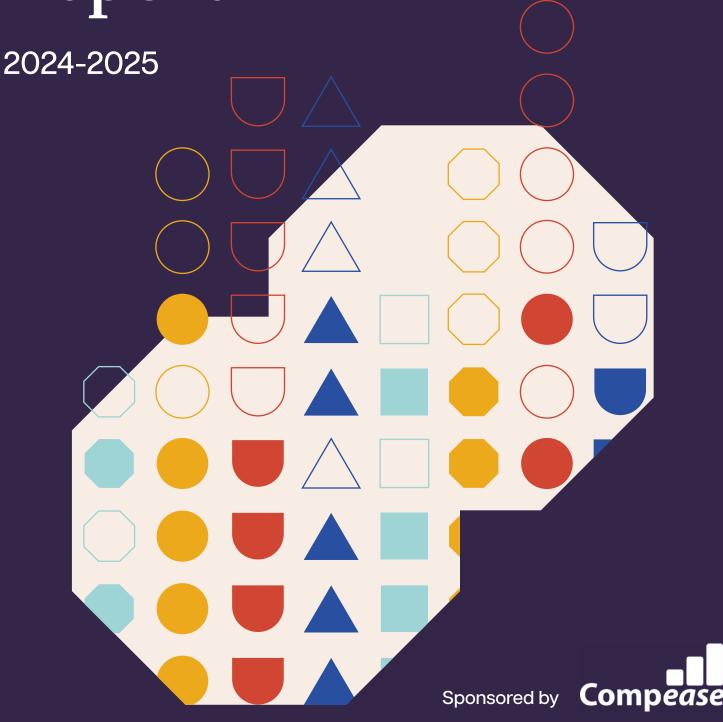


## Staff Salary Report



The 2024-2025 Staff Salary Report (Stock No. STAFF\_SALARY\_PDF\_24-25).

#### Prepared by:

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#### For more information:

- > Visit cuna.org/compensation
- > Email compresources@americascreditunions.org

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## Survey methods, regions, and services

This report summarizes the results of a survey conducted by America's Credit Unions in Madison, Wis., between February and April 2024.

In February, questionnaires were sent to the Human Resource (HR) professional and/or CEO/manager of 4,197 credit unions with \$1 million or more in assets. An online version of the questionnaire was available as well.

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

America's Credit Unions asked credit unions to provide compensation data effective January 1, 2024.

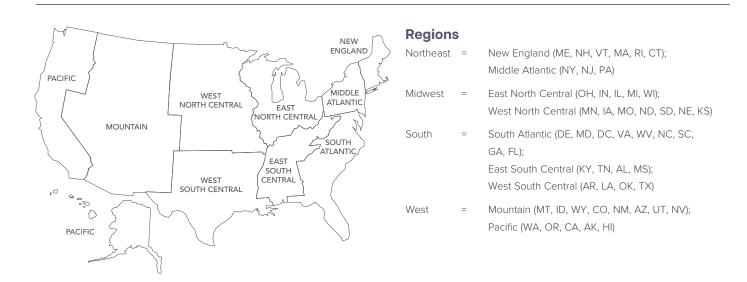
By April 2024, the cutoff date for inclusion in the report, there were a total of 813 survey participants — a 19% response rate.

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 group of credit unions.

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

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



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

Based on a sample of 813 respondents, the maximum sampling error for the overall percentages is  $\pm$  3.0% at a 95% confidence level. That is, in 95 of 100 similar samples, the overall percentages would fall within 3.0 percentage points of those presented in the data tables.

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

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

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

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

- Share drafts/checking
- ATM/debit cards
- Online banking
- Mobile banking
- Online bill payment
- Remote deposit capture
- ACH services
- International remittances
- Insurance products
- Financial planning
- Third-party savings/investments

- · Money market accounts
- IRAs
- Certificates/CDs
- Business loans/services
- Indirect auto financing
- Credit cards
- Home equity loans/lines of credit
- First mortgages
- Student loans

