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# Staff Development Program



[www.ahoconsulting.com](http://www.ahoconsulting.com)  
[email@ahoconsulting.com](mailto:email@ahoconsulting.com)  
800/522-9432

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## **PRELIMINARY AGENDA**

During the engagement, we will meet with members of your staff to assist in developing the Staff Development Program for your credit union. Typically, the personnel that should be directly involved during this engagement are the Human Resources Director or CEO and the other selected Senior Management Team players.

### **First Day**

- We will begin the engagement with a quick overview on what will be worked on during the engagement and have a short question and answer period
- Review Organizational Chart
- Begin development of individual competencies for each staff position

### **Continuing Days**

- Continue developing individual competencies
- Establish Educational Requirements for each position
- Establish compensation levels for staff positions
- Review and modify Tier Advancement Review Forms and/or Annual Review Forms
- Review and modify the Q&A (to explain the Staff Development Program to staff)

\*The number of days of the engagement is adjusted based on the positions within the credit union

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## **TIER ADVANCEMENT REVIEW AND EVALUATION FORMS**

### **Staff Advancement Form**

The Advancement form will be used each time a staff member is being reviewed for a tier level increase. Please review and notate any changes that you would like to have made.

### **Supervisory Staff Advancement Form**

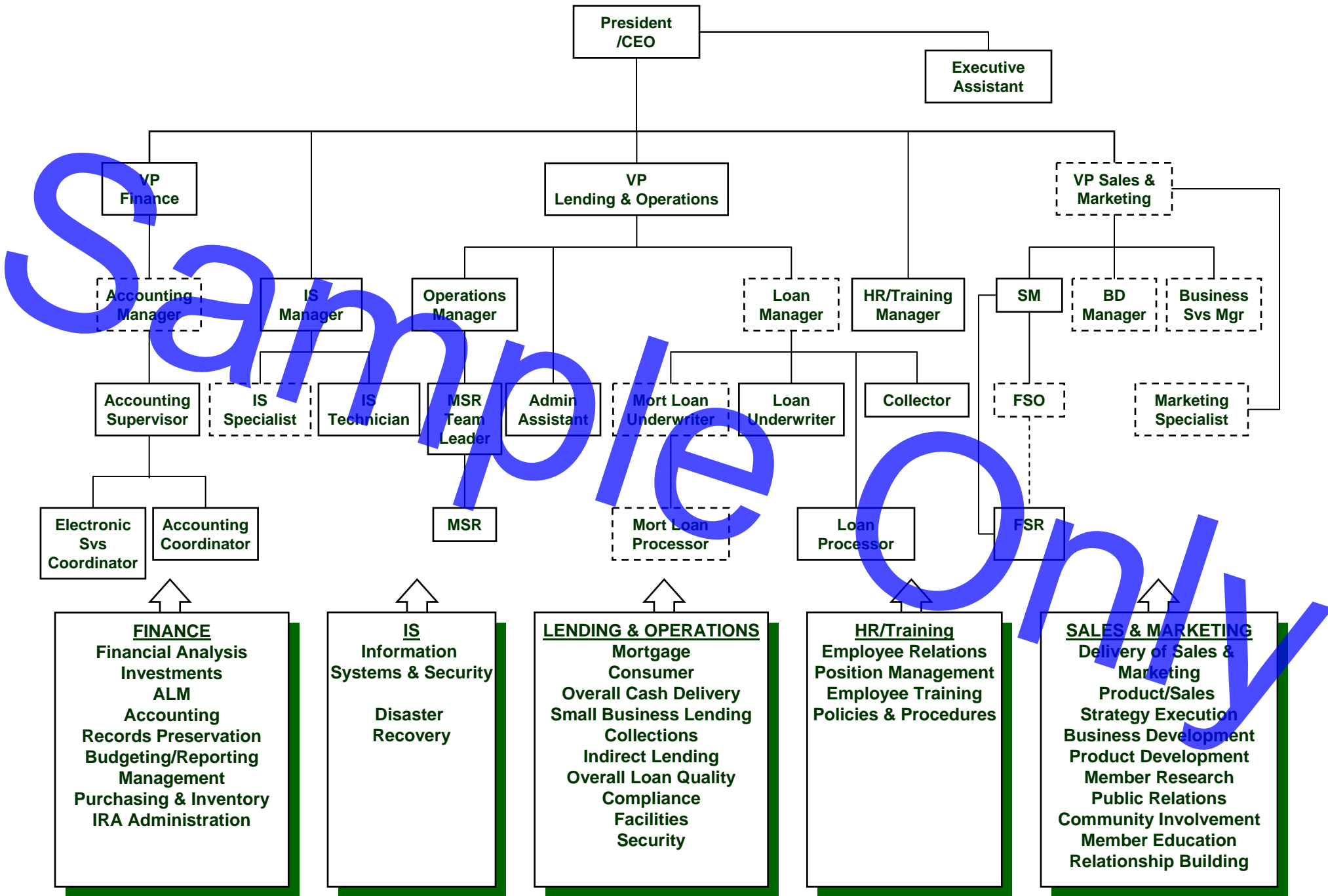
The Supervisory Staff Assessment Form is an expanded version of the Staff Assessment Form to include evaluation of Supervisory Skills.

### **Staff Evaluation Forms (Both Staff and Supervisory Staff)**

The evaluation forms are optional. If you decide you would like to utilize these forms, please make note of any minor modifications that you would like (the amount of the merit award, the evaluation categories, etc.). This is work that can be completed prior to the engagement, ensuring that we have ample time to complete our onsite work.

### **Definitions for Advancement and Evaluation Forms**

We have provided definitions for review areas in the Advancement & Evaluation forms to give direction to both the reviewer and the staff member who is being reviewed. Please read the definitions provided and modify to customize this for your Credit Union.



## COMPETENCY DEFINITIONS

**Ability To:** The level within the competencies that denotes acquired skills or abilities

**Maintains:** The level within the competencies that denotes knowledge and/or attitude expectations

**Completes:** The level within the competencies that denotes educational requirements

**Team Leader:** Team Leaders are selected by management to fill supervisory roles for specific positions:

- Must be at least within the Tier 3 in current position
- Must be selected by Management

**Accurate:** Performed up to set quantifiable standards which have been established

**Assist with:** Able to complete task with minor supervision for problem resolution

**Effective:** Performed timely and accurately, meeting expectations

**Ethical:** Maintaining an unimpeachable standard of integrity in all business activities both inside and outside the organization while not using their authority of office for personal benefit and rejecting or denouncing any business practice that is improper

**Excellent:** Performed in an exceptional manner consistently.

**Drive:** Overall responsibility for the direction and momentum.

**Perform at:** Able to demonstrate that they have acquired the competencies within the "Ability To" portion of base, mid level or advanced for that position. This does not include the Maintains or Completes sections.

**Proficient:** Able to resolve issues with little or no supervision; task or skill is performed in an exceptional manner consistently

**Proactive:** Effectively seeks and provides solutions before needs arise

**Proactively Manage:** Promotes process improvement within the position or function

**Professional:** Practices, appearance and attitude reflect in a positive, progressive manner at all times and are suitable for a person qualified for a certain position

**Provide back up:** Cross-trained in the basic function of a task or position and are able to perform the essential daily tasks when necessary

**Resolve:** Able to analyze a situation and determine proper course of action. The individual follows through to completion within the authority given to them.

