



Pearl Meyer's South Atlantic Bankers Associations Compensation Survey

The South Atlantic Bankers Associations Compensation Survey, was created exclusively for banks in Alabama, Florida, Georgia, North Carolina, South Carolina and Virginia who were looking for the most up-to-date and accurate compensation data for this specific region. The report provides you with the most relevant benchmarking data to ensure your compensation mix is competitive enough to attract and retain the best talent.



Comprehensive

- + 300+ Positions
- + 21,00+ Employees
- + Exclusive Insight into Peer Policies & Practices



Credible

- + 207 Institutions
- + \$27M \$144B in assets
- + Rigorous quality assurance process



Customized

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



Cost-effective

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

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

Survey results validate your compensation strategy and enable you to:

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



Comprehensive

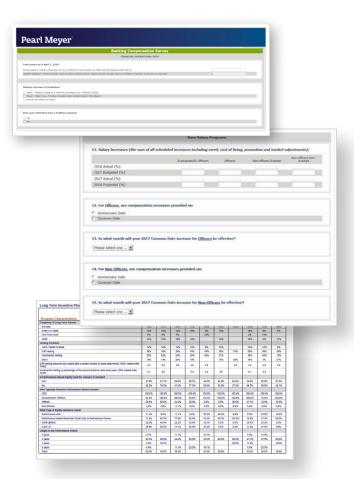
You will be assigned a dedicated account manager to walk you through the survey submission process, making it easy to integrate and match your information to our database.

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

Exclusive Insight

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

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



Access to Detailed Data

207

Participating Institutions

300+

Positions

21K+
Employees

Key Data Reported:

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



Job Positions

Executive Management

Executive Chairman (Non-CEO)

Chief Executive Officer

Chief Operating Officer

Chief Credit Officer

Chief Financial Officer

Chief Lending Officer

Chief Revenue Officer

Chief Banking Officer

Top Regional Banking Executive

Chief Marketing Officer

Chief Administrative Officer

General Counsel

Chief Risk Officer

Chief Human Resources Officer

Top Audit Officer

Chief Customer Experience Officer

Chief Information Systems Officer

Chief Accounting Officer

Chief Compliance Officer

Top Analytics Officer

Staff / Administration

Administrative Officer

Assistant to President

Corporate Secretary

Executive Secretary

Sr. Administrative Assistant

Administrative Assistant

General Clerk

Receptionist

Head of DE&I

Human Resources Manager

HR Business Partner

Human Resources Generalist

Human Resources Assistant

HRIS Manager

HRIS Administrator

Recruiting Manager

Recruiter

Employee Relations Manager

Employee Relations Specialist

Compensation Director/Manager

Sr. Compensation Analyst

Compensation Analyst

Benefits Manager

Benefits Specialist

Payroll Manager

Payroll Specialist/Clerk

Training Officer

Training Specialist

Marketing Manager

Product Manager

Digital Channels Product Manager

Market Researcher

Data Analyst/Specialist

Marketing Specialist/Coordinator

Social Media Specialist

Purchasing Manager

Purchasing Assistant/Clerk

Head of Facilities

Facilities Manager

Facilities Supervisor

Facilities Assistant/Custodian

Sr. Risk Manager

Risk Manager

Sr. Risk Analyst

Risk Analyst

Sr. Compliance Officer

Compliance Officer

Compliance Specialist

CRA Officer

Management Trainee

Quality Control Specialist

Sr. Bank Secrecy Act (BSA) Officer

David Common And (DCA) Officers

Bank Secrecy Act (BSA) Officer Sr. Bank Secrecy Act (BSA) Analyst

Bank Secrecy Act (BSA) Analyst

Program/Project Management

Investment / Wealth Management

Top Wealth Management Executive

Personal Investment Sales Officer

(non-commissioned)

Personal Investment Sales Officer

(commissioned)