### List of participating CUs

Alabama

Avadian CU

Baldwin County FCU

Covington School FCU

eCO CU

Family Savings CU

Family Security CU

Four Seasons FCU

Marvel City FCU

MAX CU

Mobile Educators CU

**Nucor EFCU** 

RiverFall CU

The Infirmary FCU

Valley CU

WinSouth CU

Alaska

Alaska District Engineers FCU

Matanuska Valley FCU

Tongass FCU

Arizona

Aero FCU

EM FCU

First CU

Landings CU

Mohave Community FCU

Rim Country FCU

TruWest Credit Union

**Arkansas** 

Southern Gas FCU

**UARK FCU** 

California

**Antioch Community FCU** 

Arrowhead CU

**Bay Federal Credit Union** 

Bopti FCU

Cabrillo Credit Union

Cal State LA FCU

CalCom FCU

California CU

Chaffey Federal Credit Union

CoastHills CU

Community First CU

Comunidad Latina FCU

Delta Schools FCU

Desert Valleys FCU

Eagle Community CU

East County Schools FCU

**Employees Choice FCU** 

Escondido FCU

Financial Partners CU

Firefighters First FCU

First California FCU

First US Community CU

Fontana FCU

Frontwave CU

Gain FCU

Golden 1 Credit Union

Golden Valley FCU

High Sierra CU

Inland Valley FCU

Kinecta FCU

Lassen County FCU

Merced School EFCU

MERCO CU

Meriwest CU

Modestos First FCU

Monterra CU

MyPoint Credit Union

Nikkei CU

North Bay Credit Union

Northrop Grumman FCU

Operating Engineers Local

Union 3 FCU

Orange County's Credit Union

Pacific Postal CU

Pacific Service CU

Patelco CU

Premier America CU

PremierOne CU

Rancho FCU

Redwood CU

Rolling F Credit Union

Safe 1 Credit Union

SAG-AFTRA FCU

San Joaquin Power ECU

Santa Barbara County FCU

Santa Clara County FCU

SCE Federal Credit Union

SchoolsFirst FCU

SESLOC FCU

Sierra Central CU

Siskiyou Credit Union

SkyOne FCU

Sonoma FCU

SRI FCU

Stanford FCU

Star One Credit Union

Technicolor FCU

**Technology Credit Union** 

Thinkwise CU

**UNCLE CU** 

University CU

Valley Strong Credit Union

Ventura County CU

#### Colorado

Bellco CU

Colorado CU

Coloramo FCU

Co-Ne FCU

Credit Union of Denver

Elevations CU

Fellowship CU

Fidelis Catholic CU

Partner Colorado CU

Pikes Peak CU

Premier Members Credit Union

School District 3 FCU

Sunwest Educational CU

Westminster FCU

Yuma County FCU

#### Connecticut

Connecticut State ECU Inc

Franklin Trust FCU

Kief Protective MBA CU

New Haven Firefighters CU Inc

Regional Water Authority ECU Inc

Riverbank FCU

St Vincents Medical Center FCU

Torrington Municipal-Teachers FCU

#### Delaware

All4u FCU

Delaware State Police FCU

Provident FCU

#### District of Columbia

FRB FCU

**IDB Global FCU** 

#### Florida

Addition Financial

Coastline FCU

Community Credit Union of Florida

Community First CU

Dade County FCU

**ECU Credit Union** 

**Envision CU** 

First Florida Credit Union

Florida CU

Gulf Winds CU

Ithink Financial CU

JetStream FCU

Madison Education Assn CU

McCoy FCU

Members First CU of Florida

Miami Postal Service CU

Priority CU

RadiFi Credit Union

Suncoast CU

Tampa Postal FCU

Trax CU

Tropical Financial CU

Unity of Eatonville FCU

**USF FCU** 

We Florida Financial

#### Georgia

Altamaha Federal Credit Union

Coca-Cola FCU

CRMC ECU

Delta Community CU

Georgia United CU

Georgia's Own CU

Interstate Unlimited CU

Lanier FCU

Marshland Credit Union

Mercy FCU

My Georgia CU

Peach State FCU

Regional Members FCU

#### Hawaii

Hawaii Community FCU

Hawaii County EFCU

Hawaii Law Enforcement FCU

Hawaii State FCU

Honolulu FCU

Kahuku FCU

Maui County FCU

University Of Hawaii FCU

Valley Isle Community FCU

#### Idaho

Beehive Federal Credit Union

CapEd Credit Union

Cottonwood Community FCU

Lookout CU

Members Preferred CU

Northwest Christian CU

P1FCU

Pioneer FCU

St Joe Valley CU

#### Illinois

AAEC CU

Acme Continental CU

Archer Heights CU

**ASH ECU** 

Aurora Firefighters CU

Catholic and Community CU

Central Illinois CU

Chicago Firemans Assn CU

Elite Community CU

Fieldstone CU

Financial Plus CU

Harvard Community CU

IAA CU

Joliet Firefighters CU

LinXus CU

Metro FCU

Midwest Members CU

Oak Lawn Municipal ECU

Paris Hiway CU

Peoria Hiway CU

Peoria Postal ECU

