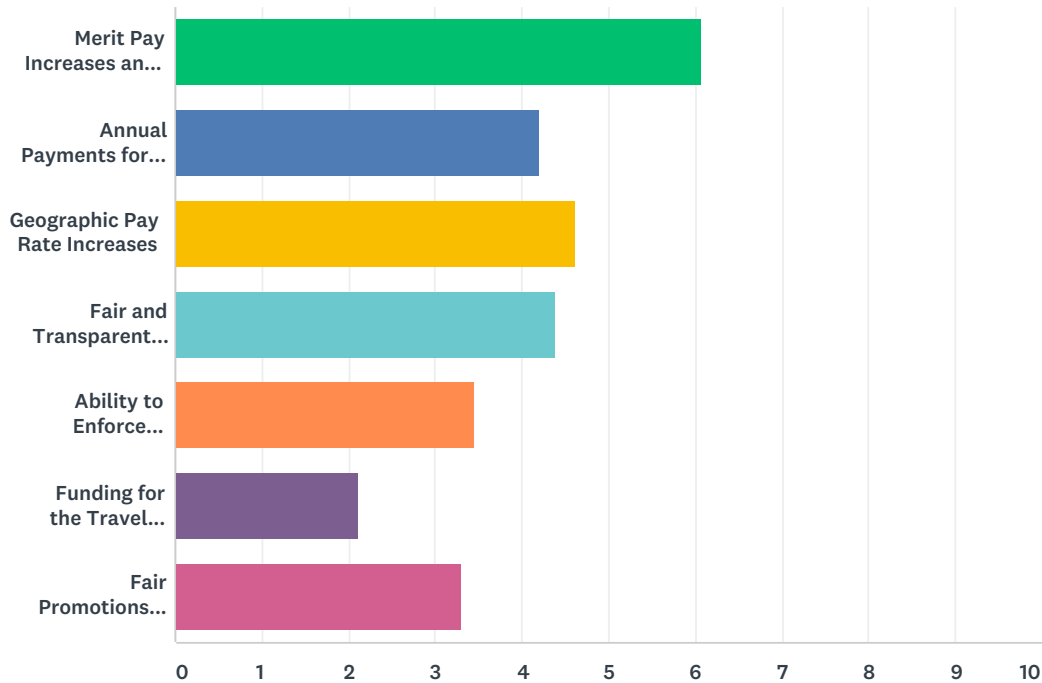


Q1 Please rank the issues most important to you that management is targeting:

