

Teller Transaction Trends Are Influencing the Evolution of the Branch

Highlights from the 2019 UKG Teller Line Study

The volume of teller transactions experience historic decreases, while the cost of salaries and benefits keeps increasing.

Average Branch Monthly Volume — Teller Transactions
Credit Unions and Community Banks



41% decline in volume since 1992

Salary & Benefits Hourly Pay Rate
Credit Unions and Community Banks



112% increase in salary and benefits since 1992

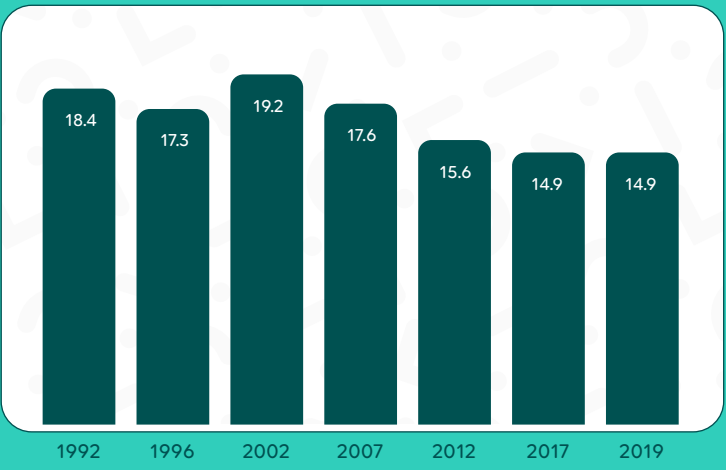
While labor cost per transaction continues to rise, overall teller productivity continues its downward trend.

Teller Processing Labor Cost
Credit Unions and Community Banks



163% increase in labor cost per transaction since 1992

Average Transactions Processed Per Teller Hour
Credit Unions and Community Banks

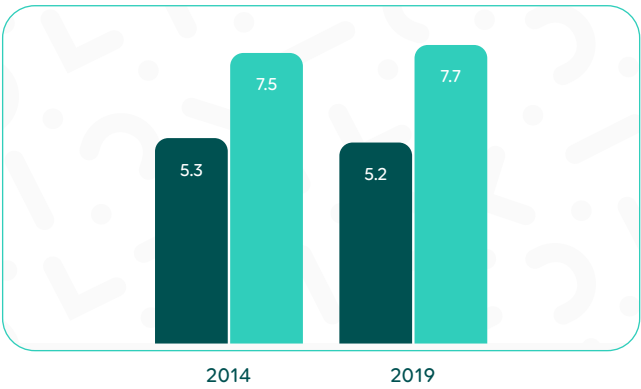


19% decline in productivity since 1992

Industry Overview

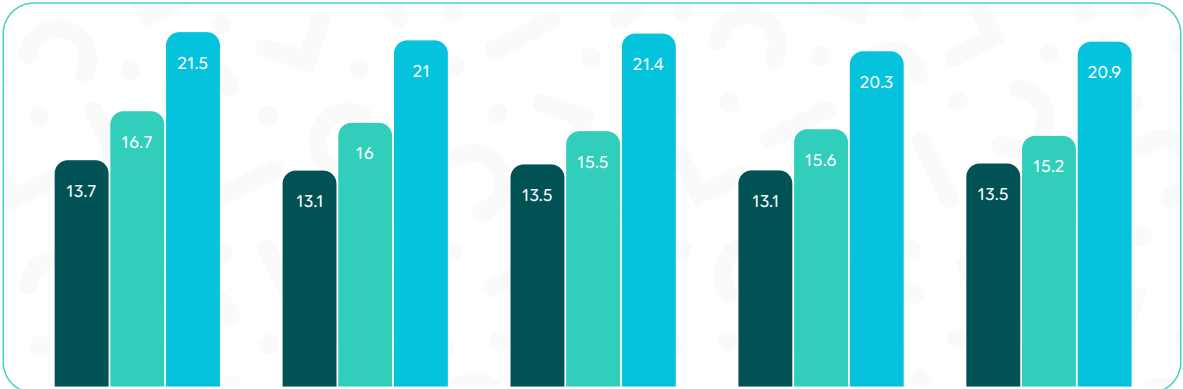
How Credit Unions and Community Banks Compare

Average Branch Monthly Volume (in thousands) – Teller Transactions



■ Banks: 1.9% five-year volume decrease
■ Credit Unions: 2.7% five-year volume increase

Teller Productivity – Average Transactions Processed Per Teller Hour Worked



■ Banks: 1.5% decrease
■ Credit Unions: 9% decrease
■ Top 10 Clients: 2.8% decrease

Over the past 27 years, the banking industry has witnessed a costly combination of steady labor cost increases and continued declines in branch traffic. If you're looking to gain insight into how you can maximize the value of your branch in this critical, changing environment, download the full [UKG Teller Line Study](#).



Our purpose is people