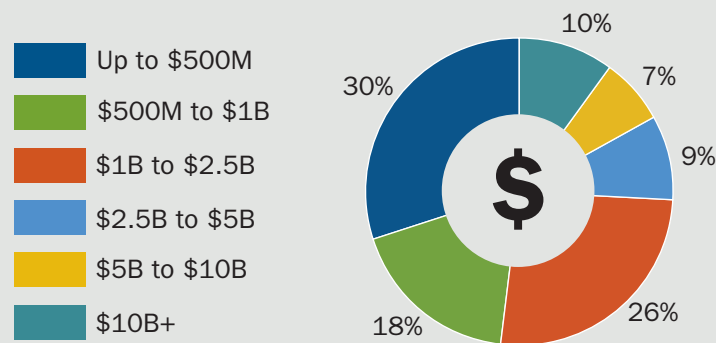




CREDIBLE

Participant Demographics by Asset Size



Who Participates?

Join 542 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent a broad spectrum of financial institutions, including regional and community banks and credit unions across the U.S.

2020 List of Participants (alphabetical order)

- | | | |
|--|--|-----------------------------|
| 1st Capital Bank | American Business Bank | Bank of Clarke County |
| 1st Century Bank, N.A. | American National Bank | Bank of Dade |
| 1st Constitution Bancorp* | American National Bank & Trust Company | Bank of Eastman |
| 1st Federal Savings Bank of SC | American Pride Bank | Bank of Guam |
| 1st Security Bank of Washington* | American River Bank | Bank of Hawaii* |
| 1st Source Bank | American Riviera Bank | Bank of Marin |
| AB&T | American Savings Bank | Bank of New Hampshire |
| Abbeville First Bank, SSB | Ameris Bancorp* | Bank of Oak Ridge |
| Abound Credit Union | Androscoggin Bank | Bank of Richmondville |
| Adams Community Bank | Arrow Financial Corporation | Bank of Southern California |
| Adirondack Bank | Ascend Credit Union | Bank of Stockton |
| Advantis Credit Union | Athol Savings Bank | Bank of the James |
| Advia Credit Union | Atlantic Union Bank* | Bank of the Ozarks* |
| Affinity Federal Credit Union | Avidia Bank | Bank of the Pacific |
| Affinity Plus Credit Union | b1BANK | Bank of the Sierra, Inc. |
| AGFirst Farm Credit Bank | BAC Community Bank | BankFive |
| Alden State Bank | Balboa Thrift & Loan Association | BankNewport |
| Allegacy Federal Credit Union | BancorpSouth, Inc.* | BankSouth |
| Alliant Credit Union | BanESCO USA | BankUnited, Inc.* |
| Ally Bank | Bangor Savings Bank | Bankwell Bank |
| Altamaha Bank and Trust Company | Bank of Botetourt | Banner Bank* |
| Amalgamated Bank of Chicago | Bank of Charles Town | Bar Harbor Bank & Trust |
| American Airlines Federal Credit Union | Bank of Charlotte County | Bath Savings Institution |
| American Bank | Bank of Clarendon | Baxter Credit Union |