**Quincy Postal ECU** 

Salem School System CU

Scott CU

SIU Credit Union

State Farm FCU

Streator Onized CU

Williamson County Catholic CU

#### Indiana

Advance Financial FCU

Afena FCU

Central Soya FCU

Community Spirit CU

Concora Wabash FCU

Evansville FCU

Fire Police City County FCU

First Trust CU

Fortress FCU

Indiana State University FCU

INOVA FCU

Interra Credit Union

Jefferson Community FCU

Notre Dame FCU

Partners 1st FCU

Purdue FCU

Regional FCU

Tech CU

Thrive FCU

Via CU

Whiting Refinery FCU

#### Iowa

Citizens Community CU

Community 1st CU

Community Choice CU

Gas and Electric ECU

Greater Iowa Credit Union

Linn Area Credit Union

North Iowa Community CU

North Western ECU

Polk County CU

River Community CU

Telco Triad Community CU

**United Credit Union** 

Veridian CU

#### Kansas

Central Kansas Education CU

Cooperative CU

Credit Union of America

Credit Union of Dodge City

Eagle FCU

Kansas Blue Cross Blue Shield CU

Mainstreet CU

Morton CU

Reliance CU

Topeka Police CU

Wheat State Credit Union

White Eagle CU

#### Kentucky

Abound Credit Union

Commonwealth CU

Cove FCU

**KUE FCU** 

L and N FCU

Morehead Community FCU

MSD FCU

Service One Credit Union

Signet FCU

Transcend CU

#### Louisiana

Baton Rouge Telco FCU

Calcasieu Parish EFCU

Calcasieu Teachers & ECU

Campus FCU

CF LA CU

CSE FCU

District 58 FCU

First Pioneers FCU

First Street FCU

Geismar Complex FCU

Greater New Orleans FCU

Internal Revenue FCU

Kraftman FCU

Louisiana Catholic FCU

Pelican State CU

Post Office ECU

Riverland FCU

Southwest Louisiana CU

Valex FCU

#### Maine

Central Maine FCU

Five County CU

#### Maryland

Andrews FCU

Cedar Point FCU

**Educational Systems FCU** 

HAR-CO CU

Masters Mates and Pilots FCU

US Postal Service FCU

WSSC FCU

#### Massachusetts

Alden CU

Central One FCU

Digital Federal Credit Union

Jeanne D'Arc CU

Leominster Employees FCU

Manchester FCU

Massachusetts Family CU

Middlesex Essex Postal EFCU

MyCom FCU

NESC FCU

SCU Credit Union

Shrewsbury FCU

SouthCoast FCU

St Jean's CU

UMassFive College FCU

#### Michigan

**4Front Credit Union** 

Advantage One CU

Advia Credit Union

Astera CU

Awakon FCU

Bloom CU

Breakwater Federal Credit Union

Catholic Vantage Financial

Christian Financial Credit Union

Community First Federal Credit Union

Community West CU

Compass CU

Consumers CU

COPOCO Community CU

Diversified Members CU

**Dort Financial Credit Union** 

Family Financial CU

Financial Plus CU

FinancialEdge CU

Frankenmuth CU

FreeStar Financial CU

Genisys CU

HarborLight Credit Union

Honor CU

Isabella Community Credit Union

Kellogg Community CU

Limestone FCU

Members First CU

Michigan One Community CU

Michigan Schools & Government CU

Michigan State University FCU

Monroe Community CU

North Central Area CU

Northern Lights Community FCU

Northland Area FCU

**OUR Credit Union** 

Peninsula FCU

**PFCU** 

Preferred CU

Service 1 FCU

Settlers FCU

South Central CU

Sovita Credit Union

Straits Area FCU

TBA CU

TLC Community CU

United Bay Community CU

United FCU

United Financial CU

University of Michigan CU

Vibe CU

Walled Lake School FCU

Wildfire CU

#### Minnesota

Building Trades CU

City & County Credit Union

Co-Op CU Of Montevideo

**Embarrass Vermillion FCU** 

Federated ECU

Greater Community CU

Home Town FCU

Latvian CU

Mayo EFCU

Mid Minnesota FCU

MN Catholic CU

North Shore FCU

North Star Credit Union

Northern States Power St Paul CU

Northwoods CU

Red Wing CU

**United ECU** 

Virginia Coop CU

Wakota FCU

#### Mississippi

HealthPlus FCU

Hope FCU

Keesler FCU

Mississippi Central FCU

Mutual CU

Northeast Mississippi FCU

Sunbelt FCU

#### Missouri

Alliance CU

Assemblies of God CU

BluCurrent CU

First Community CU

Goetz CU

Great Plains Federal Credit Union

JC Federal ECU

Joplin Metro CU

Legacy CU

Lutheran FCU

Metro Credit Union

MO Electric Cooperatives ECU

Multipli CU

R-G Federal Credit Union

St Louis Policemens CU

TelComm CU

West Community CU

#### Montana

Altana FCU

Badlands FCU

Billings FCU

**Butte Community FCU** 

Clearwater CU

