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### 2020 NEBRASKA BANKS’ COMPENSATION AND BENEFITS SURVEY

## INSTRUCTIONS FOR COMPLETING THE SURVEY FORMS

This survey covers **BASIC** as well as **SUPPLEMENTAL** compensation of bank employees such as bonuses and commissions. **DO NOT** include overtime payments. Report salary information for **full-time** employees only. All average actual pay data should be that in effect for the period ending or closest to **February 1, 2020**. All recent bonus amounts should reflect the additional compensation paid during the 2019 fiscal/calendar year. Questionnaires must be returned to RCS & Associates, L.L.C. **NO LATER THAN MARCH 16, 2020** to be included in the survey data and to receive the discounted pricing.

**Holding Companies:** Please complete a separate survey for each stand-alone bank within the holding company. Each survey should be reported in the group of the stand-alone bank. Do not report data for holdings outside of Nebraska.

**Headquarter Banks:** Please complete separate surveys for every group containing branch banks. Combine all jobs of all branch banks in a group into the survey for that group. Do not report data for branches outside of Nebraska.

**YOUR JOB TITLE**

Enter the job title of the employee(s) you are matching. Please read the section covering job descriptions carefully so the most accurate job category can be selected.

**NUMBER OF EMPLOYEES**

For each job title, indicate the total number of full-time employees in that title.

**NUMBER OF YEARS OF EXPERIENCE IN THE JOB**

Please report the total number of years of experience in the job. Report an **average** if more than one employee falls into that job category.

**DEGREE OF MATCH**

Based on a comparison of your job to the survey job description:

* Enter **L** if your job has a **L**ower level of responsibility than the survey description.
* Enter **E** if your job has an **E**qual level of responsibility than the survey description.
* Enter **H** if your job has a **H**igher level of responsibility than the survey description.

**AVERAGE ACTUAL PAY**

Report the **actual** base salaries of bank employees by each job title. Where more than one employee is assigned to a given position, report the number of employees and their average salary. Compute the simple average by totaling the salaries and dividing that figure by the number of employees in the position. Do not include overtime payments.

Report **annual salaries** for all full-time employees. Where the employee’s salary is on your payroll records on other than an annual basis, use one of the following formulas to convert the salary to an annual salary: Hourly wage x 2080 hours = Annual Salary

Weekly wage x 52 weeks = Annual Salary

Monthly wage x 12 months = Annual Salary

To report salaries for non-executive employees working less than full-time (less than 40 hours per week), please adjust the salary figures by computing the hourly wage and then multiplying it by 2080 hours. (i.e. A salary of $20,000 for a 30 hour workweek computes to 26,666 for 40 hours. 30 hours/week x 52 weeks = 1560 hours; $20,000/1560 hours = $12.82/hour; $12.82/hour x 2080 hours/year = $26,666)

**AVERAGE 2019 ADDITIONAL CASH COMPENSATION**

Report the number of people receiving a performance related bonus/commission and the average actual bonus and/or commissions paid, for the calendar year 2019. Average additional cash compensation numbers are calculated only for those employees receiving additional compensation such as bonuses and/or commissions.

**JOB DESCRIPTIONS**

This survey covers only **FUNCTIONAL TITLES** of bank employee positions. It does not use official titles, which frequently tend to obscure the actual work of an employee.

Please read **all** job descriptions, and then do your best to make an accurate comparison of the work an employee performs with one of the following job descriptions. Where an employee performs a variety of duties which may be covered by more than one job description, report salary data opposite the job title which best describes the **PRIMARY PURPOSE OR RESPONSIBILITY** of the employee. **In instances where an employee does not fit any of the job categories, do not report that employee.**

**The three General Loan Officer are for smaller banks to report Loan Officer positions for employees where specialized Loan Officer positions do not exist. Medium to large banks should report Loan Officer data under the specialized Loan Officer positions.**

**DO NOT** report the same salary data after more than one position title. As an example, if a loan officer is also required to act as a collection officer from time to time, determine which of these activities is the primary purpose or most significant of his/her employment with the bank and report the salary data accordingly. As another guide, when more than 50% of an employee’s time is spent on work covered by one of the following job descriptions, report the salary data opposite the position title which identifies that work. That should become clear when reading their respective descriptions. Again, please do not substitute your bank’s job titles for the titles listed in the questionnaire. Your concern should be with the job responsibilities, not the job titles.

**NOTE:** To aid in the selection process of smaller banks that have a limited number of employees, an asterisk (\*) has been placed beside those job descriptions that will most generally be found in banks of all sizes, including smaller banks. Therefore, for best results, banks with 20 employees or less should focus on utilizing the asterisked positions whenever appropriate.

Finally, report salary data opposite position titles that identify the **regular, full-time work** of the employee. **DO NOT** report salary data opposite position titles that indicate work performed in the absence of others.

**Executive Positions**

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| \*1. | **Chairman of the Board (Not CEO)**  Presides over the Board meetings in accordance with its bylaws and relevant legislation and regulations. |
| \*2. | **Chief Executive Officer (CEO)**  Responsible for the overall management of all activities of the Bank. |
| \*3. | **President - Independent Bank / Affiliate(not CEO)**  Under general direction of the CEO, directs an independent bank/affiliate in accordance with policies and objectives set by parent organization. May chair independent bank/affiliate board and/or serve on parent organization board of directors. |
| \*4. | **Executive Vice President** Assists the President and/or CEO in providing for overall administration of bank activities. Has responsibility for public relations and business development, and may assist management in other functional areas such as lending, operations, etc. Usually the second-ranking executive in the bank. |
| 5. | **Chief Financial Officer (CFO) / VP Finance / Controller** Directs and controls bank’s overall financial objectives and policies to ensure optimal fiscal operating results; directs preparation of budgets, forecasts, and various financial reports; presents financial reports to management and interprets results and implications to provide guidance to management, directors, and shareholders. |
| 6. | **Branch President**  Under the direction of the corporate CEO or other corporate executive, provides overall management of a branch bank in a holding company, including the lending function. Please refer to description number 34 for Branch Manager and/or 35 for Detached Facility Supervisor description. |

**JOB DESCRIPTIONS (continued)**

**Administrative Support Positions**

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| 7. | Executive Secretary to CEO / President Performs secretarial services for the CEO; acts as private and confidential secretary to CEO; maintains designated records; may supervise designated office procedures. Duties may include researching information, coordinating projects, and preparing special reports and analyses; plans and coordinates board meetings; prepares board reports and minutes. |
| \*8. | Administrative Assistant to Department Head Serves in an administrative support capacity; may perform special projects; performs secretarial duties generally for a senior officer who is also a department head; keeps designated records and files; may perform specialized clerical duties. |
| 9. | Receptionist Receives visitors and answers the telephone, directing them both to appropriate areas; may perform various clerical duties for other bank employees. |
| 10. | Office Assistant / Secretary Performs a variety of clerical functions, including typing, filing, answering phones, etc. |

**Lending Positions**

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| \*11. | **Head of Lending**  Oversees all lending areas. Develops or approves broad lending policies, procedures and interest rate structure. Represents bank in major transactions and makes credit decisions that exceed loan officers' authority. Maintains customer relationships, and oversees reporting of all lending activities. |
| 12. | **Senior Commercial Loan Officer**  Responsible for overseeing all aspects of commercial lending. Experienced lending officer who handles large and complex commercial loan customers; makes credit decisions; maintains customer relationships; and manages a portfolio of commercial loans. |
| 13. | **Intermediate Commercial Loan Officer**  Interviews commercial loan applicants and makes credit decisions; processes loan applications; maintains customer relationships; manages a portfolio of commercial loans; and may coordinate some collection efforts. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior functional officer; may provide instructional guidance to junior officers. |
| 14. | **Junior Commercial Loan Officer**  Officer who makes and services commercial loans, secured or unsecured, for single or a variety of industrial groups; interviews loan applicants; analyzes financial statements; judges risk; provides financial advice to business clients. An entry-level officer position; accountable to and receives training from a Senior functional officer; fiscal responsibilities are clearly defined by policy and procedure. |
| 15. | Senior Consumer Loan Officer Responsible for overseeing all aspects of consumer lending. Makes and services consumer loans; evaluates and may inspect items to be secured; evaluates credit and earning condition of loan applicants; stays abreast of consumer financial trends. |

