

2017 - 2018



# Salary & Incentive Survey

for banks and  
credit unions

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# Data Breakdown

In total, there were 431 participants in this survey with 388 providing salary/incentive data.

57.87% of the respondents were banks and 42.13% of the respondents were credit unions.

To most efficiently use the sample, salary and incentive data is broken down into five asset sizes (<\$99.9M, \$100M-\$249.9M, \$250M-\$499.9M, \$500M-\$999.9M, and >\$1B). These asset sizes were segmented into three groups (banks, credit unions, and combined results). The table below shows the respondent breakdown for each segment and asset size.

## Respondents by Asset Size Chart

	< \$99.9M	\$100M-\$249.9M	\$250M-\$499.9M	\$500M-\$999.9M	> \$1B
<b>Banks</b>	46	87	53	27	21
<b>Credit Unions</b>	14	32	40	39	29
<b>All</b>	60	119	93	66	50

The average and median asset sizes listed below are from those respondents who fully completed the survey.

## Average and Median Asset Size Breakdown (In Millions)

		< \$99.9M	\$100M-\$249.9M	\$250M-\$499.9M	\$500M-\$999.9M	> \$1B
<b>Banks</b>	<i>Average</i>	\$64.08	\$169.35	\$360.05	\$696.46	\$2,503.61
	<i>Median</i>	\$66.26	\$175.82	\$353.70	\$690.47	\$1,567.98
<b>Credit Unions</b>	<i>Average</i>	\$66.60	\$168.54	\$370.78	\$720.47	\$1,730.99
	<i>Median</i>	\$68.33	\$157.82	\$364.28	\$679.75	\$1,425.87
<b>All</b>	<i>Average</i>	\$64.67	\$169.14	\$364.66	\$710.65	\$2,078.63
	<i>Median</i>	\$66.26	\$172.05	\$360.11	\$685.11	\$1,517.17

# Geographic Breakdown

Respondents were asked in what state their organization is headquartered. Respondent data was then split up and placed in the appropriate region. The regions were defined as Midwest, Rocky Mountain, Southwest, Southeast, Northeast, and Pacific.

## Geo Breakdown

Midwest	Rocky Mountain	Southwest	Southeast	Northeast	Pacific
215	38	26	72	37	43



# Quick Index

## Accounting & Finance

38	Controller
39	Accounting Manager
40	Accountant II
41	Accountant I
42	Accounting Specialist II
43	Accounting Specialist I
44	Financial Analyst
45	Payroll Specialist

## Administrative

46	Executive Assistant
47	Admin Assistant II
48	Admin Assistant I

## Branch Operations

49	VP of Retail
50	Head of Branch Operations
51	Regional Manager
52	Branch Manager II
53	Branch Manager I
54	Assistant Branch Manager
55	Teller Supervisor
56	Teller II
57	Teller I
58	CSR/MSR II
59	CSR I/MSR I
60	Receptionist

## Call Center

61	Call Center Manager
62	Call Center Rep II
63	Call Center Rep I

## Card & Electronic Services

64	Card Services Manager
65	Card Services Specialist
66	Electronic Services Manager
67	Electronic Services Specialist

## Collections

68	Collections Manager
69	Collector II
70	Collector I

## Commercial Lending

71	Commercial Loan Manager
72	Market President
73	Commercial Loan Officer III
74	Commercial Loan Officer II
75	Commercial Loan Officer I
76	Commercial Loan Assistant
77	Commercial Loan Processor
78	Cash Management Officer
79	Cash Management Manager
80	Agricultural Loan Officer

## Compliance & Audit

81	VP of Risk
82	Director of Internal Audit
83	Internal Auditor II
84	Internal Auditor I
85	Compliance Manager
86	Compliance Officer
87	Compliance Specialist
88	BSA Officer
89	BSA Specialist
90	Fraud Specialist

## Chiefs & Executives

91	Chief Executive Officer/President
92	Chief Operating Officer
93	Chief Financial Officer
94	Chief Lending Officer

## Consumer Lending

95	Consumer Loan Manager
96	Consumer Loan Officer/Underwriter
97	HELOC Lending Specialist
98	Consumer Loan Processor
99	Indirect Loan Manager
100	Indirect/Dealer Rel. Loan Officer

## Credit Administration

101	Chief Credit Officer
102	Credit Manager
103	Credit Analyst II
104	Credit Analyst I

## Facilities

105	Facilities Manager
106	Facilities Specialist

## HR & Training

107	VP of HR
108	Director of HR
109	HR Manager
110	HR Generalist
111	HR Specialist
112	Benefits Specialist
113	Recruiter
114	Training Manager
115	Trainer II
116	Trainer I

## Information Technology

117	CIO/Head of IT
118	IT Director
119	Information Security Officer
120	Network Engineer
121	Systems Administrator
122	Network Administrator
123	IT Specialist II
124	IT Specialist I
125	Help Desk Specialist