## MSR (TELLER)

Non-Exempt Position Competency Calculation for Tiers	Estimated Annual Compensation	Hourly Wage
Entry Wage	\$21,222.00	\$10.20
Tier 1	\$21,528.00	\$10.35
Tier 2	\$21,528.00	\$10.78
Tier 3	\$23,316.80	\$11.21
Tier 4	\$24,211.20	\$11.64
Tier 5	\$25,105.60	\$12.07
Tier 6	\$25,992.00	\$12.50

### Ability To

**Effectively:** Performed timely and accurately, meeting expectations consistently

**Proficiently:** Resolves issues with little or no supervision; skills are performed in an exceptional manner consistently

**Proactively:** Effectively seeks and provides solutions before needs arise

### Tier 1 (Must complete within the Training Period)

- |   |
|---|
| <input type="checkbox"/> #1 Effectively account for all cash (incoming and outgoing) in assigned money drawer |
| <input type="checkbox"/> #2 Effectively act on member requests or refer appropriately                         |
| <input type="checkbox"/> #3 Effectively communicate with staff and members                                    |
| <input type="checkbox"/> #4 Effectively perform beginning and end of day procedures, including balancing      |
| <input type="checkbox"/> #5 Effectively perform telephone transfers and miscellaneous account inquiries       |
| <input type="checkbox"/> #6 Effectively process check holds according to check cashing policy                 |
| <input type="checkbox"/> #7 Effectively process member transactions   |
| <input type="checkbox"/> #8 Effectively provide members with account information                              |
| <input type="checkbox"/> #9 Effectively serve as a drive up teller (when applicable)                          |
| <input type="checkbox"/> #10 Effectively support "sales and service" culture                                  |
| <input type="checkbox"/> #11 Effectively utilize departmental hardware and software                           |
| <input type="checkbox"/> #12 Effectively utilize email, phone and voicemail                                   |
| <input type="checkbox"/> #13 Professionally greet, answer and service member requests                         |

### Tier 2

- |   |
|---|
| <input type="checkbox"/> #14 Effectively adhere to departmental policies and procedures                       |
| <input type="checkbox"/> #15 Effectively assist in verifying and reporting daily branch cash letter           |
| <input type="checkbox"/> #16 Effectively close primary and secondary share accounts                           |
| <input type="checkbox"/> #17 Effectively cross sell products and services                                     |
| <input type="checkbox"/> #18 Effectively identify and refer members with past due accounts                    |
| <input type="checkbox"/> #19 Effectively identify and report to supervisor activities that would trigger SARs |
| <input type="checkbox"/> #20 Effectively identify need and complete report for CTR                            |
| <input type="checkbox"/> #21 Effectively process foreign negotiable instruments                               |
| <input type="checkbox"/> #22 Effectively provide consumer loan payoff information                             |
| <input type="checkbox"/> #23 Effectively provide members with product information                             |
| <input type="checkbox"/> #24 Proficiently utilize email, voicemail and phone systems                          |

### Tier 3

- |  |
|--|
| <input type="checkbox"/> #25 Effectively assist in ATM deposit processing                    |
| <input type="checkbox"/> #26 Effectively assist in Member Service Representative training    |
| <input type="checkbox"/> #27 Effectively assist in balancing vault and other vault processes |

<input type="checkbox"/> #28 Effectively assist members in resolving payroll deduction and distribution issues
<input type="checkbox"/> #29 Effectively identify and assist members in resolving past due accounts or refer accordingly
<input type="checkbox"/> #30 Effectively identify member needs and cross sell products and services
<input type="checkbox"/> #31 Proficiently act on member requests or refer appropriately
<input type="checkbox"/> #32 Proficiently communicate with staff and members
<input type="checkbox"/> #33 Proficiently process check holds according to check cashing policy
<input type="checkbox"/> #34 Proficiently provide members with account information
<input type="checkbox"/> #35 Proficiently support "sales and service" culture
<input type="checkbox"/> #36 Proficiently utilize departmental hardware and software
<input type="checkbox"/> #37 Proficiently utilize email, phone and voicemail

**Tier 4**

<input type="checkbox"/> #38 Effectively assist in balancing ATM cash (when applicable)
<input type="checkbox"/> #39 Effectively assist members in the use of our electronic delivery services
<input type="checkbox"/> #40 Effectively assist members with lost or stolen credit union checks
<input type="checkbox"/> #41 Effectively assist members with stop payments
<input type="checkbox"/> #42 Effectively process ATM deposits
<input type="checkbox"/> #43 Effectively research and resolve member account issues
<input type="checkbox"/> #44 Proficiently identify and assist members in resolving past due accounts or refer accordingly
<input type="checkbox"/> #45 Proficiently process foreign negotiable instruments
<input type="checkbox"/> #46 Proficiently provide members with product information

**Tier 5**

<input type="checkbox"/> #47 Effectively assist other Member Service Representatives with balancing
<input type="checkbox"/> #48 Effectively balance ATM cash (when applicable)
<input type="checkbox"/> #49 Effectively balance vault and assist with other vault processes
<input type="checkbox"/> #50 Proactively communicate with staff and members
<input type="checkbox"/> #51 Proactively provide members with product information
<input type="checkbox"/> #52 Proactively support "sales and service" culture
<input type="checkbox"/> #53 Proficiently assist members with automatic transfers, payroll and direct deposit issues
<input type="checkbox"/> #54 Proficiently identify member needs and cross sell products and services
<input type="checkbox"/> #55 Proficiently process ATM deposits
<input type="checkbox"/> #56 Proficiently research and resolve member account issues

**Tier 6**

<input type="checkbox"/> #57 Effectively assist in Member Service Representative staff scheduling
<input type="checkbox"/> #58 Effectively assist in coaching and mentoring Member Service Representative staff
<input type="checkbox"/> #59 Effectively assist in managing ATMs (when applicable)
<input type="checkbox"/> #60 Effectively provide backup to the Member Service Representative - Team Leader
<input type="checkbox"/> #61 Proactively identify member needs and cross sell products and services
<input type="checkbox"/> #62 Proficiently assist in Member Service Representative training
<input type="checkbox"/> #63 Proficiently assist members in resolving payroll deduction and distribution issues
<input type="checkbox"/> #64 Proficiently balance vault and assist with other vault processes

## Maintains

**Basic Knowledge:** Displays fundamental knowledge or understanding. A Supervisor/Manager usually closely directs staff members with Basic Knowledge of a skill.

**Working Knowledge:** Displays a high degree of accuracy with minimal supervision. May require higher level review upon completion or can verbalize general knowledge of policy, procedure, or skill set.

**Thorough Knowledge:** Able to perform proficiently with no supervision.

### Tier 1

<input type="checkbox"/> #65 A high level of commitment to the organization
<input type="checkbox"/> #66 Absolute confidentiality of credit union, staff and member information
<input type="checkbox"/> #67 An overall score of 3 or greater on the Tier Advancement Review Form
<input type="checkbox"/> #68 Basic knowledge of credit union products and services
<input type="checkbox"/> #69 Basic knowledge of tellering functions
<input type="checkbox"/> #70 Basic knowledge of the responsibilities of the departments within the credit union
<input type="checkbox"/> #71 Effective cash handling skills
<input type="checkbox"/> #72 Effective communication skills
<input type="checkbox"/> #73 Effective member service skills
<input type="checkbox"/> #74 Working knowledge of credit union security procedures
<input type="checkbox"/> #75 Working knowledge of departmental procedures
<input type="checkbox"/> #76 Working knowledge of departmental security procedures

### Tier 2

<input type="checkbox"/> #77 An average overall score of 3.25 or greater on the Tier Advancement Review; with all individual sections 3.00 or higher
<input type="checkbox"/> #78 Basic knowledge of ACH, ATM, VISA and check clearing processes
<input type="checkbox"/> #79 Basic knowledge of NCUA Share Insurance and account insurability
<input type="checkbox"/> #80 Basic knowledge of automatic transfers, payroll and direct deposit processes
<input type="checkbox"/> #81 Proficient cash handling skills
<input type="checkbox"/> #82 Working knowledge of credit union products and services
<input type="checkbox"/> #83 Working knowledge of electronic services (Home Banking, Audio Response, etc.)
<input type="checkbox"/> #84 Working knowledge of the policies and procedures within area of responsibility
<input type="checkbox"/> #85 Working knowledge of the responsibilities of the departments within the credit union

