

Pearl Meyer's Banks of the Carolinas Compensation Survey

The Banks of the Carolinas Banking Compensation Survey, was created exclusively for banks in North Carolina and South Carolina 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
- + 6,200+ Incumbents
- + Exclusive Insight into Peer Policies & Practices



Credible

- + 39 Institutions
- + \$136M \$55.4B in assets
- + Rigorous quality assurance process



Customized

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



Cost-effective

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

The Banks of the Carolinas 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
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 & compensation
- Commercial Loan Officer average loan production
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Access to Detailed Data

39

Participating Institutions

300+

Positions

6.2K+

Incumbents

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 Office Coordinator

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

Training Officer

Training Specialist

Marketing Manager

Product Manager

Digital Channels Product Manager

Market Researcher

Data Analyst/Specialist

Business Intelligence Manager

Business Intelligence Analyst

Marketing Specialist/Coordinator

Social Media Specialist

Purchasing Manager

Purchasing Assistant

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

Sr. Compliance Specialist

Compliance Specialist

Staff Attorney

Paralegal

CRA Officer

Management Trainee

Quality Control Specialist

Sr. Bank Secrecy Act (BSA) Officer

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

Accounting Specialist II

Accounting Specialist I

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



Job Positions (contd.)

Operations

Head of Operations

Head of Cash Management / Treasury Management

Head of Digital/Electronic Banking

Operations/Services Manager - Centralized

Group Operations Manager

Operations Officer

Operations Supervisor

Utility Representative

Sr. Operations Coordinator

Operations Coordinator

Security Officer

Fraud Specialist

Cash Management / Treasury Management

Officer/Manager

Cash Management / Treasury Management

Omcei

Cash Management / Treasury Management

Representative

Retirement Plans Manager

IRA Specialist

Retirement Plans Coordinator

Digital/Electronic Banking Officer

Digital/Electronic Banking Specialist

ATM Supervisor

ATM Coordinator

Document Imaging Coordinator

Image Processor

Proof Operator

Wire Transfer Coordinator

Mail Coordinator/Courier

Courier

Retai

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 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 Coordinator

Loan Servicing Officer

Loan Servicing Supervisor

Loan Servicing Specialist

Lending Sales Manager (Business

Development/non-commissioned)
Business Development Officer



Job Positions (contd.)

Lending (contd.)

Loan Review Officer Loan Review Administrator

Sr. Credit Officer Credit Officer

Credit Operations Manager Collections Officer/Manager

Collector II Collector I

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

Secondary Market Specialist/Coordinator

Indirect Lending Officer 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

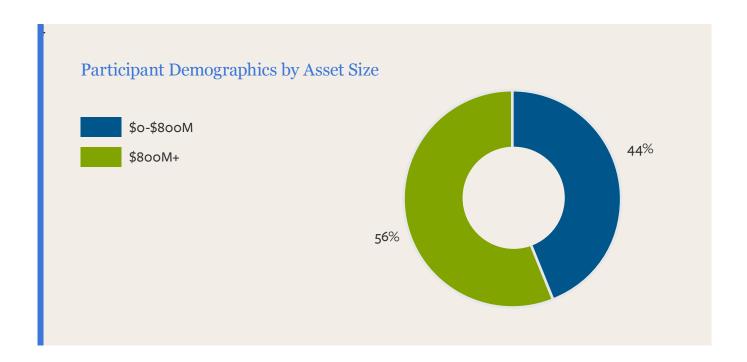
Information Technology Compliance Analyst

Online/Mobile Banking Manager Digital Marketing Manager Help Desk Specialist

Credible

Who Participates?

Join 39 institutions who rely on our in-depth data to make critical compensation decisions. Our participants represent financial institutions in North Carolina and South Carolina.



2025 List of Participants (alphabetical order)

1st Federal Savings Bank of SC Abbeville First Bank, SSB AgFirst Farm Credit Bank American Bank (NC) Bank of Clarendon Bank of Oak Ridge Bank of Travelers Rest

Bank of York

Carolinas Telco Federal Credit Union

Civic Credit Union Dogwood State Bank First Bank (VA) First Carolina Bank First Community Bank (SC)
First Federal Bank (FL)
First Federal Bank (NC)
Founders Credit Union
HomeTrust Bank
KS Bank, Inc.
LifeStore Bank
Live Oak Bank
M&F Bank
Movement Bank
New Republic Bank
Palmetto State Bank
Peoples Bank (NC)

Primis Bank
Security Federal Bank
Skyline National Bank
Southern Bank and Trust Company
State Employees' Credit Union
The Bank of South Carolina
The Conway National Bank
The Fidelity Bank (NC)
Triad Business Bank
Truliant Federal Credit Union
United Federal Credit Union

Uwharrie Bank

Peoples Financial Group, Inc.

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: 4/1/2026 Submission Due Date: 5/22/2026

Survey Results Published: Week of 8/10/2026



Contact Us

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

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

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

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 Rhonda Snyder, Survey Project Manager at 984-258-2409.

Dedicated Team of Account Managers



Rebecca TomanVice President,
Survey Business Unit



Nana Adu Survey Account Manager



Dan BesserSenior Survey
Account Manager



Jason DionneAssociate Account
Manager



Matt Donahue Survey Account Manager



Jordan GagnonSurvey Project Manager



Andrew GuignoSurvey Operations
Manager



Benji SheifferSurvey Account Manager



Rhonda Snyder Survey Project 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 five 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 Banks of the Carolinas Survey.

State Reports

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

Regional reports

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

National Report (U.S. based)

Banking Board of Director Survey

Banking Benefits and Human Resources Policies Survey





pearlmeyer.com



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.

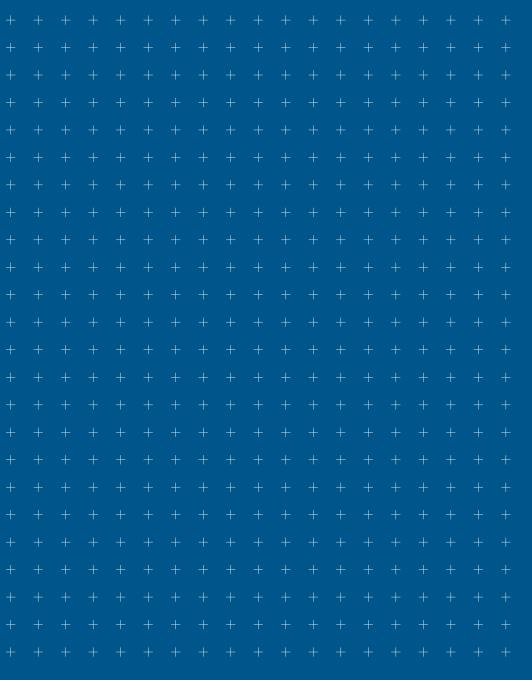
pear Imeyer. com/salary-surveys/salary-survey-portfolio/banking



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 Survey** data can be obtained in the following ways to offer you the most relevant targeted and industry-wide data:
 - + **Single state reports** for Alabama, California, Connecticut, Florida, Georgia, Massachusetts, New York, Ohio, Texas and Virginia.
 - + Regional report for the Northeast (that includes CT, MA, ME, NH, NY, RI, and VT), and a regional report for the Northern New England (that includes ME, NH, and VT), the Banks of the Carolinas, and the South Atlantic Region (that includes AL, FL, GA, NC, SC, and VA).
 - + 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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