Montana Educators CU

Park Side CU

Tricounty FCU

Valley CU

#### Nebraska

Box Butte Public EFCU

Cobalt CU

First Nebraska CU

LincOne FCU

Meadow Grove FCU

Midwest Liberty FCU

Nebraska Energy FCU

Nebraska State ECU

North Platte Union Pacific ECU

Northeast Nebraska FCU

Omaha Douglas FCU

Omaha Police FCU

Omaha Public Power District EFCU

Siouxland FCU

#### Trius FCU Nevada

Boulder Dam CU

Financial Horizons CU

Greater Nevada CU

Pahranagat Valley FCU

#### **New Hampshire**

Granite State CU

**HRCU** 

Members First CU of NH

St Mary's Bank CU

Triangle CU

#### **New Jersey**

Credit Union of New Jersey

Deepwater Industries FCU

Garden Savings FCU

IRCO Community FCU

Manville Area FCU

Mercer Co NJ Teachers FCU

Merck EFCU

#### **New Mexico**

Guadalupe CU

Kirtland FCU

Otero FCU

U-1st Community FCU

ZIA CU

#### **New York**

Adirondack Regional FCU

Alliance Niagara FCU

Alternatives FCU

Amherst FCU

Boulevard FCU

Buffalo Metropolitan FCU

Chen-Del-O FCU

Cobblestone Country FCU

Corning FCU

Coxsackie Correctional EFCU

Dannemora FCU

**Encompass Niagara FCU** 

Financial Trust FCU

Finger Lakes Health Care FCU

First New York FCU

Genesee Co-Op FCU

GHS FCU

Good Neighbors FCU

**GPO FCU** 

Griffith Institute EFCU

Hudson River Community CU

Hudson Valley CU

Inner Lakes FCU

**IREB FCU** 

LeRoy FCU

Lockport Schools FCU

MONEY FCU

Nassau Financial FCU

Rome FCU

SeaComm FCU

Self Reliance NY FCU

St Josephs Parish FCU

Sweet Home FCU

TCT FCU

**TEG FCU** 

The Summit FCU

Tonawanda Valley FCU

Ulster Federal Credit Union

Upstate Telco FCU

Visions FCU

Western Division FCU

Western New York FCU

#### **North Carolina**

Acclaim FCU

Blue Flame CU

Carolina FCU

**CS Credit Union** 

Fort Liberty FCU

Local Government FCU

Members Credit Union

Mountain CU

Piedmont Advantage CU

TCP Credit Union

Telco CU

Texas Gulf Carolina ECU

**Truliant FCU** 

Vision Financial FCU

#### North Dakota

Fargo Public Schools FCU

Northern States Power Co EFCU

Vue Community CU

#### Ohio

Acme FCU

Atomic CU Inc

**Brewster FCU** 

Bridge Credit Union Inc

Buckeye State CU

Century FCU

Cincinnati Healthcare Associates FCU

Cleveland Police CU Inc

**CODE Credit Union** 

Commodore Perry FCU

Community One CU Inc

DAY AIR CU Inc

Desco FCU

Education First CU Inc

**Emerald CU** 

Falls Catholic CU Inc

Firefighters Community CU Inc

Firelands FCU

Genesis Employees CU

Glass City FCU

Kyger Creek CU Inc

Latvian Cleveland CU

LorMet Community FCU

Minerva Area Federal Credit Union

Ohio Catholic FCU

Ohio Valley Community FCU

**OUCU Financial** 

**PSE CU Inc** 

Quest FCU

Sharefax CU Inc

Sun Federal Credit Union

Towpath CU

Universal 1 Credit Union

Whitewater Community CU

Your Legacy FCU

#### Oklahoma

Allegiance CU

Arbuckle FCU

Bison FCU

Fort Sill FCU

**OK Members First FCU** 

Red Crown FCU

The FOCUS FCU

Tinker FCU

Truity Credit Union

Western Sun FCU

WeStreet FCU

#### Oregon

Cascade Community FCU

Mid Oregon FCU

Northwest Adventist FCU

Oregon Community CU

Pacific Crest FCU

#### Pennsylvania

American Heritage FCU

ARC FCU

**AVH FCU** 

Belco Community Credit Union

CHROME FCU

Colfax Power Plant Employees FCU

Corner Post FCU

Corry Jamestown CU

Cross Valley FCU

Discovery FCU

Erie City Emp FCU

First Area FCU

Freedom CU

Glass Cap FCU

Glatco CU

Ingersoll-Rand FCU

Morrisons Cove 1st FCU

PACE Resources ECU

Penn State FCU

Penn-Trafford School Employees FCU

People First FCU

**PSECU** 

Sarco Federal Credit Union

Spirit Financial CU

Tendto Credit Union

Top Tier Federal Credit Union

UFCW Local 1776 FCU

UFCW Community FCU

USSCO Johnstown FCU

WEST-AIRCOMM FCU

Westmoreland Water FCU

Your Choice FCU

#### Puerto Rico

Caribe FCU

#### Rhode Island

Blackstone River FCU Greenwood CU The Peoples CU

#### South Carolina

Columbia Post Office CU Greenville Heritage FCU

MTC FCU SAFE FCU

Secured Advantage FCU

SPC CU

Spero Financial FCU

SRP FCU Upstate FCU VITAL FCU

#### South Dakota

AREA FCU

Bluestone FCU
Consumers FCU
Coteau Valley FCU
Dakota Rail Line FCU
Dakotaland FCU