### Tier 3

<input type="checkbox"/> #86 An average overall score of 3.50 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher
<input type="checkbox"/> #87 Excellent communication skills
<input type="checkbox"/> #88 Excellent member service skills
<input type="checkbox"/> #89 Thorough knowledge of departmental security procedures
<input type="checkbox"/> #90 Working knowledge of ACH, ATM, VISA and Check clearing processes
<input type="checkbox"/> #91 Working knowledge of NCUA Share Insurance and account insurability
<input type="checkbox"/> #92 Working knowledge of automatic transfers, payroll and direct deposit processes

### Tier 4

<input type="checkbox"/> #93 An average overall score of 3.75 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher
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- |   |
|---|
| <input type="checkbox"/> #94 Thorough knowledge automatic transfers, payroll and direct deposit processes   |
| <input type="checkbox"/> #95 Thorough knowledge of ACH, ATM, VISA and Check clearing processes              |
| <input type="checkbox"/> #96 Thorough knowledge of credit union products and services                       |
| <input type="checkbox"/> #97 Thorough knowledge of electronic services (Home Banking, Audio Response, etc.) |

**Tier 5**

- |   |
|---|
| <input type="checkbox"/> #98 An average overall score of 4.00 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher |
| <input type="checkbox"/> #99 Thorough knowledge of the policies and procedures within area of responsibility  |

**Tier 6**

- |  |
|--|
| <input type="checkbox"/> #100 An average overall score of 4.25 or greater on the Tier Advancement Review; with all individual components of 3.00 or higher |
| <input type="checkbox"/> #101 Thorough knowledge of NCUA Share Insurance and account insurability  |
| <input type="checkbox"/> #102 Thorough knowledge of the responsibilities of the departments within the credit union  |

Sample Only

## Completes

### Tier 1

<input type="checkbox"/> #103 CUES: Compliance Training: Safeguarding Customer Information
<input type="checkbox"/> #104 CUES: Credit Unions: An Introduction
<input type="checkbox"/> #105 CUES: Negotiable Instruments and Endorsement
<input type="checkbox"/> #106 CUES: Office Security: Robbery; ATM Safety; and Bomb Threats
<input type="checkbox"/> #107 CUES: Overview of Credit Unions: Organization, Structure, and History
<input type="checkbox"/> #108 CUES: Professional Business Dress
<input type="checkbox"/> #109 CUES: Quality Member Service: Face to Face and on the Phone
<input type="checkbox"/> #110 CUES: Teller Training - Credit Unions
<input type="checkbox"/> #111 PEAK Section 01: Our Credit Union
<input type="checkbox"/> #112 PEAK Section 03: Account Designations
<input type="checkbox"/> #113 PEAK Section 04: Deposit Products
<input type="checkbox"/> #114 PEAK Section 11: Miscellaneous Services

### Tier 2

<input type="checkbox"/> #115 CUES: A Primer on Sexual Harassment in the Workplace for Employees
<input type="checkbox"/> #116 CUES: Beginning Financial Math
<input type="checkbox"/> #117 CUES: Business Writing Skills
<input type="checkbox"/> #118 CUES: Check Clearing and Electronic Payment Systems
<input type="checkbox"/> #119 CUES: Compliance Training: Deposit Operations (BSA: Regs: CC, DD, E, D, Q)
<input type="checkbox"/> #120 CUES: Compliance Training: Truth in Savings (NCUA Part 707)
<input type="checkbox"/> #121 CUES: Cross-selling Credit Union Products
<input type="checkbox"/> #122 CUES: Handling Consumer Complaints
<input type="checkbox"/> #123 CUES: Share Account Types and NCUSIF Insurance of Accounts
<input type="checkbox"/> #124 CUES: Violence in the Workplace
<input type="checkbox"/> #125 PEAK Section 05: Checking Products
<input type="checkbox"/> #126 PEAK Section 10: Electronic Services

### Tier 3

<input type="checkbox"/> #127 CUES: Compliance Training: Bank Secrecy Act
<input type="checkbox"/> #128 CUES: Compliance Training: Electronic Funds Transfer Act (Reg. E)
<input type="checkbox"/> #129 CUES: Compliance Training: Expedited Funds Availability (Reg. CC)
<input type="checkbox"/> #130 CUES: Compliance Training: Expedited Funds Availability: Check 21
<input type="checkbox"/> #131 CUES: Conflict Resolution
<input type="checkbox"/> #132 CUES: Home Banking and Bill Paying
<input type="checkbox"/> #133 CUES: Improving Negotiation Skills
<input type="checkbox"/> #134 CUES: Oral Communication Skills
<input type="checkbox"/> #135 PEAK Section 02: Regulatory Information
<input type="checkbox"/> #136 PEAK Section 09: Insurance Products

### Tier 4

<input type="checkbox"/> #137 CUES: Compliance Training: Check Fraud
<input type="checkbox"/> #138 CUES: Compliance Training: Check Kiting
<input type="checkbox"/> #139 CUES: Compliance Training: Identity Theft

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<input type="checkbox"/> #140 CUES: Compliance Training: Office of Foreign Assets Control
<input type="checkbox"/> #141 CUES: Compliance Training: Privacy of Consumer Financial Information (Reg: P)
<input type="checkbox"/> #142 CUES: Compliance Training: The Rights to Financial Privacy Act
<input type="checkbox"/> #143 CUES: Money Laundering
<input type="checkbox"/> #144 CUES: Stress Management
<input type="checkbox"/> #145 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 4 hours

### Tier 5

<input type="checkbox"/> #146 CUES: Handling Sales Objections
<input type="checkbox"/> #147 CUES: Personal Computer and Internet Security
<input type="checkbox"/> #148 CUES: Time Management
<input type="checkbox"/> #149 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 4 hours
<input type="checkbox"/> #150 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 4 hours
<input type="checkbox"/> #151 PEAK Section 06: IRAs
<input type="checkbox"/> #152 PEAK Section 07: Consumer Loans

### Tier 6

<input type="checkbox"/> #153 CUES: Basic Financial Statements
<input type="checkbox"/> #154 CUES: Leadership Skills
<input type="checkbox"/> #155 CUES: New Account Representative Training
<input type="checkbox"/> #156 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 10 hours
<input type="checkbox"/> #157 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 4 hours
<input type="checkbox"/> #158 PEAK Section 08: Real Estate Lending

## MSR TEAM LEADER

Non-Exempt Position Competency Calculation for Tiers	Estimated Annual Compensation	Hourly Wage
Entry Wage	\$27,926.00	\$13.43
Tier 1	\$28,350.40	\$13.63
Tier 2	\$28,350.40	\$14.22
Tier 3	\$30,804.80	\$14.81
Tier 4	\$32,032.00	\$15.40
Tier 5	\$33,259.20	\$15.99
Tier 6	\$34,517.00	\$16.59

### Ability To

**Effectively:** Performed timely and accurately, meeting expectations consistently

**Proficiently:** Resolves issues with little or no supervision; skills are performed in an exceptional manner consistently

**Proactively:** Effectively seeks and provides solutions before needs arise

### Tier 1 (Must complete within Evaluation Period)

<input type="checkbox"/> #1 Effectively assist in coaching and mentoring MSR staff
<input type="checkbox"/> #2 Effectively assist in facilitating conflict resolution with escalated issues
<input type="checkbox"/> #3 Effectively assist in managing branch equipment and facility maintenance
<input type="checkbox"/> #4 Effectively assist in managing daily teller operations
<input type="checkbox"/> #5 Effectively assist in managing overall branch security
<input type="checkbox"/> #6 Effectively make override decisions
<input type="checkbox"/> #7 Effectively manage ATMs
<input type="checkbox"/> #8 Effectively manage vault activities
<input type="checkbox"/> #9 Perform at Tier 4 of the MSR position

