

2017 CREDIT UNION COMPENSATION QUESTIONNAIRE

PLEASE PROVIDE INFORMATION AS OF JANUARY 31, 2017

I. CREDIT UNION INFORMATION

A. Asset Size , , , 2

B. Actual Number of Members , , 3

C. Number of FULL TIME Employees , 4

D. Number of PART TIME Employees 5

E. Please check box if your CU is staffed entirely by VOLUNTEERS 6

F. Primary Field of Membership (Please Check One) 7

1 Associational 2 Occupational 3 Community 4 Other (please specify) _____

G. Credit Union Main Office Location (Please Check One) 8

- 1 In a city or area with a population of less than 20,000
- 2 In a city or area with a population between 20,000 and 50,000
- 3 In a metropolitan area or city with a population between 50,000 and 500,000
- 4 In a metropolitan area or city with a population between 500,000 and 1 million
- 5 In a metropolitan area or city with a population greater than 1 million

H. Number of Locations (including Main location) 9

I. ZIP Code in which CU Main Office is Located 10

J. County in which CU Main Office is Located _____ 11

II. SALARY INFORMATION

INSTRUCTIONS: Please report information as of **JANUARY 31, 2017**. If more than one person works in a position, please **average** the information for that position. Please convert all full-time earnings to an **annual basis** and **EXCLUDE overtime, incentive, and bonus pay**. **PROVIDE FOR FULL TIME EMPLOYEES ONLY – I.E., 30 HOURS OR MORE PER WEEK.**

POSITION	FULL TIME EMPLOYEES (30 Hours or more per week)			
	Number of FULL TIME Employees	Annual Base Salary Excluding Benefits	Size of Last Increase as a % of Base Salary (NOT Promotional Increases)	Years in Present Position At your CU
Executive Management				
CEO/President/Manager			%	12
Executive VP or Assistant Manager			%	13
Chief Operating Officer			%	14
Chief Financial Officer			%	15
Chief Information Officer			%	16
Chief Lending Officer			%	17
Support/Member Services				
Member Service Manager/Supervisor			%	18
Teller Supervisor/Manager			%	19
Operations Manager			%	20
Member Service Representative II			%	21
Member Service Representative I			%	22
Head Teller			%	23
Teller II			%	24
Teller I			%	25
Executive Administrative Assistant			%	26
Administrative Assistant			%	27
Clerical			%	28
Lending/Collections				
VP Lending			%	29
Loan Manager			%	30
Member Business Loan Manager			%	31
Indirect Lending Manager			%	32
Collection Manager			%	33
Loan Officer II			%	34
Loan Officer I			%	35
Loan Processor			%	36
Mortgage Loan Officer			%	37
Member Business Loan Officer			%	38
Indirect Lending Officer			%	39
Collector			%	40
Information Systems				
VP Information Systems			%	41
Network Administrator			%	42
Web Administrator			%	43
Information Technology Specialist			%	44
Computer Support Specialist			%	45

POSITION	FULL TIME EMPLOYEES (30 Hours or more per week)			
	Number of FULL TIME Employees	Annual Base Salary Excluding Benefits	Size of Last Increase as a % of Base Salary (NOT Promotional Increases)	Years in Present Position At your CU
Marketing				
VP Marketing			%	46
Marketing Director			%	47
Manager of Business Development			%	48
Business Development Officer			%	49
Member Business Officer			%	50
Human Resources				
VP Human Resources			%	51
Human Resources Manager			%	52
Human Resources Assistant			%	53
Training Director			%	54
Legal and Audit				
Internal Auditor			%	55
Compliance Officer			%	56
Risk Management Officer/Specialist			%	57
Fraud Specialist			%	58
Accounting and Finance				
VP Accounting			%	59
Accounting Manager/Controller			%	60
Staff Accountant			%	61
Bookkeeper			%	62
Accounting Clerk			%	63
Branch Operations and Call Center				
VP Branch Operations			%	64
Branch Manager II			%	65
Branch Manager I			%	66
Assistant Branch Manager			%	67
Call Center Manager/Supervisor			%	68
Call Center Representative			%	69
PART TIME TELLER Number of Part Time Tellers _____ ⁷⁰ Average Hourly Rate: \$ _____/HR ⁷¹				

