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2020 Northeast Banking Compensation Survey

The Northeast Banking Compensation Survey can help you attract and retain top talent.

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Pearl Meyer's Northeast Banking Compensation Survey

The Northeast Banking Compensation Survey, was created exclusively for banks in Maine, New Hampshire, Massachusetts, Rhode Island, New York, Connecticut and Vermont who were looking for the most up-to-date and accurate compensation data for this specific region. The report provides you with the most relevant benchmarking data to ensure your compensation mix is competitive enough to attract and retain the best talent.

COMPREHENSIVE

- 279 Positions
- 34,500 Employees
- **Exclusive Insight** into Peer Policies & Practices

CREDIBLE

- 187 Institutions
- $258M – $10B in assets
- Rigorous quality assurance process

CUSTOMIZED

- Dedicated account manager
- Online tools for easy data submission and analysis

COST-EFFECTIVE

- Free Participation
- Participants save over 50% off the survey

The Northeast Banking Compensation Survey provides you with a best-in-class compensation information solution, offering you a rare combination of accuracy and affordability. All elements of the employee pay package are collected and reported giving you the information needed to analyze your competitive position and compensation mix from a total compensation perspective.

Survey results validate your compensation strategy and enable you to:

- Analyze compensation trends by asset size.
- Understand what incentives are becoming more widespread.
- Isolate key pieces of data based on your unique needs.

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COMPREHENSIVE

You will be assigned a dedicated account manager to walk you through the survey submission process, making it easy to integrate and match your information to our database.

Our account managers have several years of survey experience, ensuring you receive the highest quality of guidance and confidentiality.

Exclusive Insight

The only inclusive source of insight into what your peers are doing:

- Short- and long-term incentive plan design
- Starting hourly rates for Personal Bankers, Universal Bankers, & Tellers
- Floating Teller pay practices
- Bank & Teller Turnover rates
- Salary Structure adjustment budgets
- Merit increase budgets
- Mortgage Originator average loan production & compensation
- Commercial Loan Officer average loan production & portfolio size

Policies and Practices

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Access to Detailed Data

187
Participating Institutions

279
Positions

34,500
Employees

Key Data Reported:

- Base Salary
- Short-Term Incentives
- Long-Term Incentives
- Total Cash/Target/Direct Compensation
- Mortgage Originator Compensation
- Commercial Loan Officer Compensation

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Job Positions

Executive Management
Chief Executive Officer
Chief Operating Officer
Chief Credit Officer
Chief Financial Officer
Chief Revenue Officer
Chief Banking Officer
Top Regional Banking Executive
Top Marketing Officer
Chief Administrative Officer
General Counsel
Chief Risk Officer
Top Human Resources Officer
Top Audit Officer
Chief Information Systems Officer

Staff / Administration
Administrative Officer
Assistant to President
Corporate Secretary
Executive Secretary
Administrative Assistant/Senior
Administrative Assistant
Recruiting Manager
General Clerk
Switchboard Operator/Receptionist
Human Resources Manager
Human Resources Generalist
Recruiter
Human Resources Assistant
HRIS Administrator
Benefits Manager
Benefits Specialist
Payroll Manager
Payroll Specialist/Clerk
Training Officer
Training Specialist
Marketing Manager
Product Manager
Digital Channels Product Manager
Market Researcher
Data Analyst/Specialist
Marketing Specialist/Coordinator
Purchasing Manager
Purchasing Assistant/Clerk
Facilities Manager
Facilities Supervisor
Facilities Assistant/Custodian
Risk Manager
Risk Analyst
Compliance Officer
Compliance Specialist
CRA Officer
Management Trainee
Quality Control Specialist
Bank Secrecy Act (BSA) Officer
Bank Secrecy Act (BSA) Analyst
Employee Relations Manager
Employee Relations Specialist
HRIS Manager
Compensation Director/Manager
Sr. Compensation Analyst
Compensation Analyst
Social Media Specialist
Program/Project Management
Head of Facilities

Investment / Wealth Management
Top Wealth Management Executive
Personal Investment Sales Officer (commissioned)
Personal Investment Sales Officer (non-commissioned)
Private Banking Officer
Financial Planner
Portfolio Manager