### Tier 2

<input type="checkbox"/> #10 Effectively assist in maintaining policy and procedure manuals within area of responsibility
<input type="checkbox"/> #11 Effectively build new member relationships
<input type="checkbox"/> #12 Effectively coach and mentor MSR staff
<input type="checkbox"/> #13 Effectively ensure sound decisions regarding fee charges/reversals
<input type="checkbox"/> #14 Effectively evaluate MSR staff within area of responsibility
<input type="checkbox"/> #15 Effectively facilitate conflict resolution with escalated issues
<input type="checkbox"/> #16 Effectively participate in community & business related events
<input type="checkbox"/> #17 Effectively schedule staff to ensure service quality while maximizing resources
<input type="checkbox"/> #18 Effectively support the sales and marketing activities within area of responsibility
<input type="checkbox"/> #19 Proficiently assist in processing adjustments to member accounts

### Tier 3

<input type="checkbox"/> #20 Effectively assist with equipment and facility maintenance within area of responsibility
<input type="checkbox"/> #21 Effectively ensure departmental compliance with policies and procedures
<input type="checkbox"/> #22 Effectively facilitate process improvement within area of responsibility
<input type="checkbox"/> #23 Effectively manage daily operations with little or no supervision
<input type="checkbox"/> #24 Effectively perform audits within area of responsibility
<input type="checkbox"/> #25 Proficiently facilitate conflict resolution in escalated issues

**Tier 4**

<input type="checkbox"/> #26 Effectively maintain policy and procedure manuals within area of responsibility
<input type="checkbox"/> #27 Proactively oversee problem resolution
<input type="checkbox"/> #28 Proficiently coach and mentor MSR staff
<input type="checkbox"/> #29 Proficiently ensure departmental compliance with policies and procedures
<input type="checkbox"/> #30 Proficiently evaluate MSR staff within area of responsibility
<input type="checkbox"/> #31 Proficiently facilitate process improvement within area of responsibility
<input type="checkbox"/> #32 Proficiently schedule staff to ensure service quality while maximizing resources

**Tier 5**

<input type="checkbox"/> #33 Proactively assist in management of branch equipment and facility maintenance
<input type="checkbox"/> #34 Proactively coach and mentor MSR staff
<input type="checkbox"/> #35 Proactively ensure departmental compliance with policies and procedures
<input type="checkbox"/> #36 Proactively evaluate MSR staff within area of responsibility
<input type="checkbox"/> #37 Proactively facilitate process improvement within branch teller operations
<input type="checkbox"/> #38 Proficiently assist with equipment and facility maintenance within area of responsibility
<input type="checkbox"/> #39 Proficiently build new member relationships
<input type="checkbox"/> #40 Proficiently manage daily operations with little or no supervision

**Tier 6**

<input type="checkbox"/> #41 Proactively assist in managing overall branch security
<input type="checkbox"/> #42 Proactively build new member relationships
<input type="checkbox"/> #43 Proactively manage daily operations with little or no supervision
<input type="checkbox"/> #44 Proactively participate in community & business related events
<input type="checkbox"/> #45 Proficiently maintain policy and procedure manuals within area of responsibility

## Maintains

**Basic Knowledge:** Displays fundamental knowledge or understanding. A Supervisor/Manager usually closely directs staff members with Basic Knowledge of a skill.

**Working Knowledge:** Displays a high degree of accuracy with minimal supervision. May require higher level review upon completion or can verbalize general knowledge of policy, procedure, or skill set.

**Thorough Knowledge:** Able to perform tasks proficiently with no supervision.

### Tier 1

<input type="checkbox"/> #46 A consistent and positive image within the workplace and community
<input type="checkbox"/> #47 Basic knowledge of ACH, ATM, VISA and Check clearing processes
<input type="checkbox"/> #48 Basic knowledge of NCUA Share Insurance and account insurability
<input type="checkbox"/> #49 Basic knowledge of all applicable HR compliance, regulations and policies
<input type="checkbox"/> #50 Basic knowledge of business account services
<input type="checkbox"/> #51 Basic knowledge of compliance and regulations within area of responsibility
<input type="checkbox"/> #52 Basic knowledge of the credit union's financial goals and strategic direction
<input type="checkbox"/> #53 Effective coaching and mentoring skills
<input type="checkbox"/> #54 Excellent communication skills
<input type="checkbox"/> #55 High degree of confidentiality
<input type="checkbox"/> #56 Thorough knowledge of teller functions
<input type="checkbox"/> #57 Working knowledge of credit union electronic delivery services
<input type="checkbox"/> #58 Working knowledge of credit union security procedures
<input type="checkbox"/> #59 Working knowledge of departmental hardware and software
<input type="checkbox"/> #60 Working knowledge of departmental policies and procedures
<input type="checkbox"/> #61 Working knowledge of member resources on credit union web site
<input type="checkbox"/> #62 Working knowledge of products and services
<input type="checkbox"/> #63 Working knowledge of security procedures
<input type="checkbox"/> #64 Working knowledge of the responsibilities of all departments within the credit union

### Tier 2

<input type="checkbox"/> #65 Basic knowledge automatic transfers, payroll and direct deposit processes
<input type="checkbox"/> #66 Proficient cash handling skills
<input type="checkbox"/> #67 Thorough knowledge of products and services
<input type="checkbox"/> #68 Thorough knowledge of security procedures
<input type="checkbox"/> #69 Thorough knowledge of the responsibilities of the departments within the credit union
<input type="checkbox"/> #70 Working knowledge of ACH, ATM, VISA and Check clearing processes
<input type="checkbox"/> #71 Working knowledge of NCUA Share Insurance and account insurability
<input type="checkbox"/> #72 Working knowledge of business account services

### Tier 3

<input type="checkbox"/> #73 Thorough knowledge of ACH, ATM, VISA and Check clearing processes
<input type="checkbox"/> #74 Thorough knowledge of credit union electronic delivery services
<input type="checkbox"/> #75 Working knowledge of compliance and regulations within area of responsibility

**Tier 4**

<input type="checkbox"/> #76 Basic knowledge of investment and retirement products and services
<input type="checkbox"/> #77 Thorough knowledge of business account services
<input type="checkbox"/> #78 Thorough knowledge of departmental policies and procedures
<input type="checkbox"/> #79 Working knowledge automatic transfers, payroll and direct deposit processes

**Tier 5**

<input type="checkbox"/> #80 Thorough knowledge automatic transfers, payroll and direct deposit processes
<input type="checkbox"/> #81 Thorough knowledge of NCUA Share Insurance and account insurability
<input type="checkbox"/> #82 Working knowledge of investment and retirement products and services

**Tier 6**

<input type="checkbox"/> #83 Basic knowledge of consumer and mortgage underwriting
<input type="checkbox"/> #84 Thorough knowledge of compliance and regulations within area of responsibility