**JOB DESCRIPTIONS (continued)**

**Lending Positions (continued)**

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| 16. | **Intermediate Consumer Loan Officer**  Makes and services consumer loans; evaluates and may inspect items to be secured; evaluates credit and earning condition of loan applicants; stays abreast of consumer financial trends. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior functional officer; may provide instructional guidance to junior officers. |
| 17. | **Junior Consumer Loan Officer**  Makes and services consumer loans; evaluates and may inspect items to be secured; evaluates credit and earning condition of loan applicants; stays abreast of consumer financial trends. An entry-level officer position; accountable to and receives training from a Senior functional officer; fiscal responsibilities are clearly defined by policy and procedure. |
| 18. | Senior Real Estate Loan Officer Develops or approves mortgage/real estate lending policies. Supervises mortgage/real estate loan officers; reviews and approves applications exceeding staff authority; develops interest rate structures and oversees reporting of mortgage/real estate function activities. |
| 19. | **Intermediate Real Estate Loan Officer**  Makes and services a variety of real estate loans; including residential mortgages and business real estate properties; may appraise real estate; keeps abreast of real estate markets; analyzes relevant financial and credit data. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior functional officer; may provide instructional guidance to junior officers. |
| 20. | **Junior Real Estate Loan Officer**  Makes and services a variety of real estate loans; including residential mortgages and business real estate properties; may appraise real estate; keeps abreast of real estate markets; analyzes relevant financial and credit data. An entry-level officer position; accountable to and receives training from a Senior functional officer; fiscal responsibilities are clearly defined by policy and procedure. |
| 21. | Senior Agricultural Loan Officer Develops or approves agricultural lending policies. Supervises the bank's agricultural lending activities, and is responsible for making credit decisions that exceed loan officer's authority. Reviews loans processed by loan officers, and maintains relationships with farm borrowers. |
| 22. | **Intermediate Agricultural Loan Officer**  Makes and services loans of any type directly or indirectly related to agriculture; may appraise farm properties as security for loans; keeps abreast of agricultural loan trends. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior functional officer; may provide instructional guidance to junior officers. |
| 23. | **Junior Agricultural Loan Officer**  Makes and services loans of any type directly or indirectly related to agriculture; may appraise farm properties as security for loans; keeps abreast of agricultural loan trends. An entry-level officer position; accountable to and receives training from a Senior functional officer; fiscal responsibilities are clearly defined by policy and procedure. |

**JOB DESCRIPTIONS (continued)**

**Lending Positions (continued)**

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| 24. | **Senior General Loan Officer**  Responsible for overseeing all aspects of lending. Makes and services all types of loans; evaluates and may inspect items to be secured; evaluates credit and earning condition of loan applicants; reviews and approves applications exceeding staff authority; handles the most complex assignments and accounts; develops interest rate structures. This position generally exists in smaller banks in place of specialized loan officers. Medium to large banks should report data for specialized loan officers. |
| \*25. | **Intermediate General Loan Officer**  Makes and services all types of loans; including commercial, consumer, real estate, and agricultural loans; interviews loan applicants; judges risk; may coordinate collection efforts. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior loan officer; may provide instructional guidance to junior officers. This position generally exists in smaller banks in place of specialized loan officers. Medium to large banks should report data for specialized loan officers. |
| 26. | **Junior General Loan Officer**  Makes and services all types of loans; including commercial, consumer, real estate, and agricultural loans; interviews loan applicants; judges risk. An entry-level officer position; accountable to and receives training from a Senior loan officer; fiscal responsibilities are clearly defined by policy and procedure. This position generally exists in smaller banks in place of specialized loan officers. Medium to large banks should report data for specialized loan officers. |
| 27. | **Credit Analyst**  Processes and analyzes credit information, verifies credit references, and determines customer credit rating and recommends/sets credit limits. Prepares and submits loan memos utilizing credit analysis results. Prepares credit and collection reports. |
| 28. | **Mortgage Loan Originator**  Assume responsibility for the servicing and processing of residential real estate loan requests. Handle origination, underwriting, and file maintenance. |
| 29. | Mortgage Loan Processor / Closer Enters applicant information into the mortgage computer system; obtains credit reports, orders appraisals, and requests mortgage payoffs; summarizes and analyzes loan information; verifies accuracy of data; approves or recommends approval of mortgage loans for secondary market. Itemizes closing figures and statements; disburses mortgage loans; performs escrow analyses. |
| 30. | **Loan Review Officer**  Position typically reports to an executive officer, the loan review committee or the Board of Directors, and is responsible for reviewing a variety of loans using predetermined criteria to ensure compliance with bank lending policies. Ensures that credit and collateral criteria and standards are maintained. |
| 31. | Credit Administrator Responsible for processing credit applications and inquiries; reviews documentation and maintains credit files; and monitors compliance of governing laws and regulations. |

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| \*32. | Loan Processor / Loan Clerk Performs a variety of clerical duties related to the processing, administration and closing of loans. May set-up new accounts and order credit reports. |

**JOB DESCRIPTIONS (continued)**

**Operations Positions**

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| \*33. | **Head of Operations / Cashier**  Develops or approves operational policies and procedures. Provides broad direction for the operational areas of customer service, proof, bookkeeping, clerical support and possibly data processing and branch operations. |
| \*34. | **Operations Officer / Assistant Cashier**  Responsible for organizing, managing, and implementing operational policies, procedures, and objectives; oversees staffing; provides broad direction for customer service, proof, bookkeeping, clerical support and possibly branch operations. |
| 35. | Operations Assistant/ Deposit Services Clerk Coordinates internal and external customer services activities related to the operations and accounting support functions including balances, reconciliation, NSFs, return items, collection items, bank credit cards, ACH, electronic banking services, wires, cash management, fraud, purchasing, supplies, etc. Performs other analytical and operations/accounting support functions as needed. | |
| 36. | Branch Manager The **officer** directly in charge of the operations and employees of a detached facility or branch. Typically has lending authority. |
| 37. | Detached Facility Supervisor A **supervisor** directly in charge of the operations and employees of a detached facility, such as a supermarket, or smaller branch. Typically has little or no loan authority. |

**Teller Positions**

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| 38. | **Teller Supervisor**  Oversees teller functions at all facilities. May interview, select, and train new tellers; makes or obtains decisions regarding non-routine transactions. Develops or approves teller policies, procedures and ensures that areas of responsibility are in compliance with overall bank operating policies and procedures. |
| \*39. | Head Teller  The first level supervisor in charge of all tellers; may interview, select, and train new tellers; makes or obtains decisions regarding non‑routine transactions; may sign cashier's checks. |
| 40. | Junior Teller Entry-level teller. Performs most or all of the teller functions as previously described; refers questions or more complex transactions to the head teller or other tellers. Generally has less than one year of experience. |
| \*41. | General Teller A teller who is able to handle all types of bank transactions and windows. Provides service to customers regarding daily transactions, including receipt and payment of cash, opening and closing accounts, answering inquiries, processing certificates and referring customers for appropriate services; may assist the head teller in training of other tellers. Generally has more than one year of experience. |
| \*42. | Teller / Bookkeeper This is a combined position which includes the duties described in positions "General Teller" and "Bookkeeper / Accounting Clerk". Only assign employees to this classification when they regularly and customarily perform all of the duties of bookkeeper and teller on a daily or weekly basis. DO NOT assign employees to this classification if they perform both sets of duties only during the absence of another employee. |
| 43. | Special Teller A teller trained in special areas, i.e. note teller, special deposits teller, collection and exchange teller, bond teller, vault teller. |
| \*44. | Part-Time Teller Meets definition of “General Teller”, but works less than full-time.  **Please Report hourly rate on questionnaire for this position.** |