Fort Randall FCU Highmark FCU

Huron Area Education FCU

Levo FCU
OAHE FCU
Service First FCU

#### Tennessee

Alcoa Municipal EFCU Alcoa Tenn FCU Appalachian Community FCU

Appliance CU

Chattanooga Federal Empl CU

CN/IC ECU

Cornerstone Financial CU

ETMA FCU

Family Advantage FCU Fortera Credit Union Greater Eastern CU

Heritage South Community CU

Knoxville TVA ECU MPD Community CU

HealthNet FCU

ORNL FCU

Southeast Financial CU

Tennessee ECU

Tennessee Valley FCU

TNConnect CU

TSU FCU

United Southeast FCU Upper Cumberland FCU

#### Texas

4U Credit Union Alliance CU

Amplify CU

Andrews School FCU
Brazos Community CU
Brazos Valley Schools CU

Centex Citizens CU

Central Texas Teachers CU Cochran Cnty Schools FCU

Common Cents CU

Communities of Abilene FCU

Corner Stone CU
Cy Fair FCU
DATCU

**DuGood FCU** 

East Texas Professional CU

Fannin FCU

First Community CU

First Priority CU

Firstmark Credit Union

Fort Worth City CU

Fort Worth Community CU GECU Federal Credit Union Gulf Coast Educators FCU

Gulf CU

Heritage USA FCU Houston Police FCU

Houston Texas Fire Fighters FCU

InTouch Credit Union

Local 24 EFCU

MCT CU

Members First CU

MemberSource Credit Union

Memorial CU Mid-Tex FCU

My Community CU

NCE CU

Neighborhood CU One Source FCU Port Terminal FCU Resource One CU

Sabine FCU
Santa Fe FCU
Service 1st CU
Shell FCU

South Texas FCU Southland FCU

Southwest Airlines FCU

Space City CU Star of Texas CU

Tarrant County's CU

Texas Assn of Professionals FCU

Texas DPS CU

Texas Tech FCU

Union Pacific ECU

**United Credit Union** 

Wellby

Yoakum County FCU

#### **US Virgin Islands**

Frederiksted FCU

#### Utah

Alpine CU

American United FCU

**CUP FCU** 

Cyprus FCU

Desert Rivers CU

**Elevate Credit Union** 

Freedom Credit Union

San Juan CU

**UFirst Credit Union** 

Utah First FCU

Varex FCU

Wasatch Peaks CU

#### Vermont

Members 1st CU

New England FCU

NorthCountry FCU

One Credit Union

Vermont FCU

#### Virginia

Baylands Family CU

BayPort CU

Beach Municipal FCU

Call FCU

Chartway FCU

Glamorgan EFCU

Loudoun CU

Member One FCU

Topside FCU

University of Virginia Community CU

#### Washington

Avista Corp Credit Union

Blue Mountain CU

Cascade FCU

Columbia Credit Union

Express CU

Fibre FCU

MountainCrest CU

Sno Falls CU

Spokane Media FCU

Utility Employees Federal Credit Union

Waterfront FCU

WCLA Credit Union

WestEdge FCU

#### West Virginia

**CAMC Federal Credit Union** 

**CAPE Federal Credit Union** 

Members Choice WV FCU

Peoples FCU

Pioneer Appalachia FCU

WEE FCU

West Virginia FCU

WVU Employees Federal Credit Union

#### Wisconsin

1st Class Express CU

1st Community Credit Union

Appletree Credit Union

Arcadia Credit Union

Athens Area Credit Union

Badger Globe Credit Union

Bay Shore Credit Union

Brantwood Credit Union

**Brewery Credit Union** 

**Brokaw CU** 

Capital Credit Union

Cloverbelt Credit Union

Community First CU

Compassionate Care CU

Connexus CU

Co-op Credit Union

County City Credit Union

CoVantage CU

**Empower CU** 

Evergreen Credit Union

First Choice Credit Union

Fond Du Lac Credit Union

Fort Community Credit Union

Fox Communities CU

Glacier Hills Credit Union

Gundersen CU

Health Care Credit Union

Heartland CU

Holy Family Memorial CU

Kenosha Police and Firemen CU

Kohler Credit Union

Madison Credit Union

Marshfield Medical Center CU

MCU Financial Center - Credit Union

Meadowland CU

**NEW Credit Union** 

Northwestern Mutual Credit Union

Northwoods Community CU

Oakdale Credit Union

Oshkosh Community Credit Union

Oshkosh Postal Employees

Credit Union

PCM Credit Union
Premier Financial CU
Public Service Credit Union

Royal Credit Union

School Employees Credit Union

Sentry Credit Union Service Credit Union

Sheboygan Area Credit Union

Shoreline Credit Union Simplicity Credit Union Southern Lakes Credit Union

Taylor Credit Union

Tomah Area Credit Union

Unison CU

UnitedOne Credit Union

WEA CU

Westby Credit Union

Westconsin Credit Union

Wisconsin Latvian Credit Union Inc Wisconsin Medical Credit Union

#### Wyoming

Atlantic City FCU CITCO FCU

Western Vista FCU

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Share Draft Clerk	214	Member Service Representative— Plastic Cards	364
EFT/ACH Clerk	219	ATM Specialist	369
Executive Secretary/Admin. Assistant	224	ATM Opecialist	509

229

Receptionist

Information systems/technology		Accounting & finance	
SVP/VP of IT	374	SVP/VP of Finance	515
IT Manager/Supervisor	379	Accounting VP	520
Systems Analyst	384	Accounting Manager/Supervisor	525
Programmer	389	Investments VP	53
Network Administrator	394	Investments Manager	535
Technology Specialist	399	Accountant	540
Web Administrator	404	Accounting Clerk	545
Data Entry Specialist	409		
		Branch operations & call center	
Marketing		Branch Operations VP	550
SVP/VP of Marketing	414	Branch Manager II	555
Marketing Manager/Supervisor	419	Branch Manager I	560
Business Development Manager	424	Assistant Branch Manager II	565
Marketing Specialist	429	Assistant Branch Manager I	570
Marketing/Communications Coordinator	434	Call Center VP	575
Marketing Assistant	439	Call Center Manager/Supervisor	580
Business Development Representative	444	Call Center Representative II/Sr.	585
		Call Center Representative I	590
Human resources			
SVP/VP of Human Resources	449	Part-time hourly wages	
Diversity/Inclusion VP/Director	454	Part-Time President/CEO/Manager	595
Human Resources Manager/Supervisor	460	Part-Time EVP	598
Training Director	465	Part-Time "Universal Employee"	60
Human Resources Assistant/Specialist	470	Part-Time Teller	604
Training Coordinator/Specialist	475	Part-Time Member services representative	607
Payroll Coordinator/Administrator	480	Part-Time Call Center Representative	610
Benefits Coordinator/Specialist	485	Part-Time Accountant	613
		Part-Time Loan Officer	616
Legal & audit		Part-Time Loan Processor/Clerk	619
Internal Audit VP	490		
Internal Audit Manager/Supervisor	495		
Internal Auditor	500		
Compliance Officer	505		