Sample Only

**Completes**

**Tier 1**

<input type="checkbox"/> #85 CUES: A Primer on Sexual Harassment in the Workplace
<input type="checkbox"/> #86 CUES: Business Writing Skills
<input type="checkbox"/> #87 CUES: Check Clearing and Electronic Payment Systems
<input type="checkbox"/> #88 CUES: Coaching Employees
<input type="checkbox"/> #89 CUES: Compliance Training: Check Fraud
<input type="checkbox"/> #90 CUES: Compliance Training: Check Kiting
<input type="checkbox"/> #91 CUES: Compliance Training: Deposit Operations (BSA: Regs: CC, DD, E, D, Q)
<input type="checkbox"/> #92 CUES: Compliance Training: Electronic Funds Transfer Act (Reg. E)
<input type="checkbox"/> #93 CUES: Compliance Training: Expedited Funds Availability (Reg. CC)
<input type="checkbox"/> #94 CUES: Compliance Training: Identity Theft
<input type="checkbox"/> #95 CUES: Compliance Training: Office of Foreign Assets Control
<input type="checkbox"/> #96 CUES: Compliance Training: Privacy of Consumer Financial Information (Reg: P)
<input type="checkbox"/> #97 CUES: Handling Consumer Complaints
<input type="checkbox"/> #98 CUES: Negotiable Instruments and Endorsement
<input type="checkbox"/> #99 CUES: Office Safety
<input type="checkbox"/> #100 CUES: Office Security: Robbery; ATM Safety; and Bomb Threats
<input type="checkbox"/> #101 CUES: Oral Communication Skills
<input type="checkbox"/> #102 CUES: Performance Appraisal and Meetings
<input type="checkbox"/> #103 CUES: Supervisory Management I
<input type="checkbox"/> #104 CUES: Teller Training - Credit Unions
<input type="checkbox"/> #105 PEAK: Section 01: Our Credit Union
<input type="checkbox"/> #106 PEAK: Section 02: Our Staff
<input type="checkbox"/> #107 PEAK: Section 03: Regulatory Information
<input type="checkbox"/> #108 PEAK: Section 04: Account Designation & Ownership
<input type="checkbox"/> #109 PEAK: Section 05: Deposit Products
<input type="checkbox"/> #110 PEAK: Section 06: Checking Products
<input type="checkbox"/> #111 PEAK: Section 11: Electronic Services
<input type="checkbox"/> #112 PEAK: Section 12: Miscellaneous Services

**Tier 2**

<input type="checkbox"/> #113 CUES: Beginning Financial Math
<input type="checkbox"/> #114 CUES: Compliance Training: Safeguarding Customer Information
<input type="checkbox"/> #115 CUES: Compliance Training: Truth in Savings (NCUA Part 707)
<input type="checkbox"/> #116 CUES: Conflict Resolution
<input type="checkbox"/> #117 CUES: Consultative Selling
<input type="checkbox"/> #118 CUES: Handling Sales Objections
<input type="checkbox"/> #119 CUES: Leadership Skills
<input type="checkbox"/> #120 CUES: Overview of Credit Unions: Organization, Structure, and History
<input type="checkbox"/> #121 CUES: Supervisory Management II : Performance Management
<input type="checkbox"/> #122 CUES: Team Building
<input type="checkbox"/> #123 CUES: Teams and Team Effectiveness



<input type="checkbox"/> #124 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 10 hours
<input type="checkbox"/> #125 PEAK: Section 07: IRAs
<input type="checkbox"/> #126 PEAK: Section 10: Insurance Products

**Tier 3**

<input type="checkbox"/> #127 CUES: Change Management
<input type="checkbox"/> #128 CUES: Collection Practices and Loan Workouts
<input type="checkbox"/> #129 CUES: Compliance Training: Americans With Disabilities Act
<input type="checkbox"/> #130 CUES: Compliance Training: Bank Bribery Act
<input type="checkbox"/> #131 CUES: Delegation Skills
<input type="checkbox"/> #132 CUES: Hiring Skills
<input type="checkbox"/> #133 CUES: Improving Negotiation Skills
<input type="checkbox"/> #134 CUES: Money Laundering
<input type="checkbox"/> #135 CUES: Violence in the Workplace
<input type="checkbox"/> #136 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 10 hours
<input type="checkbox"/> #137 PEAK: Section 08: Consumer Loans
<input type="checkbox"/> #138 PEAK: Section 09: Real Estate Loans

**Tier 4**

<input type="checkbox"/> #139 CUES: Compliance Training: Consumer Lending
<input type="checkbox"/> #140 CUES: Credit Reports, Scoring and Counseling and Debt Management
<input type="checkbox"/> #141 CUES: Financial Ratios for Credit Unions
<input type="checkbox"/> #142 CUES: Future of Credit Unions
<input type="checkbox"/> #143 CUES: Project Management
<input type="checkbox"/> #144 CUES: Telemarketing Programs and Skills
<input type="checkbox"/> #145 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 20 hours

**Tier 5**

<input type="checkbox"/> #146 CUES: Basic Financial Statements
<input type="checkbox"/> #147 CUES: Financial Statements for Credit Unions
<input type="checkbox"/> #148 CUES: Retirement Planning Basics for Financial Planners
<input type="checkbox"/> #149 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 30 hours

**Tier 6**

<input type="checkbox"/> #150 CUES: Consumer Credit Lending Practices
<input type="checkbox"/> #151 OTHER: "Selected" educational requirements based on the credit union's and individual employee's needs; (example: certifications, designations or seminars); approx time 30 hours

# Supervisory Staff Performance Evaluation

Employee's Name _____	Office Location _____
Job Title _____	Period Covered _____ To _____

## GENERAL EXPECTATIONS

5	High Performer	Employee's performance consistently exceeds standards/expectations of his/her position
4	Valued Performer	Employee's performance meets and occasionally exceeds standards/expectations of the position
3	Contributor	Employee's performance meets standards/expectations of his/her position
2	Needs Improvement	Employee's performance is below the standards/expectations of his/her position
1	Unacceptable	Employee's performance does not meet the minimum acceptable level for his/her position

### 1. Teamwork

**Score** \_\_\_\_\_

- \_\_\_\_\_ **Professional:** Exhibits a conscientious, mature and businesslike manner to volunteers and staff
- \_\_\_\_\_ **Enthusiastic:** Has a positive and energetic attitude and outlook
- \_\_\_\_\_ **Supportive:** Encourages coworkers; maintains positive and helpful relationships with staff
- \_\_\_\_\_ **Cooperative:** Demonstrates effective interpersonal skills marked by a willingness to work with others
- \_\_\_\_\_ **Respectful:** Is considerate of the thoughts, feelings, and sensitivities of other coworkers
- \_\_\_\_\_ **Helpful:** Maintains awareness of coworkers' workload and consistently volunteers to help
- \_\_\_\_\_ **Participates:** Understands and supports the strategic direction of the credit union
- \_\_\_\_\_ **Resourceful:** Capable of providing workable solutions to overcoming obstacles in difficult situations

Comments:

### 2. Dependable

**Score** \_\_\_\_\_

- \_\_\_\_\_ **Reliable:** Consistent quality and quantity of work
- \_\_\_\_\_ **Accurate:** Produces work with limited mistakes or error
- \_\_\_\_\_ **Accountable:** Accepts responsibility for his or her actions
- \_\_\_\_\_ **Attendance:** Rarely misses work
- \_\_\_\_\_ **Punctual:** Arrives on time and ready to work at the scheduled time
- \_\_\_\_\_ **Able to Solve Problems:** Understands issues surrounding a problem and provides viable solutions
- \_\_\_\_\_ **Timely Completion of Tasks:** Gets tasks done on time
- \_\_\_\_\_ **Effective Prioritization:** Accomplishes tasks in order of importance
- \_\_\_\_\_ **Follows Guidelines Consistently:** Follows policies and procedures as applies within their position

Comments:

# Supervisory Staff Performance Evaluation

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## GENERAL EXPECTATIONS

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### 3. Interpersonal Relations

Score \_\_\_\_\_

- \_\_\_\_\_ **Empathetic:** Is aware and sensitive to members and staff and how individual actions affect others
- \_\_\_\_\_ **Professional:** Exhibits a conscientious, mature and businesslike manner
- \_\_\_\_\_ **Responsive:** Is quick to react appropriately
- \_\_\_\_\_ **Respects Confidentiality:** Is aware of confidentially issues and behaves accordingly
- \_\_\_\_\_ **Tactful:** Demonstrates a keen sense of what to do or say in order to maintain positive relations
- \_\_\_\_\_ **Courteous:** Displays good manners and shows respect and consideration for others
- \_\_\_\_\_ **Positive Attitude:** Strives to maintain a cheerful, optimistic demeanor and approach
- \_\_\_\_\_ **Consistent:** Quality of work, job performance, and attitude are not adversely affected by variations in mood, personal problems, etc.
- \_\_\_\_\_ **Exercises Sound Judgment:** Consistently chooses the best action in any given situation

