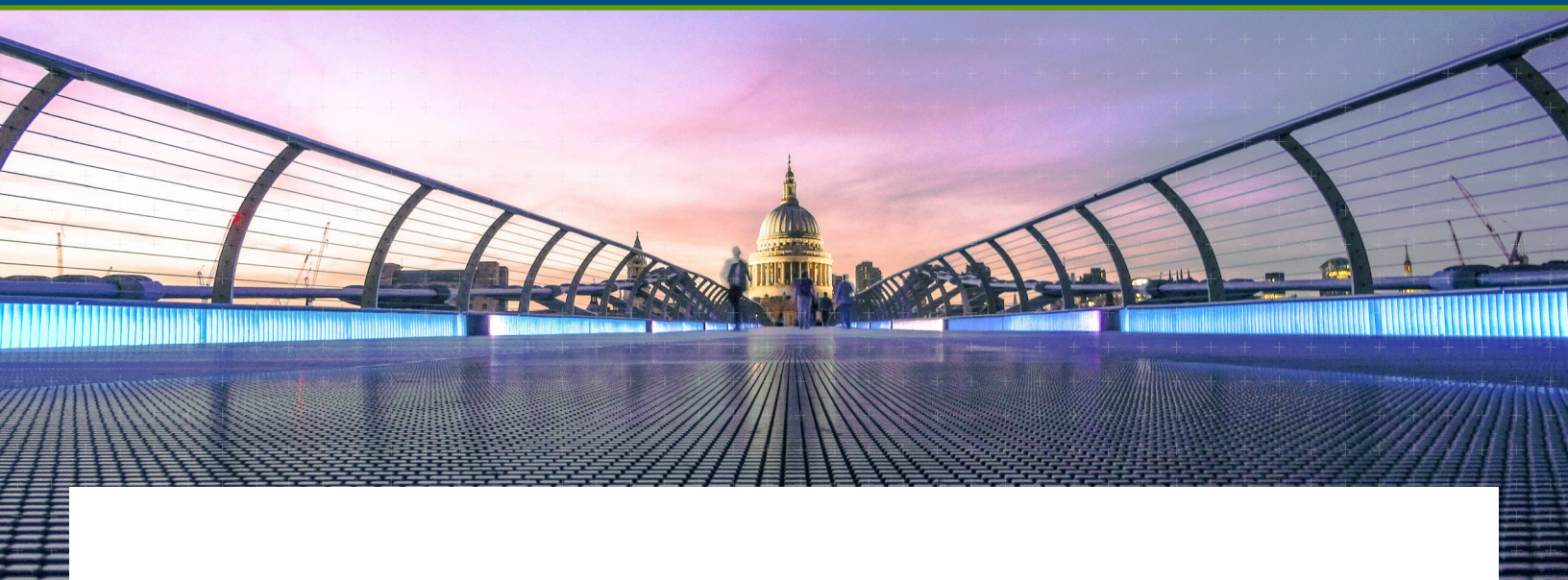


The background of the entire page is an aerial photograph of a dry, cracked landscape. The ground is a mix of light blue, white, and greyish-brown, with irregular, jagged cracks forming a network across the terrain. The lighting creates a sense of depth and texture, highlighting the rough, uneven surface.

Pearl Meyer

2026 Banking Benefits and Human Resources Policy Survey

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.



Pearl Meyer's Banking Benefits and Human Resources Policy Survey

The Banking Benefits and Human Resources Policies Survey is produced every other year and provides the most comprehensive benefits and personnel policy information for financial institutions. It is the definitive source for information on officer and non-officer, full and part-time benefits programs, and human resource practices and policies.

Specific Topics Covered Include:

- + Allowed Absences (PTO programs, vacation, sick days, holidays, etc.)
- + Health (medical, dental, vision) and Wellness plans
- + Flexible spending accounts
- + Short- and long-term disability benefits
- + Life insurance
- + Retirement plans (401(k), ESOP, defined benefit plans, etc.)
- + Work life benefits
- + Retiree benefits
- + Payroll and institution costs
- + Prevalence and select design information on executive benefits (SERPs, supplemental benefits, employment agreements change-in-control agreements, deferred compensation arrangements, and perquisites)



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.