Finance
Top Bank Investment Executive
Bank Investment Portfolio Manager
Treasurer
Treasury Operations Manager
Finance Manager
Tax Manager
Sr. Financial Analyst
Financial Analyst
Controller
Assistant Controller
Accounting Manager
Accounting Supervisor
Staff Accountant
Accounting/Bookkeeping Clerk II
Accounting/Bookkeeping Clerk I
Bookkeeping Generalist

Audit
Audit Manager
Staff Auditor
Audit Assistant

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Job Positions (continued)

Business Banking

Top Business Banking Officer

Business Banking Business Development Officer

Business Banking Officer

Community Relations Officer

SBA Loan Manager

SBA Loan Officer

SBA Loan Processor I/Closer

SBA Loan Processor II/Closer

SBA Credit Analyst

SBA Underwriter

Trust

Top Trust Executive

Sr. Trust Officer

Trust Officer

Trust Operations Manager

Trust New Business Officer

Trust Administrator

Trust Department Assistant

Operations

Sr. Operations Officer/Manager

Head of Cash Management

Operations/Services Manager – Centralized

Group Operations Manager

Operations Officer

Security Officer

Fraud Specialist

Cash Management Officer

Cash Management Officer/Manager

Cash Management Representative

Retirement Plans Manager

IRA Specialist

Retirement Plans Coordinator/Clerk

Electronic Banking Officer

Electronic Banking Specialist

ATM Supervisor

ATM Coordinator/Clerk

Operations Supervisor

Utility Representative

Sr. Operations Clerk

Operations Coordinator

Document Image Coordinator

Image Processor

Proof Operator

Wire Transfer Clerk

Mail Clerk/Courier

Courier

Retail

Top Retail Banking Officer/Manager

Sr. Branch Administrator

Regional Branch Manager

Universal Banker – 4 Levels

Senior Teller/Customer Service Representative

Personal Banker

Senior Personal Banker

Retail Sales Manager

Top eCommerce

Branch Manager/Retail

Branch Manager (Lending/Bus. Dev't) – 3 Levels

Branch Manager (Non-Lending/Bus. Dev't) – 3 Levels

High School Branch Manager

Assistant Branch Manager

Senior Vault Teller

Vault Teller

Head Teller

Senior Teller

Teller – Standard

Teller/Customer Service Representative

Senior Teller/Premium Pay (no benefits)

Teller/Premium Pay (no benefits)

Retail Manager/Customer Service Mngr – 3 Levels

Deposit Relationship Manager

Deposit Relationship Officer

Operations Officer/Supervisor – 3 Levels

Customer Service Representative/ Branch

Customer Service Representative II

Customer Service Representative I

Assistant Operations Officer/ Supervisor

Call Center Manager

Call Center Specialist

Call Center CSR

Supermarket Banking Manager

Supermarket Banking Sales Representative

Safe Deposit Attendant

Lending

Chief Loan Officer

Lending Sales Manager (Business Development/Non-commissioned)

Business Development Officer

Top Residential Mortgage Lending Executive

Residential Mortgage Loan Officer (non-commissioned) – 2 levels

Mortgage Loan Officer (commissioned)

Mortgage Loan Originator (in house/ non-commissioned)

Job Positions (continued)

Lending (cont'd)