510

Risk Management Officer/Specialist

#### **COLLECTION CLERK**

#### Reports to: Collections VP/Manager

Position Purpose: Provide clerical assistance to the Collection Department. Answer phones,

process correspondence, and maintain accurate files. Contact member to determine the reason for the past-due condition of a loan. Make recommendations on actions that should be taken if loan collateral is in

jeopardy, reporting to the supervisor.

#### Job Responsibilities

- Process all correspondence for collections department, ensuring accuracy of work. Create form letters, type labels, and provide general administrative support.
- Analyze accounts to identify next steps (i.e. account types, amount owed, credit score, collateral value, etc.)
- Maintain collection files according to department procedures.
- Input data into the credit union's collection system, and generate reports as requested.
- Respond to telephone calls regarding payment notices and delinquent accounts.
- Supervise mailing of payment notices, ensuring that credit union errors are detected promptly and corrected.
- Provide members with a complete explanation of the loan's status as requested.
- Follow up on delinquent loans and make calls for interest, partial, or full payment.
- Maintain a detailed written record of all communications made regarding the delinquency.
- Receive and write receipts for mail payments directed to the department and route to teller.
- Prepare information needed or required by collection agency, and post receipts from collection agency.
- Correspond with attorneys regarding accounts that have been sent out for legal.

Table 50 - 1 Salaries Collection Clerk

		Col	lection Clerk				
				25th		75th	90th
		N	average	percentile	median	percentile	percentile
Overall		135	\$46,880	\$42,360	\$46,090	\$50,990	\$55,000
By credit union asset size	\$1M to \$2M	0					
	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$46,490	\$35,390	\$46,090	\$56,330	*
	\$50M to \$100M	12	\$41,190	\$35,460	\$41,620	\$48,130	\$50,000
	\$100M to \$200M	24	\$43,260	\$39,590	\$43,120	\$45,640	\$53,190
	\$200M to \$500M	31	\$44,220	\$40,190	\$42,990	\$46,240	\$52,260
	\$500M to \$1B	21	\$45,410	\$41,890	\$45,090	\$50,090	\$54,550
	\$1B to \$3B	25	\$47,580	\$43,350	\$46,090	\$54,250	\$55,000
	\$3B or more	13	\$50,060	\$45,920	\$49,950	\$52,720	\$57,610
By region	New England	7	\$50,140	\$46,990	\$51,290	\$51,300	\$61,510
	Middle Atlantic	7	\$45,870	\$45,920	\$45,920	\$45,920	\$51,170
	East North Central	36	\$45,290	\$41,790	\$45,230	\$48,020	\$54,430
	West North Central	13	\$48,070	\$43,850	\$47,710	\$52,800	\$56,740
	South Atlantic	15	\$44,080	\$41,950	\$43,800	\$46,570	\$49,580
	East South Central	10	\$40,560	\$36,340	\$42,300	\$43,100	\$44,790
	West South Central	17	\$42,320	\$39,770	\$42,220	\$46,150	\$50,000
	Mountain	11	\$44,850	\$38,610	\$44,920	\$46,090	\$54,540
	Pacific	18	\$53,690	\$49,950	\$53,020	\$56,730	\$59,490
By number of full-time	1	0					
employees	2 - 4	1	*	*	*	*	*
	5 - 9	3	*	*	*	*	*
	10 - 49	40	\$44,560	\$38,700	\$43,460	\$49,190	\$55,870
	50 - 99	31	\$43,720	\$40,000	\$43,140	\$46,330	\$52,990
	100 or more	60	\$48,120	\$44,310	\$48,020	\$51,300	\$55,000
By number of services	1 - 2	0	ψ10,120	ψ11,010	ψ10,020	ψο 1,000	ψου,σου
offered	3 - 4	0					
	5 - 6	0					
	7 - 8	1	*	*	*	*	*
	9 - 10	3	*	*	*	*	*
	11 - 12	5	\$47,550	\$48,020	\$48,020	\$48,020	*
							<b>¢</b> EE 000
By amount of loans	13 - 20	126	\$46,870	\$42,250	\$45,920	\$51,200	\$55,000
outstanding	\$500,000 to \$2M	0					
oatotanung	\$2M to \$5M	0	*	*	*	*	*
	\$5M to \$20M	6	m 40, 440	ma.4.000		 	т ФЕО 222
	\$20M to \$50M	17	\$40,410	\$34,900	\$39,220	\$45,540	\$50,000
	\$50M to \$100M	11	\$43,270	\$40,000	\$42,080	\$48,480	\$55,710
	\$100M to \$200M	25	\$44,260	\$41,710	\$43,240	\$45,920	\$52,100
	\$200M or more	77	\$47,870	\$43,810	\$48,020	\$51,300	\$55,000
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	12	\$45,140	\$32,290	\$47,240	\$50,000	*
	5,000 - 9,999	13	\$39,870	\$34,770	\$38,070	\$45,820	\$51,470
	10,000 - 19,999	31	\$44,190	\$40,000	\$43,140	\$45,810	\$52,310
	20,000 - 39,999	24	\$43,420	\$40,190	\$42,370	\$45,730	\$50,950
	40,000 - 49,999	9	\$45,140	\$43,130	\$44,990	\$49,570	\$51,170
	50,000 - 59,999	0					
	60,000 or more	43	\$48,980	\$45,290	\$48,020	\$52,720	\$55,190
Number of branch offices	1	11	\$45,300	\$37,460	\$47,330	\$52,170	\$56,050
	2	7	\$46,630	\$43,410	\$47,590	\$49,070	*
	3	18	\$43,160	\$35,230	\$43,080	\$46,490	\$65,180
					, -,	, .,	, , •
	4	15	\$44,880	\$41,930	\$44,880	\$45,680	\$52,310

