



National Credit Union Administration National Pay Structure and Locality Rates January 1, 2012

2010 NATIONAL PAY STRUCTURE

Grade	Minimum	Midpoint	Maximum
CU-1	\$17,342	\$23,122	\$28,903
CU-2	\$19,025	\$25,366	\$31,708
CU-3	\$20,940	\$27,920	\$34,900
CU-4	\$22,994	\$30,659	\$38,324
CU-5	\$25,310	\$33,746	\$42,183
CU-6	\$28,124	\$37,499	\$46,874
CU-7	\$31,214	\$41,618	\$52,023
CU-8	\$34,670	\$46,226	\$57,783
CU-9	\$38,528	\$51,370	\$64,213
CU-10	\$42,781	\$57,041	\$71,301
CU-11	\$49,307	\$65,743	\$82,179
CU-12	\$57,008	\$76,010	\$95,013
CU-13	\$65,857	\$87,809	\$109,761
CU-14	\$75,983	\$101,310	\$126,638
CU-15	\$87,801	\$117,068	\$146,335
CU-16	\$90,174	\$120,232	\$150,290

2010 LOCALITY RATES

Locality	Rate
Atlanta	17.06%
Boston	27.55%
Buffalo	13.73%
Chicago	30.82%
Cincinnati	16.50%
Cleveland	19.17%
Columbus	18.11%
Dallas	20.25%
Dayton	15.93%
Denver	25.41%
Detroit	26.69%
Hartford	28.61%
Hawaii	16.51%
Houston	30.06%
Huntsville	14.16%
Indianapolis	13.89%
Los Angeles	31.41%
Miami	21.83%
Milwaukee	18.43%
Minneapolis	22.23%
New York City	32.61%
Philadelphia	23.64%
Phoenix	13.73%
Pittsburgh	15.06%
Portland, OR	23.34%
Raleigh	13.73%
Richmond	16.80%
Sacramento	22.64%
San Diego	25.82%
San Francisco	45.43%
Seattle	23.52%
Washington/Baltimore	21.87%
Rest of United States	13.32%

2010 NCUA Senior Staff Pay Levels

	Minimum	Maximum	Total Salary Cap
SS-03	\$165,000	\$225,000	\$260,000
SS-02	\$145,000	\$195,000	\$235,000
SS-01	\$125,000	\$165,000	\$210,000

APPLICATION OF LOCALITY RATES

Locality rates apply to duty locations within the continental United States.

To apply locality rates:

$$\text{National Pay Rate} \times (1 + \text{Locality Rate}) = \text{Total Basic Pay}$$

To remove locality rates:

$$\text{Total Basic Pay} / (1 + \text{Locality Rate}) = \text{National Pay Rate}$$