

United Bankers' Bank is pleased to announce its fourteenth (14th) Annual USOURCE Salary & Benefits Survey. The Survey is designed to assist community bankers in making informed decisions regarding their compensation and benefit plans. The Survey is a collection of bank market data for both the compensation paid in benchmark jobs and the benefits provided so you can determine how your bank compares to the marketplace.

All salary and benefits results are effective as of September 1, 2008. All bonus and incentive results reflect the total amount paid during the last fiscal year (2007).

SURVEY FORMAT

The Survey results were broken down into overall results, Metro vs. Non-Metro, and also according to asset size. The Metro area is defined as all banks in the following 9 counties: Anoka, Carver, Chisago, Dakota, Hennepin, Ramsey, Scott, Washington, and Wright. Banks not in those counties will be included in the Non-Metro group.

The 2008 Salary Survey divisions are as follows: less than \$25 million, \$25-\$50 million, \$51-\$100 million and greater than \$100 million.

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Medical Insurance	1
Dental Insurance	6
Short Term Disability Benefits	9
Long Term Disability Benefits	11
Life Benefits	13
Long Term Care Benefits	16
Personal Time-Off Benefits (PTO)	17
Vacation Benefits	23
Sick Benefits	27
Holiday Benefits	29

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Board of Directors Compensation	36
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Incentive Programs	42

CE® SALARY & BENEFITS SURVEY

INDEX OF JOB TITLES SURVEYED

EXECUTIVE	JOB NUMBER
President (Owner)	11
President (Non-owner)	11.1
Chief Executive Officer (Owner)	11.2
Chief Executive Officer (Non-owner)	11.3
Executive Vice President	12
LOAN	
Top Loan Officer	20
Loan Officer (Generalist)	21
Consumer Loan Officer	22
Commercial Loan Officer	23
Agricultural Loan Officer	24
Credit Analyst	25
Loan Processor	26
FINANCE	
Top Finance & Investment Officer or CFO	30
Internal Auditor	31
Accounting/Bookkeeping Assistant	32
MARKETING	
Top Marketing Officer	40
OPERATIONS	
Top Operations Officer	50
Operations Officer	51
New Accounts Representative	52
Personal Banker	52.1
Head Teller/Supervisor	53
Senior Teller	54
Teller	55
Part-time Teller	55.1
Computer Operator	56
Proof Operator	57
OFFICE	
Executive Assistant	60
Administrative Assistant	61
Receptionist	62
Custodian	65
OTHER	
Branch Manager	70
Insurance Agency Manager	71
Insurance Agency Salesperson	72
Registered Representative - Brokerage Services	73
INFORMATION TECHNOLOGY	
Chief Information or Technology Officer	80
Network Administrator	81