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Topics

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Human Resources Discussion Group

April Survey Results

Q1 - What level of employer contribution are you making to employee's 401(K) plans?

What level of employer contribution are you making to employee's 401(K) plans?
Up to 5%
dollar for dollar up to 8%
5%
5%
The bank funds an employer match contribution equal to \$.50 per \$1.00 of the first 6% of employee contributions on a pay-period basis
7% match
Our 401k plan provides for a match of 125% of deferrals that do not exceed 6% of compensation.
7%
100% up to the first 4%
4%

Q1 - What level of employer contribution are you making to employee's 401(K) plans?

What level of employer contribution are you making to employee's 401(K) plans?
5%
8%
100% up to 6% match
3% up to 6%
4% match on 5%
3%
Employer Match of 25% of the 1st 6% AND Nonelective of 5%
4%
10%
5% plus additional opportunity for a discretionary contribution
up to 7%

Q1 - What level of employer contribution are you making to employee's 401(K) plans?

What level of employer contribution are you making to employee's 401(K) plans?
4% dollar for dollar match
100% up to 5%
5%
We match up to half of the first 15% of their contribution up to \$5,500 per year
.50 upto 6%
3%
6%
profit sharing, varies each year, last year was 13%
5%
50% of the first 6% employee's defer
10%

Q1 - What level of employer contribution are you making to employee's 401(K) plans?

What level of employer contribution are you making to employee's 401(K) plans?

We do a 3% contribution even if employee does zero and a match of 100% up to 3%

3% match 3% safe harbor

Q2 - We currently front load our paid time off at the beginning of each calendar year and add a floating holiday or two to our vacation bucket each year, depending on how paid holidays fall throughout the year. In our new payroll system, we are not going to front load paid time off moving forward. We are going to have a separate bucket for the floating holiday(s). I am thinking that if an employee takes the floating holiday prior to the holiday occurring, technically the employee would not have been entitled to that time. I thought of adding a rule stating that an employee cannot use the floating holiday(s) until the holiday occurs. However, in some cases, the holiday may not occur until the end of the year. My question to the groups is, how does everyone handle floating holidays?

The time is available for use as part of an employee's available time off right from the start of the year. The risk is minimal - someone uses it and then resigns. The risk of holding it so people put in for a floater in clusters at the same point in the year, or at year end, seems worse to manage.

Floating holidays must be taken in the quarter they fall in. We allow employees to use the floating holiday prior to when the holiday occurs.

We do not have floating holidays. When a holiday falls on a Saturday, we are closed and we basically lose that holiday.

We provide a floating holiday for holidays that fall on a Saturday. Scheduling of this day has to be approved in advance by the Manager and taken within three months of the actual holiday.

We front load the floating holidays but it is not technically earned until the holiday passes. If someone uses the floater and leaves before they have earned that holiday, it would be deducted from their final paycheck.

We have them use it in the quarter of the holiday, so sometimes they will take the floating day before the holiday.

We front load it on existing employees but note they are to use it in the 4th quarter. If someone takes it and leaves before the holiday, we will take a vacation day back if available upon termination. For new hires, we would add it in the 4th quarter.

We just converted back to front-loading due to the amount of work entailed to manage the process alternatively. I agree someone may take the floating day prior to the actual holiday occurring, but with such low turnover rates, I'm willing to accept that risk.

We grant the Floating Holiday relatively close to the holiday itself and give them 3 months to take it.

Each floating holiday we provide has to be used in the quarter that the holiday it is replacing occurs. For example if the floater replaced Veterans Day it would need to be used in Q4, If it was in place of New Years day it could be used any time during Q1.

We accrue but front load and let them use it.

A floating holiday may be taken at anytime throughout the year.

We just added an accrual process to our PTO. Also. We have ADP and add the Floating day when it occurs.

We allow Floating Holidays to be used during the year at a mutually convenient time, even if it occurs before the actual holiday.

They can take the floating holiday any time during the year the holiday occurs. Must be used by the end of the year.

We have not had that issue yet ... looks like I need to add to our Holiday Policy.

Once an employee has earned a float holiday, they have 6 months to use/schedule it.

Employees are eligible for the float holiday after the holiday has occurred. If it occurs at the end of the year we provide a timeframe that extends the eligibility into the new year so that everyone has the opportunity to take it.

Floating Holidays are in a separate bucket. They are taken after the holiday and must be used within six months of that holiday or the employee loses that time.

We provide the floating holiday 6 months in advance of the holiday occurring.

We front load all PTO except floating holidays. Usually we will send out an email at the beginning of that month saying they are getting a floating holiday to be used by the end of the month and they have the entire month to use it (regardless of what day of the month the holiday falls on).

We typically give the floating holiday in the pay period holiday occurred. When floating holidays occur at year end, we allow employees to use the day during the month of december

Our handbook states that they must be taken within a month of the holiday, either before or after the holiday

If it's at the end of the year we roll it over to the new year

They are available in the pay period following when they are earned.

Front load and if they take prior to the holiday and then leave, they pay back.

Our floating holidays are not attached to any particular holiday, they are similar to personal days.

For holidays falling on a Saturday, we provide a Floating Holiday within the quarter in which it occurs. This helps with PTO planning and use, especially if the holiday falls within the last quarter of the year.

Front Load and add it to their PTO

We also have a separate bucket and add the floating holiday the payroll prior (so they can't use before accruing)

If a float holiday falls within first 6 months of the year, they can take it as of 1/1. If it falls in last 6 months, they have to wait until 7/1 to take it.

we front load at the beginning of the year and don't restrict time of use

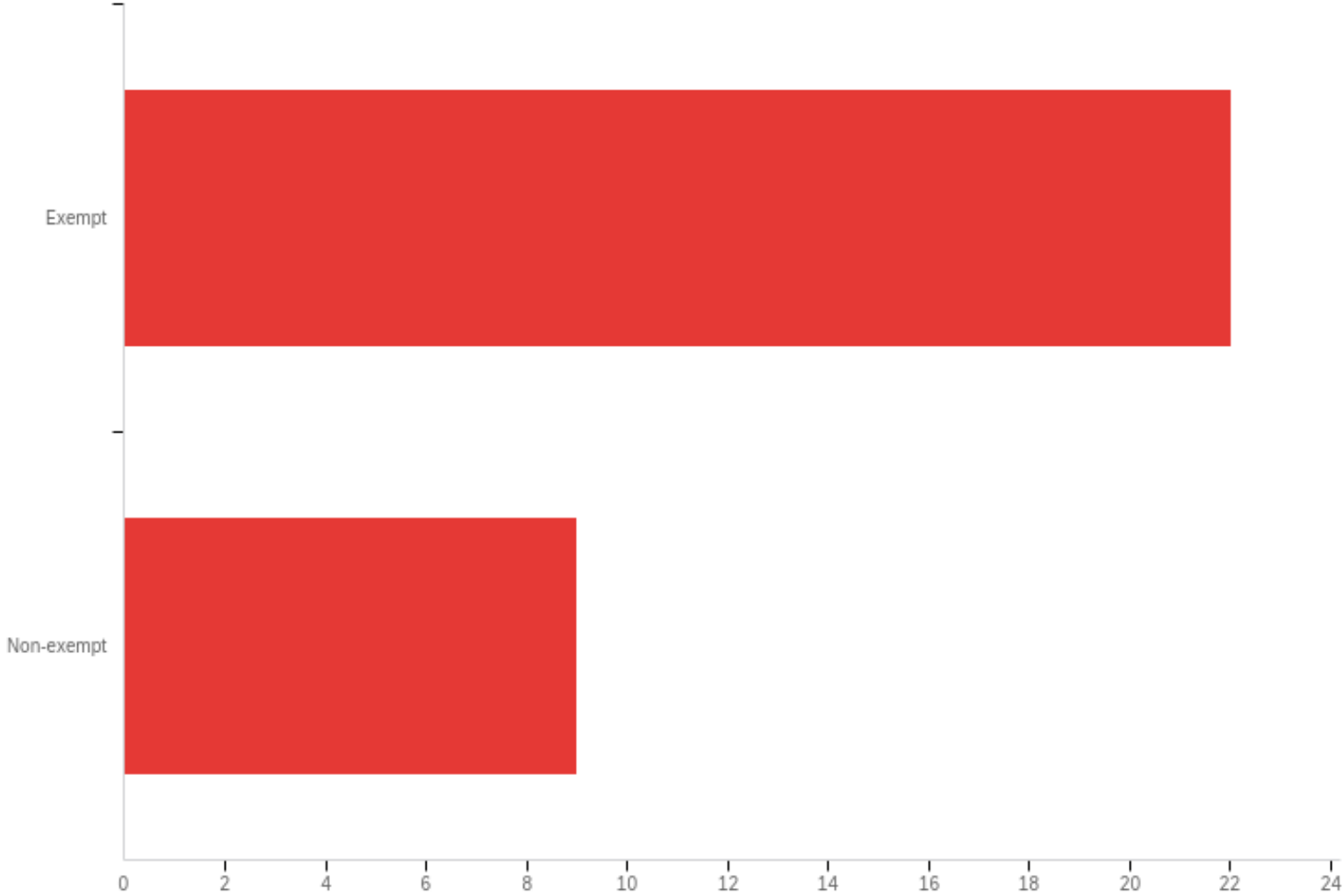
Q4 - What formal criteria does your bank use to determine the officer status of an employee?

What formal criteria does your bank use to determine the officer status of an employee?
no formal criteria but typically depends on level of experience as well as level of the position.
no formal criteria
Responsibilities, direct reports, industry standards, FLSA, potential for future advancement
Outstanding Performance
AVP and above.
We are in the process of developing a structure that defines each level.
We base it on grade level of the position (minimum grade level for AVP, a higher level for VP, and an even higher level for SVP). We also require that in order to be a VP level of above, the person must supervise people.
We are developing leadership and management competencies which will formalize the criteria used
We do not have formal, written guidelines on this

Q4 - What formal criteria does your bank use to determine the officer status of an employee?

What formal criteria does your bank use to determine the officer status of an employee?
Manager recommends
Grade, role, responsibility, market demand/perception
Grades
We utilize a matrix that identifies expected leadership behavior and criteria, level of expertise in their area of responsibility and their experience representing the bank professionally in the community.
We have criteria for all levels of officers - AVP, VP and SVP.
Only our Sr. Management team are considered officers of the Bank.

Q6 - How do you categorize your Credit Analysts - are they exempt or non-exempt?



Q6 - How do you categorize your Credit Analysts - are they exempt or non-exempt?

#	Answer	%	Count
1	Exempt	70.97%	22
2	Non-exempt	29.03%	9
	Total	100%	31

Q7 - Who do you use for Sexual Harassment, Unconscious Bias and DEI training? How do you do it? In person or online? How do you accommodate branches if in person?

Who do you use for Sexual Harassment, Unconscious Bias and DEI training? How do you do it? In person or online? How do you accommodate branches if in person?

We provide these trainings online through a web based platform.

We use ABA and ICBA and it is online.

Currently this training is done through BAI, our on-line training system. we may start to provide some of this training in person now that COVID issues have subsided.

We use Vubiz (ICBA partner) for sexual harassment. We do not have DEI training

We have a online module that all employees are required to take every year. In addition we usually have our outside employment attorney conduct training every 2 years. We have to schedule a few sessions on different days so that we can accommodate our branch staff. The training provided by our attorney is geared more towards Harassment than it is DEI

Online sexual harassment.

On-line and in-person every 2 years.

Do not currently use. Would like to. Trying to get Dr Shirley Davis to conduct training. She was the person the Mass Bankers used to construct the DEI Strategy

Who do you use for Sexual Harassment, Unconscious Bias and DEI training? How do you do it? In person or online? How do you accommodate branches if in person?

Sexual harassment's done via our internal system with standard off the shelf content. DEI/Unconscious bias - various consultants/training vendors but our flagship unconscious bias training is a live virtual instructor-led training. Sessions are 3.5 hours. Most branches have an iPad that they can use for video-based trainings so they can fully participate. In essence, all trainings are conducted virtually for all staff.

We use RLH Consulting for the Unconscious Bias training

We use an online training that is housed in our EAP System. It is very good and it has little tests after each segment.

It also forces all employees to logon into the EAP site and see what it is about just incase they needed it someday.

Online training with Reg U

Our sexual harassment training is online. We also do some basic diversity training online and are in the process of developing an in-person DEI program, starting with AVPs and above.

For sexual harassment training, we do it online through our online training provider. For DEI/workplace respect training, we have an outside consultant come into the Main Office. We try to schedule sessions throughout the year to accommodate branches.

Online through VubizEducation. They make custom training content for our employees and it is all front loaded at the beginning of the year and has a certain amount of trainings due each quarter.

Q7 - Who do you use for Sexual Harassment, Unconscious Bias and DEI training? How do you do it? In person or online? How do you accommodate branches if in person?

Who do you use for Sexual Harassment, Unconscious Bias and DEI training? How do you do it? In person or online? How do you accommodate branches if in person?

Mostly on-line

We conduct all of these trainings through our online compliance training. We also conduct Harassment training on site annually.

BAI online training

Sexual Harassment - ABA Course online
DEI - In-person after hours, pay OT

Rapid Learning, virtual
BiasSync, online

We have used multiple trainers/resources for all three trainings, including our EAP AllOne, Cally Ritter, Dima Ghawi and have also used our LMS BAI for routine trainings.

Online with BVS

We have online training and it's completed in-house

Q8 - How many people are in your marketing department and do you use an agency?

How many people are in your marketing department and do you use an agency?
Not a department - one person in-house; marketing is a component of their job (small bank; wear multiple hats) and we use an agency for newspaper, web, email, etc.
2
1 person internally but leverages an external vendor.
We have two people and we also use an agency.
3 and they outsource a few things.
1 FTE + we use an agency
We have three. VP Marketing Director, Graphic Designer and a part time employees who works a lot with Public Relations. I'm not sure but i believe they also use an outside agency for some marketing tasks.
3
1.5. No.
2 and an agency. In the process of hiring a 3rd employee.

Q8 - How many people are in your marketing department and do you use an agency?

How many people are in your marketing department and do you use an agency?

5 Broken out as

VP Marketing

Marketing Comms

Direct of Community Rel

Community Relations Coord

CRA Officer

We also have an EVP who is responsible for Marketing, Community, Data and Digital Strategy

For a company of 1700, we have 22 full time staff. All employees are internal.

3

There were 2 for a long time and we just recently added a 3rd for digital marketing and financial literacy. We do not use an agency.

Two and we use an agency.

One and an agency on a part time basis

We have a total of 4 in Marketing. Yes, we utilize an agency for certain things.

We only have our marketing director, but are considering having marketing interns.

3 people in marketing and yes we use an agency

2

Q8 - How many people are in your marketing department and do you use an agency?

How many people are in your marketing department and do you use an agency?
1 and agency, HR oversees dept.
3, yes
1, and yes, we have a marketing agency to assist.
We have 3.0 FTEs and use an agency for PR assistance.
We have a Marketing Manager, Digital and Marketing specials and currently using an agency though our rebranding.
We have one person in our marketing dept. (we do not use an ad agency)
3 employees and yes we use an agency

Q9 - What flat rate do you pay Saturday employees?

What flat rate do you pay Saturday employees?
We don't; staff working Saturday receives a full day off during the week.
hourly staff are paid time and half for all Saturday hours. Branch Managers are paid an additional \$125 for working a Saturday.
We pay time and a half even for part-timers. Our branch managers also get paid time and a half.
\$200.00 to Branch Managers.
\$250 for managers regular pay (or in most cases overtime) for everyone else
They get paid hourly, it's part of their workweek. If a full time employees is scheduled to work on a Saturday (usually 2 per month) they get a day off during the week.
Salaried employees it's again just part of their work week.
Regular rate
No differential for Saturday.
Regular hourly rate.

Q9 - What flat rate do you pay Saturday employees?

What flat rate do you pay Saturday employees?
Pay hourly
Branch Officer only get a flat rate of \$135.00
Hourly employees get OT
Typically an employee will have a day off during the week if working a Saturday. If an exempt employee does not have a comp day during the week, they receive \$250 for a Saturday and if they stay late Friday night \$150.
Employees receive their regular rate of pay on Saturdays, with overtime if over 40 hours.
We do not pay a flat rate. Hourly employees get paid hourly. Salary employees receive a comp day.
We only pay a flat rate to the exempt employees. It is \$175.00. (The hourly employees are paid at time and half for Saturdays.)
Managers get \$250 on Saturdays. Everyone else gets hourly (usually time and a half for full time).
we give employees an SDO day in exchange for Saturday

Q9 - What flat rate do you pay Saturday employees?

What flat rate do you pay Saturday employees?
No different than their regular rate of pay
\$100
time and 1/2 for FT EEs and up to \$17.80 for PT
\$150 Managers - Exempt
Time and 1/2 for non-exempt.
Regular hourly rate.
Their regular hourly rate.
N/A We do not have a differential for hours.
n/a

Q10 - Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?

Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?
Bi-weekly Complete Payroll Solutions
Biweekly
bi-weekly - Checkwriters
Our payroll is biweekly and we use Harpers.
Bi-weekly - in-house by our Payroll& Benefits Administrator.
Bi-weekly We use Paylocity
We pay our employees bi-weekly and we use ADP to process our payroll. We have other ADP modules as well.
Bi-weekly. Processed by internal Payroll Analyst using ADP.
bi-weekly; in-house
bi-weekly - ADP
Bi-Weekly, Use ADP. We do inhouse

Q10 - Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?

Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?
Biweekly and in house for a company of 1700.
We are a bi-weekly payroll and run it in house with CheckWriters. - LOVE them!
bi-weekly in house
Bi-weekly. It is processed by a payroll and benefits specialist using Paylocity.
payroll is weekly and is done in house by the HR Officer. We have a department of one.
Weekly. We have an HRIS/Payroll Administrator in-house who processes payroll through ADP.
Bi-weekly by our payroll specialist.
bi-weekly in house by HR generalist
Bi-weekly, performed by a member of HR. We use ADP.
Weekly in house
Bi-weekly, in house by payroll specialist. Taxes are outsourced.

Q10 - Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?

Is your payroll weekly or bi-weekly? Is it done in house (by who) or outside (by who)?
bi-weekly - ADP - PT payroll assistant
in house, ADP
Bi-weekly, in-house managed by HR through Paylocity.
ADP
Bi-weekly in house using ADP
bi weekly, inhouse by HR Manager, ADP
bi-weekly and in -house

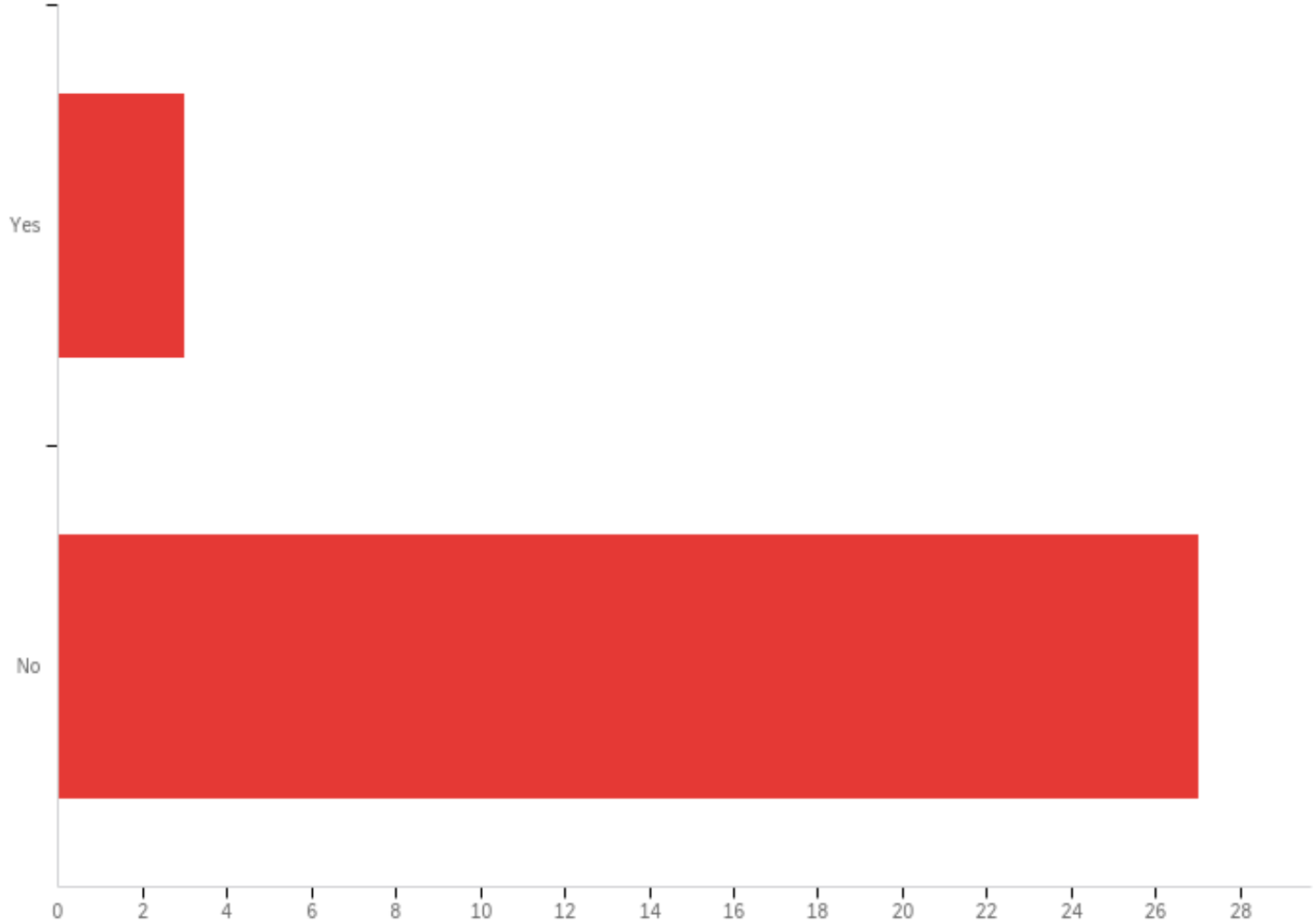
Q11 - Do you do performance evaluation training? If so is it in-house or by someone else?

Do you do performance evaluation training? If so is it in-house or by someone else?
No
we just implemented a performance review system and training for the system use was handled by our vendor - Performance Pro.
Yes - I trained all managers.
No
No, not really. If the managers need help HR can assist them but we use ADP for goals and for competencies and it's pretty user friendly to use. No complaints from them so far.
Yes, in-house by our HR Manager.
In house and HR consultant
We contracted with Bristol Community College and had it covered under a Workforce Grant
In house by me
We have an in-house training specialist.

Q11 - Do you do performance evaluation training? If so is it in-house or by someone else?

Do you do performance evaluation training? If so is it in-house or by someone else?
Not currently. This is on our list of in-house training to be developed.
We have an outside training consultant come in for evaluation training.
Yes, done through BalancedComp.
In-house
In-house
Yes in house
In-house
Culture Amp
Yes, In-House.
In- house
Yes, periodically and it's conducted in-house
Yes, in house through our payroll vendor.

Q12 - Do you publicize your Grades and Wage Ranges?



Q12 - Do you publicize your Grades and Wage Ranges?

#	Answer	%	Count
1	Yes	10.00%	3
2	No	90.00%	27
	Total	100%	30

Q13 - If yes – where & how? i.e.: Do you have them on your internet all the time, or Do you only give them out on compensation statements at review time, or Do you post them with internal job postings?

If yes – where & how?

**i.e.: Do you have them on your internet all the time, or
Do you only give them out on compensation statements at review time, or
Do you post them with internal job postings?**

Salary Range is published on req when posted. Use ADP to Post

We have them on our intranet

Post non-officer grades on intranet, working on process to associate ranges to postings based on salary grades.

Q14 - If no – why not?

If no – why not?

Just never did - starting to now when posting online for open positions.

no particular reason, just never have.

Not at this time. If an employee calls, I will share their grade and range with them.

We make them available as needed

Yes and No to this answer..

The managers have the salary ranges but not the employees.

We used to post them but stopped a few years ago. No one called looking for them but if they called and wanted them we would probably give it to them. nothing to hide on our side.

Post range of position on job posting as required, but not grade or full grade range.

Too many different opinions of who should be what. Ranges are purposefully wide, but employees think if for no other reason than tenure, they should be making the max.

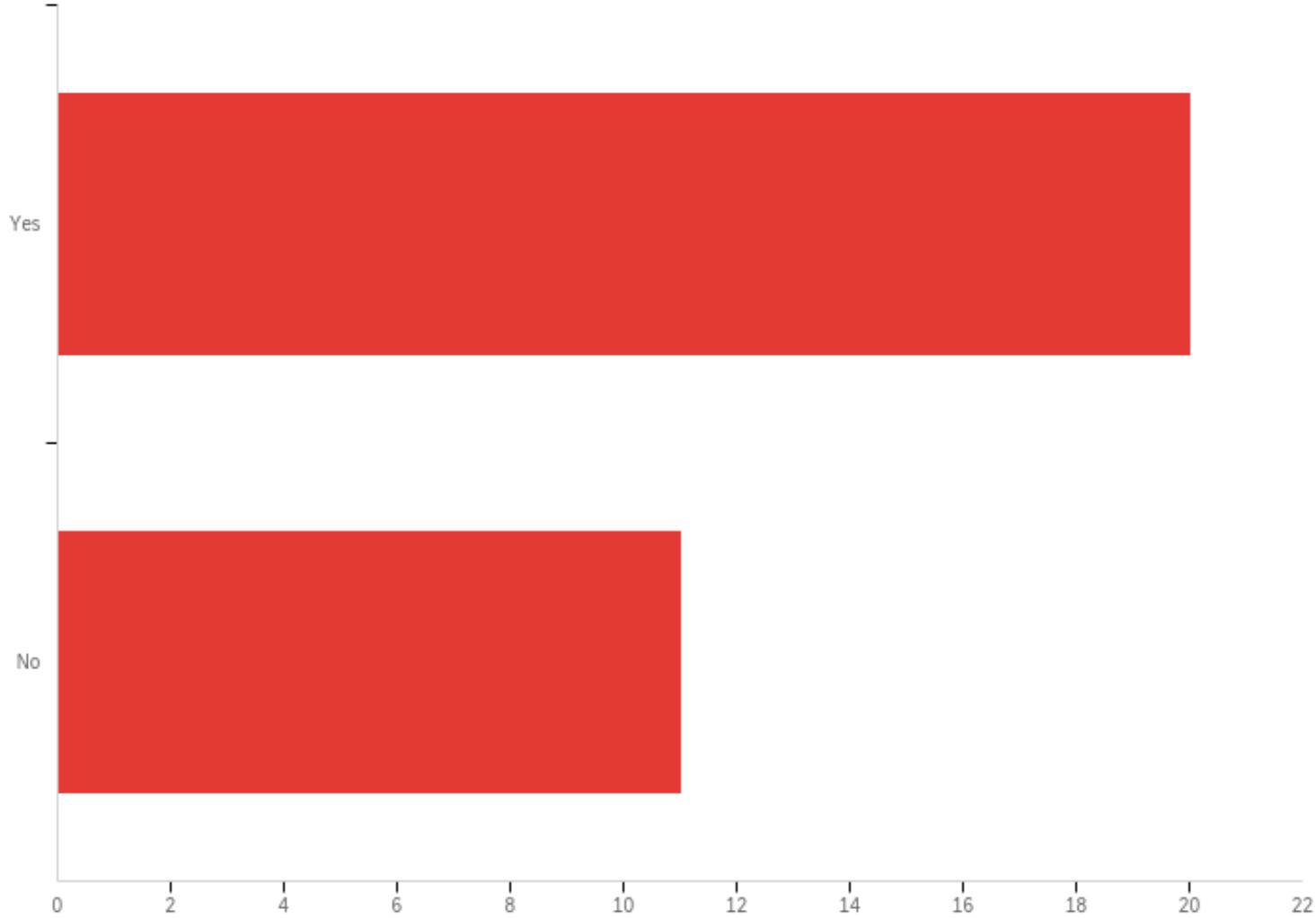
We feel that it is confidential information.

No particular reason other than we are currently reviewing our job descriptions, ranges, etc. to ensure they are current. If employees have questions about grades and pay ranges we speak with them individually and tailor the discussion to their particular circumstances.

Q14 - If no – why not?

If no – why not?
Historically, it has never been done. We are considering changing this.
employees will immediately assume they need to be at the top of the range
We publicize the grades on all jobs and the ranges if asked
I did, and then found that staff needs to be trained to better understand how they work as they always look to the mid and max and wonder why they are not there. I sit down individually with all managers, so they understand our grade system and are able to forward on the information.
Comes from the TOP/CEO
We have ranges that are based on experience, but to avoid employee conflict they are not published.

Q15 - Do you offer internships to college students?



