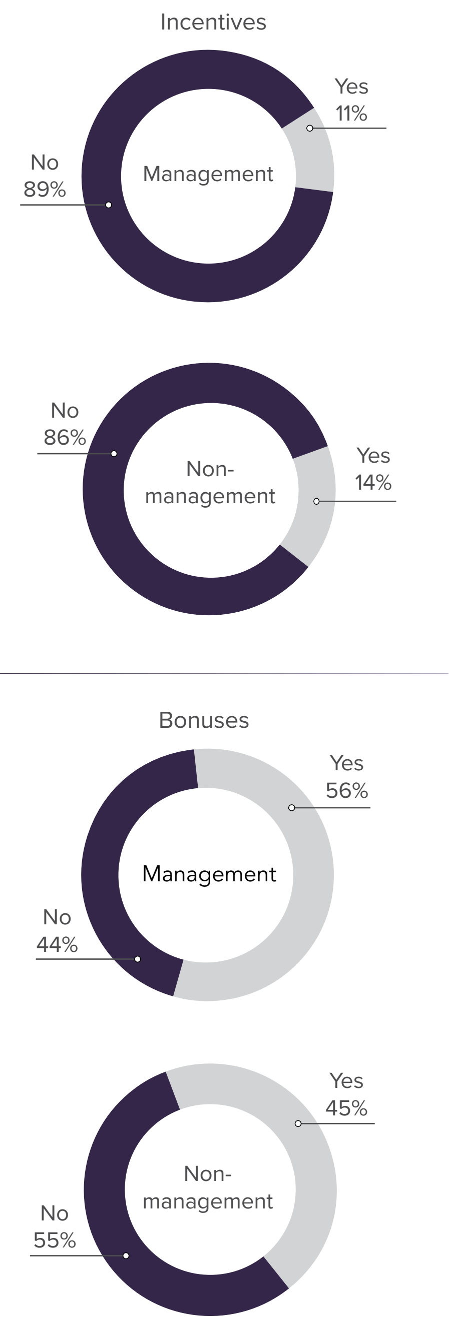
Credit unions with assets of $1 million to $50 million continue to have fairly modest hiring intentions.

Just 16% plan to add full-time employees to their payrolls during 2026 (Table ES-29). However, 33% of those credit unions with assets of $35 million to $50 million plan to do so.

On average, credit unions plan to add 1.2 full-time employees, with the figure ranging from 0 to 1.3 in each asset size category studied in this report.

Credit unions' anticipated plans for adding part-time staff mirror those related to full-time staff. Only 11% plan to increase their number of part-timers by year's end 2026, with the figure standing

Provided incentives and/or bonuses to full-time employees by year-end 2024*



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

at 14% among the largest credit unions surveyed.

Find information about credit unions' 2026 hiring plans in Tables ES-28 to ES-30.

Succession planning

Expect about 11% of CEOs at credit unions with assets of $1 million to $50 million to retire in the next two years (Table ES-36).

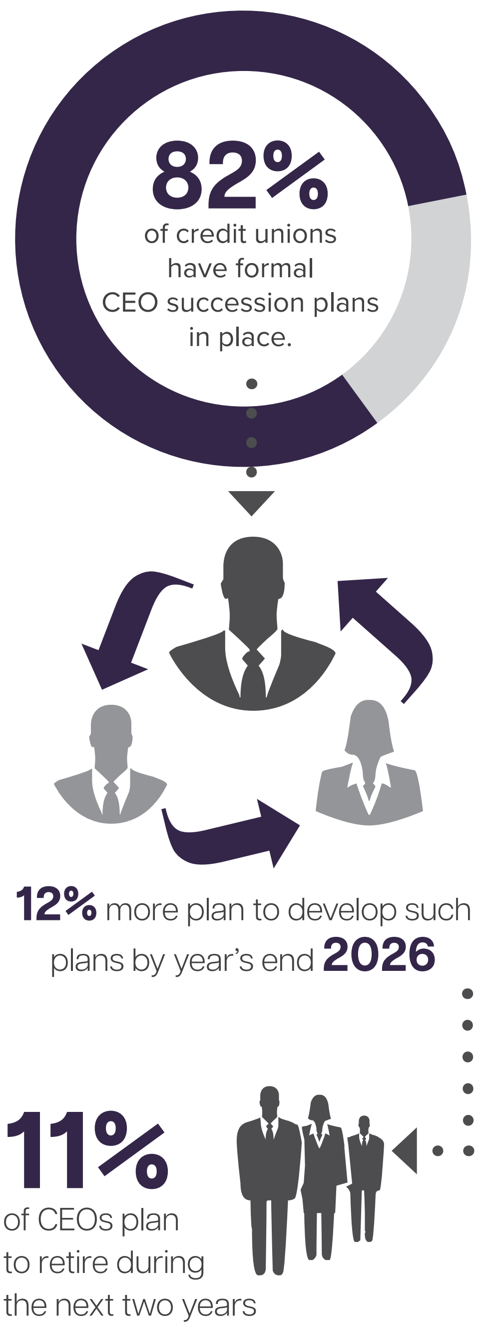
Eighty-two percent of credit unions have formal CEO succession plans currently in place, while an additional 12% expect to establish a plan by year's end 2026 (Table ES-35).

Half (50%) of credit unions prefer to look from within when replacing their CEOs. Another 37% post the job internally and externally at the same time and give equal consideration to both (Table ES-37).

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

More detailed information on this topic and the other issues covered in the Key Findings can be found in Tables ES-1 through ES-38.

Succession planning



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

The big questions

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

List of data tables

Geographic salary multiplier

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

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

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

Example:
If the base salary is $35,000 and the multiplier is 0.976 (New Orleans, Louisiana), 35000*.976=34160, so the adjusted salary would be $34,160 for that position in that geographic area.

State	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
	Winslow	1.11
	Yuma	1.10
Arkansas	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
	Russellville	0.93
	Searcy	0.92
	Texarkana	0.97
	Warren	0.94
California	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

State	City	Multiplier
	Montebello	1.30
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

State	City	Multiplier
	San Rafael	1.40
	Santa Ana	1.30
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

State	City	Multiplier
	Broomfield	1.23
	Centennial	1.23
	Colorado Springs	1.15
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

State	City	Multiplier
	North Haven	1.29
	Norwalk	1.34
	Norwich	1.28
	Plainville	1.28
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

State	City	Multiplier
	Hollywood	1.11
	Jacksonville	1.08
	Jupiter	1.12
	Key West	1.06
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

State	City	Multiplier
	Alpharetta	1.00
	Athens	0.90
	Atlanta	1.00
	Augusta	0.90
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

State	City	Multiplier
	Waipahu	1.24
Idaho	Boise	0.96
	Burley	0.92
	Caldwell	0.93
	Chubbuck	0.89
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

State	City	Multiplier
	Herrin	1.10
	Homewood	1.19
	Joliet	1.19
	Kankakee	1.14
	Lisle	1.19
	Lockport	1.19
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

State	City	Multiplier
	Taylorville	1.10
	Urbana	1.13
	Vernon Hills	1.19
	Waukegan	1.19
	Western Springs	1.19
	Wheaton	1.19
	Wood River	1.14
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

State	City	Multiplier
	Schererville	0.99
	Seymour	0.91
	South Bend	0.93
	Terre Haute	0.89
	Wabash	0.91
	Warsaw	0.91
	West Lafayette	0.95
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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
	Waterville	1.10
Maryland	Annapolis	1.20
	Baltimore	1.18
	Bel Air	1.18
	Bethesda	1.35

State	City	Multiplier
	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
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
	Upper Marlboro	1.25
Massachusetts	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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
Montana	Lewistown	0.96
	Libby	0.97
	Livingston	0.98
	Miles City	1.01
	Missoula	0.97
	Sidney	1.00
	Wolf Point	1.01
Nebraska	Grand Island	1.10
	Kearney	1.09
	Lincoln	1.10
	Norfolk	1.09
	North Platte	1.08
	Omaha	1.12
	Papillion	1.11
	Scottsbluff	1.08
	South Sioux City	1.11
Nevada	Boulder City	1.07
	Carson City	1.05
	Henderson	1.08
	Las Vegas	1.08
	Reno	1.07
New Hampshire	Concord	1.00
	Dover	1.00
	Keene	0.98
	Nashua	1.09

State	City	Multiplier
	Portsmouth	1.05
New Jersey	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
	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

State	City	Multiplier
	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
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
	Mooresville	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

State	City	Multiplier
	Williston	1.10
Ohio	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
	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

State	City	Multiplier
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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
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

State	City	Multiplier
	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
Wisconsin	Rhinelander	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: CEO

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		329	4.3%	4.0%	19%	0%	0%	4%	37%	39%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	33	2.2%	1.5%	50%	0%	0%	0%	20%	30%
	$5M to $10M	56	4.4%	5.0%	10%	0%	0%	7%	31%	52%
	$10M to $20M	74	4.8%	3.5%	18%	0%	0%	5%	50%	27%
	$20M to $35M	86	4.9%	4.0%	17%	0%	1%	4%	34%	43%
	$35M to $50M	72	4.3%	4.0%	6%	0%	0%	5%	45%	44%
By region	New England	14	4.4%	4.3%	8%	0%	0%	0%	45%	47%
	Middle Atlantic	48	3.4%	3.0%	23%	0%	0%	11%	45%	22%
	East North Central	72	5.1%	4.0%	13%	0%	0%	5%	47%	35%
	West North Central	49	3.6%	3.0%	19%	0%	0%	0%	45%	36%
	South Atlantic	23	4.2%	4.2%	12%	0%	0%	0%	42%	46%
	East South Central	25	4.3%	5.0%	13%	0%	0%	14%	20%	53%
	West South Central	60	4.6%	4.0%	20%	0%	0%	2%	33%	46%
	Mountain	22	4.7%	4.0%	40%	0%	5%	0%	8%	47%
	Pacific	16	3.4%	3.3%	35%	0%	0%	0%	24%	41%

* Average/median calculations include zeros (0)

Table ES - 2

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		261	3.6%	3.5%	21%	0%	2%	4%	44%	29%
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 $35M	78	4.5%	4.0%	14%	0%	3%	3%	43%	36%
	$35M to $50M	67	4.7%	4.0%	2%	0%	0%	3%	53%	42%
By region	New England	11	4.7%	4.1%	0%	0%	0%	0%	69%	31%
	Middle Atlantic	39	3.5%	3.0%	22%	0%	0%	5%	54%	19%
	East North Central	53	3.7%	3.2%	6%	0%	2%	10%	52%	30%
	West North Central	42	3.4%	3.0%	23%	0%	5%	4%	43%	25%
	South Atlantic	20	3.9%	4.0%	6%	0%	0%	0%	71%	23%
	East South Central	16	3.8%	4.1%	21%	0%	0%	0%	32%	47%
	West South Central	49	4.4%	3.9%	28%	0%	0%	2%	28%	42%
	Mountain	17	1.7%	0.0%	62%	0%	7%	0%	10%	21%
	Pacific	15	3.1%	3.3%	42%	0%	0%	0%	35%	23%

* Average/median calculations include zeros (0)

Table ES - 3

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		304	4.0%	3.5%	16%	1%	2%	4%	46%	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 $35M	86	4.0%	4.0%	9%	0%	3%	5%	49%	34%
	$35M to $50M	69	4.5%	4.0%	3%	0%	0%	2%	57%	38%
By region	New England	13	3.6%	4.0%	24%	0%	0%	9%	40%	27%
	Middle Atlantic	43	3.0%	3.0%	28%	0%	0%	0%	54%	18%
	East North Central	63	5.0%	4.0%	5%	0%	2%	8%	49%	36%
	West North Central	51	3.2%	3.0%	15%	0%	10%	3%	51%	21%
	South Atlantic	21	3.8%	4.0%	5%	0%	0%	0%	71%	24%
	East South Central	23	2.5%	3.0%	28%	7%	0%	8%	34%	23%
	West South Central	54	4.8%	5.0%	8%	0%	0%	5%	35%	52%
	Mountain	19	4.9%	4.5%	35%	0%	0%	0%	19%	46%
	Pacific	16	3.3%	3.0%	31%	0%	0%	0%	48%	21%

* Average/median calculations include zeros (0)

Table ES - 4

Salary/Wage Increase Budgeted for 2026: CEO

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		305	3.9%	4.0%	19%	0%	2%	6%	33%	40%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	30	2.1%	1.7%	44%	0%	11%	11%	11%	22%
	$5M to $10M	50	3.4%	3.0%	23%	0%	0%	12%	31%	35%
	$10M to $20M	69	4.2%	4.0%	17%	0%	0%	7%	41%	34%
	$20M to $35M	80	4.6%	4.0%	8%	0%	3%	6%	34%	49%
	$35M to $50M	68	4.3%	5.0%	8%	0%	0%	2%	38%	52%
By region	New England	13	3.2%	4.0%	24%	0%	0%	9%	31%	36%
	Middle Atlantic	41	3.4%	3.0%	21%	0%	0%	7%	44%	28%
	East North Central	68	3.9%	3.5%	16%	0%	0%	4%	43%	36%
	West North Central	46	4.0%	4.0%	16%	0%	2%	4%	31%	47%
	South Atlantic	22	4.8%	5.0%	13%	0%	0%	0%	31%	56%
	East South Central	25	4.0%	4.0%	13%	0%	0%	14%	28%	45%
	West South Central	52	4.2%	3.5%	19%	0%	0%	8%	27%	45%
	Mountain	22	3.4%	2.0%	23%	0%	21%	9%	13%	34%
	Pacific	16	3.7%	3.0%	34%	0%	0%	7%	28%	31%

* Average/median calculations include zeros (0)

Table ES - 5

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		242	3.3%	3.5%	21%	0%	3%	4%	39%	32%
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 $35M	73	3.8%	4.0%	11%	2%	3%	5%	37%	43%
	$35M to $50M	61	4.2%	4.0%	2%	0%	0%	6%	52%	41%
By region	New England	9	3.4%	4.0%	21%	0%	0%	0%	55%	24%
	Middle Atlantic	35	3.2%	3.0%	23%	0%	0%	9%	41%	28%
	East North Central	48	3.7%	3.6%	9%	0%	2%	6%	50%	32%
	West North Central	39	2.8%	3.0%	23%	0%	8%	3%	42%	24%
	South Atlantic	19	3.7%	4.0%	15%	0%	0%	0%	45%	39%
	East South Central	16	3.9%	4.1%	21%	0%	0%	0%	32%	47%
	West South Central	45	3.1%	3.1%	30%	0%	0%	2%	28%	39%
	Mountain	17	3.2%	2.7%	18%	7%	20%	7%	17%	31%
	Pacific	15	3.5%	3.0%	23%	0%	0%	8%	46%	23%

* Average/median calculations include zeros (0)

Table ES - 6

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		284	3.4%	3.0%	17%	1%	3%	6%	47%	27%
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 $35M	79	3.8%	4.0%	7%	0%	4%	6%	47%	36%
	$35M to $50M	66	4.4%	4.0%	2%	0%	0%	2%	57%	40%
By region	New England	13	3.0%	4.0%	24%	0%	0%	9%	49%	18%
	Middle Atlantic	41	3.0%	3.0%	29%	0%	0%	5%	38%	28%
	East North Central	61	3.7%	3.5%	13%	0%	2%	5%	53%	27%
	West North Central	46	3.2%	3.5%	16%	0%	9%	0%	46%	29%
	South Atlantic	20	4.2%	4.0%	0%	0%	0%	0%	75%	25%
	East South Central	19	2.6%	3.0%	17%	9%	0%	19%	33%	22%
	West South Central	49	3.5%	3.0%	15%	0%	0%	6%	48%	32%
	Mountain	19	3.2%	3.5%	16%	0%	17%	16%	25%	26%
	Pacific	16	3.4%	3.0%	20%	0%	0%	7%	45%	28%

* Average/median calculations include zeros (0)

Table ES - 7

Salary/Wage Increase Anticipated for 2027: CEO

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		267	3.4%	3.0%	19%	0%	2%	3%	44%	31%
By credit union asset size	$1M to $2M	8	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	$2M to $5M	30	1.9%	0.0%	56%	0%	11%	0%	11%	22%
	$5M to $10M	44	2.8%	3.0%	22%	0%	4%	4%	43%	26%
	$10M to $20M	61	4.1%	4.0%	11%	0%	0%	3%	50%	36%
	$20M to $35M	67	3.9%	3.5%	8%	0%	2%	5%	51%	34%
	$35M to $50M	58	3.7%	3.0%	6%	0%	0%	4%	55%	35%
By region	New England	6	3.4%	3.7%	18%	0%	0%	0%	47%	35%
	Middle Atlantic	41	3.1%	3.0%	17%	0%	5%	0%	56%	22%
	East North Central	64	3.2%	3.0%	19%	0%	0%	6%	52%	23%
	West North Central	37	3.8%	3.0%	19%	0%	0%	6%	37%	37%
	South Atlantic	21	3.7%	4.2%	14%	0%	0%	0%	38%	48%
	East South Central	23	4.0%	4.0%	15%	0%	0%	9%	31%	46%
	West South Central	46	3.6%	3.0%	13%	0%	0%	0%	49%	38%
	Mountain	15	3.3%	1.7%	27%	0%	29%	0%	18%	26%
	Pacific	13	1.7%	2.3%	48%	0%	0%	9%	35%	9%

* Average/median calculations include zeros (0)

Table ES - 8

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		220	3.1%	3.0%	21%	0%	4%	3%	44%	28%
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 $35M	63	3.6%	3.5%	9%	0%	4%	4%	52%	32%
	$35M to $50M	54	3.8%	4.0%	4%	0%	0%	4%	56%	35%
By region	New England	4	3.8%	3.7%	0%	0%	0%	0%	73%	27%
	Middle Atlantic	33	2.8%	3.0%	24%	0%	6%	0%	47%	23%
	East North Central	47	3.3%	3.0%	14%	0%	5%	6%	54%	21%
	West North Central	37	2.7%	3.0%	25%	0%	5%	6%	38%	25%
	South Atlantic	17	3.4%	3.9%	16%	0%	0%	0%	55%	29%
	East South Central	15	3.5%	4.0%	22%	0%	0%	0%	34%	43%
	West South Central	41	3.4%	3.2%	20%	0%	0%	0%	44%	37%
	Mountain	14	2.7%	1.8%	29%	0%	23%	0%	20%	28%
	Pacific	11	2.0%	2.8%	45%	0%	0%	10%	25%	20%

* Average/median calculations include zeros (0)

Table ES - 9

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		253	3.1%	3.0%	17%	1%	3%	4%	52%	24%
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 $35M	68	3.7%	3.7%	5%	0%	3%	3%	58%	30%
	$35M to $50M	57	3.7%	4.0%	4%	0%	0%	4%	62%	30%
By region	New England	6	3.4%	3.7%	18%	0%	0%	0%	47%	35%
	Middle Atlantic	39	2.8%	3.0%	26%	0%	0%	0%	53%	21%
	East North Central	57	3.3%	3.0%	14%	0%	4%	5%	54%	23%
	West North Central	39	2.8%	3.0%	18%	0%	5%	6%	50%	21%
	South Atlantic	19	3.9%	4.0%	0%	0%	0%	0%	74%	26%
	East South Central	17	2.6%	3.0%	19%	10%	0%	11%	36%	24%
	West South Central	45	3.6%	3.0%	7%	0%	0%	4%	59%	30%
	Mountain	16	2.8%	3.0%	26%	0%	21%	0%	29%	24%
	Pacific	13	2.2%	3.0%	39%	0%	0%	9%	35%	18%

* Average/median calculations include zeros (0)

Table ES - 10

Receipt of Incentive Payments

In addition to base pay, did any full-time employees receive incentive payments in 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		391	17%	11%	14%	83%
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 $35M	90	28%	19%	24%	72%
	$35M to $50M	73	32%	22%	23%	68%
By region	New England	22	5%	5%	0%	95%
	Middle Atlantic	63	5%	4%	4%	95%
	East North Central	74	14%	10%	11%	86%
	West North Central	59	18%	14%	14%	82%
	South Atlantic	36	26%	17%	26%	74%
	East South Central	31	26%	16%	22%	74%
	West South Central	63	29%	16%	24%	71%
	Mountain	22	13%	13%	8%	87%
	Pacific	21	13%	8%	5%	87%

Table ES - 11

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		394	59%	56%	45%	41%
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 $35M	90	77%	71%	65%	23%
	$35M to $50M	75	68%	68%	58%	32%
By region	New England	22	33%	33%	28%	67%
	Middle Atlantic	63	40%	40%	27%	60%
	East North Central	74	58%	54%	54%	42%
	West North Central	62	73%	73%	47%	27%
	South Atlantic	36	57%	57%	43%	43%
	East South Central	31	66%	62%	50%	34%
	West South Central	63	68%	57%	60%	32%
	Mountain	22	67%	67%	24%	33%
	Pacific	21	58%	58%	58%	42%

Table ES - 12

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		394	61%	10%	11%	14%	39%
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 $35M	90	82%	15%	18%	21%	18%
	$35M to $50M	75	74%	17%	15%	24%	26%
By region	New England	22	33%	5%	0%	5%	67%
	Middle Atlantic	63	40%	4%	2%	4%	60%
	East North Central	74	60%	8%	10%	13%	40%
	West North Central	62	77%	12%	8%	12%	23%
	South Atlantic	36	63%	14%	20%	20%	37%
	East South Central	31	73%	9%	15%	18%	27%
	West South Central	63	70%	14%	22%	27%	30%
	Mountain	22	67%	13%	8%	13%	33%
	Pacific	21	58%	8%	5%	13%	42%

Table ES - 13

Factors Determining Incentive/Bonus Awards

If you indicated incentives and/or bonuses were awarded in 2025, what factors were considered in determining the awards?