**JOB DESCRIPTIONS (continued)**

**Accounting / Proof Operations Positions**

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| 45. | **Accountant**  Performs general accounting functions, including preparation of reports and financial statements, maintenance of general ledger accounts, forecasts, and cash-flow statements; supervises general accounting staff and may assist with the more complex accounting reports and projects. May or may not have managerial responsibilities. |
| 46. | Bookkeeping Supervisor The first level supervisor in charge of activities and employees of the bookkeeping department. May interview, select, and train new bookkeepers; makes or obtains decisions regarding non-routine transactions. |
| 47. | Bookkeeper / Accounting Clerk Maintains designated ledger accounts for the bank; prepares checks, deposits, computerized reports and other entries for posting; makes ledger entries, balances ledgers with source documents, and performs other related duties. |
| 48. | Part-Time Bookkeeper Meets definition of regular bookkeeper, but works less than full-time.  **Please Report hourly rate on questionnaire for this position.** |
| \*49. | Bookkeeper / Proof Machine / Branch Capture Operator This is a combined position which includes the duties described in positions "Proof Machine / Branch Capture Operator" and "Bookkeeper / Accounting Clerk". Only assign employees to this classification when they regularly and customarily perform all of the duties of proof machine operator and bookkeeper on a daily or weekly basis. DO NOT assign employees to this classification if they perform both sets of duties only during the absence of another employee. |
| 50. | Proof Machine / Branch Capture Operator Operates and maintains proof machine; locates and resolves errors in daily transactions; and may perform other duties, such as typing, filing or computer operations. Also responsible for branch capture duties. |
| 51. | Data Entry / CRT / Computer Terminal Operator Operates an on‑line computer terminal to record and input data for processing by computer; works from a variety of standardized source documents. |
| 52. | Records / Imaging Clerk Prepares, scans, indexes bank documents. Verifies documents are correctly coded and imaged into the imaging system. Facilitates the secure destruction of paper documents once originals are properly recorded, imaged, and verified. |

**Trust / Investment Positions**

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| 53. | Chief Investment Officer Manages the Bank's investment portfolio which may include government, municipal securities and federal funds; develops and administers approved Bank investment policies; directs and/or coordinates the trading, research, underwriting, and portfolio advisory services of the Bank; may include trust duties. Ensures investment program policies and practices comply with Bank financial objectives. |
| 54. | Investment Officer Manages designated trust investment accounts; analyzes customer account objectives; plans patterns of customer portfolios; works with security analysts and tax consultants; coordinates purchases of securities. |

**JOB DESCRIPTIONS (continued)**

**Trust / Investment Positions (continued)**

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| 55. | **Investment Brokerage Officer – Retail Sales**  Sells investments, analyzes customer account objectives; plans patterns of customer portfolios; works with security analysts and tax consultants; coordinates purchases of securities. |
| 56. | **Senior Trust Officer**  Officer who is involved in the management and/or administration and/or investment of trust accounts. |
| 57. | Intermediate Trust Officer Officer who is involved in the management and/or administration and/or investment of trust accounts. An officer with three or more years experience who is capable of handling all but the most complex assignments and accounts; works under general direction of a senior functional officer; may provide instructional guidance to junior officers. |
| 58. | Junior Trust Officer Officer who is involved in the management and/or administration and/or investment of trust accounts. An entry-level officer position; accountable to and receives training from a Senior functional officer; fiscal responsibilities are clearly defined by policy and procedure. |

**Information Systems Positions**

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| 59. | Information Systems Manager Manages and coordinates bank’s information systems, including but not limited to network administration, hardware and software administration and support; oversees technology decisions and implementation. |
| 60. | **Information Technology Support (formerly Network Supervisor)**  Plan, coordinate, and supervise the implementation and subsequent maintenance of all of the systems and applications software used by the bank. |
| 61. | Information Technology Specialist (formerly PC Specialist/LAN/WAN Specialist) Analyzes data processing requirements to determine PC systems that will provide system capabilities required for projects and user needs. Adds new users to network system, installs and reroutes cables, and ensures LAN/WAN security. Plans software installation or modification to existing software systems. Recommends purchase of equipment for optimal match of user needs, system capabilities, intra-company hardware capabilities, etc. May train and provide assistance to end-users. |

**H.R. / Compliance / Audit / Security Positions**

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| 62. | Human Resources Officer / Manager Accountable for development, implementation and administration of the Bank's human resources program; functions may include employment, recruitment, personnel administration, affirmative action, salary administration, training and development, and benefits. |
| 63. | Compliance Officer Maintains bank’s overall compliance programs. Responsible for reviewing a variety of loans that are completely structured and/or of a high dollar value to ensure that bank lending policies and financial interests are maintained. Also responsible for bank's compliance with applicable federal and state laws and regulations. |

**JOB DESCRIPTIONS (continued)**

**H.R. / Compliance / Audit / Security Positions (continued)**

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| 64. | Internal Auditor Responsible for establishing audit policies and controls and the regular review of such policies and procedures to safeguard bank assets. Identifies audit responsibilities, organizes and directs audits, reviews audit results, and prepares detailed reports for management and Board of Directors. |
| 65. | Security Officer Develops, implements, and maintains security policies to ensure compliance with the Bank Protection Act and federal regulations. Responsible for all aspects of security to protect from physical threats and internal fraud: Identifies and corrects potential security risks; Acts as the liaison to law enforcement authorities when responding to robberies or other crimes; Ensures that all employees are aware of and comply with applicable laws, regulations, and bank security procedures. Supervises and coordinates security personnel. Interviews and hires applicants to fill security related positions. |

**Marketing, Public Relations, and Sales Positions**

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| 66. | Marketing Officer Develops and/or administers marketing concepts for the Bank; involved in advertising and business development; may conduct or collaborate in market research projects. |
| 67. | Business Development / Calling Officer Responsible for developing and maintaining banking relationships with businesses and/or individuals to solicit new business or improve service to existing customers. This may involve making personal contacts outside the bank or other means of relationship building. |
| 68. | Personal Banker / Retail Banking Officer Markets a wide variety of banking services to clients; explains bank products and services; refers or arranges bank services to meet clients' diverse needs; opens new accounts; collects and reviews applications for consumer credit; and meets with customers to discuss applications. |
| \*69. | New Accounts / Customer Service Representative Works with customers in explaining and opening new accounts; prepares and/or coordinates the preparation of all paperwork for new accounts; arranges printing of custom checks; may assist in related public relations activities; assists with customer inquiries. This position does not have supervisory duties. Please refer to description "Personal Banker / Retail Banking Officer" if employee deals with loans. |
| 70. | Internet Banking Customer Service RepresentativeWorks with customers in explaining and registering new customers for online banking and bill payment; prepares and/or coordinates the preparation of all paperwork and computer maintenance for new applicants; assists with customer inquiries, password resets and troubleshooting. Maintains the registration usage process to keep information within our guidelines. Also works with the Internet banking provider to maintain current services as well as explore and implement new products. |

**DEFINITION OF TERMS**

**DEDUCTIBLE:**

The employee’s expense before the plan begins to pay benefits.

**FLEXIBLE SPENDING ACCOUNTS:**

Welfare benefit plan specifically authorized by Section 125 of the Internal Revenue Code. It is a way of providing employees with valuable benefits where both the bank and its employees can save significant amounts on taxes. Usually covers premium payments, un-reimbursed medical expenses, and dependent care expenses.

**FULL-TIME EQUIVALENT (FTE):**

Defined as the equivalent of one full-time employee. (i.e. two part-time employees working half-time equals one FTE, three part-time employees working half time equals 1.5 FTE).

**BONUS / INCENTIVE COMPENSATION:**

A form of supplemental compensation over and above basic salary used to reward employees for meeting specific performance or business goals (i.e. Special bonuses; commissions; special fees).

Please do not include non-performance bonuses such as a holiday bonus.

**REGULAR PART-TIME EMPLOYEES:**

Employees who work regularly and who work at least 20 hours per week but less than full-time. Does not include part-time personnel employed only during peak periods.

**TOTAL PAID TIME OFF (PTO):**

Method of providing leave time whereby employees accrue a certain number of days to be used at their discretion toward vacation, sick/medical leave, personal leave, etc.