Comments:

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### 4. Written Communication

Score \_\_\_\_\_

- \_\_\_\_\_ **Courteous:** Written documents reflect respect and consideration for others
- \_\_\_\_\_ **Proactive:** Anticipates and addresses potential issues or questions
- \_\_\_\_\_ **Accurate:** Written work is error free
- \_\_\_\_\_ **Professional:** Contents stated in a businesslike manner
- \_\_\_\_\_ **Expresses Ideas Clearly:** Communicates in a concise and understandable way

Comments:

# Supervisory Staff Performance Evaluation

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## GENERAL EXPECTATIONS

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### 5. Oral Communication

Score \_\_\_\_\_

- \_\_\_\_\_ **Expresses Ideas Clearly:** Communicates in a concise and understandable way
- \_\_\_\_\_ **Courteous:** Displays good manners and shows respect and consideration for others
- \_\_\_\_\_ **Proactive:** Anticipates and addresses potential issues or questions
- \_\_\_\_\_ **Good Listener:** Listens attentively and is mindful of what the other person is trying to communicate
- \_\_\_\_\_ **Prompt Phone Response:** Answers the phone and responds as quickly and efficiently as possible
- \_\_\_\_\_ **Professional:** Speaks in a business like manner

Comments:

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### 6. Initiative

Score \_\_\_\_\_

- \_\_\_\_\_ **Accepts Responsibility:** Is willing to accept new challenges and be held accountable for his or her actions and work
- \_\_\_\_\_ **Demonstrates Leadership:** Demonstrates the ability to motivate and guide others toward the achievement of the Credit Union's Mission and Goals
- \_\_\_\_\_ **Self Starter:** Works independently, and develops new ideas; doesn't wait to be told what to do
- \_\_\_\_\_ **Organizes Effectively:** Is able to prioritize and categorize work in an effective manner
- \_\_\_\_\_ **Introduces Positive Ideas:** Makes helpful suggestions designed to improve the credit union, to include a minimum of three valued suggestions per year
- \_\_\_\_\_ **Seeks Solutions:** Works proactively to solve problems

Comments:

# Supervisory Staff Performance Evaluation

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## GENERAL EXPECTATIONS

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### 7. Flexibility

Score \_\_\_\_\_

\_\_\_\_\_ **Adapts to a Changing Work Environment:** Maintains a positive attitude and shows willingness to try new methods

\_\_\_\_\_ **Embraces New Ideas:** Adopts change and exhibits enthusiasm in moving forward in a new direction

\_\_\_\_\_ **Supports Change:** Maintains an optimistic and supportive attitude and strives to adapt when change is implemented or discussed

\_\_\_\_\_ **Willingness for Self Improvement:** Accepts constructive criticism, shows excitement about opportunities to learn and progress

Comments:

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### 8. Sales Culture Support

Score \_\_\_\_\_

\_\_\_\_\_ **Understands the Products & Services of the Credit Union:** Assumes responsibility for being knowledgeable of the Credit Union's products and services

\_\_\_\_\_ **Promotes the Products & Services of the Credit Union:** Seeks opportunities to grow valued member relationships; is a good ambassador for the credit union

\_\_\_\_\_ **Listens & Shares with Management, Member Comments & Ideas:** Solicits member suggestions and feedback; passes comments on to appropriate staff

\_\_\_\_\_ **Seeks Appropriate Opportunities to Refer Products and Services:** Looks for opportunities to cross sell and promote other credit union products and services

\_\_\_\_\_ **Recognizes and Appropriately Acts on Sales Opportunities:** Listens carefully to member cues, and takes advantage of opportunities to provide products and services that meet individual needs, to include asking for the business and making referrals

Comments:

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Employee's General Expectation Score \_\_\_\_\_

# Supervisory Staff Performance Evaluation

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## SUPERVISORY EXPECTATIONS

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### 9. Supervisory Ability

Score \_\_\_\_\_

\_\_\_\_\_ **Handling Employee Issues:** Is aware of the staff issues which are affecting the work environment

\_\_\_\_\_ **Effective Disciplinary Action:**

- Remains calm and constructive when counseling employees
- Addresses problems promptly when they arise
- Specifically points out an unacceptable behavior or issue
- Counsels the employee, clearly explaining what the employee must do to remedy the situation and any consequence if not resolved
- Follows through to ensure that the employee has corrected the problem and/or received appropriate disciplinary action when necessary
- Follows established Credit Union employment policies and procedures

\_\_\_\_\_ **Proactive:** Informs staff in a timely manner of relevant issues or concerns and directs the appropriate action

\_\_\_\_\_ **Effective Direction & Evaluation:** Is respected by the employees he or she supervises; gives clear and understandable direction; lets employees know what is expected of them and evaluates their performance objectively

\_\_\_\_\_ **Effectively Motivates Employees:** Maintains good relationships with staff and effectively inspires staff to excellence

\_\_\_\_\_ **Supportive:** Seeks opportunities to be a resource and mentor to employees

Comments:

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### 10. Staff Development Ability

Score \_\_\_\_\_

\_\_\_\_\_ **Fosters Teamwork:** Inspires staff to work as a team to achieve credit union goals and objectives

\_\_\_\_\_ **Coaches & Mentors Staff:** Offers guidance, encouragement, advice and ideas to promote individual success

\_\_\_\_\_ **Effective Staff Training:** Proactively trains staff within their area of responsibility

\_\_\_\_\_ **Effective Role Model:** Serves as an example for excellence and professionalism

\_\_\_\_\_ **Develops Staff Skills:** Is aware of the development needs of their employees and initiates the appropriate action

\_\_\_\_\_ **Holds Staff Accountable:** Communicates expectations and standards of performance and ensures that staff fulfills their individual responsibilities

Comments:

# Supervisory Staff Performance Evaluation

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## SUPERVISORY EXPECTATIONS

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### 11. Analytical Ability and Judgment

Score \_\_\_\_\_

\_\_\_\_\_ **Future Focused:** Understands the "Vision" of the credit union and works to move toward the strategic vision and goals

\_\_\_\_\_ **Uses Good Judgment:** Chooses the appropriate course of action

\_\_\_\_\_ **Provides Effective Solutions:** Contributes effective problem solving ideas

\_\_\_\_\_ **Properly Prioritizes :** Exercises effective time management skills

Comments:

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### 12. Organizational Skills

Score \_\_\_\_\_

\_\_\_\_\_ **Effectively Participates in Staff Meetings:** Comes to meetings prepared and contributes to the flow of ideas, listens to the thoughts of others and maintains a positive attitude

\_\_\_\_\_ **Strives to Improve Employee Performance:** Provides timely, concise and effective staff evaluations

\_\_\_\_\_ **Provides Effective Training:** Designs/coordinates training to effectively address staff development needs in a timely manner

\_\_\_\_\_ **Effectively Delegates to Staff:** Delegates to appropriate staff, monitors progress and holds staff accountable

\_\_\_\_\_ **Promotes Efficient Work Flow:** Develops, implements, and maintains procedures to improve efficiency

\_\_\_\_\_ **Promotes Process Improvement:** Seeks and implements most effective and efficient way to accomplish tasks; encourages staff to make suggestions for improvement

Comments:

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Employee's General Expectation Score \_\_\_\_\_