		N	earnings or return on assets	loan, asset, or membership growth	portfolio quality	member satisfaction or customer service	new/ improved products or services	member financial education	member diversity or includion	other financial indicators	other non-financial indicators	indicated one or more	no incentives or bonuses in 2025
Overall		381	40%	19%	12%	11%	6%	0%	0%	5%	13%	60%	40%
By credit union asset size	$1M to $2M	23	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
	$2M to $5M	47	7%	0%	0%	0%	7%	0%	0%	0%	7%	21%	79%
	$5M to $10M	69	42%	8%	3%	8%	0%	0%	0%	3%	6%	50%	50%
	$10M to $20M	83	47%	31%	22%	18%	6%	2%	0%	4%	12%	71%	29%
	$20M to $35M	88	55%	24%	19%	14%	12%	0%	0%	10%	21%	82%	18%
	$35M to $50M	71	48%	25%	14%	11%	6%	0%	0%	8%	21%	73%	27%
By region	New England	20	20%	6%	0%	6%	6%	0%	0%	6%	6%	26%	74%
	Middle Atlantic	63	25%	3%	5%	11%	2%	0%	0%	2%	4%	40%	60%
	East North Central	69	49%	19%	5%	16%	6%	2%	0%	3%	11%	57%	43%
	West North Central	61	59%	21%	16%	14%	7%	0%	0%	7%	10%	76%	24%
	South Atlantic	36	46%	26%	22%	6%	6%	0%	0%	6%	19%	63%	37%
	East South Central	31	39%	28%	26%	4%	7%	0%	0%	0%	25%	73%	27%
	West South Central	59	41%	27%	14%	9%	6%	0%	0%	12%	16%	68%	32%
	Mountain	22	16%	11%	5%	0%	15%	0%	0%	8%	28%	67%	33%
	Pacific	21	40%	26%	29%	26%	8%	0%	0%	0%	11%	58%	42%

* Insufficient data

Table ES - 14

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		379	11%	36%	14%	6%	4%	1%	1%	7%	7%	13%
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 $35M	85	17%	37%	8%	8%	5%	0%	4%	3%	9%	8%
	$35M to $50M	69	18%	39%	11%	7%	2%	0%	2%	5%	5%	11%
By region	New England	19	6%	32%	19%	6%	6%	0%	6%	0%	20%	6%
	Middle Atlantic	59	13%	48%	7%	9%	0%	3%	2%	7%	0%	11%
	East North Central	73	20%	30%	10%	8%	8%	3%	2%	0%	8%	13%
	West North Central	58	11%	45%	22%	2%	2%	0%	0%	10%	6%	2%
	South Atlantic	36	5%	26%	3%	9%	9%	0%	0%	14%	11%	23%
	East South Central	31	5%	18%	38%	4%	0%	0%	0%	11%	4%	20%
	West South Central	60	11%	36%	12%	2%	0%	0%	2%	11%	7%	20%
	Mountain	20	6%	48%	9%	0%	0%	0%	0%	9%	16%	11%
	Pacific	21	0%	29%	21%	21%	16%	0%	0%	5%	0%	8%

Table ES - 15

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		396	15%	82%	3%
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 $35M	90	16%	81%	3%
	$35M to $50M	73	17%	82%	2%
By region	New England	22	10%	90%	0%
	Middle Atlantic	63	12%	86%	2%
	East North Central	77	3%	97%	0%
	West North Central	62	23%	74%	3%
	South Atlantic	36	23%	72%	5%
	East South Central	30	25%	63%	11%
	West South Central	63	17%	76%	7%
	Mountain	22	8%	92%	0%
	Pacific	21	19%	81%	0%

* Insufficient data

Table ES - 16

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		51	4.2%	3.9%	22%	0%	0%	8%	44%	26%
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 $35M	12	3.5%	0.0%	55%	0%	0%	18%	9%	18%
	$35M to $50M	12	5.8%	4.0%	9%	0%	0%	0%	45%	45%
By region	New England	1	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	7	6.2%	4.4%	15%	0%	0%	0%	54%	31%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	11	3.0%	3.1%	18%	0%	0%	10%	54%	18%
	South Atlantic	7	3.5%	0.0%	62%	0%	0%	0%	0%	38%
	East South Central	8	4.9%	3.5%	0%	0%	0%	22%	63%	15%
	West South Central	9	5.1%	4.0%	12%	0%	0%	0%	57%	30%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	3.7%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 17

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		44	3.8%	3.5%	22%	3%	0%	0%	58%	17%
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 $35M	10	2.6%	0.0%	67%	11%	0%	0%	11%	11%
	$35M to $50M	11	5.2%	4.0%	10%	0%	0%	0%	50%	40%
By region	New England	0								
	Middle Atlantic	7	6.0%	4.4%	15%	0%	0%	0%	54%	31%
	East North Central	1	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	West North Central	11	3.6%	3.0%	0%	0%	0%	0%	83%	17%
	South Atlantic	7	0.9%	0.0%	62%	15%	0%	0%	23%	0%
	East South Central	4	5.2%	3.5%	0%	0%	0%	0%	71%	29%
	West South Central	7	4.3%	4.0%	15%	0%	0%	0%	69%	15%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	3.7%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 18

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		51	3.7%	3.2%	23%	0%	0%	8%	44%	26%
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 $35M	12	2.5%	0.0%	55%	0%	0%	18%	9%	18%
	$35M to $50M	12	5.1%	4.5%	9%	0%	0%	0%	45%	45%
By region	New England	1	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	6	5.4%	5.1%	20%	0%	0%	0%	20%	60%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	14	3.0%	3.0%	14%	0%	0%	8%	65%	14%
	South Atlantic	7	2.7%	0.0%	62%	0%	0%	0%	0%	38%
	East South Central	8	3.3%	3.5%	0%	0%	0%	22%	78%	0%
	West South Central	7	5.5%	4.0%	15%	0%	0%	0%	46%	38%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	3.7%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 19

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		47	3.0%	3.0%	31%	0%	0%	11%	36%	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	4.3%	4.0%	11%	0%	0%	11%	44%	33%
	$20M to $35M	11	0.8%	0.0%	70%	0%	0%	20%	10%	0%
	$35M to $50M	12	3.9%	3.0%	9%	0%	0%	9%	55%	27%
By region	New England	1	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	6	1.8%	2.8%	40%	0%	0%	20%	40%	0%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	11	2.3%	2.9%	35%	0%	0%	10%	36%	18%
	South Atlantic	6	3.1%	0.0%	73%	0%	0%	0%	0%	27%
	East South Central	8	3.3%	3.5%	0%	0%	0%	22%	78%	0%
	West South Central	7	5.0%	5.0%	15%	0%	0%	0%	23%	62%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.3%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 20

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		38	2.7%	3.0%	38%	0%	0%	3%	36%	23%
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 $35M	9	0.4%	0.0%	88%	0%	0%	0%	13%	0%
	$35M to $50M	11	4.0%	3.5%	10%	0%	0%	10%	50%	30%
By region	New England	0								
	Middle Atlantic	6	2.2%	2.8%	40%	0%	0%	20%	20%	20%
	East North Central	1	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	West North Central	8	2.9%	3.0%	25%	0%	0%	0%	51%	25%
	South Atlantic	6	1.4%	0.0%	73%	0%	0%	0%	0%	27%
	East South Central	4	2.0%	2.4%	43%	0%	0%	0%	57%	0%
	West South Central	7	4.5%	4.0%	15%	0%	0%	0%	46%	38%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.3%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 21

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		47	2.9%	3.0%	29%	0%	0%	8%	39%	23%
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 $35M	11	1.3%	0.0%	60%	0%	0%	20%	10%	10%
	$35M to $50M	12	4.2%	4.0%	9%	0%	0%	0%	55%	36%
By region	New England	1	5.0%	5.0%	0%	0%	0%	0%	0%	100%
	Middle Atlantic	6	2.5%	3.0%	40%	0%	0%	0%	40%	20%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	11	2.3%	2.9%	35%	0%	0%	10%	36%	18%
	South Atlantic	6	2.8%	1.1%	55%	0%	0%	0%	0%	45%
	East South Central	8	3.3%	3.5%	0%	0%	0%	22%	78%	0%
	West South Central	7	4.1%	3.0%	15%	0%	0%	0%	46%	38%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.3%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 22

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		39	2.9%	3.0%	29%	0%	0%	3%	46%	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	3.4%	4.0%	14%	0%	0%	0%	57%	29%
	$20M to $35M	9	1.4%	1.3%	50%	0%	0%	13%	38%	0%
	$35M to $50M	10	4.0%	3.0%	11%	0%	0%	0%	56%	33%
By region	New England	0								
	Middle Atlantic	6	1.8%	3.0%	40%	0%	0%	0%	60%	0%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	9	2.4%	2.8%	45%	0%	0%	0%	20%	36%
	South Atlantic	5	3.0%	3.0%	22%	0%	0%	0%	45%	33%
	East South Central	6	3.5%	3.6%	0%	0%	0%	0%	100%	0%
	West South Central	6	4.7%	4.5%	20%	0%	0%	0%	30%	50%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.3%	2.4%	43%	0%	0%	0%	29%	29%

* Average/median calculations include zeros (0)

Table ES - 23

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		34	2.9%	3.0%	31%	0%	0%	0%	45%	24%
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 $35M	8	0.9%	0.0%	71%	0%	0%	0%	29%	0%
	$35M to $50M	10	4.2%	4.0%	11%	0%	0%	0%	44%	44%
By region	New England	0								
	Middle Atlantic	6	1.8%	3.0%	40%	0%	0%	0%	60%	0%
	East North Central	1	0.0%	0.0%	100%	0%	0%	0%	0%	0%
	West North Central	7	3.1%	3.4%	29%	0%	0%	0%	25%	46%
	South Atlantic	5	2.3%	2.3%	45%	0%	0%	0%	22%	33%
	East South Central	4	3.3%	3.0%	0%	0%	0%	0%	100%	0%
	West South Central	6	4.1%	3.5%	20%	0%	0%	0%	60%	20%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.9%	3.9%	43%	0%	0%	0%	0%	57%

* Average/median calculations include zeros (0)

Table ES - 24

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		39	2.8%	3.0%	29%	0%	0%	3%	47%	21%
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 $35M	9	1.4%	1.3%	50%	0%	0%	13%	38%	0%
	$35M to $50M	10	4.2%	4.0%	11%	0%	0%	0%	44%	44%
By region	New England	0								
	Middle Atlantic	6	1.8%	3.0%	40%	0%	0%	0%	60%	0%
	East North Central	2	1.3%	1.3%	50%	0%	0%	50%	0%	0%
	West North Central	9	2.4%	2.8%	45%	0%	0%	0%	20%	36%
	South Atlantic	5	3.0%	3.0%	22%	0%	0%	0%	45%	33%
	East South Central	6	3.5%	3.6%	0%	0%	0%	0%	100%	0%
	West South Central	6	3.8%	3.0%	20%	0%	0%	0%	60%	20%
	Mountain	2	4.0%	4.0%	0%	0%	0%	0%	100%	0%
	Pacific	4	2.9%	3.9%	43%	0%	0%	0%	0%	57%

* Average/median calculations include zeros (0)

Table ES - 25

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		403	5.6	4	0%	7%	44%	36%	13%	0%	0%
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 $35M	90	7.3	6	0%	0%	18%	66%	16%	0%	0%
	$35M to $50M	76	9.7	9	0%	0%	1%	55%	43%	0%	0%
By region	New England	22	3.9	3	0%	17%	44%	38%	0%	0%	0%
	Middle Atlantic	64	4.5	3	0%	6%	56%	31%	7%	0%	0%
	East North Central	81	5.8	5	0%	2%	46%	32%	20%	0%	0%
	West North Central	62	4.8	4	0%	9%	42%	41%	8%	0%	0%
	South Atlantic	36	4.9	5	0%	9%	35%	50%	6%	0%	0%
	East South Central	31	5.2	4	0%	11%	41%	34%	15%	0%	0%
	West South Central	63	9.1	6	0%	6%	32%	36%	27%	0%	0%
	Mountain	22	5.5	4	0%	0%	55%	29%	16%	0%	0%
	Pacific	22	4.1	4	0%	15%	42%	43%	0%	0%	0%

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

Table ES - 26

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		403	5.2	4	12%	12%	36%	31%	9%	0%	0%
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 $35M	90	6.4	6	0%	0%	30%	59%	11%	0%	0%
	$35M to $50M	76	8.4	8	0%	0%	9%	63%	28%	0%	0%
By region	New England	22	4.0	4	43%	9%	28%	21%	0%	0%	0%
	Middle Atlantic	64	4.2	3	17%	11%	46%	21%	5%	0%	0%
	East North Central	81	4.8	5	12%	14%	29%	35%	10%	0%	0%
	West North Central	62	4.3	4	11%	16%	32%	37%	5%	0%	0%
	South Atlantic	36	4.6	4	11%	9%	37%	40%	3%	0%	0%
	East South Central	31	5.1	4	12%	17%	32%	24%	15%	0%	0%
	West South Central	63	8.5	5	0%	9%	31%	37%	23%	0%	0%
	Mountain	22	4.3	3	0%	9%	54%	26%	11%	0%	0%
	Pacific	22	3.8	3	15%	15%	43%	28%	0%	0%	0%

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

Table ES - 27

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		403	1.9	2	45%	26%	27%	2%	0%	0%	0%
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 $35M	90	1.7	1	50%	28%	23%	0%	0%	0%	0%
	$35M to $50M	76	2.3	2	40%	22%	33%	4%	0%	0%	0%
By region	New England	22	2.1	2	23%	36%	33%	8%	0%	0%	0%
	Middle Atlantic	64	1.7	1	37%	37%	26%	0%	0%	0%	0%
	East North Central	81	2.3	2	30%	26%	40%	4%	0%	0%	0%
	West North Central	62	1.6	1	39%	39%	22%	0%	0%	0%	0%
	South Atlantic	36	2.0	2	62%	12%	26%	0%	0%	0%	0%
	East South Central	31	2.1	2	65%	15%	20%	0%	0%	0%	0%
	West South Central	63	1.6	1	65%	19%	16%	0%	0%	0%	0%
	Mountain	22	2.4	2	51%	13%	28%	8%	0%	0%	0%
	Pacific	22	1.6	2	47%	23%	30%	0%	0%	0%	0%

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

Table ES - 28

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		391	1.3	1	76%	18%	4%	2%
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 $35M	89	1.3	1	71%	20%	8%	1%
	$35M to $50M	75	1.5	1	65%	23%	8%	5%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	63	1.2	1	79%	18%	4%	0%
	East North Central	77	1.5	1	70%	19%	6%	4%
	West North Central	62	1.5	1	78%	13%	5%	3%
	South Atlantic	33	1.0	1	68%	32%	0%	0%
	East South Central	31	1.0	1	77%	23%	0%	0%
	West South Central	62	1.4	1	70%	20%	9%	2%
	Mountain	22	1.0	1	89%	11%	0%	0%
	Pacific	19	1.0	1	82%	18%	0%	0%

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

Table ES - 29

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		391	1.2	1	84%	14%	2%	0%
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 $35M	89	1.1	1	77%	20%	3%	0%
	$35M to $50M	75	1.3	1	67%	26%	6%	2%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	63	1.0	1	87%	13%	0%	0%
	East North Central	77	1.4	1	79%	15%	5%	1%
	West North Central	62	1.2	1	81%	15%	4%	0%
	South Atlantic	33	1.0	1	81%	19%	0%	0%
	East South Central	31	1.0	1	89%	11%	0%	0%
	West South Central	62	1.2	1	76%	20%	4%	0%
	Mountain	22	1.0	1	95%	5%	0%	0%
	Pacific	19	1.0	1	88%	12%	0%	0%

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

Table ES - 30

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		391	1.1	1	89%	9%	1%	0%
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 $35M	89	1.0	1	86%	14%	0%	0%
	$35M to $50M	75	1.2	1	92%	6%	2%	0%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	63	1.0	1	88%	12%	0%	0%
	East North Central	77	1.2	1	87%	11%	2%	0%
	West North Central	62	1.4	1	92%	5%	3%	0%
	South Atlantic	33	1.0	1	86%	14%	0%	0%
	East South Central	31	1.0	1	88%	12%	0%	0%
	West South Central	62	1.1	1	86%	12%	2%	0%
	Mountain	22	1.0	1	95%	5%	0%	0%
	Pacific	19	1.0	1	94%	6%	0%	0%

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

Table ES - 31

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		401	1.2	1	92%	7%	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	1.2	1	89%	9%	2%	0%
	$20M to $35M	88	1.0	1	97%	3%	0%	0%
	$35M to $50M	76	1.3	1	84%	12%	4%	0%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	64	1.1	1	88%	10%	2%	0%
	East North Central	81	1.0	1	90%	10%	0%	0%
	West North Central	61	1.0	1	92%	8%	0%	0%
	South Atlantic	36	1.4	1	92%	5%	3%	0%
	East South Central	31	1.0	1	96%	4%	0%	0%
	West South Central	62	1.6	2	92%	4%	5%	0%
	Mountain	22	1.0	1	91%	9%	0%	0%
	Pacific	22			100%	0%	0%	0%

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

Table ES - 32

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		401	1.1	1	97%	3%	0%	0%
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 $35M	88	1.0	1	99%	1%	0%	0%
	$35M to $50M	76	1.1	1	90%	9%	1%	0%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	64	1.0	1	96%	4%	0%	0%
	East North Central	81	1.0	1	95%	5%	0%	0%
	West North Central	61	1.0	1	97%	3%	0%	0%
	South Atlantic	36	1.0	1	97%	3%	0%	0%
	East South Central	31	1.0	1	96%	4%	0%	0%
	West South Central	62	1.5	2	96%	2%	2%	0%
	Mountain	22			100%	0%	0%	0%
	Pacific	22			100%	0%	0%	0%

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

Table ES - 33

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		401	1.1	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 $35M	88	1.0	1	99%	1%	0%	0%
	$35M to $50M	76	1.2	1	93%	6%	1%	0%
By region	New England	22			100%	0%	0%	0%
	Middle Atlantic	64	1.2	1	91%	7%	2%	0%
	East North Central	81	1.0	1	94%	6%	0%	0%
	West North Central	61	1.0	1	95%	5%	0%	0%
	South Atlantic	36	1.0	1	92%	8%	0%	0%
	East South Central	31			100%	0%	0%	0%
	West South Central	62	1.6	2	95%	2%	3%	0%
	Mountain	22	1.0	1	91%	9%	0%	0%
	Pacific	22			100%	0%	0%	0%

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

Table ES - 34

Overall Turnover

		N	Retained employees	Replaced employees
Overall		341	88%	12%
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 $35M	77	87%	13%
	$35M to $50M	75	88%	12%
By region	New England	18	98%	2%
	Middle Atlantic	51	88%	12%
	East North Central	77	91%	9%
	West North Central	49	88%	12%
	South Atlantic	32	84%	16%
	East South Central	31	88%	12%
	West South Central	44	94%	6%
	Mountain	18	88%	12%
	Pacific	21	68%	32%

* Calculations exclude zero(s)

Table ES - 35

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		396	82%	12%	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 $35M	88	81%	18%	1%
	$35M to $50M	75	94%	5%	2%
By region	New England	20	91%	9%	0%
	Middle Atlantic	64	82%	15%	3%
	East North Central	81	76%	11%	12%
	West North Central	62	84%	10%	6%
	South Atlantic	34	82%	13%	5%
	East South Central	31	100%	0%	0%
	West South Central	63	77%	20%	3%
	Mountain	20	76%	19%	6%
	Pacific	21	92%	0%	8%

Table ES - 36

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		400	9%	2%	81%	7%
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 $35M	90	9%	0%	90%	1%
	$35M to $50M	75	15%	0%	82%	3%
By region	New England	22	0%	9%	91%	0%
	Middle Atlantic	63	4%	0%	88%	8%
	East North Central	81	8%	6%	74%	11%
	West North Central	62	13%	3%	78%	6%
	South Atlantic	36	17%	0%	78%	5%
	East South Central	31	11%	0%	68%	21%
	West South Central	63	9%	0%	86%	5%
	Mountain	22	0%	0%	100%	0%
	Pacific	21	26%	0%	74%	0%

Table ES - 37

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		400	50%	37%	10%	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 $35M	90	51%	38%	6%	5%
	$35M to $50M	75	58%	35%	6%	2%
By region	New England	22	45%	47%	9%	0%
	Middle Atlantic	62	47%	31%	13%	9%
	East North Central	81	52%	37%	9%	2%
	West North Central	62	48%	41%	9%	2%
	South Atlantic	36	60%	34%	3%	3%
	East South Central	31	47%	39%	14%	0%
	West South Central	63	61%	27%	8%	5%
	Mountain	22	30%	55%	15%	0%
	Pacific	21	34%	42%	16%	8%

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		298	$102,440	$81,850	$94,380	$115,000	$134,360
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 $35M	86	$118,880	$90,500	$104,240	$120,000	$141,130
	$35M to $50M	73	$114,600	$95,280	$110,650	$129,520	$155,030
By region	New England	10	$135,410	$111,290	$135,280	$159,760	*
	Middle Atlantic	40	$91,580	$75,480	$89,300	$104,310	$120,400
	East North Central	58	$112,110	$81,010	$90,380	$104,850	$123,480
	West North Central	47	$99,030	$81,850	$89,940	$115,860	$140,470
	South Atlantic	30	$94,640	$74,990	$85,080	$115,000	$135,160
	East South Central	20	$98,210	$85,980	$93,770	$109,340	$118,850
	West South Central	56	$96,830	$80,000	$97,000	$113,210	$135,580
	Mountain	18	$102,010	$88,690	$96,660	$119,380	$136,320
	Pacific	19	$121,200	$105,000	$123,000	$126,000	$187,620
By number of full-time employees	1	23	$90,910	$72,910	$90,630	$101,510	$126,000
	2 - 4	120	$90,370	$72,000	$85,260	$102,970	$125,000
	5 - 9	124	$115,970	$86,860	$101,150	$120,370	$145,740
	10 - 49	31	$103,590	$90,930	$100,690	$117,090	$131,100
	50 - 99	0					
	100 or more	0					
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	14	$78,850	$70,000	$75,900	$87,750	*
	7 - 8	29	$84,810	$64,920	$84,000	$105,000	$111,500
	9 - 10	45	$103,280	$82,710	$98,150	$116,470	$130,770
	11 - 12	80	$97,680	$81,860	$89,970	$115,040	$128,420
	13 - 20	90	$120,650	$90,200	$100,500	$128,740	$150,160
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	191	$100,340	$82,430	$95,660	$114,350	$138,750
	$20M to $50M	53	$130,550	$96,470	$115,000	$120,420	$144,240
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	51	$82,820	$70,000	$80,600	$90,040	$109,680
	1,000 - 1,999	100	$95,230	$78,380	$86,840	$103,420	$140,000
	2,000 - 4,999	143	$114,290	$90,000	$103,150	$120,390	$139,040
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	219	$101,540	$80,650	$90,500	$111,500	$133,400
	2	55	$101,700	$85,930	$97,150	$115,000	$130,000
	3	14	$101,880	$78,930	$102,960	$124,930	$140,450
	4	2	*	*	*	*	*
	5 or more	2	*	*	*	*	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		294	65%	186	$5,960
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 $35M	86	67%	57	$6,800
	$35M to $50M	73	75%	54	$7,630
By region	New England	10	53%	5	*
	Middle Atlantic	40	57%	23	$3,690
	East North Central	58	63%	36	$5,640
	West North Central	45	75%	32	$6,790
	South Atlantic	28	64%	18	$5,920
	East South Central	20	81%	16	$6,110
	West South Central	56	64%	35	$5,240
	Mountain	18	52%	9	$6,020
	Pacific	19	62%	12	$8,350
By number of full-time employees	1	21	43%	9	*
	2 - 4	118	62%	72	$4,500
	5 - 9	124	64%	78	$7,570
	10 - 49	31	89%	27	$5,600
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	18	49%	9	$3,000
	3 - 4	17	39%	7	*
	5 - 6	14	48%	7	*
	7 - 8	27	68%	16	$4,530
	9 - 10	45	71%	32	$6,070
	11 - 12	80	68%	54	$5,290
	13 - 20	90	70%	61	$7,400
By amount of loans outstanding	$500,000 to $2M	9	39%	3	*
	$2M to $5M	43	39%	15	$5,330
	$5M to $20M	189	67%	125	$5,870
	$20M to $50M	53	81%	43	$6,380
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	48	56%	25	$3,400
	1,000 - 1,999	100	60%	59	$5,420
	2,000 - 4,999	143	70%	98	$6,950
	5,000 - 9,999	3	100%	3	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	215	64%	137	$5,400
	2	55	64%	33	$8,070
	3	14	84%	10	$6,260
	4	2	100%	2	*
	5 or more	2	100%	2	*