Online Questionnaire

The screenshot displays the Pearl Meyer 2017 National Banking Compensation Survey questionnaire. It is divided into several sections:

- 1. Please enter your e-mail address:** A text input field for the respondent's email.
- 2. Please provide the following information:** Fields for Reporting Institution, State Association, and Headquarters.
- 3. Total Assets as of April 1, 2017:** A text input field for total assets in millions, with a note that \$600,300,000 is entered as 600.33.
- 4. Indicate structure of the parent institution:** Radio buttons for Stock (Publicly Traded, OTCBB, Private), Hybrid, and Other.
- Base Salary Program:** Questions 11, 12, 13, 14, and 15 regarding salary increases for different employee groups (Executive/Officers, Officers, Non-Officers/Exempt, Non-Officer/Non-Exempt) and the effective date of 2017 Common Rate increases.
- Total Incentive Plans:** A detailed table with columns for various incentive types (e.g., Short-Term Incentive, Long-Term Incentive, Restricted Stock, etc.) and rows for different employee groups, showing percentages for 2016 Actual, 2017 Budgeted, and 2018 Projected data.

The Banking Benefits and Human Resources Policies Survey addresses all aspects of benefits and personnel policy information:

- + Paid time off
- + Vacation
- + Sick days
- + Paid holidays
- + Personal days
- + Bereavement leave
- + Weather emergency days
- + Short term disability
- + Family medical leave
- + Long term disability
- + Health and medical insurance
- + Dental insurance
- + Vision care
- + Reimbursement accounts
- + Life insurance
- + Long term care
- + Defined benefit pension plan
- + Defined contribution retirement plan
- + Qualified profit sharing plan
- + Employee stock ownership plan
- + Education assistance
- + Human Resources policies and practices
- + Benefits and payroll costs
- + Turnover statistics
- + Benefits for retired employees
- + Severance programs



Who Participates?

Our participants represent public, private, and mutual banks as well as credit unions across the country.

2026 List of Participants

- 1st Source Bank
- 7 17 Credit Union
- Abound Credit Union*
- Advia Credit Union
- Affinity Federal Credit Union*
- Affinity Plus Federal Credit Union*
- Alliance Bank Central Texas*
- Alpine Bank*
- American Bank*
- American Commerce Bank, N.A.*
- American National Bank & Trust
- American Pride Bank*
- American State Bank*
- Anchor Bank
- Arthur State Bank
- Ascend Bank*
- Ascend Federal Credit Union*
- Avidia Bank*
- b1BANK*
- BanESCO USA*
- Bank of Alapaha
- Bank of Botetourt*
- Bank of Canton*
- Bank of Clarke*
- Bank of Dade*
- Bank of Hazlehurst*
- Bank of New Hampshire*
- Bank of Newington
- Bank of North Dakota
- Bank of Oak Ridge*
- Bank of Travelers Rest
- bankESB*
- BankGloucester
- BankSouth
- Bar Harbor Bank & Trust*
- BayCoast Bank
- Bellco Credit Union*
- Blue Ridge Bank
- Bluestone Bank*
- Bonvenu Bank*
- Buckeye Community Bank
- Byline Bank*
- C&F Bank
- Cambridge Savings Bank*
- Canandaigua National Bank & Trust
- Cape & Coast Bank*
- Capital Bank*
- Centennial Bank
- Central National Bank*
- Central One Federal Credit Union*
- Centreville Bank*
- Charlesbridge, MHC*
- Chartway Credit Union*
- Chelsea Groton Bank*
- ChoiceOne Bank*
- Citizens Bank and Trust (FL)
- Citizens Bank and Trust Company
- Citizens Bank of Swainsboro*
- Citizens Bank of the South
- Citizens National Bank of Bluffton*
- Citizens State Bank*
- Civic Federal Credit Union*
- Claremont Savings Bank*
- Clinton Savings Bank*
- Coastal Credit Union*
- Community Bank of Pickens County*
- Community Banking Company of Fitzgerald*
- Community First Bank of Indiana
- Community Trust Bancorp Inc.*
- Country Bank for Savings*
- Craft Bank*
- Crossroads Bank*
- Dedham Institution for Savings*
- Dime Bank*
- Douglas National Bank
- DR Bank*
- East Cambridge Savings Bank
- Educational Systems Federal Credit Union
- Enterprise Bank & Trust*
- Essex Savings Bank
- Fairfield County Bank*
- Fairwinds Credit Union*
- Firelands Federal Credit Union*
- First Bank
- First Bank & Trust Company*
- First Business Bank
- First Community Bank of Central Alabama*
- First County Bank*
- First Federal Bank (FL)*
- First Federal Bank*
- First Federal Savings & Loan Association of San Rafael*
- First Financial Bank*
- First National Bank
- First National Bank Coastal Community
- First National Bank of Griffin*
- First National Bankersshares, Inc
- FirstBank Florida
- FirstBank Southwest*
- Five Star Bank*
- Flagship Bank*
- Flagstar Bank, N.A.
- Forbright Bank
- Four Corners Community Bank*
- Fox Communities Credit Union*
- Franklin Savings Bank
- Franklin Savings Bank*
- Genisys Credit Union*
- Georgia Community Bank*
- Georgia's Own Credit Union*
- Granite State Credit Union*
- Great Lakes Credit Union
- Great Oaks Bank
- Great Southern Bank*
- Greenfield Cooperative Bank
- Greenwood Credit Union*
- GUADALUPE BANK
- Gulf Coast Business Bank*
- Haverhill Bank
- HomeTrust Bank
- Independence Bank of Kentucky*
- Indiana Members Credit Union*
- Institution For Savings*
- Intercredit Bank*
- International Finance Bank*
- Intracoastal Bank*
- Ion Financial MHC Inc.*
- Ives Bank
- Jewett City Savings Bank
- Kennebec Savings Bank*
- KS Bank, Inc.*
- Ledyard National Bank*
- Lee Bank*
- LifeStore Bank*
- Locus
- Lowell Five Bank*
- Lumbec Guaranty Bank
- M&F Bank*