Q15 - Do you offer internships to college students?

#	Answer	%	Count
1	Yes	64.52%	20
2	No	35.48%	11
	Total	100%	31

Q16 - What do your internships look like?

For what positions, how much do they pay, do they have people that mentor them one on one?

What do your internships look like?

For what positions, how much do they pay, do they have people that mentor them one on one?

We don't have any this year, but we have in the past. We have had them working on the Bloomberg machine and we pay \$16.50 an hour.

We have only done it once in our subsidiary company. We paid 15.00 per hour. The Manager in that area worked with the person. I was a short internship, just about 2 months.

Mostly on the retail side as seasonal employees. We pay \$2-\$3 over minimum wage

We have a Programmatic Internship approach. Each intern is designated the department that has requested, so long as the intention of the department is to hire in March / April of the graduating year. We hire a max of 10 interns in areas that struggle to find talent.

We have 5 Summer Teller Interns and 1 Retail Lending Intern. They are paid minimum wage.

We have seasonal teller positions.

We consider what might be available each year and the pay could vary based on the position and experience. Yes, there would be one on one mentoring as well.

We currently have one HS student in the commercial department. It is an hourly rate at \$17. We have had college students in the past.

Q16 - What do your internships look like?

For what positions, how much do they pay, do they have people that mentor them one on one?

What do your internships look like?

For what positions, how much do they pay, do they have people that mentor them one on one?

We have had interns in our mortgage department. We pay them the starting rate of our teller positions. They are trained by other people in the department.

Retail, \$17/hr, mentored by branch manager

Still in process. pay varies per position. Typically Dept manager mentors one-on-one.

We have them rotate to various departments. We participate in a UNCF Lighted Pathways Program to increase the number of African Americans in the asset management and finance industry.

Each summer we typically hire 10 Interns: Marketing, Data Analytics, Commercial/Credit, Operations, and Retail Banking (6).

Credit Analyst

Information Technology

Teller

Finance

Marketing

HR

Pay is \$18/hr and they are paired with someone in thier specific department.

Q25 - Is your bank making any safety changes due to the recent shootings?

Is your bank making any safety changes due to the recent shootings?
Attended MBA webinar on responding to an active shooter; talking about it but haven't made any changes.
no
Our buildings have become more secure.
Not at this time.
No
Not really, we are however doing A.L.I.C.E training again this month even though we did it less than a year ago.
No. Just additional training.
Will be conducting Active Shooter Training, trained by local Police Dept.
Yes. Mainly upgrading security systems and offering additional training.
Not at this time.

Q25 - Is your bank making any safety changes due to the recent shootings?

Is your bank making any safety changes due to the recent shootings?
Not at this time. We had bank wide active shooter training and that is reviewed with new hires.
Not specifically.
We have not discussed this
We are conducting Active Shooter training through a third party.
No
Looking at active shooter training
refresh and reminders of previous training by security director.
No, just training for active shooter, but we have done this now for a few years.
We conducted active shooter training (Blue U), will be offering Red Cross traumatic injury training along with CPR/AED and First Aid Training.
No- we reviewed and found our programs very good.

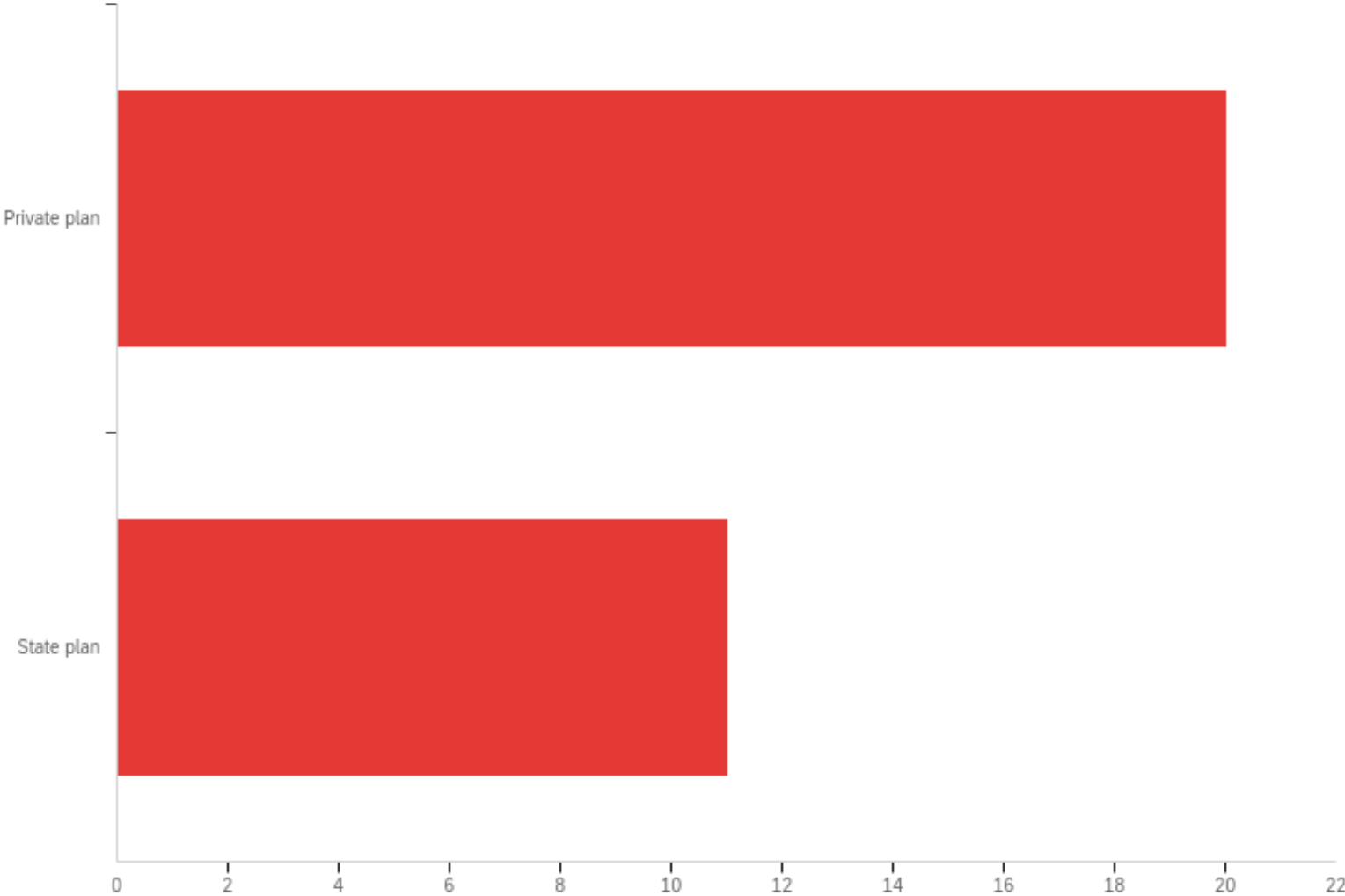
Q25 - Is your bank making any safety changes due to the recent shootings?

Is your bank making any safety changes due to the recent shootings?

Not at this time.

We are making sure all employees have a plan in case of an active shooter. We have an annual training course that is taken through our online compliance training program. We have held onsite active shooter training in the past.

Q17 - Do you have a PFMLA private plan or does the State manage your PFMLA plan?



Q17 - Do you have a PFMLA private plan or does the State manage your PFMLA plan?

#	Answer	%	Count
1	Private plan	64.52%	20
2	State plan	35.48%	11
	Total	100%	31

Q18 - How is the employee experience, how long does it take to be paid for claims and do you feel as if not being able to supplement with PTO incents employees to return to work more quickly?

How is the employee experience, how long does it take to be paid for claims and do you feel as if not being able to supplement with PTO incents employees to return to work more quickly?

Not sure; have not personally experienced taking this type of leave. I only had one employee out on PFMLA and they took the full 20 weeks.

Employee experience seems to be good, easy to apply and receive approval.

This is our first year using the state plan, so not sure yet.

No complaints to date. If the employee provides their information and we approve, it moves along pretty well.

Takes longer for things to be paid. State not as prompt as they should be. Employees are allowed to use Sick Time as long as they are not double dipping. We confirm on the State web site to make sure.

The state processes claims fairly quickly, in our experience. I don't think the fact that employees cannot supplement gets them back to work more quickly - especially with maternity and bonding leaves. The doctors all certify that a person giving birth needs 12 weeks of medical leave (even without complications) plus 12 weeks of bonding leave. Doctors are used to the old FMLA paperwork that stated a total of 12 weeks of FMLA for giving birth, so they just say 12 weeks for medical PLUS 12 weeks of bonding. Almost every one of our employees take 24 weeks off for maternity.

Q18 - How is the employee experience, how long does it take to be paid for claims and do you feel as if not being able to supplement with PTO incents employees to return to work more quickly?

How is the employee experience, how long does it take to be paid for claims and do you feel as if not being able to supplement with PTO incents employees to return to work more quickly?

if employee completes all of their paperwork, the process is very efficient.
I am seeing an uptick in employee utilization of PFML leave - it is very easy for them to get for example metal health leave or leave to take care of a family member

Very good

Q19 - How is the employer experience?

How is the employer experience?
Pretty easy
Lacking, we are almost through April and they still cannot fix an error in their system that is preventing us from accessing the online portal for employers. The process for coming back to the state plan from a private plan exemption was not well thought out. The process seems broken. Luckily we can get all the information we need on claims over the phone but it would be a lot easier if we could simply access their portal instead of calling into the department.
not sure yet.
It is fine.
No bad. We are able to see if the employee applies and is getting paid.
Overall, it is fine. However, the State does not question the amount of medical recovery needed for giving birth without medical complications. If a doctor states that 12 weeks of medical recovery is needed, the state just approves it.
very seamless
No real involvement

Q20 - Who carrier do you use?

Who carrier do you use?
The Hartford
The Hartford
Guardian
Reliance
Mutual of Omaha
Met Life for 2023
Hartford is the administrator. They make the claim determination and we pay the employees.
Mutual of Omaha
The hartford
The Hartford
The Hartford

Q20 - Who carrier do you use?

Who carrier do you use?
Prudential
Guardian
The Hartford
Mutual of Omaha
Lincoln
Hartford
Reliance Standard

Q21 - How was your renewal rates for 2022? Were they the same, less or more than the state rates?

How was your renewal rates for 2022? Were they the same, less or more than the state rates?

More. Our plan is through The Hartford, which is through MA Bankers. The Banking community is an "older" population, which results in a higher claim rate. The rates with The Hartford are higher because of this. The process is easy but I've heard the State plan is also easy to facilitate. We are considering leaving The Hartford

Our rates went up 1 cent for one and 1 cent down for the other. I think they are both still lower than the state plan.

State ranges were matched, after some negotiation.

Same

For 2022 & 2023 they matched the state rate

same

Same as state

Slightly more

More

Q21 - How was your renewal rates for 2022? Were they the same, less or more than the state rates?

How was your renewal rates for 2022? Were they the same, less or more than the state rates?
More
No
we renew in 2024, just sent our census, no rates yet
More than the State rates.
More
Same
same

Q22 - How has your employee experience been?

How has your employee experience been?
Excellent
We only had a few employees use it but we paid them 100% through the payroll system and we got reimbursed for part of it from the Insurance Company.
One just applied for the bonding, so we will see how that goes. Don't anticipate any problems.
Good, we were formally with Guardian which was a negative experience.
Fine
A little rocky at first but now we are good
There were some bumps that we continue to work out. We pay the employee so there is no waiting on their end.
We have recently had some mixed feedback and are addressing it.
As for as i know it has been fine
Employee experience has been great.
We have had our challenges

Q22 - How has your employee experience been?

How has your employee experience been?
New vendor since January - improving as vendor becomes more familiar and they also take on FMLA in June 2023 for a unified experience.
Good
ok, we are self-insured
Fair.
Good
Good so far.
So far, so good. We had Guardian before this and we were not happy with their service.

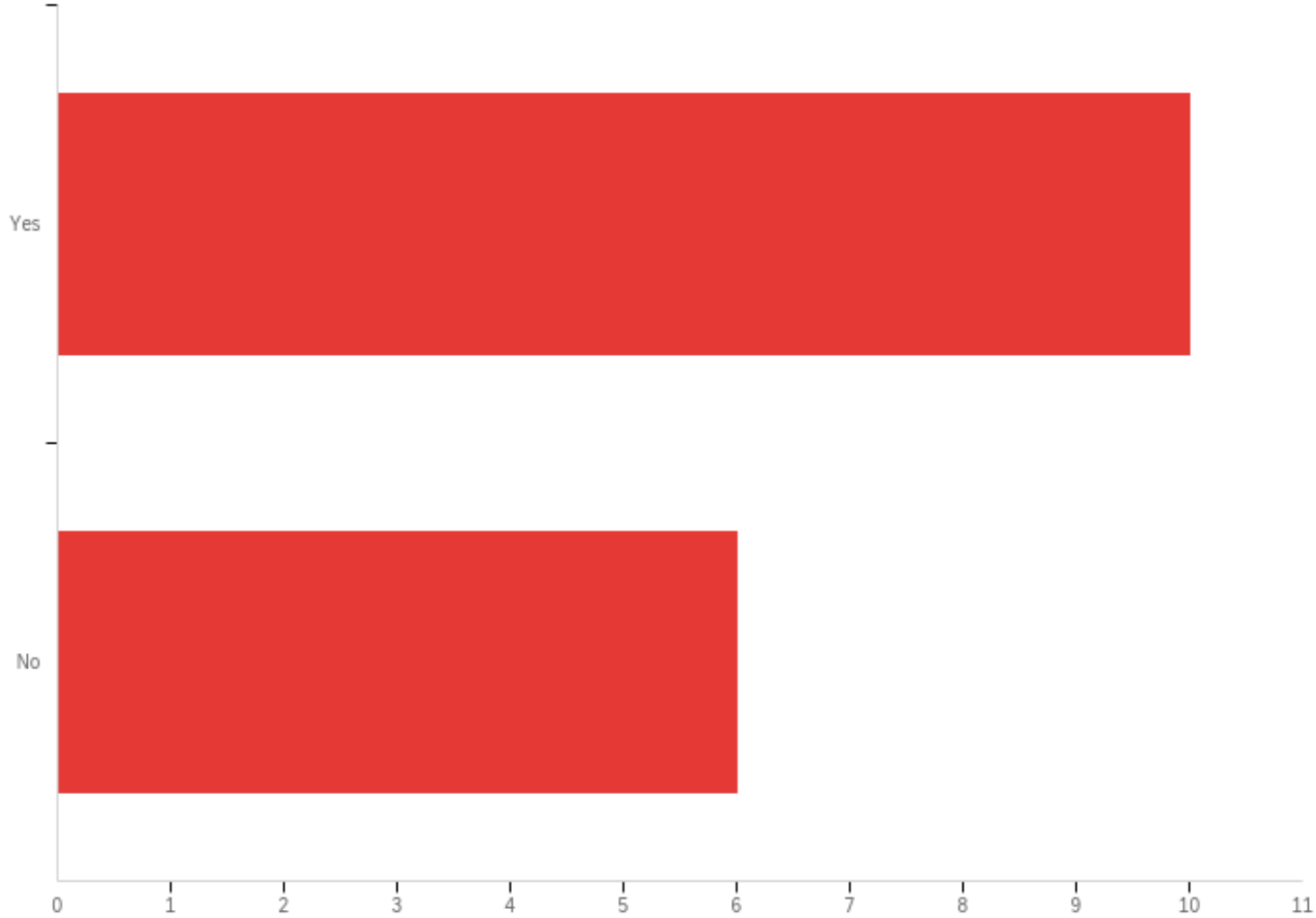
Q23 - How has the employer experience been?

How has the employer experience been?
Excellent
So far so good!
Good.
Fine
Same, A little rocky at first but now we are good
We monitor claims closely and follow up constantly with the Hartford and the employee.
We have recently had some issues with communication and are addressing them.
I have not had any issues
Employer experience has been frustrating.
We have had our challenges
Vendor prior was very disjointed, new vendor doing well with only minor tweaks since initiated.

Q23 - How has the employer experience been?

How has the employer experience been?
Good
ok
Fair.
Good
Good so far.
positive

Q24 - Do you allow supplementing with PTO?



Q24 - Do you allow supplementing with PTO?

#	Answer	%	Count
1	Yes	62.50%	10
2	No	37.50%	6
	Total	100%	16

Q26 - Would you share names of recruitment firms you use for your IT positions?

Would you share names of recruitment firms you use for your IT positions?
Not using - basically post all jobs on Indeed.
N/A
Our last IT positions we were able to find our employees from Indeed.
We have used Robert Half for IT Temporary Employees.
Smith & Wilkinson
Nothing recently as all of our positions are full and had pretty good luck with Indeed. A very long time ago we used Dice.
Depends on the level. For SVP and above we use Smith and Wilkinson. I have had excellent success with Management Search. Carol Judge. Very good recruiter.

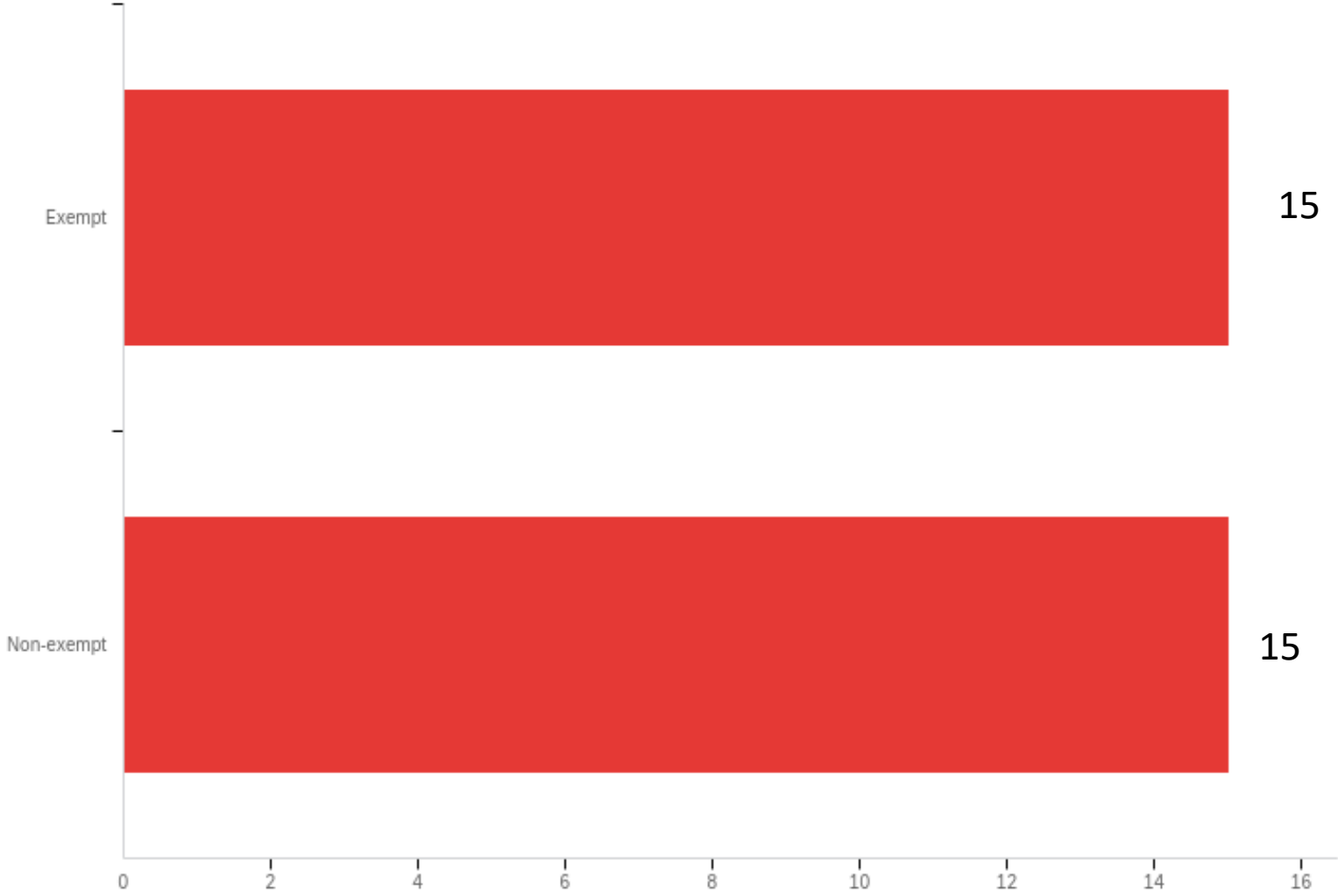
Q27 - Which recruitment firms do you use for your executive level positions?

Which recruitment firms do you use for your executive level positions?
Smith & Wilkinson
We used Karken Assoc. for our last Credit position.
Smith & Wilkinson
luckily we haven't used one in a while but we have used Cameron Boyd from Smith & Wilkinson
Management Search (Carol Judge) and Smith & Wilkinson (Cameron Boyd)

Human Resources Discussion Group

May Survey Results

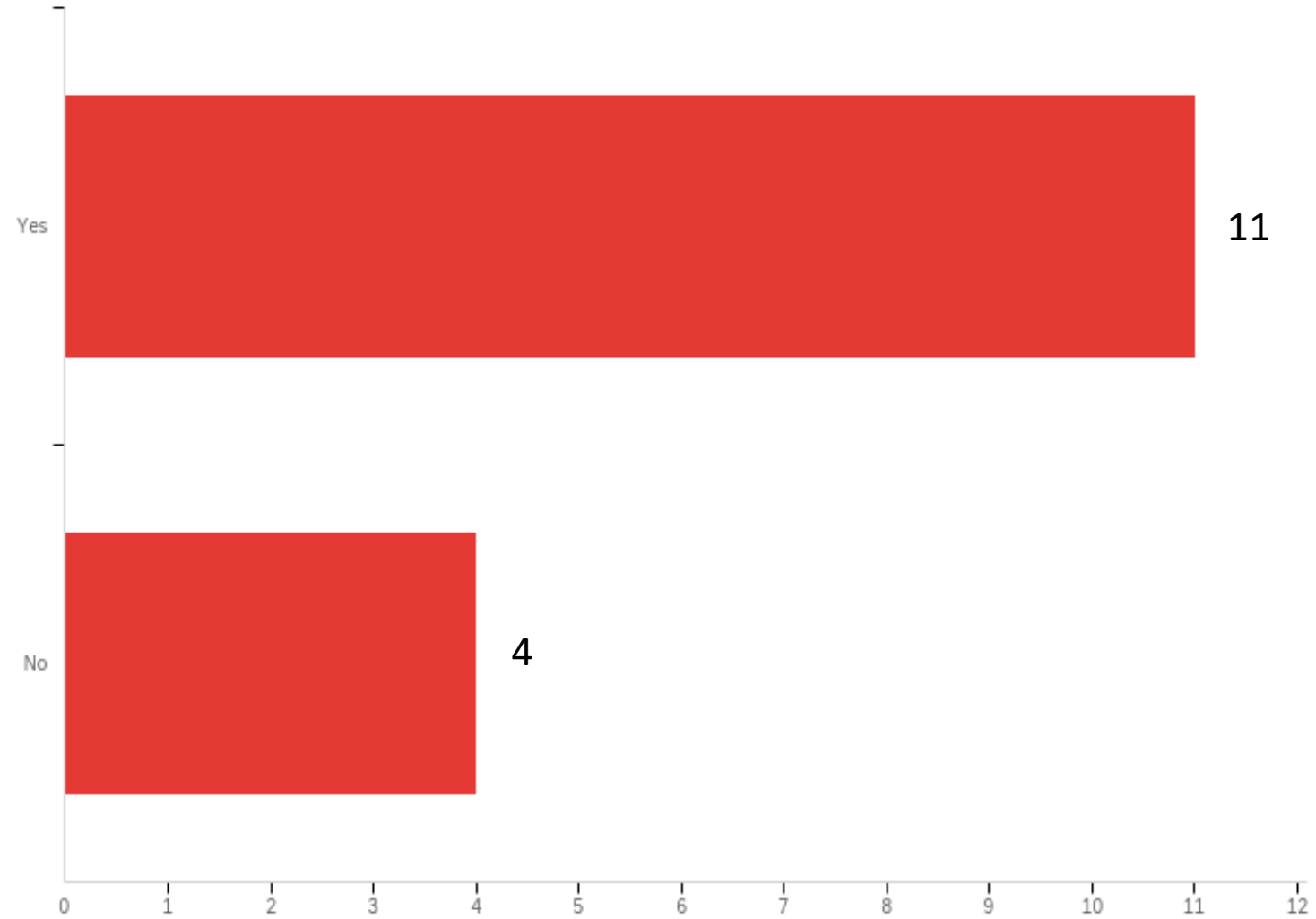
Does your bank have exempt mortgage loan officers or non-exempt mortgage loan officers who are paid hourly and get overtime?



Does your bank have exempt mortgage loan officers or non-exempt mortgage loan officers who are paid hourly and get overtime?

#	Answer	%	Count
1	Exempt	50.00%	15
2	Non-exempt	50.00%	15
	Total	100%	30

Do your hourly mortgage loan officers also get commissions?



Do your hourly mortgage loan officers also get commissions?

#	Answer	%	Count
1	Yes	73.33%	11
2	No	26.67%	4
	Total	100%	15

What is your bank's average total compensation for Business Banking Officers?

What is your bank's average total compensation for Business Banking Officers?
we prefer not to share salaries but do participate in the Mass Bankers Compensation Survey
70,000
for 2022, 143k average with commisssions
100k
\$110,000
175,000.
N/A
do not have this position

What is your bank's average total compensation for Mortgage Loan Officers?

What is your bank's average total compensation for Mortgage Loan Officers?
70,000
for 2022, 140k average with commissions
85k
\$150,000
43000
110,000.
Our average total comp for MLOs 2022 was 146,219.50
\$78000
150000
85,000.00

What is your bank's average total compensation for Financial Consultants (retail or commercial)?

What is your bank's average total compensation for Financial Consultants (retail or commercial)?
n/a
for 2022, 179k average with commissions
50k
NA
N/A
do not have this position
75,000.00

What types of benefit enhancements are being looked into for 2024 and will the recent spike in COVID assessment fees impact your bank's initiatives in this area?

What types of benefit enhancements are being looked into for 2024 and will the recent spike in COVID assessment fees impact your bank's initiatives in this area?
Unknown at this time.
Would like to offer some type of long term care insurance - cost is prohibitive but it is something people want and would give us an edge in hiring older executives.
No major enhancements planned for 2024, as we did many in 2023.
We have a pretty good line-up as far as our benefits are concerned. We are with MassBankers in regards to or health benefits so hopefully we will get good rates come the fall of 2023.
We have created a wellness committee to get a better insight on what employees are looking for. May add the Calm App to our benefits.
High deductible health plan with HSA. Not sure how the assessment fees may impact this at this time.
none
Looking to expand plan design (currently only one offering)
We have a fairly comprehensive benefits package, but we are reviewing out options for medical insurance to provide employees with multiple options, depending on what works best for them

What types of benefit enhancements are being looked into for 2024 and will the recent spike in COVID assessment fees impact your bank's initiatives in this area?

What types of benefit enhancements are being looked into for 2024 and will the recent spike in COVID assessment fees impact your bank's initiatives in this area?

we are looking into student loan forgiveness and also downpayment assistance

the covid assessment fees have not impacted

Too early

No

Financial wellness is something we're looking into anticipating a likely substantial increase in premiums for 2024.

Does your bank have a policy or guideline in place for severance packages relating to layoffs? 1 week for every year of service? 2 weeks? Cap?

Does your bank have a policy or guideline in place for severance packages relating to layoffs? 1 week for every year of service? 2 weeks? Cap?
we do not have a policy in place
1 week for every year
no
We do not have a formal severance plan in place.
No, we do not.
2 weeks of salary based on scheduled hours and 1 week for every year of service up to 12 weeks. Max is 14 weeks.
No
Historically it has been 1 week per year with a minimum of 4 weeks.
We don't have a policy. If we do offer a severance it is rare and case by case.
No
NA

Does your bank have a policy or guideline in place for severance packages relating to layoffs? 1 week for every year of service? 2 weeks? Cap?

Does your bank have a policy or guideline in place for severance packages relating to layoffs? 1 week for every year of service? 2 weeks? Cap?
N/A
we do not have a set policy
no
We currently do not have a policy or guidelines for severance packages
Two weeks per year
not yet. looking into drafting guidelines for consistency.
2 week minimum - 52 week cap for SVP and above / 26 week for officers / 12 week non-officer

What titles/levels do you have for branch staff? Do you have Universal Bankers?

What titles/levels do you have for branch staff? Do you have Universal Bankers?