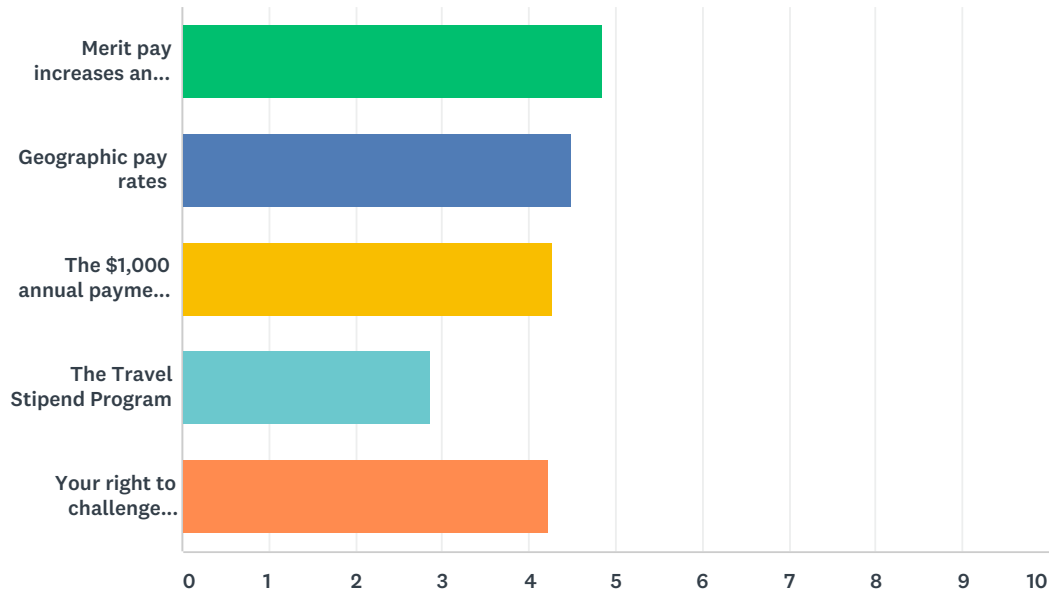
Answered: 785 Skipped: 4



| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | TOTAL | SCORE |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------|-------|
| Merit Pay Increases and Bonuses | 57.09% 439 | 18.60% 143 | 11.05% 85 | 6.63% 51 | 2.34% 18 | 1.56% 12 | 2.73% 21 | 769 | 6.06 |
| Annual Payments for Supplemental Retirement Plans | 5.64% 43 | 21.26% 162 | 22.57% 172 | 16.14% 123 | 13.78% 105 | 13.52% 103 | 7.09% 54 | 762 | 4.20 |
| Geographic Pay Rate Increases | 10.78% 82 | 29.30% 223 | 19.71% 150 | 12.75% 97 | 12.75% 97 | 8.54% 65 | 6.18% 47 | 761 | 4.62 |
| Fair and Transparent Performance Evaluations | 10.55% 80 | 14.91% 113 | 20.45% 155 | 25.59% 194 | 17.94% 136 | 7.52% 57 | 3.03% 23 | 758 | 4.40 |
| Ability to Enforce Contract Rights | 11.33% 85 | 5.60% 42 | 8.93% 67 | 13.33% 100 | 24.40% 183 | 24.13% 181 | 12.27% 92 | 750 | 3.45 |
| Funding for the Travel Stipend Program | 2.67% 20 | 3.33% 25 | 6.27% 47 | 7.60% 57 | 6.93% 52 | 16.53% 124 | 56.67% 425 | 750 | 2.11 |
| Fair Promotions Procedures | 3.40% 26 | 8.51% 65 | 11.65% 89 | 17.54% 134 | 20.94% 160 | 26.18% 200 | 11.78% 90 | 764 | 3.30 |

Q2 Regarding pay, management is proposing cuts to the following issues. How important are they to you?

Answered: 788 Skipped: 1



| | 1 (LEAST IMPORTANT) | 2 | 3 | 4 | 5 (VERY IMPORTANT) | TOTAL | WEIGHTED AVERAGE |
|--|---------------------|--------------|---------------|---------------|--------------------|-------|------------------|
| Merit pay increases and bonuses | 0.25% 2 | 0.25% 2 | 3.18% 25 | 6.10% 48 | 90.22% 710 | 787 | 4.86 |
| Geographic pay rates | 2.29% 18 | 4.07% 32 | 5.97% 47 | 16.65% 131 | 71.03% 559 | 787 | 4.50 |
| The \$1,000 annual payment for supplemental retirement plans | 3.70% 29 | 5.62% 44 | 10.22% 80 | 22.35% 175 | 58.11% 455 | 783 | 4.26 |
| The Travel Stipend Program | 31.71% 248 | 12.40% 97 | 17.65% 138 | 14.19% 111 | 24.04% 188 | 782 | 2.86 |
| Your right to challenge unfair performance ratings | 4.71% 37 | 5.48% 43 | 13.50% 106 | 16.18% 127 | 60.13% 472 | 785 | 4.22 |

Q3 What would you want management to know about how these proposals would impact you and your family?