2020 List of Participants (continued)

BayCoast Bank	Citizens Trust Bank	Dime Bank
Beach Community Bank	Claremont Savings Bank	Dogwood State Bank
Beacon Business Bank	Coastal Community Bank*	Drummond Community Bank
BECU	CoBank	Dupaco Community Credit Union
BellCo Credit Union	Collinsville Savings Society	Durden Banking Company, Inc.
Benchmark Community Bank	Colonial Federal Savings Bank	Eagle Bank
Beneficial State Bank	Colony Bank	East Boston Savings Bank
Blue Ridge Bank	Columbia Bank (WA)*	East Cambridge Savings Bank
BOK Financial*	Columbia Credit Union (WA)	East West Bank*
Brentwood Bank	Commerce Bancshares*	Eastern Bank
Bristol County Savings Bank	Commerce National Bank & Trust	Eastern Savings Bank
Brookline Bank	Commercial Bank of California	Easthampton Savings Bank
Bryn Mawr Trust Company*	Commonwealth Business Bank	Eastman Credit Union
Burke & Herbert Bank and Trust Company	Commonwealth Credit Union	Edison National Bank
Byline Bancorp Inc.	Community Bank (PA)	El Dorado Savings Bank, F.S.B.
Cadence Bank	Community Bank of Pickens County	Elements Financial Federal Credit Union
CalPrivate Bank	Community Bank of Santa Maria	Elevations Credit Union
Cambridge Savings Bank	Community Bank of the Bay	Ent Credit Union
Camden National Corporation	Community Bank of The South	Envision Bank
Canandaigua National Bank & Trust	Community Bank, N.A. (NY)	ESL Federal Credit Union
Canvas Credit Union	Community Banking Company of Fitzgerald	Essex Bank
Capital Farm Credit	Community National Bank	Essex Savings Bank
Carter Bank and Trust	Community Reinvestment Fund, USA	Evans National Bank
Cathay Bank*	Community Valley Bank	Exchange Bank
Centennial Bank	Community West Bank, NA	Exchange Bank (GA)
Central Bank	Connecticut Community Bank, N.A.	F&A Federal Credit Union
Central Valley Community Bank	Connecticut Mutual Holding Company	F&M Bank
Century Bancorp, Inc.	Cornerstone Bank (GA)	F&M Bank (GA)
Century Bank and Trust	CornerStone Bank (VA)	Fairfield County Bank
Century Bank of Florida	Corning Federal Credit Union	Farm Credit West
Century Bank of Georgia	Country Bank (MA)	Farmers & Merchants Bank (NC)
Charlotte State Bank & Trust	Countybank	Farmers & Merchants Bank (VA)
Chelsea Groton Bank	Credit Union of Texas	Farmers & Merchants Bank of Long Beach
Chesapeake Bank	Customers Bancorp	Farmers Bank
Citizens & Northern Bank	D.L. Evans Bank	Fidelity Bank (NC)
Citizens and Farmers Bank	Dacotah Bank	Fidelity Bank (MA)
Citizens Bank & Trust Company (GA)	Dean Bank	Fieldpoint Private
Citizens Bank and Trust (FL)	Dedham Institution for Savings	First American Bank and Trust
Citizens Bank of Americus	Delta Community Credit Union	First Bank (FL)
Citizens Bank of Florida	Desert Financial	First Bank (GA)
Citizens Bank of The South	Digital Federal Credit Union	