Private Banking Officer

Financial Planner

Sr. Portfolio Manager

Portfolio Manager

Jr. Portfolio Manager

Finance

Top Bank Investment Executive

Bank Investment Portfolio Manager

Treasurer

Treasury Operations Manager

Tax Manager

Sr. Finance Manager

Finance Manager

Sr. Financial Analyst Financial Analyst

Controller

Assistant Controller

Accounting Manager

Accounting Supervisor

Sr. Staff Accountant

Staff Accountant

Acctg/Bookkeeping Clerk II

Acctg/Bookkeeping Clerk I

Bookkeeping Generalist

Audit

Sr. Audit Manager

Audit Manager

Sr. Staff Auditor

Staff Auditor

Audit Assistant

Business Banking

Top Business Banking Officer

Business Banking Business Development Officer

Sr. Business Banking Officer

Business Banking Officer

Community Relations Officer

SBA Loan Manager

SBA Loan Officer

SBA Loan Processor II/Closer

SBA Loan Processor I/Closer

SBA Credit Analyst

SBA Underwriter

SBA Processing Team Leader

Trust

Top Trust Executive

Sr. Trust Officer

Trust Officer

Trust Operations Manager

Trust New Business Officer

Trust Administrator

Trust Department Assistant

Operations

Head of Operations

Head of Cash Management /

Treasury Management

Head of Digital/Electronic Banking

Operations/Services Manager - Centralized

Group Operations Manager



Job Positions (contd.)

Operations (contd.)

Operations Officer

Operations Supervisor

Utility Representative

Sr. Operations Coordinator

Operations Coordinator

Security Officer

Fraud Specialist

Cash Management /

Treasury Management Officer/Manager

Cash Management /

Treasury Mănagement Officer

Cash Management /

Treasury Management Representative

Retirement Plans Manager

IRA Specialist

Retirement Plans Coordinator/Clerk

Digital/Electronic Banking Officer

Digital/Electronic Banking Specialist

ATM Supervisor

ATM Coordinator/Clerk

Document Imaging Coordinator

Image Processor

Proof Operator

Wire Transfer Clerk

Mail Clerk/Courier

Courier

Retail

Top Retail Banking Officer/Manager

Group Branch Administrator

Regional Branch Manager

Branch Manager / Retail

Branch Manager III a

Branch Manager III b

Branch Manager II a

Branch Manager II b

Branch Manager I a

Branch Manager I b

Branch / Sales Center Manager - New Market

Assistant Branch Manager III

Assistant Branch Manager II

Assistant Branch Manager I

High School Branch Manager

Universal Banker I

Universal Banker II

Universal Banker III

Universal Banker IV

Sr. Personal Banker

Personal Banker

Head Teller

Sr Teller

Teller - Standard

Vault Teller

Sr. Teller/Customer Service Representative

Teller/Customer Service Representative

Interactive Banking Machine (ITM) Specialist

Retail Sales Manager

Retail Manager/Customer Service Manager III

Retail Manager/Customer Service Manager II

Retail Manager/Customer Service Manager I

Deposit Relationship Manager

Deposit Relationship Officer

Branch Operations Officer/Supervisor III

Branch Operations Officer/Supervisor II

Branch Operations Officer/Supervisor I

Assistant Branch Operations Officer/

Supervisor

Call Center Manager

Call Center Supervisor

Call Center Specialist

Call Center CSR

Safe Deposit Attendant

Lending

Top Residential Mortgage Lending Executive

Residential Mortgage Loan Officer II (non-commissioned)

Residential Mortgage Loan Officer I (non-commissioned)

Mortgage Loan Officer (commissioned)

Mortgage Loan Originator (in-house/non-commissioned)

Mortgage Operations Manager

Mortgage Underwriter/Processor

Mortgage Loan Processor

Mortgage Closing Coordinator

Sr. Underwriter (residential lending)

Underwriter (residential lending)

Top Consumer Lending Executive

Sr. Consumer Loan Officer

Consumer Loan Officer

Consumer Loan Administrator/Processor

Sr. Loan Processor

Loan Processor

Sr. Mortgage/Consumer Credit Analyst

Mortgage/Consumer Credit Analyst

Jr. Mortgage/Consumer Credit Analyst

Indirect Lending Officer

Sr. Underwriter (commercial/industrial lending)

Sr. Underwriter

(commercial real estate lending)

Sr. Commercial Underwriter Default

Underwriter (commercial/industrial lending)

Underwriter (commercial real estate lending)

Underwriter Default

Commercial Underwriting Manager

Regional Commercial Lending Executive

Commercial Team Leader

Sr. Commercial Loan Officer/Relationship

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

Manager (commercial real estate)