Credible (continued)

2026 List of Participants (alphabetical order)

Main Street Bank*	Planters and Citizens Bank	THE COMMERCIAL BANK OF OZARK
Maine Community Bank	Plumas Bank*	The Conway National Bank*
MainStreet Bank*	Potomac Bank	The Farmers Bank of Appomattox*
Marblehead Bank*	PrimeSouth Bank*	The Fidelity Bank*
Marquette Savings Bank*	Primis Bank*	The First Bank of Greenwich*
Mechanics Cooperative Bank*	Purdue Federal Credit Union	The First National Bank of Bastrop*
Middlesex Savings Bank*	Richwood Bank	The Lyons National Bank*
Milford Federal Bank*	Rockland Trust*	The Pittsfield Cooperative Bank*
Monson Savings Bank	Royal Business Bank*	The Washington Trust Company*
Monterey County Bank*	Sage Capital Bank*	Think Bank*
MountainOne Bank	Salem Co-operative Bank*	Thomaston Savings Bank*
NASA Federal Credit Union*	SchoolsFirst Federal Credit Union*	Torrington Savings Bank*
New Peoples Bank*	Seacoast Bank*	Trustmark Bank*
Newtown Savings Bank*	Seamen’s Bank*	U.S. Century Bank*
North Brookfield Savings Bank*	SECU of Maryland	Unified Bank
North Country Savings Bank*	Skowhegan Savings Bank*	Union Bank*
North State Bank*	Skyline National Bank	Union Savings Bank
Northfield Savings Bank*	Solvay Bank*	United Federal Credit Union*
Northwest Community Bank*	South Georgia Banking Company	USAlliance Financial
Norway Savings Bank	South Shore Bank*	Utilities Employees Credit Union (UECU)*
Nusenda Credit Union	Southbridge Credit Union*	Uwharrie Bank*
Oak Valley Community Bank	Southeastern Bank	Vantage Bank*
Oak View National Bank*	State National Bank of Big Spring	Virginia National Bank*
One Florida Bank	STCU*	Walpole Co-operative Bank*
Opportunity Bank of Montana*	Sugar River Bank	Watertown Savings Bank*
Oregon Coast Bank	Summit State Bank*	WB&T Bankshares, Inc.
Oriental Bank*	Sutton Bank	Webster First Federal Credit Union*
Pathfinder Bank*	Texana Bank National Association*	Webster Five Cents Savings Bank*
Peach State Bank & Trust	Texas First Bank	West Shore Bank*
Pentagon Federal Credit Union*	Texas National Bank	Westerra Credit Union
Peoples Bank (NC)*	TexasBank*	Westfield Bank*
Peoples Bank (OH)	The Adirondack Trust Company	Winchester Co-operative Bank*
PeoplesBank*	The Antwerp Exchange Bank	Windsor Federal Bank*
Piscataqua Savings Bank*	The Bank of Marion	Winter Hill Bank*
Plains State Bank	The Bank of South Carolina*	WSECU