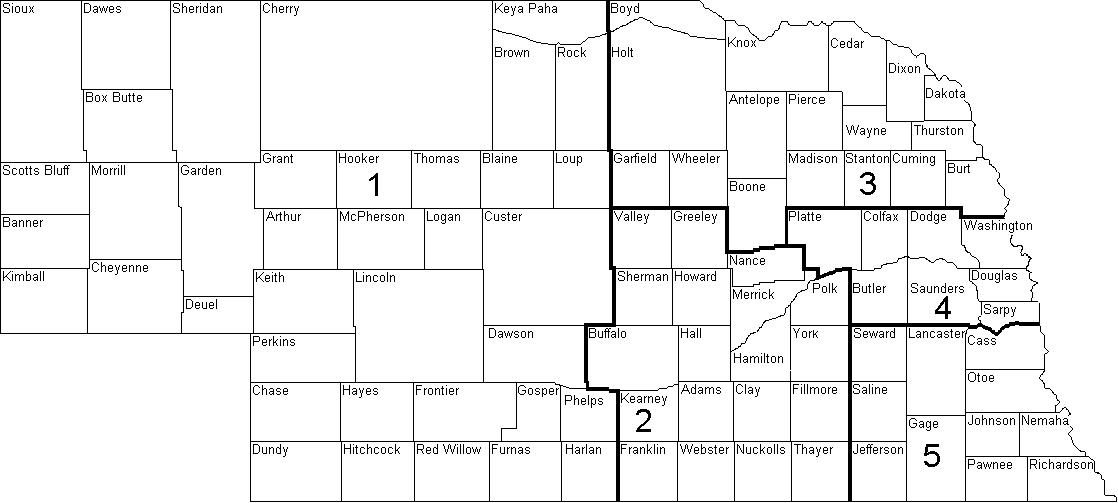
**TOTAL PAYROLL EXPENDITURE:**

Total payroll expenses as defined on your financials, **including** base, bonus, commission and **excluding** payroll taxes.

**BENEFIT COST:**

Total dollars allocated to the payment of bank-provided benefits (i.e. medical and dental care, life insurance, disability, AD&D, pension, 401(k), etc.) as well as all forms of compensation other than wages and bonuses ( i.e. vacation, sick pay, paid parking, paid insurance, retirement, profit sharing, etc.). Do not include statutory benefits such as social security, unemployment insurance, etc.

SURVEY GROUPS



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| Counties | | | | | |
| Group 1Western Nebraska | | Group 2 Grand Island / Hastings / Kearney and Surrounding Areas | Group 3 North East Nebraska | Group 4 Omaha and Surrounding Areas | Group 5 Lincoln and South East Nebraska |
| Arthur | Hayes | Adams | Antelope | Butler | Cass |
| Banner | Hitchcock | Buffalo | Boone | Colfax | Gage |
| Blaine | Hooker | Clay | Boyd | Dodge | Jefferson |
| Box Butte | Keya Paha | Fillmore | Burt | Douglas | Johnson |
| Brown | Keith | Franklin | Cedar | Platte | Lancaster |
| Chase | Kimball | Greeley | Cuming | Sarpy | Nemaha |
| Cherry | Lincoln | Hall | Dakota | Saunders | Otoe |
| Cheyenne | Logan | Hamilton | Dixon | Washington | Pawnee |
| Custer | Loup | Howard | Garfield |  | Richardson |
| Dawes | Mc Pherson | Kearney | Holt |  | Saline |
| Dawson | Morrill | Nuckolls | Knox |  | Seward |
| Deuel | Perkins | Merrick | Madison |  |  |
| Dundy | Phelps | Nance | Pierce |  |  |
| Frontier | Red Willow | Polk | Stanton |  |  |
| Furnas | Rock | Sherman | Thurston |  |  |
| Garden | Scotts Bluff | Thayer | Wayne |  |  |
| Gosper | Sheridan | Valley | Wheeler |  |  |
| Grant | Sioux | Webster |  |  |  |
| Harlan | Thomas | York |  |  |  |
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**2020 NEBRASKA BANKS’ COMPENSATION AND BENEFITS SURVEY**

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| **Return completed survey by March 16, 2020** | | | |
| **Mail to:** | | 2020 NBA Compensation and Benefits Survey  c/o Matt Rademacher  RCS & Associates, L.L.C.  4655 S 174th Ave  Omaha, NE 68135-2666 | **If not mailed by March 16, 2020**  Send to confidential fax (402) 861-0774 or email to Matt Rademacher at [mattr@rcsassociates.com](mailto:mattr@rcsassociates.com)  Please send results via secure email if emailing results. |
| For questions, please contact the NBA Education Center at (402) 474-1555 or Matt Rademacher at (402) 861-0786. | | | |
| **Please keep a copy of the completed questionnaire to aid in completing next year’s questionnaire and in the event we have any questions about this year’s data.** | | | |
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| BANK DATA | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| **Bank Name** | |  | | | | | | | | | | | | | | | | | | | | | | | | | |  |
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| **City** |  | | | | | **County** | |  | | | | | | | **Zip** | | | | |  | | | | | | | |  |
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| **Contact Person** | | |  | | | | | | | **Phone** | | | | | |  | | | | | | | | | | | |  |
|  | | |  | | | | | | | | | | | | | |  | | | | | | | | | | |  |
| **E-mail Address** | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  |
|  | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  |
| **Salary Group (see page 11)** | | | |  |  | | **Nebraska Assets (as of 12/31/2019)** $ | | | | | | | | | | | | | | |  | | | | | |  |
|  | | | | | | | | |  | | | | | | | | | | | | |  | | | | | |  |
| **Total Number of Employees (include part-time and temporary employees)** | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  |
| **Total Number of Full-Time Equivalents (FTEs) (see definition on page 10)** | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | |  | | | | | |  |
| **Total 2019 Payroll Expenditures (see definition on page 10)** | | | | | | | | | | | **$** | | |  | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | |  | | | | | | | | | | |  |
| May your bank name be listed as a participant? | | | | | | | | | | | | | Yes | | | |  | | | | |  | | No | |  | |  |
| (If unanswered, bank name will be listed as a participant. Data will be presented in summary form only to ensure confidentiality.) | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A copy of the survey results will be sent to all participating banks (unless notified in writing) along with an invoice. | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | |  | | | | | | |  | |  | |  | |  | |  | |
| Would you like the survey results on CD-ROM for an additional $20.00? | | | | | | | | | | | | | Yes | | | | | |  | |  | | No | |  | |  | |
|  | | | | | | | | | | | |  | | | | | | |  | |  | |  | |  | | | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **JOB DATA INPUT FORM** | | | | | Respondent Code | |  | |  |
|  | |  |  | **Average Years of Experience** | **Job Duties (Compared to Description)** | |  | **Performance Related Additional Cash Bonus / Compensation Paid in 2019** | | |
| **Job # Survey Job Title** | | **Your Job Title** | **# of**  **Empl.**  **in Job** | **in Job**  **(Jobs 1 to 6 only)** | **L=Lower**  **E=Equal**  **H=Higher** | | **Average Actual Pay Annualized** | **Number of employees paid** | **Average Amount Paid** | |
| **Executive Positions** | | | | | | | | | | |
| \* 1. Chairman of the Board (not CEO) | |  |  |  |  | | $ |  | $ | |
| \* 2. Chief Executive Officer (CEO) | |  |  |  |  | | $ |  | $ | |
| \* 3. President – Independent Bank / Affiliate (not CEO) | |  |  |  |  | | $ |  | $ | |
| \* 4. Executive Vice President | |  |  |  |  | | $ |  | $ | |
| 5. Chief Financial Officer (CFO) /  VP Finance / Controller | |  |  |  |  | | $ |  | $ | |
| 6. Branch President | |  |  |  |  | | $ |  | $ | |
| **Administrative Support Positions** | | | | | | | | | | |
| 7. Executive Secretary to CEO / President | |  |  |  |  | | $ |  | $ | |
| \* 8. Administrative Assistant to Department Head | |  |  |  |  | | $ |  | $ | |
| 9. Receptionist | |  |  |  |  | | $ |  | $ | |
| 10. Office Assistant / Secretary | |  |  |  |  | | $ |  | $ | |
| **Lending Positions** | | | | | | | | | | |
| \* 11. Head of Lending | |  |  |  |  | | $ |  | $ | |
| 12. Senior Commercial Loan Officer | |  |  |  |  | | $ |  | $ | |
| 13. Intermediate Commercial Loan Officer | |  |  |  |  | | $ |  | $ | |
| 14. Junior Commercial Loan Officer | |  |  |  |  | | $ |  | $ | |
| 15. Senior Consumer Loan Officer | |  |  |  |  | | $ |  | $ | |
| 16. Intermediate Consumer Loan Officer | |  |  |  |  | | $ |  | $ | |
| 17. Junior Consumer Loan Officer | |  |  |  |  | | $ |  | $ | |
| 18. Senior Real Estate Loan Officer | |  |  |  |  | | $ |  | $ | |
| 19. Intermediate Real Estate Loan Officer | |  |  |  |  | | $ |  | $ | |
| 20. Junior Real Estate Loan Officer | |  |  |  |  | | $ |  | $ | |
| 21. Senior Agriculture Loan Officer | |  |  |  |  | | $ |  | $ | |
| 22. Intermediate Agriculture Loan Officer | |  |  |  |  | | $ |  | $ | |
| 23. Junior Agriculture Loan Officer | |  |  |  |  | | $ |  | $ | |
| 24. Senior General Loan Officer | |  |  |  |  | | $ |  | $ | |

