

2024 South Atlantic Bankers Associations Compensation Survey

The South Atlantic Bankers Associations Compensation Survey can help you attract and retain top talent.



Pearl Meyer's South Atlantic Bankers Associations Compensation Survey

The South Atlantic Bankers Associations Compensation Survey, was created exclusively for banks in Florida, Georgia, North Carolina, South Carolina and Virginia 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

- 280+ Positions
- 29,000+ Employees
- Exclusive Insight into Peer Policies & Practices



CREDIBLE

- 202 Institutions
- \$78M \$61.7B 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 South Atlantic Bankers Associations 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.





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





Access to Detailed Data

202

Participating Institutions



280+
Positions



29,000+
Employees



Key Data Reported:

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





Job Positions

Executive Management

Executive Chairman (Non-CEO)

Chief Executive Officer

Chief Operating Officer

Chief Credit Officer

Chief Financial Officer

Chief Lending 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 Customer Experience Officer

Chief Information Systems Officer

Staff / Administration

Administrative Officer

Assistant to President

Corporate Secretary

Executive Secretary

Sr. Administrative Assistant

Administrative Assistant

General Clerk

Switchboard Operator/Receptionist

Head of DE&I

Human Resources Manager

Human Resources Generalist

Human Resources Assistant

HRIS Manager

HRIS Administrator

Recruiting Manager

Recruiter

Employee Relations Manager

Employee Relations Specialist

Compensation Director/Manager

Sr. Compensation Analyst

Compensation Analyst

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

Social Media Specialist

Purchasing Manager

Purchasing Assistant/Clerk

Head of Facilities

Facilities Manager

Facilities Supervisor

Facilities Assistant/Custodian

Risk Manager

Risk Analyst

Sr. Compliance Officer

Compliance Officer

Compliance Specialist

CRA Officer

Management Trainee

Quality Control Specialist

Bank Secrecy Act (BSA) Officer

Bank Secrecy Act (BSA) Analyst

Program/Project Management

Investment / Wealth Management

Top Wealth Management Executive

Personal Investment Sales Officer (noncommissioned)

Personal Investment Sales Officer (commissioned)

Private Banking Officer

Financial Planner

Sr. Portfolio Manager

Portfolio Manager

Jr. Portfolio Manager

Finance

Top Bank Investment Executive

Bank Investment Portfolio Manager

Treasurer

Treasury Operations Manager

Tax Manager

Finance Manager

Sr. Financial Analyst

Financial Analyst

Controller

Assistant Controller

Accounting Manager

Accounting Supervisor

Sr. Staff Accountant

Staff Accountant

Acctg/Bookkeeping Clerk II

Acctg/Bookkeeping Clerk I

Bookkeeping Generalist

Audit

Audit Manager

Staff Auditor

Audit Assistant



Job Positions (continued)

Business Banking

Top Business Banking Officer Business Banking Business Development Officer

Business Banking Officer Sr. Business Banking Officer Community Relations Officer

SBA Loan Manager SBA Loan Officer

SBA Loan Processor II/Closer SBA Loan Processor I/Closer

SBA Credit Analyst SBA Underwriter

SBA Processing Team Leader

Trust

Top Trust Executive
Sr. Trust Officer
Trust Officer
Trust Operations Manager
Trust New Business Officer
Trust Administrator
Trust Department Assistant

Operations

Head of Operations

Head of Cash Management / Treasury Management

Head of Digital/Electronic Banking

Operations Services Manager -Centralized

Group Operations Manager

Operations Officer

Operations Supervisor

Utility Representative Sr. Operations Clerk

Operations Coordinator

Security Officer

Fraud Specialist

Cash Management / Treasury Management Officer/Manager

Cash Management / Treasury Management Officer

Cash Management / Treasury Management Representative

Retirement Plans Manager

IRA Specialist

Retirement Plans Coordinator/Clerk

Digital/Electronic Banking Officer

Digital/Electronic Banking Specialist

ATM Supervisor

ATM Coordinator/Clerk

Document Imaging Coordinator

Image Processor

Proof Operator

Wire Transfer Clerk

Mail Clerk/Courier

Courier

Retail

Top Retail Banking Officer/Manager Group Branch Administrator Regional Branch Manager

Branch Manager / Retail

Branch Manager III a Branch Manager III b Branch Manager II a Branch Manager II b Branch Manager I a

Branch Manager I b

Branch / Sales Center Manager -New Market

Assistant Branch Manager III Assistant Branch Manager II Assistant Branch Manager I High School Branch Manager

