

2025 Credit Union Incentive Pay

All Asset Sizes

Exempt

Position	\$4B-\$8B		\$2B-\$4B		\$1B-	•\$2B	\$600	M-\$1B	\$400M	-\$600М	\$200M	-\$400M	\$100M-\$200M		Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
Accounting Manager	8.68%	8.67%	6.89%	7.37%	6.41%	6.50%	6.65%	6.32%	5.82%	5.95%	5.05%	5.41%	4.43%	4.33%	6.32%
Branch Manager I	8.65%	8.68%	9.53%	9.12%	9.05%	8.65%	7.64%	7.33%	7.29%	6.85%	7.04%	6.85%	6.15%	6.09%	7.78%
Branch Manager II	10.06%	10.36%	9.33%	9.38%	8.39%	8.77%	8.01%	8.08%	7.52%	7.64%	6.86%	6.85%	6.45%	5.86%	8.11%
Call Center Manager	8.59%	8.58%	8.33%	8.43%	7.74%	7.58%	6.71%	6.82%	5.89%	6.07%	5.08%	5.19%	5.04%	5.03%	6.79%
Controller	17.10%	16.33%	14.97%	15.09%	11.36%	10.67%	8.42%	8.41%	7.88%	7.76%	6.87%	7.06%	6.56%	6.66%	10.37%
Credit Analyst	7.20%	7.19%	6.13%	6.15%	6.22%	5.90%	5.46%	5.42%	5.39%	5.38%	5.15%	5.22%	5.12%	5.22%	5.80%
Credit Manager	15.57%	15.79%	13.67%	13.57%	11.32%	11.59%	9.69%	9.48%	9.21%	8.86%	7.32%	7.17%	5.81%	5.81%	10.35%
Collections Manager	10.28%	10.94%	9.28%	9.61%	8.86%	9.36%	8.26%	8.28%	7.65%	7.60%	7.08%	7.32%	6.89%	6.97%	8.46%
Compliance Officer	9.84%	9.80%	7.88%	8.00%	6.34%	6.64%	5.69%	5.83%	5.36%	5.58%	5.06%	5.05%	5.04%	5.04%	6.51%
Compliance Manager	11.19%	11.23%	8.42%	8.36%	8.00%	7.75%	6.46%	6.84%	6.38%	6.65%	6.34%	6.58%			7.85%

Position	\$4B-	·\$8B	\$2B-\$4B		\$1B-\$2B		\$600M-\$1B		\$400M-\$600M		\$200M-\$400M		\$100M-\$200M		Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
HR Manager	9.38%	10.11%	8.84%	9.11%	7.61%	7.94%	6.09%	6.06%	5.71%	5.63%	5.23%	5.17%	5.13%	5.50%	6.96%
IT Director	11.18%	10.93%	10.82%	10.50%	8.04%	8.05%	7.31%	6.99%	6.71%	6.12%	5.91%	5.17%	5.11%	5.62%	7.75%
Internal Auditor	6.15%	6.13%	6.03%	5.59%	5.46%	5.14%	4.37%	4.51%	4.40%	4.47%	4.56%	4.43%	4.08%	4.07%	4.96%
Marketing Manager	11.49%	10.56%	8.76%	8.35%	7.00%	6.98%	6.51%	5.90%	5.95%	5.53%	5.77%	5.52%	4.47%	4.58%	6.96%
Regional Branch Manager	11.54%	11.15%	10.94%	10.46%	9.82%	9.87%	10.41%	9.64%	8.77%	8.65%	8.70%	9.25%	5.96%	5.94%	9.36%
Training Manager	9.01%	9.06%	8.47%	8.38%	7.63%	7.49%	7.00%	6.78%	6.76%	6.40%	6.52%	6.02%	5.01%	5.15%	7.12%
Consumer Loan Manager	10.93%	11.23%	9.65%	9.82%	9.57%	9.06%	9.36%	9.02%	8.95%	8.53%	8.03%	7.81%	7.07%	7.50%	9.04%
Commercial Loan Officer I	16.05%	16.39%	12.03%	13.44%	11.40%	12.11%	10.48%	10.65%	9.15%	9.40%	7.68%	8.22%	7.70%	7.73%	10.89%
Commercial Loan Officer II	17.42%	17.45%	15.77%	16.24%	14.39%	14.93%	13.58%	13.95%	12.58%	12.87%	11.48%	11.90%	9.89%	10.54%	13.79%
Commercial Loan Manager	25.07%	24.43%	24.71%	23.00%	22.37%	22.06%	18.35%	18.17%	15.94%	16.18%	13.44%	13.44%	12.50%	12.58%	18.73%
Average Exempt	10.43%	10.37%	9.33%	9.21%	8.15%	8.13%	7.29%	7.17%	6.80%	6.69%	6.32%	6.19%	5.52%	5.59%	7.67%

