



NCUA CU Bargaining/Non-Bargaining & SSP National Pay Structure and Locality Rates

Effective - (12/19/2021)

2022 NATIONAL PAY RATES - CU

National Pay Rate			Total Pay Cap
Band	Minimum	Maximum	
CU-1	\$20,792	\$32,644	\$45,716
CU-2	\$22,810	\$35,812	\$50,615
CU-3	\$25,108	\$39,419	\$55,515
CU-4	\$27,569	\$43,284	\$60,952
CU-5	\$30,346	\$47,643	\$67,484
CU-6	\$33,722	\$52,943	\$75,102
CU-7	\$37,424	\$58,756	\$82,719
CU-8	\$41,568	\$65,261	\$92,518
CU-9	\$46,194	\$72,524	\$102,316
CU-10	\$51,293	\$80,530	\$114,285
CU-11	\$59,118	\$92,816	\$130,616
CU-12	\$68,351	\$107,311	\$152,384
CU-13	\$78,960	\$123,967	\$174,152
CU-14	\$91,101	\$143,029	\$201,366
CU-15	\$105,272	\$165,277	\$228,581

2022 NATIONAL PAY STRUCTURE - SSP

National Pay Rate			Total Pay Cap
Band	Minimum	Maximum	
SSP-01	\$159,613	\$207,497	\$243,000
SSP-02	\$180,075	\$234,097	\$263,000
SSP-03	\$200,540	\$260,702	\$283,000

2022 LOCALITY AREA RATES*

Locality Area	Locality Rate*
Alaska	37.32%
Albany	28.32%
Albuquerque	21.25%
Atlanta	27.81%
Austin	30.32%
Birmingham	19.32%
Boston	42.57%
Buffalo	26.71%
Burlington	27.32%
Charlotte	25.32%
Chicago	35.43%
Cincinnati	23.06%
Cleveland	24.59%
Colorado Springs	27.32%
Columbus	25.98%
Corpus Christi	20.32%
Dallas	38.25%
Davenport	23.41%
Dayton	25.28%
Denver	41.92%
Des Moines	17.60%
Detroit	33.82%
Harrisburg	24.74%
Hartford	39.75%
Hawaii	38.00%
Houston	46.06%
Huntsville	31.91%
Indianapolis	20.59%
Kansas City	23.32%
Laredo	34.32%
Las Vegas	27.43%
Los Angeles	49.96%
Miami	30.83%
Milwaukee	25.64%
Minneapolis	36.23%
New York City	53.61%
Omaha	19.21%
Palm Bay	18.83%
Philadelphia	40.29%
Phoenix	27.87%
Pittsburgh	26.24%
Portland	32.75%
Raleigh	25.88%
Rest of United States	16.32%
Richmond	28.98%
Sacramento	40.31%
San Antonio	24.32%
San Diego	49.82%
San Jose (San Francisco)	65.21%
Seattle	46.52%
St. Louis	27.32%
Tucson	22.97%
Virginia Beach	22.32%
Washington/Baltimore	50.87%

APPLICATION OF LOCALITY RATES

Locality rates apply to all NCUA Official Duty Stations.

To apply locality rates: **National Pay Rate X (1+Locality Rate) = Total Pay**

To remove locality rates: **Total Pay / (1+ Locality Rate) = National Pay Rate**

Total Pay may not exceed the **Total Pay Cap**

* Calculations based on Article 9, Section 4(C) of the 2018 NCUA and NTEU Collective Bargaining Agreement.