Employee's Supervisory Skill \_\_\_\_\_

Employee's Total Score (General Evaluation and Supervisory Skills) \_\_\_\_\_

# Supervisory Staff Performance Evaluation

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## GOAL REVIEW & ACHIEVEMENT

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*Below are the goals from the past year's development and career goals. Your Supervisor has reviewed your achievements based timely completion and quality of work and has provided a summary of the review below.*

**Goal 1.**

**Date Due:** \_\_\_\_\_

**Goal 1. Comments**

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**Goal 2.**

**Date Due:** \_\_\_\_\_

**Goal 2. Comments**

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**Goal 3.**

**Date Due:** \_\_\_\_\_

**Goal 3. Comments**



# Supervisory Staff Performance Evaluation

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## FUTURE GOALS

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*With your Supervisor, create goals to accomplish this coming year. Effective goals are Specific, Measurable, Achievable, and Realistic. Make sure your goals meet the criteria!*

**Goal 1.**

**Date Due:** \_\_\_\_\_

**Goal 2.**

**Date Due:** \_\_\_\_\_

**Goal 3.**

**Date Due:** \_\_\_\_\_

**Career Goals:** *Indicate, employee's future career goals*

**General Remarks:** *Comment on overall job performance of the employee*

**Significant Employee Accomplishments:** *Indicate, if applicable, any significant employee accomplishments during the appraisal period*

# Supervisory Staff Performance Evaluation

## TIER ADVANCEMENT REVIEW

Name \_\_\_\_\_ Date of Review \_\_\_\_\_

Job Title \_\_\_\_\_ Period Covered \_\_\_\_\_ To \_\_\_\_\_

**Instructions:**

Using the entry boxes below for each tier, indicate in the first entry box the number of required competencies that the staff member has successfully shown that he/she has mastered (Ability To, Maintains & Completes); in the box to the right, list the number of competencies required for that tier.

**Ability To:**

**Maintains:**

**Completes:**

Tier 1 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 2 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 3 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 4 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 5 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 6 \_\_\_\_\_ of \_\_\_\_\_

Tier 1 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 2 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 3 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 4 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 5 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 6 \_\_\_\_\_ of \_\_\_\_\_

Tier 1 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 2 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 3 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 4 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 5 \_\_\_\_\_ of \_\_\_\_\_  
 Tier 6 \_\_\_\_\_ of \_\_\_\_\_

**Compensation:**

Employee's Current Review Score \_\_\_\_\_  
 Employee's Current Hourly Rate of Pay \_\_\_\_\_  
 Employee's Compensation Change \_\_\_\_\_  
 Employee's New Rate of Pay \_\_\_\_\_

**Skill Application:**

Is Employee Performing Lower Tier Competencies Adequately?

Yes      No

**Signatures**

\_\_\_\_\_  
Employee

\_\_\_\_\_  
Date

\_\_\_\_\_  
Reviewer(s)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Vice President

\_\_\_\_\_  
Date

# Supervisory Staff Performance Evaluation

## EVALUATION SUMMARY

### Employee Information

Name \_\_\_\_\_ Date of Review \_\_\_\_\_  
 Job Title \_\_\_\_\_ Period Covered \_\_\_\_\_ To \_\_\_\_\_

### Award Calculations

	<u>Score</u>	<u>Maximum % of Salary</u>	<u>Award</u>
Product & Service Test	_____	_____	_____
Review Score	_____	_____	_____
Annual Salary	_____		
Total Dollar Award	_____		

**Employee Comments:** *Each employee is encouraged to write comments either in disagreement or agreement with the review. The employee may also submit comments on a separate sheet of paper if desired.*

- I have read this evaluation, had the opportunity to discuss it with the reviewer, and will submit a written response
- I have read this evaluation and had the chance to discuss it with the reviewer

\_\_\_\_\_  
Employee Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Reviewer(s)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Vice President

\_\_\_\_\_  
Date

# Sample Staff Development Program

## Q&A

The Q&A is a sampling of typical questions that credit union employees often ask about the Staff Development Program along with answers management might give. The Q&A sets the framework for how the competencies will be implemented in your credit union. Please note, this document is customized for each credit union – this is only a sample.

### 1. Why do we need a Staff Development Program?

✍ To stay competitive in today's market place, nothing and no one can stay the same and survive.

✍ Our Mission is "Building valued relationships by delivering financial solutions to simplify your life" and having a professionally trained staff is the key to achieving our mission. The Staff Development Program will benefit both the staff member and the credit union by rewarding staff for advancing their skills and knowledge. This program is intended to give high performing staff an incentive to make the credit union their employer of choice.

### 2. How will the new pay structure compare to the pay structure of the past?

✍ There is no comparison. Under the new structure, individuals will have greater control over their pay. Pay will be based on a staff member's willingness and ability to increase knowledge, grow and perform new skills, and support the building of relationships (sales culture).

### 3. When will the staff development program be implemented?

✍ The staff development program will be fully implemented on April 1<sup>st</sup>, 200x

✍ You may now begin to take the CUES & PEAK listed within your competency.

✍ Your supervisor will Benchmark you as to your current tier level status. Benchmarking in the competency program is the process of accessing individual skills to determine which competencies have already been achieved and identifying which competencies need to be accomplished. This will give each staff member a clear path on how to grow themselves within their position.

✍ Preliminary benchmarking will begin after January 1<sup>st</sup>. Supervisors will begin scheduling time with their staff to discuss preliminary benchmarking results.

✍ Your final benchmarking will occur prior to March 15<sup>th</sup>, 200x

### 4. Where did the compensation tiers for the competencies come from?

✍ The compensation tiers were established based on an analysis of our existing salary structure and analysis of national and regional salary surveys.

✍ The new salaries were established with the intent of paying above market rates for advanced skills.

**5. Will the pay ranges ever change?**

- ✎ The pay ranges will be reviewed annually and may be adjusted if market conditions change.

**6. How does the Tier Advancement Review process work?**

- ✎ Staff may move up one tier every 9 months (after completing Tier 1) until Tier 6 has been achieved.
- ✎ If a staff member has a Tier Advancement Review and is not successful, they must wait at least 90 days before requesting another Tier Advancement Review.
- ✎ Requests for Tier Advancement Reviews are to be made to the staff member's supervisor.
- ✎ Staff who are being paid at a higher tier level than they have been benchmarked at, must complete Tier 1 within 90 days and then advance one tier at least every 6 months until they reach the tier level at which they are being paid.
- ✎ Due to the expectations of management, the period of time required to validate competencies is longer. Management staff may only advance one tier every 12 months (after completing Tier 1) until Tier 6 has been achieved.

**7. Can I move more than one tier at a time?**

- ✎ You may only progress one tier at a time.

**8. What is the minimum tier level must I achieve?**

- ✎ You must continue to advance through the tiers, until you achieve Tier 3, at which point any further tier advancement is optional.


**9. What happens when I have completed all the competencies for my position?**

- ✎ After achieving Tier 6 of a position, the only time there will be an increase in pay is when the salary ranges adjust due to market conditions.

**10. Do I have to move through the competencies in the order that they are presented for my position?**

- ✎ It is important that you progress through the tiers as presented as the competencies were designed to build on each other. However, depending on the needs of a position or department, staff may be asked to acquire other more advanced competencies prior to completing lower tiers.

**11. How will the Staff Development Program be integrated into my current compensation?**

 The following examples will help you to understand how the compensation program will work using the salary for a Service Associate in the following example:

Non-exempt Position Competency Calculation for Tiers	Estimated Annualized Compensation	Hourly Wage
Entry Wage	\$25,209.60	\$12.12
Tier 1	\$25,833.60	\$12.42
Tier 2	\$26,977.60	\$12.97
Tier 3	\$28,121.60	\$13.52
Tier 4	\$29,265.60	\$14.07
Tier 5	\$30,409.60	\$14.62
Tier 6	\$31,512.00	\$15.15

**Staff Member A:**

On March 15th, 200x, staff member A is making \$11.50 per hour, which is below the entry wage. Based upon the benchmarking process, staff member A has been determined to be within Tier 1 and not yet eligible for advancing out that tier.