* 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		298	$106,150	$83,120	$97,490	$119,150	$140,050
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 $35M	86	$123,360	$96,000	$109,000	$126,550	$147,740
	$35M to $50M	73	$120,230	$97,050	$115,100	$139,080	$157,990
By region	New England	10	$141,930	$114,410	$142,290	$165,190	*
	Middle Atlantic	40	$93,670	$76,330	$90,920	$107,080	$120,820
	East North Central	58	$115,570	$83,020	$96,920	$110,370	$131,880
	West North Central	47	$103,640	$83,340	$91,560	$128,850	$151,860
	South Atlantic	30	$98,220	$74,990	$89,730	$121,000	$139,540
	East South Central	20	$103,140	$86,960	$96,370	$118,050	$128,000
	West South Central	56	$100,060	$80,000	$99,170	$117,740	$141,880
	Mountain	18	$105,170	$88,690	$97,350	$124,510	$144,690
	Pacific	19	$126,380	$107,310	$126,000	$128,880	$199,410
By number of full-time employees	1	23	$92,770	$74,190	$97,000	$101,510	$126,000
	2 - 4	120	$93,070	$73,000	$86,260	$106,100	$129,650
	5 - 9	124	$120,740	$91,160	$106,410	$130,000	$155,780
	10 - 49	31	$108,380	$94,510	$104,590	$125,430	$137,650
	50 - 99	0					
	100 or more	0					
By number of services offered	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	14	$81,500	$70,220	$75,900	$91,560	*
	7 - 8	29	$87,400	$67,870	$84,060	$110,650	$113,900
	9 - 10	45	$107,600	$83,970	$103,000	$121,130	$137,390
	11 - 12	80	$101,270	$83,210	$96,120	$118,900	$135,190
	13 - 20	90	$125,670	$95,130	$107,810	$136,420	$156,000
By amount of loans outstanding	$500,000 to $2M	9	*	*	*	*	*
	$2M to $5M	45	$82,490	$70,000	$81,420	$89,390	$100,000
	$5M to $20M	191	$104,170	$83,170	$97,350	$118,640	$141,600
	$20M to $50M	53	$135,710	$99,500	$115,750	$133,500	$151,990
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	51	$84,470	$70,000	$81,240	$94,980	$110,390
	1,000 - 1,999	100	$98,470	$81,080	$89,350	$109,170	$146,810
	2,000 - 4,999	143	$119,030	$94,160	$109,490	$127,800	$143,550
	5,000 - 9,999	3	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	219	$104,910	$82,620	$95,280	$113,900	$139,990
	2	55	$106,500	$87,960	$99,220	$120,620	$130,500
	3	14	$106,310	$80,490	$110,100	$130,310	$148,110
	4	2	*	*	*	*	*
	5 or more	2	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		50	$79,600	$99,040	$118,470
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 $35M	14	$86,310	$109,240	$132,170
	$35M to $50M	11	$96,250	$121,830	$147,420

* Insufficient data

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

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		296	7%	38%	44%	2%	8%
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 $35M	85	5%	40%	45%	1%	8%
	$35M to $50M	72	5%	38%	42%	3%	13%

* 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		298	$89,420	$94,800	$110,140	$90,070	$108,620
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 $35M	86	*	$100,720	$133,860	*	$120,310
	$35M to $50M	73	*	$112,820	$118,080	*	$119,550

* Insufficient data

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

		N	male	female
Overall		285	21%	79%
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 $35M	84	31%	69%
	$35M to $50M	71	21%	79%

* 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		130	$68,990	$55,090	$67,190	$80,000	$92,700
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 $35M	41	$76,490	$61,270	$76,280	$89,670	$98,000
	$35M to $50M	41	$74,220	$64,170	$74,610	$84,310	$92,250
By region	New England	5	*	*	*	*	*
	Middle Atlantic	12	$70,420	$56,160	$66,830	$82,240	$93,890
	East North Central	29	$69,040	$60,320	$68,210	$75,170	$85,430
	West North Central	17	$67,720	$51,380	$71,230	$80,070	$92,440
	South Atlantic	20	$63,030	$47,900	$58,540	$81,710	$90,510
	East South Central	11	$62,780	$54,820	$58,810	$75,680	*
	West South Central	29	$68,120	$54,050	$64,700	$80,100	$94,290
	Mountain	3	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	53	$62,400	$48,850	$55,550	$74,210	$90,370
	5 - 9	63	$72,740	$62,910	$69,920	$83,580	$92,230
	10 - 49	14	$77,170	$64,500	$77,130	$88,380	$96,280
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	11	$50,860	$44,100	$47,900	$53,040	*
	7 - 8	12	$56,940	$50,000	$59,370	$60,320	*
	9 - 10	21	$68,040	$55,380	$66,020	$80,020	$89,500
	11 - 12	30	$73,100	$65,100	$73,570	$80,080	$90,120
	13 - 20	47	$75,840	$63,000	$75,540	$87,470	$97,010
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	89	$69,110	$58,740	$67,170	$78,000	$91,510
	$20M to $50M	28	$78,510	$66,110	$76,250	$89,220	$95,760
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	74	$73,780	$63,000	$74,000	$84,820	$93,050
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	98	$67,800	$54,870	$65,220	$78,000	$89,850
	2	25	$71,200	$53,780	$70,920	$90,590	$97,000
	3	7	$77,430	$70,890	$78,440	$80,970	*
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		128	68%	87	$3,800
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 $35M	41	67%	27	$4,730
	$35M to $50M	41	69%	28	$3,730
By region	New England	5	33%	2	*
	Middle Atlantic	12	82%	10	$2,990
	East North Central	29	59%	17	$3,150
	West North Central	17	68%	11	$5,670
	South Atlantic	18	41%	7	$5,120
	East South Central	11	100%	11	$3,080
	West South Central	29	80%	23	$3,640
	Mountain	3	33%	1	*
	Pacific	5	100%	5	*
By number of full-time employees	1	0		0	
	2 - 4	51	63%	32	$3,380
	5 - 9	63	64%	41	$4,140
	10 - 49	14	100%	14	$3,790
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	3	100%	3	*
	3 - 4	6	65%	4	*
	5 - 6	11	45%	5	*
	7 - 8	10	72%	7	*
	9 - 10	21	75%	15	$3,780
	11 - 12	30	65%	20	$4,140
	13 - 20	47	68%	32	$3,970
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	13	44%	6	*
	$5M to $20M	87	67%	59	$3,900
	$20M to $50M	28	80%	23	$3,580
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	13	44%	6	*
	1,000 - 1,999	39	65%	26	$3,130
	2,000 - 4,999	74	72%	53	$4,190
	5,000 - 9,999	2	100%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	96	68%	65	$3,740
	2	25	62%	15	$3,720
	3	7	85%	6	$4,710
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		130	$71,530	$58,970	$68,000	$84,810	$96,420
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 $35M	41	$79,640	$63,060	$78,430	$94,760	$103,440
	$35M to $50M	41	$76,810	$64,750	$76,110	$88,940	$96,380
By region	New England	5	*	*	*	*	*
	Middle Atlantic	12	$72,870	$59,050	$68,740	$85,740	$99,180
	East North Central	29	$70,890	$62,450	$68,720	$76,670	$90,260
	West North Central	17	$71,560	$56,550	$71,310	$90,030	$94,170
	South Atlantic	20	$64,940	$47,900	$58,540	$88,620	$97,750
	East South Central	11	$65,860	$55,320	$62,550	$79,170	*
	West South Central	29	$71,020	$60,540	$67,000	$83,090	$101,870
	Mountain	3	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	53	$64,460	$48,850	$58,490	$76,400	$93,890
	5 - 9	63	$75,400	$63,420	$72,870	$88,610	$96,970
	10 - 49	14	$80,960	$66,500	$83,070	$93,260	$99,290
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	3	*	*	*	*	*
	3 - 4	6	*	*	*	*	*
	5 - 6	11	$52,750	$47,100	$47,900	$60,540	*
	7 - 8	12	$58,460	$50,000	$60,000	$64,310	*
	9 - 10	21	$70,880	$57,780	$69,190	$85,040	$94,350
	11 - 12	30	$75,780	$67,430	$76,700	$82,480	$97,170
	13 - 20	47	$78,560	$63,720	$79,210	$92,220	$102,560
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	89	$71,670	$60,460	$68,000	$82,480	$95,220
	$20M to $50M	28	$81,380	$67,590	$80,820	$95,490	$98,830
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	74	$76,790	$64,660	$76,400	$89,820	$98,110
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	98	$70,290	$58,680	$67,430	$80,820	$95,500
	2	25	$73,490	$58,270	$75,000	$91,020	$99,940
	3	7	$81,420	$72,850	$84,800	$88,140	*
	4	0					
	5 or more	0					

* Insufficient data

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

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

		N	average minimum	average midpoint	average maximum
Overall		18	$51,700	$63,640	$75,580
By credit union asset size	$1M to $2M	0			
	$2M to $5M	3	*	*	*
	$5M to $10M	4	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	5	*	*	*
	$35M to $50M	3	*	*	*

* Insufficient data

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

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		123	24%	40%	30%	1%	5%
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 $35M	37	18%	30%	42%	3%	6%
	$35M to $50M	38	12%	59%	29%	0%	0%

* 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		130	$63,080	$65,830	$75,900	*	*
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 $35M	41	$73,150	$71,160	$80,730	*	*
	$35M to $50M	41	*	$71,720	$78,480		

* Insufficient data

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

		N	male	female
Overall		116	9%	91%
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 $35M	34	20%	80%
	$35M to $50M	35	6%	94%

* 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		21	$69,810	$58,000	$65,000	$82,240	$91,800
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	14	$71,150	$54,250	$65,000	$85,860	$111,690
	$35M to $50M	8	$67,510	$60,330	$66,950	$82,240	*
By region	New England	0					
	Middle Atlantic	7	$64,560	$46,370	$67,110	$79,970	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	14	$74,040	$58,580	$71,500	$87,530	$111,690
	10 - 49	7	$65,190	$59,620	$65,980	$71,630	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	6	$75,090	$54,460	$66,950	$99,020	*
	13 - 20	12	$72,150	$60,330	$69,220	$86,100	$90,990
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	12	$68,050	$46,740	$65,000	$79,450	$115,030
	$20M to $50M	9	$72,230	$62,250	$68,090	$85,140	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	17	$69,900	$58,000	$65,000	$82,240	$101,690
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$78,300	$62,820	$79,450	$86,990	*
	2	8	$57,130	$45,480	$58,000	$65,000	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	2	*	*	*	*	*

* 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		21	68%	15	$3,810
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 $35M	14	67%	9	$4,080
	$35M to $50M	8	71%	6	$3,360
By region	New England	0		0	
	Middle Atlantic	7	67%	5	*
	East North Central	3	100%	3	*
	West North Central	1	100%	1	*
	South Atlantic	2	100%	2	*
	East South Central	0		0	
	West South Central	3	67%	2	*
	Mountain	2	50%	1	*
	Pacific	2	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	14	58%	8	$4,380
	10 - 49	7	83%	6	$2,970
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	6	80%	5	*
	13 - 20	12	73%	9	$4,380
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	12	55%	7	$4,440
	$20M to $50M	9	88%	8	$3,260
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	67%	2	*
	2,000 - 4,999	17	67%	11	$3,560
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	10	78%	8	$4,340
	2	8	43%	3	*
	3	0		0	
	4	1	100%	1	*
	5 or more	2	100%	2	*

* 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		21	$72,410	$60,330	$69,620	$86,240	$95,480
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	14	$73,870	$59,000	$67,500	$90,110	$114,910
	$35M to $50M	8	$69,910	$60,330	$69,620	$86,240	*
By region	New England	0					
	Middle Atlantic	7	$66,290	$49,610	$67,310	$82,340	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	14	$76,590	$60,750	$71,500	$93,040	$114,910
	10 - 49	7	$67,660	$61,660	$69,760	$73,000	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	6	$77,180	$55,790	$69,910	$101,490	*
	13 - 20	12	$75,340	$62,000	$70,000	$93,000	$94,960
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	12	$70,470	$50,720	$65,000	$81,450	$118,170
	$20M to $50M	9	$75,080	$63,630	$69,760	$91,310	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	17	$72,280	$60,330	$65,500	$86,240	$105,130
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$81,670	$63,600	$81,450	$93,030	*
	2	8	$58,560	$45,480	$58,000	$70,000	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	2	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation,
if the 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		6	$64,570	$81,750	$98,940
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	3	*	*	*
	$35M to $50M	2	*	*	*

* 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		20	39%	28%	28%	0%	6%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	12	45%	36%	9%	0%	9%
	$35M to $50M	8	29%	14%	57%	0%	0%

* Insufficient data

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		21	$52,900	$87,500	$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 $35M	14	$53,040	*	*		*
	$35M to $50M	8	*	*	*		

* Insufficient data

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

		N	male	female
Overall		20	17%	83%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	0		
	$5M to $10M	0		
	$10M to $20M	0		
	$20M to $35M	12	27%	73%
	$35M to $50M	8	0%	100%

* 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		28	$64,540	$49,850	$60,870	$76,520	$92,980
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	14	$68,410	$51,500	$61,180	$87,160	$101,600
	$35M to $50M	8	$61,450	$44,120	$56,580	$80,080	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	7	$63,840	$43,360	$56,290	$84,920	*
	East North Central	3	*	*	*	*	*
	West North Central	6	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	8	$66,890	$60,060	$61,410	$76,920	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	6	$69,840	$47,930	$61,410	$96,670	*
	5 - 9	16	$64,850	$54,510	$61,480	$75,690	$92,290
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	6	$62,320	$42,190	$53,720	$86,350	*
	13 - 20	14	$65,360	$56,230	$60,420	$73,430	$100,050
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	7	$68,440	$56,470	$61,450	$82,860	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	10	$70,290	$54,680	$67,710	$84,950	*
	2,000 - 4,999	16	$63,180	$53,470	$60,420	$75,230	$92,000
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	21	$65,350	$48,250	$61,360	$78,850	$95,110
	2	7	$57,850	$51,190	$58,000	$64,690	*
	3	0					
	4	0					
	5 or more	1	*	*	*	*	*

* 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		28	54%	15	$3,280
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 $35M	14	67%	9	$3,310
	$35M to $50M	8	57%	5	*
By region	New England	2	50%	1	*
	Middle Atlantic	7	50%	3	*
	East North Central	3	40%	1	*
	West North Central	6	71%	4	*
	South Atlantic	1	0%	0	
	East South Central	0		0	
	West South Central	8	67%	6	$3,830
	Mountain	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	2	100%	2	*
	2 - 4	6	36%	2	*
	5 - 9	16	50%	8	$3,170
	10 - 49	5	75%	3	*
	50 - 99	0		0	
	100 or more	0		0	
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	4	29%	1	*
	11 - 12	6	60%	3	*
	13 - 20	14	56%	8	$2,770
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	7	83%	6	$3,220
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	10	45%	5	*
	2,000 - 4,999	16	55%	9	$2,700
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	21	59%	12	$3,590
	2	7	50%	3	*
	3	0		0	
	4	0		0	
	5 or more	1	0%	0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		28	$66,330	$49,990	$61,830	$80,530	$97,240
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	14	$70,620	$51,750	$63,350	$89,130	$102,910
	$35M to $50M	8	$63,350	$44,860	$56,580	$84,080	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	7	$65,130	$43,960	$57,790	$88,180	*
	East North Central	3	*	*	*	*	*
	West North Central	6	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	8	$69,450	$60,150	$63,690	$84,210	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	6	$71,180	$49,030	$61,410	$99,360	*
	5 - 9	16	$66,440	$55,320	$62,420	$79,610	$94,460
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	6	$65,010	$42,590	$53,720	$92,790	*
	13 - 20	14	$66,910	$56,740	$62,750	$76,590	$100,050
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	7	$71,130	$56,920	$64,580	$87,010	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	10	$72,320	$56,030	$67,930	$90,990	*
	2,000 - 4,999	16	$64,670	$53,550	$62,340	$78,280	$93,900
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	21	$67,460	$49,890	$62,290	$84,410	$99,940
	2	7	$58,930	$51,190	$58,500	$67,280	*
	3	0					
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation,
if the 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		6	$54,480	$69,130	$83,770
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	3	*	*	*

* 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		23	25%	30%	45%	0%	0%
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 $35M	11	30%	20%	50%	0%	0%
	$35M to $50M	8	29%	14%	57%	0%	0%

* Insufficient data

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		28	$56,720	$61,600	$68,850		
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2					
	$10M to $20M	5		*			
	$20M to $35M	14	*	*	$72,070		
	$35M to $50M	8	*	*	*		

* Insufficient data

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

		N	male	female
Overall		24	30%	70%
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 $35M	11	30%	70%
	$35M to $50M	8	29%	71%

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

* Insufficient data

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

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

* Insufficient data

CHIEF 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		7	$87,840	$55,680	$73,030	$113,490	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	4	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	4	*	*	*	*	*
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	*	*	*	*	*
	$20M to $50M	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		7	42%	3	*
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 $35M	2	50%	1	*
	$35M to $50M	1	0%	0	
By region	New England	1	0%	0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	2	0%	0	
	South Atlantic	2	50%	1	*
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	4	50%	2	*
	5 - 9	2	50%	1	*
	10 - 49	1	0%	0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	4	50%	2	*
	9 - 10	0		0	
	11 - 12	2	50%	1	*
	13 - 20	1	0%	0	
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	6	50%	3	*
	$20M to $50M	1	0%	0	
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	3	0%	0	
	2,000 - 4,999	2	50%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	50%	3	*
	2	1	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$88,820	$56,060	$75,070	$114,890	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	4	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	0					
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	4	*	*	*	*	*
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	6	*	*	*	*	*
	$20M to $50M	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	2	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

		N	high school or less	some college	college degree	some grad school	grad degree
Overall		7		*	*		
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	4					
	$10M to $20M	0					
	$20M to $35M	2		*			
	$35M to $50M	1			*		

* Insufficient data

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

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

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

* Insufficient data

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

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

* Insufficient data

CHIEF FINANCIAL OFFICER

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		15	$81,340	$65,260	$68,590	$95,040	$128,630
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$84,580	$63,390	$69,020	$98,490	*
	$35M to $50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	7	$77,340	$66,290	$73,440	$93,850	*
	10 - 49	6	$86,310	$63,390	$65,890	$117,010	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	6	$79,220	$63,390	$81,370	$93,700	*
	13 - 20	7	$68,660	$65,150	$66,750	$70,140	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	$83,100	$66,610	$87,920	$98,340	*
	2,000 - 4,999	8	$79,950	$62,500	$65,890	$89,000	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$77,540	$65,230	$71,870	$98,050	*
	2	6	$71,020	$63,390	$65,800	$80,510	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		15	70%	11	$4,740
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	10	56%	6	$6,320
	$35M to $50M	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	1	100%	1	*
	West North Central	2	50%	1	*
	South Atlantic	1	0%	0	
	East South Central	3	100%	3	*
	West South Central	3	100%	3	*
	Mountain	1	100%	1	*
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	2	50%	1	*
	5 - 9	7	69%	5	*
	10 - 49	6	80%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	1	100%	1	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	6	80%	5	*
	13 - 20	7	54%	4	*
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	5	75%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	6	64%	4	*
	2,000 - 4,999	8	71%	6	$4,330
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	100%	7	$4,800
	2	6	20%	1	*
	3	1	100%	1	*
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	$84,670	$66,130	$70,900	$96,360	$137,220
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	10	$88,090	$64,260	$69,020	$105,250	*
	$35M to $50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	7	$81,470	$68,560	$75,690	$94,300	*
	10 - 49	6	$89,150	$64,520	$67,060	$122,330	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	1	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	6	$83,210	$64,930	$84,970	$100,230	*
	13 - 20	7	$70,780	$65,490	$68,420	$71,930	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	$86,690	$69,230	$88,750	$104,280	*
	2,000 - 4,999	8	$83,050	$62,500	$67,060	$92,570	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$82,340	$65,960	$75,690	$102,320	*
	2	6	$71,600	$64,260	$67,060	$80,510	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

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

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

* 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		14	0%	32%	60%	0%	8%
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	0%	0%	100%	0%	0%
	$20M to $35M	9	0%	25%	63%	0%	13%
	$35M to $50M	3	0%	67%	33%	0%	0%

* 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		15		*	$81,260		*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2			*		
	$20M to $35M	10		*	$88,590		*
	$35M to $50M	3		*	*		

* Insufficient data

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

		N	male	female
Overall		14	16%	84%
By credit union asset size	$1M to $2M	0		
	$2M to $5M	0		
	$5M to $10M	0		
	$10M to $20M	2	0%	100%
	$20M to $35M	9	25%	75%
	$35M to $50M	3	0%	100%

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

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

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

* Insufficient data

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

MEMBER SERVICES VICE PRESIDENT

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		14	$52,060	$44,300	$49,520	$58,050	$67,130
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	7	$53,330	$44,300	$50,900	$61,790	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	8	$49,320	$44,300	$45,880	$57,150	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	*	*	*	*	*
	13 - 20	6	$57,720	$48,230	$57,500	$67,560	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$50,070	$44,300	$47,530	$58,050	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	11	$52,320	$44,300	$49,140	$58,680	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	8	$49,600	$44,300	$45,880	$57,150	*
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	70%	10	$2,250
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 $35M	2	50%	1	*
	$35M to $50M	7	63%	6	$2,540
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	3	20%	1	*
	West North Central	3	100%	3	*
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	2	100%	2	*
	Mountain	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	7	53%	5	*
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	5	55%	4	*
	13 - 20	6	80%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	8	57%	6	*
	$20M to $50M	5	100%	5	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	10	71%	8	$2,140
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	65%	6	$1,180
	2	3	100%	3	*
	3	1	0%	0	
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$53,510	$44,300	$50,570	$60,620	$70,300
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	7	$54,910	$44,300	$52,090	$62,590	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	8	$49,850	$44,300	$46,100	$58,770	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	0					
	11 - 12	5	*	*	*	*	*
	13 - 20	6	$60,130	$49,240	$60,380	$70,980	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$50,830	$44,300	$48,140	$60,580	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	11	$53,720	$44,300	$50,140	$60,330	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	8	$50,280	$44,300	$46,100	$58,770	*
	2	3	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