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Non-Exempt

Position	\$4B	-\$8B	\$2B-\$4B		\$1B-	·\$2B	\$600	M-\$1B	\$400M	-\$600М	\$200M	-\$400M	\$100M	-\$200M	Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
Assistant Branch Manager I	7.08%	7.12%	7.04%	7.08%	6.61%	6.58%	6.43%	6.52%	5.98%	5.98%	5.75%	5.83%	5.54%	5.56%	6.36%
Call Center Rep	6.23%	6.00%	5.71%	5.58%	5.24%	5.08%	4.48%	5.00%	4.14%	4.36%	4.07%	4.11%	3.82%	3.78%	4.83%
CSR I/MSR I	6.82%	6.97%	6.56%	6.71%	5.96%	5.98%	5.22%	5.51%	4.94%	4.86%	4.78%	4.34%	4.57%	4.26%	5.53%
Collector	11.62%	12.68%	8.75%	8.55%	7.92%	8.21%	6.74%	6.51%	6.05%	6.49%	5.15%	5.48%	5.03%	5.12%	7.45%
Compliance Specialist	9.31%	9.41%	7.32%	7.51%	5.84%	5.91%	5.30%	5.04%	5.14%	5.04%	5.05%	4.97%	5.02%	4.90%	6.12%
Consumer Loan Processor	6.84%	7.10%	6.89%	7.14%	6.64%	6.44%	5.98%	6.44%	5.15%	5.17%	4.56%	4.51%	4.20%	4.28%	5.81%
Consumer Loan Officer	11.18%	11.11%	10.79%	10.73%	10.74%	10.51%	9.96%	9.91%	8.08%	7.78%	7.73%	7.61%	7.06%	7.13%	9.31%
Head Teller	6.37%	6.55%	6.21%	6.29%	6.19%	6.24%	5.64%	5.36%	5.29%	5.30%	4.93%	5.02%	5.39%	5.13%	5.71%
Help Desk Specialist	5.59%	5.59%	5.62%	5.73%	5.17%	5.40%	4.65%	4.81%	4.12%	4.03%	4.12%	3.95%	3.98%	3.53%	4.73%
HR Generalist	6.21%	6.25%	6.25%	6.31%	6.22%	6.26%	5.38%	5.84%	4.82%	5.06%	4.23%	4.14%	3.95%	3.95%	5.35%
Executive Secretary	6.88%	6.77%	6.56%	6.80%	6.52%	6.80%	5.84%	6.06%	5.69%	5.92%	5.59%	5.50%	5.04%	4.95%	6.07%