Relationship Bankers (I, II, III)
Assistant Branch Manager
Branch Manager - Small Business Specialist

We recently changed all Universal Bankers to Relationship Bankers

Customer Service Associate, SR Customer Service Associate, Customer Service Representative (CSR is probably equivalent of UB), Customer Service Associate Supervisor (Head Teller)

Teller
Head Teller
Assistant Branch Manager
Branch Manager
We tried having a universal banker, however, with a BMs and ABMs in the branch, there wasn't much opportunity for tellers to service customers as a Universal teller so they could never use the skills they were trained for nor could they really get off of the line. You can't retain what you learn in training if there is never an opportunity to sit at the desk and open accounts or certificates, etc.

Teller I
Teller II
Head Teller
Asst. Branch Manager
AVP, Branch Manager
Universal Banker II - III

we have universal Banker I and II

Teller, Teller Specialist, Banker, Relationship Banker, Assistant Branch Manager, Branch Manager.

What titles/levels do you have for branch staff? Do you have Universal Bankers?

What titles/levels do you have for branch staff? Do you have Universal Bankers?

Banking Specialists, Senior Banking Specialists, Assistant Branch Managers, Branch Managers and a Branch Administrator/Business Development.

Our Banking Specialists are what you may call a Universal Banker.

Manager, Asst. Manager, Head Teller, Teller II, Teller also floating CSR's

Financial Services Advisor

Relationship Banker (Teller)
Relationship Specialist (Lead Teller)
Relationship Manager (Assistant Branch Manager)
Relationship Officer (Branch Manager)

Teller/CSR, Senior Teller, Head Teller, Assistant Branch Manager, Branch Manager

We have Tellers (typically part time/per-diem), Personal Bankers I & II, Branch Supervisors, Assistant Branch Mgr I & II and Relationship Managers I, II & III (Branch Managers)

Universal Bankers - no

Entry Level: Personal Banker
Then... Banking Specialist 1; Banking Specialist 2; Assistant Branch Manager

Flex Customer Service Representative
Teller

Teller, Teller Supervisors, Asst. Managers, Branch Manager

We do not have Universal Bankers.

What titles/levels do you have for branch staff? Do you have Universal Bankers?

What titles/levels do you have for branch staff? Do you have Universal Bankers?

Universal Banker
Universal Banker II
Universal Banker Specialist
Teller Manager
Assistant Teller Manager
Teller
Teller II
Branch Manager
VP Branch Coordinator & Assistant Security Officer
VP Branch Manager/Security Officer

Branch Manager
Assistant Branch Manager II
Assistant Branch Manager I
Banking Specialist II
Banking Specialist I
Personal Banker

we do not as yet have universal bankers, but are working towards

we have the traditional Teller, Sr. Teller, Head Teller and Customer Service Rep
We also have combined title of Head Teller/Customer Service Rep

Teller
Universal Bankers
Community Bankers
Branch Supervisor
Branch Manager

What titles/levels do you have for branch staff? Do you have Universal Bankers?

What titles/levels do you have for branch staff? Do you have Universal Bankers?

Along with tellers, we have universal bankers

Retail Banking Specialist I through III
Assistant Branch Operations Specialist
Branch Operations Supervisor
Assistant Head Teller and Head Teller (grandfathered:will no longer be used)
Assistant Branch Manager
Branch Manager

Branch Manager
Assistant Branch Manager
Head Teller
CSR
Teller/CSR
Teller

Personal Banker 1 & 2
Sr. Personal Banker
Assistant Branch Manager
Branch & Business Development Manager

How has your bank implemented the Section 19 Banking Regulation pertaining to background checks?

How has your bank implemented the Section 19 Banking Regulation pertaining to background checks?
has not been an issue
yes
We have regular background check assessments in place that cover criminal background checking/CORI check for this requirement.
We have the same process nothing has changed.
We run background checks but have not referred to Section 19
No
Our BKGD's are run through our ATS
no
this has not come up as an issue as yet
?? Not sure

As part of the institutions Affirmative Action Plan, does your bank send written notifications of your company's affirmative action policy to all subcontractors, including subcontracting vendors, requesting appropriate action on an annual basis?

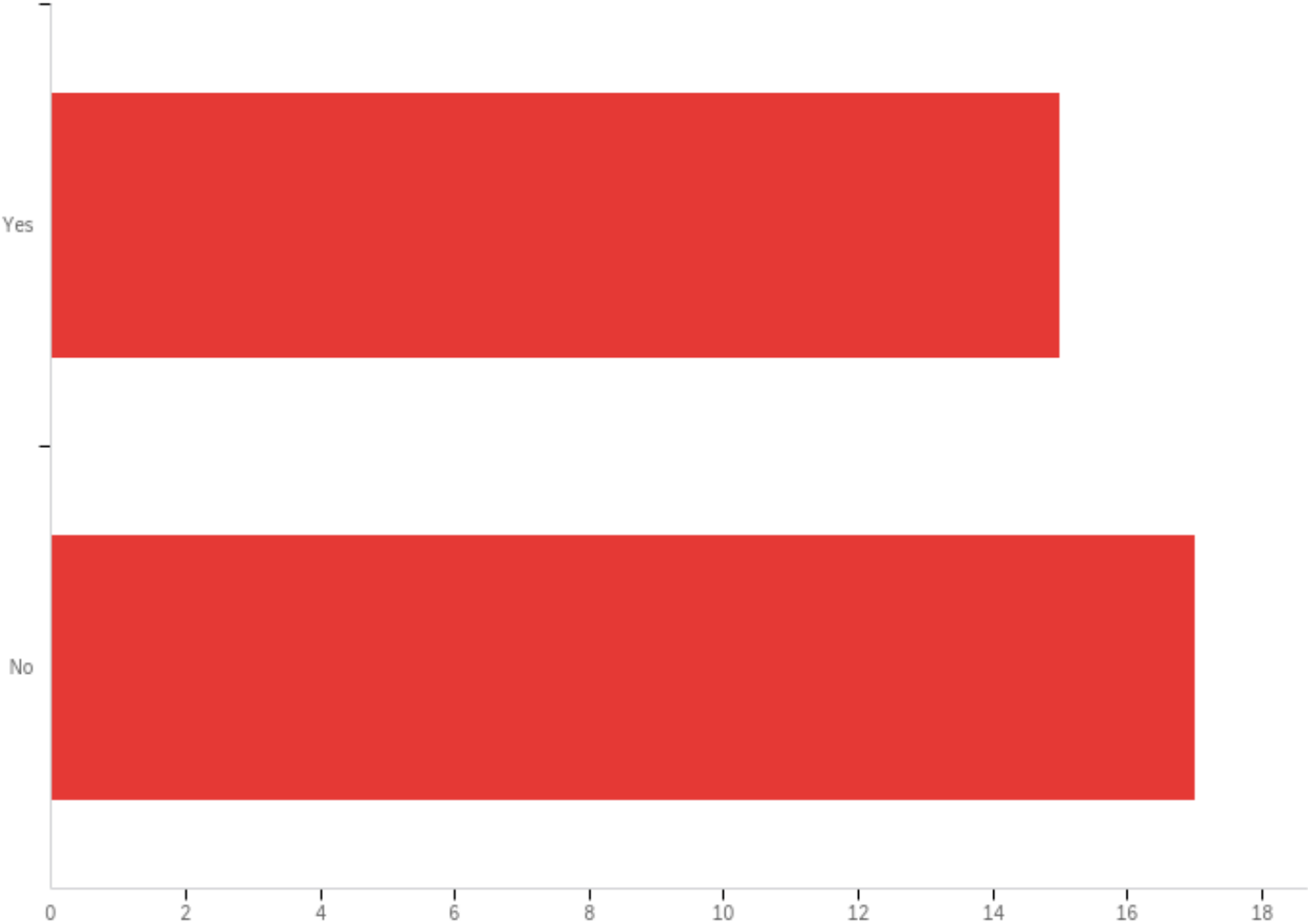
As part of the institutions Affirmative Action Plan, does your bank send written notifications of your company's affirmative action policy to all subcontractors, including subcontracting vendors, requesting appropriate action on an annual basis?
Not at this time but it is a future goal
no
no
no, we do not
No
No
no
no
no
no
No

MBA: HR Discussion Group June Survey Results

HR Discussion Group_June 2023

June 20th 2023, 9:33 am MDT

Does your bank offer an existing internship or other type of educational program?



Does your bank offer an existing internship or other type of educational program?

#	Answer	%	Count
1	Yes	46.88%	15
2	No	53.13%	17
	Total	100%	32

Has anyone recently implemented an intern, co-op, or rotational program within their bank? If so, what type of program did you implement? Did you rely on an outside consultant or college/high school to help develop the program?

Has anyone recently implemented an intern, co-op, or rotational program within their bank? If so, what type of program did you implement? Did you rely on an outside consultant or college/high school to help develop the program?

We do not have a formal internship program, but we do hire seasonal/temporary interns (on break from school, etc.), who sometimes end up staying on with us and work during their school breaks, etc. They sometimes even come on full-time after graduation (win, win!).

Working with local colleges and universities, customized programs are developed for interns. A rotational component is included as applicable based on program objectives.

We are in the process of instituting an management trainee program.

We bring in inters to work over the summer but they are really just temp employees to assist us with various projects that need to get completed.

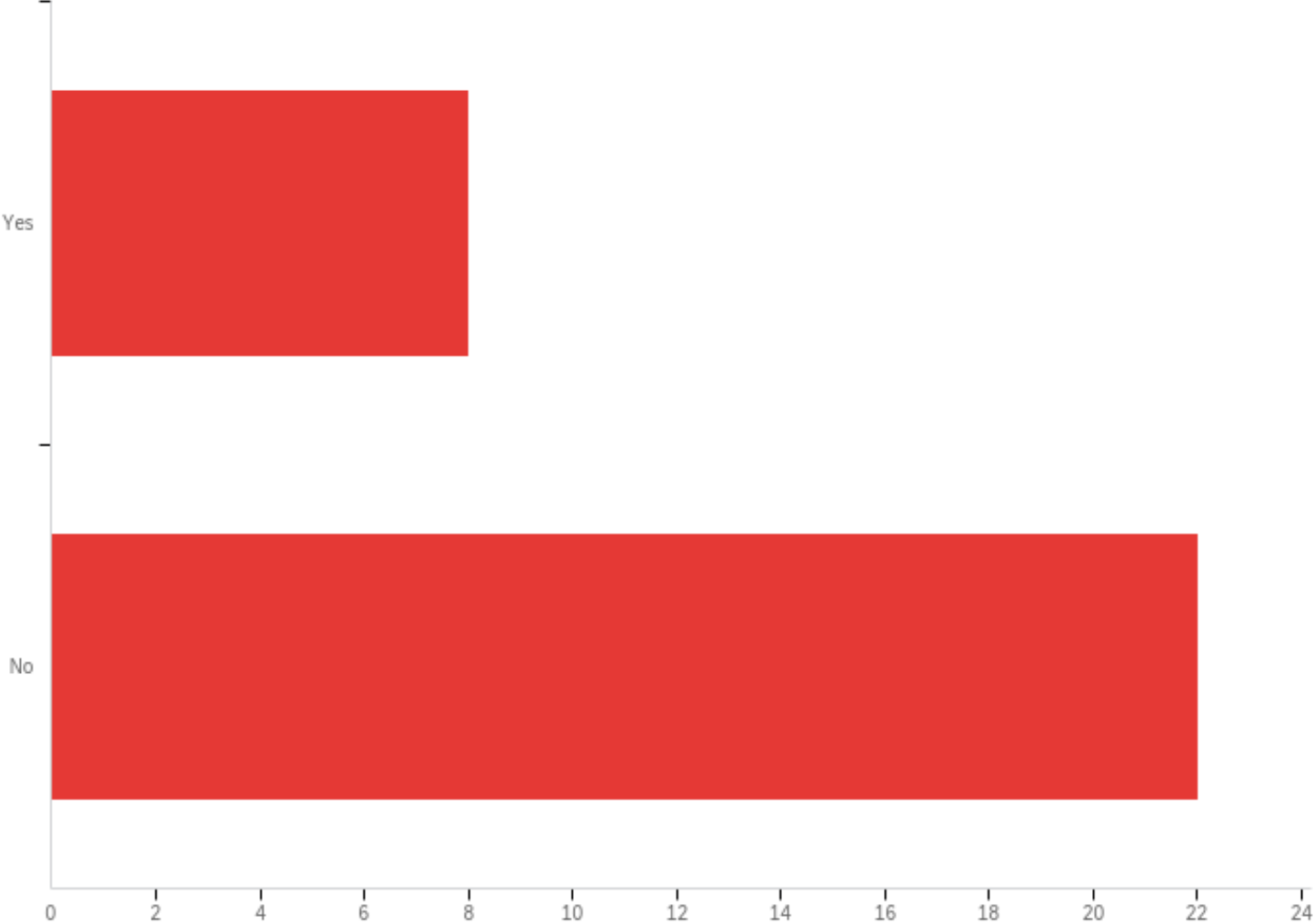
We have an internship where college students work for 10 weeks in the summer in a department related to their field of study. We receive feedback from the students each year to improve/modify the internship program.

Lighted Pathways

We pay 100% for all education. Master's must be approved by the President

We have all of the above and developed in-house

Do you Post the Pay Transparency Nondiscrimination Provision (electronic poster) for applicants in your corporate career center?



Do you Post the Pay Transparency Nondiscrimination Provision (electronic poster) for applicants in your corporate career center?

#	Answer	%	Count
1	Yes	26.67%	8
2	No	73.33%	22
	Total	100%	30

What was your turnover rate for 2020?

What was your turnover rate for 2020?
6.8%
12.06
10.4%
18.99
12.06
7.3%
9.8%
0
21.5
18.92%
16%
28.5%
7
13%

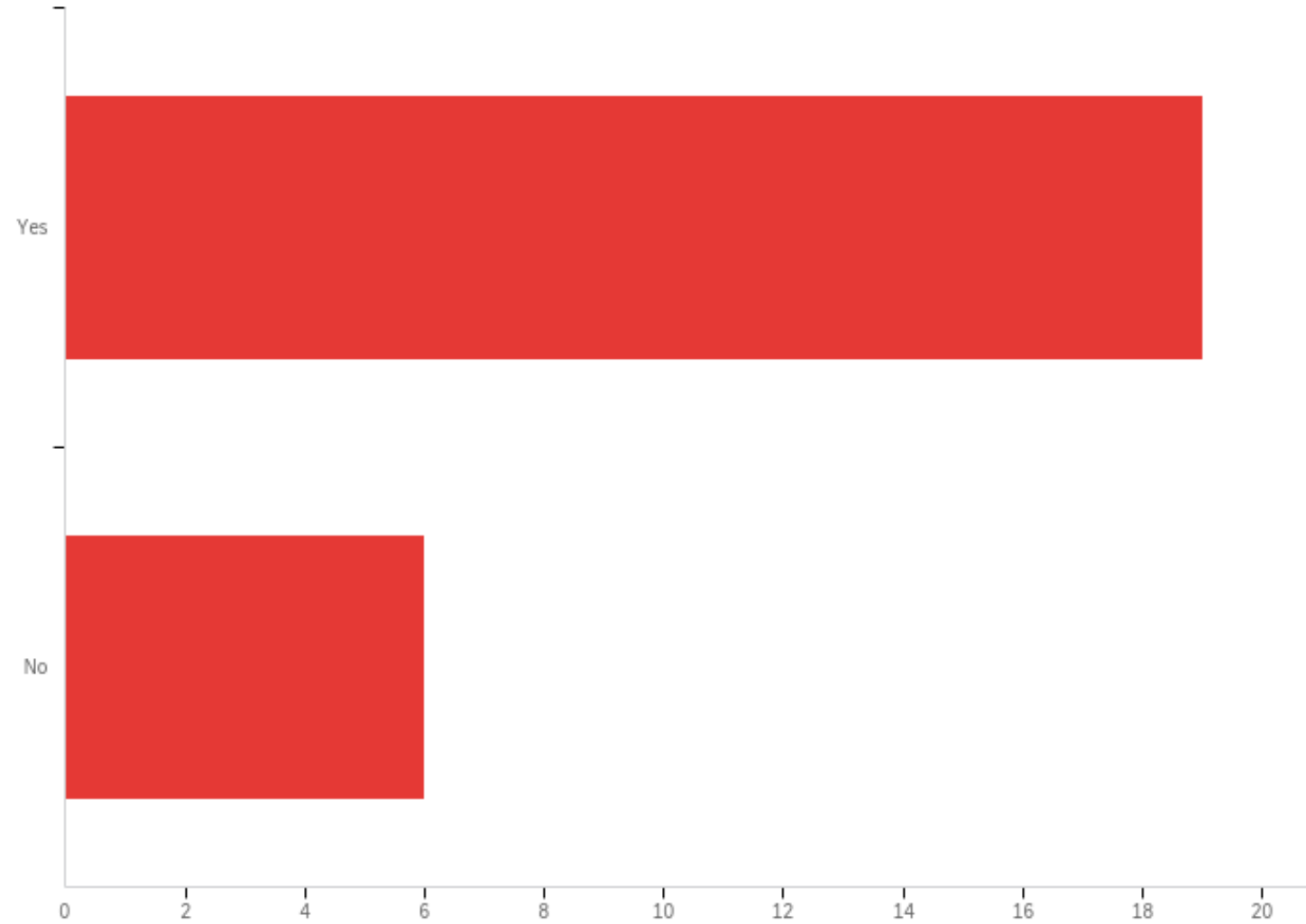
What was your turnover rate for 2021?

What was your turnover rate for 2021?
9.2%
11.10
20.1%
21.84
11.10
9.6%
28.3%
17
0
19.0
30.39%
25%
29%
12
16.5%

What was your turnover rate for 2022?

What was your turnover rate for 2022?
9.5%
17.31
23.1%
14.53
17.31
8.6%
29.2%
12
1
12.4
25.88%
19%
16%
09
12.4%

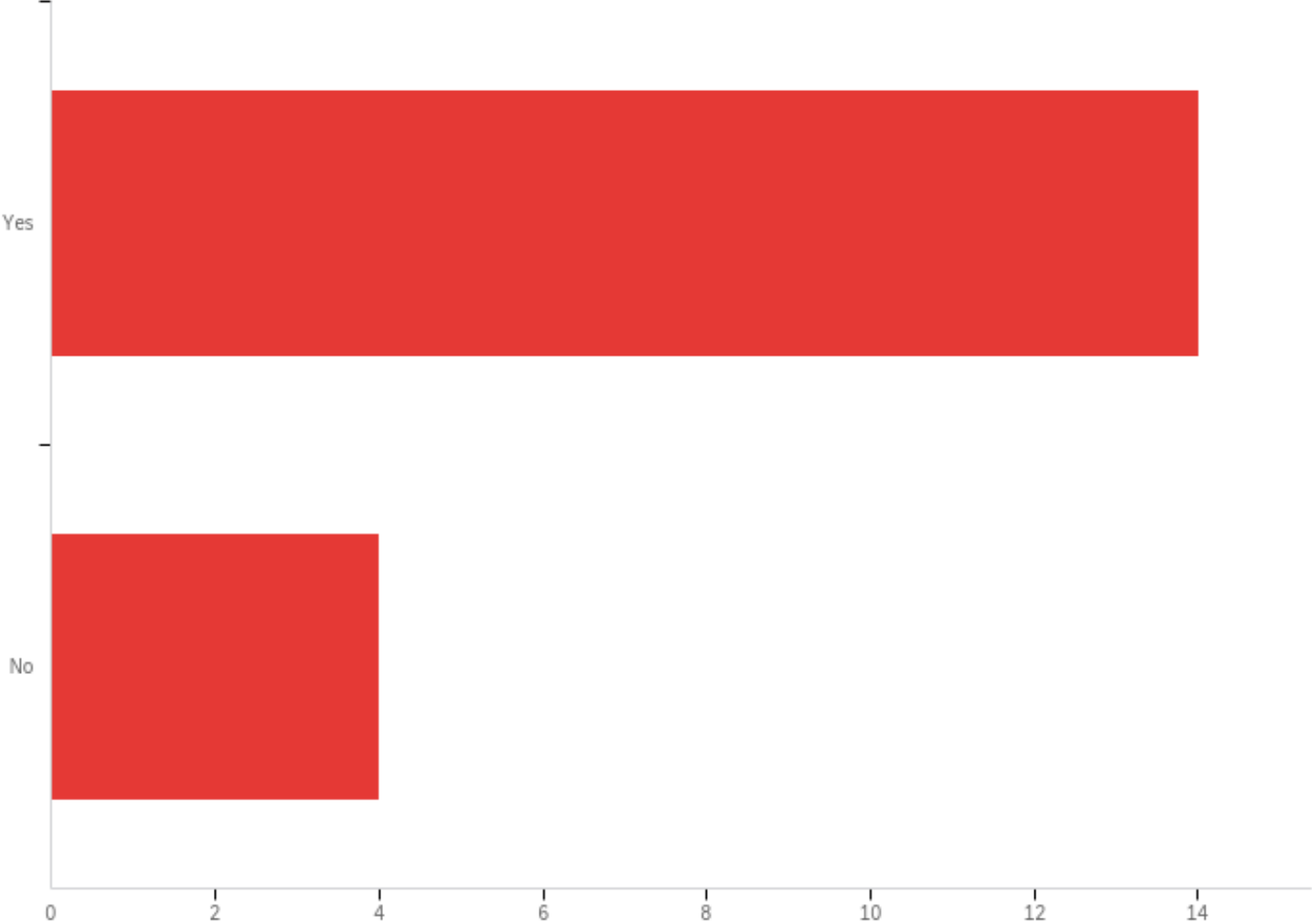
Do you offer part-time staff health insurance if they work 20+ hours?



Do you offer part-time staff health insurance if they work 20+ hours?

#	Answer	%	Count
1	Yes	76.00%	19
2	No	24.00%	6
	Total	100%	25

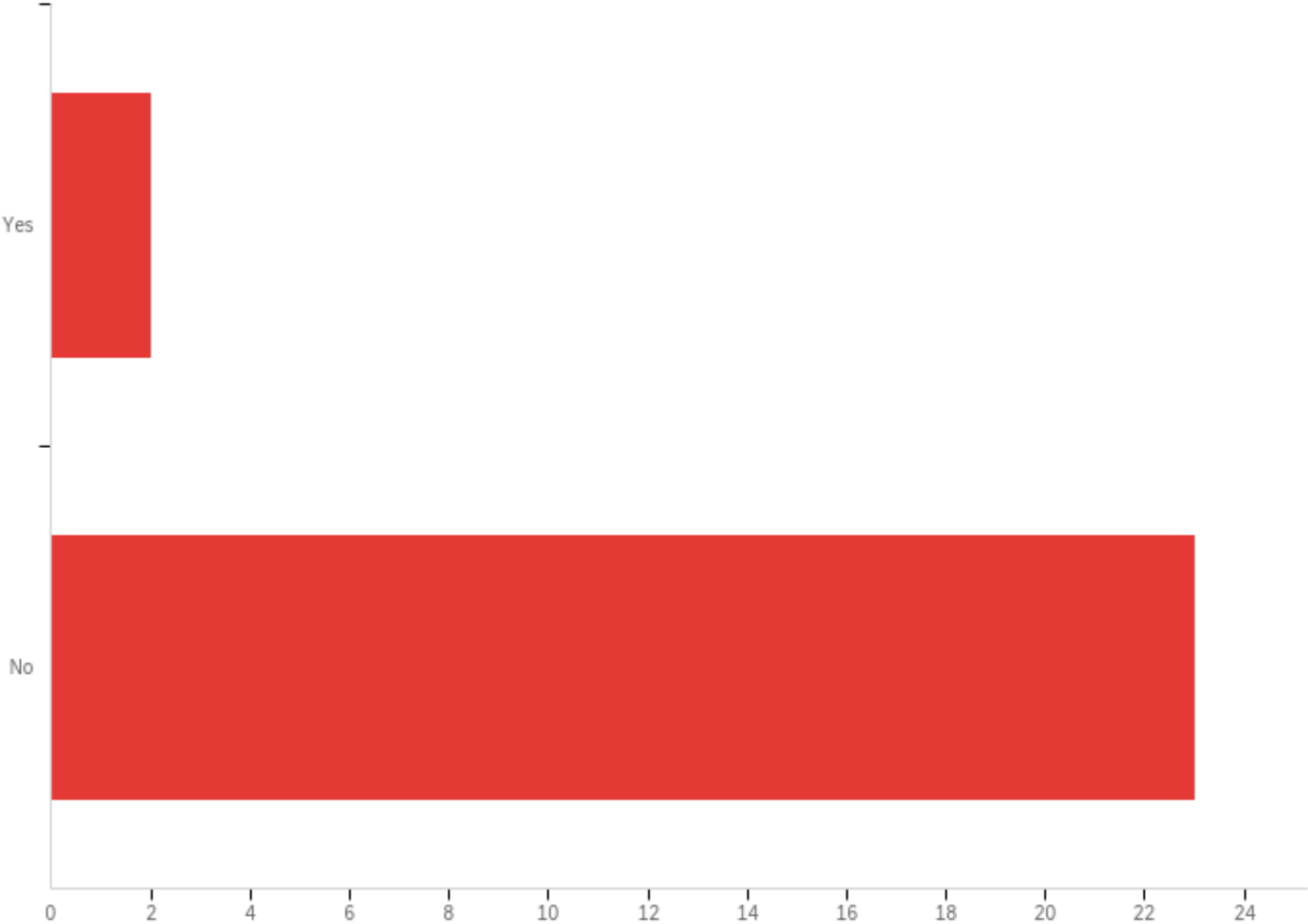
Is the contribution percentage that the PT employee pays different than your 30+ hour or FT staff?



Is the contribution percentage that the PT employee pays different than your 30+ hour or FT staff?

#	Answer	%	Count
1	Yes	77.78%	14
2	No	22.22%	4
	Total	100%	18

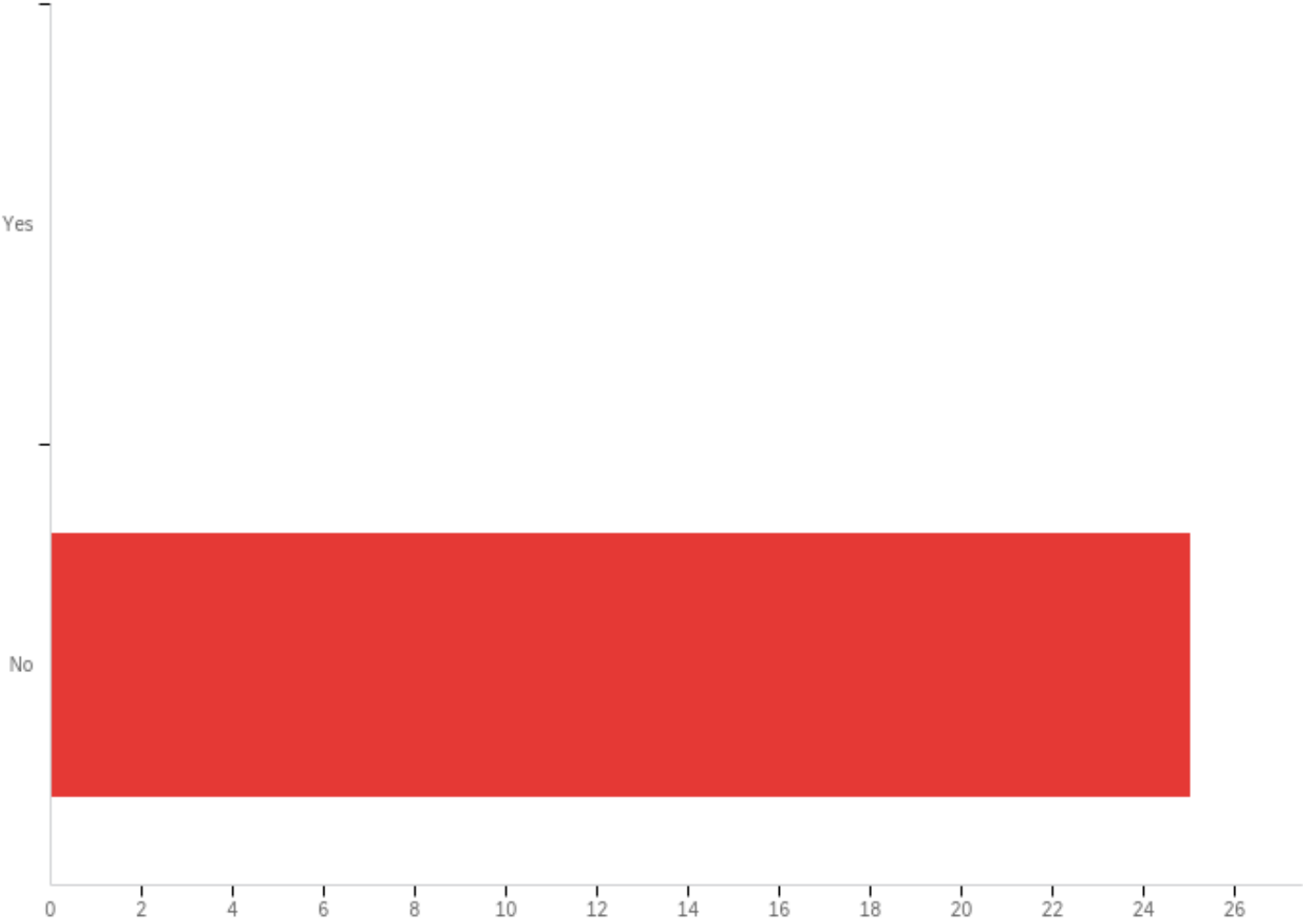
Are any banks considering offering an opt-out benefit to help manage expenses going into 2024?