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

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

* Insufficient data

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

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		28	$50,030	$43,800	$47,600	$56,950	$65,950
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	7	$53,520	$45,000	$52,090	$60,050	*
	$35M to $50M	19	$49,620	$43,300	$47,720	$56,270	$64,810
By region	New England	2	*	*	*	*	*
	Middle Atlantic	5	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	6	$48,600	$41,470	$47,200	$56,160	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	7	$45,720	$41,020	$44,190	$49,730	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	14	$52,540	$45,190	$47,600	$58,810	$71,420
	10 - 49	11	$45,210	$38,320	$44,600	$52,530	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	9	$52,290	$42,120	$46,680	$66,090	*
	13 - 20	11	$48,690	$44,700	$48,410	$55,950	$58,540
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	18	$49,430	$41,570	$47,590	$56,350	$65,490
	$20M to $50M	10	$51,140	$44,220	$47,840	$58,330	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	23	$49,380	$41,950	$47,600	$56,520	$63,270
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	20	$51,150	$44,730	$47,210	$57,070	$69,200
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 11 - 2
Incentives and Bonuses
Teller Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		27	63%	18	$1,710
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	7	50%	3	*
	$35M to $50M	18	65%	12	$1,630
By region	New England	1	0%	0	
	Middle Atlantic	5	100%	5	*
	East North Central	5	100%	5	*
	West North Central	6	45%	3	*
	South Atlantic	1	0%	0	
	East South Central	1	0%	0	
	West South Central	7	83%	6	$1,720
	Mountain	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	3	67%	2	*
	5 - 9	12	45%	6	$1,420
	10 - 49	11	81%	10	$1,480
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	50%	1	*
	9 - 10	4	71%	3	*
	11 - 12	9	50%	5	*
	13 - 20	11	73%	9	$2,180
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	16	48%	8	$1,850
	$20M to $50M	10	89%	9	$1,580
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	67%	2	*
	2,000 - 4,999	22	61%	14	$1,470
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	19	64%	12	$1,500
	2	5	75%	3	*
	3	1	0%	0	
	4	1	100%	1	*
	5 or more	1	100%	1	*

* 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		28	$51,070	$45,000	$48,610	$58,630	$65,950
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	7	$54,830	$47,040	$53,320	$62,420	*
	$35M to $50M	19	$50,620	$44,370	$48,810	$58,180	$64,810
By region	New England	2	*	*	*	*	*
	Middle Atlantic	5	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	6	$49,530	$41,910	$47,200	$57,590	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	7	$47,160	$41,300	$45,330	$53,040	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	14	$53,130	$45,690	$48,450	$60,260	$71,420
	10 - 49	11	$46,410	$39,750	$45,830	$53,390	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	5	*	*	*	*	*
	11 - 12	9	$52,890	$42,450	$47,310	$66,280	*
	13 - 20	11	$50,270	$45,660	$51,680	$58,130	$60,890
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	18	$50,270	$41,590	$47,870	$58,680	$65,490
	$20M to $50M	10	$52,540	$45,350	$48,760	$59,480	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	23	$50,230	$41,990	$48,610	$58,220	$63,700
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	20	$52,050	$45,080	$48,610	$59,670	$69,200
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		7	$41,420	$49,440	$57,460
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* Insufficient data

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

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

* Insufficient data

Table 12 - 2
Incentives and Bonuses
Share Draft Manager

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

* Insufficient data

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

Table 12 - 3
Total Cash Compensation
Share Draft Manager

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

* Insufficient data

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

Table 12 - 4
Salary Ranges
Share Draft Manager

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

* Insufficient data

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

BUSINESS SERVICES VICE PRESIDENT / DIRECTOR

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

Table 13 - 4
Salary Ranges
Business Services VP / Director

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

* Insufficient data

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

UNIVERSAL EMPLOYEE—Financial Services Representative/Member 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		44	$41,520	$36,210	$41,000	$43,600	$54,770
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 $35M	15	$40,620	$37,910	$39,400	$43,600	$45,070
	$35M to $50M	6	$38,070	$33,280	$33,280	$37,790	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	*	*	*	*	*
	East North Central	10	$39,330	$33,280	$37,790	$40,550	*
	West North Central	5	*	*	*	*	*
	South Atlantic	11	$43,230	$37,430	$43,330	$45,540	*
	East South Central	3	*	*	*	*	*
	West South Central	6	*	*	*	*	*
	Mountain	5	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	26	$41,070	$36,040	$41,000	$42,970	$54,970
	5 - 9	15	$44,680	$38,560	$43,540	$49,380	$54,110
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
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	17	$44,900	$39,900	$43,060	$53,710	$54,970
	13 - 20	10	$37,700	$33,280	$36,610	$37,910	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	16	$39,720	$33,280	$37,910	$43,060	$52,040
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	36	$42,880	$37,790	$42,970	$45,990	$54,910
	2	5	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 14 - 2
Incentives and Bonuses
"Universal Employee"

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		42	70%	27	$2,270
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 $35M	15	83%	12	$1,030
	$35M to $50M	5	100%	5	*
By region	New England	0		0	
	Middle Atlantic	4	100%	4	*
	East North Central	10	74%	7	$5,190
	West North Central	5	100%	5	*
	South Atlantic	9	62%	5	*
	East South Central	3	100%	3	*
	West South Central	6	62%	4	*
	Mountain	5	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	25	60%	15	$4,360
	5 - 9	14	68%	9	$920
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	3	60%	2	*
	7 - 8	2	100%	2	*
	9 - 10	9	65%	6	$640
	11 - 12	16	64%	9	$990
	13 - 20	10	91%	8	$4,660
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	5	100%	5	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	9	33%	4	*
	1,000 - 1,999	17	75%	12	$4,060
	2,000 - 4,999	15	78%	11	$1,010
	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	34	59%	19	$2,910
	2	5	100%	5	*
	3	3	100%	3	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 14 - 3
Total Cash Compensation
"Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		44	$43,030	$37,430	$41,000	$44,060	$55,350
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 $35M	15	$41,470	$38,030	$40,530	$43,950	$46,500
	$35M to $50M	6	$39,020	$34,080	$35,070	$38,590	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	4	*	*	*	*	*
	East North Central	10	$43,180	$34,080	$38,150	$49,050	*
	West North Central	5	*	*	*	*	*
	South Atlantic	11	$43,820	$37,430	$43,950	$47,290	*
	East South Central	3	*	*	*	*	*
	West South Central	6	*	*	*	*	*
	Mountain	5	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	26	$43,550	$37,390	$41,000	$43,360	$55,640
	5 - 9	15	$45,280	$39,340	$43,950	$50,260	$54,730
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
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	17	$45,510	$40,890	$43,950	$53,710	$55,350
	13 - 20	10	$41,950	$34,080	$38,590	$42,040	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	16	$40,480	$34,080	$38,590	$44,060	$52,300
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	36	$44,510	$38,030	$43,150	$48,870	$55,410
	2	5	*	*	*	*	*
	3	3	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 14 - 4
Salary Ranges
"Universal Employee"

		N	average minimum	average midpoint	average maximum
Overall		10	$36,620	$44,690	$52,770
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$10M to $20M	2	*	*	*
	$20M to $35M	6	$37,180	$45,720	$54,260
	$35M to $50M	1	*	*	*

* 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		10	$46,510	$35,070	$44,230	$53,970	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$43,040	$34,240	$42,850	$45,580	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	8	$45,540	$34,240	$43,700	$54,620	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
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	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	7	$46,000	$34,240	$44,100	$56,250	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$47,210	$34,240	$50,600	$55,850	*
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 15 - 2
Incentives and Bonuses
Lead member services officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		10	56%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	6	50%	2	*
	$35M to $50M	2	50%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	80%	2	*
	West North Central	3	60%	2	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	50%	1	*
	Mountain	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	8	50%	3	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	50%	1	*
	11 - 12	3	43%	2	*
	13 - 20	5	67%	2	*
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	3	33%	1	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	43%	2	*
	2,000 - 4,999	7	63%	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	7	76%	5	*
	2	2	0%	0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 15 - 3
Total Cash Compensation
Lead member services officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		10	$47,240	$35,710	$44,230	$54,050	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$43,570	$34,960	$42,850	$45,580	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	8	$46,250	$34,960	$43,700	$55,160	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
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	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	7	$46,890	$34,960	$44,100	$58,450	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$48,200	$34,960	$51,220	$57,640	*
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

Table 15 - 4
Salary Ranges
Lead member services officer

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

* Insufficient data

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

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		15	$43,730	$36,900	$45,780	$47,350	$54,980
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	7	$41,190	$36,010	$36,900	$46,500	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	6	$43,570	$36,900	$45,860	$50,000	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	9	$45,690	$40,220	$46,000	$49,660	*
	13 - 20	5	*	*	*	*	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	9	$44,630	$35,000	$46,540	$51,890	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$45,170	$36,490	$45,560	$53,500	*
	2	6	$41,010	$36,900	$36,900	$47,220	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		15	68%	11	$1,850
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	3	100%	3	*
	$20M to $35M	7	33%	3	*
	$35M to $50M	5	100%	5	*
By region	New England	0		0	
	Middle Atlantic	2	67%	1	*
	East North Central	3	100%	3	*
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	3	50%	2	*
	Mountain	2	25%	1	*
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	6	76%	5	*
	5 - 9	6	43%	3	*
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	9	68%	7	$1,710
	13 - 20	5	60%	3	*
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	5	100%	5	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	4	57%	3	*
	2,000 - 4,999	9	70%	7	$2,310
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	7	65%	5	*
	2	6	57%	5	*
	3	2	100%	2	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	$44,980	$36,900	$46,880	$50,620	$56,480
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	7	$42,000	$36,010	$36,900	$49,400	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	6	*	*	*	*	*
	5 - 9	6	$45,120	$36,900	$48,360	$51,190	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	9	$46,850	$40,750	$47,370	$50,960	*
	13 - 20	5	*	*	*	*	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	9	$46,250	$35,000	$49,480	$55,270	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	7	$46,150	$36,860	$47,420	$54,420	*
	2	6	$42,750	$36,900	$36,900	$50,590	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 16 - 4
Salary Ranges
Member services officer (MSO)

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

* Insufficient data

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

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

* Insufficient data

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

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

* Insufficient data

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

Table 17 - 3
Total Cash Compensation
Member services officer (MSO) floater

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

* Insufficient data

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

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

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

* Insufficient data

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

MEMBER SERVICE REPRESENTATIVE II/SENIOR

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		62	$45,290	$37,960	$44,000	$49,460	$57,500
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 $35M	27	$44,940	$36,640	$44,000	$50,660	$57,500
	$35M to $50M	16	$43,530	$37,960	$41,250	$44,730	$58,520
By region	New England	2	*	*	*	*	*
	Middle Atlantic	11	$43,180	$36,920	$44,000	$49,230	$51,210
	East North Central	16	$45,810	$41,450	$44,570	$49,520	$57,500
	West North Central	7	$45,020	$36,860	$42,190	$49,810	*
	South Atlantic	2	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	14	$42,720	$37,960	$41,600	$47,260	$55,750
	Mountain	1	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	19	$51,650	$42,500	$47,410	$57,930	$69,000
	5 - 9	34	$44,820	$36,940	$44,860	$49,230	$55,000
	10 - 49	8	$39,950	$36,400	$37,960	$41,310	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	5	*	*	*	*	*
	9 - 10	8	$51,420	$42,000	$50,000	$55,000	*
	11 - 12	22	$42,760	$36,400	$41,250	$47,420	$50,780
	13 - 20	23	$45,560	$38,120	$44,000	$50,810	$60,120
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	50	$45,890	$37,770	$44,390	$49,380	$57,950
	$20M to $50M	10	$42,310	$37,960	$42,640	$44,550	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	23	$48,300	$41,650	$45,760	$52,000	$69,000
	2,000 - 4,999	38	$44,530	$36,860	$43,930	$49,230	$55,000
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	39	$45,220	$41,250	$44,000	$49,820	$57,500
	2	17	$46,370	$36,860	$44,760	$51,270	$67,230
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		54	84%	41	$1,680
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 $35M	25	79%	18	$1,880
	$35M to $50M	14	95%	11	$1,170
By region	New England	0		0	
	Middle Atlantic	9	75%	6	$1,300
	East North Central	13	73%	7	$2,370
	West North Central	7	100%	7	$1,630
	South Atlantic	2	50%	1	*
	East South Central	3	77%	1	*
	West South Central	14	100%	14	$1,460
	Mountain	1	100%	1	*
	Pacific	5	78%	4	*
By number of full-time employees	1	0		0	
	2 - 4	17	76%	12	$2,010
	5 - 9	30	79%	22	$1,910
	10 - 49	7	100%	7	$1,040
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	3	100%	3	*
	5 - 6	0		0	
	7 - 8	3	54%	1	*
	9 - 10	6	80%	5	*
	11 - 12	21	94%	19	$1,490
	13 - 20	20	71%	12	$1,750
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	0%	0	
	$5M to $20M	42	81%	31	$1,720
	$20M to $50M	10	100%	10	$1,590
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	22	62%	14	$2,290
	2,000 - 4,999	31	93%	27	$1,590
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	35	84%	28	$1,710
	2	14	91%	10	$1,890
	3	2	33%	1	*
	4	1	100%	1	*
	5 or more	1	0%	0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		62	$46,490	$38,580	$45,300	$51,920	$59,690
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 $35M	27	$46,260	$38,130	$45,000	$52,450	$59,560
	$35M to $50M	16	$44,440	$38,490	$42,000	$46,400	$59,350
By region	New England	2	*	*	*	*	*
	Middle Atlantic	11	$43,960	$36,920	$44,000	$50,930	$52,810
	East North Central	16	$47,180	$42,000	$46,400	$50,040	$61,500
	West North Central	7	$46,640	$38,580	$44,200	$51,350	*
	South Atlantic	2	*	*	*	*	*
	East South Central	3	*	*	*	*	*
	West South Central	14	$44,180	$38,490	$42,850	$48,130	$58,130
	Mountain	1	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	19	$52,970	$43,600	$47,880	$60,950	$72,000
	5 - 9	34	$46,090	$38,900	$46,700	$50,930	$55,000
	10 - 49	8	$40,880	$37,620	$38,490	$42,160	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	5	*	*	*	*	*
	9 - 10	8	$52,320	$43,600	$50,000	$55,000	*
	11 - 12	22	$44,080	$37,620	$42,000	$49,840	$52,810
	13 - 20	23	$46,610	$39,070	$46,190	$52,590	$61,050
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	50	$47,020	$39,040	$44,940	$51,830	$61,500
	$20M to $50M	10	$43,900	$38,510	$44,260	$46,850	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	23	$49,660	$42,220	$49,280	$52,510	$72,000
	2,000 - 4,999	38	$45,720	$38,580	$44,940	$50,930	$55,000
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	39	$46,520	$41,920	$46,120	$52,000	$59,380
	2	17	$47,640	$37,620	$46,320	$52,250	$69,070
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation,
if the 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		9	$38,220	$46,070	$53,920
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	3	*	*	*
	$20M to $35M	3	*	*	*
	$35M to $50M	2	*	*	*

* 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		76	$38,540	$34,250	$36,400	$42,090	$49,430
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 $35M	26	$40,300	$35,500	$40,040	$42,140	$49,920
	$35M to $50M	29	$37,910	$32,500	$36,400	$42,750	$46,950
By region	New England	1	*	*	*	*	*
	Middle Atlantic	13	$39,340	$34,580	$36,410	$43,980	$49,190
	East North Central	18	$39,220	$34,840	$39,520	$46,670	$49,490
	West North Central	11	$39,190	$35,710	$36,350	$41,200	*
	South Atlantic	3	*	*	*	*	*
	East South Central	10	$31,650	$25,220	$30,000	$34,250	*
	West South Central	11	$40,620	$33,510	$36,400	$48,710	*
	Mountain	3	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	16	$40,530	$24,000	$38,450	$52,000	$60,890
	5 - 9	45	$39,560	$34,840	$39,520	$43,260	$49,400
	10 - 49	15	$36,140	$33,440	$35,710	$40,430	$45,310
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	14	$39,830	$35,710	$38,070	$40,710	$50,020
	11 - 12	20	$38,200	$34,580	$36,400	$41,480	$45,490
	13 - 20	35	$38,580	$33,070	$40,550	$43,750	$48,150
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	52	$38,780	$34,580	$36,360	$42,090	$49,740
	$20M to $50M	19	$38,510	$33,510	$40,670	$43,120	$48,150
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	14	$46,340	$34,250	$43,950	$60,620	$62,520
	2,000 - 4,999	58	$37,290	$33,500	$36,340	$41,480	$47,300
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	50	$39,030	$34,250	$38,000	$43,780	$49,920
	2	21	$39,880	$35,500	$40,670	$41,480	$46,590
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

Table 19 - 2
Incentives and Bonuses
Member Services Representative I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		72	68%	45	$1,200
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 $35M	26	80%	21	$1,360
	$35M to $50M	27	69%	18	$1,150
By region	New England	0		0	
	Middle Atlantic	12	72%	8	$1,480
	East North Central	16	68%	8	$770
	West North Central	11	76%	8	$770
	South Atlantic	3	100%	3	*
	East South Central	10	38%	4	*
	West South Central	11	90%	10	$1,070
	Mountain	3	75%	2	*
	Pacific	5	22%	1	*
By number of full-time employees	1	0		0	
	2 - 4	14	50%	7	$1,610
	5 - 9	43	65%	25	$1,310
	10 - 49	14	80%	12	$940
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	3	0%	0	
	5 - 6	2	100%	2	*
	7 - 8	0		0	
	9 - 10	13	58%	6	$890
	11 - 12	19	72%	12	$1,510
	13 - 20	35	74%	24	$1,070
By amount of loans outstanding	$500,000 to $2M	3	0%	0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	48	63%	28	$1,030
	$20M to $50M	19	86%	15	$1,380
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	1	100%	1	*
	1,000 - 1,999	14	84%	11	$1,710
	2,000 - 4,999	54	64%	31	$1,150
	5,000 - 9,999	2	80%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	47	68%	28	$1,050
	2	20	72%	14	$1,720
	3	2	30%	1	*
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

Table 19 - 3
Total Cash Compensation
Member Services Representative I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		76	$39,300	$34,580	$36,630	$43,980	$49,920
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 $35M	26	$41,390	$36,250	$40,780	$43,980	$51,070
	$35M to $50M	29	$38,620	$32,920	$36,630	$43,320	$47,250
By region	New England	1	*	*	*	*	*
	Middle Atlantic	13	$40,200	$34,580	$36,950	$45,830	$49,690
	East North Central	18	$39,680	$35,970	$39,520	$46,670	$49,510
	West North Central	11	$39,770	$36,210	$36,350	$41,900	*
	South Atlantic	3	*	*	*	*	*
	East South Central	10	$32,370	$25,220	$30,000	$35,250	*
	West South Central	11	$41,580	$33,970	$36,630	$50,810	*
	Mountain	3	*	*	*	*	*
	Pacific	5	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	16	$41,260	$24,000	$39,180	$52,000	$62,890
	5 - 9	45	$40,380	$35,970	$40,570	$44,020	$50,010
	10 - 49	15	$36,820	$33,920	$36,210	$42,880	$46,420
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	2	*	*	*	*	*
	9 - 10	14	$40,320	$36,210	$38,570	$41,050	$50,020
	11 - 12	20	$39,160	$34,580	$36,630	$43,980	$47,320
	13 - 20	35	$39,350	$33,110	$40,690	$45,550	$48,900
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	52	$39,360	$35,250	$36,530	$42,390	$49,940
	$20M to $50M	19	$39,700	$33,970	$43,170	$43,980	$48,900
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	1	*	*	*	*	*
	1,000 - 1,999	14	$47,770	$35,250	$45,540	$62,470	$64,380
	2,000 - 4,999	58	$37,970	$33,920	$36,420	$43,170	$47,740
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	50	$39,720	$35,250	$38,000	$45,780	$50,190
	2	21	$40,950	$36,250	$40,800	$43,980	$47,610
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

Table 19 - 4
Salary Ranges
Member Services Representative I

		N	average minimum	average midpoint	average maximum
Overall		13	$31,300	$35,810	$40,330
By credit union asset size	$1M to $2M	0			
	$2M to $5M	3	*	*	*
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	7	$36,550	$41,920	$47,300

* 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		29	$44,430	$38,510	$43,890	$48,720	$53,510
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	14	$44,020	$38,520	$43,470	$48,130	$54,360
	$35M to $50M	14	$45,650	$40,670	$46,760	$49,970	$53,780
By region	New England	2	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	11	$43,070	$38,050	$42,570	$48,290	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	21	$44,430	$38,490	$44,190	$49,900	$54,000
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	15	$47,390	$44,530	$47,510	$50,540	$55,070
	13 - 20	12	$40,540	$38,000	$38,510	$42,710	$51,820
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	19	$45,050	$38,500	$45,380	$49,220	$54,320
	$20M to $50M	10	$43,310	$38,760	$42,660	$48,350	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	24	$43,800	$38,480	$43,130	$48,290	$53,820
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	23	$44,490	$38,560	$44,190	$49,220	$53,560
	2	6	$44,220	$38,250	$43,260	$50,510	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 20 - 2
Incentives and Bonuses
Head Teller

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		29	63%	18	$1,800
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	0%	0	
	$20M to $35M	14	58%	8	$1,790
	$35M to $50M	14	75%	10	$1,800
By region	New England	2	0%	0	
	Middle Atlantic	2	50%	1	*
	East North Central	11	63%	7	$2,230
	West North Central	2	100%	2	*
	South Atlantic	1	100%	1	*
	East South Central	2	100%	2	*
	West South Central	5	75%	3	*
	Mountain	2	0%	0	
	Pacific	1	100%	1	*
By number of full-time employees	1	0		0	
	2 - 4	3	33%	1	*
	5 - 9	21	59%	12	$2,020
	10 - 49	5	100%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	1	0%	0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	15	54%	8	$1,880
	13 - 20	12	76%	9	$1,770
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	19	49%	9	$1,900
	$20M to $50M	10	89%	9	$1,700
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	50%	2	*
	2,000 - 4,999	24	65%	16	$1,890
	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	23	59%	14	$1,970
	2	6	80%	5	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 20 - 3
Total Cash Compensation
Head Teller

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		29	$45,560	$40,700	$44,560	$50,020	$54,210
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	14	$45,060	$40,950	$43,470	$49,190	$54,360
	$35M to $50M	14	$47,000	$43,160	$46,760	$53,170	$54,500
By region	New England	2	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	11	$44,480	$39,320	$43,380	$49,240	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	21	$45,640	$39,700	$45,070	$51,130	$54,740
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	15	$48,400	$45,450	$48,150	$52,440	$55,070
	13 - 20	12	$41,890	$38,080	$40,890	$43,610	$53,020
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	19	$45,970	$40,450	$46,160	$50,530	$54,320
	$20M to $50M	10	$44,810	$40,770	$43,600	$48,820	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	24	$45,030	$39,320	$43,530	$49,240	$54,540
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	23	$45,640	$42,160	$45,070	$49,980	$53,980
	2	6	$45,250	$39,430	$43,260	$51,970	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

Table 20 - 4
Salary Ranges
Head Teller

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

* Insufficient data

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

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		21	$37,760	$31,820	$37,120	$44,850	$46,770
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	7	$36,980	$31,290	$32,140	$47,150	*
	$35M to $50M	12	$38,320	$32,060	$38,950	$45,760	$45,760
By region	New England	1	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	7	$33,750	$30,520	$31,290	$37,520	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	15	$37,860	$31,290	$37,250	$45,760	$46,100
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	8	$36,670	$29,640	$32,140	$46,190	*
	13 - 20	11	$39,200	$35,400	$37,250	$43,800	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	11	$35,000	$31,290	$32,140	$37,250	*
	$20M to $50M	9	$40,220	$35,060	$42,050	$45,760	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	19	$37,070	$31,640	$36,190	$42,050	$45,760
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	15	$37,200	$32,140	$35,400	$42,050	$47,150
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		21	66%	14	$1,810
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	0%	0	
	$20M to $35M	7	64%	3	*
	$35M to $50M	12	78%	10	$1,260
By region	New England	1	0%	0	
	Middle Atlantic	3	67%	2	*
	East North Central	5	14%	1	*
	West North Central	2	100%	2	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	7	77%	6	$2,430
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	15	63%	9	$1,800
	10 - 49	5	100%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	80%	1	*
	11 - 12	8	50%	5	*
	13 - 20	11	71%	8	$1,360
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	1	0%	0	
	$5M to $20M	11	53%	6	$2,570
	$20M to $50M	9	86%	8	$1,240
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	50%	1	*
	2,000 - 4,999	19	67%	12	$1,890
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	15	58%	9	$1,330
	2	5	67%	3	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

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

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		21	$38,950	$34,790	$37,250	$45,480	$47,030
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	7	$38,830	$34,790	$34,790	$47,150	*
	$35M to $50M	12	$39,300	$33,870	$39,120	$46,340	$46,760
By region	New England	1	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	7	$35,620	$31,280	$34,790	$40,190	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	15	$38,990	$34,790	$37,250	$46,240	$46,800
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	8	$37,440	$29,640	$33,640	$46,410	*
	13 - 20	11	$40,160	$36,380	$37,730	$44,840	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	11	$36,360	$33,640	$34,790	$37,480	*
	$20M to $50M	9	$41,290	$35,400	$43,130	$46,760	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	19	$38,330	$34,670	$37,250	$43,130	$46,760
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	15	$37,970	$33,640	$37,610	$43,130	$47,150
	2	5	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 21 - 4
Salary Ranges
Teller II / Sr.