Executive Management	Gender		Birth Year								
	Female	Male	1927 - 1935	1936 - 1945	1946 - 1954	1955 - 1964	1965 - 1973	1974 - 1983	1984 - 1992	1993 or after	
CEO											72
EVP											73
COO											74
CFO											75
CIO											76
CLO											77

**How many years until
the CEO retires?**

- 1 – 3 years
- 3 – 5 years
- 5 – 10 years
- 10 – 15 years
- More than 15 years

Education

What is the highest level of education completed by the CEO and EVP/Assistant Manager? (Please check only one.)

	High School	Some College	College Degree	Some Graduate Coursework	Graduate Degree	
CEO	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	79
EVP/Assistant Manager	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	80

III. BENEFIT INFORMATION

For the following list of benefits, please select the answer that describes the benefit for your CU. First, if your CU provides this benefit, who is eligible to receive it? (Please check just one box under "those eligible.") Next, if your CU provides the benefit, please indicate who pays the cost for employees and the cost for dependents? (NOTE: If a sponsor pays for the cost of a benefit, please answer as if the CU were paying the cost.)

	Does Not Provide ↓	If provided, those Eligible				Who pays the Cost?	
		CEO Only	Management Only	All Full Time Employees	All Employees (Full or Part Time)	For Employees	For Dependents
Insurance:							
Group Life	81 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	82 CU pays _____ %	83 CU pays _____ %
Supplemental Insurance	84 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	85 CU pays _____ %	86 CU pays _____ %
Dental	87 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	88 CU pays _____ %	89 CU pays _____ %
Vision	90 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	91 CU pays _____ %	92 CU pays _____ %
Travel/Accident	93 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	94 CU pays _____ %	95 CU pays _____ %
Health	96 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	97 CU pays _____ %	98 CU pays _____ %
Long Term Disability	99 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100 CU pays _____ %	101 CU pays _____ %
Short Term Disability	102 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	103 CU pays _____ %	104 CU pays _____ %
Defined Contribution Plan (e.g., 401K, Thrift savings plan, profit sharing, 457 plan)	105 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	106 Percentage of employee salary <u>matched</u> by CU (e.g., up to 3%, 4%, 5%, etc.)	_____ %
Defined Benefit Plan	107 <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
How is your CU's insurance plan funded?		<input type="checkbox"/> Fully insured	<input type="checkbox"/> Self-funded	<input type="checkbox"/> Partially self-funded			108

If your CU provides group life insurance, what is the basis of the coverage amount?

_____ times annual earnings (for example, 1, 1½, 2 times annual earnings)

LENGTH OF OFFICIAL WORK WEEK AND PAID HOLIDAYS

According to your CU's **OFFICIAL WRITTEN POLICY**, what is the number of hours in **ONE** _____ **110**
FULL TIME WORK WEEK at your CU? (For example, 40 hours. This does **NOT**
refer to average hours worked per week or hours per pay period).

Do **full time** employees receive **PAID HOLIDAYS**? Yes No **111** If so, how many? _____ **112**

EMPLOYMENT TRENDS

Please provide the following information for both 2016 and 2017 (for 2017, please supply anticipated averages for the year).
If your answer is "zero," please enter "0" rather than leaving blank.

	2016		2017	
Total employee headcount (FT & PT)	_____	113	_____	114
Number of employees laid off	_____	115	_____	116
Number of open positions <u>not</u> filled	_____	116	_____	118
Number of temporary employees	_____	119	_____	120
Number of <u>NEW</u> positions	_____	121	_____	122
Average percentage increase in employee salaries over the previous year	_____ % over 2015	123	_____ % over 2016	124

If your credit union pays a differential to bi-lingual employees, what is the average differential over base pay?