Are any banks considering offering an opt-out benefit to help manage expenses going into 2024?

#	Answer	%	Count
1	Yes	8.00%	2
2	No	92.00%	23
	Total	100%	25

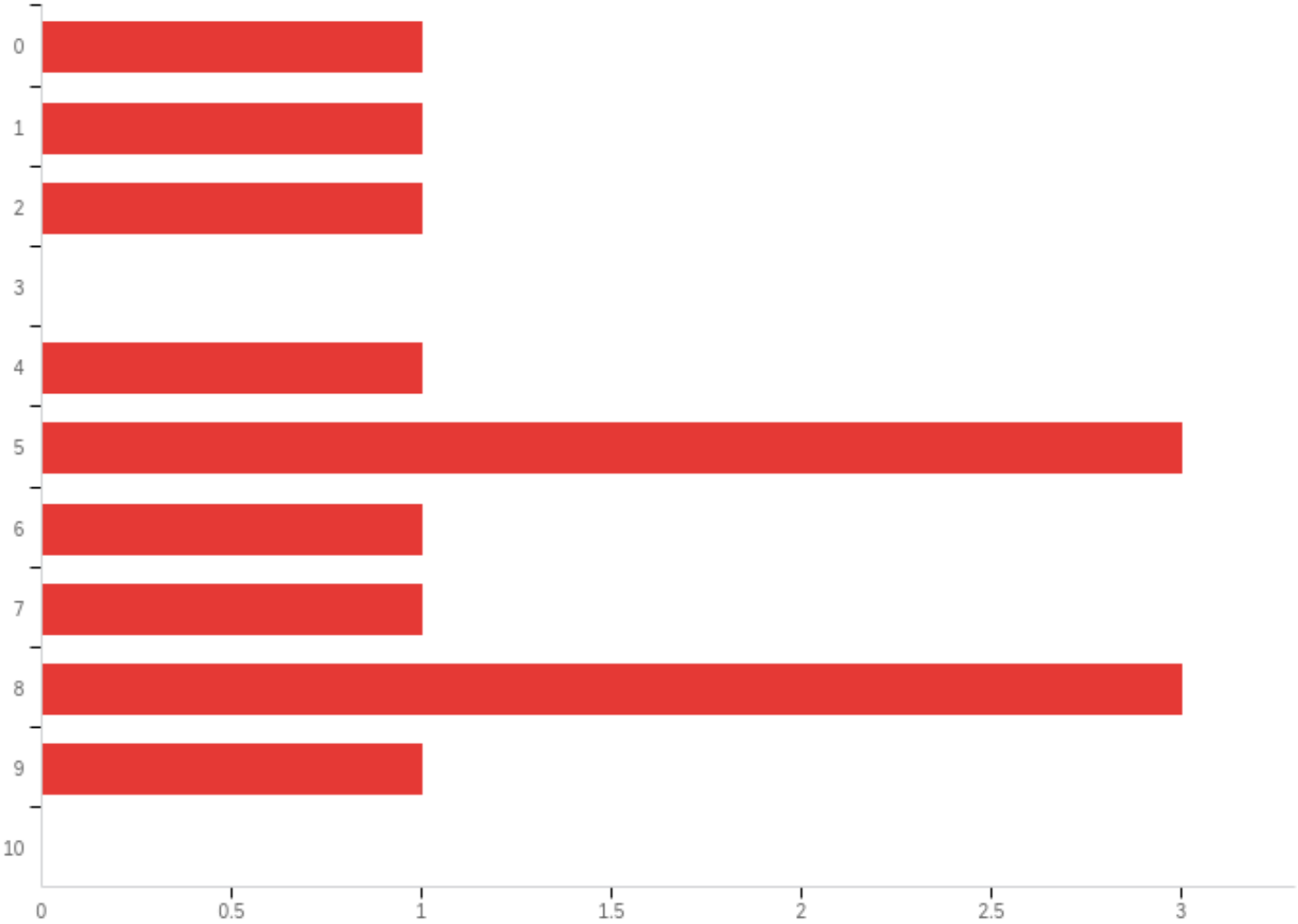
Do you have a bilingual pay differential when hiring or creating a specific position?



Do you have a bilingual pay differential when hiring or creating a specific position?

#	Answer	%	Count
1	Yes	0.00%	0
2	No	100.00%	25
	Total	100%	25

On a scale of 0 – 10 (0 = not at all to 10 program fully developed) where is your organization with its' DEI efforts?



On a scale of 0 – 10 (0 = not at all to 10 program fully developed) where is your organization with its' DEI efforts?

#	Answer	%	Count
0	0	7.69%	1
1	1	7.69%	1
2	2	7.69%	1
3	3	0.00%	0
4	4	7.69%	1
5	5	23.08%	3
6	6	7.69%	1
7	7	7.69%	1
8	8	23.08%	3
9	9	7.69%	1
10	10	0.00%	0

Who do you use to complete your Affirmative Action Plan each year?

Who do you use to complete your Affirmative Action Plan each year?
MAACS - Maciel Affirmative Action & Compliance Services
Maciel Affirmative Action
MAACS - Maciel Affirmative Action & Compliance Services
Organizational Resource Association
Outsolve (formerly HudsonMann)
EANE
N/A
HR Works
OutSolve
Affirmity
Outsolve

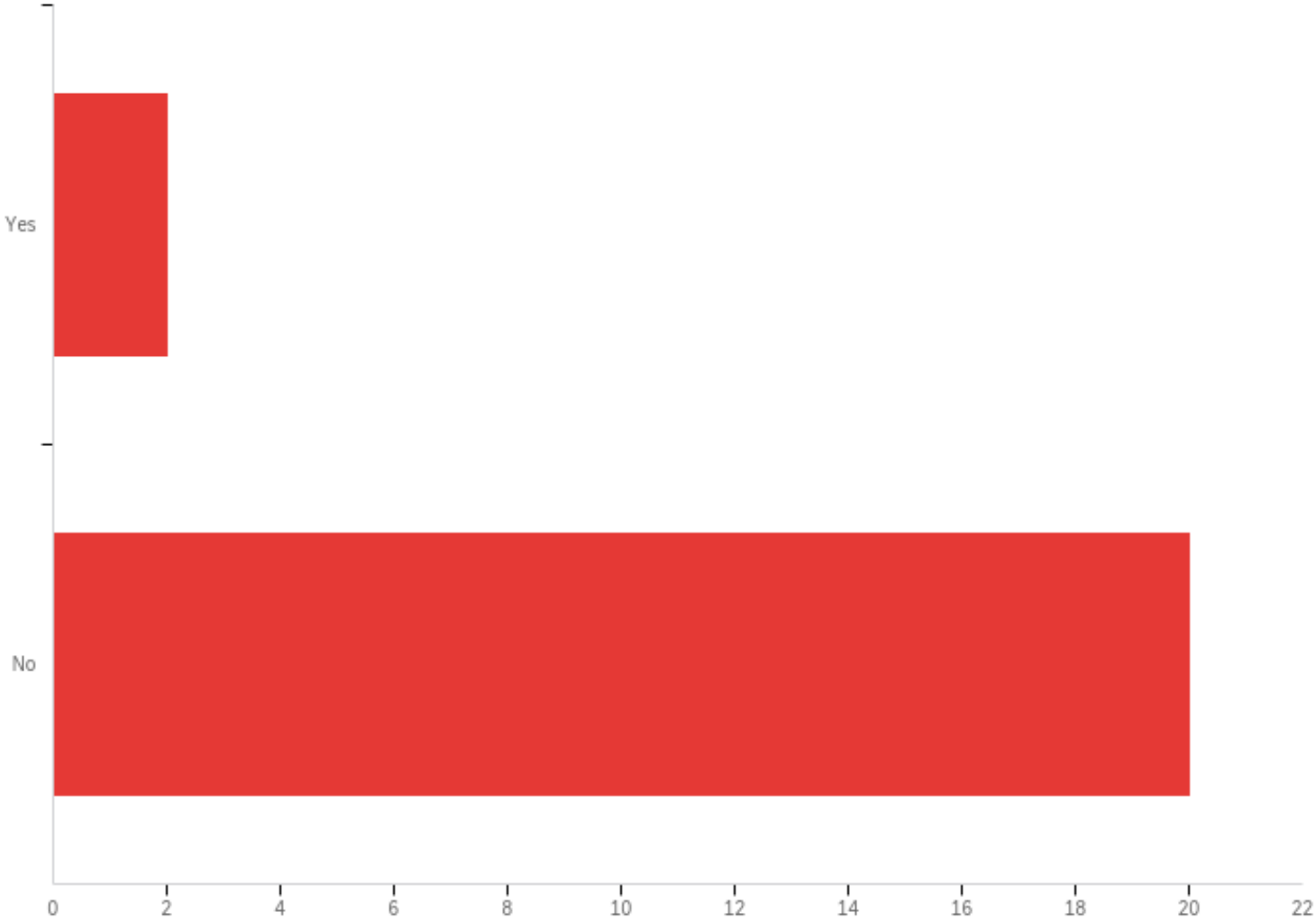
Who do you use to complete your Affirmative Action Plan each year?

Who do you use to complete your Affirmative Action Plan each year?
HR Works
yes
N/A
Outsolve
Bondcliff Consulting/Russ Sullivan
Bondcliff Consulting/Russ Sullivan
our legal counsel

Q14 - Who do you use to audit your company for Pay Equity in regard to possible pay disparities?

Who do you use to audit your company for Pay Equity in regard to possible pay disparities?
Internal
ADP
N/A
OutSolve
Outsolve
Pearl Meyer
We do it in house
Bank's Labor Attorney
Outsolve
Goodwin Proctor
Goodwin Proctor

I would like to hear from the group on childcare and elder care. Are banks offering stipends / subsidies to their employees to help offset these costs?



I would like to hear from the group on childcare and elder care. Are banks offering stipends / subsidies to their employees to help offset these costs?

#	Answer	%	Count
1	Yes	9.09%	2
2	No	90.91%	20
	Total	100%	22

How are you addressing this from a support standpoint? It is a lot to juggle from a mental health and financial perspective, can we be doing more to support our employees?

How are you addressing this from a support standpoint? It is a lot to juggle from a mental health and financial perspective, can we be doing more to support our employees?

We are currently looking into potential programs/options.

We are currently looking into potential programs and options.

We offer Employee Assistant Programs, free Calm app, and webinars. Once a year we have a Wellness Fair where employees can participate in onsite seminars, webinars, chair massages, inspirational speakers with many other fun activities in improve mental health. In addition, employees have three paid Wellbeing days for employees to use to support mental health.

We are very flexible with time off for all employees.

we are very flexible when we can be in terms of modified hours or work from home

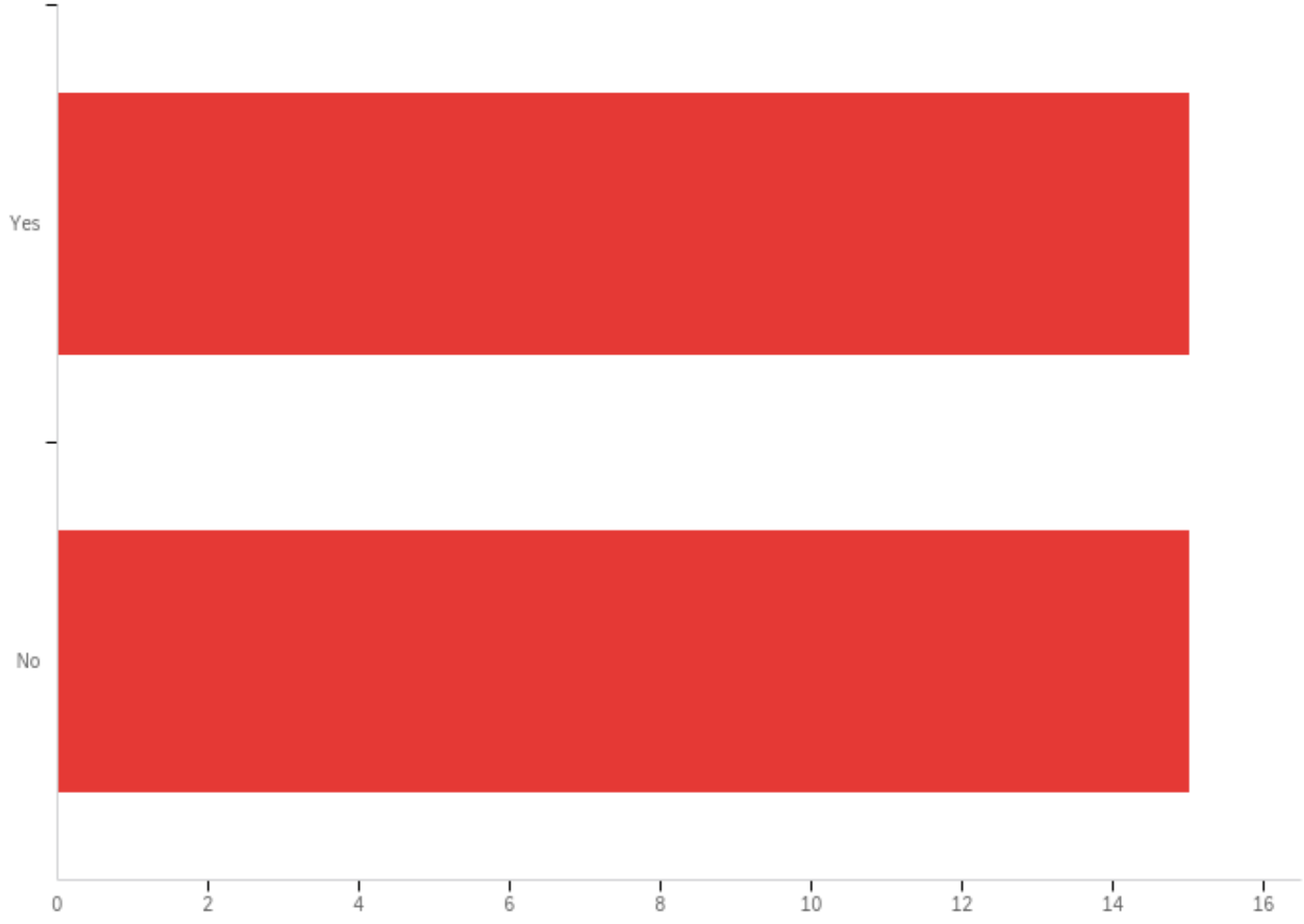
EAP, PFML

MBA: HR Discussion Group July Survey Results

04. HR Discussion Group_July 2023

July 20th 2023, 2:03 pm MDT

Q25 - Does your bank offer Domestic Partner coverage?



Q25 - Does your bank offer Domestic Partner coverage?

#	Answer	%	Count
1	Yes	50.00%	15
2	No	50.00%	15
	Total	100%	30

How do you handle the explanation of imputed income to employees?

We have an Affidavit. I am happy to share if the bank wants to reach out to me.

We have the following statement in our benefit guide : "Following IRS guidelines, domestic partner contributions are taken on a post-tax basis. Contributions made by the employer for domestic partner coverage will be subject to imputed income for the employee." and also explain individually.

We offer an explanation and example of the imputed income to the employee with the affidavit so they fully understand their responsibility.

HR has a letter that we provide to an employee that explains the tax implication.

The IRS considers the fair market value of insurance benefits provided to domestic partners and their children as taxable income.

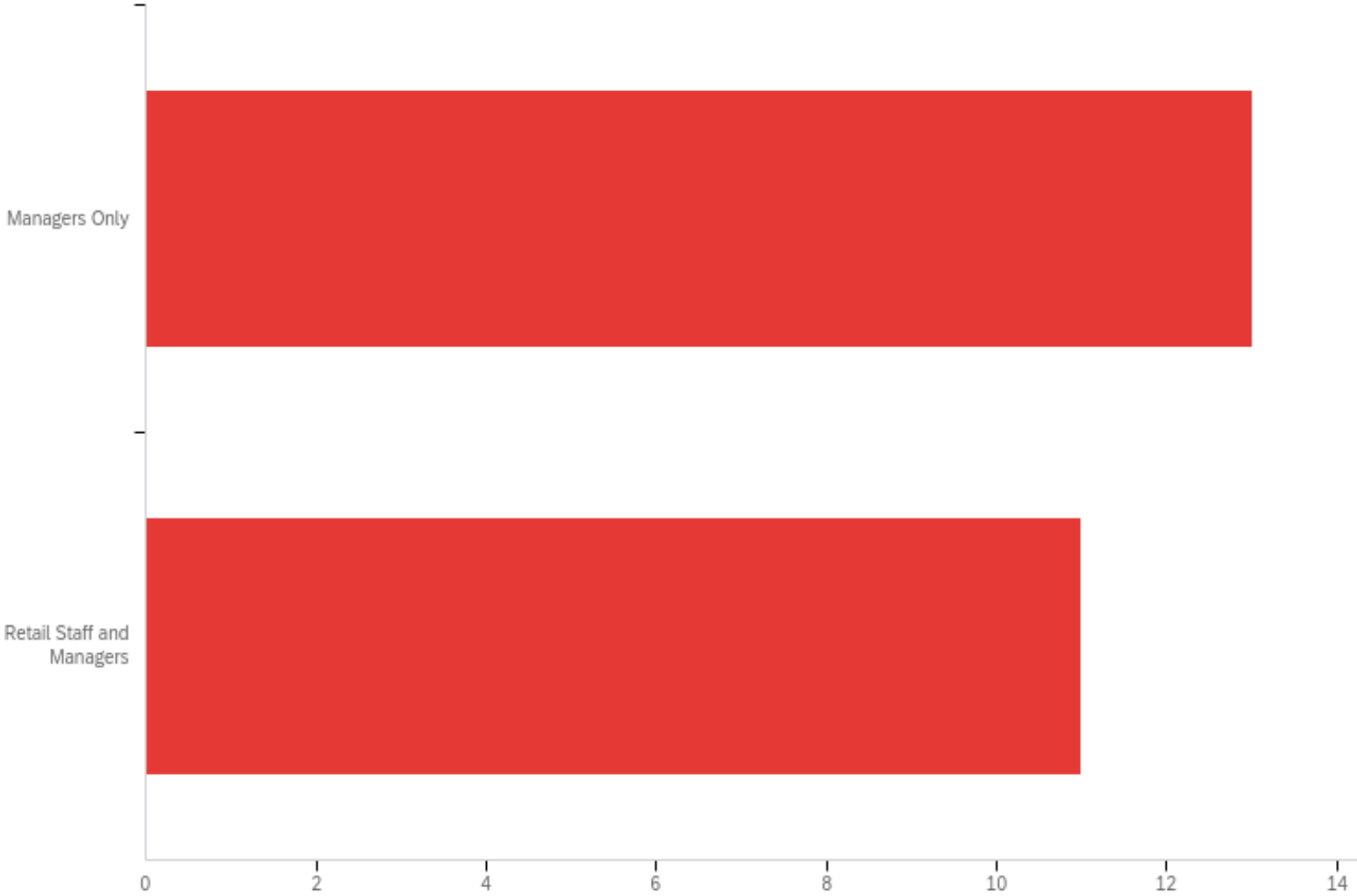
Calculating imputed income on the fair market value for the insurance coverage for domestic partners and the children of domestic partners applies to Health, Dental and Vision Insurance.

- The imputed income on the fair market value of the coverage is subject to federal, state and FICA tax
- The fair market value can be calculated either based on what the cost is for individual COBRA coverage, or, on what the additional cost is to the employer for providing the coverage

HR explains to the employees the imputed income and how they will be taxed for the domestic partner coverage..

Employees are taxed on the benefit and we give them an example of their pay with and without the benefit.

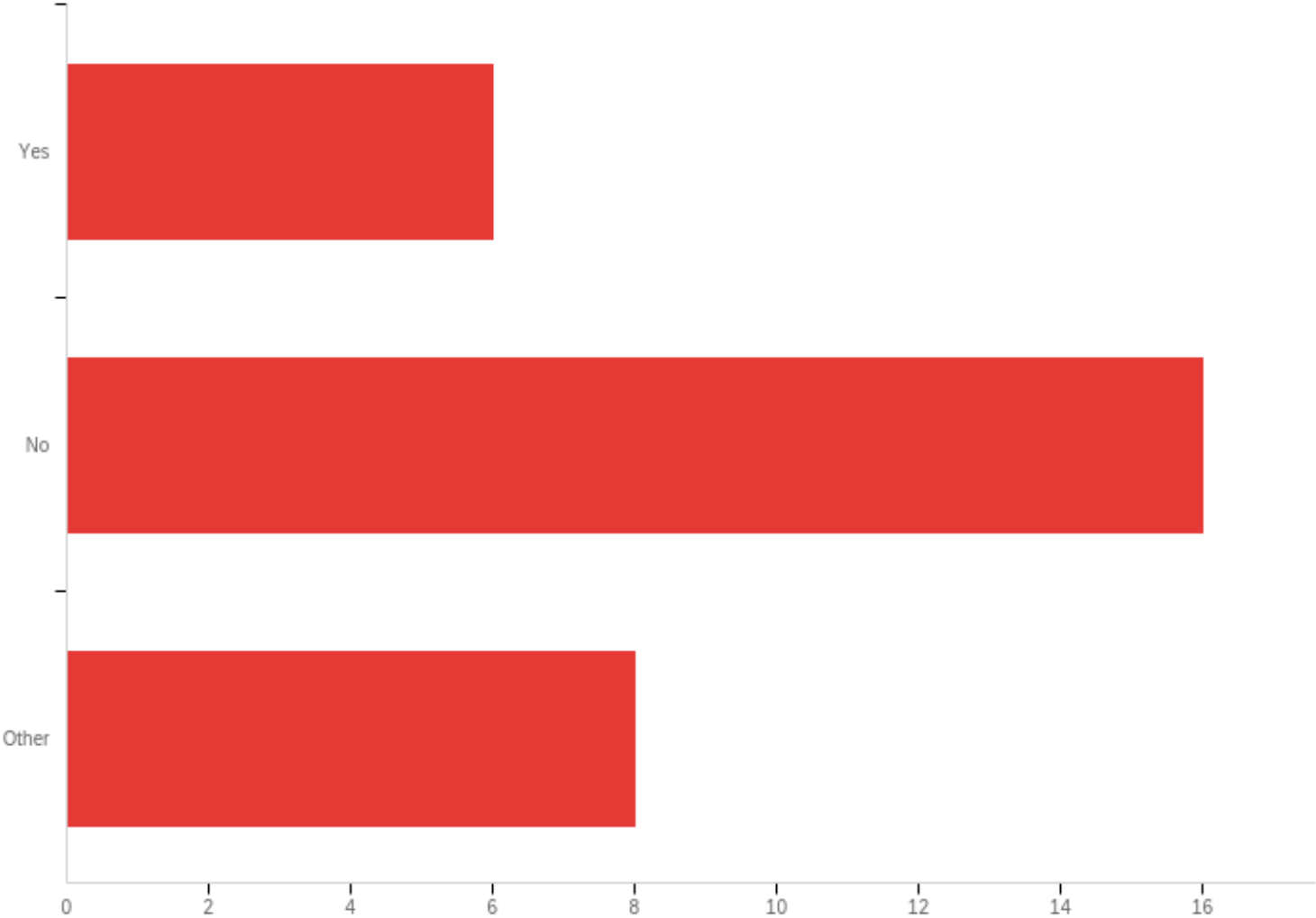
Q28 - Does your bank offer Management Training for retail staff and/or all managers?



Q28 - Does your bank offer Management Training for retail staff and/or all managers?

#	Answer	%	Count
1	Managers Only	54.17%	13
5	Retail Staff and Managers	45.83%	11
	Total	100%	24

Q29 - Is your bank pulling back from the use of hybrid remote work?



Q29 - Is your bank pulling back from the use of hybrid remote work?

#	Answer	%	Count
1	Yes	20.00%	6
2	No	53.33%	16
3	Other	26.67%	8
	Total	100%	30

Q29 - Is your bank pulling back from the use of hybrid remote work?

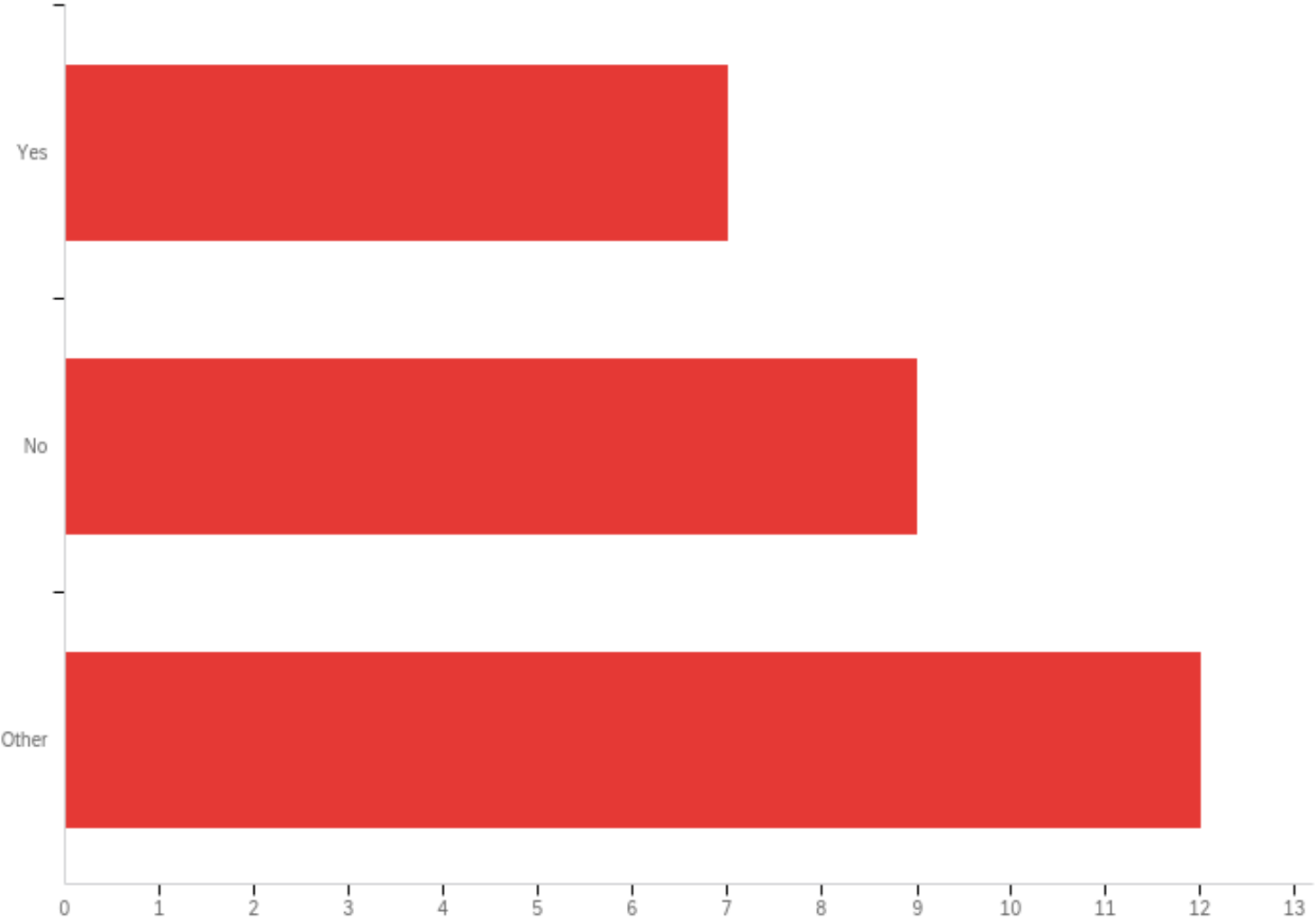
Q29_3_TEXT - Other

Other - Text
never really had remote work, but are moving to eventually hybrid for some positions
We did not implement a Hybrid schedule for employees. All employees are required to report to work each day.
Modiify days available
We have done very little hybrid/remote.
Yes, we thinking about calling all employees back to the office.

Q30 - What online DEI training are you using, if any?