* Denotes an institution that also participated in the Executive Benefits portion of this survey.

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 employee benefits trends.

Customized

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

Flexible Report Formats

Survey results are easily downloaded from the Pearl Meyer survey client website and available in a PDF file. 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.

Cost-Effective

We offer an affordable solution to your banking compensation data needs for a competitive price of just \$695.

Banking Benefits and Human Resources Policy Survey Pricing

No Cost	Survey Submission
\$750	Participating Institutions
\$1,495	Non-Participating Institutions

Participating institutions receive 50% off

Contact US

To learn more about our Banking Benefits and Human Resources Policy Survey please contact the survey group at survey@pearlmeyer.com or your dedicated Account Manager.

By email: survey@pearlmeyer.com

By phone: 508-460-9600

Or contact Jordan Gagnon;

jordan.gagnon@pearlmeyer.com

508-630-1501

Dedicated Team of Account Managers



Rebecca Toman
Vice President,
Survey Business Unit



Nana Adu
Survey Account Manager



Dan Besser
Survey Project Manager



Jason Dionne
Associate Account
Manager



Matt Donahue
Senior Survey Account
Manager



Jordan Gagnon
Survey Project Manager



Andrew Guigno
Survey Operations
Manager



Benji Sheiffer
Senior Survey Account
Manager



Rhonda Snyder
Survey Project Manager



Veronika Valcheva
Senior Survey 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 institution's data will represent more than a 25% weighting for any job.

You May Also Be Interested In

Pearl Meyer has a suite of banking compensation surveys in addition to our Banking Benefits and Human Resources Policies 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 (NE, NH, and VT)
- + Banks of the Carolinas (NC and SC)
- + 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](https://www.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](https://www.pearlmeyer.com/banking) 

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.