Sr. Commercial Loan Officer/Relationship Manager Default

Commercial Loan Officer/Relationship Manager (commercial/industrial)

Commercial Loan Officer/Relationship Manager (commercial real estate)

Commercial Loan Officer/Relationship Manager Default

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

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

Jr. Commercial Loan Officer/Relationship Manager Default

Sr. Commercial Credit Analyst

Commercial Credit Analyst

Sr. Commercial Loan Portfolio Manager

Commercial Loan Portfolio Manager

Jr. Commercial Loan Portfolio Manager

Commercial/Construction Loan Officer

Sr. Commercial Loan Processor

Commercial Loan Processor

Top Asset-based Lending

Commercial Loan Administrator

Commercial Loan Servicer

Sr. Note/Loan Service Department Manager

Note/Loan Service Department Manager

Note/Loan Documentation Officer/ Supervisor

Note/Documentation Specialist

Note/Loan Servicing Clerk

Loan Servicing Officer

Loan Servicing Supervisor

Loan Servicing Clerk

Lending Sales Manager (Business Development/non-commissioned)

Business Development Officer

Loan Review Officer

Loan Review Administrator



Job Positions (contd.)

Lending (cont'd)

Sr. Credit Officer Credit Officer

Credit Operations Manager Collections Officer/Manager

Collector II
Collector I

Special Assets Manager Special Assets Officer Appraisal Manager Staff Appraiser Lending Generalist Secondary Market Officer

Secondary Market Specialist/Coordinator

Investor Reporting Specialist
Trade Finance Manager
Trade Finance Assistant
Collateral Valuation Specialist

Technology

MIS Manager Systems Officer Sr. IT Manager IT Manager

Information Security Administrator Applications Programmer/Analyst

Database Analysis

Technical Program/Project Management

Core System Manager Sr. Technology Generalist Technology Generalist Network Manager Network Specialist

Information Technology Security Officer

Systems Analyst

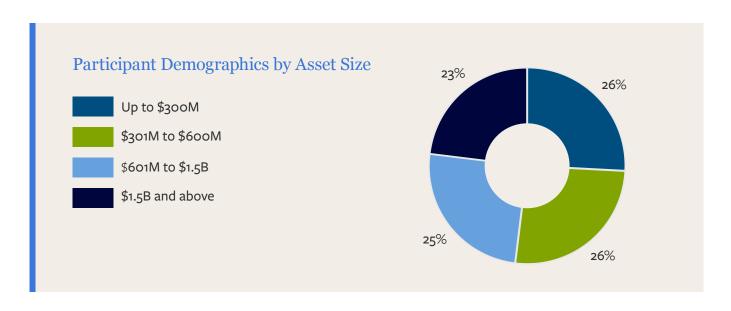
Business Systems Analyst

Information Technology Compliance Analyst

Online/Mobile Banking Manager Digital Marketing Manager Help Desk Specialist Computer Operator

Credible

Join 207 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent financial institutions across Alabama, Florida, Georgia, North Carolina, South Carolina, and Virginia.



2024 List of Participants (alphabetical order)

1st Federal Savings Bank of SC

22nd State Bank

AB&T

AgFirst Farm Credit Bank

Altamaha Bank and Trust Company

Amerant Bank, National Association

American Bank (NC)

American National Bank

American Pride Bank

Atlantic Union Bank

Banco Pichincha Miami Agency

Banesco USA

Bank of Botetourt

Bank of Central Florida

Bank of Clarendon

Bank of Clarke

Bank of Frankewing

Bank of Oak Ridge

Bank of the James

Bank of the Lowcountry

Bank of Travelers Rest

BankSouth

BankUnited, Inc.

BCI Miami

Benchmark Community Bank

Brantley Bank & Trust Co.

C&F Bank

Carolinas Telco Federal Credit Union

Carter Bank & Trust

CB&S Bank, Inc.

