



2019-2020

BalancedComp  
Salary & Incentive  
Survey

For banks and credit unions

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## Data Breakdown

In total, there were 408 participants in this survey with 396 providing salary/incentive data.

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.

57.58% of the respondents were banks and 42.42% of the respondents were credit unions.

### RESPONDENTS BY ASSET SIZE

	< \$99.9M	\$100M-\$249.9M	\$250M-\$499.9M	\$500M-\$999.9M	> \$1B
<b>Banks</b>	44	70	50	36	28
<b>Credit Unions</b>	15	37	43	39	34
<b>All</b>	59	107	93	75	62

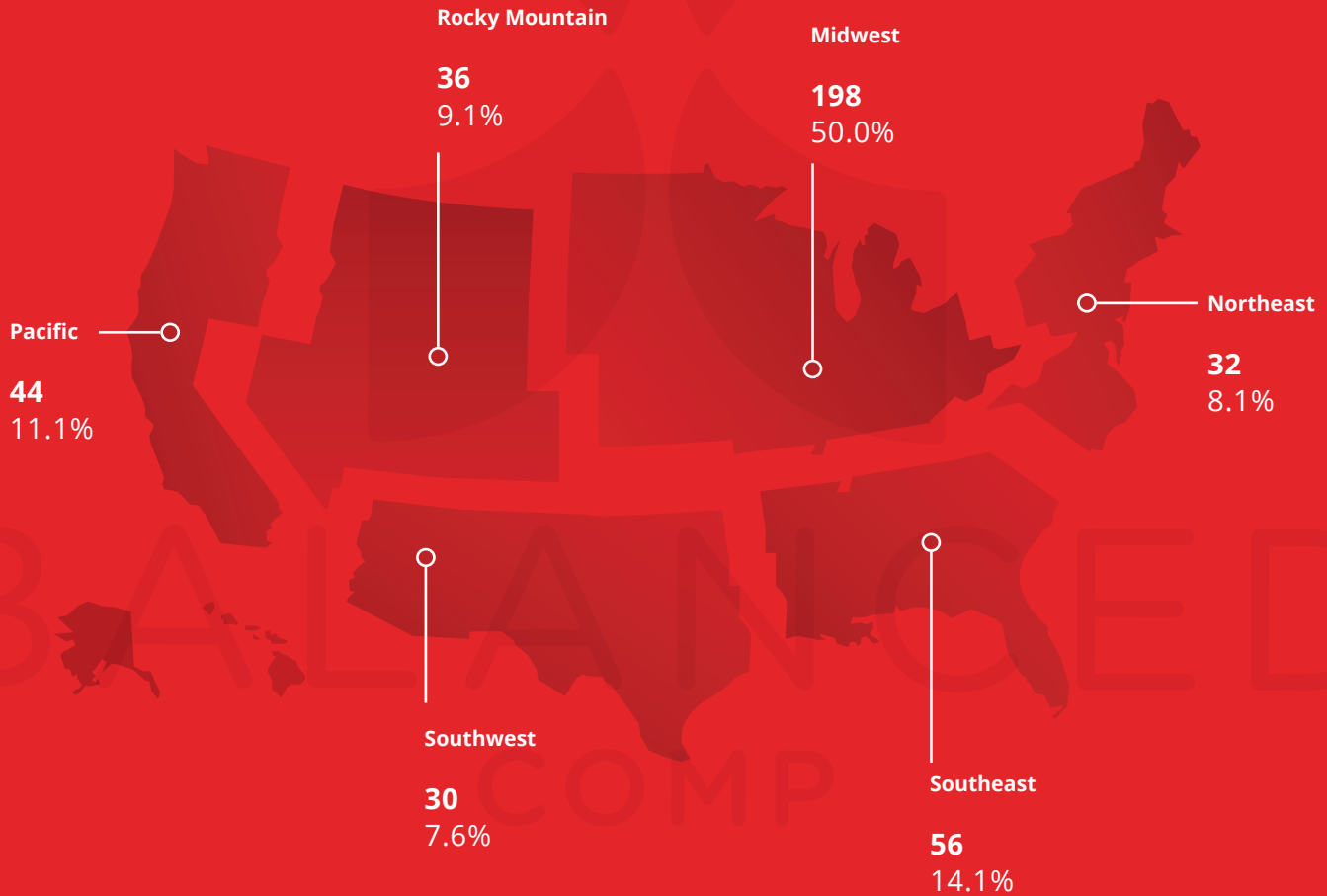
The average and median asset sizes listed are from those respondents who fully completed the survey.