Universal Banker I Universal Banker II Universal Banker III Universal Banker IV Sr. Personal Banker

Personal Banker

Head Teller

Sr. Teller

Teller - Standard

Vault Teller

Sr. Teller/Customer Service

Representative

Teller/Customer Service

Representative

Interactive Banking Machine (ITM)

Specialist

Retail Sales Manager

Retail Manager/

Customer Service Manager III

Retail Manager/

Customer Service Manager II

Retail Manager/

Customer Service Manager I

Deposit Relationship Manager

Deposit Relationship Officer

Branch Operations Officer/

Supervisor III

Branch Operations Officer/Supervisor II

Branch Operations Officer/Supervisor I

Assistant Branch Operations Officer/ Supervisor

Call Center Manager

Call Center Supervisor

Call Center Specialist

Call Center CSR

Safe Deposit Attendant

Lending

Top Residential Mortgage Lending Executive

Residential Mortgage Loan Officer II (non-commissioned)

Residential Mortgage Loan Officer I (non-commissioned)

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)

Underwriter (residential lending)

Top Consumer Lending Executive

Sr. Consumer Loan Officer

Consumer Loan Officer

Consumer Loan Administrator/ Processor

Sr. Loan Processor

Loan Processor

Sr. Mortgage/Consumer Credit Analyst Mortgage/Consumer Credit Analyst

Jr. Mortgage/Consumer Credit Analyst

Indirect Lending Officer

Sr. Underwriter (commercial/industrial lending)

Sr. Underwriter (commercial real estate lending)

Sr. Commercial Underwriter Default

Underwriter

(commercial/industrial lending)

Underwriter

(commercial real estate lending)

Underwriter Default

Commercial Underwriting Manager

Regional Commercial Lending Executive

Commercial Team Leader

Sr. Commercial Loan Officer/ Relationship Manager (commercial/industrial)

Sr. Commercial Loan Officer/ Relationship Manager (commercial real estate)

Sr. Commercial Loan Officer/ Relationship Manager Default

Commercial Loan Officer/Relationship Manager (commercial/industrial)

Commercial Loan Officer/Relationship

Manager (commercial real estate)

Commercial Loan Officer/ Relationship Manager Default

Jr. Commercial Loan Officer/ Relationship Manager (commercial/industrial)

Jr. Commercial Loan Officer/ Relationship Manager (commercial real estate)

Jr. Commercial Loan Officer/ Relationship Manager Default

Sr. Commercial Credit Analyst

Commercial Credit Analyst

Sr. Commercial Loan Portfolio Manager Commercial Loan Portfolio Manager

Jr. Commercial Loan Portfolio Manager

Commercial/Construction Loan Officer

Sr. Commercial Loan Processor

Commercial Loan Processor Top Asset-based Lending

Commercial Loan Administrator

Commercial Loan Servicer

Sr. Note/

Loan Service Department Manager

Note

Loan Service Department Manager

Note/Loan Documentation Officer/ Supervisor

Note/Documentation Specialist

Note/Loan Servicing Clerk

Loan Servicing Officer

Loan Servicing Supervisor

Loan Servicing Clerk

Lending Sales Manager (Business Development/non-commissioned)

Business Development Officer

Loan Review Officer

Loan Review Administrator

Sr. Credit Officer

Credit Officer

Credit Operations Manager

Collections Officer/Manager

Collector II

Collector I

Special Assets Manager

Special Assets Officer

Appraisal Manager

Staff Appraiser

Lending Generalist

Secondary Market Officer

Secondary Market Specialist/

Coordinator

Investor Reporting Specialist

Trade Finance Manager

Trade Finance Assistant

Collateral Valuation Specialist

Technology

MIS Manager

Systems Officer

IT Manager

Information Security Administrator

Applications Programmer/Analyst

Database Analysis

Technical Program/

Project Management

Core System Manager

Sr. Technology Generalist

Technology Generalist

Network Manager

Network Specialist

Data Security Officer

Systems Analyst

Business Systems Analyst

Information Technology

Compliance Analyst

Online/Mobile Banking Manager

Digital Marketing Manager

Help Desk Specialist

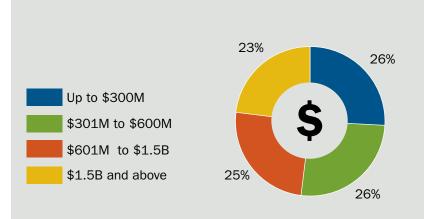
Computer Operator



CREDIBLE



Participant Demographics by Asset Size



Who Participates?