2020 List of Participants (continued)

First Bank (NC)*	Franklin Savings Bank (ME)	KeyPoint Credit Union
First Bank (VA)	Fresno First Bank	KS Bank
First Bank New Jersey*	Friendly Hills Bank	Lake City Bank*
First Business Financial Services, Inc.	GECU	Ledyard National Bank
First Citrus Bank	Genesee Regional Bank	Lee Bank
First Commercial Bank	Genisys Credit Union	Lee Bank & Trust Company
First Community Bank (SC)	Georgia Community Bancorp	Legacy State Bank
First Community Credit Union (MO)	Georgia's Own Credit Union	Lendmark Financial Services
First County Bank	Glacier Bancorp, Inc.*	Leominster Credit Union
First Federal Bank (FL)	Gorham Savings Bank	Lewis & Clark Bank
First Federal Bank (NC)	Great Western Bancorp*	Liberty Bank
First Federal Bank of the Midwest	Greater Community Bank	Liberty Bank (CA)
First Federal Savings & Loan Association of San Rafael	Greenfield Cooperative Bank	LifeStore Bank
First General Bank	Greenfield Savings Bank	Litchfield Bancorp
First Horizon National*	Greylock Federal Credit Union	Local Government Federal Credit Union
First IC Bank	Grundy National Bank	Logix Federal Credit Union
First Internet Bank of Indiana	HarborOne Bank	Lowell Five
First Interstate Bank	Harborstone Credit Union	Loyal Trust Bank
First Midwest Bank*	Haverhill Bank	Lumbee Guaranty Bank
First National Bank*	Heartland Financial USA, Inc.*	Machias Savings Bank
First National Bank (VA)	Heartland National Bank	Main Street Bank (MA)
First National Bank of Griffin	Heritage Bank*	MainStreet Bank (VA)
First National Bank of Michigan	Heritage Bank (GA)	Mainstreet Community Bank of Florida
First National Bank of Pasco	Heritage Bank of Commerce	Malaga Bank FSB
First National Bank of Wauchula	Heritage First Bank	Manasquan Bank
First National Community Bank	Highlands Community Bank	Mansfield Bank
First Northern Bank of Dixon	HomeStreet Bank	Marblehead Bank
First Port City Bank	Hometown Bank	Marine Bank & Trust Company
First Sentinel Bank	Howard Bank	Martha's Vineyard Savings Bank
First Southern Bank	Hudson Valley Credit Union	Mascoma Bank
First State Bank	Independent Bank	Mechanics Cooperative Bank (MA)
First Technology Federal Credit Union	Independent Bank Group*	Mega Bank
First United Bank & Trust Company	Institution for Savings	Merchants Bank of Commerce
FirstBank (CO)	International Bancshares Corporation*	Meriwest Credit Union
FirstBank (TN)	Intracoastal Bank	Merrimack Valley Federal Credit Union
Five Star Bank (CA)	Investors Bancorp*	Middlesex Savings Bank
Flagship Bank	Jeanne D'Arc Credit Union	MIDFLORIDA Credit Union
Flagstar Bancorp, Inc.*	Jewett City Savings Bank	Midsouth Bank, National Association
Florida Business Bank	Katahdin Trust Company	Milford Federal Bank
Florida Capital Bank, National Association	Kennebec Savings Bank	Millbury National Bank
	Kennebunk Savings Bank	Millennium Bank



2020 List of Participants (continued)

Mission Bank	Pacific Valley Bank	Republic Bank & Trust Company
Mission Valley Bank	Partners Bank	Rhinebeck Bank
Monson Savings Bank	Partners Federal Credit Union	River City Bank
NASA Federal Credit Union	Passumpsic Savings Bank	River Valley Community Bank
National Bank of Middlebury	Pathfinder Bank	Riverview Community Bank*
National Grand Bank of Marblehead	Patriot Bank, N.A.	Rollstone Bank & Trust
National Iron Bank	Pawtucket Credit Union	Rondout Savings Bank
Navigant Credit Union	Peach State Bank & Trust	Roxboro Savings Bank
Navy Federal Credit Union	Pennsylvania State Employees Credit Union	Royal Business Bank
NBT Bank, N.A.*	Pentucket Bank	RTN Federal Credit Union
NESC Federal Credit Union	Peoples Bank (NC)	Sabal Palm Bank
New Hampshire Mutual Bancorp	PeoplesBank	Saco & Biddeford Savings Institution
New Peoples Bank, Inc.	Pineland Bank	Salem Five
Newtown Savings Bank	Pinnacle Bank	Salisbury Bank and Trust Company
North Brookfield Savings Bank	Pinnacle Bank (GA)	Sandia Laboratory Federal Credit Union
North Shore Bank	Pinnacle Financial Partners*	Sanibel Captiva Community Bank
North State Bank	Pioneer Bank	Santa Cruz County Bank
Northeast Georgia Bank	Piscataqua Savings Bank	Savers Bank
Northern Bank	Planters and Citizens Bank	Savings Bank of Danbury
Northfield Savings Bank	Planters First Bank	Savings Bank of Mendocino County
Northwest Bancshares, Inc.*	Plumas Bank	SC Telco Federal Credit Union
Northwest Community Bank	Powell Valley National Bank	SchoolsFirst Federal Credit Union
Northwest Community Credit Union	Premier America Credit Union	Seacoast Commerce Bank
Norway Savings Bank	PriorityOne Bank	Seacoast National Bank*
Numerica Credit Union	Professional Bank	Seamen's Bank
Nusenda Credit Union	Providence Bank	Silvergate Bank
NuVision Federal Credit Union	Provident Credit Union	Skowhegan Savings Bank
Oak View National Bank	Provident Financial Services, Inc.*	Skyline National Bank
OceanFirst Bank	Provident Savings Bank FSB	Solarity Credit Union
Old National Bancorp*	Pursuit	Solvay Bank
Old Point National Bank of Phoebus	Quantum National Bank	Sound Community Bank
OneAZ Credit Union	Queensborough National Bank & Trust Company	South Georgia Banking Company
OneSouth Bank	Rabun County Bank	South Shore Bank
OnPoint Community Credit Union	Radius Bank	Southside Bank*
Opportunity Bank of Montana	Reading Co-operative Bank	St. Mary's Credit Union
Orange County Trust Company	Redwood Capital Bank	Stafford Savings Bank
Oregon Community Credit Union	Redwood Credit Union	Standard Bank
Oriental Bank	Relyance Bank, N.A.	Stanford Federal Credit Union
Pacific National Bank	Renasant Bank*	Star One Credit Union
Pacific Premier Bank*		State Bank of India (California)