### 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>	\$61.61	\$167.62	\$367.01	\$680.25	\$2,345.49
	<i>Median</i>	\$64.15	\$168.45	\$359.46	\$655.91	\$1,506.54
<b>Credit Unions</b>	<i>Average</i>	\$64.52	\$177.72	\$362.75	\$698.45	\$1,792.91
	<i>Median</i>	\$65.43	\$176.53	\$358.34	\$697.53	\$1,465.94
<b>All</b>	<i>Average</i>	\$62.35	\$171.11	\$365.04	\$689.71	\$2,042.46
	<i>Median</i>	\$65.43	\$170.64	\$359.06	\$665.97	\$1,487.46

## 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.



## Quick Index

### ACCOUNTING & FINANCE

- 55** Accountant I
- 56** Accountant II
- 57** Accounting Manager
- 58** Accounting Specialist I
- 59** Accounting Specialist II
- 60** Controller
- 61** Financial Analyst
- 62** Payroll Specialist

### ADMINISTRATIVE

- 63** Admin Assistant I
- 64** Admin Assistant II
- 65** Executive Assistant

### BRANCH OPERATIONS

- 66** Assistant Branch Manager I
- 67** Assistant Branch Manager II
- 68** Branch Manager I
- 69** Branch Manager II
- 70** CSR I/MSR I
- 71** CSR II/MSR II
- 72** Head of Branch Operations
- 73** Head of Retail Banking
- 74** Receptionist
- 75** Regional Manager
- 76** Teller I
- 77** Teller II
- 78** Teller Supervisor
- 79** Universal Banker
- 80** Virtual Teller

### BUSINESS DEVELOPMENT

- 81** Business Development Manager
- 82** Business Development Officer/Rep

### BUSINESS INTELLIGENCE

- 83** Business Intelligence Professional

### CALL CENTER

- 84** Call Center Manager
- 85** Call Center Rep I
- 86** Call Center Rep II

### CARD & DIGITAL SERVICES

- 87** Card Services Manager
- 88** Card Services Specialist
- 89** Digital Banking Administrator
- 90** Digital Banking Manager
- 91** Electronic Services Officer
- 92** Electronic Services Specialist

### CASH/TREASURY MANAGEMENT

- 93** Cash/Treasury Management Manager
- 94** Cash/Treasury Management Officer

### CHIEFS & EXECUTIVES

- 95** CEO/President
- 96** Chief Financial Officer
- 97** Chief Lending Officer
- 98** Chief Operating Officer

### COLLECTIONS

- 99** Collections Manager
- 100** Collector I
- 101** Collector II
- 102** Special Assets Officer

## COMMERCIAL LENDING

- 103** Agricultural Loan Officer
- 104** Commercial Loan Assistant
- 105** Commercial Loan Officer I
- 106** Commercial Loan Officer II
- 107** Commercial Loan Officer III
- 108** Commercial Loan Processor
- 109** Market President
- 110** SBA Lender
- 111** SBA Manager
- 112** Top Commercial Loan Manager

## COMPLIANCE & AUDIT

- 113** BSA Analyst
- 114** BSA Officer
- 115** Compliance Manager
- 116** Compliance Officer
- 117** Compliance/BSA Specialist
- 118** Director of Internal Audit
- 119** Fraud Specialist
- 120** Head of Risk
- 121** Internal Auditor I
- 122** Internal Auditor II
- 123** Loan Reviewer

## CONSUMER LENDING

- 124** Consumer Loan Processor
- 125** Consumer Loan Officer/Underwriter
- 126** HELOC Lending Specialist
- 127** Indirect/Dealer Rel. Loan Officer
- 128** Indirect Loan Manager
- 129** Senior Consumer Loan Officer/Underwriter
- 130** Top Consumer Loan Manager