So in this example:

- Staff member A's base pay is below the entry wage, so on March 15th their hourly pay will be adjusted to the entry wage of \$12.12
- Staff member A is eligible for a Tier adjustment upon successful completion of Tier 1 (required within 90-days) and then potentially every 9 months thereafter

**Staff Member B:**

It's March 15th and staff member B is making \$ \$13.52 per hour, which is equivalent to the wage after completing Tier 3. With benchmarking it was determined that staff member B's competency level did not meet those required for advancing past Tier 1.

Consequently, staff member B must progress through Tier 1 within 90-days and then at least 1 tier every 6 months until they complete Tier 3.

So in this example:

- Staff member B must achieve Tier 1 within 90 days
- After achieving Tier 1, the staff member must progress at least one tier every 6 months until they achieve Tier 3
- If Staff Member B does not progress at least one Tier each 6 months, their pay will be reduced by one tier level until they are being paid at their current competency level

Non-exempt Position Competency Calculation for Tiers	Estimated Annualized Compensation	Hourly Wage
Entry Wage	\$25,209.60	\$12.12
Tier 1	\$25,833.60	\$12.42
Tier 2	\$26,977.60	\$12.97
Tier 3	\$28,121.60	\$13.52
Tier 4	\$29,265.60	\$14.07
Tier 5	\$30,409.60	\$14.62
Tier 6	\$31,512.00	\$15.15

**Staff Member C:**

Staff member C is currently at \$12.00. On March 15th, Staff member C is benchmarked as completing Tier 2.

So in this example:

- Staff member C's wages increase to \$12.97 on March 15<sup>th</sup>
- Because Staff member C received a salary increase, they are eligible for a Tier adjustment again in 9 months

**Staff Member D:**

Staff member D is making \$13.52 on March 15th, which is equivalent to completing Tier 3. Staff member D has been benchmarked at having completed Tier 3.

So in this example:

- Staff member D's hourly pay remains at \$13.52
- Staff member D is eligible for a Tier adjustment upon completing Tier 4, and then every 9 months thereafter.

**12. How will the Annual Performance Evaluation Review work?**

- ✍ Beginning on April 1<sup>st</sup>, the new Performance Evaluation Review will be used. Your evaluation will occur within 30 days of your anniversary date of hire.
- ✍ The annual evaluation will address goal achievement and performance in the areas of teamwork, dependability, effective member/staff relations, communication skills, initiative, flexibility, and sales culture support.
- ✍ In addition, beginning on January 1, 200x, the annual evaluation will include an opportunity to earn a lump sum Bonus Award in the following manner:
  - ✍ Annual Products and Services Test: for scores greater than 80%, you can begin to earn a bonus award up to 2% of your annual pay. (Schedule below)
  - ✍ Evaluation scores: for scores above 3 on the evaluation you can begin to earn an additional lump sum bonus of up to 2% of your annual pay.

See examples below (for an employee with an annual base pay of \$20,000)

**Example 1:**

Score 90% on Product and Service test	1%
<u>Score of 4 on evaluation</u>	<u>1%</u>
Total:	2%

Example 1: Bonus calculation ( $\$20,000 \times 2\% = \$400$ ) **\$400**

**Example 2:**

Score 100% on Product and Service test	2%
<u>Score of 5 on evaluation</u>	<u>2%</u>
Total percentage for maximum scores	4%

Example 2: Bonus calculation ( $\$20,000 \times 4\% = \$800$ ) **\$800**

**13. How quickly will the credit union expect a staff member transferring into a new position or new staff to progress through the competencies?**


- ✎ The expectation for transferring or new staff is to complete Tier 1 within the 90 day orientation period.
- ✎ Non-management staff must progress through the tiers:
  - ✎ Achieve Tier 2 wage within the first 18 months of hire or transfer date
  - ✎ Achieve Tier 3 wage within the first 3 years of hire or transfer date
- ✎ Management staff must advance through Tier 3 within the first 4 years of hire or transfer date. Again, due to the expectations of management, the period of time required to validate competencies is longer. Management staff must remain in a tier for at least 12 months.
  - ✎ Achieve Tier 2 wage within the first 24 months of hire or transfer date,
  - ✎ Achieve Tier 3 wage within the first 4 years of hire or transfer date

**14. Will staff transferring to a new position or new hires always be compensated at entry level?**


- ✎ New hires with a high level of job experience or staff that transfer into a new position may be compensated at a higher tier than entry level. In such instances, it will be expected that the staff member complete all tier levels for which they are being compensated within an agreed upon timeframe, not to exceed 6 months per tier.




**15. My position states that I will provide back-up. What does this encompass?**

-  It means that you are cross-trained in the basic function of a task or position and are able to perform the essential daily tasks when necessary. This does not include “Completes” or “Maintains” section of a position’s competency.


**16. If my position requires me to backup another position, how will I learn the “Ability To” section of that position?**

-  If providing back-up is included in your competencies, your supervisor will be responsible for scheduling needed cross training so those competencies can be met without negatively impacting service levels in the department.


**17. Will I be able to study during work time?**

-  Supervisors will schedule time for you to study during work hours when you are working on the “Completes” section for Tiers 1 through 3. Study time must be scheduled without adversely effecting work flow. A reasonable amount of paid time will be allotted for hourly employees before, during and after regular hours to study. A staff member’s hours may be adjusted to allow testing to be conducted before and after hours. Overtime will be considered on an as-needed basis and will require prior approval.


**18. Can tests be taken at home?**

-  No, the education requirements in the “Completes” section will require that the tests be taken at the credit union in a controlled environment. You are able though to complete the course work at home, all testing must be taken at the credit union.

**19. Is testing open book?**

-  No, all testing is closed book and conducted in a controlled environment.


**20. What if I have already taken similar courses?**

-  You will still need to take the required courses. The knowledge you gained from taking similar courses should help you when taking the CUES course.


**21. What is the passing score for CUES and PEAK?**

-  A passing score for CUES & PEAK will be 90%.

**22. How frequently may I test?**

-  A formal testing schedule will be developed and available on April 1st. If you take a test and do not pass, retesting may occur no sooner than 30 days.

**23. Who is going to administer the overall Staff Development Program?**

-  The overall Staff Development Program will be administered by Human Resources.

**24. If the responsibilities change within my job, will competencies change?**

- ✎ The competencies will inevitably change. In an effort to ensure that the competencies for the position are current and accurate, they will be reviewed annually. Any changes will be identified and discussed with the staff members who are affected.

**25. How often will the sales incentive plan change?**

- ✎ The sales incentive plan can change over time. In addition to the current sales incentive plan, promotional incentives will be offered from time to time to help the credit union achieve specific short term sales goals.

**26. How will I know about job positions that are available and how can I apply?**

- ✎ All jobs will be posted and you may apply via our internal job posting process.

**27. If I am an MSR, will I automatically be placed in a sales position?**

- ✎ If you are a MSR now, you will be placed and benchmarked in the FSR position. All staff under the Sales & Marketing umbrella will be required to take a sales aptitude assessment during the benchmarking period.

**28. If my current salary is higher than Tier 6 of a position in which I am interested in, will my current salary be affected?**

- ✎ Yes, any staff member transferring into a new position will have their salary adjusted to fit within the compensation range.
- ✎ If it is a transfer into a sales position the Sales Incentive Program will be a significant part of the total compensation.

**29. When will I receive the competency for my position?**

- ✎ You will receive a copy of your current position's competency today.

**30. If I have additional questions, whom should I talk to?**

- ✎ You should address any additional questions to your supervisor or you may email human resources.