Mortgage Operations Manager
Mortgage Underwriter/Processor
Mortgage Loan Processor
Mortgage Closing Coordinator
Sr. Underwriter (residential lending)
Sr. Underwriter (commercial/industrial lending)
Sr. Underwriter (commercial real estate lending)
Sr. Underwriter Default
Underwriter (residential lending)
Underwriter (commercial/industrial lending)
Underwriter (commercial real estate lending)
Underwriter Default
Secondary Market Officer
Secondary Market Specialist/ Coordinator
Investor Reporting Specialist
Indirect Lending Officer
Trade Finance Manager
Trade Finance Assistant
Top Consumer Lending Executive
Sr. Consumer Loan Officer
Consumer Loan Officer
Consumer Loan Administrator/ Processor
Top Commercial Lending Executive
Group/Region Commercial Team Leader
Sr. Commercial Loan Officer (commercial/industrial)
Sr. Commercial Loan Officer (commercial real estate)
Sr. Commercial Loan Officer Default
Commercial Loan Officer (commercial/ industrial)
Commercial Loan Officer (commercial real estate)
Commercial Loan Officer Default
Jr. Commercial Loan Officer (commercial/industrial)
Jr. Commercial Loan Officer (commercial real estate)
Jr. Commercial Loan Officer Default
Sr. Commercial Credit Analyst
Commercial Credit Analyst
Commercial/Construction Loan Officer
Commercial Loan Administrator
Loan Processor
Senior Loan Processor
Note/Loan Service Department Manager
Note/Loan Documentation Officer/ Supervisor
Note/Documentation Specialist
Note/Loan Servicing Clerk
Jr. Commercial Credit Analyst
Jr. Mortgage/Consumer Credit Analyst
Sr. Commercial Loan Processor
Commercial Underwriting Manager
Commercial Loan Processor
Commercial Loan Servicer
Credit Officer
Leasing General Manager
Leasing and Business Finance Officer
Sr. Credit Analyst
Mortgage/Consumer Credit Analyst
Credit Operations Specialist
Credit Operations Manager
Commercial Loan Portfolio Manager
Loan Review Officer
Loan Review Administrator
Loan Servicing Officer
Loan Servicing Supervisor
Loan Servicing Clerk
Loan Clerk
Collections Officer/Manager
Collector – 2 Levels
Special Assets Manager
Special Assets Officer
Staff Appraiser
Lending Generalist
Top Asset-based Lending
Appraisal Manager
Collateral Valuation Specialist

Technology

MIS Manager
Systems Officer
IT Manager
Information Security Administration
Applications Programmer/Analyst
Database Analyst
Technical Program/Project Management
Core System Manager
Senior Technology Generalist
Technology Generalist
Data Security Officer
Network Manager
Network Specialist
Systems Analyst
Information Technology Compliance Analyst
Business Systems Analyst
Online/Mobile Banking Manager
Digital Marketing Manager
Help Desk Coordinator
Computer Operator

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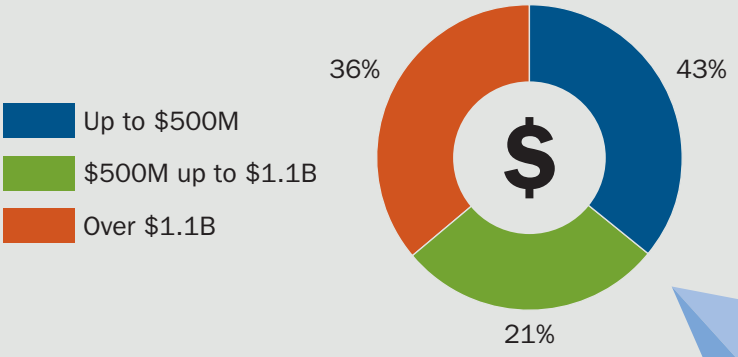
CREDIBLE

Participant Demographics by Asset Size



Who Participates?

Join 187 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent both mutual and private banks and credit unions across Maine, New Hampshire, Vermont, Rhode Island, Massachusetts, Connecticut, and New York.

18 out of 187 participants have assets under $1.1 billion.

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2019 List of Participants (alphabetical order)