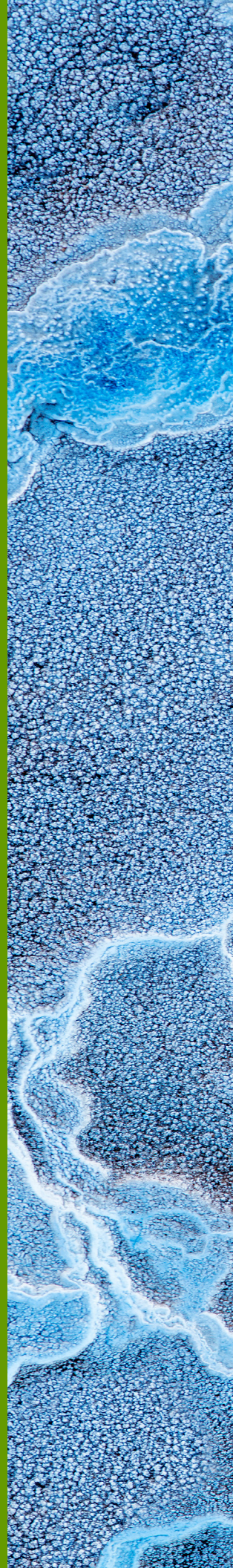
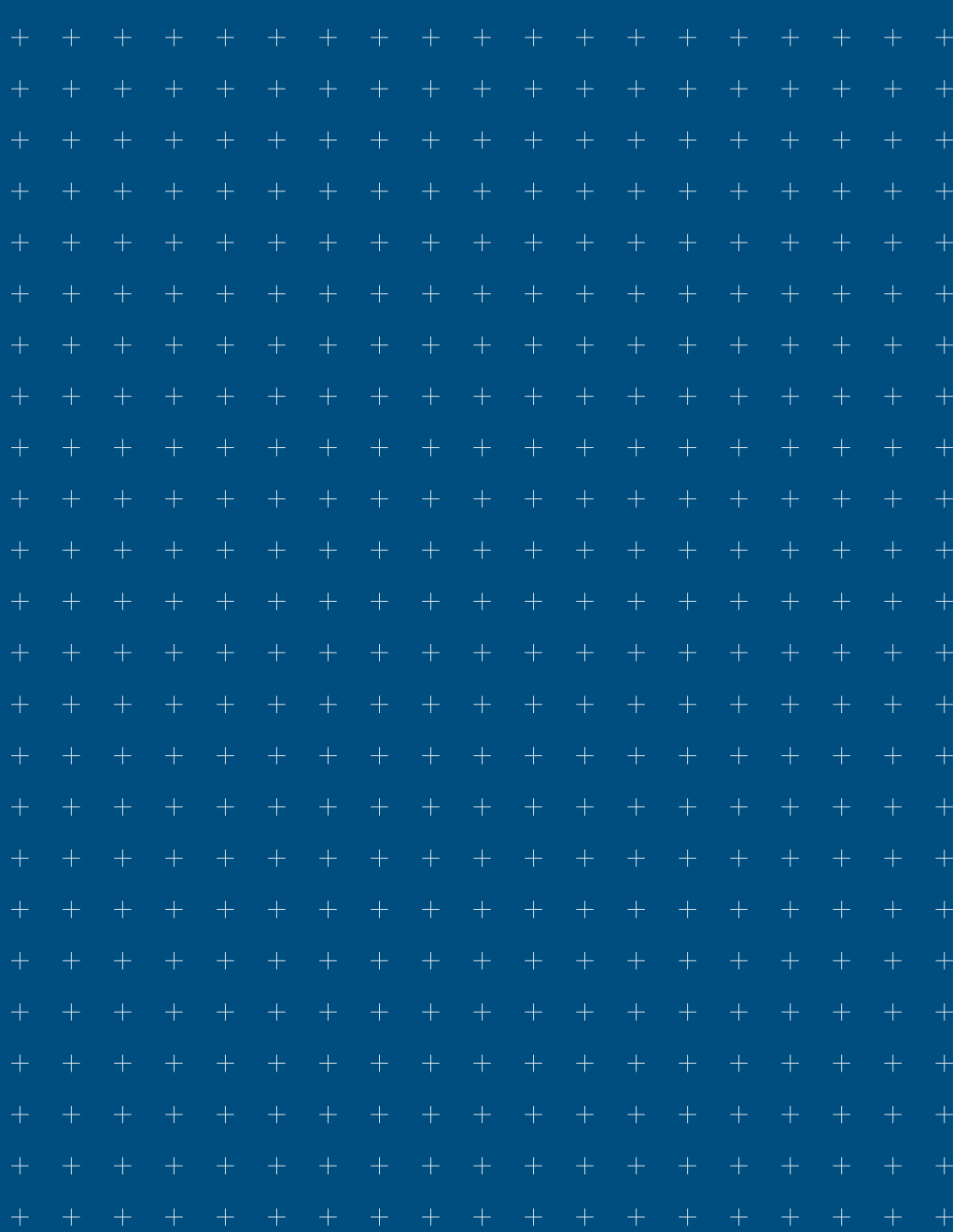
Our work starts by studying your institution's business strategy, leadership approach, and ownership structure. We take the time to listen to your compensation objectives and desired outcomes. Risk mitigation, regulatory compliance and governance are built into the design process. We use this process 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](https://www.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 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), a regional report for Northern New England (that includes ME, NH and VT, a regional report for the Banks of the Carolinas and a South Atlantic report (that includes AL, FL, GA, NC, SC, 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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