## CREDIT ADMINISTRATION

- 131** Chief Credit Officer
- 132** Credit Analyst I
- 133** Credit Analyst II
- 134** Credit Manager

## DEPOSIT OPERATIONS

- 135** Deposit Operations Manager
- 136** Deposit Operations Rep I
- 137** Deposit Operations Rep II

## FACILITIES

- 138** Facilities Manager
- 139** Facilities Specialist

## HR & TRAINING

- 140** Benefits Specialist
- 141** Director of HR
- 142** Head of HR
- 143** HR Generalist
- 144** HR Manager
- 145** HR Specialist
- 146** Recruiter
- 147** Trainer I
- 148** Trainer II
- 149** Training Manager

## INFORMATION TECHNOLOGY

- 150** Applications Developer
- 151** Business Analyst
- 152** CIO/Head of IT

## INFORMATION TECHNOLOGY

- 153** Database Administrator
- 154** Help Desk Specialist
- 155** Information Security Officer
- 156** IT Director
- 157** IT Specialist I
- 158** IT Specialist II
- 159** Network Administrator
- 160** Network Engineer
- 161** Senior Network Administrator
- 162** Systems Administrator
- 163** Systems Engineer

## INVESTMENT

- 164** Financial Advisor
- 165** Head of Private Banking
- 166** Head of Trust
- 167** Private Banking Officer
- 168** Senior Trust Officer
- 169** Trust Investment Officer
- 170** Trust/Investments Admin Assistant
- 171** Trust Officer
- 172** Trust Operations Manager

## MARKETING

- 173** Digital Marketing Specialist/  
Social Media Specialist
- 174** Director of Marketing
- 175** Graphic Designer
- 176** Head of Marketing
- 177** Marketing Data Analyst
- 178** Marketing Manager
- 179** Marketing Specialist

## MORTGAGE LENDING

- 180** Head of Mortgages
- 181** Mortgage Loan Closer
- 182** Mortgage Loan Officer (Highly Commissionable)
- 183** Mortgage Loan Officer (Mostly Base)
- 184** Mortgage Loan Originator
- 185** Mortgage Loan Processing Supervisor
- 186** Mortgage Loan Processor
- 187** Mortgage Loan Service Representative
- 188** Mortgage Loan Underwriter
- 189** Mortgage Operations Manager
- 190** Mortgage Sales Manager
- 191** Secondary Market Coordinator

## PROJECT MANAGEMENT

- 192** Project Coordinator
- 193** Project Manager
- 194** Senior Project Manager

# 20x

## MORE SALARY DATA

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Teller I

<b>CREDIT UNIONS</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	31	\$29,411	\$26,229	\$22,880	\$26,044	\$250	0.96%	7
\$100M-\$249.9M	233	\$29,120	\$26,208	\$23,920	\$26,513	\$861	3.25%	47
\$250M-\$499.9M	500	\$27,274	\$24,960	\$23,078	\$25,497	\$1,628	6.38%	70
\$500M-\$999.9M	527	\$29,692	\$27,040	\$24,960	\$27,380	\$1,223	4.47%	146
>\$1B	973	\$30,493	\$28,080	\$25,730	\$28,075	\$996	3.55%	214
<b>All-Wtd. Average</b>	<b>2264</b>	<b>\$29,439</b>	<b>\$26,931</b>	<b>\$24,740</b>	<b>\$27,155</b>	<b>\$1,132</b>	<b>4.17%</b>	<b>484</b>

<b>BANKS</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	131	\$24,960	\$22,880	\$20,800	\$23,241	\$833	3.59%	92
\$100M-\$249.9M	431	\$26,520	\$24,024	\$21,320	\$24,138	\$758	3.14%	278
\$250M-\$499.9M	484	\$29,156	\$25,449	\$22,880	\$26,189	\$558	2.13%	218
\$500M-\$999.9M	464	\$30,160	\$27,040	\$24,960	\$27,241	\$1,113	4.09%	95
>\$1B	748	\$29,994	\$27,532	\$24,960	\$27,302	\$915	3.35%	237
<b>All-Wtd. Average</b>	<b>2258</b>	<b>\$28,893</b>	<b>\$26,045</b>	<b>\$23,578</b>	<b>\$26,211</b>	<b>\$795</b>	<b>3.03%</b>	<b>920</b>