Join 202 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent financial institutions across Alabama, Florida, Georgia, North Carolina, South Carolina, and Virginia.





2023 List of Participants (alphabetical order)

AgFirst

Altamaha Bank and Trust Company

American Bank & Trust American Commerce Bank American National Bank

American National Bank & Trust Company

American Pride Bank Atlantic Union Bank

AuburnBank

Bank Independent
Bank of Botetourt

Bank of Central Florida Bank of Clarendon

Bank of Clarke
Bank of Dade
Bank of Eastman

Bank of Newington
Bank of Oak Ridge
Bank of the James
Bank of the Lowcountry

Bank of Travelers Rest

BankSouth

BCT-Bank of Charles Town Benchmark Bankshares, Inc.

Blue Ridge Bank

Brantley Bank & Trust Co Calvin B. Taylor Bank Capital City Bank

Carolinas Telco Federal Credit Union

Carter Bank & Trust CB&S Bank, Inc. Centennial Bank Central Bank

Century Bank and Trust Century Bank of Florida Century Bank of Georgia Chain Bridge Bank, NA

Chesapeake Financial Shares, Inc.

Citizens and Farmers Bank

Citizens Bank & Trust

Citizens Bank and Trust (FL)

Citizens Bank and Trust Company (VA)

Citizens First Bank (FL) Citizens Trust Bank

City National Bank of Florida

Classic City Bank Climate First Bank Cogent Bank

Colony Bankcorp, Inc.

Commerce National Bank & Trust

Community Bank & Trust -

West Georgia

Community Bank of Pickens County Community Bank of the Chesapeake

Community Bank of The South Community Banking Company

of Fitzgerald

Community First Bank
Community Neighbor Bank
Dedicated Community Bank

Dogwood State Bank Douglas National Bank

Durden Banking Company, Inc.

Eastern National Bank

Exchange Bank F&M Bank (GA)

F&M Bank and Trust Company

Farmers & Merchants Bank - Lafayette Farmers & Merchants Bank (GA)

Fidelity Bank (NC)

First American Bank and Trust

First Bancorp (NC)
First Bank (FL)
First Bank (VA)

First Bank of Alabama First Carolina Bank

First Colony Bank of Florida

First Community Bank (SC)
First Community Bank of

Central Alabama

First Federal Bank

First Federal Bank (FL)

First IC Bank

First National Bank

First National Bank (VA)

First National Bank and Trust (AL)

First National Bank of Griffin First National Bank of Pasco

First National Bank of Wauchula

First National Community Bank

First Port City Bank First Sentinel Bank

First Southern Bank (AL)
First Southern Bank (GA)

First Southern State Bank

First State Bank

First State Bank of Dekalb County, Inc.

First State Bank of The Florida Keys

FirstBank (TN)
FIRSTBANK FLORIDA
Flagship Bank

Florida Capital Bank Founders Credit Union

Friend Bank

Frontier Community Bank

FVCbank

GB Bank Group, Inc.
Georgia Community Bank
Georgia First Bank

Georgia First Bank Great Oaks Bank Gulfside Bank

Heartland National Bank Highlands Community Bank

HNB First Bank HomeTrust Bank Intercredit Bank



2023 List of Participants (continued)

Intracoastal Bank

KS Bank Legacy Bank Legacy State Bank LifeStore Bank

Local Government Federal Credit Union

M&F Bank

MainStreet Bank (VA)

Mainstreet Community Bank of Florida

Marine Bank & Trust Company Marion Community Bank

Merchants & Farmers Bank of Greene County

Merit Bank
Metro City Bank
MidSouth Bank
Millennial Bank
Millennium Bank
Movement Bank
New Peoples Bank

North Georgia National Bank

North State Bank Northeast Georgia Bank Oak View National Bank

OneSouth Bank
Pacific National Bank

Peach State Bancshares, Inc. Pendleton Community Bank

Peoples Bank (NC)

Peoples Financial Group, Inc. Peoples Independent Bank Pinnacle Bank (AL)
Pinnacle Bank (GA)

Planters and Citizens Bank

Planters First Bank

Powell Valley National Bank

PrimeSouth Bank Primis Bank

Queensborough National Bank &

Trust Co.