Abingdon Bank
Adams Community Bank
Alden State Bank
Androscoggin Savings Bank
Aroostook County Federal Savings & Loan Association
Arrow Financial Corporation
Athol Savings Bank
Auburn Savings Bank, FSB
Avidia Bank
Bangor Savings Bank
Bank of Akron
Bank of Cattaraugus
Bank of New Hampshire
Bank of Richmondville
BankFive
BankGlouster
Bar Harbor Bank & Trust
Bath Savings Institution
BayCoast Bank
Bridgewater Savings Bank
Bristol County Savings Bank
Brookline Bank
Cambridge Savings Bank
Camden National Corporation
Canadaigua National Bank & Trust
Carthage Federal Savings and Loan Association
Centreville Savings Bank
Century Bancorp, Inc.
ChelseaGroton Bank
Claremont Savings Bank
Clinton Savings Bank
Collinsville Savings Society
Colonial Federal Savings Bank
Columbia Bank
Community Bank, N.A. (NY)
Community National Bank
Connecticut Community Bank, N.A.
Connecticut Mutual Holding Company
Corning Federal Credit Union
Country Bank (MA)
Country Bank NY
Dedham Institution for Savings
Digital Federal Credit Union
Dime Bank
Dime Community Bank
Eagle Bank
East Boston Savings Bank
East Cambridge Savings Bank
Eastern Bank
Easthamptom Savings Bank
Empire State Bank
Envision Bank
ESL Federal Credit Union
Essex Savings Bank
Evans National Bank
Fairfield County Bank
Fairpoint Savings Bank
Fidelity Bank (MA)
Fieldpoint Private Bank and Trust
First Bank New Jersey
First County Bank
First National Bank of Long Island
Florence Savings Bank
Franklin Savings Bank (ME)
Franklin Savings Bank (NH)
Freedom National Bank
Gensee Regional Bank
Gorham Savings Bank
Greenfield Cooperative Bank
Greenfield Savings Bank
Greylock Federal Credit Union
Haverhill Bank
Hometown Bank
Institution for Savings in Newburyport
Ion Bank
Jeff Bank
Jewett City Savings Bank
Katahdin Trust Company
Kearny Bank
Leydard National Bank
Lee Bank
Leominster Credit Union
Liberty Bank
Litchfield Bancorp
Lowell Five
Machias Savings Bank
Main Street Bank
Mansfield Bank
Marblehead Bank
Martha's Vineyard Savings Bank
Mascoma Savings Bank
Massachusetts Growth Capital Corporation
Mechanics Cooperative Bank (MA)
Melrose Co-operative Bank
Metropolitan Commercial Bank
Middlesex Savings Bank

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2019 List of Participants (continued)

Milford Federal Credit Union
Monson Savings Bank
National Bank of Middlebury
National Grand Bank of Marblehead
National Iron Bank
Naveo Credit Union
Navigant Credit Union
New England Federal Union
New Hampshire Mutual Bancorp
New York Business Development Corporation
New York Community Bancorp, Inc.
Newtown Savings Bank
North Brookfield Savings Bank
North Easton Savings Bank
North Shore Bank
Northern Bank
Northfield Savings Bank
Northmark Bank
Northwest Community Bank
Norway Savings Bank
Orange County Trust Company
Passumpsic Savings Bank
Pathfinder Bank
Pawtucket Credit Union
Pentucket Bank
Peoples Trust Company
PeoplesBank
Piscataqua Savings Bank
Quotonic Bank
Radius Bank
Reading Co-operative Bank
Rhineback Bank
Rollstone Bank & Trust
RTN Federal Credit Union
Saco & Biddeford Savings Institution
Salem Five
Salisbury Bank and Trust Company
Sanford Institution for Savings
Savers Bank
Savings Bank Mutual Life Insurnce Company of MA (SBLI)
Savings Bank of Danbury
Seamens Bank
Sharon Credit Union
Skowhegan Savings Bank
Solvay Bank
South Shore Bank
St. Mary's Credit Union
Stafford Savings Bank
The Adirondack Trust Company
The Bank of Bennington
The Bank of Canton
The Cape Cod Five Cents Savings Bank
The Cooperative Bank of Cape Cod
The Delaware National Bank of Delhi
The First Bank of Greenwich
The First, N.A.
The Guilford Savings Bank
The Lyons National Bank
The Milford Bank
The Pittsfield Cooperative Bank
The Provident Bank
The Savings Bank
The Village Bank
The Washington Trust Company
Thomaston Savings Bank
Tioga State Bank
Torrington Savings Bank
Tremont Credit Union
Ulster Savings Bank
UniBank
Union Bank
Union Savings Bank
United Nations Federal Credit Union
USNY Bank
Visions Federal Credit Union
Walpole Co-operative Bank
Washington Savings Bank
Watertown Savings Bank
Webster First Federal Credit Union
Webster Five Cents Savings Bank
Westerly Community Credit Union
Westfield Bank
Winchester Co-operative Bank
Winchester Savings Bank
Winter Hill Bank
Woodsville Guaranty Savings Bank

If you are a community bank or credit union we strongly encourage your participation to increase the depth of the survey data while providing you with key insights into compensation trends in your region.