		N	average minimum	average midpoint	average maximum
Overall		7	$32,850	$37,650	$42,450
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* Insufficient data

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

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		49	$35,600	$31,200	$35,000	$40,180	$43,590
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 $35M	17	$36,670	$31,200	$37,240	$41,620	$44,000
	$35M to $50M	20	$35,870	$31,110	$35,000	$40,530	$43,590
By region	New England	2	*	*	*	*	*
	Middle Atlantic	6	$39,280	$36,080	$38,590	$40,530	*
	East North Central	11	$38,500	$34,900	$35,770	$43,590	*
	West North Central	4	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	12	$31,350	$28,000	$31,200	$31,200	$40,040
	Mountain	3	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	7	$41,870	$39,520	$41,880	$44,000	*
	5 - 9	31	$35,610	$30,550	$35,030	$40,320	$43,590
	10 - 49	11	$34,010	$31,200	$34,820	$35,700	$41,620
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	10	$38,880	$35,000	$39,520	$41,620	*
	11 - 12	12	$39,830	$34,900	$40,550	$43,590	$48,880
	13 - 20	18	$31,870	$30,160	$31,200	$35,000	$38,400
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	30	$36,480	$30,160	$35,130	$41,620	$43,900
	$20M to $50M	18	$34,390	$31,200	$34,900	$39,290	$41,100
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$38,760	$35,000	$38,550	$41,740	*
	2,000 - 4,999	40	$35,230	$30,160	$34,900	$40,250	$43,590
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	36	$36,790	$31,000	$36,060	$41,070	$44,000
	2	11	$31,270	$29,160	$31,200	$31,200	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 22 - 2
Incentives and Bonuses
Teller I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		49	67%	32	$1,120
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 $35M	17	67%	10	$1,250
	$35M to $50M	20	69%	14	$900
By region	New England	2	0%	0	
	Middle Atlantic	6	57%	3	*
	East North Central	11	62%	6	$920
	West North Central	4	19%	1	*
	South Atlantic	5	60%	4	*
	East South Central	5	100%	5	*
	West South Central	12	96%	11	$1,120
	Mountain	3	50%	1	*
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	7	43%	3	*
	5 - 9	31	59%	19	$1,320
	10 - 49	11	89%	10	$920
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	3	69%	2	*
	7 - 8	5	52%	4	*
	9 - 10	10	36%	3	*
	11 - 12	12	67%	7	$1,270
	13 - 20	18	92%	15	$850
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	1	0%	0	
	$5M to $20M	30	61%	19	$1,480
	$20M to $50M	18	75%	14	$810
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	7	32%	3	*
	2,000 - 4,999	40	73%	28	$1,160
	5,000 - 9,999	2	40%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	36	57%	22	$1,260
	2	11	84%	8	$1,020
	3	1	100%	1	*
	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 22 - 3
Total Cash Compensation
Teller I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		49	$36,360	$31,430	$35,510	$41,040	$44,000
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 $35M	17	$37,500	$31,490	$39,100	$42,870	$44,000
	$35M to $50M	20	$36,480	$31,880	$35,560	$40,530	$45,590
By region	New England	2	*	*	*	*	*
	Middle Atlantic	6	$39,520	$36,380	$38,940	$40,530	*
	East North Central	11	$39,070	$35,400	$36,130	$45,590	*
	West North Central	4	*	*	*	*	*
	South Atlantic	5	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	12	$32,420	$30,200	$31,460	$32,280	$40,640
	Mountain	3	*	*	*	*	*
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	7	$42,130	$40,220	$42,380	$44,000	*
	5 - 9	31	$36,400	$30,820	$35,780	$41,040	$45,590
	10 - 49	11	$34,840	$31,450	$35,400	$35,700	$42,870
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	3	*	*	*	*	*
	7 - 8	5	*	*	*	*	*
	9 - 10	10	$39,260	$35,560	$39,520	$42,870	*
	11 - 12	12	$40,680	$35,400	$41,220	$45,590	$48,880
	13 - 20	18	$32,650	$30,490	$31,500	$35,690	$38,940
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	1	*	*	*	*	*
	$5M to $20M	30	$37,390	$30,490	$35,770	$42,870	$45,600
	$20M to $50M	18	$35,000	$31,450	$35,400	$39,520	$41,350
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	7	$38,950	$35,000	$39,110	$42,190	*
	2,000 - 4,999	40	$36,090	$30,490	$35,400	$41,060	$44,140
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	36	$37,500	$31,430	$38,440	$41,080	$45,590
	2	11	$32,120	$29,360	$31,500	$32,280	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		8	$32,520	$35,570	$38,610
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* Insufficient data

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

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

* Insufficient data

Table 23 - 2
Incentives and Bonuses
Share Draft Clerk

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

* Insufficient data

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

Table 23 - 3
Total Cash Compensation
Share Draft Clerk

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

* Insufficient data

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

Table 23 - 4
Salary Ranges
Share Draft Clerk

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

* Insufficient data

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

EFT/ACH CLERK

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		15	$47,180	$42,660	$47,070	$51,250	$53,350
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$46,310	$41,930	$46,800	$51,330	*
	$35M to $50M	8	$47,930	$42,000	$49,920	$51,900	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	$47,900	$42,890	$48,360	$51,630	$54,390
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	$46,980	$42,640	$46,340	$51,430	*
	13 - 20	6	$48,070	$45,910	$48,360	$51,170	*
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	6	$46,820	$43,220	$46,800	$50,290	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	12	$46,950	$42,170	$46,800	$51,630	$54,390
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	13	$46,490	$42,270	$46,800	$50,580	$54,190
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 24 - 2
Incentives and Bonuses
EFT / ACH Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	100%	14	$1,890
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	5	100%	5	*
	$35M to $50M	8	100%	8	$1,870
By region	New England	0		0	
	Middle Atlantic	5	100%	5	*
	East North Central	3	100%	3	*
	West North Central	1	100%	1	*
	South Atlantic	2	100%	2	*
	East South Central	0		0	
	West South Central	3	100%	3	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	12	100%	12	$2,060
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	7	100%	7	$1,330
	13 - 20	6	100%	6	$2,230
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	6	100%	6	$2,190
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	100%	3	*
	2,000 - 4,999	11	100%	11	$1,800
	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	12	100%	12	$1,620
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 24 - 3
Total Cash Compensation
EFT / ACH Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	$48,940	$44,220	$48,700	$54,620	$55,980
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	6	$48,250	$42,740	$48,700	$54,730	*
	$35M to $50M	8	$49,800	$44,250	$51,990	$54,880	*
By region	New England	0					
	Middle Atlantic	5	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	12	$49,960	$44,260	$50,350	$54,810	$56,500
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	1	*	*	*	*	*
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	$48,300	$43,650	$46,900	$54,720	*
	13 - 20	6	$50,300	$47,890	$50,350	$53,550	*
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	6	$49,010	$44,290	$48,700	$53,550	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	12	$48,610	$43,830	$48,700	$54,270	$56,500
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	13	$47,980	$43,910	$47,880	$52,760	$56,250
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 24 - 4
Salary Ranges
EFT / ACH Clerk

		N	average minimum	average midpoint	average maximum
Overall		6	$34,570	$44,200	$53,830
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	5	*	*	*
	$35M to $50M	1	*	*	*

* 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		8	$44,700	$37,870	$42,540	$52,000	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$43,420	$37,400	$40,910	$51,100	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	75%	6	$1,460
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 $35M	5	100%	5	*
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	3	37%	1	*
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	2	100%	2	*
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	3	37%	1	*
	13 - 20	2	100%	2	*
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	5	100%	5	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	6	70%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	5	64%	3	*
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 25 - 3
Total Cash Compensation
Executive Secretary / Administrative Assistant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$45,790	$37,970	$46,140	$52,400	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	0					
	West North Central	0					
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$44,430	$37,400	$43,680	$51,930	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 25 - 4
Salary Ranges
Executive Secretary / Administrative Assistant

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

* Insufficient data

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

RECEPTIONIST

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

* Insufficient data

Table 26 - 2
Incentives and Bonuses
Receptionist

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

* Insufficient data

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

Table 26 - 3
Total Cash Compensation
Receptionist

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

* Insufficient data

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

Table 26 - 4
Salary Ranges
Receptionist

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

* Insufficient data

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

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

* Insufficient data

Table 27 - 2
Incentives and Bonuses
General Office Clerk

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

* Insufficient data

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

Table 27 - 3
Total Cash Compensation
General Office Clerk

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

* Insufficient data

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

Table 27 - 4
Salary Ranges
General Office Clerk

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

* Insufficient data

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

IRA/CERTIFICATE SPECIALIST

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

* Insufficient data

Table 28 - 2
Incentives and Bonuses
IRA / Certificate Specialist

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

* Insufficient data

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

Table 28 - 3
Total Cash Compensation
IRA / Certificate Specialist

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

* Insufficient data

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

Table 28 - 4
Salary Ranges
IRA / Certificate Specialist

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

* Insufficient data

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

FINANCIAL PLANNER

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

* Insufficient data

Table 29 - 2
Incentives and Bonuses
Financial Planner

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

* Insufficient data

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

Table 29 - 3
Total Cash Compensation
Financial Planner

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

* Insufficient data

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

Table 29 - 4
Salary Ranges
Financial Planner

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

* Insufficient data

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

GENERALIST (at small credit unions)

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		7	$46,740	$34,940	$41,390	$43,170	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		7	85%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	0%	0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	1	100%	1	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	1	100%	1	*
	South Atlantic	2	100%	2	*
	East South Central	0		0	
	West South Central	2	0%	0	
	Mountain	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	4	47%	2	*
	5 - 9	2	100%	2	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
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	0		0	
	13 - 20	3	100%	3	*
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	2	100%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	0%	0	
	2,000 - 4,999	5	100%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	5	59%	3	*
	2	1	100%	1	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 30 - 3
Total Cash Compensation
Generalist (at small credit unions)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$47,960	$38,420	$41,550	$44,000	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	0					
	13 - 20	3	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	5	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

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

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

* Insufficient data

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

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		7	$76,360	$59,110	$71,750	$95,690	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	5	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$73,820	$51,290	$66,740	$99,210	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

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

* Insufficient data

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

Table 31 - 3
Total Cash Compensation
SVP / VP of Lending (#2 position)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$79,910	$64,720	$75,580	$96,620	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	5	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$78,080	$55,750	$71,740	$102,970	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	0					
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 31 - 4
Salary Ranges
SVP / VP of Lending (#2 position)

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

* Insufficient data

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

CONSUMER LOAN VP/MANAGER

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		14	$68,980	$61,180	$68,640	$79,510	$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 $35M	3	*	*	*	*	*
	$35M to $50M	7	$65,580	$58,180	$68,890	$73,230	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	6	$70,110	$59,750	$68,790	$85,000	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	10	$68,090	$61,230	$68,130	$73,610	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	8	$73,500	$61,590	$73,220	$85,000	*
	$20M to $50M	6	$62,470	$51,390	$68,610	$70,720	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	10	$67,180	$58,820	$68,610	$74,340	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$66,640	$59,080	$65,550	$77,090	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	2	*	*	*	*	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		13	54%	7	$3,070
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	0%	0	
	$10M to $20M	2	0%	0	
	$20M to $35M	3	67%	2	*
	$35M to $50M	6	80%	5	*
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	1	100%	1	*
	West North Central	6	53%	3	*
	South Atlantic	1	100%	1	*
	East South Central	2	0%	0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	0%	0	
	5 - 9	8	53%	5	*
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	1	0%	0	
	11 - 12	5	75%	3	*
	13 - 20	5	67%	3	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	7	16%	1	*
	$20M to $50M	6	100%	6	$2,990
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	4	0%	0	
	2,000 - 4,999	9	75%	7	$3,070
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	9	37%	3	*
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	2	100%	2	*

* 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		14	$70,490	$61,590	$71,550	$79,510	$88,430
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	7	$67,140	$58,460	$71,560	$75,270	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	6	$72,030	$61,680	$71,550	$85,000	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	2	*	*	*	*	*
	5 - 9	10	$69,790	$61,590	$68,790	$74,540	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	5	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	8	$73,990	$61,590	$73,220	$85,000	*
	$20M to $50M	6	$65,460	$55,070	$71,550	$73,170	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	4	*	*	*	*	*
	2,000 - 4,999	10	$69,220	$61,500	$71,550	$75,670	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$67,730	$61,350	$65,680	$77,090	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	2	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		7	$50,310	$62,200	$74,090
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$10M to $20M	2	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	2	*	*	*

* 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		6	$63,380	$60,070	$62,470	$66,640	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	$63,380	$60,070	$62,470	$66,640	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	82%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	2	50%	1	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	100%	1	*
	West North Central	2	100%	2	*
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	1	0%	0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	0%	0	
	5 - 9	1	100%	1	*
	10 - 49	4	100%	4	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	4	71%	3	*
	11 - 12	1	100%	1	*
	13 - 20	1	100%	1	*
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	5	75%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	5	78%	4	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	82%	5	*
	2	0		0	
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 33 - 3
Total Cash Compensation
Mortgage Loan VP / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$65,100	$60,940	$65,640	$67,950	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	4	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	1	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	5	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	$65,100	$60,940	$65,640	$67,950	*
	2	0					
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

Table 33 - 4
Salary Ranges
Mortgage Loan VP / Manager

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

* Insufficient data

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

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

* Insufficient data

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

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

* Insufficient data

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

Table 34 - 3
Total Cash Compensation
Member Business Loan VP / Manager

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

* Insufficient data

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

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

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

* Insufficient data

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

DEALER DIRECT MANAGER

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

* Insufficient data

Table 35 - 2
Incentives and Bonuses
Dealer Direct Manager

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

* Insufficient data

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

Table 35 - 3
Total Cash Compensation
Dealer Direct Manager

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

* Insufficient data

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

Table 35 - 4
Salary Ranges
Dealer Direct Manager

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

* Insufficient data

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

COLLECTIONS VP/ MANAGER

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		7	$56,720	$47,590	$54,520	$70,610	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$54,230	$43,070	$52,370	$66,170	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* 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		7	83%	6	$3,630
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	0		0	
	$20M to $35M	5	75%	3	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	0		0	
	West North Central	0		0	
	South Atlantic	2	100%	2	*
	East South Central	1	100%	1	*
	West South Central	3	67%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	2	50%	1	*
	10 - 49	5	100%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	2	50%	1	*
	13 - 20	5	100%	5	*
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	3	100%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	6	100%	6	$3,630
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	67%	2	*
	2	1	100%	1	*
	3	1	100%	1	*
	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 36 - 3
Total Cash Compensation
Collections VP / Manager (head of collections)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$59,740	$49,330	$60,580	$70,990	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	0					
	West North Central	0					
	South Atlantic	2	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	6	$57,860	$45,030	$53,940	$72,760	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	3	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		2	*	*	*
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	1	*	*	*
	$35M to $50M	1	*	*	*

* Insufficient data

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

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		79	$53,340	$46,020	$53,770	$59,990	$65,390
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 $35M	25	$57,350	$52,150	$56,070	$59,840	$66,410
	$35M to $50M	35	$52,220	$44,380	$50,050	$58,110	$67,300
By region	New England	0					
	Middle Atlantic	12	$51,590	$46,490	$49,660	$58,990	$62,850
	East North Central	19	$57,070	$50,440	$57,720	$64,720	$66,800
	West North Central	12	$56,970	$50,970	$54,890	$62,400	$77,290
	South Atlantic	7	$61,370	$52,810	$57,640	$67,390	*
	East South Central	8	$40,240	$29,000	$42,840	$50,050	*
	West South Central	19	$50,440	$43,310	$51,000	$56,190	$62,920
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	17	$48,280	$36,050	$48,110	$55,670	$76,620
	5 - 9	46	$56,430	$50,670	$56,460	$62,680	$66,050
	10 - 49	16	$49,390	$42,900	$49,940	$51,760	$59,450
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	5	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$58,900	$51,240	$53,760	$70,730	*
	11 - 12	29	$55,610	$50,440	$55,820	$59,210	$63,360
	13 - 20	35	$53,500	$44,930	$53,180	$61,730	$65,410
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	47	$56,290	$50,960	$55,500	$62,790	$67,010
	$20M to $50M	25	$52,780	$46,760	$50,440	$58,000	$61,500
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	61	$52,680	$45,840	$52,270	$59,480	$65,310
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	52	$52,000	$46,580	$54,050	$59,190	$62,790
	2	19	$56,110	$44,090	$54,230	$64,210	$70,720
	3	3	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		79	73%	58	$2,850
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 $35M	25	83%	20	$2,840
	$35M to $50M	35	79%	27	$2,810
By region	New England	0		0	
	Middle Atlantic	12	65%	7	$2,880
	East North Central	19	61%	12	$1,710
	West North Central	12	92%	11	$2,850
	South Atlantic	7	100%	7	$3,240
	East South Central	8	58%	5	*
	West South Central	19	72%	14	$2,370
	Mountain	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	17	55%	9	$3,620
	5 - 9	46	72%	34	$3,080
	10 - 49	16	94%	15	$1,950
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	5	34%	2	*
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	6	100%	6	$2,200
	11 - 12	29	70%	21	$3,390
	13 - 20	35	78%	27	$2,810
By amount of loans outstanding	$500,000 to $2M	3	0%	0	
	$2M to $5M	4	47%	2	*
	$5M to $20M	47	68%	32	$2,150
	$20M to $50M	25	96%	24	$3,340
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	13	68%	9	$4,860
	2,000 - 4,999	61	73%	45	$2,480
	5,000 - 9,999	2	100%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	52	69%	36	$2,510
	2	19	73%	14	$4,300
	3	3	100%	3	*
	4	2	100%	2	*
	5 or more	1	100%	1	*

* 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		79	$55,390	$48,790	$55,770	$61,820	$65,390
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 $35M	25	$59,710	$54,100	$59,330	$61,760	$67,780
	$35M to $50M	35	$54,350	$46,880	$52,150	$61,110	$68,010
By region	New England	0					
	Middle Atlantic	12	$53,470	$48,690	$51,440	$59,210	$63,590
	East North Central	19	$58,010	$51,940	$59,270	$64,720	$66,800
	West North Central	12	$59,590	$52,840	$59,300	$63,700	$80,330
	South Atlantic	7	$64,610	$56,160	$61,330	$69,870	*
	East South Central	8	$44,340	$29,000	$52,150	$56,890	*
	West South Central	19	$52,140	$44,820	$53,000	$59,610	$64,720
	Mountain	2	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	17	$50,260	$36,050	$51,770	$57,600	$78,490
	5 - 9	46	$58,580	$52,670	$59,860	$63,930	$66,050
	10 - 49	16	$51,220	$45,260	$51,890	$53,370	$62,070
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	5	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$61,090	$52,860	$55,460	$72,460	*
	11 - 12	29	$57,970	$52,690	$58,190	$61,280	$64,220
	13 - 20	35	$55,620	$47,990	$55,280	$63,510	$65,410
By amount of loans outstanding	$500,000 to $2M	3	*	*	*	*	*
	$2M to $5M	4	*	*	*	*	*
	$5M to $20M	47	$57,710	$52,490	$57,760	$64,050	$67,290
	$20M to $50M	25	$55,970	$48,650	$53,550	$61,240	$62,810
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	61	$54,440	$48,190	$53,000	$61,940	$65,310
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	52	$53,730	$47,980	$56,770	$61,320	$64,010
	2	19	$59,010	$52,020	$55,010	$64,210	$72,320
	3	3	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		11	$46,320	$54,960	$63,590
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	6	$48,290	$58,740	$69,190
	$35M to $50M	6	$44,350	$51,170	$57,980