## Marketing

126	VP of Marketing
127	Director of Marketing
128	Marketing Manager
129	Digital Marketing Specialist/ Social Media Specialist
130	Marketing Specialist
131	Marketing Data Analyst
132	Business Development Officer/Rep
133	Graphic Designer

## Mortgages

134	VP/Head of Mortgages
135	Mortgage Sales Manager
136	Mortgage Operations Manager
137	Mortgage Loan Processing Supervisor
138	Mortgage Loan Officer (Highly Commissionable)
139	Mortgage Loan Officer (Mostly Base)
140	Mortgage Loan Originator
141	Mortgage Underwriter
142	Mortgage Loan Processor
143	Mortgage Loan Servicer
144	Mortgage Loan Closer

## Investment

145	Financial Advisor (Mostly Base)
146	Financial Advisor (Highly Commissionable)
147	Trust Officer
148	Senior Trust Officer
149	Head of Trust
150	Private Banking Officer
151	Head of Private Banking

## Teller II

CREDIT UNIONS	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	19	\$32,396	\$27,373	\$26,000	\$30,163	-	-	
\$100M-\$249.9M	66	\$32,219	\$28,652	\$26,021	\$29,596	\$2,108	7.1%	4
\$250M-\$499.9M	133	\$32,094	\$28,662	\$25,376	\$29,007	\$2,369	8.2%	17
\$500M-\$999.9M	278	\$32,334	\$29,120	\$26,577	\$30,198	\$717	2.4%	93
>\$1B	260	\$32,854	\$29,518	\$28,018	\$30,741	\$1,688	5.5%	55

BANKS	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	55	\$29,640	\$26,000	\$23,639	\$26,923	\$1,658	6.2%	45
\$100M-\$249.9M	233	\$29,869	\$26,000	\$23,400	\$26,820	\$1,383	5.2%	135
\$250M-\$499.9M	250	\$30,347	\$27,040	\$24,440	\$27,786	\$644	2.3%	165
\$500M-\$999.9M	218	\$31,730	\$28,985	\$25,683	\$29,160	\$1,661	5.7%	44
>\$1B	564	\$31,200	\$27,040	\$24,440	\$28,531	\$1,072	3.8%	77

ALL	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	74	\$29,640	\$26,520	\$24,000	\$27,755	\$1,636	5.9%	47
\$100M-\$249.9M	299	\$30,444	\$26,624	\$24,003	\$27,433	\$1,404	5.1%	139
\$250M-\$499.9M	383	\$31,200	\$27,290	\$25,000	\$28,210	\$805	2.9%	182
\$500M-\$999.9M	496	\$32,120	\$29,120	\$26,031	\$29,742	\$1,020	3.4%	137
>\$1B	824	\$32,079	\$28,506	\$25,168	\$29,228	\$1,329	4.5%	132

# Teller I

CREDIT UNIONS	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	53	\$28,080	\$25,355	\$22,256	\$25,422	\$648	2.5%	16
\$100M-\$249.9M	282	\$25,480	\$23,920	\$21,637	\$24,058	\$517	2.1%	38
\$250M-\$499.9M	460	\$28,304	\$25,750	\$22,880	\$25,792	\$619	2.4%	127
\$500M-\$999.9M	720	\$27,976	\$24,887	\$23,400	\$25,641	\$480	1.9%	215
>\$1B	981	\$28,746	\$26,000	\$24,149	\$26,640	\$870	3.3%	143

BANKS	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	151	\$24,960	\$22,880	\$20,554	\$23,487	\$817	3.5%	117
\$100M-\$249.9M	587	\$26,302	\$22,942	\$20,800	\$23,884	\$909	3.8%	321
\$250M-\$499.9M	499	\$27,446	\$24,960	\$22,360	\$25,354	\$739	2.9%	202
\$500M-\$999.9M	454	\$27,664	\$24,960	\$22,360	\$25,373	\$1,209	4.8%	122
>\$1B	654	\$26,640	\$24,440	\$22,417	\$24,798	\$845	3.4%	205

ALL	#	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	204	\$25,719	\$23,504	\$20,800	\$23,990	\$797	3.3%	133
\$100M-\$249.9M	869	\$26,000	\$23,400	\$21,216	\$23,940	\$867	3.6%	359
\$250M-\$499.9M	959	\$28,080	\$24,960	\$22,662	\$25,564	\$692	2.7%	329
\$500M-\$999.9M	1174	\$27,814	\$24,960	\$23,031	\$25,538	\$744	2.9%	337
>\$1B	1635	\$27,560	\$25,480	\$23,400	\$25,903	\$856	3.3%	348





125 N. Market  
Suite 1405  
Wichita, KS 67202  
316.927.2668

[balancedcomp.com](http://balancedcomp.com)