What online DEI training are you using, if any?
ABA
BiasSync and Rapid Learning
None at the moment. Outlining plan including the definition of our DEI & B statement.
OpenSesame DEI training
ABA and ICBA
American Banker Assoc, we are looking to find a vendor to provide a training program to all staff.
BAI
ABA just one training module.
We use compliance training that offer DEI training.
Paylocity
None
What online DEI training are you using, if any?
K.W. Diversity
None at this time.
Oncourse Learning
We used YW Boston and are not looking for additional speakers

Q31 - Are you considering increasing starting pay rates for Tellers / Personal Bankers based on current job market?



Q31 - Are you considering increasing starting pay rates for Tellers / Personal Bankers based on current job market?

#	Answer	%	Count
1	Yes	25.00%	7
2	No	32.14%	9
3	Other	42.86%	12
	Total	100%	28

Q31 - Are you considering increasing starting pay rates for Tellers / Personal Bankers based on current job market?

Q31_3_TEXT - Other

Other - Text
We did in 2022
We start at \$17
Possibly, as hiring continues to be a challenge
Not sure, waiting for Pearl Meyer survey
already did. \$22.00/hr on 1/1/2023
We already have
We are always monitoring this and will increase as needed.
We do market research to determine.

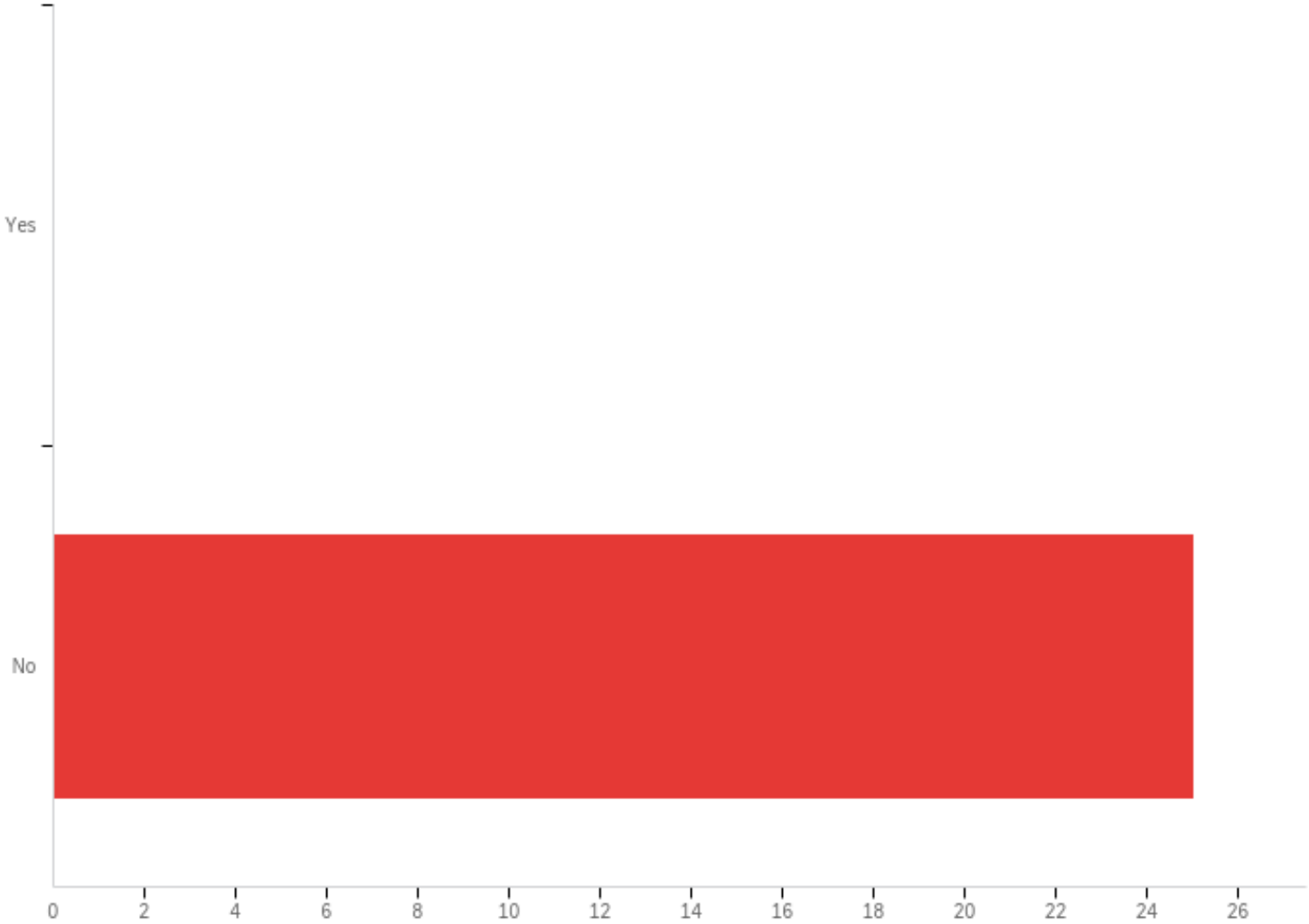
Q23 - How many people make up your Compliance Department?

How many people make up your Compliance Department?
4
3
4
Our Audit/Compliance/Risk department has four employees.
6
2
2
7 in compliance, risk teams are separate
2-4
4
We use a compliance committee. All Department heads/supervisors make up the committee and are responsible for compliance in their area. Total on the compliance committee is 10.

Q23 - How many people make up your Compliance Department?

How many people make up your Compliance Department?
2
5 also includes the risk department.
1
1
Do not have a true compliance department. Headed by the SVP-CFO and work delegated to other officers
7
5
2
2
1
4
2
3

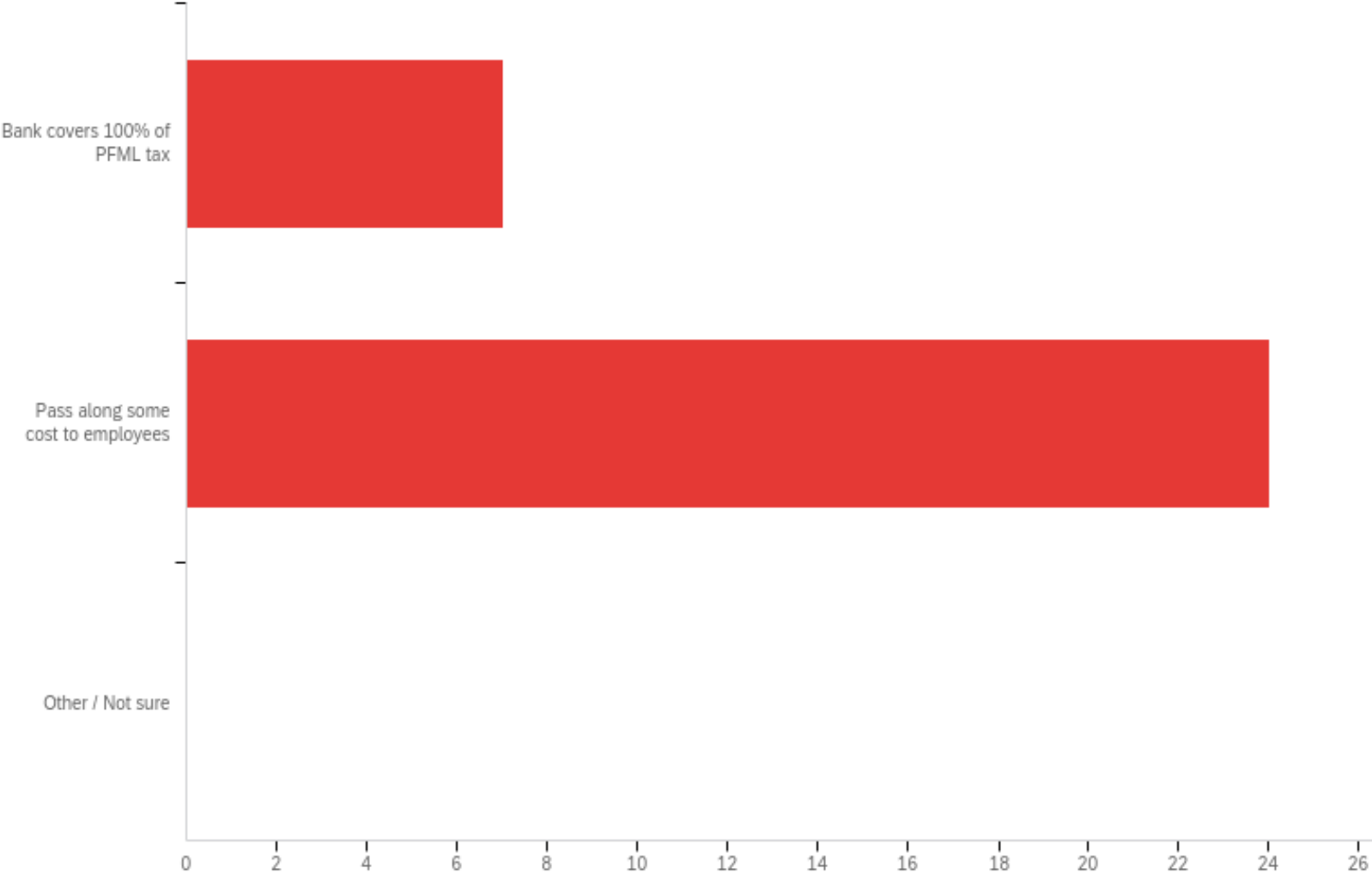
Q24 - Are you considering increasing your headcount in Compliance in 2024?



Q24 - Are you considering increasing your headcount in Compliance in 2024?

#	Answer	%	Count
4	Yes	0.00%	0
5	No	100.00%	25
	Total	100%	25

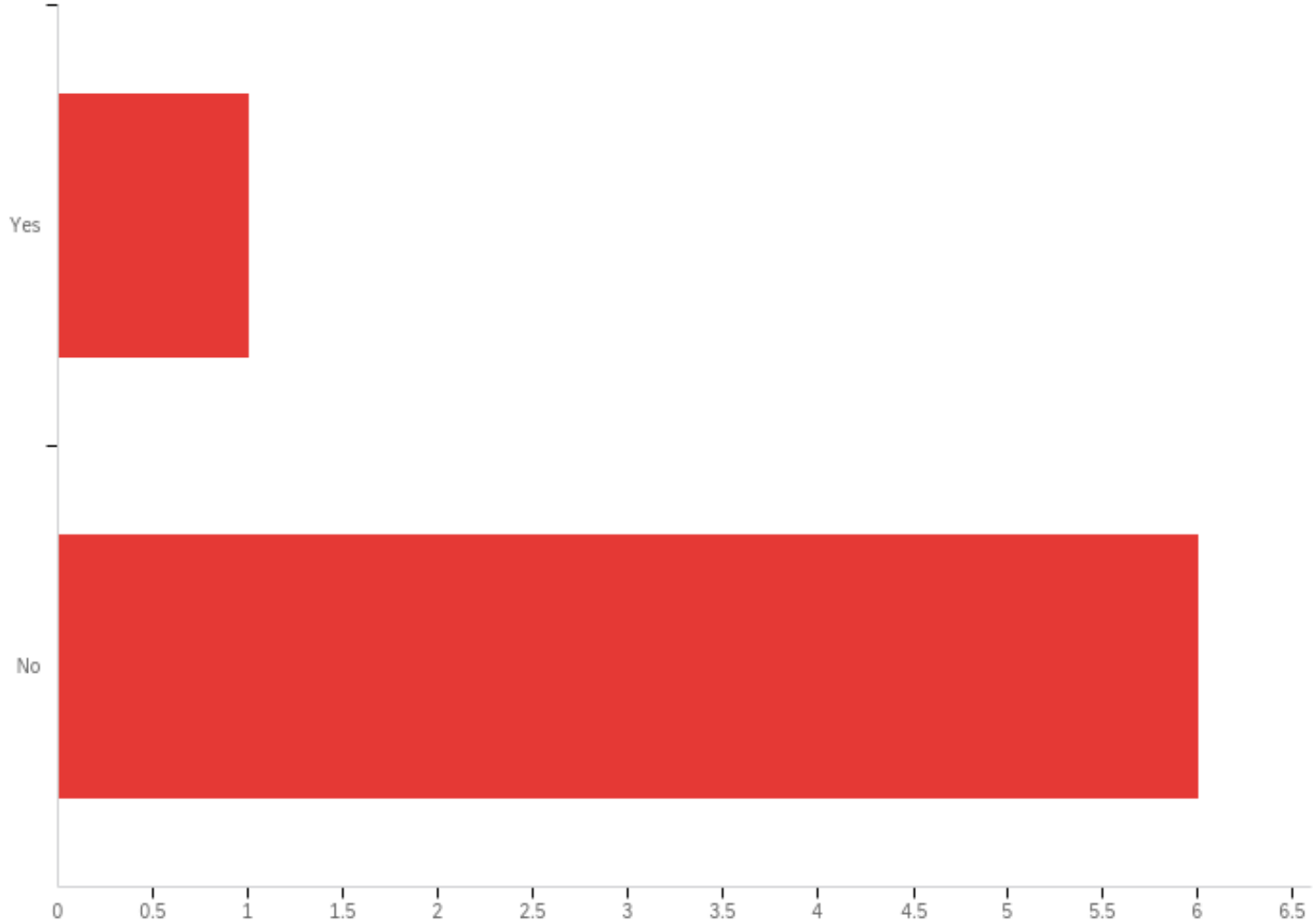
Q34 - Does your bank cover 100% of PFMLA tax or do you pass along the cost to the employees?



Q34 - Does your bank cover 100% of PFMLA tax or do you pass along the cost to the employees?

#	Answer	%	Count
1	Bank covers 100% of PFML tax	22.58%	7
2	Pass along some cost to employees	77.42%	24
5	Other / Not sure	0.00%	0
	Total	100%	31

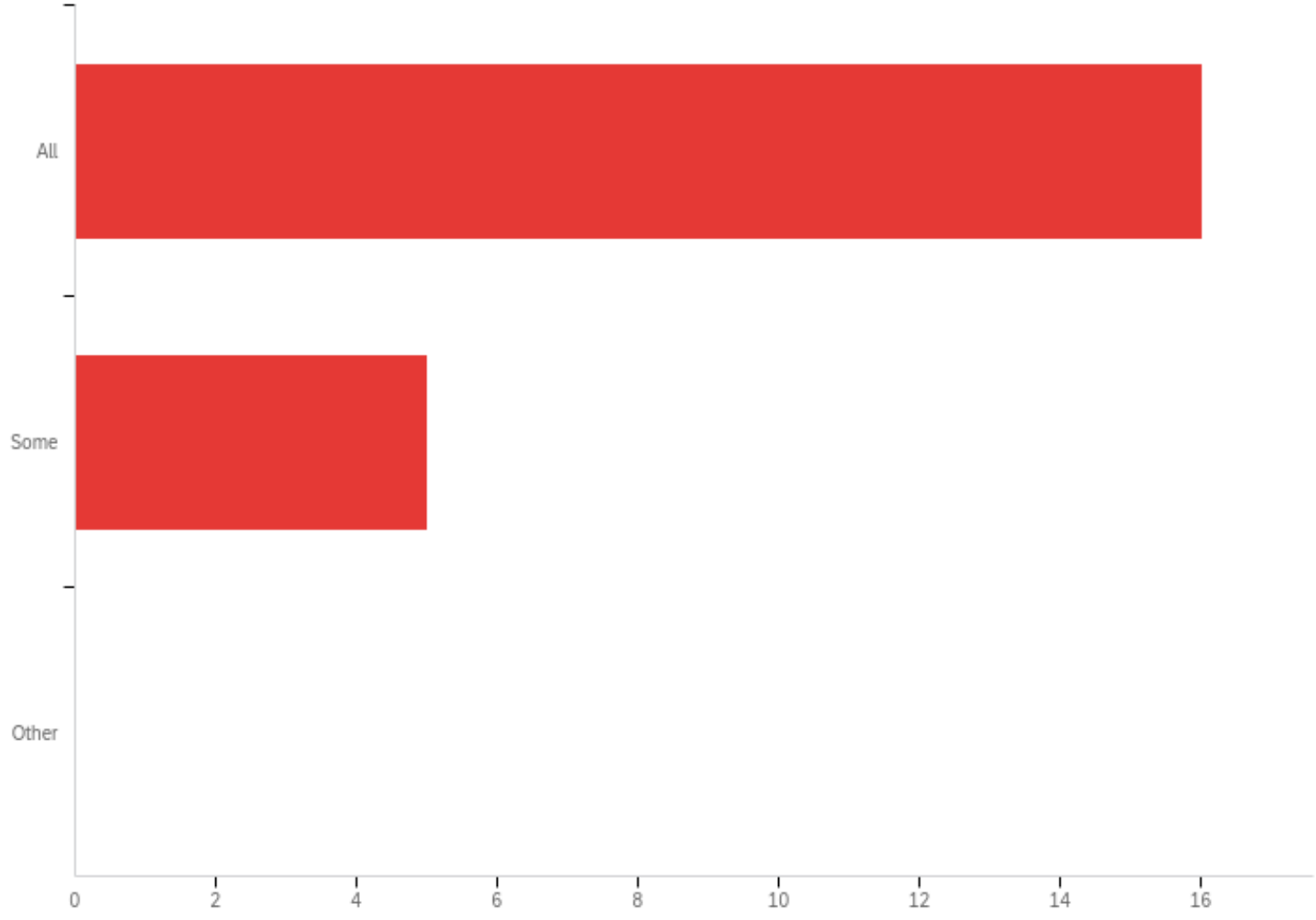
Q35 - Are you considering passing along part of the allowable limit to employees for next year?



Q35 - Are you considering passing along part of the allowable limit to employees for next year?

#	Answer	%	Count
1	Yes	14.29%	1
2	No	85.71%	6
	Total	100%	7

Q36 - Do you pass along ALL of the legally allowed tax amounts (i.e. 0.208% for Medical and 0.11% for family) or do you pass along some of the allowed tax amounts?



Q36 - Do you pass along ALL of the legally allowed tax amounts (i.e. 0.208% for Medical and 0.11% for family) or do you pass along some of the allowed tax amounts?

#	Answer	%	Count
1	All	76.19%	16
2	Some	23.81%	5
4	Other	0.00%	0
	Total	100%	21

Q37 - How many employees does your bank have?

How many employees does your bank have?
174
110
200
235
85
220
63 (we're down about 6 people)
109
215
1700
85

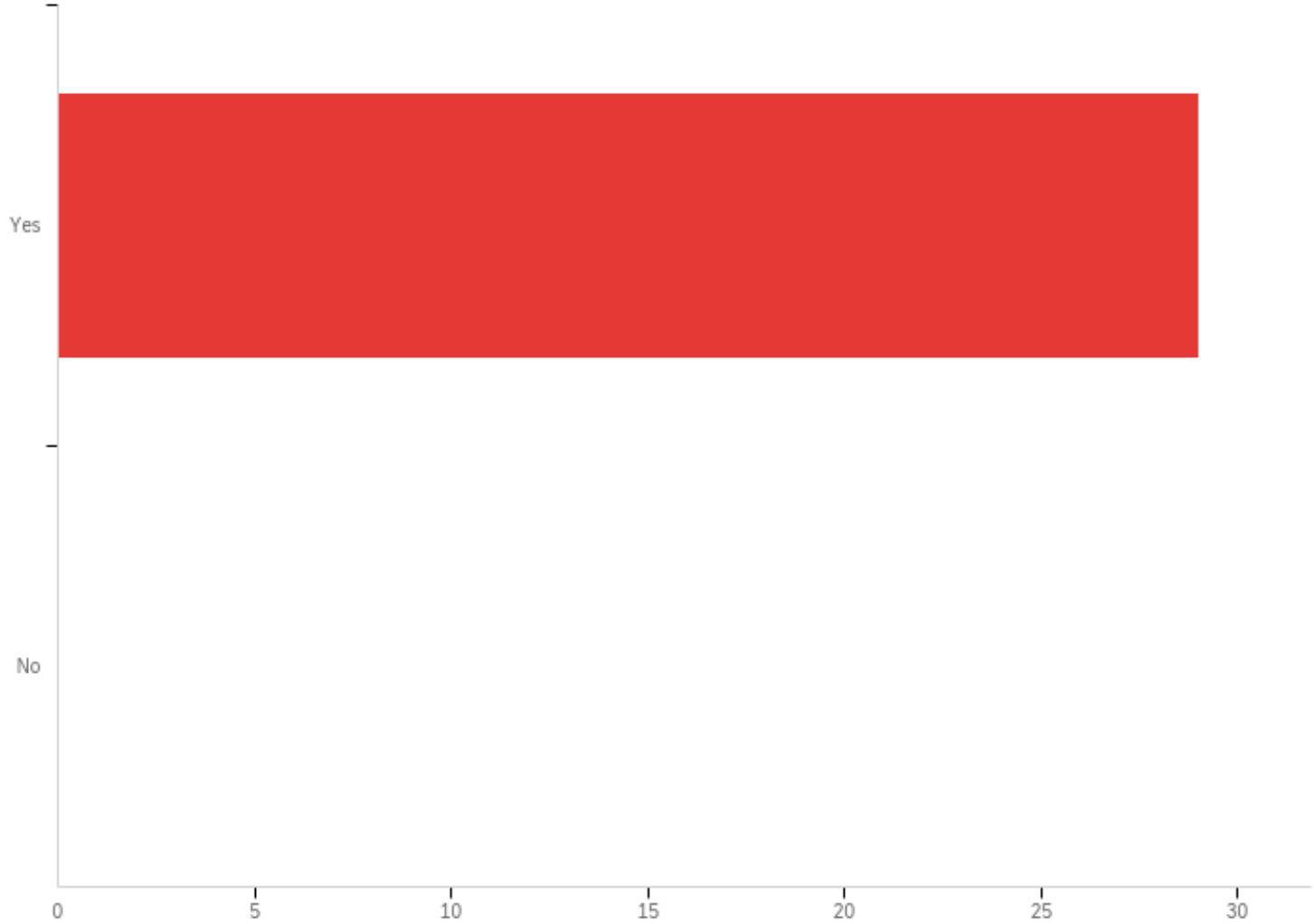
Q37 - How many employees does your bank have?

How many employees does your bank have?
115
40
535
95
275
76
70
560
61
138
180

Q37 - How many employees does your bank have?

How many employees does your bank have?
200
58
78
210
170
115

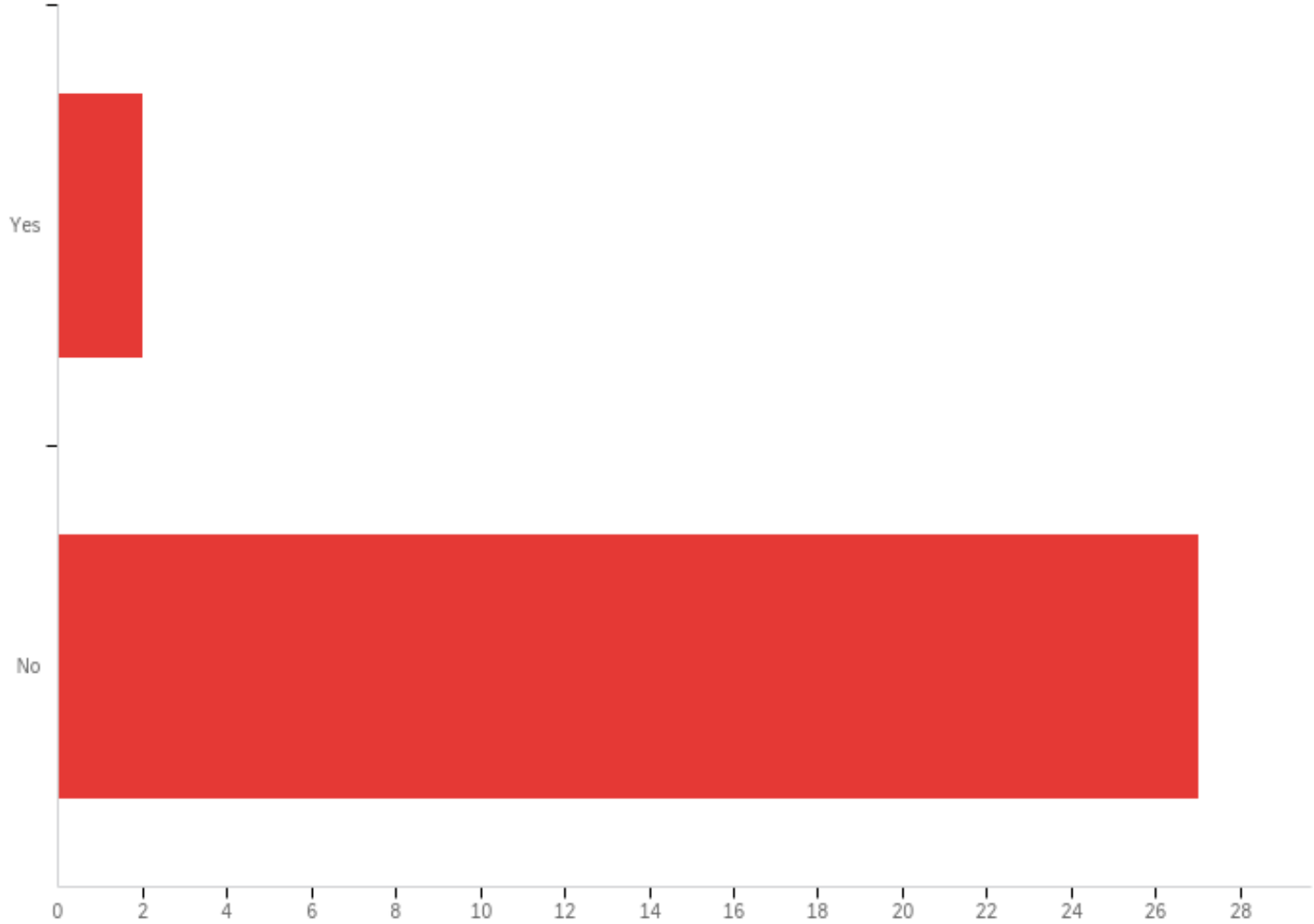
Q19 - Is your bank open on Saturdays?



Q19 - Is your bank open on Saturdays?

#	Answer	%	Count
1	Yes	100.00%	29
2	No	0.00%	0
	Total	100%	29

Q21 - Is your bank drive up only on Saturdays?



Q21 - Is your bank drive up only on Saturdays?

#	Answer	%	Count
1	Yes	6.90%	2
2	No	93.10%	27
	Total	100%	29

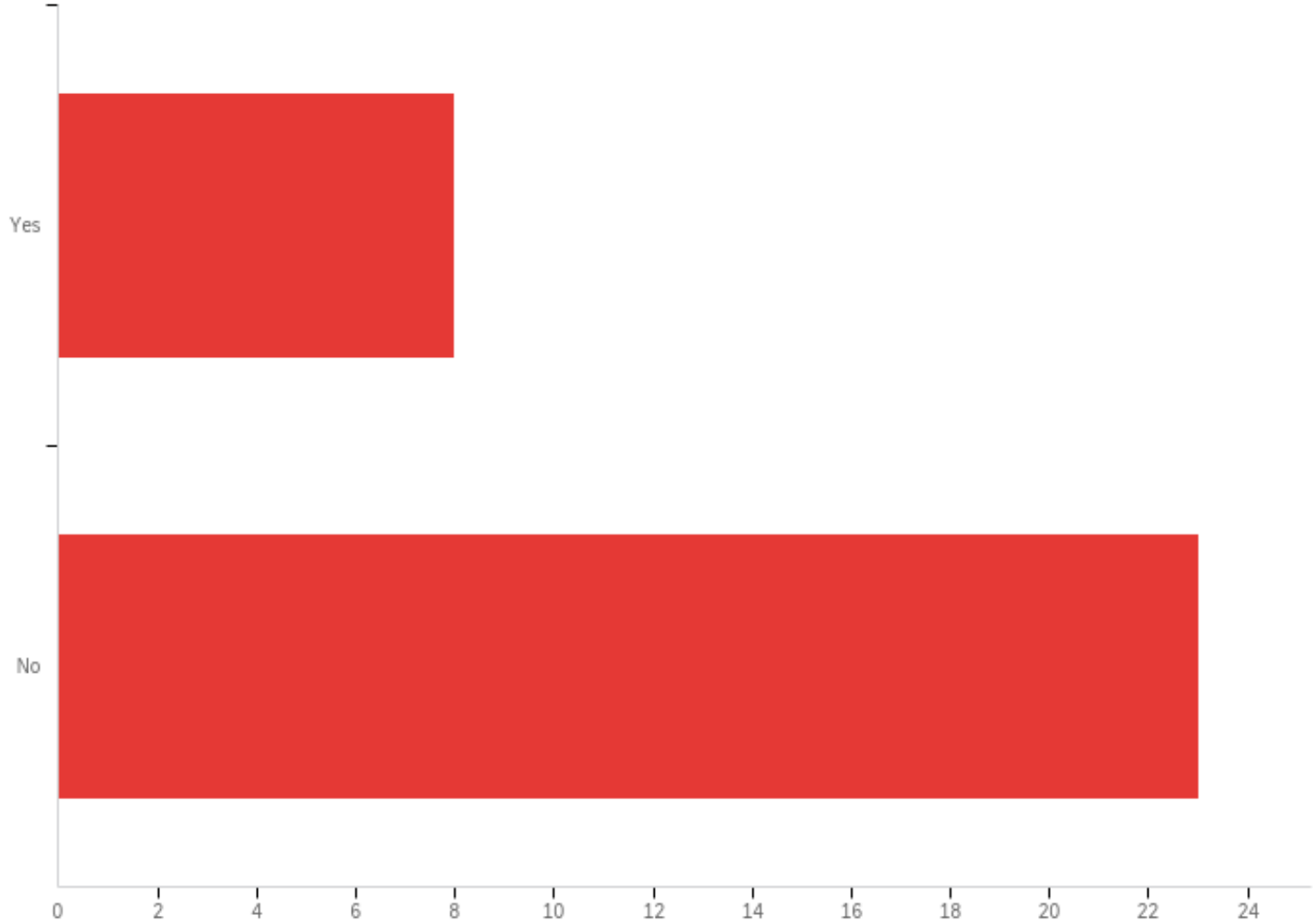
Q39 - Has your bank cut back branch hours during the week or on Saturday's, if yes, what are your hours?

