

2018 - 2019



# Salary & Incentive Survey

for banks and  
credit unions

## What's Inside

Methodology	<b>05</b>
Terminology	<b>05</b>
Advice on Using the Data	<b>06</b>
Data Breakdown	<b>07</b>
Geographic Breakdown	
Benefits	
Retirement	
Budget	
SERP	
Corporate Incentive Plans	
Turnover	
Average Head Count	
Quick Index	<b>16</b>
Job Description Index	<b>18</b>
Salary Survey Data	<b>41</b>
Geographic Wage Differentials	<b>165</b>

# Data Breakdown

In total, there were 419 participants in this survey with 396 providing salary/incentive data.

59.87% 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

	< \$99.9M	\$100M-\$249.9M	\$250M-\$499.9M	\$500M-\$999.9M	> \$1B
<b>Banks</b>	50	79	48	36	24
<b>Credit Unions</b>	16	34	42	34	33
<b>All</b>	66	113	90	70	57

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)

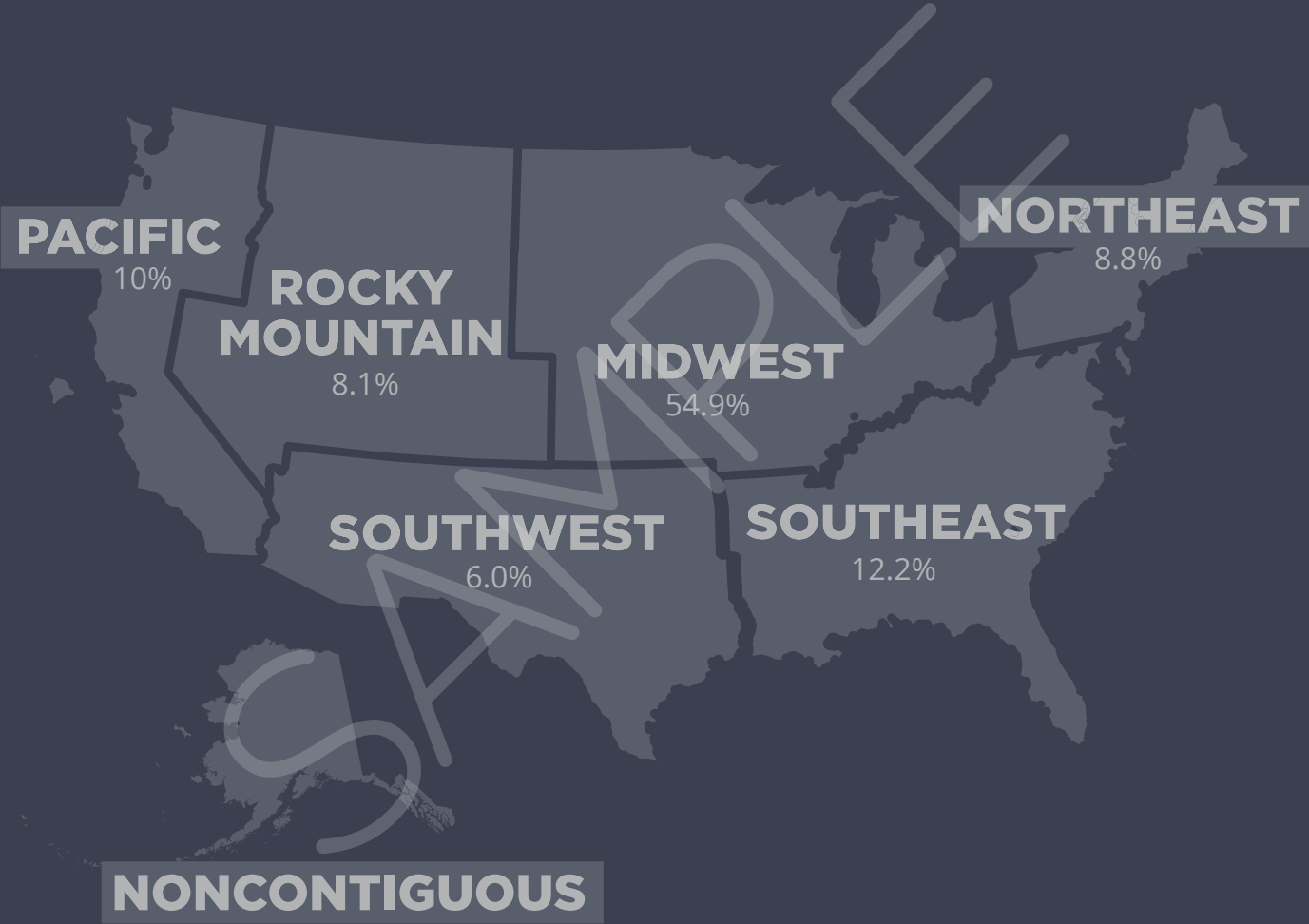
		< \$99.9M	\$100M-\$249.9M	\$250M-\$499.9M	\$500M-\$999.9M	> \$1B
<b>Banks</b>	<i>Average</i>	\$63.52	\$168.65	\$349.11	\$678.40	\$2,505.28
	<i>Median</i>	\$62.99	\$171.30	\$340.17	\$634.65	\$1,524.97
<b>Credit Unions</b>	<i>Average</i>	\$69.23	\$178.65	\$369.91	\$709.26	\$1,683.50
	<i>Median</i>	\$71.21	\$181.39	\$380.82	\$680.15	\$1,401.34
<b>All</b>	<i>Average</i>	\$64.91	\$171.65	\$358.81	\$693.39	\$2,029.51
	<i>Median</i>	\$65.37	\$174.00	\$358.91	\$664.37	\$1,500.00