\* Asterisked Job Descriptions are those most likely to be used in all banks, including banks with 20 or fewer employees. All others are more likely to appear as bank size increases.

|  |  |  |  |
| --- | --- | --- | --- |
|  | DATA INPUT FORM (continued) | Respondent Code |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | **Job Duties (Compared to Description)** |  | | **Performance Related Additional Cash Bonus / Compensation Paid in 2019** | |
| **Job # Survey Job Title** | **Your Job Title** | **# of**  **Empl.**  **in Job** |  | **L=Lower**  **E=Equal**  **H=Higher** | **Average Actual Pay Annualized** | | **Number of employees paid** | **Average Amount Paid** |
| **Lending Positions (continued)** | | | | | | | | |
| \* 25. Intermediate General Loan Officer |  |  |  |  | $ | |  | $ |
| 26. Junior General Loan Officer |  |  |  |  | $ | |  | $ |
| 27. Credit Analyst |  |  |  |  | $ | |  | $ |
| 28. Mortgage Loan Originator |  |  |  |  | $ | |  | $ |
| 29. Mortgage Loan Processor / Closer |  |  |  |  | $ | |  | $ |
| 30. Loan Review Officer |  |  |  |  | $ | |  | $ |
| 31. Credit Administrator |  |  |  |  | $ | |  | $ |
| \* 32. Loan Processor / Loan Clerk |  |  |  |  | $ | |  | $ |
| Operations Positions | | | | | | | | |
| \* 33. Head of Operations / Cashier |  |  |  |  | $ | |  | $ |
| \* 34. Operations Officer / Assistant Cashier |  |  |  |  | $ | |  | $ |
| 35. Operations Assistant / Deposit Services Clerk |  |  |  |  | $ | |  | $ |
| 36. Branch Manager |  |  |  |  | $ | |  | $ |
| 37. Detached Facility Supervisor |  |  |  |  | $ | |  | $ |
| Teller Positions | | | | | | | | |
| 38. Teller Supervisor |  |  |  |  | $ | |  | $ |
| \* 39. Head Teller |  |  |  |  | $ | |  | $ |
| 40. Junior Teller |  |  |  |  | $ | |  | $ |
| \* 41. General Teller |  |  |  |  | $ | |  | $ |
| \* 42. Teller / Bookkeeper |  |  |  |  | $ | |  | $ |
| 43. Special Teller |  |  |  |  | $ | |  | $ |
| \* 44. Part-time Teller **(Please provide hourly rate)** |  |  |  |  | $ | /hr |  | $ |
| Accounting/Proof Operations Positions | | | | | | | | |
| 45. Accountant |  |  |  |  | $ | |  | $ |
| 46. Bookkeeping Supervisor |  |  |  |  | $ | |  | $ |
| 47. Bookkeeper / Accounting Clerk |  |  |  |  | $ | |  | $ |

\* Asterisked Job Descriptions are those most likely to be used in all banks, including banks with 20 or fewer employees. All others are more likely to appear as bank size increases.

|  |  |  |  |
| --- | --- | --- | --- |
|  | DATA INPUT FORM (continued) | Respondent Code |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  | **Job Duties (Compared to Description)** |  | | **Performance Related Additional Cash Bonus / Compensation Paid in 2019** | |
| **Job # Survey Job Title** | **Your Job Title** | **# of**  **Empl.**  **in Job** |  | **L=Lower**  **E=Equal**  **H=Higher** | **Average Actual Pay Annualized** | | **Number of employees paid** | **Average Amount Paid** |
| Accounting/Proof Operations Positions (continued) | |  |  |  |  | |  |  |
| 48. Part-time Bookkeeper **(Please provide hourly rate)** |  |  |  |  | $ | /hr |  | $ |
| \* 49. Bookkeeper /Proof Machine/ Branch Capture Operator |  |  |  |  | $ | |  | $ |
| 50. Proof Machine / Branch Capture Operator |  |  |  |  | $ | |  | $ |
| 51. Data Entry / CRT / Computer Operator |  |  |  |  | $ | |  | $ |
| 52. Records / Imaging Clerk |  |  |  |  | $ | |  | $ |
| Trust/Investment Positions |  |  |  |  |  | |  |  |
| 53. Chief Investment Officer |  |  |  |  | $ | |  | $ |
| 54. Investment Officer |  |  |  |  | $ | |  | $ |
| 55. Investment Brokerage Officer – Retail Sales |  |  |  |  |  | |  |  |
| 56. Senior Trust Officer |  |  |  |  |  | |  |  |
| 57. Intermediate Trust Officer |  |  |  |  | $ | |  | $ |
| 58. Junior Trust Officer |  |  |  |  | $ | |  | $ |
| Information Systems Positions |  |  |  |  |  | |  |  |
| 59. Information Systems Manager |  |  |  |  | $ | |  | $ |
| 60. Information Technology Support |  |  |  |  | $ | |  | $ |
| 61. Information Technology Specialist |  |  |  |  | $ | |  | $ |
| **H.R./Compliance / Audit / Security Positions** |  |  |  |  |  | |  |  |
| 62. Human Resources Officer / Manager |  |  |  |  | $ | |  | $ |
| 63. Compliance Officer |  |  |  |  | $ | |  | $ |
| 64. Internal Auditor |  |  |  |  | $ | |  | $ |
| 65. Security Officer |  |  |  |  |  | |  |  |
| **Marketing, Public Relations and Sales Positions** | |  |  |  |  | |  |  |
| 66. Marketing Officer |  |  |  |  | $ | |  | $ |
| 67. Business Development / Calling Officer |  |  |  |  | $ | |  | $ |
| 68. Personal Banker / Retail Banking Officer |  |  |  |  | $ | |  | $ |
| \* 69. New Accounts / Customer Service Representative |  |  |  |  | $ | |  | $ |
| 70. Internet Banking Customer Service Representative |  |  |  |  | $ | |  | $ |

\* Asterisked Job Descriptions are those most likely to be used in all banks, including banks with 20 or fewer employees. All others are more likely to appear as bank size increases.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| BANK NAME: |  | | | Respondent Code |
| CITY: |  | ZIP: |  |  |

**Benefits Survey**

Report the data in effect at your bank as **February 1, 2020** and return to RCS & Associates by **March 16, 2020**.