Rabun County Bank River City Bank

Robertson Banking Company S.C. State Credit Union Sandy Spring Bank Seacoast National Bank Security Federal Bank Skyline National Bank

South Georgia Banking Company

Southeastern Bank Southern States Bank SunMark Community Bank

SunSouth Bank Synovus Tandem Bank TC Federal Bank Terrabank, NA The Bank of Marion

The Bank of South Carolina
The Citizens Bank (SC)
The Citizens Bank of Georgia

The Citizens Bank of Swainsboro
The Commercial Bank (GA)

The Commercial Bank (SC)
The Conway National Bank

The Farmers Bank of Appomattox
The First Bank and Trust Company
The First National Bank of Mount Dora

The Freedom Bank of Virginia
The National Bank of Blacksburg

The Peoples Bank (GA)

The Southern Bank Company
Thomasville National Bank

Touchstone Bank Triad Business Bank

Truliant Federal Credit Union

TruPoint Bank

Trustmark Corporation
Union State Bank
United Bank

United National Bank United Southern Bank

Uwharrie Bank

VCC Social Enterprises Virginia National Bank Virginia Partners Bank

Wallis Bank

WB&T Bankshares, Inc.

West Alabama Bank and Trust West Central Georgia 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.



CUSTOMIZED

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 Exce
Total Number of Incumbents		✓	Average STI Excl \$0 Awards as % of Base		√ (% ^{tile} in Exce
Average Asset Size		✓	Target Bonus Award, % Base		√ (% ^{tile} in Exce
Median Asset Size		√	Number of Incumbents Reporting Target		✓
Closeness of Match		√	Average Total Target Cash Compensation	✓	
Base Salary:			Total Cash Compensation:		✓ (90 th is in
Average Salary Range Min/Mid/Max		·	Average Total Cash Compensation		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		✓
lumber of Incumbents Bonus Eligible	✓		LTI Award Value All Forms Incl 0	✓	
Average Base Salary Bonus Eligible	V		LTI Award Value All Forms Excl 0	√ (% ^{tile} in Excel)	
Hourly Average Base Salary Bonus Eligible	V		LTI ∀alue as % of Base Excl 0	✓	
lumber of Incumbents Public Institutions		✓	Option ∀alue Excl 0	✓	
verage Base Salary Public Institutions		✓	RS Value Excl 0	✓	
lourly Average Base Salary Public Institutions	✓		All Other ∀alue Excl 0	✓	
lumber of Incumbents Private Institutions		✓	Total Compensation:		
verage Base Salary Private Institutions		✓	Total Target Compensation	✓ (% ^{tile} in Excel)	
lourly Average Base Salary Private Institutions	✓		Total Direct Compensation	✓ (% ^{tile} in Excel)	
verage Base Salary All Incumbents		√ (90 th is in Excel only)	Rewards:		
25 th , 50 th , 75 th , and 90 th Percentiles)			Stock Options (ISO and NQSO)	✓	
lourly Average Base Salary All Incumbents	✓		Stock Appreciation Rights (SARS)	✓	
25 th , 50 th , 75 th , and 90 th Percentiles)			Restricted Stock Plan	✓	
hort-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, 2024

Data Submission Due Date: May 24, 2024

Survey Results Published: Week of August 12, 2024





Contact Us

To learn more about our South Atlantic Bankers Associations 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 Rhonda Snyder at rhonda.snyder@pearlmeyer.com
- **To contact us by phone:** ask for the survey group from our general number 508-460-9600 or call Rhonda Snyder, Senior Survey Account Manager at 984-258-2409



Dedicated Team of Account Managers



Rebecca TomanVice President,
Survey Business Unit



Nana Adu Associate Account Manager



Dan Besser Senior Survey Account Manager



Matt Donahue Associate Account Manager



Jordan Gagnon Survey Project Manager



Andrew Guigno Survey Operations Manager



Alexander Pasternack Associate Account Manager



Benji Sheiffer Associate Account Manager



Rhonda Snyder Senior Survey Account Manager



Veronika Valcheva Associate Account Manager



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
 - Alabama
 - 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 (AL, FL, GA, NC, SC, VA)
- National Report (U.S. Based)
- Banking Board of Director Survey
- Banking Benefits and Human Resources Policies Survey





About Pearl Meyer

(www.pearlmeyer.com)

Pearl Meyer is the leading advisor to boards and senior management helping organizations build, develop, and reward great leadership teams that drive long-term success. Our strategy-driven compensation and leadership consulting services act as powerful catalysts for value creation and competitive advantage by addressing the critical links between people and outcomes. Our clients stand at the forefront of their industries and range from emerging high-growth, not-for-profit, and private organizations to the Fortune 500.

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

(https://pearlmeyer.com/salary-surveys/salary-survey-portfolio/banking)

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 Alabama, 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 Alabama, 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.



Locations

ATLANTA

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