Has your bank cut back branch hours during the week or on Saturday's, if yes, what are your hours?
no
9am - Noon
Lobby: Monday - Wednesday
All branches: Mon-Fri. 8:30 a.m. - 4:00 p.m. Sat. 8:30 a.m. - 12:30 p.m.
no
We have not cut back hours, but we are considering based on staffing levels.
Not cut back
no
Only due to staffing, not based on transaction analysis.
no.
we are open from 8:00 a.m. to 12:00 p.m. on Saturdays and it has been that way for many years
No

Q39 - Has your bank cut back branch hours during the week or on Saturday's, if yes, what are your hours?

Has your bank cut back branch hours during the week or on Saturday's, if yes, what are your hours?
no
No
No
no
No
no
We used to be open on Fridays until 5 now our only late night is Thursday until 6. All other days we close at 4.

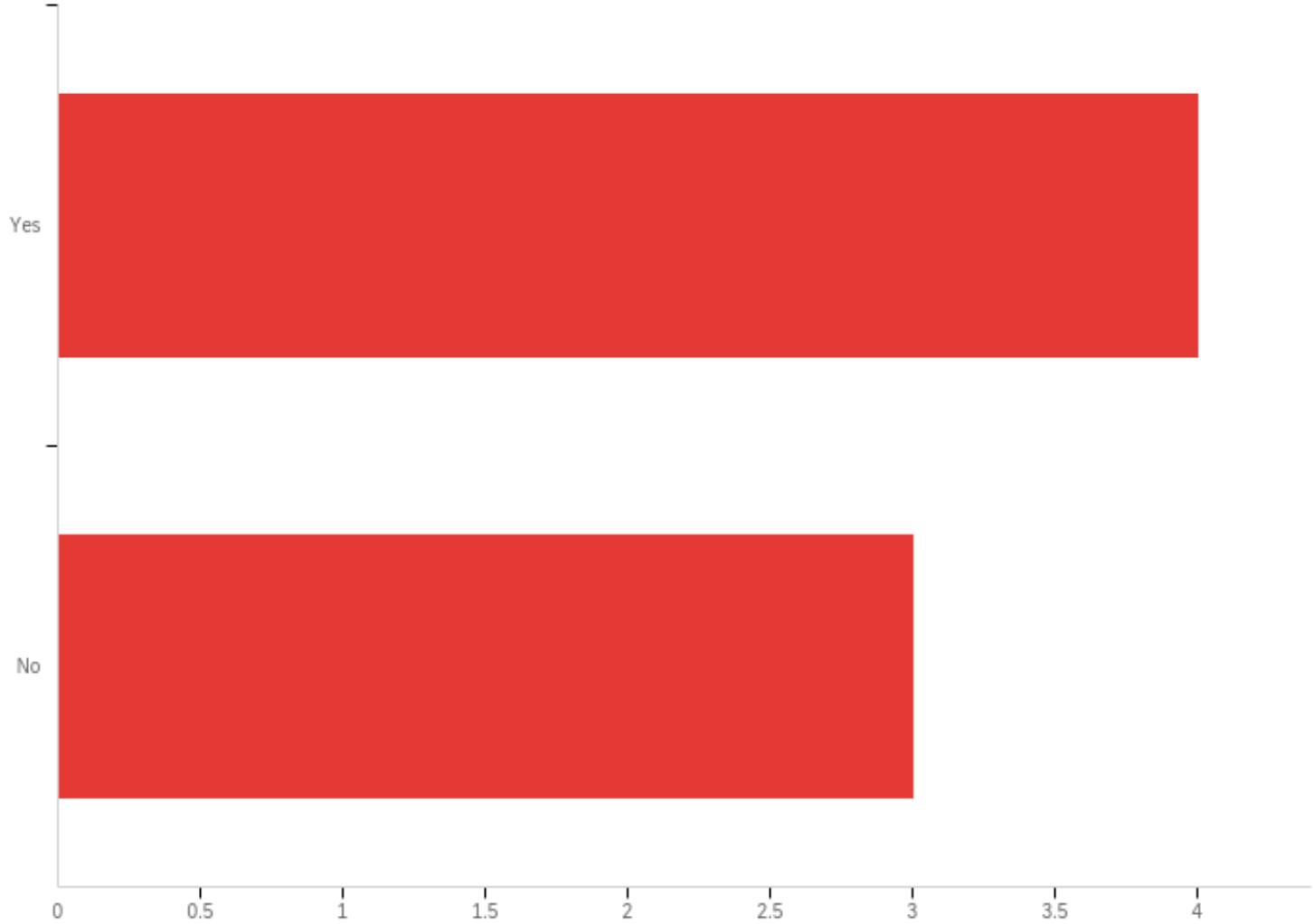
Q42 - Do you use ADP for performance reviews?



Q42 - Do you use ADP for performance reviews?

#	Answer	%	Count
1	Yes	25.81%	8
2	No	74.19%	23
	Total	100%	31

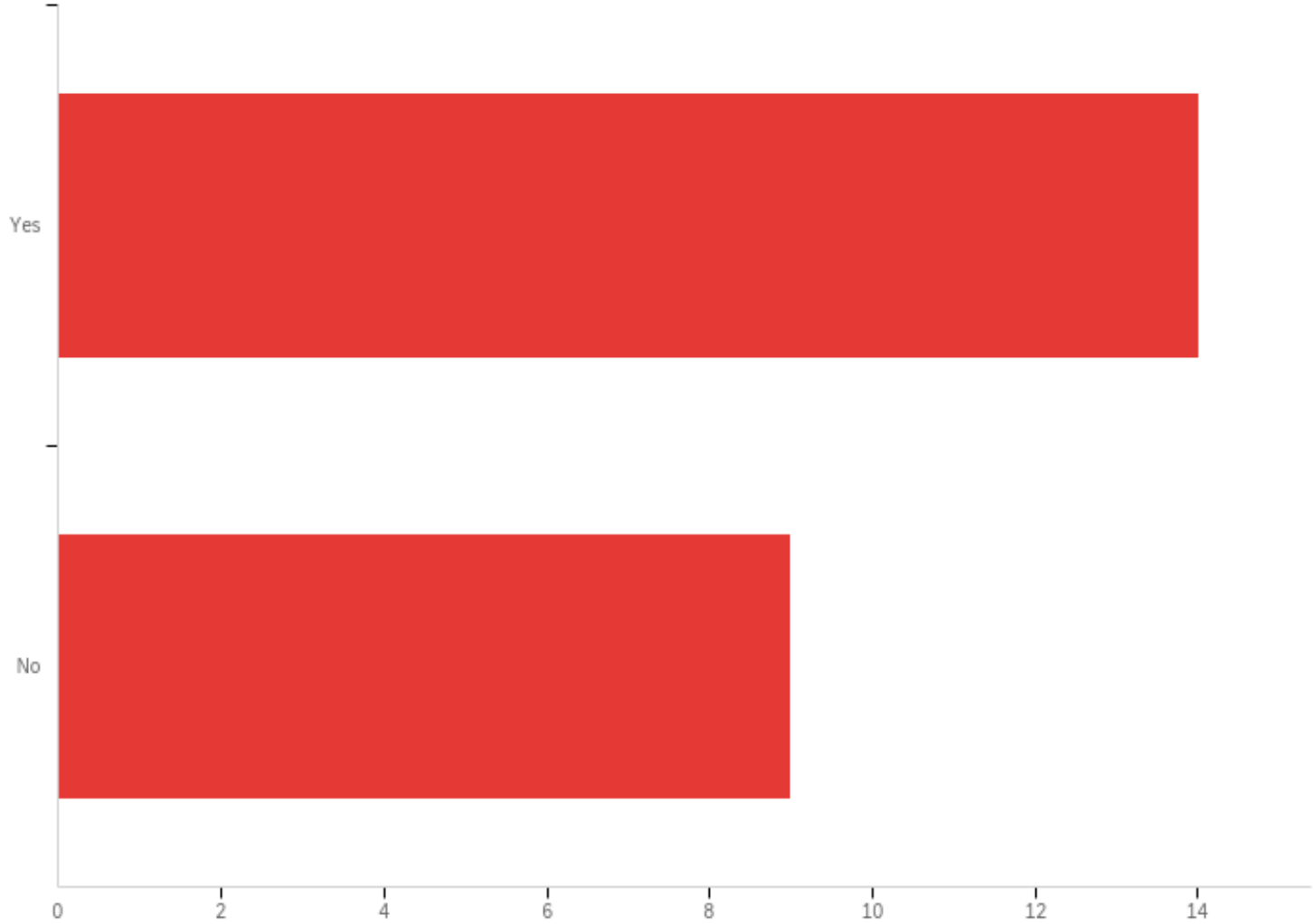
Q43 - Do you use weighted averages?



Q43 - Do you use weighted averages?

#	Answer	%	Count
1	Yes	57.14%	4
2	No	42.86%	3
	Total	100%	7

Q44 - Do you use an electronic platform for performance reviews?



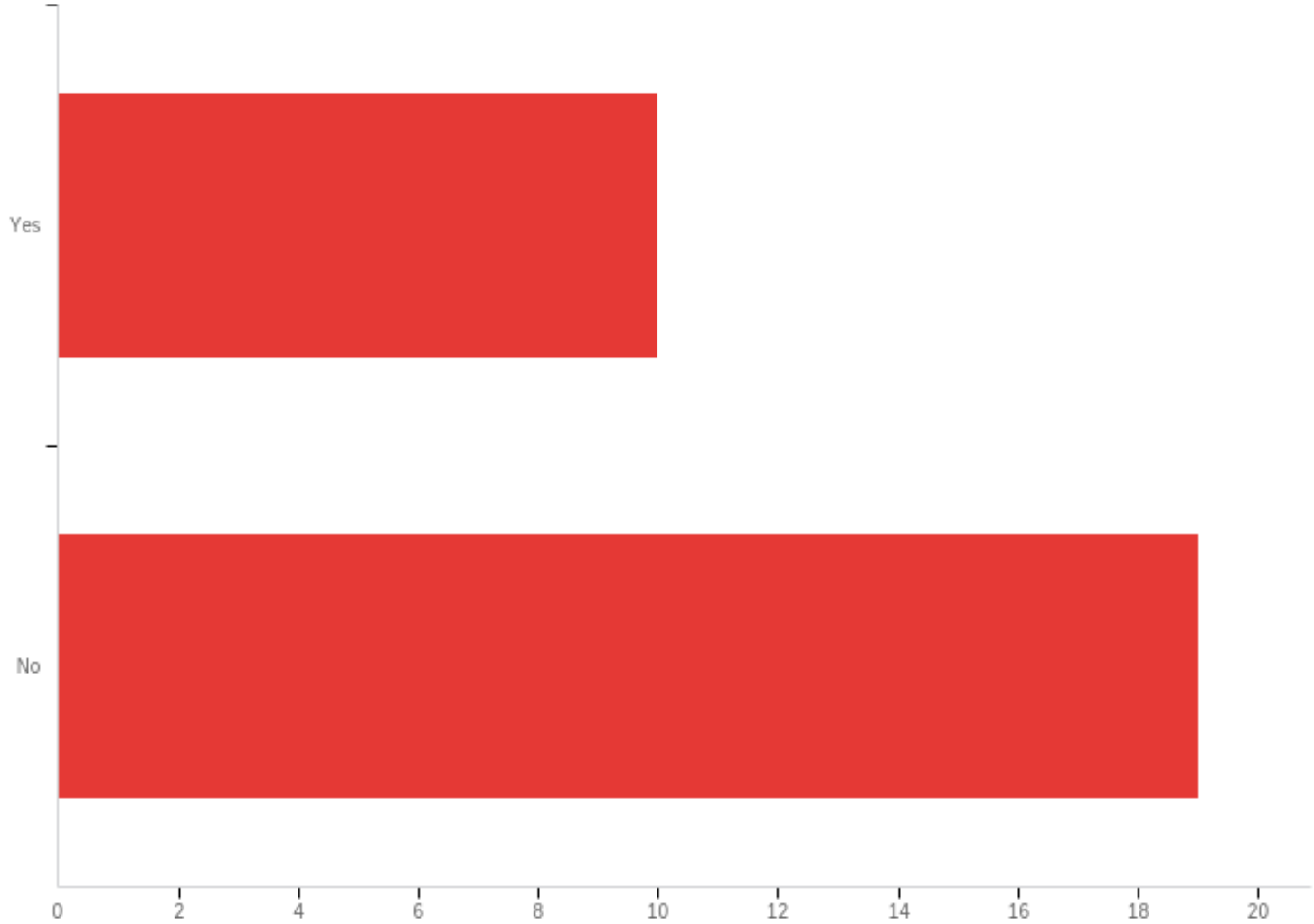
Q44 - Do you use an electronic platform for performance reviews?

#	Answer	%	Count
1	Yes	60.87%	14
2	No	39.13%	9
	Total	100%	23

Q45 - What is the name of the platform you use for performance reviews?

What is the name of the platform you use for performance reviews?
Paycom - our HRIS
Performance Delta
Culture Amp
In house built system
Balanced Comp.
Included in UKG platform
Ceridian Dayforce
UKG Pro
PerformYard
Paylocity
Just started with PerformYard
Paycom
Trakstar

Q46 - Do you use a platform for leave of absence administration?



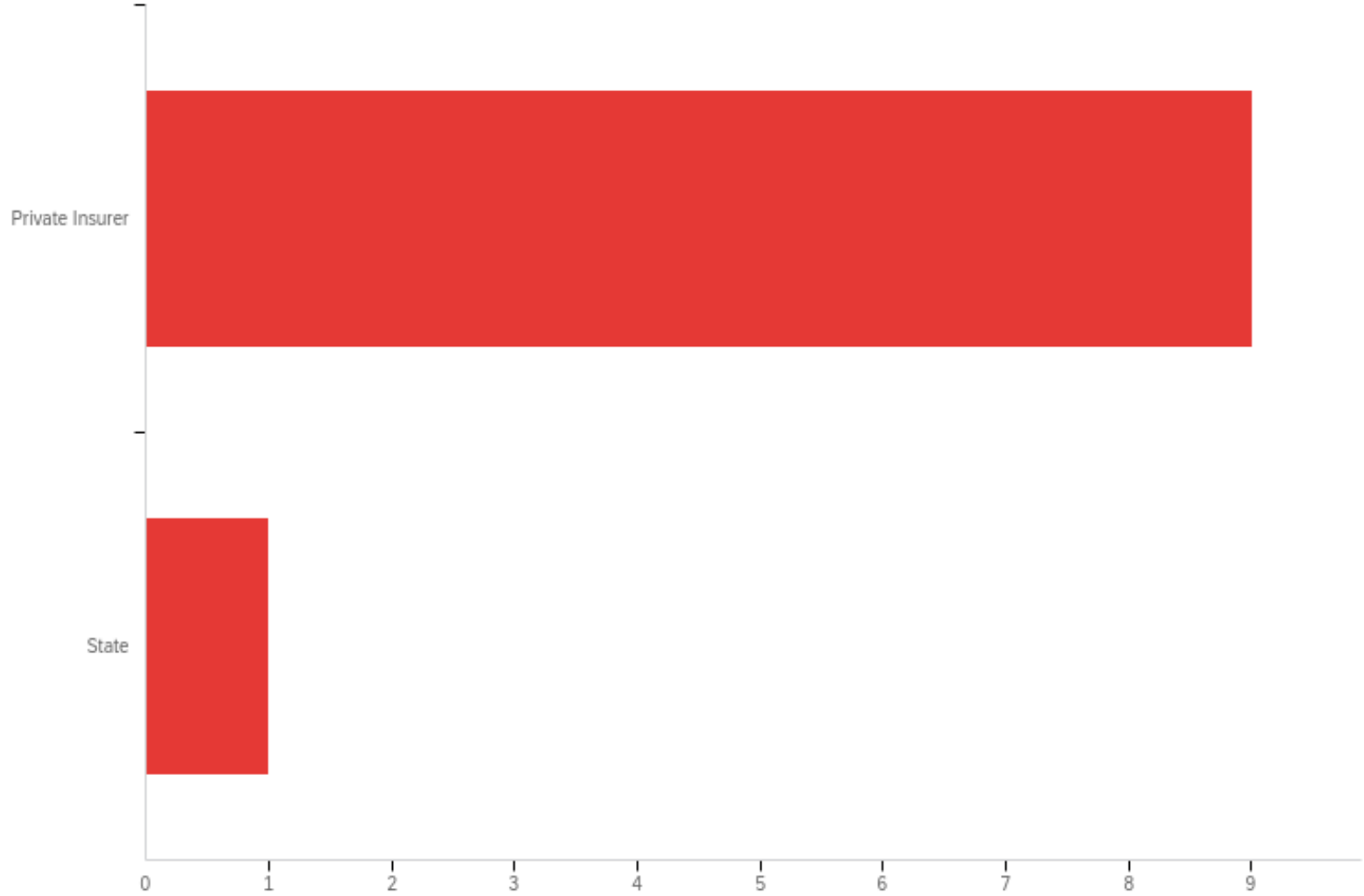
Q46 - Do you use a platform for leave of absence administration?

#	Answer	%	Count
1	Yes	34.48%	10
2	No	65.52%	19
	Total	100%	29

Q47 - Who do you use for leave of absence administration?

Who do you use for leave of absence administration?
Paycom - Time and attendance - HRIS
Paylocity
Guardian
Sunlife Insurance
OneDigital
Prudential
Guardian
Mutual of Omaha
Paycom
Paycom

Q48 - Are you with a private insurer or the state?



Q48 - Are you with a private insurer or the state?

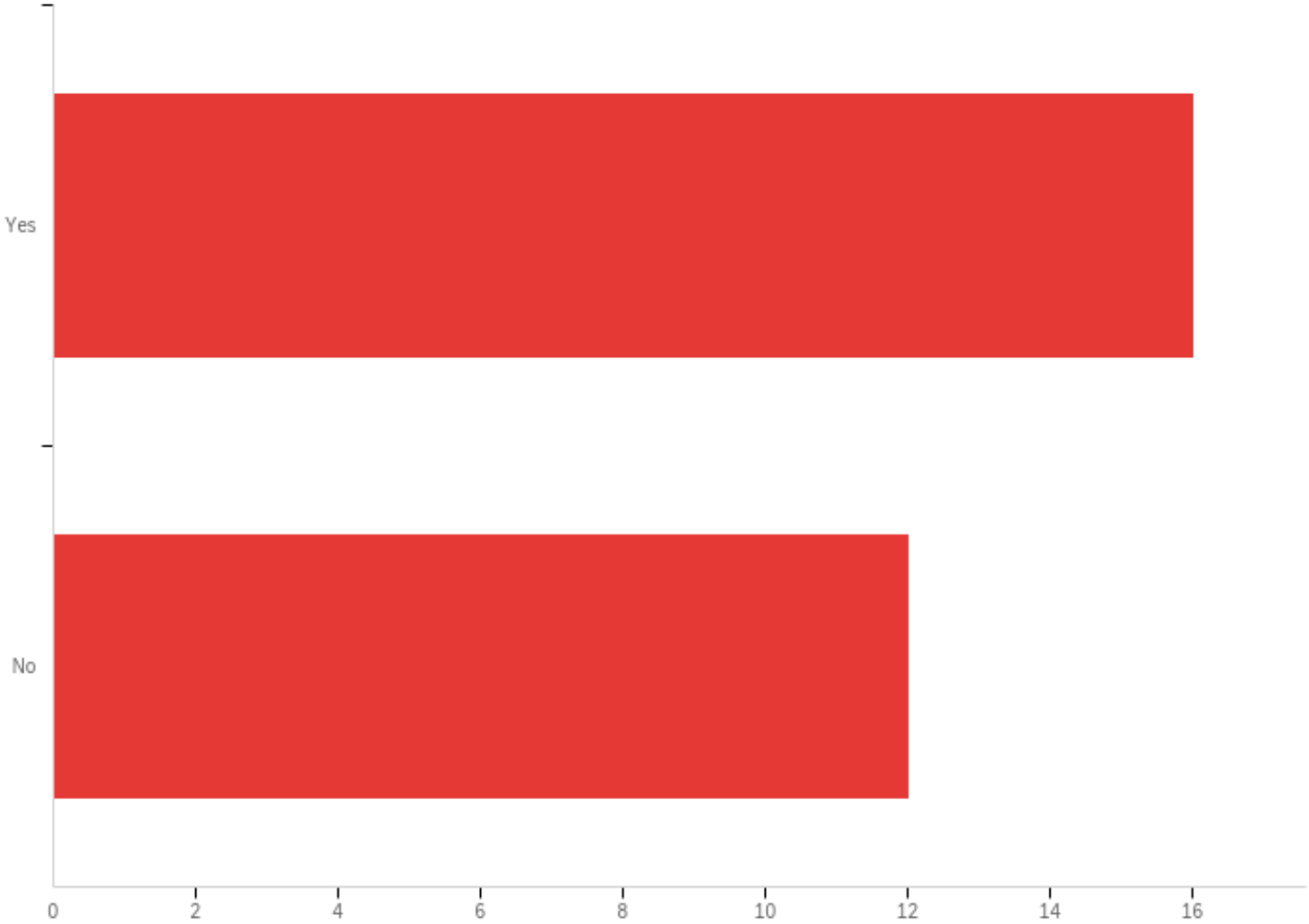
#	Answer	%	Count
4	Private Insurer	90.00%	9
5	State	10.00%	1
	Total	100%	10

MBA: HR Discussion Group August Survey Results

05. HR Discussion Group_August 2023

August 22nd 2023, 7:10 am MDT

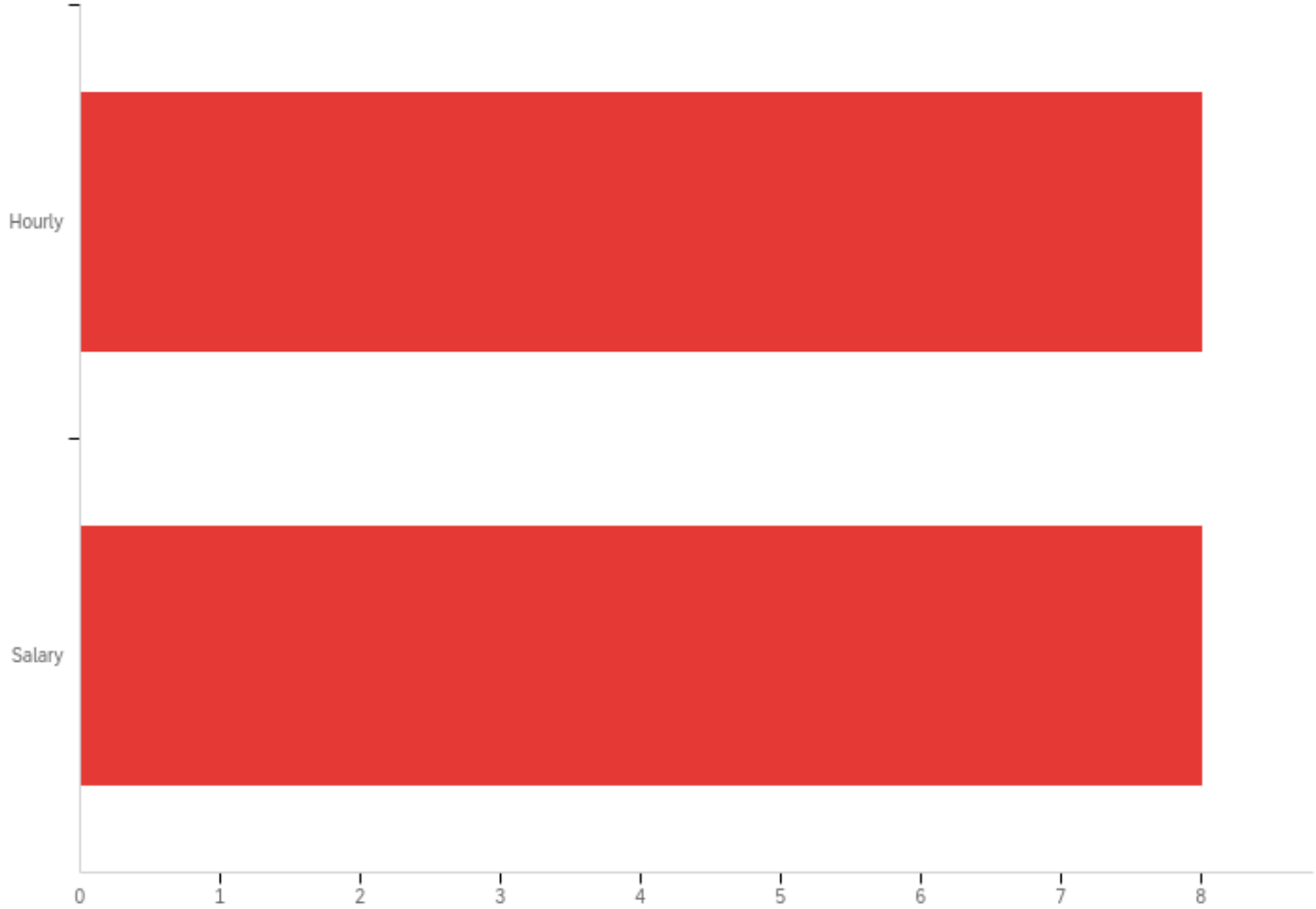
Q1 - Do your Assistant Managers (or equivalent titles) run the operations of the branch?



Q1 - Do your Assistant Managers (or equivalent titles) run the operations of the branch?

#	Answer	%	Count
1	Yes	57.14%	16
2	No	42.86%	12
	Total	100%	28

Q2 - Are they paid hourly or salary?



Q2 - Are they paid hourly or salary?

#	Answer	%	Count
1	Hourly	50.00%	8
2	Salary	50.00%	8
	Total	100%	16

Q3 - With the current conditions, what are you estimating for pay increases this year?

With the current conditions, what are you estimating for pay increases this year?
3%
Not determined yet
We have planned on 3.5%
3% average
3.5 - 4%
3%
2.5 - 3%
4
3%-4%
4%
haven't been discussed yet.

Q3 - With the current conditions, what are you estimating for pay increases this year?