Please indicate the availability of the benefit by checking YES or NO. If YES, please complete the additional information requested.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **1. BENEFIT COST PERCENT** |  | | | |
| Benefits costs as a percent of wages. To compute, divide total costs of all benefits provided toemployees in 2019 by the annual wages and salaries in effect for those individuals as of February 1, 2020. Benefits shouldinclude bank-provided benefits (i.e. medical and dental care, life insurance, disability, AD&D, pension, 401(k), etc.) as well as all forms of compensation other than wages and bonuses ( i.e. vacation, sick pay, paid parking, paidinsurance, retirement, profit sharing, etc.). Do not include statutory benefits such as social security,unemployment insurance, etc. | | | | |
|  | |  |  |  |
| Benefits as a percent of total wages and salaries | |  | **%** |  |
|  | |  |  |  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Program Identification | | | | **Program Offered** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **% Premium Paid By Bank** | | | | | | | | | | | | | | | | | | | | |
| 2. LIFE INSURANCE | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | | | |
| Employee / Dependent Coverage | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| 3. HEALTH BENEFITS | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | |
| Employee only coverage offered | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Employee and spouse coverage offered | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Employee and dependent coverage offered | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Employee, spouse and dependent coverage | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Do you offer a high deductible health plan to | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| employees that qualifies for a Health Savings | | | |  | |  | | | | | |  | | | |  | | | | | | | | | If yes, what percent of employees selected this plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Account (HSA)? | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | |  | | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | |  | | | | | | | | | | | | | | | | | | | |
| Do you fund the HSA for your employees? | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |  | | | | | | | | | | | | | | | | | | | |
|  | If Yes, what is the amount of funding for: | | | Single | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | Family | | | | | |  | | | | | | | | |  | | | | | | | |
|  | | | |  | | |  | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |
| **4. DENTAL** | | | | **Program Offered** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **% Premium Paid By Bank** | | | | | | | | | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | |
| Employee coverage Offered: | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | | | % | | | |
|  | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | |
| Family coverage Offered | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | | | % | | | |
| (employee and dependents) | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
|  | | | | **Officers** | | | | | | | | | | | | | | | | | | | | | | | | | **Non-Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5. INSURANCE FOR RETIREES | | | | **Program**  **Offered** | | | | | | | | | | | | | | **% Premium**  **Paid By Bank** | | | | | | | | | | | **Program**  **Offered** | | | | | | | | | | | | | | | | | | **% Premium**  **Paid By Bank** | | | | | | | | | | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Permanent Life | | | | Yes |  | | | No | | | | |  | | | |  | | | | |  | | | | | % | | Yes | | | | | | | | | |  | | No | | |  | | |  | | | |  | | | | | | % | | |
|  | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Health Insurance | | | | Yes |  | | | No | | | | |  | | | |  | | | | |  | | | | | % | | Yes | | | | | | | | | |  | | No | | |  | | |  | | | |  | | | | | | % | | |
|  | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| **6. LONG-TERM DISABILITY** | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LTD Plan Offered | | | | Yes |  | | | | No | | | | |  | | | | |  | | |  | | | | | % | | Yes | | | | | | | | | |  | | No | | |  | | |  | | | |  | | | | | | % | | |
|  | |  |  |  | | | | | | | | | | | | | | |  | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | |
| Number of days employee must be | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| disabled before payments begin | | | |  | | | | | | | | |  | | | | | | | | | | | days | | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | | | days | | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Percent of salary paid during disability: | | | |  | | | | | | | | |  | | | | | | | | | | | % | | | | |  | | | | | | | | | | | | | | | | |  | | | | | | | | | % | | | | |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Length of plan: | | | | Life | | | | | |  | | | Age 70 | | | | | | | | | | |  | |  | | | Life | | | | | | | | | | | | |  | | | Age 70 | | | | | | | | |  | | | | |  |
|  | | | | Age 67 | | | | | |  | | | Age 65 | | | | | | | | | | |  | |  | | | Age 67 | | | | | | | | | | | | |  | | | Age 65 | | | | | | | | |  | | | | |  |
|  | | | | 5 Years | | | | | |  | | | Other | | | | | | | | | | |  | |  | | | 5 Years | | | | | | | | | | | | |  | | | Other | | | | | | | | |  | | | | |  |
|  | | | |  | | |  | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |
| **7. CANCER/CRITICAL CARE** | | | |  | |  | | | | | |  | | | |  | | | | | | | | | | | | | If yes, percent of premium paid by bank | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Do you offer cancer/critical care coverage? | | | | Yes |  | | | No | | | | |  | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | % | |
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**Benefits Survey (continued)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 8. RETIREMENT BENEFITS | | | | | | | | | | | | | | | | | | Qualified Plans: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | | | | | | | | | |
| Yes | | |  | | No | | |  | | |  | | Defined Benefit Retirement Plan (Pension) Offered | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Yes | | |  | | No | | |  | | |  | | Simple IRA Offered | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | If yes, what percent of employee salary was contributed by the bank for 2019? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | **%** | |
| Yes | | |  | | No | | |  | | |  | | Profit Sharing Plan Offered | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | If yes, what percent of employee salary was contributed by the bank for 2019? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | **%** | |
| Yes | | |  | | No | | |  | | |  | | Bank uses Bank Owned Life Insurance (BOLI) to fund retirement for key individuals. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | % Bank Funded | | | | | | | | |  | | | | | | | | | | | | | | | | |  | | | | % Employee Funded | | | | | | | | | | | | | | | | | | | | |
| Yes | | |  | | No | | |  | | |  | | 401(k) Plan Offered | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | If yes, do you provide employer contributions? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | Yes | | | | | |  | | | | No | | | |
|  | | | | | | | | | | | | | | | | | **If yes:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | |
|  | | | | | | | | | | | | |  | | | | | What is the vesting period for the bank’s contributions? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | Years | | | | | |
|  | | | | | | | | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | |  | | | | | |  | | | |  | | | |
|  | | | | | | | | | | | | |  | | | | | Do you use a formula to match employee contributions? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | Yes | | | | | |  | | | | No | | | |
|  | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | |  | | | | | | | | | Matching formula: | | | | | | | | | | |  | | | | | | | | | |  | | | | | | cents per dollar of employee contribution | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | | | | | | | | | | | | | Maximum employee contribution matched by employer. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | % |
|  | | | | | | | | | | | | |  | | | | | | | If you DO NOT use a matching formula, how is the employer contribution calculated? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | | | | | | | Who pays for 401(k) plan administration fees? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | Employer | | | | |  | | | |  | | | | Plan absorbs fees | | | | | | | | | | | | | | | |  | | | | | Both | | | | | | | | | | | | |  | | | |  |
|  | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | Does your bank use an auto enrollment feature where | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | |  | | | | | |  | | | |  | | |
|  | | | | | | | | | | | | | | | | the employee must opt out to avoid participation? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | Yes | | | | | |  | | | | No | | |
|  | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | |  | | | | | |  | | | |  | | |
|  | | | | | | | | | | | | | | | | Does your bank use an auto escalation feature where the | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | |  | | | | | |  | | | |  | | |
|  | | | | | | | | | | | | | | | | employee must opt out to avoid increasing contributions? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | |  | | | | | | Yes | | | | | |  | | | | No | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Officers | | | | | | | | | | | | Non-Officers | | | | | | | | | | | | | | | |
|  | | What percent of salary does bank contribute towards employee’s retirement benefits? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | % | | | | | | | | | | | |  | | | | | | % | | | |
|  | | (Percent attributed to all retirement benefits including defined benefit/contribution plans, 401(k), profit sharing, etc.)  (Do not include FICA in your percentage calculation.) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | |  | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | ***Non-Qualified Plans:*** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yes | | |  | | No | | |  | | |  | | Supplemental Retirement Plan for Key Officers | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | % Bank Funded | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | % Employee Funded | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | If yes, is salary deferred? | | | | | | | | | | | | | | | | Yes | | | | | | | |  | | | | | No | | | | | |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9. FLEXIBLE SPENDING ACCOUNTS | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  |
| Yes | | | |  | | No | | |  | | |  | | | | Flexible Spending Accounts Offered (Section 125 Plan): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | If yes, please check options available: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | Premium payments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | Un-reimbursed medical | | | | | | | | | | | | | | | | |  | | Dependent care | | | | | | | | | | | | | | | | | | | |  | |  | | | | | | | | |
|  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | |
| 10. OTHER BENEFITS | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Employee Stock Ownership Plan (ESOP) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Early Retirement Incentives | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Enhanced severance package guaranteed if bank sold | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Deferred cash incentive program | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Company automobile/auto allowance for one or more Executives | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Country Club membership for one or more Executives | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Employee Assistance Program | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Wellness Program | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Flexible Work Time | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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|  | | | | | | | | | | Yes | | | | | | | | |  | | No | | | |  |  | | Holiday Bonus | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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**Benefits Survey (continued)**