Answered: 520 Skipped: 269

| # | RESPONSES | DATE |
|----|--|--------------------|
| 1 | These areas all play a factor in retirement calculations. It is important after contributing 30 years of service to the federal government and United States Military that I am able to afford to live during my retirement years. | 8/21/2018 4:12 PM |
| 2 | At a time when the cost of living is going up annually, keeping up with that cost of living increase is imperative if I want to remain in my present geography. All of my personal and family expenses (housing, transportation, food, health care and insurance, etc.) are increasing. I depend on my salary to cover these increases. | 8/14/2018 11:17 AM |
| 3 | less protection results in less commitment/engagement from employees and less collaboration. The environment becomes cutthroat. | 8/14/2018 8:57 AM |
| 4 | Proposals such as these, which cover a large period of time, are unacceptable when they allow for long term pay freezes. This reduces employee pay, especially in a period where inflation is increasing at a faster rate, which diminishes employees' standard of living. | 8/14/2018 8:26 AM |
| 5 | Due to the increase of taxes, food prices, gas ect., low pay I really need the increases to keep up with changes in the economy. | 8/14/2018 8:11 AM |
| 6 | geo pay should be based on cost of living not the cost of labor. OCC needs to follow the FDIC and FRB in this regard. | 8/7/2018 9:47 AM |
| 7 | I do appreciate the position that our management is in. Change is necessary and this new administration has expectations. Change doesn't have to be detrimental to federal employees and their families. Compromise can be achieved, but both parties have to be willing to work with each other in the best interest of not only the agency, but on behalf of those who keep the agency functioning and thriving. | 8/6/2018 10:37 PM |
| 8 | Federal employees already make less than their counter-part in the banking business, why make it worse for us? The cost of living, and housing has continued to go up in most major metropolitan areas, therefore, geo-pay should be adjusted as it is needed. COSTS ARE NOT GOING DOWN. We have families and have to continue providing as we have in the past. The cuts that are proposed are not fair to the workforce that ensures our country has a safe and sound banking system. Cut us some slack! We are the employees of the premier banking Agency, and we do our jobs well. By making these cuts, will cause us some undeserved hardships. | 8/6/2018 4:44 PM |
| 9 | Any cuts to pay or benefits, including changes that reduce future increases, would have a negative impact on my family. I am the sole income earner in my family, and we already make plenty of sacrifices in order to achieve that. | 8/6/2018 4:11 PM |
| 10 | I want them to know that these proposals will impact me and my family massively. If these proposals become reality OCC will have a hard time retaining good people. | 8/6/2018 3:26 PM |
| 11 | For those of us who work in the field offices, especially in high cost areas (San Francisco, Seattle, etc.) being able to have consistent and fair geographic pay rates is VITAL to our ability to afford the cost of living in these areas. If you want to have staff and field offices in San Francisco, Seattle, Los Angeles, etc. than you need to pay those employees enough to allow them to live with some degree of security. | 8/6/2018 3:15 PM |
| 12 | They are not really considering how this will impact the regular employee... because these changes won't really hurt them at all. They don't care about us... | 8/6/2018 2:55 PM |
| 13 | they are all valuable benefits that we come to rely on that offset some of the negatives of the job / work. | 8/6/2018 1:12 PM |
| 14 | Awareness of challenges of attracting and retaining skilled examiners in very high cost cities, especially with the expected new negative impact of tax reform on high state and local taxes. | 8/6/2018 1:09 PM |
| 15 | Comparable employee pay and benefits are material reasons to be part of the agency | 8/6/2018 1:03 PM |

OCC Bargaining Survey

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| 16 | These proposed changes would likely result in my starting to look for work in the private sector. | 8/6/2018 12:31 PM |
| 17 | I can't afford where I'm at on the GEO now. If there are more cuts, I'll probably leave the agency. | 8/6/2018 11:59 AM |
| 18 | While I don't have family that would be impacted, I want management to know that when you start trying extensively to "balance the budget" by cutting benefits and pay, you lower workplace morale and make it harder for others to make ends meet. We already have lower salary and comparable benefits compared to the private sector, and if you start getting rid of any perk that we may have, you make it harder for us to justify staying in the public sector. | 8/6/2018 11:06 AM |
| 19 | Cutting programs that encourage and reward good performance will result in loss of moral, negativity, and ultimately decreases in efficiency. Motivating employees and keeping engagement and effectiveness high comes from the varied benefits package. Once you make cuts or no longer reward, productivity and attitudes tank, creating a toxic work environment that is VERY difficult to recover from. | 8/6/2018 10:56 AM |
| 20 | As other cuts, including reductions in office space, cancelling travel for networking events such as career forums in Washington DC, and forcing employees to cancel training courses that they need to work effectively in favor of reducing travel costs are ALREADY happening or on the table - further reductions in pay and benefits have already made me start looking for BETTER jobs. If management wants to force out workers such as myself that they've trained for years and now have legitimate responsibilities, keep the cuts coming and we'll be gone. | 8/6/2018 8:51 AM |
| 21 | Decreases in pay would extremely decrease engagement and morale, which would result in loss of employees | 8/6/2018 8:44 AM |
| 22 | Without pay increases we would not be able to properly support our families. The travel stipend helps employees who sacrifice family time to meet the mission of the OCC. Fair performance management ensures employees receive fair pay increases and job promotions. Management needs to consider offering examiners the option to be Home Based instead of working at the Field Offices, as this will save the agency money on leased office space. | 8/6/2018 8:26 AM |
| 23 | One of the things that makes the OCC a great place to work is that they take care of their employees and ensure their benefits and salaries are comparable to private employment. Cuts to these programs would undercut the values of the OCC and do little to enhance employee engagement or support retention. | 8/6/2018 7:40 AM |
| 24 | Taking away the very things that attract top notch people to the agency is just plain stupid. OCC needs to exercise its fiduciary responsibility to the citizens of this country to the best of its abilities and to do so requires smart and motivated employees. | 8/6/2018 7:03 AM |
| 25 | These cuts will force me back into the private sector. | 8/5/2018 10:51 PM |
| 26 | What is the driver behind the cuts? Why now? The cost of living in the DC area continues to increase, e.g., housing, commute costs, but pay is decreasing??? | 8/4/2018 9:46 PM |
| 27 | Reducing current or annual increases in benefits will hurt government employees relative to their private industry counterparts. In turn, the quality of the staff will dramatically be reduced as will the quality of the OCC supervisory product. The OCC will no longer be the premier banking supervisory agency. | 8/4/2018 8:29 AM |
| 28 | By not keeping up with financial industry salaries, it is difficult to justify remaining at the OCC. My daughter has significant student loans and I need to remain competitive in the financial industry in order to assist her with the student loan burden, | 8/3/2018 7:34 PM |
| 29 | Merit pay increase and bonuses is very important to increase productivities and innovations | 8/3/2018 12:59 PM |
| 30 | I have already been disadvantaged by working for the government with minimal increases that don't even keep up with inflation and under constant attack by Congress and the President.If pay and compensation is not enhanced I will probably leave the government. | 8/3/2018 9:20 AM |