Centennial Bank (AR)

Central Bank (FL)

Central State Bank

Century Bank of Florida

Century Bank of Georgia

Chain Bridge Bank, NA

Citizens Bank and Trust (FL)

Citizens Bank and Trust Company (VA)

Citizens Bank of Swainsboro

Citizens First Bank (FL)

Citizens Trust Bank

City National Bank of Florida

Classic City Bank

Climate First Bank

Cogent Bank

Colony Bank

Commerce National Bank & Trust

Community Bank & Trust - West Georgia

Community Bank of Pickens County

Community Bank of The South

Community Banking Company

of Fitzgerald

Community Neighbor Bank

Craft Bank

DLPbank

Douglas National Bank

Eastern National Bank

Edison National Bank

Embassy National Bank

Exchange Bank

F&M Bank - Timberville

F&M Bank and Trust Company

Farmers & Merchants Bank - Lafayette

Farmers & Merchants Bank (AL)

Fieldpoint Private

First American Bank & Trust

First Bancorp (NC)

First Bank (FL)

First Bank (VA)

2024 List of Participants (cont'd)

First Carolina Bank

First Colony Bank of Florida

First Community Bank (SC)

First Community Bank of

Central Alabamá

First Federal Bank (AL)

First Federal Bank (FL)

First Financial Bank (AL)

First IC Bank

First National Bank (VA)

First National Bank and Trust (AL)

First National Bank of Griffin

First National Bank of Hartford

First National Bank of South Carolina

First National Bank of Wauchula

First National Community Bank

First Port City Bank

First Sentinel Bank

First Southern Bank (AL)

First Southern Bank (GA)

First Southern State Bank

First State Bank (GA)

First State Bank of Dekalb County, Inc.

First State Bank of The Florida Keys

FIRSTBANK FLORIDA

Flagship Bank

Florida Capital Bank

Founders Credit Union

Friend Bank

GB Bank Group, Inc.

Georgia Banking Company

Georgia Community Bank

Georgia First Bank

Great Oaks Bank

Gulf Coast Business

Bank Heartland National Bank

Highlands Community Bank

HNB First Bank

HomeTrust Bank

Interamerican Bank

Intercredit Bank

International Finance Bank

Intracoastal Bank

KS Bank, Inc.

Lee Bank & Trust Company Legacy Bank

LifeStore Bank

LINKBANK

Local Government Federal Credit Union

Locality Bank

Locus

Loyal Trust Bank

M&F Bank

Madison County Community Bank

Magnolia State Bank

MainStreet Bank (VA)

Mainstreet Community Bank of Florida

Marine Bank & Trust

Marion Community Bank

Martinsville First Savings Bank

Merit Bank

Metro City Bank

MidSouth Bank

Millennium Bank

Mount Vernon Bank

New Horizon Bank

New Peoples Bank

Noblebank & Trust

North Georgia National Bank

Northeast Georgia Bank

Nova Bank

Oak View National Bank

Old Point National Bank

One Florida Bank

Pacific National Bank

Palmetto State Bank

Peach State Bank & Trust Peoples Bank (NC)

Peoples Independent Bank

PeoplesTrust Bank

Pineland Bank

Pinnacle Bank (AL)

Pinnacle Bank (GA)

Planters & Citizens Bank

Planters First Bank

Powell Valley National Bank

PrimeSouth Bank

Primis Bank

Queensborough National Bank & Trust

Rabun County Bank

River City Bank

Robertson Banking Company

Sandy Spring Bank

Seacoast National Bank

Security Federal Bank

Skyline National Bank

South Georgia Banking Company

Southeastern Bank

Southern Bank

State Employees' Credit Union

Summit Community Bank

SunMark Community Bank

Sunstate Bank

Tandem Bank

Terrabank, NA

The Bank of Charlotte County

The Bank of Edison

The Bank of Marion

The Bank of South Carolina

The Citizens Bank (SC)

The Citizens Bank of Georgia

The Commercial Bank (GA)

The Commercial Bank of Ozark

The Conway National Bank The Farmers Bank of Appomattox

The Fidelity Bank (NC)

The First Bank & Trust Company

The First National Bank of Mount Dora

The Freedom Bank of Virginia

The National Bank of Blacksburg

The Peoples Bank (GA)

The Southern Bank Company

Thomasville National Bank TowneBank

Triad Business Bank

Truliant Federal Credit Union

TruPoint Bank

Trustmark Corporation U.S. Century Bank United Bank

United National Bank United Southern Bank USAA

Uwharrie Bank Valley State Bank

Virginia National Bank Wallis Bank

WB&T Bankshares, Inc. West Alabama Bank & Trust

West Central Georgia Bank

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



Customized

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

Flexible Report Formats

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

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

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

Survey Dates

Data Effective Date: 4/1/2025 Submission Due Date: 5/23/2025

Survey Results Published: Week of 8/11/2025

For questions or to enroll, call 508-460-9600 and ask for a survey team member.