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Position	\$4B	-\$8B	\$2B-\$4B		\$1B-	\$2B	\$600	M-\$1B	\$400M	-\$600М	\$200M-\$400M		\$100M-\$200M		Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
Marketing Specialist	6.33%	6.48%	6.18%	6.22%	5.87%	6.03%	5.75%	5.75%	5.60%	5.75%	5.14%	5.21%	4.94%	5.15%	5.74%
Network Administrator (Network Mgr)	6.76%	6.93%	5.42%	5.43%	5.12%	5.33%	5.25%	5.20%	4.61%	4.52%	3.79%	3.98%	3.79%	4.01%	5.01%
Systems Administrator	5.83%	5.92%	5.90%	5.90%	5.65%	5.80%	5.33%	5.43%	5.17%	5.52%	4.87%	5.19%	4.28%	4.26%	5.35%
Teller	4.59%	4.38%	4.59%	4.38%	4.15%	4.25%	3.95%	4.15%	3.90%	4.02%	3.79%	3.78%	3.33%	3.07%	4.02%
Trainer	6.02%	6.28%	5.85%	5.92%	5.15%	5.21%	4.96%	4.85%	4.62%	4.73%	4.26%	4.34%	3.57%	3.68%	4.96%
Universal Banker	7.68%	7.53%	7.16%	7.13%	6.71%	6.71%	6.45%	6.40%	6.39%	6.36%	6.34%	6.19%	5.61%	5.61%	6.59%
Mortgage Loan Processor	8.92%	9.08%	8.39%	7.99%	8.26%	7.73%	8.24%	7.73%	7.96%	7.59%	7.64%	7.56%	7.13%	7.44%	7.97%
Mortgage Underwriter	9.65%	9.78%	8.82%	8.10%	8.04%	7.00%	6.37%	6.62%	6.03%	6.06%	5.64%	5.73%	4.92%	4.92%	6.97%
Mortgage Loan Officer (Mostly Salary)	39.35%	40.05%	37.16%	37.00%	35.10%	35.88%	30.25%	30.15%	26.07%	26.70%	22.16%	23.56%	18.44%	20.84%	30.19%
Mortgage Loan Officer (Mostly Commissioned)	231.01%	232.50%	161.80%	146.01%	157.82%	146.01%	116.25%	120.22%	118.42%	141.23%	115.72%	138.55%		_	152.13%
Average Non-Exempt	7.36%	7.47%	6.84%	6.82%	6.42%	6.39%	5.89%	5.95%	5.46 %	5.49%	5.13%	5.13%	4.80%	4.77%	5.99%

C-Suite Executive

Position	\$4B	\$4B-\$8B		\$2B-\$4B		\$1B-\$2B		\$600M-\$1B		\$400M-\$600M		-\$400M	\$100M-\$200M		Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
CEO	37.52%	36.16%	27.80%	27.15%	23.33%	22.82%	16.89%	16.59%	14.73%	15.21%	13.26%	12.88%	11.98%	11.76%	20.57%
Chief Financial Officer	26.42%	26.34%	20.07%	21.32%	15.89%	16.98%	12.77%	12.56%	11.61%	11.58%	9.61%	9.34%	8.19%	8.69%	15.10%
Chief Operating Officer	23.84%	23.93%	22.31%	22.36%	18.85%	18.45%	13.77%	13.56%	12.83%	12.65%	11.61%	12.23%	10.00%	9.62%	16.14%
Chief Lending Officer	27.08%	25.19%	21.50%	20.57%	15.16%	15.28%	13.22%	13.12%	11.22%	11.30%	10.01%	10.07%	9.78%	9.69%	15.23%
Average C-Suite Executive	25.78%	25.16%	21.29%	21.41%	16.63%	16.90%	13.08%	13.25%	11.89%	11.84%	10.41%	10.55%	9.33%	9.32%	15.49%

Executive

Position	\$4B-\$8B		\$2B-\$4B		\$1B-\$2B		\$600M-\$1B		\$400M-\$600M		\$200M-\$400M		\$100M-\$200M		Avg. All Peers
	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	Avg.	Med.	
Head of HR	22.84%	22.42%	20.62%	20.21%	16.23%	14.83%	12.20%	12.33%	11.30%	11.02%	10.32%	9.75%	6.64%	6.95%	14.12%
Head of IT	26.20%	26.23%	20.68%	20.34%	15.81%	15.32%	12.63%	12.62%	10.34%	10.21%	9.71%	9.92%	9.21%	8.49%	14.84%
Head of Marketing	22.36%	22.83%	20.38%	20.50%	14.17%	13.95%	12.11%	12.53%	10.13%	9.67%	9.70%	9.50%	9.30%	9.21%	14.02%
Head of Retail	14.90%	16.01%	14.92%	14.01%	12.01%	12.42%	11.42%	11.28%	9.99%	10.40%	9.28%	9.27%	6.41%	6.79%	11.36%
Head of Risk	17.59%	17.17%	13.02%	13.12%	12.59%	12.89%	11.71%	11.60%	11.49%	12.59%	10.39%	11.31%	9.52%	9.18%	12.44%
Reg. Lending President	21.48%	23.10%	21.00%	21.34%	19.08%	19.77%	19.23%	19.40%	17.83%	16.59%	15.39%	15.62%	13.15%	13.45%	18.32%
Average Executive	21.29%	20.89%	18.44%	18.26%	14.98%	14.86%	13.22%	13.29%	11.85%	11.75%	10.80%	10.89%	9.04%	9.01%	14.18%