# 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
230	34	25	51	37	42



# Quick Index

## Accounting & Finance

42	Controller
43	Accounting Manager
44	Accountant II
45	Accountant I
46	Accounting Specialist II
47	Accounting Specialist I
48	Financial Analyst
49	Payroll Specialist

## Administrative

50	Executive Assistant
51	Admin Assistant II
52	Admin Assistant I

## Branch Operations

53	VP of Retail
54	Director of Branch Operations
55	Regional Manager
56	Branch Manager II
57	Branch Manager I
58	Assistant Branch Manager
59	Teller Supervisor
60	Teller II
61	Teller I
62	CSR II/MSR II
63	CSR I/MSR I
64	Receptionist

## Business Development

65	Business Development Manager
66	Business Development Officer/Rep

## Business Intelligence

67	Business Intelligence Professional/Analyst
----	--

## Call Center

68	Call Center Manager
69	Call Center Rep II
70	Call Center Rep I

## Card & Electronic Services

71	Card Services Manager
72	Card Services Specialist
73	Electronic Services Manager
74	Electronic Services Specialist

## Cash/Treasury Management

75	Cash/Treasury Management Manager
76	Cash/Treasury Management Officer

## Chiefs & Executives

77	CEO/President
78	Chief Operating Officer
79	Chief Financial Officer
80	Chief Lending Officer

## Collections

81	Collections Manager
82	Collector II
83	Collector I

## Commercial Lending

84	Commercial Loan Manager
85	Market President
86	Commercial Loan Officer III
87	Commercial Loan Officer II
88	Commercial Loan Officer I
89	Agricultural Loan Officer
90	Commercial Loan Assistant
91	Commercial Loan Processor

## Compliance & Audit

92	VP of Risk
93	Director of Internal Audit
94	Internal Auditor II
95	Internal Auditor I
96	Compliance Manager
97	Compliance Officer
98	BSA Officer
99	BSA Analyst
100	Compliance/BSA Specialist
101	Fraud Specialist

## Consumer Lending

102	Consumer Loan Manager
103	Consumer Loan Officer/Underwriter
104	HELOC Lending Specialist
105	Consumer Loan Processor
106	Indirect Loan Manager
107	Indirect/Dealer Rel. Loan Officer

### Credit Administration

108	Chief Credit Officer
109	Credit Manager
110	Credit Analyst II
111	Credit Analyst I

### Deposit Operations

112	Deposit Operations Manager
113	Deposit Operations Rep II
114	Deposit Operations Rep I

### Facilities

115	Facilities Manager
116	Facilities Specialist

### HR & Training

117	VP of HR
118	Director of HR
119	HR Manager
120	HR Generalist
121	HR Specialist
122	Benefits Specialist
123	Recruiter
124	Training Manager
125	Trainer II
126	Trainer I

### Information Technology

127	CIO/Head of IT
128	IT Director
129	Information Security Officer
130	Network Engineer
131	Systems Administrator
132	Network Administrator
133	IT Specialist II
134	IT Specialist I
135	Help Desk Specialist
136	Database Administrator

### Investment

137	Head of Private Banking
138	Private Banking Officer
139	Head of Trust
140	Senior Trust Officer
141	Trust Officer
142	Financial Advisor

### Marketing

143	VP of Marketing
144	Director of Marketing
145	Marketing Manager
146	Digital Marketing Specialist/Social Media Specialist
147	Marketing Specialist
148	Marketing Data Analyst
149	Graphic Designer