Contact Us

To learn more about our South Atlantic Bankers Associations Compensation Survey or to participate, please contact the survey group at survey@pearlmeyer.com.

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

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

By email:

<u>survey@pearlmeyer.com</u> or
<u>rhonda.snyder@pearlmeyer.com</u>

By phone:

ask for the survey group from our general number 508-460-9600 or call Rhonda Snyder, Senior Survey Account Manager at 984-258-2409



Rebecca TomanVice President,
Survey Business Unit



Nana Adu Associate Account Manager



Dan BesserSenior Survey
Account Manager



Matt DonahueSurvey Account Manager



Jordan GagnonSurvey Project Manager



Andrew GuignoSurvey Operations
Manager



Benji SheifferSurvey Account Manager



Rhonda Snyder
Senior Survey
Account Manager



Veronika ValchevaSurvey Account Manager

Why Pearl Meyer Surveys?

Our Commitment to Quality

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

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

Secure Data Submission and Confidentiality

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

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

You May Also Be Interested In

Pearl Meyer has a suite of banking surveys in addition to our South Atlantic Banking Survey.

State Reports

- + Alabama
- + California
- + Connecticut
- + Florida
- + Georgia
- + Massachusetts
- + New York
- + Ohio
- + Texas
- + Virginia

Regional reports

- + Northeast (MA, RI, CT, ME, VT, NH, and NY)
- + Northern New England (NH, ME, VT)
- + Banks of the Carolinas
- + South Atlantic (AL, VA, NC, SC, GA, and FL)

National Report (U.S. based)

Banking Board of Director Survey

Banking Benefits and Human Resources Policies Survey





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About Pearl Meyer

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

pearlmeyer.com/banking



About Pearl Meyer's Banking Compensation Consulting

Pearl Meyer's National Banking Team has in-depth and diverse experience, based on long-term client relationships. We understand the business, regulatory and talent challenges of the industry and the ways in which compensation can play a role. Our work starts by studying your institution's business strategy, leadership approach, and ownership structure. We take the time to listen to your compensation objectives and desired outcomes. Risk mitigation, regulatory compliance and governance are built into the design process. We use this process with the intent of developing compensation plans that achieve results and create a competitive advantage for your business

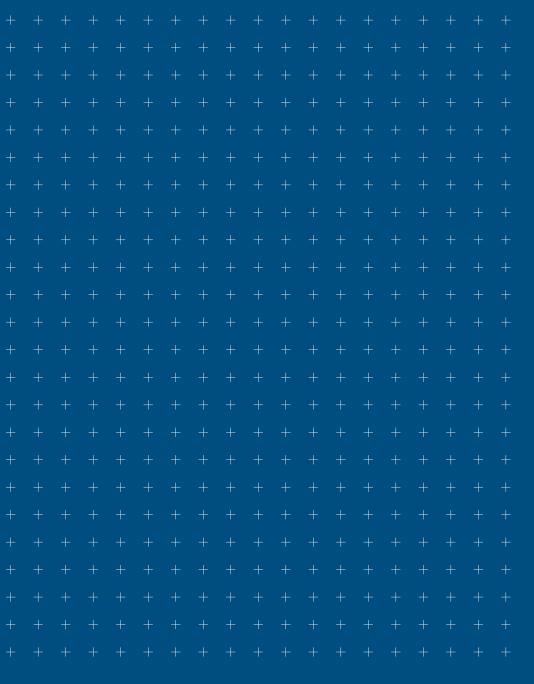
pearlmeyer.com/salary-surveys/salary-survey-portfolio/banking



Pearl Meyer's Banking Survey Suite

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

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



For more information on Pearl Meyer, visit us at www.pearlmeyer.com or contact us at (212) 644-2300.

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