* 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		65	$49,140	$44,690	$49,300	$56,890	$60,000
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 $35M	18	$50,970	$46,100	$49,540	$56,950	$57,050
	$35M to $50M	26	$47,740	$40,910	$47,920	$54,050	$60,540
By region	New England	0					
	Middle Atlantic	8	$52,650	$47,540	$52,780	$59,020	*
	East North Central	19	$49,080	$44,030	$48,000	$57,000	$59,580
	West North Central	8	$50,810	$47,840	$49,370	$49,700	*
	South Atlantic	5	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	13	$47,410	$43,710	$47,150	$50,860	$56,230
	Mountain	6	$47,580	$41,000	$49,410	$56,390	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	15	$48,340	$47,640	$49,000	$50,950	*
	5 - 9	38	$51,470	$45,140	$52,880	$57,740	$61,680
	10 - 49	12	$44,340	$37,470	$45,000	$50,540	$54,220
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	10	$52,040	$45,620	$49,750	$60,000	*
	11 - 12	20	$49,810	$44,900	$49,400	$56,950	$60,540
	13 - 20	31	$47,750	$41,600	$49,160	$54,290	$59,260
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	44	$48,750	$43,680	$49,460	$55,450	$60,010
	$20M to $50M	19	$49,990	$44,980	$50,160	$56,910	$60,260
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	16	$47,120	$43,600	$47,150	$52,110	$59,120
	2,000 - 4,999	43	$49,920	$44,000	$49,540	$57,020	$60,540
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	44	$50,200	$45,930	$49,700	$57,000	$60,000
	2	16	$48,590	$41,600	$46,810	$54,950	$59,810
	3	2	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		65	66%	44	$2,840
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 $35M	18	75%	15	$2,360
	$35M to $50M	26	64%	17	$1,440
By region	New England	0		0	
	Middle Atlantic	8	88%	7	$1,490
	East North Central	19	49%	10	$7,370
	West North Central	8	55%	4	*
	South Atlantic	5	63%	3	*
	East South Central	4	54%	3	*
	West South Central	13	100%	13	$1,940
	Mountain	6	60%	4	*
	Pacific	3	57%	1	*
By number of full-time employees	1	0		0	
	2 - 4	15	68%	10	$6,880
	5 - 9	38	64%	24	$1,900
	10 - 49	12	69%	10	$1,530
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	2	0%	0	
	5 - 6	0		0	
	7 - 8	2	100%	2	*
	9 - 10	10	30%	3	*
	11 - 12	20	70%	14	$1,710
	13 - 20	31	76%	25	$3,680
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	0%	0	
	$5M to $20M	44	67%	30	$3,470
	$20M to $50M	19	68%	14	$1,670
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	100%	4	*
	1,000 - 1,999	16	66%	11	$6,820
	2,000 - 4,999	43	66%	28	$1,640
	5,000 - 9,999	2	33%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	44	65%	29	$3,310
	2	16	74%	11	$1,960
	3	2	25%	1	*
	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 38 - 3
Total Cash Compensation
Loan Officer I (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		65	$50,970	$45,030	$50,690	$59,000	$62,090
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 $35M	18	$52,740	$46,470	$51,540	$58,740	$62,340
	$35M to $50M	26	$48,620	$43,220	$47,920	$55,500	$62,040
By region	New England	0					
	Middle Atlantic	8	$53,950	$48,480	$54,780	$60,370	*
	East North Central	19	$52,350	$45,000	$53,050	$59,560	$62,350
	West North Central	8	$51,550	$47,840	$49,950	$52,330	*
	South Atlantic	5	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	13	$49,350	$45,040	$48,240	$52,990	$61,410
	Mountain	6	$49,110	$41,000	$51,630	$58,950	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	15	$53,010	$48,000	$50,830	$57,270	*
	5 - 9	38	$52,640	$45,530	$53,120	$59,430	$62,420
	10 - 49	12	$45,390	$38,470	$45,180	$52,440	$56,220
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	2	*	*	*	*	*
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	10	$52,800	$45,620	$51,810	$60,000	*
	11 - 12	20	$51,020	$45,900	$49,430	$59,420	$62,470
	13 - 20	31	$50,430	$44,270	$52,220	$57,390	$61,780
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	44	$51,010	$45,030	$50,670	$59,430	$62,680
	$20M to $50M	19	$51,130	$45,000	$51,760	$57,440	$61,760
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	16	$51,610	$47,350	$48,920	$59,300	$63,680
	2,000 - 4,999	43	$50,950	$44,950	$51,200	$59,390	$62,040
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	44	$52,350	$47,650	$52,340	$59,410	$62,230
	2	16	$49,940	$43,190	$47,990	$59,130	$61,340
	3	2	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		9	$40,140	$45,660	$51,180
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	2	*	*	*
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* Insufficient data

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

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		24	$42,190	$35,200	$39,330	$48,000	$56,350
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	4	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	10	$40,790	$34,970	$37,250	$42,950	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	12	$37,230	$34,620	$35,990	$39,330	*
	Mountain	0					
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	14	$44,330	$35,000	$44,500	$49,920	$61,500
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	9	$43,440	$34,840	$38,500	$53,750	*
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	7	$36,520	$34,840	$35,880	$38,500	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	17	$41,450	$34,840	$38,240	$48,450	$53,280
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	17	$41,210	$36,730	$39,330	$46,800	$49,920
	2	7	$44,260	$34,840	$35,000	$59,280	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		21	81%	16	$2,430
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 $35M	3	33%	1	*
	$35M to $50M	9	100%	8	$2,560
By region	New England	0		0	
	Middle Atlantic	1	0%	0	
	East North Central	1	100%	0	
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	3	100%	3	*
	West South Central	12	85%	10	$1,940
	Mountain	0		0	
	Pacific	4	71%	3	*
By number of full-time employees	1	0		0	
	2 - 4	4	47%	2	*
	5 - 9	13	83%	10	$3,200
	10 - 49	5	100%	5	*
	50 - 99	0		0	
	100 or more	0		0	
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	2	50%	1	*
	11 - 12	1	100%	1	*
	13 - 20	9	89%	7	$2,670
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	7	100%	7	$1,910
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	36%	2	*
	2,000 - 4,999	15	93%	13	$2,600
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	16	81%	13	$2,450
	2	6	83%	3	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 39 - 3
Total Cash Compensation
Loan Processor (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		24	$43,870	$36,330	$41,160	$48,500	$57,650
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	4	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	10	$42,830	$36,170	$39,560	$44,620	*
By region	New England	0					
	Middle Atlantic	3	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	3	*	*	*	*	*
	West South Central	12	$38,890	$36,020	$38,330	$41,430	*
	Mountain	0					
	Pacific	4	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	14	$46,520	$35,600	$45,500	$54,080	$65,250
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	2	*	*	*	*	*
	7 - 8	4	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	9	$45,510	$36,170	$43,140	$53,750	*
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	7	$38,430	$36,170	$36,880	$43,140	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	6	*	*	*	*	*
	2,000 - 4,999	17	$43,560	$36,020	$42,660	$48,450	$57,990
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	17	$43,050	$37,980	$42,580	$48,080	$54,080
	2	7	$45,620	$35,000	$36,170	$59,280	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

Table 39 - 4
Salary Ranges
Loan Processor (general)

		N	average minimum	average midpoint	average maximum
Overall		6	$40,290	$46,010	$51,740
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	0			
	$35M to $50M	5	*	*	*

* 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		6	$49,100	$38,790	$53,350	$57,170	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	100%	6	$1,240
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	0		0	
	$20M to $35M	3	100%	3	*
	$35M to $50M	2	100%	2	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	1	100%	1	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	2	100%	2	*
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	1	100%	1	*
	5 - 9	0		0	
	10 - 49	5	100%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	1	100%	1	*
	11 - 12	1	100%	1	*
	13 - 20	2	100%	2	*
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	2	100%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	100%	1	*
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	100%	2	*
	2	1	100%	1	*
	3	1	100%	1	*
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

Table 40 - 3
Total Cash Compensation
Loan Clerk (general)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$50,350	$39,400	$54,350	$59,140	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	0					
	South Atlantic	0					
	East South Central	0					
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	1	*	*	*	*	*
	5 - 9	0					
	10 - 49	5	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	2	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	1	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

Table 40 - 4
Salary Ranges
Loan Clerk (general)

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

* Insufficient data

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

<u>MEMBER BUSINESS LOAN OFFICER II / SENIOR</u>

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

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

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

Table 41 - 4
Salary Ranges
Member Business Loan Officer II / Sr.

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

* Insufficient data

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

MEMBER BUSINESS LOAN OFFICER I

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

Table 42 - 4
Salary Ranges
Member Business Loan Officer I

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

* Insufficient data

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

CONSUMER LOAN OFFICER II/Senior

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

* Insufficient data

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

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

* Insufficient data

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

Table 43 - 3
Total Cash Compensation
Consumer Loan Officer II / Sr.

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

* Insufficient data

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

Table 43 - 4
Salary Ranges
Consumer Loan Officer II / Sr.

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

* 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		12	$45,320	$38,000	$43,680	$54,650	$55,560
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	6	$42,200	$38,000	$39,670	$45,750	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	$47,670	$40,060	$45,750	$55,000	*
	10 - 49	6	$42,350	$38,000	$38,710	$47,720	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$47,610	$36,920	$47,720	$55,000	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	11	$45,680	$38,000	$45,750	$54,930	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$44,680	$36,920	$43,680	$47,720	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

Table 44 - 2
Incentives and Bonuses
Consumer Loan Officer I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		12	82%	10	$1,240
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	3	100%	3	*
	$20M to $35M	3	100%	3	*
	$35M to $50M	6	63%	3	*
By region	New England	1	100%	1	*
	Middle Atlantic	1	100%	1	*
	East North Central	2	50%	1	*
	West North Central	3	100%	3	*
	South Atlantic	0		0	
	East South Central	2	100%	2	*
	West South Central	2	100%	2	*
	Mountain	0		0	
	Pacific	1	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	6	79%	5	*
	10 - 49	6	87%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	6	100%	6	*
	11 - 12	2	67%	1	*
	13 - 20	5	71%	3	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	9	91%	8	$1,250
	$20M to $50M	3	67%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	11	81%	8	$1,270
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	10	73%	8	$1,230
	2	1	100%	1	*
	3	0		0	
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

Table 44 - 3
Total Cash Compensation
Consumer Loan Officer I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		12	$46,340	$39,500	$44,180	$55,520	$56,720
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	3	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	6	$42,900	$39,500	$40,590	$45,750	*
By region	New England	1	*	*	*	*	*
	Middle Atlantic	1	*	*	*	*	*
	East North Central	2	*	*	*	*	*
	West North Central	3	*	*	*	*	*
	South Atlantic	0					
	East South Central	2	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	0					
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	6	$48,830	$41,390	$45,750	$56,000	*
	10 - 49	6	$43,190	$39,500	$39,970	$48,220	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	6	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$48,740	$38,920	$48,220	$56,000	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	2	*	*	*	*	*
	2,000 - 4,999	11	$46,700	$39,500	$45,750	$55,900	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$45,570	$38,920	$44,180	$48,220	*
	2	1	*	*	*	*	*
	3	0					
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

Table 44 - 4
Salary Ranges
Consumer Loan Officer I

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

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

* Insufficient data

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

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

* Insufficient data

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

Table 45 - 3
Total Cash Compensation
Consumer Loan Processor / Clerk

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

* Insufficient data

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

Table 45 - 4
Salary Ranges
Consumer Loan Processor / Clerk

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

* Insufficient data

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

MORTGAGE LOAN OFFICER II/SENIOR

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

* Insufficient data

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

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

* Insufficient data

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

Table 46 - 3
Total Cash Compensation
Mortgage Loan Officer II / Sr.

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

* Insufficient data

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

Table 46 - 4
Salary Ranges
Mortgage Loan Officer II / Sr.

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

* Insufficient data

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

MORTGAGE LOAN OFFICER I

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

* Insufficient data

Table 47 - 2
Incentives and Bonuses
Mortgage Loan Officer I

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

* Insufficient data

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

Table 47 - 3
Total Cash Compensation
Mortgage Loan Officer I

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

* Insufficient data

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

Table 47 - 4
Salary Ranges
Mortgage Loan Officer I

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

* Insufficient data

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

MORTGAGE LOAN PROCESSOR/CLERK

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

* Insufficient data

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

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

* Insufficient data

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

Table 48 - 3
Total Cash Compensation
Mortgage Loan Processor / Clerk

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

* Insufficient data

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

Table 48 - 4
Salary Ranges
Mortgage Loan Processor / Clerk

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

* Insufficient data

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

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

* Insufficient data

Table 49 - 2
Incentives and Bonuses
Underwriter

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

* Insufficient data

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

Table 49 - 3
Total Cash Compensation
Underwriter

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

* Insufficient data

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

Table 49 - 4
Salary Ranges
Underwriter

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

* Insufficient data

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

COLLECTOR/ADJUSTER

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		17	$47,080	$42,000	$43,890	$49,920	$64,410
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	11	$48,240	$39,040	$46,640	$57,520	$67,570
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	7	$47,470	$41,540	$45,600	$52,190	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	10	$51,040	$43,580	$47,770	$59,630	*
	10 - 49	7	$41,340	$36,120	$41,590	$46,510	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	9	$48,930	$38,250	$46,670	$60,780	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	10	$48,800	$42,670	$44,080	$56,700	*
	$20M to $50M	7	$44,580	$38,160	$44,720	$51,060	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	13	$48,270	$43,530	$46,250	$55,370	$66,430
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	$49,000	$42,560	$46,250	$54,770	*
	2	6	$48,870	$38,240	$49,920	$59,150	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 50 - 2
Incentives and Bonuses
Collector / Adjuster

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		17	52%	8	$1,850
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 $35M	3	0%	0	
	$35M to $50M	11	60%	6	$1,240
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	7	33%	1	*
	West North Central	1	0%	0	
	South Atlantic	0		0	
	East South Central	4	73%	3	*
	West South Central	3	67%	2	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	10	43%	3	*
	10 - 49	7	67%	5	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	100%	2	*
	9 - 10	2	0%	0	
	11 - 12	3	67%	2	*
	13 - 20	9	50%	3	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	10	31%	2	*
	$20M to $50M	7	83%	6	$1,240
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	13	57%	6	$1,930
	5,000 - 9,999	2	50%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	47%	3	*
	2	6	60%	2	*
	3	2	0%	0	
	4	1	100%	1	*
	5 or more	1	100%	1	*

* 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		17	$47,920	$42,000	$47,310	$51,840	$64,410
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	11	$48,860	$39,040	$47,350	$58,200	$67,570
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	7	$47,600	$41,540	$45,980	$52,190	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	4	*	*	*	*	*
	West South Central	3	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	10	$51,850	$45,210	$47,770	$60,010	*
	10 - 49	7	$42,230	$36,340	$41,970	$48,040	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	2	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	9	$49,430	$38,250	$47,670	$60,990	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	10	$49,510	$42,670	$47,340	$56,700	*
	$20M to $50M	7	$45,610	$38,380	$45,810	$52,850	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	13	$49,210	$43,650	$47,460	$56,390	$66,430
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	$50,430	$45,220	$47,460	$56,230	*
	2	6	$49,270	$38,800	$49,920	$59,590	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		1	*	*	*
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	0			
	$35M to $50M	1	*	*	*

* Insufficient data

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

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		11	$41,830	$33,980	$38,560	$43,290	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	7	$38,770	$33,870	$38,760	$42,760	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	8	$43,380	$34,440	$39,320	$45,370	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
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	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	10	$42,100	$33,970	$38,440	$44,330	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	4	*	*	*	*	*
	2	2	*	*	*	*	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

Table 51 - 2
Incentives and Bonuses
Collection Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		10	100%	10	$1,360
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	2	100%	2	*
	$35M to $50M	6	100%	6	$1,570
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	1	100%	1	*
	West North Central	2	100%	2	*
	South Atlantic	1	100%	1	*
	East South Central	1	100%	1	*
	West South Central	2	100%	2	*
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	1	100%	1	*
	10 - 49	8	100%	8	$1,450
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	3	100%	3	*
	11 - 12	2	100%	2	*
	13 - 20	5	100%	5	*
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	3	100%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	8	100%	8	$1,420
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	4	100%	4	*
	2	1	100%	1	*
	3	3	100%	3	*
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

Table 51 - 3
Total Cash Compensation
Collection Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		11	$43,050	$35,590	$39,060	$44,620	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	7	$40,080	$35,750	$39,610	$43,850	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	2	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	8	$44,830	$36,460	$40,170	$47,680	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	3	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
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	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	10	$43,350	$35,110	$38,990	$46,150	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	4	*	*	*	*	*
	2	2	*	*	*	*	*
	3	3	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

Table 51 - 4
Salary Ranges
Collection Clerk

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

* Insufficient data

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

PLASTIC CARD MANAGER/SUPERVISOR

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

* Insufficient data

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

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

* Insufficient data

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

Table 52 - 3
Total Cash Compensation
Plastic Card Manager / Supervisor

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

* Insufficient data

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

Table 52 - 4
Salary Ranges
Plastic Card Manager / Supervisor

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

* Insufficient data

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

PLASTIC CARD CLERK

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

* Insufficient data

Table 53 - 2
Incentives and Bonuses
Plastic Card Clerk

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

* Insufficient data

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

Table 53 - 3
Total Cash Compensation
Plastic Card Clerk

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

* Insufficient data

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

Table 53 - 4
Salary Ranges
Plastic Card Clerk

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

* Insufficient data

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

MEMBER SERVICE REPRESENTATIVE—PLASTIC CARDS

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

* Insufficient data

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

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

* Insufficient data

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

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

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

* Insufficient data

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

Table 54 - 4
Salary Ranges
Member Service Rep. - Plastic Cards

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

* Insufficient data

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

ATM SPECIALIST

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

* Insufficient data

Table 55 - 2
Incentives and Bonuses
ATM Specialist

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

* Insufficient data

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

Table 55 - 3
Total Cash Compensation
ATM Specialist

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

* Insufficient data

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

Table 55 - 4
Salary Ranges
ATM Specialist

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

* Insufficient data

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

SVP/VP OF IT (#2 position)

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

* Insufficient data

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

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

* Insufficient data

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

Table 56 - 3
Total Cash Compensation
SVP / VP of IT (#2 position)

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

* Insufficient data

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

Table 56 - 4
Salary Ranges
SVP / VP of IT (#2 position)

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

* Insufficient data

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

IT MANAGER/SUPERVISOR

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

* Insufficient data

Table 57 - 2
Incentives and Bonuses
IT Manager / Supervisor

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

* Insufficient data

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

Table 57 - 3
Total Cash Compensation
IT Manager / Supervisor

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

* Insufficient data

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

Table 57 - 4
Salary Ranges
IT Manager / Supervisor

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

* Insufficient data

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

SYSTEMS ANALYST

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

* Insufficient data

Table 58 - 2
Incentives and Bonuses
Systems Analyst

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

* Insufficient data

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

Table 58 - 3
Total Cash Compensation
Systems Analyst

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

* Insufficient data

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

Table 58 - 4
Salary Ranges
Systems Analyst

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

* Insufficient data

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

PROGRAMMER

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

* Insufficient data

Table 59 - 2
Incentives and Bonuses
Programmer

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

* Insufficient data

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

Table 59 - 3
Total Cash Compensation
Programmer

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

* Insufficient data

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

Table 59 - 4
Salary Ranges
Programmer

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

* Insufficient data

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

NETWORK ADMINISTRATOR

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

* Insufficient data

Table 60 - 2
Incentives and Bonuses
Network Administrator

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

* Insufficient data

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

Table 60 - 3
Total Cash Compensation
Network Administrator

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

* Insufficient data

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

Table 60 - 4
Salary Ranges
Network Administrator

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

* Insufficient data

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

TECHNOLOGY SPECIALIST

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

* Insufficient data

Table 61 - 2
Incentives and Bonuses
Technology Specialist

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

* Insufficient data

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

Table 61 - 3
Total Cash Compensation
Technology Specialist

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

* Insufficient data

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

Table 61 - 4
Salary Ranges
Technology Specialist

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

* Insufficient data

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

WEB ADMINISTRATOR

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

* Insufficient data

Table 62 - 2
Incentives and Bonuses
Web Administrator

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

* Insufficient data

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

Table 62 - 3
Total Cash Compensation
Web Administrator

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

* Insufficient data

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

Table 62 - 4
Salary Ranges
Web Administrator

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

* Insufficient data

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

DATA ENTRY SPECIALIST

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

* Insufficient data

Table 63 - 2
Incentives and Bonuses
Data Entry Specialist

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

* Insufficient data

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

Table 63 - 3
Total Cash Compensation
Data Entry Specialist

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

* Insufficient data

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

Table 63 - 4
Salary Ranges
Data Entry Specialist

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

* Insufficient data

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

SVP/VP OF MARKETING (#2 position)

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

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

* Insufficient data

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

Table 64 - 3
Total Cash Compensation
SVP / VP of Marketing (#2 position)

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

* Insufficient data

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

Table 64 - 4
Salary Ranges
SVP / VP of Marketing (#2 position)

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

* Insufficient data

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

<u>MARKETING MANAGER/SUPERVISOR</u>

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

* Insufficient data

Table 65 - 2
Incentives and Bonuses
Marketing Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		5	100%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	100%	2	*
	$20M to $35M	2	100%	2	*
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	2	100%	2	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	0		0	
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	1	100%	1	*
	13 - 20	4	100%	4	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	3	100%	3	*
	$20M to $50M	2	100%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	2	100%	2	*
	2,000 - 4,999	3	100%	3	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	2	100%	2	*
	2	1	100%	1	*
	3	1	100%	1	*
	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 65 - 3
Total Cash Compensation
Marketing Manager / Supervisor

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

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation,
if the 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		0			
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	0			
	$35M to $50M	0			

* Insufficient data

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

BUSINESS DEVELOPMENT MANAGER

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

* Insufficient data

Table 66 - 2
Incentives and Bonuses
Business Development Manager

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

* Insufficient data

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

Table 66 - 3
Total Cash Compensation
Business Development Manager

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

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		2	*	*	*
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	2	*	*	*
	$35M to $50M	0			

* Insufficient data

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

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		7	$53,870	$42,240	$51,980	$66,630	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	6	$54,660	$40,030	$54,010	$69,530	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	6	$55,910	$43,370	$54,010	$69,530	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

Table 67 - 2
Incentives and Bonuses
Marketing Specialist

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		7	67%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	0		0	
	$20M to $35M	1	0%	0	
	$35M to $50M	6	80%	5	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	1	0%	0	
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	1	100%	1	*
	Mountain	0		0	
	Pacific	2	50%	1	*
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	5	50%	2	*
	10 - 49	2	100%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	0%	0	
	11 - 12	1	100%	1	*
	13 - 20	5	75%	3	*
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	3	67%	2	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	0		0	
	2,000 - 4,999	6	60%	3	*
	5,000 - 9,999	1	100%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	1	0%	0	
	2	2	50%	1	*
	3	2	100%	2	*
	4	1	100%	1	*
	5 or more	0		0	

* Insufficient data

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

Table 67 - 3
Total Cash Compensation
Marketing Specialist

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		7	$56,390	$43,750	$51,980	$70,460	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	6	$57,680	$42,250	$54,010	$74,640	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	1	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	5	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	3	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	6	$58,720	$45,020	$54,010	$74,640	*
	5,000 - 9,999	1	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	1	*	*	*	*	*
	2	2	*	*	*	*	*
	3	2	*	*	*	*	*
	4	1	*	*	*	*	*
	5 or more	0					

* Insufficient data

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

Table 67 - 4
Salary Ranges
Marketing Specialist

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

* Insufficient data

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

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

* Insufficient data

Table 68 - 2
Incentives and Bonuses
Marketing / Communications Coordinator

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

* Insufficient data

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

Table 68 - 3
Total Cash Compensation
Marketing / Communications Coordinator

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

* Insufficient data

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

Table 68 - 4
Salary Ranges
Marketing / Communications Coordinator

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

* Insufficient data

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

MARKETING ASSISTANT

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

* Insufficient data

Table 69 - 2
Incentives and Bonuses
Marketing Assistant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		6	80%	5	*
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	3	100%	3	*
	$20M to $35M	0		0	
	$35M to $50M	2	50%	1	*
By region	New England	1	0%	0	
	Middle Atlantic	0		0	
	East North Central	3	100%	3	*
	West North Central	0		0	
	South Atlantic	0		0	
	East South Central	0		0	
	West South Central	0		0	
	Mountain	2	100%	2	*
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	2	100%	2	*
	5 - 9	3	60%	2	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	0		0	
	11 - 12	3	100%	3	*
	13 - 20	3	60%	2	*
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	2	50%	1	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	5	75%	3	*
	2,000 - 4,999	1	100%	1	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	3	60%	2	*
	2	2	100%	2	*
	3	0		0	
	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 69 - 3
Total Cash Compensation
Marketing Assistant