State Bank of Lizton	The First National Bank of Mount Dora	United Business Bank
State Employees' Credit Union	The First National Bank of South Miami	United Community Banks, Inc.*
Sterling National Bank*	The First, N.A.	United Federal Credit Union
StonehamBank – A Co-operative Bank	The Freedom Bank of Virginia*	United Nations Federal Credit Union
Sugar River Bank	The Guilford Savings Bank	United Security Bank
Summit Bank	The Milford Bank	United Southern Bank
Summit State Bank	The National Bank of Blacksburg	Unitus Community Credit Union
Suncrest Bank	The Peoples Bank (GA)	University Federal Credit Union
Sunmark Community Bank	The Peoples Bank of Georgia	University of Wisconsin Credit Union
Sunrise Bank	The Pittsfield Cooperative Bank	Uwharrie Bank
Surrey Bank & Trust	The Provident Bank	Valley National Bank*
SVB Financial Group*	The Savings Bank	Vantage West Credit Union
Synovus*	The Village Bank	Virginia Commonwealth Bank
Terrabank, National Association	The Washington Trust Company	Virginia Community Capital
Texas Capital Bancshares, Inc.*	The Westchester Bank	Virginia National Bank
The Adirondack Trust Company	Thomaston Savings Bank	Virginia Partners Bank
The Bank of Bennington	Thomasville National Bank	Visions Federal Credit Union
The Bank of Canton	Timberland Bank*	VyStar Credit Union
The Bank of Fincastle	Tompkins Financial Corporation	Walpole Co-operative Bank
The Bank of Marion	Torrington Savings Bank	Washington Federal Inc.*
The Bank of Princeton*	Touchmark National Bank	Washington Savings Bank
The Bank of Soperton	Touchstone Bank	Washington State Employees Credit Union
The Bank of South Carolina	Tower Federal Credit Union	Watertown Savings Bank
The Bank of Southside Virginia	TowneBank*	WB&T Bankshares, Inc.
The Cape Cod Five Cents Savings Bank	Travis Credit Union	Webster First Federal Credit Union
The Citizens Bank (SC)	Truliant Federal Credit Union	Webster Five Cents Savings Bank
The Citizens Bank of Georgia	Trupoint Bank	WesBanco Inc.*
The Citizens Bank of Swainsboro	Trustmark Corporation*	Westerra Credit Union
The Commercial Bank (GA)	U. S. Century Bank	Westfield Bank
The Conway National Bank	Ulster Savings Bank	Westfield Bank (OH)
The Cooperative Bank of Cape Cod	UmpquaBank*	Winchester Co-operative Bank
The Delaware National Bank of Delhi	Union Bank	Winchester Savings Bank
The Farmers Bank of Appomattox	Union Bank (NC)	Windsor Federal Savings
The Fauquier Bank	Union Savings Bank	Winter Hill Bank
The First Bank and Trust Company	United Bank	Woodsville Guaranty Savings Bank
The First Bank of Greenwich	United Bankshares Inc.*	

**Institutions noted include proxy data only*