OCC Bargaining Survey

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| 31 | <p>In New York, the number of employees that leave for the private sector after 5-10 years on the job is an indication of the value a national bank examiner commission from the OCC is to the market. The reasons given for why they leave the OCC usually comes down to two things: 1) minimal pay increases based on the same % increase most employees fall into (3 rated category) and 2) inconsistent resource management - by which I mean some employees are permitted recurring telework while others are not solely based on who their manager is (even within the same large bank). The OCC will never be able to compete with the private side on pay alone. However, having more differentiation within the merit pay increase process to better reward those that put in more effort by leading complex exams, provide training to others, etc. would go a long way in making those employees feel valued and appreciated for the additional work that they do. It is very discouraging to receive the SAME merit increase despite clear and obvious differences in workload and performance throughout a year. Additionally, the inconsistency in management's implementation of various work/life programs such as telework amongst the various business units in New York City is appalling. Some employees are approved for recurring telework 2-3 days a week while others are not and must ask for situational only. Additionally, some employees are permitted to work out of the NJ Edison Office while others are not. This inconsistency in attitude and approach to alternative work arrangements amongst NYC business units guarantees inefficient and unfair resource allocation amongst the units. I currently work in one of those locations that does not encourage recurring telework and generally has a longer commute than others because of its location within Manhattan. This is one of the reasons no one is willing to come work with us at this location as well as the reason some people have left. This is an additional 40 minutes every day of most people's lives away from their family spent commuting because A) location of office and B) limited telework on a situational basis only. Currently, my specific discipline in large banks is down 6 people (from 9 down to 3) in less than a year with no replacements in sight as they have refused to come given the reasons above. Obviously the workload for the remaining 3 employees is much more than another bank who is able to maintain a more stable workforce due to flexible work arrangements, shorter commute due to better location, etc. Quite frankly, everyone who receives a NYC geo pay should be afforded the same alternative work arrangements regardless of where they live. For example, employees who live in PA should not be approved to work from home on a consistent basis unless ALL employees may work from home on a consistent basis as well.</p> | 8/3/2018 8:00 AM |
| 32 | <p>To attract and retain the best personnel, the OCC must be competitive with the pay, benefits, and equitable treatment of employees in private industry. These proposals would seriously impact the staffing of the OCC and result in it losing its leadership position in the supervision of banking industry.</p> | 8/3/2018 7:55 AM |
| 33 | <p>Targeting cuts in pay and supplemental pay programs makes me feel undervalued as an employee and could have a huge impact to employee engagement.</p> | 8/3/2018 7:18 AM |
| 34 | <p>Changes to compensation and benefits would likely push me towards going to private sector. I already have to pay for parking out of pocket at my location and additional cuts or costs would be factors that might push me out of the agency.</p> | 8/3/2018 6:42 AM |
| 35 | <p>The proposed changes make us non-compatible with other regulators such as examiners at the Federal Reserve Banks. It goes against the principals of market based pay and pay for performance. The GEO pay is only a small compensation especially in the high-cost cities such as Boston, NY, DC, Chicago, and SF under current GEO pay we are still behind civil pay and compensation</p> | 8/2/2018 10:33 PM |
| 36 | <p>I'm very alarmed by the retirement plan cuts as well as cuts to merit pay increases as well as our rights to challenge unfair performance ratings. There have to be other ways to gain efficiencies without making these kinds of sacrifices and OCC management has to figure it out. It's good to look at bottom line but this still needs to be a competitive agency in the industry to retain staff.</p> | 8/2/2018 7:05 PM |
| 37 | <p>Retention is a big issue with this agency, and OCC staff is heavily recruited. Cutting these benefits would significantly minimize many of the reasons examiners remain loyal to the agency.</p> | 8/2/2018 5:53 PM |
| 38 | <p>I live/work in San Francisco which is one of the most expensive cities to live/work in, particularly in regards to housing costs. The geo pay rate for San Francisco is already not fairly reflective of the added costs to live in/around the city and the potential that there would be no increase in the geo pay rate at all for five years would negatively impact me and my family. Also, as a relatively young employee (5 years with OCC) benefits such as the annual \$1,000 into my retirement account is very important to me as these additions still have many years to grow my retirement savings.</p> | 8/2/2018 5:48 PM |