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Looking for a snapshot into the pay practices of your peers? Look no further than our comprehensive and objective compensation report.

Flexible Report Formats

Survey results are easily downloaded from the Pearl Meyer survey client website and available in PDF and Excel. Data in excel gives you the ability to isolate key data points and identify salary trends.

Variables	Excel	PDF & Excel	Variables	Excel	PDF & Excel
Number of Institutions		✓	Average Award Excl $0 Awards		✓ (%tile in Excel)
Total Number of Incumbents		✓	Average STI Excl $0 Awards as % of Base		✓ (%tile in Excel)
Average Asset Size		✓	Target Bonus Award, % Base		✓ (%tile in Excel)
Median Asset Size		✓	Number of Incumbents Reporting Target		✓
Closeness of Match		✓	Average Total Target Cash Compensation	✓	
Base Salary:			**Total Cash Compensation:**		
Average Salary Range Min/Mid/Max		✓	Average Total Cash Compensation		✓ (90th is in Excel only)
Hourly Average Salary Range Min/Mid/Max	✓		(25th, 50th, 75th, and 90th Percentiles)		
Number of Incumbents Non Bonus Eligible	✓		**Long-Term Incentives:**		
Average Base Salary Non Bonus Eligible	✓		Percent Eligible for LTI		✓
Hourly Average Base Salary Non Bonus Eligible	✓		Percent Receiving LTI		✓
Number of Incumbents Bonus Eligible	✓		LTI Award Value All Forms Incl 0	✓	
Average Base Salary Bonus Eligible	✓		LTI Award Value All Forms Excl 0	✓ (%tile in Excel)	
Hourly Average Base Salary Bonus Eligible	✓		LTI Value as % of Base Excl 0	✓	
Number of Incumbents Public Institutions		✓	Option Value Excl 0	✓	
Average Base Salary Public Institutions		✓	RS Value Excl 0	✓	
Hourly Average Base Salary Public Institutions	✓		All Other Value Excl 0	✓	
Number of Incumbents Private Institutions		✓	**Total Compensation:**		
Average Base Salary Private Institutions		✓	Total Target Compensation	✓ (%tile in Excel)	
Hourly Average Base Salary Private Institutions	✓		Total Direct Compensation	✓ (%tile in Excel)	
Average Base Salary All Incumbents		✓ (90th is in Excel only)	**Rewards:**		
(25th, 50th, 75th, and 90th Percentiles)			Stock Options (ISO and NQSO)	✓	
Hourly Average Base Salary All Incumbents	✓		Stock Appreciation Rights (SARS)	✓	
(25th, 50th, 75th, and 90th Percentiles)			Restricted Stock Plan	✓	
Short-Term Incentives:			Phantom Synthetic Stock Plan	✓	
Percent Eligible for STI		✓	Cash	✓	
Percent Receiving STI		✓	Other Long Term Incentives	✓	

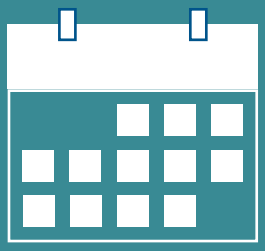
All of this provides you with the most accurate, affordable, reliable data that you can use to attract and retain your most important, and often most expensive, asset.

Survey Dates

Data Effective Date: April 1, 2020

Data Submission Due Date: May 22, 2020

Survey Results Published: August 10, 2020



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Contact Us

To learn more about our Northeast Banking Compensation Survey or to participate, please contact the survey group at **survey@pearlmeyer.com**.

You will be assigned a dedicated account manager who will be available to walk you through the survey submission process, making it easy to integrate and match your information with our database. Our account managers have several years of survey experience, ensuring you the highest level of data quality and integrity.

Your account manager will email you a link to the submission materials, your log-in credentials, and instructions on how to complete and return your survey data.