_____ % over base pay **125** _____ \$ amount per hour over base pay **126**

What NEW positions (if any) have you added, or do you plan to add, in **2017** (refers to positions not previously existing at your CU):

STAFFING METRICS

Please provide average **MONTHLY** transaction volumes at your CU overall for:

Over-the-Counter Transactions (teller, member service transactions, loan originations, etc.): _____ transactions **PER MONTH** **127**

Online Transactions (debit/share draft, ACH, ATM, mobile banking, Internet banking): _____ transactions **PER MONTH** **128**

Total number of **FULL TIME** Tellers and Member Service Reps at your CU: _____ **129**

Total number of **PART TIME** Tellers and Member Service Reps at your CU: _____ **130**

TURNOVER

In order to provide turnover rates, we will need the following information:

	Average Number of EMPLOYEES in 2016		Average Number of SEPARATIONS in 2016	
Management (including executive)	_____ employees	131	_____ separations	132
Non-management (including tellers)	_____ employees	133	_____ separations	134
Tellers only	_____ employees	135	_____ separations	136
Overall (all employees)	_____ employees	137	_____ separations	138

LEAVES

How many days of **paid leave** are provided per year to **full time** employees at the following seniority levels?

	Paid Vacation Per Year	Paid Sick Leave Per Year	PTO*
1 year of service	___ days 139	___ days 140	___ days 141
3 years of service	___ days 142	___ days 143	___ days 144
5 years of service	___ days 145	___ days 146	___ days 147
10 years of service	___ days 148	___ days 149	___ days 150
15 years of service	___ days 151	___ days 152	___ days 153
20 years of service	___ days 154	___ days 155	___ days 156

*A PTO is a distinct type of leave consisting of combined Paid Vacation and Paid Sick Leave. It is not calculated by simply adding Paid Vacation and Paid Sick Leave.

If your CU provides paid sick leave, is this benefit available for dependent issues? Yes No 157

Does your credit union offer paid leave for the following?

	Yes	No	Number of Days?
Jury Duty	<input type="checkbox"/>	<input type="checkbox"/>	_____ 159
Bereavement Leave	<input type="checkbox"/>	<input type="checkbox"/>	_____ 161
Education Leave	<input type="checkbox"/>	<input type="checkbox"/>	_____ 163
Maternity Leave	<input type="checkbox"/>	<input type="checkbox"/>	_____ 165

EMPLOYMENT CONTRACT FOR CEO

Does the **CEO** have an employment contract? Yes No 166

If so, how many years does it cover? _____ 167

Does it include termination benefits? Yes No 168

BONUS (PLEASE NOTE: A bonus is not the same as an incentive. A bonus payout is a reward system NOT based on pre-set goals. It does NOT include normal merit increases or performance incentives.)

Did the **CEO** receive a bonus in 2016? Yes No 169

If so, what was the amount? _____ % of base salary 170 \$ _____ 171

Did the **EVP/Assistant Manager** receive a bonus in 2016? Yes No 172

If so, what was the amount? _____ % of base salary 173 \$ _____ 174

PERFORMANCE INCENTIVES (These are tied to a formula-driven pay plan designated to reward employees for the accomplishment of specific results. Not the same as a bonus.)

Do you currently offer one or more incentive programs (based on pre-set performance criteria)? Yes No 175

Which of the following employees are eligible to receive incentives?

- CEO 176
 Tellers/member service employees 178
 Other non-management employees 180
 Other management employees 177
 Lending employees 179
 Part-time employees 181

What type of incentive plans are you currently using? (CHECK ALL THAT APPLY.)

- Individual 182
 Team (departmental or cross-functional) 183
 Team (credit union) 184

On what criteria are incentives based for CEO, Other Management and Non-management employees?