<sup>\*</sup> Insufficient data

Table 50 - 2
Incentives and Bonuses

	Collecti	on Clerk			
			% paid incentive		average incentive/
		N	and/or bonus	N	bonus
Overall		131	84%	100	\$5,190
By credit union asset size	\$1M to \$2M	0	0170	0	ψο, 100
by creak amon accercize	\$2M to \$5M	0		0	
	\$5M to \$10M	0		0	
	\$10M to \$20M	2	0%	0	
		7	80%	6	*
	\$20M to \$50M	-			
	\$50M to \$100M	12	85%	10	\$2,410
	\$100M to \$200M	22	89%	19	\$2,320
	\$200M to \$500M	30	80%	23	\$2,880
	\$500M to \$1B	20	71%	14	\$2,780
	\$1B to \$3B	24	88%	18	\$2,060
	\$3B or more	13	88%	10	\$11,330
By region	New England	7	87%	6	\$2,130
	Middle Atlantic	7	100%	7	\$30,430
	East North Central	36	89%	28	\$2,160
	West North Central	13	66%	10	\$2,120
	South Atlantic	13	73%	8	\$4,220
	East South Central	10	79%	8	\$3,290
	West South Central	16	89%	15	\$2,460
	Mountain	11	71%	8	\$1,770
	Pacific	17	82%	10	\$1,900
By number of full-time	1	0	-	0	, ,
employees	2 - 4	1	100%	1	*
, ,	5 - 9	3	43%	1	*
	10 - 49	38	85%	32	\$2,330
	50 - 99	30	82%	24	\$2,650
		58		41	
By number of services	100 or more		84%		\$6,390
offered	1 - 2	0		0	
onered	3 - 4	0		0	
	5 - 6	0		0	
	7 - 8	1	100%	1	*
	9 - 10	3	0%	0	
	11 - 12	5	98%	4	*
	13 - 20	122	83%	95	\$5,230
By amount of loans	\$500,000 to \$2M	0		0	
outstanding	\$2M to \$5M	0		0	
	\$5M to \$20M	6	43%	3	*
	\$20M to \$50M	17	90%	15	\$1,910
	\$50M to \$100M	9	70%	6	\$1,670
	\$100M to \$200M	25	84%	20	\$2,880
	\$200M or more	74	85%	56	\$5,950
By number of members	1 - 999	0		0	
•	1,000 - 1,999	0		0	
	2,000 - 4,999	11	63%	7	\$1,760
	5,000 - 9,999	13	86%	, 11	\$2,620
	10,000 - 19,999	30	86%	25	\$2,710
	20,000 - 39,999	24	75%	23 18	\$2,710
	40,000 - 49,999	7	48%	4	\$1,700
	50,000 - 59,999	0	222/	0	<b>***</b>
	60,000 or more	41	88%	32	\$6,840
Manager 1 cm					
Number of branch offices	1	10	66%	6	\$1,660
Number of branch offices	1 2	7	90%	6	\$4,280
Number of branch offices	1 2 3	7 18	90% 85%	6 15	\$4,280 \$1,890
Number of branch offices	1 2	7	90%	6	\$4,280