- **To contact us by email:** survey@pearlmeyer.com or jordan.gagnon@pearlmeyer.com
- **To contact us by phone:** ask for the survey group from our general number 508-460-9600 or call Jordan Gagnon, Banking Survey Operations Manager, at 508-630-1501

Dedicated Team of Account Managers

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Survey Project Manager

Sarah Muy
Associate Account Manager

Alexis Griswold
Associate Account Manager

Todd Carter
Associate Account Manager

Matt Dunbar
Associate Account Manager

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Why Pearl Meyer Surveys?

Our Commitment to Quality

We are committed to providing you the highest standard of quality reporting. Our rigorous quality assurance process includes:

- Review of quality assurance reports to help clarify input and identify discrepancies.
- Thorough cross check of data; comparison to previous years' data; and identification of data outliers.

Secure Data Submission and Confidentiality

The survey is administered using an excel template for the collection of incumbent job data and a secure online questionnaire for policies and practices data. Cyber security is a top priority for all banks, and you can have peace of mind knowing that our secure system ensures that your data will be uploaded into a safe environment and remain confidential.

Concerned about the confidentiality of your data and how it's shared in the survey results report?

- All data is reported in summary form only.
- No data is reported for any job at any level where there are less than four institutions matching.
- No institutions data will represent more than a 25% weighting for any job.

You May Also Be Interested In

Pearl Meyer has a suite of banking surveys in addition to our Banking Benefits and Human Resources Policies Survey.

- **State Reports**
  - California
  - Connecticut
  - Florida
  - Georgia
  - New York
  - Massachusetts
  - Virginia
- **Regional reports**
  - Northeast (MA, RI, CT, ME, VT, NH, and NY)
  - Banks of the Carolinas
  - South Atlantic (FL, GA, NC, SC, VA)
- **National Report (U.S. Based)**
- **Banking Board of Director Survey**
- **Banking Benefits and Human Resources Policies Survey**

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About Pearl Meyer
(www.pearlmeyer.com)

Pearl Meyer is the leading advisor to boards and senior management on the alignment of compensation with organizational and leadership strategies, making pay programs a powerful catalyst for value creation and competitive advantage. Our survey team provides organizations with accurate, on-point information supporting effective business decisions. Pearl Meyer's global clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private companies to the Fortune 500 and FTSE 350. The firm has offices in New York, Atlanta, Boston, Charlotte, Chicago, Houston, London, Los Angeles, Raleigh, and San Jose.

About Pearl Meyer's Banking Compensation Consulting
(www.pearlmeyer.com/banking)

Pearl Meyer's National Banking Team has in-depth and diverse experience, based on long-term client relationships. We understand the business, regulatory and talent challenges of the industry and the ways in which compensation can play a role.

Our work starts by studying your institution's business strategy, leadership approach, and ownership structure. We take the time to listen to your compensation objectives and desired outcomes. Risk mitigation, regulatory compliance and governance are built into the design process. We use this process with the intent of developing compensation plans that achieve results and create a competitive advantage for your business.

Pearl Meyer's Banking Survey Suite
(www.pearlmeyer.com/banking-salary-surveys)

Pearl Meyer has been managing surveys specific to the banking industry for 25 years. Using the most advanced programming and algorithms to ensure confidentiality and accuracy, the banking survey suite includes the Banking Compensation Survey, the Banking Benefits and Human Resources Policies Survey, and the Banking Board of Directors' Survey.

- **Banking Compensation Survey** data can be obtained in the following ways to offer you the most relevant targeted and industry-wide data:
  - **Single state reports** for California, Connecticut, Florida, Georgia, New York, Massachusetts and Virginia
  - **Regional report** for the Northeast (that includes, MA, RI, CT, ME, VT, NH, and NY), and a regional report for the Northern New England (that includes NH, ME, VT), The Banks of the Carolinas and the South Atlantic (that includes Florida, Georgia, North Carolina, South Carolina, Virginia)
  - **National banking report** that offers compensation information from banks throughout the country.
- **Banking Board of Director Survey** provides the most relevant information available on board of directors' compensation and governance practices.
- **Banking Benefits and Human Resources Policies Survey** is the definitive source for the most current information on benefits programs and human resources policies including PTO programs, health and dental insurance, flexible spending accounts, and short- and long-term disability plans.

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