	<u>CEO</u>	<u>Other Management</u>	<u>Non-Management</u>
Asset growth	<input type="checkbox"/> 185	<input type="checkbox"/> 186	<input type="checkbox"/> 187
Net income growth	<input type="checkbox"/> 188	<input type="checkbox"/> 189	<input type="checkbox"/> 190
Loan growth	<input type="checkbox"/> 191	<input type="checkbox"/> 192	<input type="checkbox"/> 193
Savings/checking growth	<input type="checkbox"/> 194	<input type="checkbox"/> 195	<input type="checkbox"/> 196
Expense ratios	<input type="checkbox"/> 197	<input type="checkbox"/> 198	<input type="checkbox"/> 199
Membership growth	<input type="checkbox"/> 200	<input type="checkbox"/> 201	<input type="checkbox"/> 202
Membership satisfaction	<input type="checkbox"/> 203	<input type="checkbox"/> 204	<input type="checkbox"/> 205
Net worth	<input type="checkbox"/> 206	<input type="checkbox"/> 207	<input type="checkbox"/> 208
Strategic initiatives/goals	<input type="checkbox"/> 209	<input type="checkbox"/> 210	<input type="checkbox"/> 211
Delinquency measures	<input type="checkbox"/> 212	<input type="checkbox"/> 213	<input type="checkbox"/> 214
ROA	<input type="checkbox"/> 215	<input type="checkbox"/> 216	<input type="checkbox"/> 217
Products/services per member	<input type="checkbox"/> 218	<input type="checkbox"/> 219	<input type="checkbox"/> 220
CAMEL rating	<input type="checkbox"/> 221	<input type="checkbox"/> 222	<input type="checkbox"/> 223
Board discretionary	<input type="checkbox"/> 224	<input type="checkbox"/> 225	<input type="checkbox"/> 226
Other (please specify):			
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Were performance incentives paid for the most recent plan year? 227

- Yes →
 No

a. What were the average **individual** (not total) payouts for the most recent plan year?

CEO:	_____ % of base salary	228	or	\$ _____	229
Other Management:	_____ % of base salary	230	or	\$ _____	231
Tellers/member service employees:	_____ % of base salary	232	or	\$ _____	233
Lending employees:	_____ % of base salary	234	or	\$ _____	235
Other Non-management employees:	_____ % of base salary	236	or	\$ _____	237
Part-time employees:	_____ % of base salary	238	or	\$ _____	239

FRINGE BENEFITS

Please indicate whether the following employee groups are provided with the following fringe benefits.

	CEO	Other C-Level Management	Other Management	Non-management
Automobile	<input type="checkbox"/> 240	<input type="checkbox"/> 241	<input type="checkbox"/> 242	<input type="checkbox"/> 243
Auto allowance	<input type="checkbox"/> 244	<input type="checkbox"/> 245	<input type="checkbox"/> 246	<input type="checkbox"/> 247
Cell phone/PDA	<input type="checkbox"/> 248	<input type="checkbox"/> 249	<input type="checkbox"/> 250	<input type="checkbox"/> 251
iPad/tablet	<input type="checkbox"/> 252	<input type="checkbox"/> 253	<input type="checkbox"/> 254	<input type="checkbox"/> 255
First class travel	<input type="checkbox"/> 256	<input type="checkbox"/> 257	<input type="checkbox"/> 258	<input type="checkbox"/> 259
Spousal travel	<input type="checkbox"/> 260	<input type="checkbox"/> 261	<input type="checkbox"/> 262	<input type="checkbox"/> 263
Airline clubs	<input type="checkbox"/> 264	<input type="checkbox"/> 265	<input type="checkbox"/> 266	<input type="checkbox"/> 267
Country clubs	<input type="checkbox"/> 268	<input type="checkbox"/> 269	<input type="checkbox"/> 270	<input type="checkbox"/> 271
Mortgage assistance	<input type="checkbox"/> 272	<input type="checkbox"/> 273	<input type="checkbox"/> 274	<input type="checkbox"/> 275
Other (please specify)	_____	_____	_____	_____
	_____	_____	_____	_____

DIRECTOR COMPENSATION

Your credit union's charter: State Federal 276

Does your credit union pay directors to attend board and committee meetings? Yes No 277

If yes, how much is **each director** paid PER MEETING? \$ _____ per meeting for each director 278

Does your credit union cover expenses for attending conferences or educational programs? Yes No 279

If yes, how much is budgeted PER YEAR for **each volunteer**? \$ _____ per year for each volunteer 280

Please list any other compensation you provide to directors (e.g., health care benefits, life insurance coverage for CU-related travel; computers and/or Internet access, etc. _____