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

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation,
if the 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		0			
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	0			
	$35M to $50M	0			

* Insufficient data

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

BUSINESS DEVELOPMENT REPRESENTATIVE

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

* Insufficient data

Table 70 - 2
Incentives and Bonuses
Business Development Representative

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

* Insufficient data

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

Table 70 - 3
Total Cash Compensation
Business Development Representative

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

* Insufficient data

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

Table 70 - 4
Salary Ranges
Business Development Representative

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

* Insufficient data

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

SVP/VP OF HUMAN RESOURCES (#2 position)

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

* Insufficient data

Table 71 - 2
Incentives and Bonuses
SVP / VP of Human Resources (#2 position)

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

* Insufficient data

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

Table 71 - 3
Total Cash Compensation
SVP / VP of Human Resources (#2 position)

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

* Insufficient data

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

Table 71 - 4
Salary Ranges
SVP / VP of Human Resources (#2 position)

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

* Insufficient data

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

DIVERSITY/INCLUSION (DEI) VICE PRESIDENT/DIRECTOR (head of DEI)

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 74 - 1
Salaries
Diversity / Inclusion VP/director (head of DEI)

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

* Insufficient data

Table 74 - 2
Incentives and Bonuses
Diversity / Inclusion VP/director (head of DEI)

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

* Insufficient data

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

Table 74 - 3
Total Cash Compensation
Diversity / Inclusion VP/director (head of DEI)

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

* Insufficient data

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

Table 74 - 4
Salary Ranges
Diversity / Inclusion VP/director (head of DEI)

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

* Insufficient data

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

HUMAN RESOURCES MANAGER/SUPERVISOR

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 72 - 1
Salaries
HR Manager / Supervisor

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

* Insufficient data

Table 72 - 2
Incentives and Bonuses
HR Manager / Supervisor

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

* Insufficient data

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

Table 72 - 3
Total Cash Compensation
HR Manager / Supervisor

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

* Insufficient data

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

Table 72 - 4
Salary Ranges
HR Manager / Supervisor

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

* Insufficient data

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

TRAINING DIRECTOR

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 73 - 1
Salaries
Training Director

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

* Insufficient data

Table 73 - 2
Incentives and Bonuses
Training Director

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

* Insufficient data

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

Table 73 - 3
Total Cash Compensation
Training Director

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

* Insufficient data

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

Table 73 - 4
Salary Ranges
Training Director

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

* Insufficient data

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

HUMAN RESOURCES ASSISTANT/SPECIALIST

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

* Insufficient data

Table 75 - 2
Incentives and Bonuses
HR Assistant / Specialist

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

* Insufficient data

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

Table 75 - 3
Total Cash Compensation
HR Assistant / Specialist

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

* Insufficient data

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

Table 75 - 4
Salary Ranges
HR Assistant / Specialist

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

* Insufficient data

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

TRAINING COORDINATOR/SPECIALIST

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

* Insufficient data

Table 76 - 2
Incentives and Bonuses
Training Coordinator / Specialist

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

* Insufficient data

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

Table 76 - 3
Total Cash Compensation
Training Coordinator / Specialist

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

* Insufficient data

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

Table 76 - 4
Salary Ranges
Training Coordinator / Specialist

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

* Insufficient data

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

PAYROLL COORDINATOR/ADMINISTRATOR

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

* Insufficient data

Table 77 - 2
Incentives and Bonuses
Payroll Coordinator / Administrator

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

* Insufficient data

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

Table 77 - 3
Total Cash Compensation
Payroll Coordinator / Administrator

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

* Insufficient data

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

Table 77 - 4
Salary Ranges
Payroll Coordinator / Administrator

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

* Insufficient data

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

BENEFITS COORDINATOR/SPECIALIST

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

* Insufficient data

Table 78 - 2
Incentives and Bonuses
Benefits Coordinator / Specialist

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

* Insufficient data

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

Table 78 - 3
Total Cash Compensation
Benefits Coordinator / Specialist

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

* Insufficient data

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

Table 78 - 4
Salary Ranges
Benefits Coordinator / Specialist

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

* Insufficient data

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

INTERNAL AUDIT VP

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

* Insufficient data

Table 79 - 2
Incentives and Bonuses
Internal Audit VP (head of internal audit)

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

* Insufficient data

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

Table 79 - 3
Total Cash Compensation
Internal Audit VP (head of internal audit)

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

* Insufficient data

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

Table 79 - 4
Salary Ranges
Internal Audit VP (head of internal audit)

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

* Insufficient data

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

INTERNAL AUDIT MANAGER/SUPERVISOR

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

* Insufficient data

Table 80 - 2
Incentives and Bonuses
Internal Audit Manager / Supervisor

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

* Insufficient data

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

Table 80 - 3
Total Cash Compensation
Internal Audit Manager / Supervisor

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

* Insufficient data

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

Table 80 - 4
Salary Ranges
Internal Audit Manager / Supervisor

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

* Insufficient data

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

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

* Insufficient data

Table 81 - 2
Incentives and Bonuses
BSA Officer

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

* Insufficient data

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

Table 81 - 3
Total Cash Compensation
BSA Officer

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

* Insufficient data

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

Table 81 - 4
Salary Ranges
BSA Officer

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

* Insufficient data

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

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

* Insufficient data

Table 82 - 2
Incentives and Bonuses
Internal Auditor

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

* Insufficient data

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

Table 82 - 3
Total Cash Compensation
Internal Auditor

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

* Insufficient data

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

Table 82 - 4
Salary Ranges
Internal Auditor

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

* Insufficient data

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

COMPLIANCE OFFICER

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

* Insufficient data

Table 83 - 2
Incentives and Bonuses
Compliance Officer

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

* Insufficient data

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

Table 83 - 3
Total Cash Compensation
Compliance Officer

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

* Insufficient data

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

Table 83 - 4
Salary Ranges
Compliance Officer

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

* Insufficient data

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

RISK MANAGEMENT OFFICER/SPECIALIST

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

* Insufficient data

Table 84 - 2
Incentives and Bonuses
Risk Management Officer / Specialist

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

* Insufficient data

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

Table 84 - 3
Total Cash Compensation
Risk Management Officer / Specialist

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

* Insufficient data

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

Table 84 - 4
Salary Ranges
Risk Management Officer / Specialist

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

* Insufficient data

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

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

* Insufficient data

Table 85 - 2
Incentives and Bonuses
BSA/AML Analyst

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

* Insufficient data

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

Table 85 - 3
Total Cash Compensation
BSA/AML Analyst

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

* Insufficient data

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

Table 85 - 4
Salary Ranges
BSA/AML Analyst

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

* Insufficient data

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

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

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

* Insufficient data

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

Table 86 - 3
Total Cash Compensation
SVP / VP of Finance (#2 position)

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

* Insufficient data

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

Table 86 - 4
Salary Ranges
SVP / VP of Finance (#2 position)

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

* Insufficient data

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

ACCOUNTING VP

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

* Insufficient data

Table 87 - 2
Incentives and Bonuses
Accounting VP

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

* Insufficient data

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

Table 87 - 3
Total Cash Compensation
Accounting VP

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

* Insufficient data

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

Table 87 - 4
Salary Ranges
Accounting VP

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

* 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		14	$64,030	$55,250	$61,060	$72,280	$85,970
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	7	$68,170	$55,820	$64,060	$83,090	*
	$35M to $50M	7	$59,890	$51,210	$58,380	$68,380	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	6	$65,030	$57,600	$63,130	$72,950	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	8	$69,300	$56,000	$67,100	$82,000	*
	10 - 49	6	$56,640	$50,780	$57,760	$61,800	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	$66,300	$57,440	$61,060	$76,570	*
	13 - 20	6	$61,110	$50,780	$55,000	$74,070	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$65,280	$52,630	$60,450	$80,000	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	10	$61,370	$53,360	$57,760	$70,330	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$64,990	$56,940	$63,130	$70,330	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 88 - 2
Incentives and Bonuses
Accounting Manager / Supervisor

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	75%	10	$2,710
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	0		0	
	$20M to $35M	7	67%	5	*
	$35M to $50M	7	83%	6	$2,400
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	3	67%	2	*
	West North Central	2	50%	1	*
	South Atlantic	2	100%	2	*
	East South Central	0		0	
	West South Central	6	80%	5	*
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	8	57%	5	*
	10 - 49	6	100%	6	$2,590
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	7	67%	5	*
	13 - 20	6	80%	5	*
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	9	75%	7	$3,330
	$20M to $50M	5	75%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	3	67%	2	*
	2,000 - 4,999	10	78%	8	$2,500
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	10	67%	7	$2,240
	2	2	100%	2	*
	3	1	100%	1	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 88 - 3
Total Cash Compensation
Accounting Manager / Supervisor

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$66,060	$57,450	$61,810	$72,530	$90,140
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	7	$70,240	$58,260	$65,040	$86,010	*
	$35M to $50M	7	$61,890	$56,260	$59,640	$69,190	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	3	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	0					
	West South Central	6	$66,800	$59,800	$63,130	$75,130	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	8	$70,940	$59,000	$68,100	$84,450	*
	10 - 49	6	$59,240	$55,110	$58,770	$63,510	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	1	*	*	*	*	*
	11 - 12	7	$68,050	$58,950	$61,810	$77,490	*
	13 - 20	6	$63,500	$54,040	$57,010	$75,740	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	9	$67,770	$57,450	$61,060	$81,840	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	10	$63,310	$56,070	$59,000	$70,860	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	10	$66,480	$58,890	$63,130	$70,860	*
	2	2	*	*	*	*	*
	3	1	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 88 - 4
Salary Ranges
Accounting Manager / Supervisor

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

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

* Insufficient data

Table 89 - 2
Incentives and Bonuses
Investments VP

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

* Insufficient data

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

Table 89 - 3
Total Cash Compensation
Investments VP

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

* Insufficient data

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

Table 89 - 4
Salary Ranges
Investments VP

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

* Insufficient data

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

INVESTMENTS MANAGER

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

* Insufficient data

Table 90 - 2
Incentives and Bonuses
Investments Manager

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

* Insufficient data

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

Table 90 - 3
Total Cash Compensation
Investments Manager

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

* Insufficient data

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

Table 90 - 4
Salary Ranges
Investments Manager

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

* Insufficient data

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

ACCOUNTANT

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		18	$54,370	$46,720	$50,000	$62,330	$73,110
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	14	$51,900	$45,570	$50,000	$58,450	$66,710
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	0					
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	11	$56,280	$45,830	$53,990	$66,850	*
	10 - 49	7	$51,020	$47,330	$50,000	$53,040	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	10	$54,710	$48,130	$50,960	$63,460	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$56,060	$47,580	$50,750	$66,850	*
	$20M to $50M	7	$51,410	$45,830	$50,000	$56,430	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	14	$54,400	$45,700	$50,210	$61,980	$75,000
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	15	$54,280	$45,960	$50,000	$63,820	$74,660
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 91 - 2
Incentives and Bonuses
Accountant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		18	55%	10	$1,640
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	2	0%	0	
	$20M to $35M	2	50%	1	*
	$35M to $50M	14	62%	9	$1,590
By region	New England	1	0%	0	
	Middle Atlantic	2	100%	2	*
	East North Central	5	75%	3	*
	West North Central	1	0%	0	
	South Atlantic	0		0	
	East South Central	1	100%	1	*
	West South Central	5	60%	3	*
	Mountain	0		0	
	Pacific	3	0%	0	
By number of full-time employees	1	0		0	
	2 - 4	0		0	
	5 - 9	11	38%	5	*
	10 - 49	7	83%	6	$1,500
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	5	22%	1	*
	11 - 12	2	33%	1	*
	13 - 20	10	78%	8	$1,640
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $20M	11	38%	5	*
	$20M to $50M	7	83%	6	$2,050
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	1	0%	0	
	2,000 - 4,999	14	59%	9	$1,590
	5,000 - 9,999	2	50%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	15	55%	9	$1,590
	2	2	50%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 91 - 3
Total Cash Compensation
Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		18	$55,260	$49,320	$51,800	$64,380	$73,110
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	14	$52,880	$47,330	$50,270	$60,910	$66,710
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	0					
	East South Central	1	*	*	*	*	*
	West South Central	5	*	*	*	*	*
	Mountain	0					
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	11	$56,980	$48,690	$56,410	$66,850	*
	10 - 49	7	$52,270	$49,020	$50,980	$54,290	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	2	*	*	*	*	*
	13 - 20	10	$55,990	$49,680	$52,000	$64,600	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	11	$56,490	$49,490	$51,800	$66,850	*
	$20M to $50M	7	$53,110	$48,340	$51,000	$59,080	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	1	*	*	*	*	*
	2,000 - 4,999	14	$55,340	$47,830	$51,970	$63,870	$75,000
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	15	$55,160	$48,840	$51,030	$64,660	$74,660
	2	2	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

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

Table 91 - 4
Salary Ranges
Accountant

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

* 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		30	$44,670	$38,280	$41,480	$50,600	$61,910
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	7	*	*	*	*	*
	$20M to $35M	6	$45,930	$39,900	$45,000	$52,470	*
	$35M to $50M	16	$45,140	$38,570	$43,200	$50,360	$61,690
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	$40,180	$33,870	$38,570	$44,910	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	10	$45,060	$37,900	$41,780	$51,860	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	15	$45,750	$36,810	$47,110	$51,150	$62,040
	10 - 49	10	$40,520	$38,040	$38,850	$43,060	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$49,140	$45,240	$50,230	$52,470	*
	11 - 12	8	$39,920	$36,790	$39,320	$41,070	*
	13 - 20	12	$44,360	$35,510	$42,960	$48,720	$63,730
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	17	$46,090	$38,450	$45,450	$51,880	$63,770
	$20M to $50M	11	$43,650	$38,590	$41,020	$48,160	$58,300
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	10	$46,370	$38,230	$48,310	$51,970	*
	2,000 - 4,999	18	$43,950	$38,130	$40,510	$49,920	$60,670
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	17	$45,550	$38,430	$45,420	$50,950	$61,840
	2	8	$43,120	$33,280	$38,590	$50,490	*
	3	1	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 92 - 2
Incentives and Bonuses
Accounting Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		29	70%	20	$1,650
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 $35M	6	40%	2	*
	$35M to $50M	15	100%	15	$1,730
By region	New England	0		0	
	Middle Atlantic	2	50%	1	*
	East North Central	6	100%	6	$1,620
	West North Central	1	100%	1	*
	South Atlantic	3	60%	2	*
	East South Central	4	29%	1	*
	West South Central	10	65%	7	$1,290
	Mountain	0		0	
	Pacific	2	100%	2	*
By number of full-time employees	1	0		0	
	2 - 4	5	24%	1	*
	5 - 9	14	72%	10	$1,920
	10 - 49	10	89%	9	$1,310
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	5	75%	3	*
	11 - 12	8	73%	6	$1,550
	13 - 20	12	86%	11	$1,710
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	0%	0	
	$5M to $20M	16	64%	10	$2,120
	$20M to $50M	11	90%	10	$1,190
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	0		0	
	1,000 - 1,999	10	38%	4	*
	2,000 - 4,999	16	86%	14	$1,560
	5,000 - 9,999	2	100%	2	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	16	53%	8	$930
	2	8	87%	7	$2,530
	3	1	100%	1	*
	4	2	100%	2	*
	5 or more	1	100%	1	*

* 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		30	$45,790	$38,670	$42,040	$51,700	$62,740
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	7	*	*	*	*	*
	$20M to $35M	6	$46,560	$39,900	$45,000	$54,040	*
	$35M to $50M	16	$46,760	$39,360	$44,520	$50,730	$66,140
By region	New England	1	*	*	*	*	*
	Middle Atlantic	2	*	*	*	*	*
	East North Central	6	$41,790	$36,100	$40,350	$45,930	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	10	$45,900	$38,230	$43,260	$53,380	*
	Mountain	0					
	Pacific	2	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	5	*	*	*	*	*
	5 - 9	15	$47,030	$38,240	$47,670	$51,680	$66,720
	10 - 49	10	$41,680	$38,810	$40,600	$44,340	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	6	$50,150	$46,250	$50,230	$54,040	*
	11 - 12	8	$41,060	$37,640	$40,460	$41,640	*
	13 - 20	12	$45,840	$36,940	$44,070	$48,720	$69,450
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	17	$47,360	$38,560	$47,340	$53,690	$65,970
	$20M to $50M	11	$44,720	$39,070	$41,390	$49,170	$60,980
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	10	$47,150	$38,230	$48,310	$53,540	*
	2,000 - 4,999	18	$45,210	$38,880	$41,470	$50,010	$64,510
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	17	$46,010	$39,010	$47,220	$51,590	$62,040
	2	8	$45,310	$35,670	$40,160	$52,400	*
	3	1	*	*	*	*	*
	4	2	*	*	*	*	*
	5 or more	1	*	*	*	*	*

* Insufficient data

NOTE: Total compensation mean and percentile calculations include zeroes ($0) for the incentive/bonus part of the calculation, if the 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		6	$36,580	$48,230	$59,880
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	2	*	*	*
	$35M to $50M	2	*	*	*

* 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		6	$62,550	$41,600	$66,550	$79,180	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	6	$62,550	$41,600	$66,550	$79,180	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

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

* Insufficient data

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

Table 93 - 3
Total Cash Compensation
Branch Operations VP (head of branch ops.)

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		6	$64,420	$41,600	$70,160	$79,920	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	0					
	$20M to $35M	1	*	*	*	*	*
	$35M to $50M	5	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	0					
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	0					
	5 - 9	2	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	0					
	11 - 12	1	*	*	*	*	*
	13 - 20	5	*	*	*	*	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	0					
	$5M to $20M	2	*	*	*	*	*
	$20M to $50M	3	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	6	$64,420	$41,600	$70,160	$79,920	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	2	*	*	*	*	*
	2	1	*	*	*	*	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 93 - 4
Salary Ranges
Branch Operations VP (head of branch ops.)

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

* Insufficient data

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

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

* Insufficient data

Table 94 - 2
Incentives and Bonuses
Branch Manager II

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

* Insufficient data

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

Table 94 - 3
Total Cash Compensation
Branch Manager II

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

* Insufficient data

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

Table 94 - 4
Salary Ranges
Branch Manager II

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

* Insufficient data

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

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		15	$57,580	$45,280	$57,330	$66,150	$80,000
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	8	$55,800	$49,120	$57,200	$62,020	*
	$35M to $50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	$69,370	$58,680	$68,200	$80,000	*
	10 - 49	6	$52,140	$43,850	$53,750	$57,530	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	7	$56,910	$44,850	$53,750	$66,990	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	8	$65,290	$55,090	$63,350	$80,000	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	12	$59,720	$50,140	$57,460	$65,570	$80,000
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	7	$59,970	$53,750	$57,200	$67,850	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 95 - 2
Incentives and Bonuses
Branch Manager I

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		15	90%	13	$3,330
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	2	100%	2	*
	$10M to $20M	2	0%	0	
	$20M to $35M	8	100%	8	$2,040
	$35M to $50M	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	2	100%	2	*
	East North Central	1	100%	1	*
	West North Central	2	100%	2	*
	South Atlantic	1	100%	1	*
	East South Central	0		0	
	West South Central	3	100%	3	*
	Mountain	2	100%	2	*
	Pacific	3	40%	1	*
By number of full-time employees	1	0		0	
	2 - 4	3	100%	3	*
	5 - 9	6	73%	5	*
	10 - 49	6	100%	6	$1,510
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	0		0	
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	5	64%	3	*
	11 - 12	3	100%	3	*
	13 - 20	7	100%	7	$3,260
By amount of loans outstanding	$500,000 to $2M	0		0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	8	82%	7	$4,120
	$20M to $50M	5	100%	5	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	3	100%	3	*
	1,000 - 1,999	0		0	
	2,000 - 4,999	12	88%	10	$3,230
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	71%	4	*
	2	7	100%	7	$3,730
	3	2	100%	2	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 95 - 3
Total Cash Compensation
Branch Manager I

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		15	$60,580	$46,360	$59,290	$69,840	$84,690
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	2	*	*	*	*	*
	$10M to $20M	2	*	*	*	*	*
	$20M to $35M	8	$57,840	$50,390	$59,030	$65,590	*
	$35M to $50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	2	*	*	*	*	*
	East North Central	1	*	*	*	*	*
	West North Central	2	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	0					
	West South Central	3	*	*	*	*	*
	Mountain	2	*	*	*	*	*
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	6	$73,900	$61,180	$72,060	$84,920	*
	10 - 49	6	$53,650	$44,850	$55,250	$59,030	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	0					
	3 - 4	0					
	5 - 6	0					
	7 - 8	0					
	9 - 10	5	*	*	*	*	*
	11 - 12	3	*	*	*	*	*
	13 - 20	7	$60,170	$45,900	$55,250	$69,170	*
By amount of loans outstanding	$500,000 to $2M	0					
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	8	$68,690	$56,720	$67,560	$80,000	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	3	*	*	*	*	*
	1,000 - 1,999	0					
	2,000 - 4,999	12	$62,560	$51,460	$59,550	$70,290	$89,270
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	7	$63,700	$55,250	$59,700	$69,790	*
	3	2	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

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

Table 95 - 4
Salary Ranges
Branch Manager I

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

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

* Insufficient data

Table 96 - 2
Incentives and Bonuses
Assistant Branch Manager II

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

* Insufficient data

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

Table 96 - 3
Total Cash Compensation
Assistant Branch Manager II

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

* Insufficient data

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

Table 96 - 4
Salary Ranges
Assistant Branch Manager II

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

* Insufficient data

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

ASSISTANT BRANCH MANAGER I

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

* Insufficient data

Table 97 - 2
Incentives and Bonuses
Assistant Branch Manager I

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

* Insufficient data

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

Table 97 - 3
Total Cash Compensation
Assistant Branch Manager I

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

* Insufficient data

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

Table 97 - 4
Salary Ranges
Assistant Branch Manager I

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

* Insufficient data

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

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

* Insufficient data

Table 98 - 2
Incentives and Bonuses
Call Center VP (head of call center)

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

* Insufficient data

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

Table 98 - 3
Total Cash Compensation
Call Center VP (head of call center)

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

* Insufficient data

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

Table 98 - 4
Salary Ranges
Call Center VP (head of call center)