OCC Bargaining Survey

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| 39 | Limiting merit pay increases and geographical pay rates diminishes the value of our paycheck over time. Especially for individuals who live in high-cost areas, these proposals could leave us vulnerable to being priced out of our living areas. Cutting other programs like the Travel Stipend Program and annual \$1,000 contribution make the OCC a less competitive employer. While these rewards may appear small and an easy target to cut, they have significant meaning to employees that our efforts are valued by our employer. I would prefer management focus on reducing underutilized workspace as a first agenda item before resorting to cuts in employee compensation. | 8/2/2018 5:37 PM |
| 40 | As OCC employees, we have a good pay and benefit package overall. However, we also forego the opportunity for large bonuses and larger pay increases that we might otherwise get for strong performance in the private sector. Management's proposals to cut pay and benefits, make the performance management process less transparent, and give unilateral authority to the head of the agency are a big step backwards. The agency is only as strong as its people. These proposals speak volumes as to how management really values the OCC workforce. | 8/2/2018 5:23 PM |
| 41 | Cost of living in CA and NY already exceed other areas...priced out of the market if geo pay and raises paused. Then we are told these are the locations we must move to for promotions! It's a catch 22 situation! Better to leave the agency! | 8/2/2018 5:15 PM |
| 42 | Be prepared to start replacing your staff if you start slashing pay and benefits. They will leave. | 8/2/2018 5:08 PM |
| 43 | These are proposals that would adversely affect the financial well-being of my family. Having the ability to know my family is financially stable allows me to focus more at work and thus perform at a higher level on a consistent basis. | 8/2/2018 5:07 PM |
| 44 | There are other employers available. | 8/2/2018 5:02 PM |
| 45 | These are the little things that affect work life balance, and job satisfaction. Unhappy employees are less productive leading to increased cost, unhappy employees lead to a higher turnover rate which results in not only higher costs to train new employees, hire contractors to fill positions at a higher cost, it will result in a less seasoned team of examiners which can result in less effective oversight of the banks that are regulated. These proposals will negatively affect my ability to provide for my family, and decreases the overall job satisfaction and job security. I have planned the future with the modest increases in mind and can ultimately affect my ability to retire. The office that I am in requires significant travel, which the travel stipend compensates me for, and increases job satisfaction. | 8/2/2018 4:49 PM |
| 46 | In particular, Denver Geo pay: We should be aligned with the FDIC rate. Overall, taking/cutting these benefits will not only impact the employee, but management as well. If you do not invest in your employees, employees will not invest in you (management). | 8/2/2018 4:41 PM |
| 47 | OCC should reward good performance and effort. | 8/2/2018 4:40 PM |
| 48 | Geo pay should be re-evaluated more often. My counterparts at the FDIC get 6.58% geo pay while I get 1% working for the OCC. With the cost of housing increasing so much, our geo pay should increase also. | 8/2/2018 4:40 PM |
| 49 | I won't be able to live and work in high cost locations such as San Francisco | 8/2/2018 4:39 PM |
| 50 | I would want to find another employer who respects the importance of these issues. | 8/2/2018 4:38 PM |
| 51 | Any cuts will make me consider leaving the OCC. Significant cuts will make me more likely to consider leaving the OCC. | 8/2/2018 4:30 PM |
| 52 | We do quality work for the agency and penalizing boots on the ground is not the best way to accomplish agency objectives. Management is aware of employee sentiments expressed in engagement surveys, and direct impact employees' income is not the most effective way of achieving improved engagement. | 8/2/2018 4:29 PM |
| 53 | They would result in me leaving the agency to pursue a higher salary. Benefits like the ones on the chopping block right now are one of the reasons I decided to work in the public sector instead of seeking out higher salaries in the private sector. | 8/2/2018 4:28 PM |
| 54 | Proposed pay cuts would hurt me financially, put the OCC at a competitive disadvantage compared to the other banking agencies. I can see us doing a lot more work with less leading to unnecessary stress, mass exodus to other agencies and/or early retirement. | 8/2/2018 4:24 PM |
| 55 | In the mid- to late-90s the OCC introduced significant uncertainty into its work environment and nearly lost an entire generation of its examiners. While management's proposals, individually, may have merit, it may be advisable to consider the implication en masse adoption on millennial-era examiner retention estimates. | 8/2/2018 4:21 PM |