<sup>\*</sup> Insufficient data

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

Table 50 - 3

Total Cash Compensation
Collection Clerk

			lection Clerk	0=11			2011
		N.1		25th		75th	90th
Out a mall		N 125	average	percentile	median	percentile	percentile
Overall By credit union asset size	\$1M to \$2M	135 0	\$50,690	\$44,680	\$48,020	\$53,890	\$62,090
by credit dillori asset size	\$2M to \$5M	0					
	\$5M to \$10M	0					
	\$10M to \$20M	2	*	*	*	*	*
	\$20M to \$50M	7	\$48,130	\$36,480	\$46,440	\$59,490	*
	\$50M to \$100M	12	\$43,230	\$35,760	\$42,920	\$48,800	\$58,090
	\$100M to \$200M	24	\$45,200 \$45,200	\$33,700 \$41,500	\$44,840	\$48,860	\$55,090
	\$200M to \$500M	31			\$45,820		
	\$500M to \$1B	21	\$46,380 \$47,110	\$42,280 \$43,060	\$45,620 \$47,400	\$48,840 \$50,850	\$53,680 \$55,860
	\$1B to \$3B	25	\$47,110 \$49,300	\$45,000 \$45,010	\$47,400 \$48,260	\$55,890	\$58,410
	\$3B or more	13					
By region	New England	7	\$57,760 \$52,000	\$48,020 \$47,000	\$51,200 \$53,460	\$59,720 \$53,460	\$90,710 \$63,410
by region	ŭ						
	Middle Atlantic	7	\$75,020	\$50,340	\$90,710 \$47,440	\$90,710	\$90,710
	East North Central	36	\$46,730	\$43,410 \$45,510	\$47,440	\$48,570 \$54,860	\$56,700
	West North Central	13 15	\$49,480	\$45,510 \$42,420	\$49,820 \$47,830	\$54,860	\$58,570
	South Atlantic	15	\$46,530	\$42,430	\$47,830	\$50,850	\$53,300
	East South Central	10	\$43,150 \$44,460	\$36,720	\$45,870 \$43,030	\$46,880 \$50,470	\$47,460
	West South Central	17	\$44,460	\$41,500	\$43,930	\$50,470	\$55,870
	Mountain	11	\$46,120	\$39,270	\$45,360	\$50,520	\$57,540
By number of full-time	Pacific	18	\$55,130	\$50,740	\$54,750	\$58,440	\$62,610
employees	1	0		*	*	+	*
inployees	2 - 4	1	*	*	*	*	*
	5 - 9	3				фго <b>г</b> 40	
	10 - 49	40	\$46,470	\$41,000	\$45,080	\$50,510	\$62,020
	50 - 99	31	\$45,820	\$41,610	\$45,910	\$48,820	\$53,680
	100 or more	60	\$52,660	\$45,600	\$50,740	\$56,000	\$62,610
By number of services offered	1 - 2	0					
niereu	3 - 4	0					
	5 - 6	0	*	*	*		
	7 - 8	1	*	*	*	*	*
	9 - 10	3	^ ^	^ ^			•
	11 - 12	5	\$48,720	\$48,020	\$48,020	\$48,140	*
	13 - 20	126	\$51,010	\$44,100	\$48,770	\$55,560	\$62,610
By amount of loans	\$500,000 to \$2M	0					
outstanding	\$2M to \$5M	0					
	\$5M to \$20M	6	*	*	*	*	*
	\$20M to \$50M	17	\$42,120	\$36,360	\$41,390	\$49,130	\$51,610
	\$50M to \$100M	11	\$44,240	\$41,560	\$42,080	\$49,340	\$57,940
	\$100M to \$200M	25	\$46,640	\$43,500	\$46,070	\$48,320	\$54,690
	\$200M or more	77	\$52,170	\$45,370	\$50,490	\$55,870	\$62,610
By number of members	1 - 999	0					
	1,000 - 1,999	0					
	2,000 - 4,999	12	\$46,170	\$34,320	\$47,240	\$54,470	*
	5,000 - 9,999	13	\$42,130	\$36,220	\$40,470	\$46,310	\$61,310
	10,000 - 19,999	31	\$46,470	\$41,520	\$45,320	\$49,040	\$54,750
	20,000 - 39,999	24	\$45,210	\$42,280	\$44,990	\$47,870	\$52,300
	40,000 - 49,999	9	\$45,720	\$43,580	\$46,270	\$49,570	\$51,670
	50,000 - 59,999	0	<b>.</b>	<b>.</b>		<b></b>	<b>.</b>
	60,000 or more	43	\$54,000	\$46,910	\$50,740	\$56,690	\$62,760
Number of branch offices	1	11	\$46,310	\$37,880	\$47,730	\$52,800	\$60,320
	2	7	\$50,490	\$45,510	\$49,850	\$54,730	*
	3	18	\$44,770	\$36,130	\$44,750	\$48,770	\$67,120
	4	15	\$46,620	\$42,350	\$45,390	\$48,870	\$54,750
	5 or more	84	\$51,660	\$45,310	\$48,870	\$55,560	\$62,610

<sup>\*</sup> 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 Collection Clerk

			average	average	average
		N	minimum	midpoint	maximum
Overall		89	\$39,030	\$48,540	\$58,060
By credit union asset size	\$1M to \$2M	0			
	\$2M to \$5M	0			
	\$5M to \$10M	0			
	\$10M to \$20M	0			
	\$20M to \$50M	0			
	\$50M to \$100M	5	\$37,380	\$44,010	\$50,650
	\$100M to \$200M	10	\$37,720	\$45,100	\$52,480
	\$200M to \$500M	21	\$37,750	\$47,170	\$56,590
	\$500M to \$1B	18	\$39,440	\$49,310	\$59,180
	\$1B to \$3B	23	\$39,200	\$49,500	\$59,800
	\$3B or more	11	\$42,420	\$53,170	\$63,920

<sup>\*</sup> Insufficient data

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