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

* Insufficient data

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

CALL CENTER MANAGER/SUPERVISOR

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

* Insufficient data

Table 99 - 2
Incentives and Bonuses
Call Center Manager / Supervisor

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

* Insufficient data

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

Table 99 - 3
Total Cash Compensation
Call Center Manager / Supervisor

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

* Insufficient data

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

Table 99 - 4
Salary Ranges
Call Center Manager / Supervisor

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

* Insufficient data

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

CALL CENTER REPRESENTATIVE II

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

* Insufficient data

Table 100 - 2
Incentives and Bonuses
Call Center Representative II

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

* Insufficient data

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

Table 100 - 3
Total Cash Compensation
Call Center Representative II

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

* Insufficient data

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

Table 100 - 4
Salary Ranges
Call Center Representative II

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

* Insufficient data

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

CALL CENTER REPRESENTATIVE I

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

* Insufficient data

Table 101 - 2
Incentives and Bonuses
Call Center Representative I

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

* Insufficient data

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

Table 101 - 3
Total Cash Compensation
Call Center Representative I

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

* Insufficient data

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

Table 101 - 4
Salary Ranges
Call Center Representative I

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

* Insufficient data

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

Table 102 - 1
Hourly Wage
Part-Time President / CEO / Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		40	$30.34	$24.72	$25.50	$39.95	$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 $35M	0					
	$35M to $50M	3	*	*	*	*	*
By region	New England	6	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	8	*	*	*	*	*
	West North Central	10	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	3	*	*	*	*	*
By number of full-time employees	1	0					
	2 - 4	4	*	*	*	*	*
	5 - 9	1	*	*	*	*	*
	10 - 49	2	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	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	*	*	*	*	*
	13 - 20	2	*	*	*	*	*
By amount of loans outstanding	$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					
	$100M to $200M	0					
	$200M or more	0					
By number of members	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					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	34	$31.16	$24.72	$26.48	$40.00	$48.07
	2	6	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* 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 $35M	0		0	
	$35M to $50M	3	100%	3	*
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		7	*	*	*
By credit union asset size	$1M to $2M	4	*	*	*
	$2M to $5M	3	*	*	*
	$5M to $10M	0			
	$10M to $20M	0			
	$20M to $35M	0			
	$35M to $50M	0			

* Insufficient data

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

Table 103 - 1
Hourly Wage
Part-Time Executive VP or Assistant Manager

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		35	$29.01	$20.00	$25.50	$34.95	$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 $35M	1	*	*	*	*	*
	$35M to $50M	2	*	*	*	*	*
By region	New England	4	*	*	*	*	*
	Middle Atlantic	3	*	*	*	*	*
	East North Central	14	$24.19	$16.00	$25.50	$30.26	*
	West North Central	4	*	*	*	*	*
	South Atlantic	4	*	*	*	*	*
	East South Central	0					
	West South Central	5	*	*	*	*	*
	Mountain	1	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	11	*	*	*	*	*
	2 - 4	4	*	*	*	*	*
	5 - 9	2	*	*	*	*	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
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	0					
	13 - 20	1	*	*	*	*	*
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	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	31	$29.18	$20.00	$25.66	$35.73	$50.00
	2	4	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* 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		30	30%	9	$1,410
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 $35M	1	100%	1	*
	$35M to $50M	2	50%	1	*
By region	New England	4	36%	2	*
	Middle Atlantic	3	0%	0	
	East North Central	11	49%	5	*
	West North Central	4	25%	1	*
	South Atlantic	4	0%	0	
	East South Central	0		0	
	West South Central	3	0%	0	
	Mountain	1	100%	1	*
	Pacific	0		0	
By number of full-time employees	1	11	17%	2	*
	2 - 4	2	0%	0	
	5 - 9	2	100%	2	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	15	13%	2	*
	3 - 4	7	61%	5	*
	5 - 6	0		0	
	7 - 8	0		0	
	9 - 10	1	100%	1	*
	11 - 12	0		0	
	13 - 20	1	100%	1	*
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	1	100%	1	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	23	31%	7	*
	1,000 - 1,999	3	0%	0	
	2,000 - 4,999	3	67%	2	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	28	28%	8	*
	2	2	50%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 103 - 3
Salary Ranges
Part-Time Executive VP or Assistant Manager

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

* Insufficient data

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

Table 104 - 1
Hourly Wage
Part-Time "Universal Employee"

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		42	$20.43	$15.58	$18.66	$24.30	$27.37
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 $35M	14	$19.86	$15.58	$18.59	$23.88	$26.85
	$35M to $50M	3	*	*	*	*	*
By region	New England	5	*	*	*	*	*
	Middle Atlantic	6	*	*	*	*	*
	East North Central	12	$15.83	$15.48	$16.81	$16.81	*
	West North Central	1	*	*	*	*	*
	South Atlantic	3	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	6	*	*	*	*	*
	Mountain	4	*	*	*	*	*
	Pacific	0					
By number of full-time employees	1	6	*	*	*	*	*
	2 - 4	14	$20.05	$18.66	$20.00	$22.00	*
	5 - 9	7	$16.84	$14.96	$15.58	$18.27	*
	10 - 49	7	$21.32	$15.11	$21.25	$24.88	*
	50 - 99	0					
	100 or more	0					
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	5	*	*	*	*	*
	11 - 12	7	$19.38	$14.89	$18.25	$20.59	*
	13 - 20	6	$17.91	$15.24	$15.58	$22.00	*
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	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	11	$19.88	$15.37	$17.38	$24.59	$28.66
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	29	$18.45	$15.58	$17.92	$22.00	$25.01
	2	10	$24.79	$17.63	$18.66	$38.48	*
	3	4	*	*	*	*	*
	4	0					
	5 or more	0					

* Insufficient data

Table 104 - 2
Incentives and Bonuses
Part-Time "Universal Employee"

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		37	49%	20	$640
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 $35M	14	56%	8	$580
	$35M to $50M	3	100%	3	*
By region	New England	3	0%	0	
	Middle Atlantic	6	39%	2	*
	East North Central	9	100%	9	$650
	West North Central	1	100%	1	*
	South Atlantic	3	67%	2	*
	East South Central	4	100%	4	*
	West South Central	6	18%	1	*
	Mountain	4	0%	0	
	Pacific	0		0	
By number of full-time employees	1	6	33%	2	*
	2 - 4	14	27%	6	*
	5 - 9	7	88%	6	$600
	10 - 49	7	50%	3	*
	50 - 99	0		0	
	100 or more	0		0	
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	5	40%	2	*
	11 - 12	7	69%	5	*
	13 - 20	6	78%	5	*
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	5	80%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	13	42%	7	*
	1,000 - 1,999	13	25%	4	*
	2,000 - 4,999	11	79%	9	$610
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	25	54%	14	$610
	2	8	30%	3	*
	3	4	55%	3	*
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 104 - 3
Salary Ranges
Part-Time "Universal Employee"

		N	average minimum	average midpoint	average maximum
Overall		9	$17.23	$20.14	$23.04
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	3	*	*	*
	$20M to $35M	5	*	*	*
	$35M to $50M	1	*	*	*

* 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		71	$17.25	$16.00	$16.65	$19.00	$20.00
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 $35M	18	$17.51	$15.00	$17.90	$19.00	$21.20
	$35M to $50M	20	$16.89	$15.25	$16.58	$18.00	$20.00
By region	New England	3	*	*	*	*	*
	Middle Atlantic	10	$17.84	$16.50	$18.00	$19.00	*
	East North Central	23	$16.78	$15.45	$16.50	$18.00	$19.00
	West North Central	13	$17.74	$16.54	$16.84	$20.00	*
	South Atlantic	6	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	8	$14.53	$13.84	$14.87	$15.00	*
	Mountain	3	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	4	*	*	*	*	*
	2 - 4	26	$17.56	$16.16	$16.50	$19.68	$21.00
	5 - 9	25	$16.92	$16.00	$16.73	$18.00	$19.51
	10 - 49	9	$15.98	$14.08	$14.87	$16.45	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	9	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	1	*	*	*	*	*
	7 - 8	8	*	*	*	*	*
	9 - 10	10	$15.97	$16.00	$16.48	$16.65	*
	11 - 12	15	$16.17	$15.00	$16.50	$16.50	$16.75
	13 - 20	24	$17.93	$16.84	$18.00	$19.78	$20.73
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	16	$16.65	$14.50	$16.50	$18.73	$20.00
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	32	$16.72	$15.00	$16.65	$18.00	$20.00
	5,000 - 9,999	2	*	*	*	*	*
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	53	$17.54	$16.00	$16.92	$19.00	$20.97
	2	15	$17.40	$16.50	$16.65	$19.42	$20.00
	3	2	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 105 - 2
Incentives and Bonuses
Part-Time Teller

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		71	63%	36	$880
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 $35M	18	56%	9	$450
	$35M to $50M	20	88%	15	$670
By region	New England	3	0%	0	
	Middle Atlantic	10	57%	5	*
	East North Central	23	75%	13	$550
	West North Central	13	73%	9	$680
	South Atlantic	6	0%	0	
	East South Central	4	79%	3	*
	West South Central	8	67%	5	*
	Mountain	3	18%	1	*
	Pacific	1	100%	1	*
By number of full-time employees	1	4	50%	2	*
	2 - 4	26	30%	8	$2,500
	5 - 9	25	91%	19	$600
	10 - 49	9	82%	7	$520
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	9	18%	2	*
	3 - 4	3	0%	0	
	5 - 6	1	0%	0	
	7 - 8	8	40%	4	*
	9 - 10	10	73%	7	$710
	11 - 12	15	74%	10	$1,340
	13 - 20	24	70%	14	$690
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	16	83%	11	$670
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	15	26%	4	*
	1,000 - 1,999	22	45%	9	$1,890
	2,000 - 4,999	32	82%	22	$590
	5,000 - 9,999	2	50%	1	*
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	53	48%	24	$630
	2	15	88%	10	$1,290
	3	2	50%	1	*
	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 105 - 3
Salary Ranges
Part-Time Teller

		N	average minimum	average midpoint	average maximum
Overall		12	$16.39	$18.38	$20.36
By credit union asset size	$1M to $2M	0			
	$2M to $5M	0			
	$5M to $10M	4	*	*	*
	$10M to $20M	2	*	*	*
	$20M to $35M	2	*	*	*
	$35M to $50M	5	*	*	*

* Insufficient data

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

Table 106 - 1
Hourly Wage
Part-Time Member Services Representative

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		54	$18.58	$16.00	$18.00	$20.54	$24.50
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 $35M	9	$18.02	$16.00	$19.00	$19.75	*
	$35M to $50M	14	$19.79	$14.67	$22.00	$24.19	$24.50
By region	New England	1	*	*	*	*	*
	Middle Atlantic	7	$16.98	$12.00	$16.66	$21.12	*
	East North Central	13	$18.99	$16.59	$17.04	$23.00	*
	West North Central	10	$18.75	$17.32	$18.00	$18.00	*
	South Atlantic	4	*	*	*	*	*
	East South Central	5	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	4	*	*	*	*	*
	Pacific	9	*	*	*	*	*
By number of full-time employees	1	7	*	*	*	*	*
	2 - 4	15	$17.70	$16.73	$17.89	$19.11	*
	5 - 9	19	$19.09	$14.74	$19.38	$24.04	$24.50
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	4	*	*	*	*	*
	3 - 4	10	*	*	*	*	*
	5 - 6	3	*	*	*	*	*
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	12	$17.44	$13.21	$17.96	$19.93	*
	13 - 20	21	$19.08	$16.00	$17.89	$23.00	$24.50
By amount of loans outstanding	$500,000 to $2M	10	*	*	*	*	*
	$2M to $5M	7	*	*	*	*	*
	$5M to $20M	30	$18.57	$16.00	$17.76	$21.19	$24.50
	$20M to $50M	7	$19.42	$14.75	$20.00	$23.64	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
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	21	$19.00	$15.25	$18.21	$23.11	$24.50
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	30	$18.72	$16.69	$18.00	$20.54	$23.69
	2	13	$16.19	$15.00	$16.33	$17.89	*
	3	5	*	*	*	*	*
	4	0					
	5 or more	1	*	*	*	*	*

* Insufficient data

Table 106 - 2
Incentives and Bonuses
Part-Time Member Services Representative

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		54	51%	25	$570
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 $35M	9	78%	7	$620
	$35M to $50M	14	71%	9	$720
By region	New England	1	0%	0	
	Middle Atlantic	7	35%	3	*
	East North Central	13	60%	6	$230
	West North Central	10	60%	5	*
	South Atlantic	4	67%	2	*
	East South Central	5	23%	1	*
	West South Central	1	0%	0	
	Mountain	4	53%	2	*
	Pacific	9	50%	4	*
By number of full-time employees	1	7	52%	2	*
	2 - 4	15	28%	5	*
	5 - 9	19	58%	11	$700
	10 - 49	3	100%	3	*
	50 - 99	0		0	
	100 or more	0		0	
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	4	29%	1	*
	11 - 12	12	43%	6	*
	13 - 20	21	63%	12	$740
By amount of loans outstanding	$500,000 to $2M	10	32%	3	*
	$2M to $5M	7	45%	2	*
	$5M to $20M	30	56%	16	$570
	$20M to $50M	7	63%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	23	38%	7	*
	1,000 - 1,999	10	28%	3	*
	2,000 - 4,999	21	70%	15	$680
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	30	57%	14	$350
	2	13	22%	3	*
	3	5	100%	5	*
	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 106 - 3
Salary Ranges
Part-Time Member Services Representative

		N	average minimum	average midpoint	average maximum
Overall		14	$14.71	$17.57	$20.42
By credit union asset size	$1M to $2M	4	*	*	*
	$2M to $5M	3	*	*	*
	$5M to $10M	2	*	*	*
	$10M to $20M	3	*	*	*
	$20M to $35M	1	*	*	*
	$35M to $50M	0			

* Insufficient data

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

Table 107 - 1
Hourly Wage
Part-Time Call Center Representative

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

* Insufficient data

Table 107 - 2
Incentives and Bonuses
Part-Time Call Center Representative

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

* Insufficient data

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

Table 107 - 3
Salary Ranges
Part-Time Call Center Representative

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

* Insufficient data

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

Table 108 - 1
Hourly Wage
Part-Time Accountant

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		14	$24.38	$20.06	$21.39	$26.83	$39.05
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	6	*	*	*	*	*
	$10M to $20M	0					
	$20M to $35M	5	*	*	*	*	*
	$35M to $50M	3	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	1	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	7	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	1	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	2	*	*	*	*	*
	2 - 4	5	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	3	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	2	*	*	*	*	*
	3 - 4	0					
	5 - 6	0					
	7 - 8	2	*	*	*	*	*
	9 - 10	1	*	*	*	*	*
	11 - 12	1	*	*	*	*	*
	13 - 20	8	$25.77	$20.41	$24.09	$27.58	*
By amount of loans outstanding	$500,000 to $2M	2	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	9	$24.26	$21.00	$23.30	$27.14	*
	$20M to $50M	1	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	4	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	7	$26.64	$21.44	$24.45	$30.25	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	6	$27.50	$20.41	$23.90	$35.62	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 108 - 2
Incentives and Bonuses
Part-Time Accountant

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		14	64%	9	$1,820
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 $35M	5	75%	3	*
	$35M to $50M	3	100%	3	*
By region	New England	0		0	
	Middle Atlantic	1	100%	1	*
	East North Central	3	100%	3	*
	West North Central	7	44%	3	*
	South Atlantic	1	0%	0	
	East South Central	1	100%	1	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	2	100%	2	*
	2 - 4	5	23%	1	*
	5 - 9	3	100%	3	*
	10 - 49	3	67%	2	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	100%	2	*
	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	2	0%	0	
	9 - 10	1	100%	1	*
	11 - 12	1	0%	0	
	13 - 20	8	75%	6	$1,680
By amount of loans outstanding	$500,000 to $2M	2	100%	2	*
	$2M to $5M	2	0%	0	
	$5M to $20M	9	65%	6	$2,360
	$20M to $50M	1	100%	1	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	4	50%	2	*
	1,000 - 1,999	3	37%	1	*
	2,000 - 4,999	7	83%	6	$1,680
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	6	68%	4	*
	2	6	53%	3	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 108 - 3
Salary Ranges
Part-Time Accountant

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

* Insufficient data

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

Table 109 - 1
Hourly Wage
Part-Time Loan Officer

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		25	$24.06	$18.51	$24.37	$28.01	$31.99
By credit union asset size	$1M to $2M	4	*	*	*	*	*
	$2M to $5M	3	*	*	*	*	*
	$5M to $10M	4	*	*	*	*	*
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	3	*	*	*	*	*
	$35M to $50M	6	$25.64	$24.30	$26.50	$27.94	*
By region	New England	2	*	*	*	*	*
	Middle Atlantic	4	*	*	*	*	*
	East North Central	3	*	*	*	*	*
	West North Central	5	*	*	*	*	*
	South Atlantic	2	*	*	*	*	*
	East South Central	4	*	*	*	*	*
	West South Central	1	*	*	*	*	*
	Mountain	4	*	*	*	*	*
	Pacific	1	*	*	*	*	*
By number of full-time employees	1	3	*	*	*	*	*
	2 - 4	6	*	*	*	*	*
	5 - 9	10	$26.14	$25.06	$26.68	$28.04	*
	10 - 49	0					
	50 - 99	0					
	100 or more	0					
By number of services offered	1 - 2	6	*	*	*	*	*
	3 - 4	3	*	*	*	*	*
	5 - 6	0					
	7 - 8	0					
	9 - 10	4	*	*	*	*	*
	11 - 12	4	*	*	*	*	*
	13 - 20	8	$24.64	$19.64	$26.57	$28.43	*
By amount of loans outstanding	$500,000 to $2M	7	*	*	*	*	*
	$2M to $5M	2	*	*	*	*	*
	$5M to $20M	12	$23.30	$18.32	$25.00	$28.08	*
	$20M to $50M	5	*	*	*	*	*
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	11	*	*	*	*	*
	1,000 - 1,999	5	*	*	*	*	*
	2,000 - 4,999	10	$24.56	$23.03	$25.50	$27.60	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	15	$23.12	$17.50	$20.61	$27.05	*
	2	10	$25.29	$20.00	$25.74	$29.45	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 109 - 2
Incentives and Bonuses
Part-Time Loan Officer

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		25	36%	8	$920
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 $35M	3	0%	0	
	$35M to $50M	6	83%	5	*
By region	New England	2	100%	2	*
	Middle Atlantic	4	25%	1	*
	East North Central	3	0%	0	
	West North Central	5	80%	3	*
	South Atlantic	2	0%	0	
	East South Central	4	0%	0	
	West South Central	1	0%	0	
	Mountain	4	53%	2	*
	Pacific	1	0%	0	
By number of full-time employees	1	3	0%	0	
	2 - 4	6	30%	2	*
	5 - 9	10	53%	5	*
	10 - 49	0		0	
	50 - 99	0		0	
	100 or more	0		0	
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	4	67%	2	*
	11 - 12	4	53%	2	*
	13 - 20	8	27%	2	*
By amount of loans outstanding	$500,000 to $2M	7	0%	0	
	$2M to $5M	2	100%	2	*
	$5M to $20M	12	33%	3	*
	$20M to $50M	5	75%	3	*
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	11	35%	4	*
	1,000 - 1,999	5	0%	0	
	2,000 - 4,999	10	53%	5	*
	5,000 - 9,999	0		0	
	10,000 - 19,999	0		0	
	20,000 - 39,999	0		0	
	40,000 - 49,999	0		0	
	50,000 - 59,999	0		0	
	60,000 or more	0		0	
Number of branch offices	1	15	21%	3	*
	2	10	56%	5	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 109 - 3
Salary Ranges
Part-Time Loan Officer

		N	average minimum	average midpoint	average maximum
Overall		7	*	*	*
By credit union asset size	$1M to $2M	4	*	*	*
	$2M to $5M	0			
	$5M to $10M	0			
	$10M to $20M	2	*	*	*
	$20M to $35M	0			
	$35M to $50M	1	*	*	*

* Insufficient data

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

Table 110 - 1
Hourly Wage
Part-Time Loan Processor / Clerk

		N	average	25th percentile	median	75th percentile	90th percentile
Overall		8	$23.09	$17.11	$19.92	$29.24	*
By credit union asset size	$1M to $2M	0					
	$2M to $5M	0					
	$5M to $10M	0					
	$10M to $20M	5	*	*	*	*	*
	$20M to $35M	2	*	*	*	*	*
	$35M to $50M	1	*	*	*	*	*
By region	New England	0					
	Middle Atlantic	0					
	East North Central	5	*	*	*	*	*
	West North Central	1	*	*	*	*	*
	South Atlantic	1	*	*	*	*	*
	East South Central	2	*	*	*	*	*
	West South Central	0					
	Mountain	0					
	Pacific	0					
By number of full-time employees	1	0					
	2 - 4	3	*	*	*	*	*
	5 - 9	4	*	*	*	*	*
	10 - 49	1	*	*	*	*	*
	50 - 99	0					
	100 or more	0					
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	2	*	*	*	*	*
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	0					
	$50M to $100M	0					
	$100M to $200M	0					
	$200M or more	0					
By number of members	1 - 999	2	*	*	*	*	*
	1,000 - 1,999	3	*	*	*	*	*
	2,000 - 4,999	3	*	*	*	*	*
	5,000 - 9,999	0					
	10,000 - 19,999	0					
	20,000 - 39,999	0					
	40,000 - 49,999	0					
	50,000 - 59,999	0					
	60,000 or more	0					
Number of branch offices	1	6	*	*	*	*	*
	2	1	*	*	*	*	*
	3	0					
	4	0					
	5 or more	0					

* Insufficient data

Table 110 - 2
Incentives and Bonuses
Part-Time Loan Processor / Clerk

		N	% paid incentive and/or bonus	N	average incentive/ bonus
Overall		8	80%	7	$2,120
By credit union asset size	$1M to $2M	0		0	
	$2M to $5M	0		0	
	$5M to $10M	0		0	
	$10M to $20M	5	67%	3	*
	$20M to $35M	2	100%	2	*
	$35M to $50M	1	100%	1	*
By region	New England	0		0	
	Middle Atlantic	0		0	
	East North Central	5	63%	3	*
	West North Central	1	100%	1	*
	South Atlantic	1	100%	1	*
	East South Central	2	100%	2	*
	West South Central	0		0	
	Mountain	0		0	
	Pacific	0		0	
By number of full-time employees	1	0		0	
	2 - 4	3	50%	2	*
	5 - 9	4	100%	4	*
	10 - 49	1	100%	1	*
	50 - 99	0		0	
	100 or more	0		0	
By number of services offered	1 - 2	2	0%	0	
	3 - 4	0		0	
	5 - 6	2	100%	2	*
	7 - 8	0		0	
	9 - 10	2	100%	2	*
	11 - 12	1	100%	1	*
	13 - 20	2	100%	2	*
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	0		0	
	$50M to $100M	0		0	
	$100M to $200M	0		0	
	$200M or more	0		0	
By number of members	1 - 999	2	100%	2	*
	1,000 - 1,999	3	50%	2	*
	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	6	73%	5	*
	2	1	100%	1	*
	3	0		0	
	4	0		0	
	5 or more	0		0	

* Insufficient data

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

Table 110 - 3
Salary Ranges
Part-Time Loan Processor / Clerk

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

* Insufficient data

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

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