OCC Bargaining Survey

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| 56 | <p>If merit pay increases, bonuses, and retirement supplements are cut, I would look for a new job. My family life is negatively impacted already by the amount of travel required for this job and thus, time away. My quality of life and ability to enjoy my time off without being completely exhausted have suffered tremendously throughout my career. There has also been a negative impact to my physical and emotional well-being due to job requirements/expectations. However, the current overall benefits package offsets this as it allows my family to live a more financially comfortable life, overall, and ensure my children have what they need to live healthy, happy lives, fulfilled lives. As the bread-winner in the family, there is a lot of pressure on me. As a result of current merit increases/retirement benefits, I will be able to retire at a reasonable age and hopefully finally enjoy all the things I work for. If these benefits (and others) are cut, this job is simply not worth it as the negatives would immediately outweigh the positive and the financial impact over the remainder of my career would be highly detrimental. The best investment this agency can make is in its employees.</p> | 8/2/2018 4:19 PM |
| 57 | <p>It would affect our quality of life and job satisfaction.</p> | 8/2/2018 4:13 PM |
| 58 | <p>We need to hold the line on compensation to retain quality performers. The next generation of employees that will lead the OCC as current leaders retire is much more willing to change employers, less loyal, and more sensitive to the availability of promotion opportunities and compensation. We can't rely on the perception of "job security" to maintain experienced and tenured staff in years ahead.</p> | 8/2/2018 4:11 PM |
| 59 | <p>reduced quality of life</p> | 8/2/2018 4:09 PM |
| 60 | <p>One item not listed is the open office space. That would be particularly difficult for me as an introvert and it would take away from my efficiency in completing my work. If we move to open office floor plans, it would be important to have full-time telework as an option supported by managers.</p> | 8/2/2018 4:07 PM |
| 61 | <p>On 7/27/2018 via e-mail, the Comptroller stated that the OCC is committed to providing compensation and benefits that are competitive and reward strong performance. The OCC also is committed to investing in health, training, and career development while providing a professional, supportive workplace so that the OCC can attract and retain the talent and experience it needs. Competitive compensation and benefits and the opportunity for a fulfilling career are critical to employee engagement and agency success. They are parts of the foundation that make the OCC a great place to work. How are the proposed changes by management to the contract consistent with the message sent by Comptroller Otting? Is the intent to have an OCC workforce that is mediocre? The proposed benefits being cut are critical to maintaining an effective and engaged workforce. Is OCC exec management truly taking feedback from past engagement surveys to make these proposed changes? I doubt the intent of the suggested from the surveys was to make such changes which would have adverse impacts on individuals. Implementation of these proposals would result in deteriorated morale and less motivation to be a strong performer. I believe a fair number of people would look for employment outside of the agency where they believe they will be valued resulting in significant loss of talent at the pre-commissioned and less tenured commissioned levels. Management's proposed actions reflect a lack of respect for the employees and will lead to a loss of trust between management and the employees - more of the "we" - "them." Each time the agency has changed the performance management system, it has been to the detriment of the employees. It is disturbing to think why management feels the need for these proposals and what future proposals they will make. The space issue is unacceptable and definitely result in less productivity.</p> | 8/2/2018 4:03 PM |
| 62 | <p>I have a wife and 4 small children who depend on my one income in an area that is steadily growing more and more expensive. I would love to provide my services from an area that is more affordable, but unfortunately there are limited/no opportunities for Economists to locate anywhere else. This is why it is so important to me that the Geo-Pay rates keep up with the rising cost of living in the greater Washington area. I understand if the rate isn't increased in any given year due to a stable cost of living in this area (or anywhere else), but it doesn't make sense to keep it fixed for 5 years with no idea what will happen to the cost of living in that time period. Why not just evaluate it each year to determine whether or not it should be adjusted?</p> | 8/2/2018 4:00 PM |
| 63 | <p>Highly adverse effect on me and my family. I am shocked at the nature of these proposals by management.</p> | 8/2/2018 3:58 PM |
| 64 | <p>Cost of living is increasing, so pay raises also need to increase. Fair treatment across the board pertaining to promotion, merit increases, bonuses and performance rating. Any cuts would impact me to continue working at the OCC.</p> | 8/2/2018 3:57 PM |

