



**NCUA CU Bargaining/Non-Bargaining & SSP  
National Pay Structure and Locality Rates**  
Effective - (12/18/2022)

**2023 NATIONAL PAY RATES - CU \***

National Pay Rate		
Band	Minimum	Maximum
CU-1	\$22,352	\$35,092
CU-2	\$24,521	\$38,498
CU-3	\$26,990	\$42,375
CU-4	\$29,637	\$46,530
CU-5	\$32,622	\$51,216
CU-6	\$36,251	\$56,914
CU-7	\$40,231	\$63,163
CU-8	\$44,685	\$70,156
CU-9	\$49,658	\$77,963
CU-10	\$55,140	\$86,570
CU-11	\$63,552	\$99,777
CU-12	\$73,477	\$115,359
CU-13	\$84,882	\$133,265
CU-14	\$97,934	\$153,756
CU-15	\$113,168	\$177,673

\* CU Total Pay Cap set at \$250,000

**2023 NATIONAL PAY STRUCTURE - SSP \*\***

National Pay Rate			Total Pay Cap
Band	Minimum	Maximum	
SSP-01	\$195,000	\$230,000	\$263,000
SSP-02	\$220,000	\$260,000	\$283,000
SSP-03	\$245,000	\$290,000	\$303,000

\*\* Effective - (08/27/2023)

**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**

**2023 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	17.68%
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	34.46%
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%