<b>BLEND</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	162	\$26,000	\$23,109	\$21,320	\$23,777	\$792	3.33%	99
\$100M-\$249.9M	664	\$27,258	\$24,960	\$22,146	\$24,971	\$773	3.09%	325
\$250M-\$499.9M	984	\$28,491	\$24,960	\$22,880	\$25,837	\$818	3.16%	288
\$500M-\$999.9M	991	\$29,806	\$27,040	\$24,960	\$27,315	\$1,180	4.32%	241
>\$1B	1721	\$30,160	\$27,851	\$25,253	\$27,739	\$953	3.44%	451
<b>All-Wtd. Average</b>	<b>4522</b>	<b>\$29,144</b>	<b>\$26,450</b>	<b>\$24,075</b>	<b>\$26,684</b>	<b>\$911</b>	<b>3.41%</b>	<b>1404</b>

Teller II

<b>CREDIT UNIONS</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	7	\$36,462	\$32,552	\$26,458	\$31,687	-	-	-
\$100M-\$249.9M	41	\$33,883	\$31,720	\$26,770	\$30,595	\$2,034	6.65%	18
\$250M-\$499.9M	70	\$32,448	\$29,598	\$26,650	\$30,764	\$544	1.77%	8
\$500M-\$999.9M	167	\$33,228	\$30,118	\$28,080	\$30,850	\$1,616	5.24%	54
>\$1B	440	\$34,044	\$31,200	\$28,974	\$31,745	\$1,606	5.06%	170
<b>All-Wtd. Average</b>	<b>725</b>	<b>\$33,716</b>	<b>\$30,839</b>	<b>\$28,395</b>	<b>\$31,378</b>	<b>\$1,605</b>	<b>5.12%</b>	<b>250</b>

<b>BANKS</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	52	\$30,030	\$26,647	\$24,473	\$27,237	\$847	3.11%	41
\$100M-\$249.9M	156	\$30,446	\$27,040	\$23,980	\$27,323	\$1,466	5.37%	120
\$250M-\$499.9M	200	\$30,479	\$27,224	\$25,000	\$27,979	\$1,197	4.28%	141
\$500M-\$999.9M	337	\$32,011	\$28,226	\$25,792	\$28,670	\$857	2.99%	114
>\$1B	592	\$33,086	\$29,536	\$27,040	\$30,230	\$1,577	5.22%	249
<b>All-Wtd. Average</b>	<b>1337</b>	<b>\$31,998</b>	<b>\$28,456</b>	<b>\$25,963</b>	<b>\$29,044</b>	<b>\$1,308</b>	<b>4.50%</b>	<b>665</b>

<b>BLEND</b>	<b>Number</b>	<b>75th</b>	<b>Median</b>	<b>25th</b>	<b>Average</b>	<b>Average Bonus</b>	<b>Bonus % of Average Base</b>	<b>Number of Ees Receiving Bonus</b>
<\$99M	59	\$30,160	\$27,040	\$24,626	\$27,765	\$901	3.24%	44
\$100M-\$249.9M	197	\$31,200	\$27,560	\$24,960	\$28,004	\$1,540	5.50%	138
\$250M-\$499.9M	270	\$31,200	\$28,080	\$25,480	\$28,701	\$1,162	4.05%	149
\$500M-\$999.9M	504	\$32,636	\$29,047	\$26,790	\$29,392	\$1,101	3.75%	168
>\$1B	1032	\$33,550	\$30,098	\$27,971	\$30,876	\$1,589	5.15%	419
<b>All-Wtd. Average</b>	<b>2062</b>	<b>\$32,698</b>	<b>\$29,247</b>	<b>\$26,973</b>	<b>\$29,865</b>	<b>\$1,390</b>	<b>4.65%</b>	<b>918</b>