With the current conditions, what are you estimating for pay increases this year?
4%
3%
4%
4
unkown
4%
4% merit pool
3.8%
3%
3%
3.5%
3 - 4%
Not sure yet
3-4%

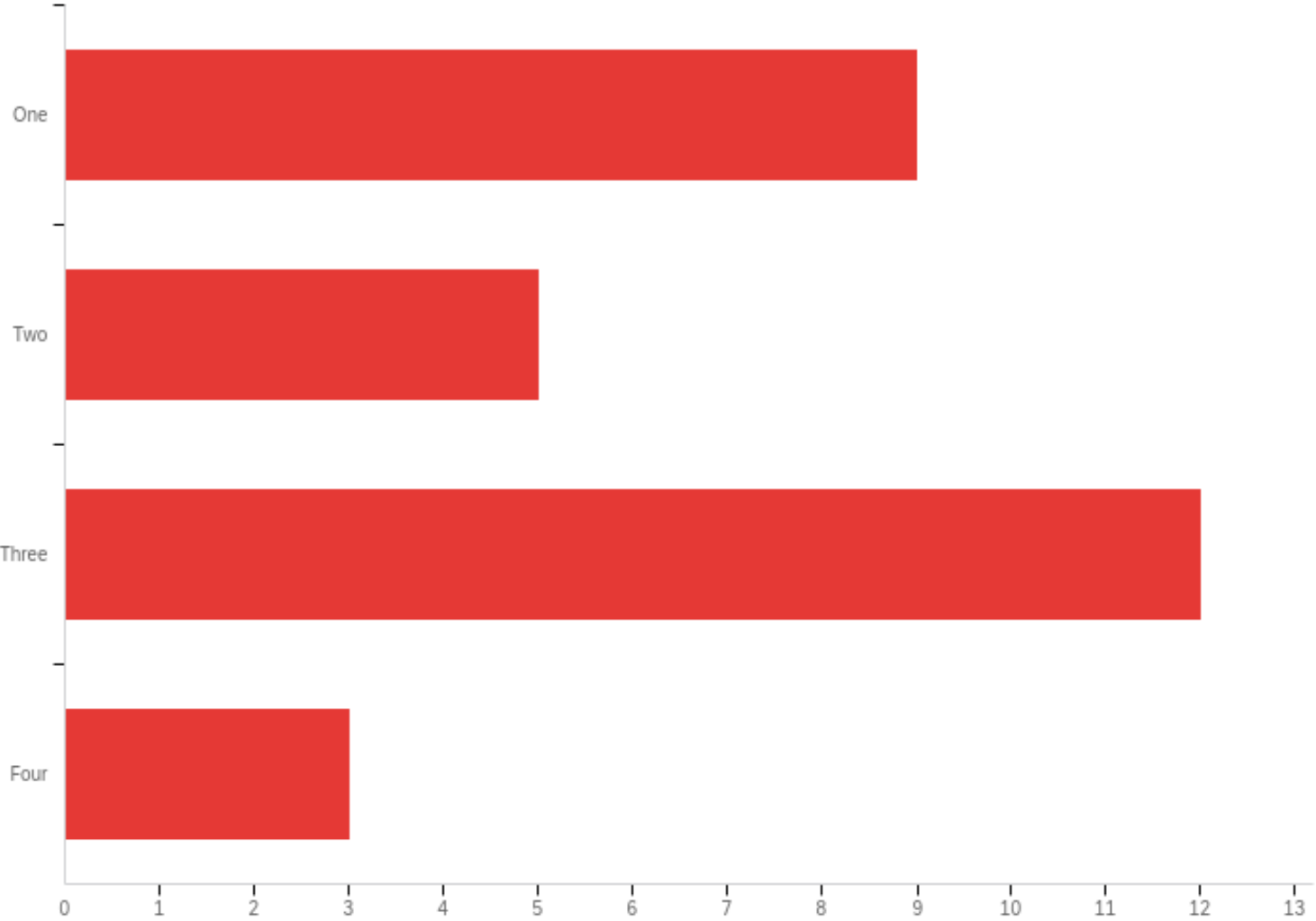
Q11 - Who are you using for annual compensation analysis / evaluating increase amounts for 2024?

Who are you using for annual compensation analysis / evaluating increase amounts for 2024?
Pearl Meyer and Balanced Comp
Pearl Meyer
Pearl Meyer
Pearl Meyer
currently evaluating comp analysts.
Pearl Meyer
Pearl Myers
Pearl Meyer
Pearl Meyer
Pearl Meyer Survey, completed in house
Pearl Meyer

Q11 - Who are you using for annual compensation analysis / evaluating increase amounts for 2024?

Who are you using for annual compensation analysis / evaluating increase amounts for 2024?
Pearl Meyer
Pearl Meyers
Surveys
Pearl Meyer
Tom Warren
Pearl Meyer
Pearl Meyer and AON
Pearl Meyer
Pearl Meyer
Pearl Meyer
Pearl Meyer
One Digital
Pearl Meyer
Pearl Meyers

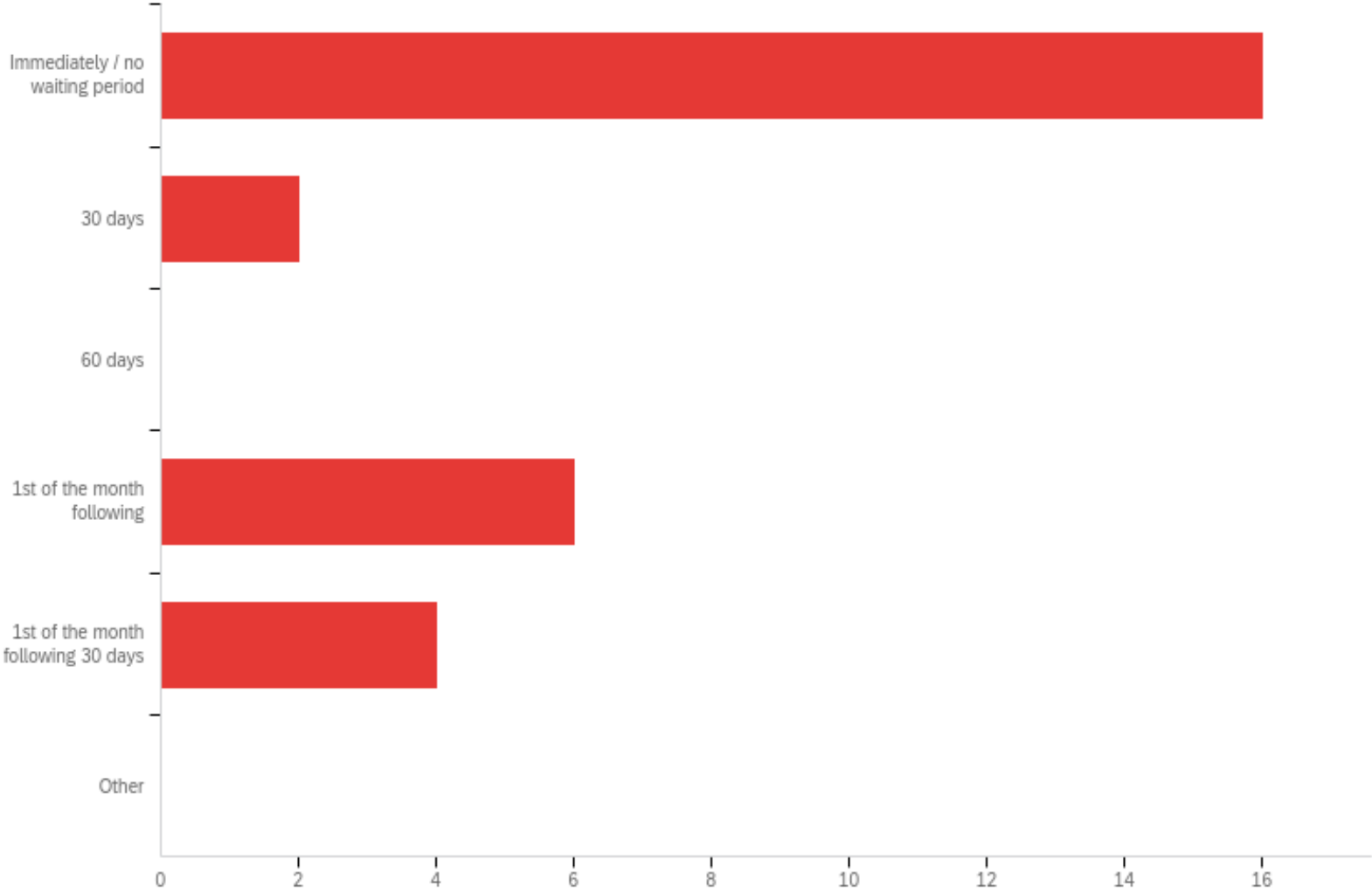
Q4 - How many health plans do you offer to your employees?



Q4 - How many health plans do you offer to your employees?

#	Answer	%	Count
1	One	31.03%	9
2	Two	17.24%	5
3	Three	41.38%	12
4	Four	10.34%	3
	Total	100%	29

Q13 - When do employees become eligible for insurance benefits?



Q13 - When do employees become eligible for insurance benefits?

#	Answer	%	Count
1	Immediately / no waiting period	57.14%	16
2	30 days	7.14%	2
3	60 days	0.00%	0
4	1st of the month following	21.43%	6
5	1st of the month following 30 days	14.29%	4
6	Other	0.00%	0
	Total	100%	28

Q5 - What is your current cost share for medical insurance?

What is your current cost share for medical insurance?
75/25
70%/30%
75/25 of the lowest cost plan (employee who chooses the more expensive plan will pay add'l)
25/ 75 ft 50/50 pt
25% employee / 75% employer
depends on plan choice: FT-76%-84%; PT approx 65%-71%
80/20
we have 3 tiers full time 80/20, part time working 30 hours 75/25, part time working 20 hours 50/50
75
Bank picks up 80%, 20% Full Time employee ,Part Time working min 20 hrs. Bank pays 50%

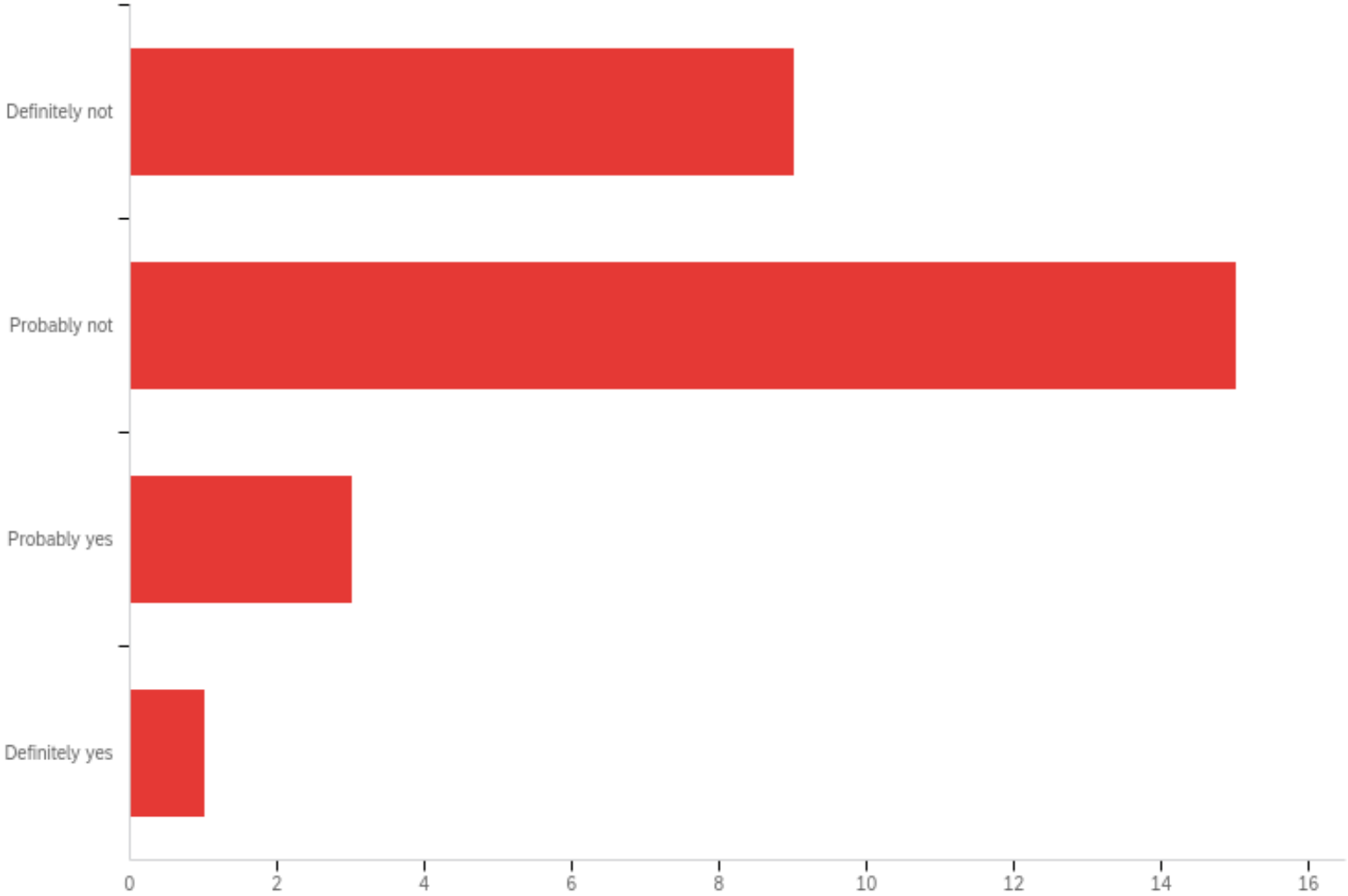
Q5 - What is your current cost share for medical insurance?

What is your current cost share for medical insurance?
78%
35% employee/65% bank
75 employer
80/20 75/25
25%/75%
65%-70% employer paid
80/20 but varies by tier
varies based on plan type - we offer 4 different options through Harvard Pilgrim
Cost sharing varies depending on plan tier and full time/part time status. Full time rates are shared at 83% for individual coverage and 72% for ind+child and family coverages
75/25
Depends on the plan, either 75/25, 78/22 or 80/20

Q5 - What is your current cost share for medical insurance?

What is your current cost share for medical insurance?
72/28
80% Bank 20% Employee
80/20
75/25

Q6 - Do you expect to shift more cost share to employees this year?



Q6 - Do you expect to shift more cost share to employees this year?

#	Answer	%	Count
1	Definitely not	32.14%	9
2	Probably not	53.57%	15
3	Probably yes	10.71%	3
4	Definitely yes	3.57%	1
	Total	100%	28

We are working to write an updated 'wellness' policy to address ongoing Covid positive employees who test positive, feel well, but want to come back to work. Are there employers under the 100 ee mark that have a policy on how they are handling them – or is it just like the 'flu' and they are allowed to make the call to return?

Employees that test positive and are well enough may work from home. Our tellers and universal bankers are not able to work from home due to the nature of their job. In those cases we provide 5 days of paid "covid" leave for them within the same calendar year.

We continue to follow CDC guidelines.

We allow them to work remotely if their job function allows or return or wear a mask for 5 days after testing positive

Although over 100 EEs, we are treating like any other illness but following the CDC guidelines (5 days out) or if able to WFH, they can do so.

We are treating it like the flu.

We have them follow CDC guidelines

We still ask them to stay out 5 days and wear a mask for a few days when they return

Just like the Flu

We are recommending that they not return if they have had a fever within 24 hours. Other than that, it's up to the employee. We suggest masks etc.

We are working to write an updated 'wellness' policy to address ongoing Covid positive employees who test positive, feel well, but want to come back to work. Are there employers under the 100 ee mark that have a policy on how they are handling them – or is it just like the 'flu' and they are allowed to make the call to return?

no

we are still following CDC guidelines

No policy and we are looking at it like the flu and they can make the call if they feel well enough to return.

We will stop paying for those who test positive beginning 9/1/23. Employees must use their sick time. If they do not have time on the books, they must prove a positive test to take time off without pay.

We still follow the CDC guidelines

Q12 - What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?

What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?

Employees who have used their allotted PTO time before year end may not have additional PTO provided.

Employees may take unpaid PTO on a case by case basis, subject to Senior Department Manager approval.

Employees communicate directly with their managers to help determine arability for approval.

We do not allow unpaid PTO.

Don't typically allow, but if extremely slow in that department would consider.

All PTO should be used before going unpaid.

It is reviewed on a case-by-case bases with consideration to others who have PTO first and business needs.

It would depend on the reason.

We don't have a policy, nor do we have unpaid leaves of absence. This would be a performance issue.

We don't allow it unless it unless there is urgent reason

Q12 - What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?

What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?
manager discretion
We leave it up to the Dept. Head and H.R.
They do not get paid for any days they are off without a manager giving them an excused out. If this becomes a continuing issue, there would be a disciplinary conversation unless it is related to an illness then they would go on a medical leave with a doctor's documentation.
Rare Exceptions, but we do make them
It is approved rarely but discouraged greatly.
employees can go negative 40 hours
we do not allow it
Managers discretion
Need SVP Approval
We allow employees to go negative up to 40 hours

Q12 - What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?

What is your policy on employees taking unpaid time off after they've used all PTO, not including approve unpaid leaves of absence?

must be approved by division head and CEO

They have been allowed to take unpaid time with approval by their manager.

Only approved if there is coverage on a case by case basis.

It is up to the manager to approve depending on staffing

Q14 - Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?

Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?

Not a mandatory requirement, but rather a recommendation.

Employees must take one consecutive week.

5 consecutive days required

no.

Yes and Yes

We outline that those with 3 or more weeks must take at least one full week.

the same

No.

Must take one consecutive week.

yes, 2 weeks consecutive for SVP, EVP and above and 2 weeks consecutive for employees who have 5 weeks of vacation.

Employees who have 2 weeks of vacation must take 1 week consecutive..

Q14 - Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?

Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?
All employees must be out 5 consecutive days including senior team.
1 week
We had that for years, but with Covid staffing we have not required the 2 weeks. When the regulators ask, we document the staffing issues, and they are fine with that.
No
No
no
No
not anymore
no
No
All employees must take two weeks together

Q14 - Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?

Do you have mandatory vacation requirements (e.g., employees must take one consecutive week and senior team must take two consecutive weeks)?
No mandatory vacation requirements
no
5 consecutive days.
No

What are banks doing about recording time for their exempt employees?

We are still using UKG's electronic time cards, and requiring them to log all of their time. Non-exempts punch in and out. We are getting a lot of pushback to allow our exempt people to only log exceptions, (vacation, sick etc.) rather than all time.

Our exempt employees do not record hours worked. Exempt employees only need to record any type of time off policy such as PTO, jury duty, bereavement, etc.

Our nonexempt employees record # of hours worked each day but do not punch in or out.

We track all time for non-exempts and only PTO for exempts.

Our exempt employees are required to log only their time out of the Bank; Non-exempt employees log all of their time.

Exempt employees still record sick, vacation, bereavement, etc. in our payroll system.

We use Paylocity's Time off request system. So, all PTO requests are tracked and recorded using that platform.

Our exempt staff only need to document PTO.

We only have salary EE's log PTO, Jury or Bereavement time.

Exempt employees submit time off requests only.

Exempt employees fill out a electronic form at the end of the month with the time off they took and their supervisor signs the form.

What are banks doing about recording time for their exempt employees?

We are still using UKG's electronic time cards, and requiring them to log all of their time. Non-exempts punch in and out. We are getting a lot of pushback to allow our exempt people to only log exceptions, (vacation, sick etc.) rather than all time.

exempt employees do not clock in but are required to submit any time off requests through ADP

All exempt employees complete a time card each week to record their time worked, any sick time, vacation time, personal time or MA Sick Time .

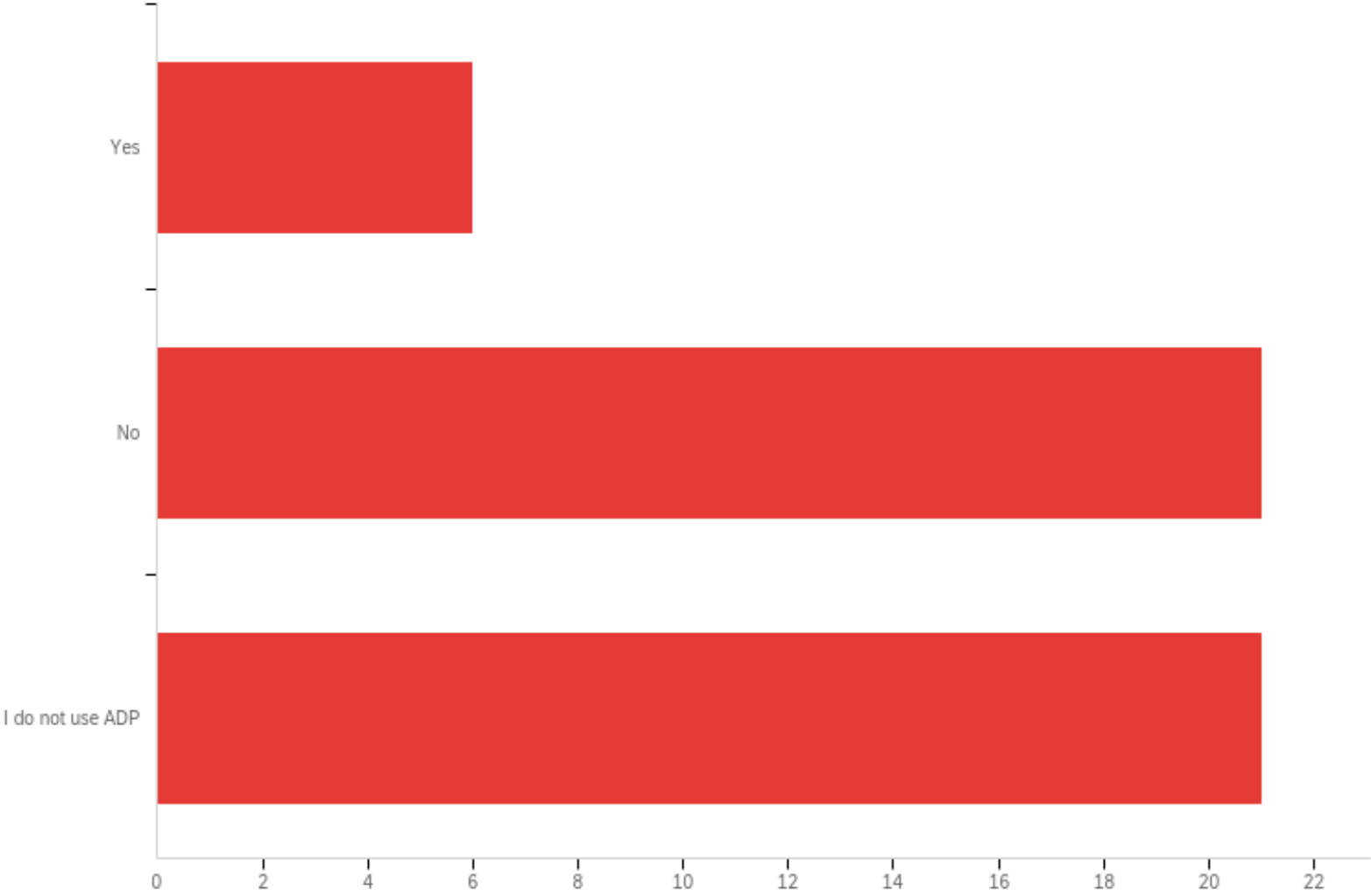
Exempt employees only log their vacation/sick.

MBA: HR Discussion Group September Survey Results

06. HR Discussion Group_September 2023

September 25th 2023, 8:40 am MDT

If you use ADP for payroll, do you use their managed payroll module (they process payroll completely for you)?



If you use ADP for payroll, do you use their managed payroll module (they process payroll completely for you)?

#	Answer	%	Count
1	Yes	12.50%	6
2	No	43.75%	21
3	I do not use ADP	43.75%	21
	Total	100%	48

What are you projecting for 2024 wage bands (grades) change projection?

What are you projecting for 2024 wage bands (grades) change projection?
Unknown yet
I assume you mean salary structure movement. Which for us will likely be 3%
We most likely will be right around 3%
4
2
None
3%
2.5
3%
2.5%
unsure at this time

What are you projecting for 2024 wage bands (grades) change projection?

What are you projecting for 2024 wage bands (grades) change projection?
have not determined increase at this time
awaiting PM survey report
No projections yet
2% increase on job bands
2%
Unsure at this time but probably no change
We were recommended 9% by an outside consultant but have not determined a projection at this time.
3% COLA
We are just beginning to discuss this topic and have not finalized yet.
3.5%
3.75

What are you projecting for 2024 wage bands (grades) change projection?

What are you projecting for 2024 wage bands (grades) change projection?
Don't know yet
have not discussed yet
3%
3.5-4%
not yet determined

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?
no
no
Connected to core earnings so will be scaled back accordingly for sure.
Hoping to utilize the discretionary aspect of the plan
No
Yes
No changes are planned
Not this year - possibly next year.
no
No
No

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?
No
will be slightly more conservative
under review
no
decreased amounts
No changes at this time
Still reassessing
no
no
No change
No

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?

Due to the market conditions are you making any changes to the way you pay out short term incentives or bonuses this year?
no
At this point, it looks like we will pay out the minimum threshold if at all.
no
Yes.
No
no
No - our bonus plan has an established trigger.
no
have not discussed yet
N/A
no

We are transitioning to Zoom phones systems which provide all employees the capability to have access to their phones 24 X 7. We are considering the impact to our hourly staff.

Has anyone run across this and if so what did you do?

Has anyone run across this and if so what did you do?
we only provide this type of access to managers, and we provide a monthly stipend.
Hourly employees do not have the App on their phone so it does not ring after hours.
Our phone system also has the ability for staff to have access to their phones 24/7 but we are able to monitor it and so far no hourly staff has accessed their phones outside of normal working hours. We are considering adding something to the handbook for this next year.
No
N/A
No
No
No
Yes - we have transitioned to zoom
N/A
no

Has anyone run across this and if so what did you do?

Has anyone run across this and if so what did you do?
no
No, haven't run into it. We don't use it.
no
No
Only senior management has access 24/7.
Not yet.
No
n/a
We do not allow this for hourly employees
no
N/A
no

Has anyone inserted language into their handbook that provides guidance and guardrails for employee use after hours?

Has anyone inserted language into their handbook that provides guidance and guardrails for employee use after hours?
N/A
We have a policy that was recently put into place and will be added to the 2024 Handbook.
No
N/A
No
No
No
No
N/A
n/a
No

Has anyone inserted language into their handbook that provides guidance and guardrails for

Has anyone inserted language into their handbook that provides guidance and guardrails for employee use after hours?

no

No

No

n/a

We have this as part of our remote Work Agreement Policy

Time Worked

Non-exempt remote work employees are required to accurately record all hours worked using Main Street Bank's time-keeping system (Paycom). Hours worked in excess of those scheduled per day and per workweek require the advance approval of the manager. Employees must take their required meal breaks which should be coordinated with their manager and team. Failure to comply with this requirement may result in the immediate termination of the remote work agreement and may be subject to disciplinary action.

Exempt employees are not required to track all hours worked but are expected to be available during normal operating hours

Employees living and working outside of Massachusetts will be assessed the applicable payroll taxes.

A completed and signed Remote Work Agreement must be submitted to Human Resources as part of the request for a remote/hybrid work arrangement.

Has anyone inserted language into their handbook that provides guidance and guardrails for employee use after hours?

Has anyone inserted language into their handbook that provides guidance and guardrails for employee use after hours?
N/A
no

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?

Floats report up through retail administration.

The float team is managed by one of our Senior Branch Managers.

All retail employees hired within the past year are hired as float positions as well as some long time employees. Floaters are assigned to a branch and have a set schedule. If we're short in a branch close to their base location or their home they are asked to float and paid milage from their base location to the float location.

Branch Mangers do not have the title of a floater, but they are expected to help cover another branch if absolutely necessary.

N/A

We have a Floating Asst. Branch Manager and a Floating Branch Manager and it is working well for us.

Don't have that position

The Float Tellers and UB;s are managed through a Hub and spoke model. The Hub Branch Manager, schedules the Float Staff.

Nothing specific

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?
We have one float supervisor. They report to branch administrator.
N/A
No Float staff at our Bank
Float teller positions report to the Retail Branch Network
Float tellers have designated locations and are paid hourly. They receive their schedule weekly (subject to change). If they are scheduled outside their designate office, they are eligible for mileage.
Our universal bankers cover for each other at various locations from time to time - we do not have a specific float pool.
We do not have any Float Staff. Only One Branch.
We have a float teller. They report to one manager who creates their schedule.
They report to our Branch Administrator, and she assigns coverage.
Do not have this position

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?

How are you managing 'Float Teller' or other float branch positions i.e. Bankers, Branch Managers?

They report to the VP/Retail

we utilize float positions for all but the branch manager level

Do you offer a comp differential or premium pay? If so, how much?

Do you offer a comp differential or premium pay? If so, how much?
We offer a travel stipend to Floats of \$125 biweekly.
5%
We do but it depends on the position, experience, how many branches they will be floating to and how often they will be floating.
No
N/A
No we do not.
We offer premium pay for full-time employees when they work Saturday.
No. Hires are hired in with the knowledge they will be a floater. Mileage at the IRS rate is provided when they go beyond the hub branch
No
no

Do you offer a comp differential or premium pay? If so, how much?

Do you offer a comp differential or premium pay? If so, how much?
no
No.
N/A
no
No additional pay but we pay for mileage.
no
The hourly rate is slightly higher because they are float teller/CSR.
No
We give them an additional \$200 per month
5%
yes. It depends on how many days in the month the teller floats. We have different threshold levels.

Do you offer a comp differential or premium pay? If so, how much?

Do you offer a comp differential or premium pay? If so, how much?

N/A, put in for gas mileage

We pay a mileage reimbursement for Float Tellers traveling further than their normal commute.

no

Is there an expectation that they remain on the Float team for a specific amount of time?