### Mortgage Lending

150	VP/Head of Mortgages
151	Mortgage Sales Manager
152	Mortgage Operations Manager
153	Mortgage Loan Processing Supervisor
154	Mortgage Loan Officer (Highly Commissionable)
155	Mortgage Loan Officer (Mostly Base)
156	Mortgage Loan Originator
157	Mortgage Underwriter
158	Mortgage Loan Processor
159	Mortgage Loan Servicer
160	Mortgage Loan Closer

### Project Management

161	Senior Project Manager
162	Project Manager
163	Project Coordinator

# Teller II

CREDIT UNIONS	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	7	\$35,162	\$34,902	\$31,928	\$33,642	-	-	-
\$100M-\$249.9M	38	\$32,110	\$30,420	\$26,650	\$29,389	\$1,999	6.8%	5
\$250M-\$499.9M	102	\$29,448	\$27,893	\$26,520	\$28,788	\$2,055	7.1%	36
\$500M-\$999.9M	146	\$33,665	\$29,536	\$27,040	\$29,980	\$852	2.8%	58
>\$1B	424	\$33,067	\$30,170	\$28,116	\$30,757	\$1,666	5.4%	123

BANKS	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	41	\$29,640	\$26,520	\$23,400	\$26,641	\$1,663	6.2%	36
\$100M-\$249.9M	192	\$30,082	\$25,979	\$23,020	\$27,148	\$923	3.4%	139
\$250M-\$499.9M	175	\$31,013	\$27,726	\$26,000	\$28,717	\$1,122	3.9%	109
\$500M-\$999.9M	309	\$32,240	\$28,184	\$26,000	\$29,173	\$885	3.0%	198
>\$1B	533	\$33,363	\$29,328	\$26,686	\$30,009	\$978	3.3%	65

ALL	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	48	\$30,919	\$27,092	\$23,790	\$27,662	\$1,720	6.2%	38
\$100M-\$249.9M	230	\$30,784	\$26,520	\$23,272	\$27,518	\$961	3.5%	144
\$250M-\$499.9M	277	\$30,472	\$27,830	\$26,458	\$28,743	\$1,354	4.7%	145
\$500M-\$999.9M	455	\$32,490	\$28,725	\$26,104	\$29,432	\$878	3.0%	256
>\$1B	957	\$33,280	\$29,848	\$27,560	\$30,341	\$1,428	4.7%	188

# Teller I

CREDIT UNIONS	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	33	\$31,200	\$26,520	\$22,880	\$27,116	-	-	-
\$100M-\$249.9M	240	\$27,040	\$24,960	\$22,880	\$25,236	\$1,362	5.4%	51
\$250M-\$499.9M	470	\$27,040	\$24,960	\$23,608	\$25,422	\$1,616	6.4%	108
\$500M-\$999.9M	535	\$29,120	\$26,811	\$24,960	\$26,883	\$940	3.5%	132
>\$1B	1170	\$29,120	\$27,019	\$24,513	\$26,844	\$979	3.6%	193
BANKS	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	123	\$24,575	\$22,734	\$20,800	\$22,836	\$817	3.6%	97
\$100M-\$249.9M	537	\$26,998	\$23,920	\$21,320	\$24,124	\$977	4.1%	323
\$250M-\$499.9M	422	\$27,576	\$24,513	\$22,110	\$25,029	\$636	2.5%	207
\$500M-\$999.9M	448	\$27,856	\$24,960	\$21,840	\$25,314	\$817	3.2%	206
>\$1B	686	\$27,560	\$24,960	\$23,566	\$25,670	\$1,191	4.6%	179
ALL	Number	75th Percentile	Median	25th Percentile	Average	Average Bonus	Bonus- % of Average Base	Number of Ees Receiving Bonus
<\$99M	156	\$25,585	\$22,880	\$20,878	\$23,741	\$813	3.4%	99
\$100M-\$249.9M	777	\$27,040	\$24,128	\$21,445	\$24,467	\$1,030	4.2%	374
\$250M-\$499.9M	892	\$27,274	\$24,960	\$22,880	\$25,236	\$972	3.9%	315
\$500M-\$999.9M	983	\$28,631	\$25,834	\$23,754	\$26,167	\$865	3.3%	338
>\$1B	1856	\$28,600	\$26,198	\$23,920	\$26,410	\$1,081	4.1%	372





125 N. Market  
Suite 1405  
Wichita, KS 67202  
316.927.2668

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