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|  | **LEAVE BENEFITS** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **11.** | | | | Yes | |  | | No | | | |  | | | | | | | | | | **PTO:** Do you have a Paid Time Off (PTO) policy in place? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | (PTO is a method of providing leave time whereby employees accrue a certain number of days to be used at their discretion toward vacation, sick/medical leave, personal leave, etc.) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | If yes, How many days per year are earned during: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Officers** | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | **Non-Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | 1st year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | Days | | | | | |
|  | | | | | | | | | | | | | | | | | | | 2nd year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | Days | | | | | |
|  | | | | | | | | | | | | | | | | | | | 5th year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | Days | | | | | |
|  | | | | | | | | | | | | | | | | | | | 10th year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | Days | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | Does PTO account zero-out at end of each year | | | | | | | | | | | | | | | | | | | | | | | | |  | | | Yes | | | | | | | | | |  | | | | | No | | | | |  | | | | | |  | | | | | | | | | | | Yes | | | | | | | | | |  | | | | | | No | | | | | | | | |  | | | |  | |
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|  | | | | | | | | | | | Do you buy back **unused** PTO annually? | | | | | | | | | | | | | | | | | | | |  | | | | | | | | Yes | | | | | | | | | |  | | | | | No | | | | |  | | | | | |  | | | | | | | | | | | Yes | | | | | | | | | |  | | | | | | No | | | | | | | | |  | | | |  | |
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|  | | | | | | | | | | | | | | | If yes, at what percent? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | % | | | | | |  | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | % | | | |
|  | | | | | | | | | | | | | | | (ex. 100% paid for up to half of all vacation days = 100% x 50% = 50%) (50% of value paid for up to half of all vacation days = 50% x 50% = 25%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | Does your PTO plan include vacation time as part of the PTO total time? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | Yes | | | | | | | | | | | |  | | | | | | No | | | | | | | |  | | | | |  | | |
| **Please skip the Paid Sick Leave questions if you have a PTO policy in place.** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **12.** | | | | Yes | |  | | No | | | |  | | | | | | | | | | **Paid Sick Leave:** Do you pay employees during absences due to illness? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | If yes, do employees earn a specified amount of sick time each month/year? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | Yes | | | | | | | | | |  | | | | | | No | | | | | | | |  | | | | |  | | |
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|  | | | | | | | | | | | | | | | | | | | *If yes, Please answer the following policy questions:*  How many days per year are earned during: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Officers** | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | **Non-Officers** | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | 1st year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | Days | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | 2nd year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | Days | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | 5th year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | Days | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | 10th year of service? | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | Days | | | | | | | | |
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|  | | | | | | | | | Does sick leave account zero-out at end of each year | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | Yes | | | | | | | | | | |  | | | | No | | | | | | |  | | | | |  | | | | | | | | | | Yes | | | | | | | | | |  | | | | | | No | | | | | | | | |  | | | |  |
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|  | | | | | | | | | | | | | | | | | | | If no, maximum number of days possible: | | | | | | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | Days | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | Days | | | | | | | | |
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|  | | | | | | | | | | | | | | Do you buy back **unused** sick leave annually | | | | | | | | | | | | | | | | | | | |  | | | | Yes | | | | | | | | |  | | | | | | No | | | | | | | | |  | | | | |  | | | | | | | | | | Yes | | | | | | | | | |  | | | | | | No | | | | | | | | |  | | | |  |
|  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Please skip the Paid Vacation questions if you have a PTO policy in place that includes vacation time.** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **13.** | | | | Yes | |  | | No | | | |  | | | | | | | | | | **Paid Vacation:** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | Please indicate amount of time required to qualify for each vacation category. If available immediately, enter IMM. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | If your program does not fit this pattern, please write an explanation in the space provided. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | **Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Non-Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | 1 week available after service of | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | years | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | years | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | 2 weeks available after service of | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | years | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | years | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | 3 weeks available after service of | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | years | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | years | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | 4 weeks available after service of | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | years | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | years | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | 5 weeks available after service of | | | | | | | | | | | | | | | |  | | | | | | | | | | |  | | | | | | | | | | | | years | | | | | | | | | | | | |  | | | | | | | | | | | |  | | | | | | | | | | | | | years | | | | | | | | | | | | |
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|  | | | | | | | | | | | | | | | | | | | | Other (explanation) | | | | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | |
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|  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | **Non-Officers** | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | Do you buy back **unused** vacation annually | | | | | | | | | | | | | | | | | | |  | | | | | Yes | | | | | |  | | | | | | | No | | | | | |  | | | | | | |  | | | | | | | | | Yes | | | | | | | | | | |  | | | | | | No | | | | | |  | | | | |  | | | | | | |
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|  | | | | | | | | | | | | | | | | If yes, at what percent? | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | % | | | | | | | | | |  | | | | | | | | | | | | | |  | | | | | | | | | | | | | | % | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | (ex. 100% paid for up to half of all vacation days = 100% x 50% = 50%) (50% of value paid for up to half of all vacation days = 50% x 50% = 25%) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **14.** | | | Yes | |  | | No | | |  | | | | | | | | | | | Does the bank require employees to take vacation in consecutive two-week periods? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | If yes, to whom does the policy apply? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | |  | | | | | | |  | select officers | | | | |  | | | all officers | | | | | | | | |  | | | | | | | | | select non-officers | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | all non-officers | | | | | | | | | | | | | | | | | | | | | | | | |
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| **15.** | | | Yes | |  | | No | | |  | | | | | | | | | | | n/a | | | |  | Does the bank lock out access to the network when people are on extended leave? | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | |  | | | | | | | | (Two weeks or more). Please check n/a if your bank does not allow remote access. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

**Benefits Survey (continued)**

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| **16. PAY INCREASE/PAY PRACTICES** | | | | | | | |  |  | |
|  |  |  |  | |  |  | | | | |
| Yes |  | No | |  |  | Salary increase based on job performance | | | | |
|  | | | | | |  | | | | |
| Yes |  | No | |  |  | Salary increase based on cost-of-living | | | | |
|  | | | | | |  | | | | |
| Yes |  | No | |  |  | Salary increase based on longevity | | | | |
|  | | | | | |  | | | | |
| Yes |  | No | |  |  | Salary increase based on other factors: |  | | |  |
|  | | | | | |  | | | |  |
|  | | | | | |  | | | | |
|  | | | | | |  | | | | |
| Yes |  | No | |  |  | Do you provide a written performance appraisal to employees? | | | | |
|  | | | | | |  | | | | |
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| **17. REGULAR PART-TIME EMPLOYEES** | | | | | | | | | | | | | | | | | | | | | | | | | |
|  |  |  |  |  |  | | | | | | | | | | | | | | | | | | | | |
| Yes |  | No |  |  | Do you employee part-time employees? | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | | | | | | | | | | |
| Yes |  | No |  |  | If yes, do you offer benefits to part-time employees working on a regular basis? | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | | | | | | | | | | |
|  | | | | | If yes, please check the types of benefits offered to part-time employees working on a regular basis: | | | | | | | | | | | | | | | | | | | | |
|  | | | | | |  | Vacations | |  | | | |  | Holidays | |  | | | | | |  | Sick Leave | | |
|  | | | | | |  | | | | | | |  | | | | | | | | |  | | | |
|  | | | | | |  | Health Insurance | | |  | | |  | Life Insurance | | |  | | | | |  | Retirement/Pension | | |
|  | | | | | |  | | | | | |  | | | | | | | | | |  | | |  |
|  | | | | | |  | Other (please list) | | | |  | | | | | | | | | | | | | |  |
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| Please indicate the minimum number of hours per week an employee must work to be considered “full-time”. | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | |  | | | | | |  | | | | | | | | | |  | | | hours | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | |
| What percent of your non-officer employees are paid hourly vs. salaried? | | | | | | | | | | | | | | |  | | | |  | % employees paid hourly | | | | | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | |
| What is the typical number of hours worked per week for full-time, non-officer employees? | | | | | | | | | | | | | | | | | |  | | |  | | | hours per week | |
|  | | | | | | | | | | | | | | | | | | | | | | | | | |