Is there an expectation that they remain on the Float team for a specific amount of time?
No
No
We are slowly working towards making all retail employees floaters to give flexibility. Existing employees that do not want to float do not have to. The "float" title is permanent.
No
N/A
The two employees have been in these roles for many years and enjoy it.
N/A
No. Depends on the needs of the branches. We focus on backfilling the float pool
No
no - they are sent to branches where there is need

Is there an expectation that they remain on the Float team for a specific amount of time?

Is there an expectation that they remain on the Float team for a specific amount of time?
N/A
N/A
No
no
No
n/a
No
no
Indefinite until they apply for a new position
no
no

Is preference give to Floaters when a permanent position is posted in a branch?

#	Answer	%	Count
4	Yes	19.05%	4
5	No	52.38%	11
6	Other	28.57%	6
	Total	100%	21

Is preference give to Floaters when a permanent position is posted in a branch?

Other

Other - Text
All floaters have permanent positions
N/A
Neither has asked but would be considered first due to the length of service and experience
N/A
N/A
n/a

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?
No
No
no
All new hires are required to float permanently as we're moving towards a full staff of floaters.
No
N/A
No
No
No
For initial training only
No

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?
no
No
No.
No - they are hired for certain locations with the knowledge that they will be asked to cover at other locations should the need arise.
No, we actually do the opposite where they are trained in the Main Office and then once fully trained will begin to float to other branches.
No
no
No
No
No

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?

Are new hires required to 'float' for any period of time prior to starting a permanent position in a branch?

no

N/A

Most of our entry level positions end up being Floats but there is not specified period of time that they must float before posting for a permanent position in a branch.

no

MBA: HR Discussion Group October Survey Results

October 25th 2023, 11:17 am MDT

Are HR leaders implementing specific COVID-19 guidelines and policies in response to rising cases? Are any companies allowing quarantine without using PTO but still paying employees?

We are still following the guidelines we had in place since the summer, no changes as of yet. We are paying the Tellers & UB's 5 days of Covid pay as they are unable to work from home. If they go over the 5 days, PTO would have to be used.

We are asking employees to follow CDC guidelines. We are not currently tracking cases nor are we contract tracing, and employees use PTO for time out.

We are still following the CDC guidelines and employees use PTO or other paid time if they are out.

We are following CDC guidelines and employees are using PTO

We don't have any guidelines and if someone has COVID they use their own time.

No

No guidelines for Covid. Use of sick time required at this time.

Not at this time. We are asking people to follow CDC protocols.

Following CDC guidelines, not providing paid time outside of PTO at this time.

Are HR leaders implementing specific COVID-19 guidelines and policies in response to rising cases? Are any companies allowing quarantine without using PTO but still paying employees?

We are treating COVID like the flu for the most part. If you test positive stay home per CDC guidelines and when you return wear a mask again according to CDC guidelines. They use their own PTO time.

We are following CDC guidelines as we have been all along.

Employees who are out use their own paid time off. If they are well enough to work and can work from home they do so.

No specific guidelines. Simply adhering to the CDC guidelines. There is no quarantine without using PTO. Employees need to use any eligible paid time off such as sick, personal etc.

We are still following CDC guidelines. We are having employees use their PTO.

We continue to follow CDC guidelines. Employees are allow to use pay time off available.

COVID is treated the same as any other illness as it is no longer a public health emergency. Sick/PTO time may be used.

What is your bank budgeting for merit increases in 2024?

3.5%

3.2%

3-5%

We budgeted 3% across the board except for senior staff

3.5

3.5

Have not decided

3.8

Not yet determined

Still considering and have not decided yet....preliminary 3.5%

4%

3%

still working on it 3-4%

Does anyone conduct employee surveys and if yes, do you use a company or just use survey monkey?

Depending on the survey and/or content, we use a feature within our intranet, Survey Monkey, or the Voice of the Employee feature in ADP.

Not often but have used Survey Monkey when we do.

Yes - we used the Pulse feature in Paycor

We use survey monkey

Survey monkey

Yes. Currently we rely on Survey Monkey.

We have used survey monkey so far

We use Avannis for our engagement survey

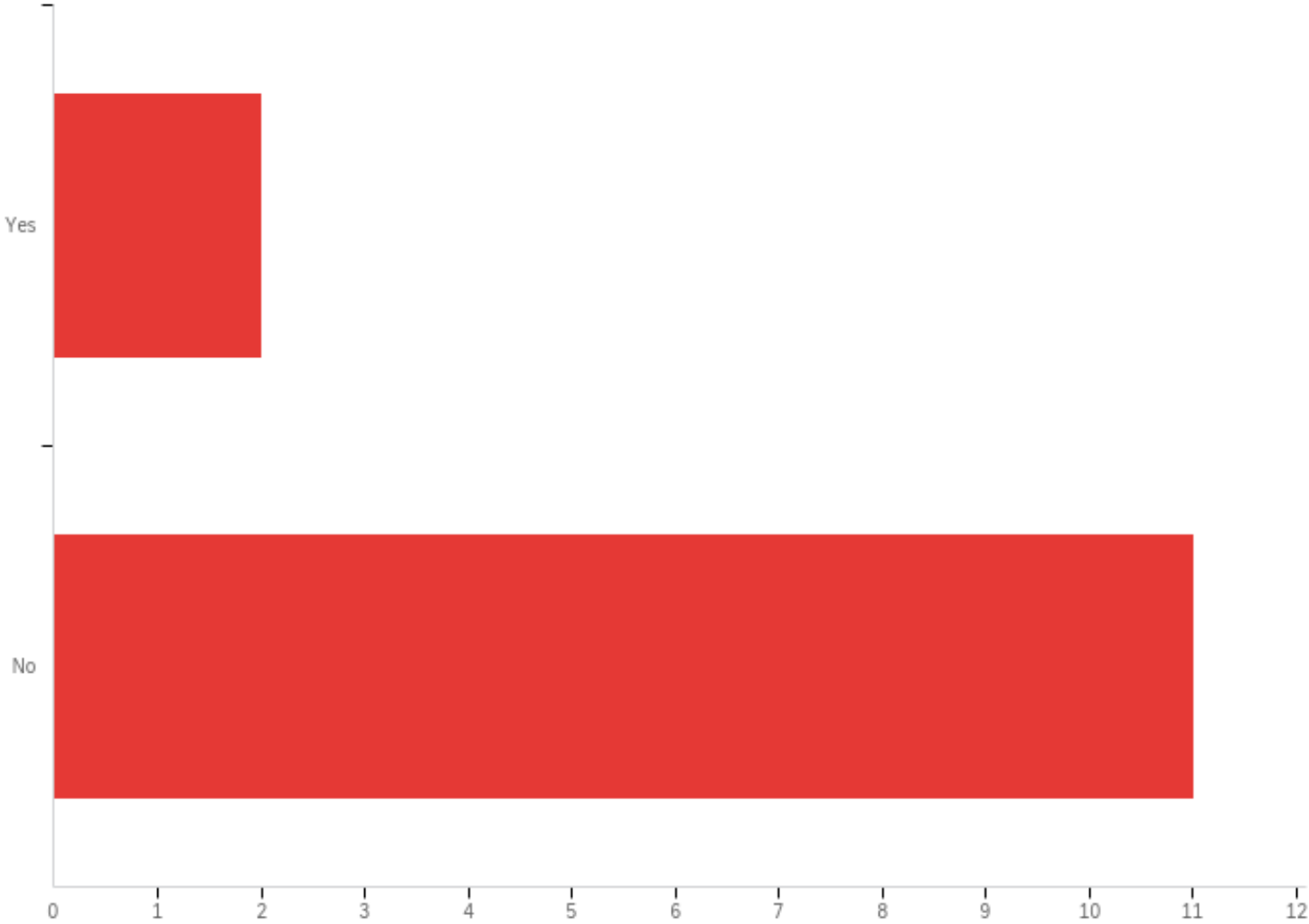
Yes, we recently completed an employee engagement survey and used Avannis:
<https://us.avannis.com/>.

Survey Monkey

We use SnapCom and CLICK our internal systems

SurveyMonkey

Q15 - Does anyone participate in the Boston Business Journal's Best Place to work program?



Q15 - Does anyone participate in the Boston Business Journal's Best Place to work program?

#	Answer	%	Count
21	Yes	15.38%	2
22	No	84.62%	11
	Total	100%	13

Do you have a bank-wide standard using the same protocol when addressing & sending out bulk customer correspondence or speaking with individuals where you are unsure of their particular preference? Do you use names only and no salutations (Mr. Mrs, Ms, etc.)?

We use salutations

We have standards but don't enforce them.

No

No

Not yet

Use Names Only

N/A

Have you conducted any mini trainings on salutations or company wide emails?

No

No

No

No

Not yet

NO training. We have a select group that can send company wide emails.

no

No

Is your bank reimbursing for cell phones, how much (\$), what level of employees, and if there are any future thoughts on stopping the reimbursement?

For those employees who qualify, our cell phone reimbursement is between \$50 and \$75 per month, depending on department/role.

Employees expected to check email off hours, receive \$100 monthly and with proof of purchase \$500 towards a new phone.

We do not reimburse for cell phones. Certain VP positions are provided cell phones from the Bank

We do use it for Senior staff and lenders. We reimburse \$75 and there are no plan to discontinue.

No

Yes, for positions that are required to be accessible off hours. IT and Facilities have a higher reimbursement rate.

Yes, \$75 a month if use is required as part of job.

We provide company phones when the position calls for it. We do not reimburse for their own cell phone use.

Is your bank reimbursing for cell phones, how much (\$), what level of employees, and if there are any future thoughts on stopping the reimbursement?

Yes - \$75.00 for those who need to use their phone routinely for work. No changes pending at this time.

We do not reimburse for cell phones. If an employee needs a bank phone, the bank will provide and pay it accordingly. Typically, it is a VP level position.

\$75 sr. officers or on call.

Sales workers, SVPs and above = \$50 allowance - no intentions to change our current practice.

No as all employees are eligible to have "soft phones" on their laptops if applicable. Some senior employees have company paid phones.

Which areas or HR functions does your bank outsource? If applicable, can you provide any vendor recommendations?

OneDigital is handing our recruiting portion of the hiring process.

None

All functions are in-house

Not sure what is outsourced we do use Paychex for payroll and Hire Right for background checks

Perf mgmt; leave admin

LOA management with Prudential.

Only FSA/HSA/HRA administration

Payroll, Time & Attendance, Performance Management, Recruitment, Doc. Imaging: ADP
COBRA, HRA: HRC Total Solutions
Affirmative Action Plan/Vets Reporting: HR Works
MPFML, LTD, Life: Guardian
401K: CBERA

none

Just PFML/FMLA management

MBA: HR Discussion Group November Survey Results

December 1st 2023, 11:17 am MST

What Sales Training Programs/Presenters have been successful at your Bank that you would recommend?

We have in-house trainer

Love to have a recommendation!

Do you have an Employee Profit Sharing Program that you would be willing to share?

N/A

we do not have one

We do not have one!

we do not

n/a

What is your current HR department organizational structure? Do you outsource any HR operations?

We do not outsource HR operations.

SVP/HR Manager/Payroll Specialist
We do not outsource any functions

CHRO
VP, HR Manager VP, Talent and Training Manager
HR Coordinator

We have a VP- Human Resources who has two staff that report to her; a Human Resources coordinator and the AVP-Learning and Engagement. They all report to the Chief Community Engagement Officer, who is a member of the senior leadership team. We do not currently outsource any HR functions.

We have two employees - SVP H.R. & Chief Diversity Officer and H.R. Specialist
We have Harpers process our payroll, but other than that, it is just us.

EVP/CHRO
HR/L&D Director Director/Mgr
Generalist (open)
Payroll/Benefits Administrator
P/T HR Admin

We are looking at outsourcing recruiting.

What is your current HR department organizational structure? Do you outsource any HR operations?

We are a team of 4 (Head of HR, Training Mgr, Sr. Program Mgr (Comp/Ben/Payroll) Program Manager (Recruiting, Operations) . We do not outsource.

SVP, Director of HR
VP, HR Manager

no outsourcing

We have one (1) FT HR Generalist who reports to a VP who oversees HR and two (2) other functions. We do use ADP Comprehensive Services which comes with some elements of outsourcing (i.e., call center for routine questions about using the system, time & attendance, benefits, etc.). There are also a lot of automated processes that have replaced manual ones formerly performed in-house.

How is your bank handling the new requirement by the State to allow employees to "top off" their PFML benefits using PTO time?

we have a private plan so we already allowed top off

Since we have had a private insurer for PFML, we have already been doing this.

We will top off PTO for Employees who have PTO

We plan to work with Guardian, our provider, to do so.

We are allowing employees to top off, but haven't had anyone interested yet.

We created a PTO code that identifies what it is being used for.

We let the employees who are currently on PFML know about the new requirement so they know that it is an option.

We use The Hartford to administer the PFML. They track and calculate benefits for us. We take their weekly (or daily, in some cases) calculation and figure how many hours to book for the PFML and then calculate the rest to book towards their PTO bank.

We are calculating the employee's hourly wage and dividing the max weekly state wage figure by that to see how many PFML hours to record on the time card. Then we can enter the rest as PTO hours to get them to their regularly weekly wage.

Does your bank use a Pay For Performance type of incentive plan? If so, would you be able to share how it works?

We don't have that

We are working toward a pay for performance mindset and culture, including evolving our incentive plans and performance evaluation process.

I'd be interested to discuss this topic on one of our monthly zoom calls.

No we do not use pay for performance. Our merit increases are based on an employee's annual performance, and we may have a onetime bonus payout for work performance.

No.

We do not currently do this, however we are looking to implement something similar in the future.

Not at this time.

n/a

N/A

Who are you using to grade job positions and provide salary scales?

We use Pearl Meyer and have a competitive assessment done every year.

We participate in the Pearl Meyer survey and use the pay ranges as a guide.

Pearl Meyer

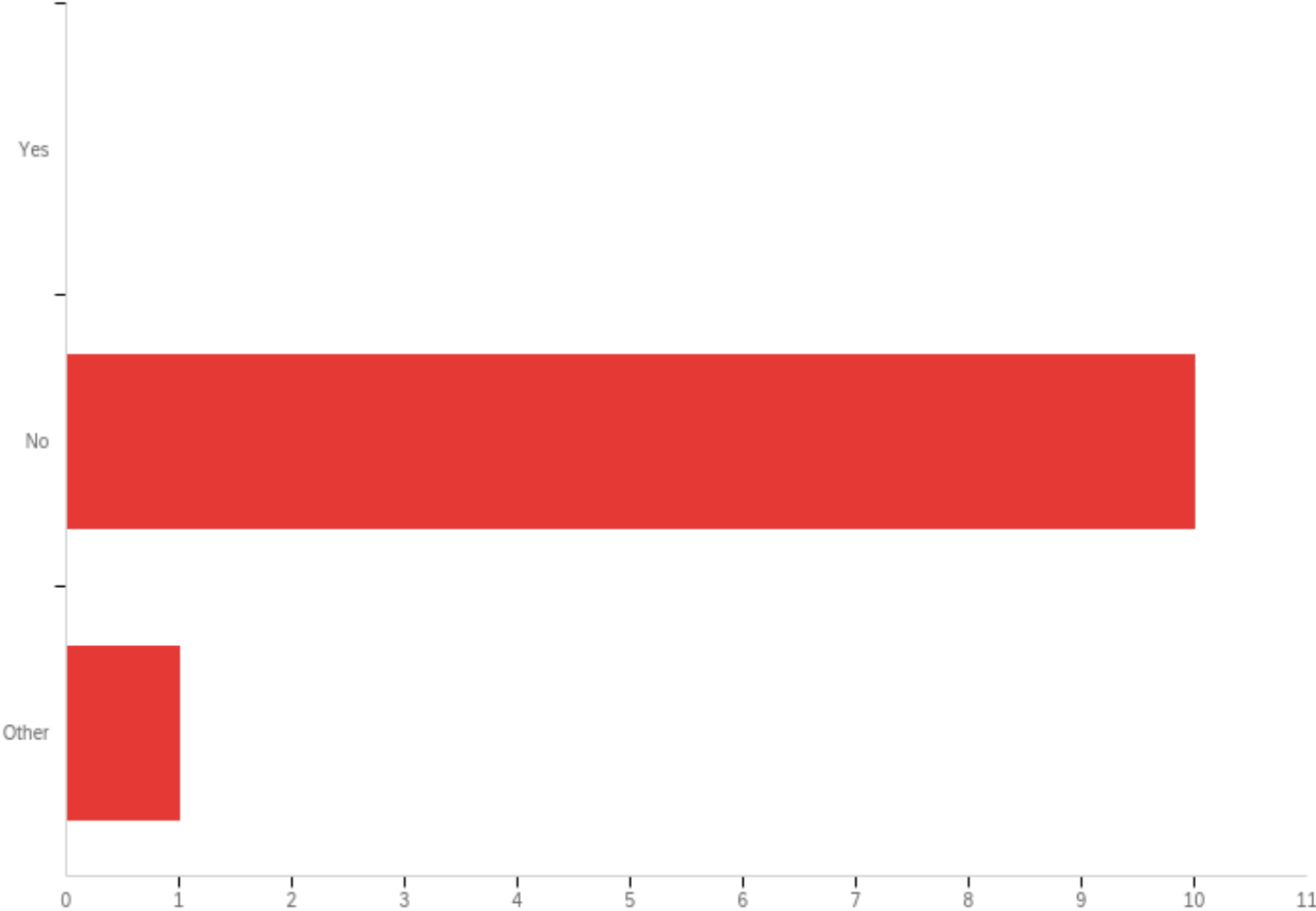
Pearl Meyer surveys.

We use One Digital every couple of years and on the off years, we move the salary structure ourselves.

Pearl Meyer

Tom Warren, but it has been a long time and also Pearl Meyer

Q26 - Is your bank closing Saturday 12/23 to give employees a longer holiday weekend?



Q26 - Is your bank closing Saturday 12/23 to give employees a longer holiday weekend?

#	Answer	%	Count
1	Yes	0.00%	0
2	No	90.91%	10
3	Other	9.09%	1
	Total	100%	11

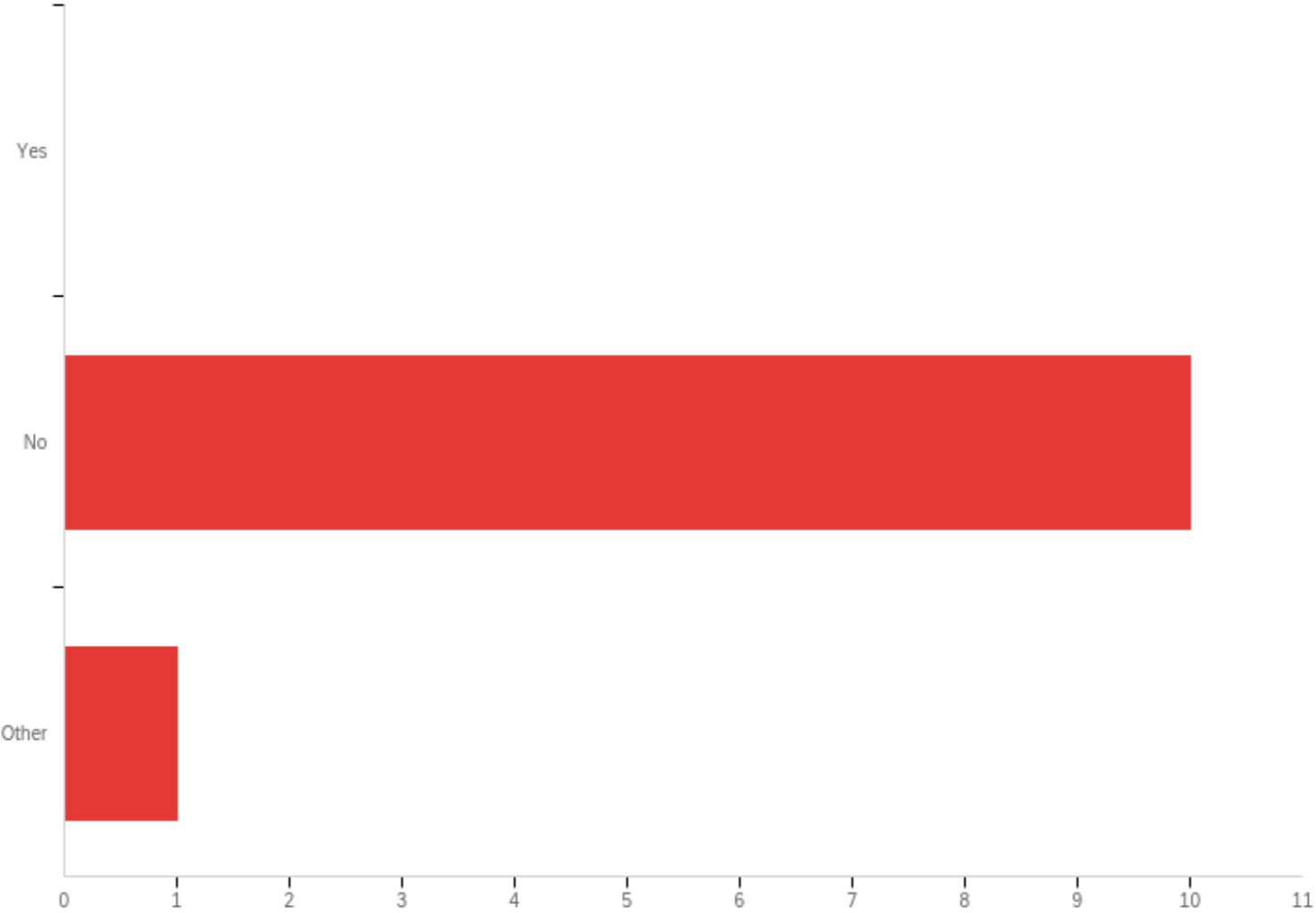
Q26 - Is your bank closing Saturday 12/23 to give employees a longer holiday weekend?

Q26_3_TEXT - Other

Other - Text

Not decided yet.

Q27 - Is your bank closing Saturday 12/30 to give employees a longer holiday weekend?



Q27 - Is your bank closing Saturday 12/30 to give employees a longer holiday weekend?

#	Answer	%	Count
1	Yes	0.00%	0
2	No	90.91%	10
3	Other	9.09%	1
	Total	100%	11

Q27 - Is your bank closing Saturday 12/30 to give employees a longer holiday weekend?

Q27_3_TEXT - Other

Other - Text

Not decided yet.

What types of trainings are offered to your underwriters and processors?

Various webinars offered by MA Bankers.

Internal and on the job training. We have hired people with experience and then show them our internal procedures, policies, practices.

We are not offering any training for underwriters and processors besides compliance training.

Our head of mortgage lending says that if someone is hired without experience, they are trained with a combination of on-the-job and online training. Primarily, the online specialty training is through some of the private mortgage insurance companies like ARCH and MGIC.

We utilize MHA training and have had good luck with the content from OnCourse Learning financial.

Classes through our on-line Learning Management System.

MBA: HR Discussion Group December Survey Results

12. HR Discussion Group_December 2023

January 16th 2024, 1:04 pm MST

Q28 - I would like to know if people use a consultant for succession planning or if they handle it internally? If done internally, can they share what they do (process, procedure or if it is policy).

I would like to know if people use a consultant for succession planning or if they handle it internally? If done internally, can they share what they do (process, procedure or if it is policy).

We consult with David Sidon at the Navis Group for succession planning.

We do it internally and have a policy.

Q30 - I'm wondering what company people currently use for their apparel. Are employees able to shop on their own on a company site? Who manages that process and how many free items are offered to employees?

I'm wondering what company people currently use for their apparel. Are employees able to shop on their own on a company site? Who manages that process and how many free items are offered to employees?

Lands' End

Our HR Admin handles the process.

New Hires get a \$40 voucher, we cover the cost of all monogramming. EE's can use their "Moolah" to purchase items as well.

We have just set up a company apparel store through Lands End that we will be rolling out in late January. It will be managed by HR and all employees will receive an annual \$100 voucher to purchase company branded apparel.

We buy from all different stores and buy polos, sweaters and fleece. We give 2 free shirts to new hires and then sell the shirts for \$15 to anyone else.

Q31 - Does your organization have an email retention policy? If so, how long do you retain emails for - regardless of whether employee is active or termed?

Does your organization have an email retention policy? If so, how long do you retain emails for - regardless of whether employee is active or termed?

I would have to check with IT, this is not something that would be handled through HR at my bank.

7 years

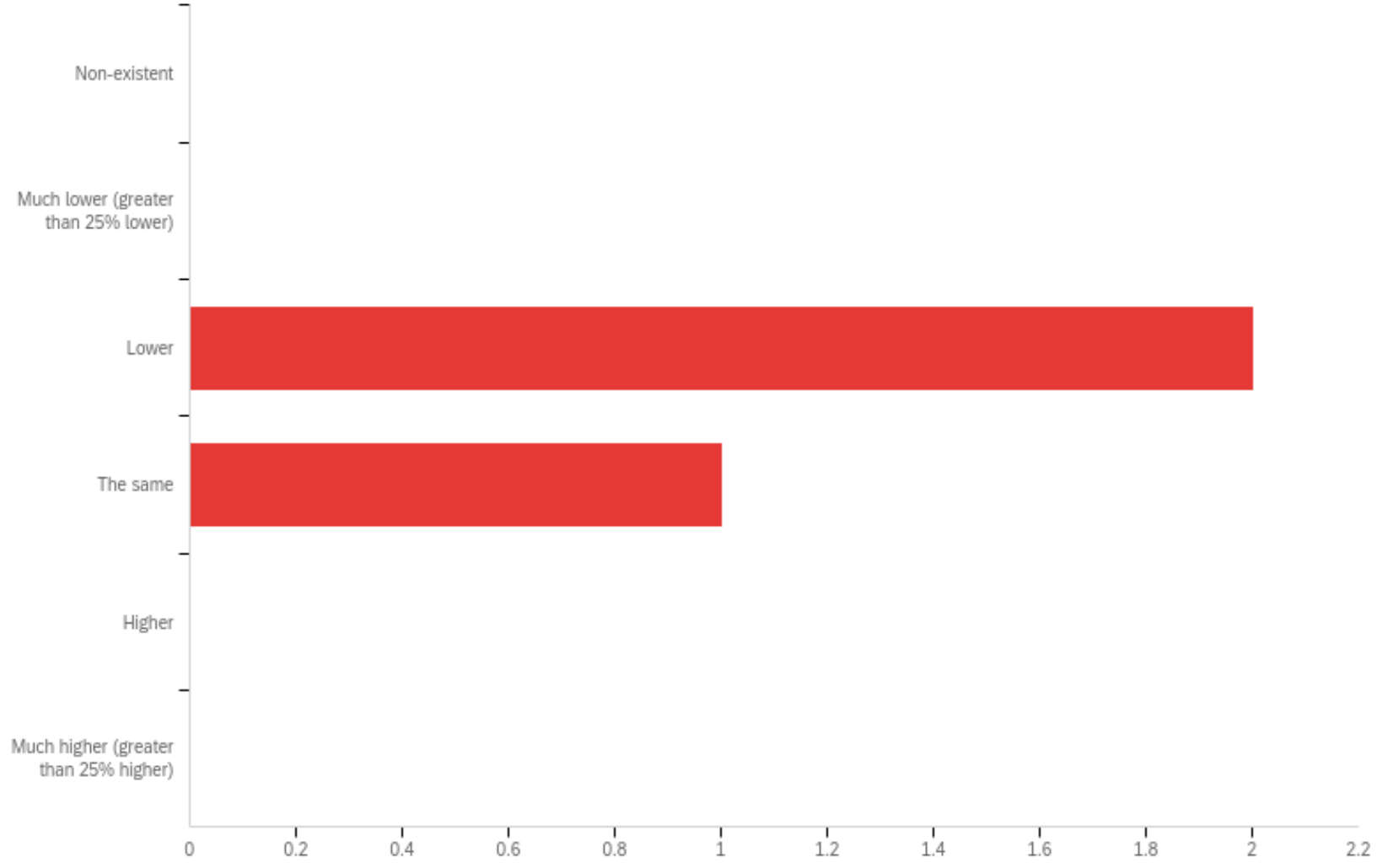
not sure

Q32 - Does your bank utilize pay scales? If so, would you be willing to share an example of what you're currently using?

Does your bank utilize pay scales? If so, would you be willing to share an example of what you're currently using?

We have a Competitive Assessment done by Pearl Meyer annually.

Q33 - What is your bank doing for annual bonuses in 2024? In general, bonuses will be:



Q33 - What is your bank doing for annual bonuses in 2024? In general, bonuses will be:

#	Answer	%	Count
5	Non-existent	0.00%	0
6	Much lower (greater than 25% lower)	0.00%	0
7	Lower	66.67%	2
9	The same	33.33%	1
10	Higher	0.00%	0
11	Much higher (greater than 25% higher)	0.00%	0
	Total	100%	3