**Benefits Survey (continued)**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **18. CASH INCENTIVE COMPENSATION PROGRAM** | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Yes |  | No |  |  | Bonus/Incentive pay program offered? | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | ***If yes, please check those employees eligible and proceed with the following questions:*** | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | | |  | top executives only | | | | |  | all officers | | | |  | designated officers | | | | |  | all personnel | | | | |
|  | | | | | |  | | | | | |  | | | | |  | | | | | |  | | | | | |
|  | | | | How are bonus amounts determined? | | | | | | | | | **Top Exec.** | | | | | | **Officers** | | | | | | **Non-officers** | | | |
|  | | | |  | | | | | | | | |  | | | | | |  | | | | | |  | | | |
|  | | | | Individual performance: | | | | | | |  | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Group performance: | | | | | | |  | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Bank performance: | | | | | | |  | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | If bank’s performance results in payout to individual, is payout determined by a formula or is it discretionary | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Formula | | |  | | | | | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | |  | | | | | |  | | | | |  | | |
|  | | | | Discretionary | | | | | |  | | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | When are bonuses given? | | | | | | | | | | | | | | | | | | | | | | | | |
|  | | | | Year End | | | |  | | | | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | |  | | | | | |  | | | | |  | | |
|  | | | | Anniversary | | | | |  | | | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | |  | | | | | |  | | | | |  | | |
|  | | | | Other | | | | |  | | | | |  | |  | | | |  | |  | | | | |  |  |
|  | | | |  | | | | | | | | | | |  | | | | | |  | | | | |  | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **19. TRAINING** | | | | | **In-House Training** (Please check which in-house training methods are used) | | | | | | | | | | |
|  | | | | | | |  | Job Rotation | | |  | |  | Videotape / DVD Instruction | |
|  | | | | | | |  | | | | | | | | |
|  | | | | | | |  | On-the-job | | |  | |  | CD ROM training | |
|  | | | | | | |  | | | | | | | | |
|  | | | | | | |  | Coaching | | |  | |  | Self Study Intranet (Online) Courses | |
|  | | | | | | |  | | | | | | | | |
|  | | | | | | |  | Classroom Instruction | | |  | |  | Self Study Internet (Online) Courses | |
|  | | | | | | |  | | | | | | | | |
|  | | | | | | |  | Group Conference | | |  | |  | Webinars | |
|  | | | | | | |  | | | | | | | | |
|  | | | | | | |  |  |  | | | |  | In-House Live Presentations By Instructors | |
|  | | | | | | |  | | | | | | | | |
| Yes |  | No |  |  | Tuition reimbursement available for bank related courses? *(Please check all that apply)* | | | | | | | | | | |
|  | | | | | |  | |  | |  | | | |  |  |
|  | | | | | | |  | | | | | | | | |
|  | | | | | |  | | College/University | |  | | | |  | NBA |
|  | | | | | | |  | | | | | | | | |
|  | | | | | |  | | Technical School | |  | | | |  | KBA / NBA Schools of Banking |
|  | | | | | | |  | | | | | | | | |
|  | | | | | |  | | ABA Training (formerly AIB) | | | |  | |  | Other |
|  | | | | | |  | | | | | | | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **20. MISCELLANEOUS** | | | | | | |  | | | | | | |
| Yes |  | No | |  |  | Does your bank use pre-employment testing to verify applicant skills before hiring? | | | | | | | |
|  | | | | | |  | | | | | | | |
|  | | | | | |  | | | | | | | |
|  | | | Please check the turnover rates of the following job categories. Turnover rate = number of separations per year in a category divided by the average number of employees per year in the same category. | | | | | | | | | | |
|  | | | **Category** | | | | | | **Less than 10%** | **10% to 24.9%** | **25% to 49.9%** | **50% or more** |  |
|  | | | Organization-wide | | | | | |  |  |  |  |  |
|  | | | Full-time tellers/customer service reps | | | | | |  |  |  |  |  |
|  | | | Part-time tellers/customer service reps | | | | | |  |  |  |  |  |
|  | | | Officers | | | | | |  |  |  |  |  |
|  | | | Non-Officers | | | | | |  |  |  |  |  |
|  | | | | | | | |  | | | | | |

|  |  |  |  |
| --- | --- | --- | --- |
| BANK NAME: |  | | |
| CITY: |  | ZIP: |  |

# DIRECTOR COMPENSATION DATA INPUT FORM

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **Director Compensation** | | | | | | | | | | | | | |
|  | | Inside Director  **(employee)** | | | | | | | Outside Director  **(non-employee)** | | | | | | |
|  | |  | |  | | |  | |  | | |  | |  | |
| Number of Directors | |  | |  | | |  | |  | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
| Do any Directors receive compensation for Board duties? | | Yes |  | | No |  | |  | Yes | |  | | No |  |  |
|  | |  | | | | | | |  | | | | | | |
| **If yes, please answer questions 1 through 5.**  **If no, please proceed to question 4 & 5.** | |  | | | | | | |  | | | | | | |
| **1. BASIC COMPENSATION** | |  | | | | | | |  | | | | | | |
| Do directors receive an annual retainer for board service? | | Yes |  | | No |  | |  | Yes | |  | | No |  |  |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | | | |  | | | | | | |
| If yes, what is annual retainer amount per director? | | $ | |  | | |  | | $ | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
| Apart from retainer, do directors receive compensation for |  |  | | | | | | |  | | | | | | |
| each board meeting attended? | | Yes |  | | No |  | |  | Yes | |  | | No |  |  |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | | | |  | | | | | | |
| If yes, what is the amount of compensation per meeting per director? | | $ | |  | | |  | | $ | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | | | |  | | | | | | |
| Are directors eligible to receive a bonus? | | Yes |  | | No |  | |  | Yes | |  | | No |  |  |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | | | |  | | | | | | |
| If yes, what was the average bonus paid in 2019 per director? | | $ | |  | | |  | | $ | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | |  | | |  | | | | | |
| Number of regular Full Board meetings per year. | |  | | | | |  | | |  | | | | | |
|  | |  | | | | | | | | | | | | | |
| **2. COMMITTEE COMPENSATION** | |  | | | | | | |  | | | | | | |
| Do directors receive additional compensation for each | |  | | | | | | |  | | | | | | |
| Committee meeting attended? | | Yes |  | | No |  | |  | Yes | |  | | No |  |  |
|  | |  | | | | | | |  | | | | | | |
| If yes, what is the amount of compensation per meeting per director? (i.e. Loan Comm., A/L Comm., Audit, etc. | |  | | | | | | |  | | | | | | |
| Use average if fee is different for each committee.) | | $ | |  | | |  | | $ | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
|  | |  | | | | | | |  | | | | | | |
| Average number of committee meetings per director per year? | |  | |  | | |  | |  | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |
| **Average Annual Total Compensation Per Director**  (includes retainers, bonuses, and any compensation paid | |  | | | | | | |  | | | | | | |
| for individual board or committee meetings) | | $ | |  | | |  | | $ | | |  | |  | |
|  | |  | | | | | | |  | | | | | | |

# DIRECTOR COMPENSATION DATA INPUT FORM (continued)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 3. COMPENSATION DETAILS | | | | | | | | | | | | | |
| (Please check if applicable) | | | | | | | | | | | | | |
|  | | | | |  | | | | | | | | |
| Yes |  | No |  |  | Compensation is dependent on attendance at meetings | | | | | | | | |
|  | | | | |  | | | | | | | | |
| Yes |  | No |  |  | Mandatory Retirement Policy | | | | | | | | |
|  | | | | |  | | | | | | | | |
|  | | | | | If yes, please indicate age category for mandatory retirement: | | | | | | | | |
|  | | | | |  |  | 60-64 | |  | 70 | | |  |
|  | | | | |  |  | 65-69 | |  | over 70 |  | years | |
|  | | | | |  | | |  | | | | | |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **4. OTHER BENEFITS** | | | | |  | | | | |
|  | | | | |  | | | | |
| Yes |  | No |  |  | Auto expense allowance. | | | | |
|  | | | | | If yes, paid per mile | $ |  | |  |
|  | | | | |  | | |  | |
| Yes |  | No |  |  | Bank related entertainment allowance | | | | |
|  | | | | |  | | | | |
|  | | | | |  | | | | |
| Yes |  | No |  |  | Registration fees paid for educational programs | | | | |
|  | | | | |  | | | | |
|  | | | | |  | | | | |
| Yes |  | No |  |  | Free bank services | | | | |
|  | | | | |  | | | | |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **5. INSURANCE COVERAGE** | | | | | |  | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
| Yes |  | No |  |  | Directors and Officers Liability Insurance | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
|  | | | | | Coverage Limits (Check one) | | | | | | | | | | | |
|  | | | | |  |  | $ 250,000 | |  | $ 1,000,000 | | Other $ | |  | |  |
|  | | | | |  |  | $ 500,000 | |  | $ 2,000,000 |  | | | |  | |
|  | | | | |  | | |  | | | | |  | | | |
|  | | | | |  | | | | | | | | | | | |
| Yes |  | No |  |  | Individual Health Insurance Coverage | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
| Yes |  | No |  |  | Individual Life Insurance Coverage | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
| Yes |  | No |  |  | Non-qualified Deferred Fee Plan for Directors | | | | | | | | | | | |
|  | | | | |  | | | | | | | | | | | |
|  | | | | | | | | | | | | | | | | |

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|  | | |
|  | Please make any suggestions for improvements in future publications of the NBA Compensation and Benefits Survey. |  |
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|  | THANK YOU !! |  |