OCC Bargaining Survey

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| 65 | Taking away core benefits will drive away talent and force those of us in the system to leave. Because the truth of the matter is, people stay at OCC for the benefits NOT the culture. | 8/2/2018 3:54 PM |
| 66 | This would impact my morale due to my hard work, and sacrifices for the type of work we do, not being properly rewarded. | 8/2/2018 3:54 PM |
| 67 | I think cost cutting proposals can be made in other areas such as field office locations. Too many field offices are located in highly priced office buildings in major metropolitan areas. The cost to occupy a field office that is manned only by 4-5 employees 90% of the year is a major inefficiency. These proposals impact the financial stability of my family currently and in the future. I think the proposals to go after employee benefits when first discussing cost efficiencies is very selfish of this administration. | 8/2/2018 3:53 PM |
| 68 | Annual pay raises are very important, especially given rising inflation. Retirement benefits should not be cut, as that is a primary benefit of working for the government versus the private sector. The travel stipend program should not be cut, as agency efforts to reduce travel and increase offsite exam time should already result in significant savings for the OCC. | 8/2/2018 3:49 PM |
| 69 | OCC pay and benefits are very important to attracting and retaining highly skilled employees. They also make the OCC a great place to work. | 8/2/2018 3:49 PM |
| 70 | If pay is cut or frozen for employees, it should also apply to management. | 8/2/2018 3:48 PM |
| 71 | They hurt me and my family and are very unfair! | 8/2/2018 3:48 PM |
| 72 | Retirement and other benefits are the primary reason I have chosen to continue my career with the OCC. Over the course of my OCC career, I have had the opportunity to explore other options. I have turned down these opportunities and elected to remain at the OCC primarily because of the benefit package offered, with retirement benefits being the largest factor. | 8/2/2018 3:45 PM |
| 73 | These cuts would have a significant negative impact on my family as I am the sole provider in our household. | 8/2/2018 3:41 PM |
| 74 | Cost of living goes up; however, pay does not rise with the inflation. This will greatly impact the quality of life that my family is accustomed to living. | 8/2/2018 3:39 PM |
| 75 | This will adversely affect my ability to keep up with the increase in the cost of living. | 8/2/2018 3:39 PM |
| 76 | This should be obvious and self explanatory. Would upper management (upper pay bands) feel the impact of every one of these proposals? Self exempting possibly? Sounds a bit like Congress. | 8/2/2018 3:37 PM |
| 77 | With pay and geo freezes we would not be keeping up with the cost of living, which is particularly high in some of our large band cities. | 8/2/2018 3:35 PM |
| 78 | I already pay out of pocket for travel since I live outside commuting distance of the FO. In addition, the OCC does not consider my travel on duty until I am within a certain distance from the FO placing my family's benefits at risk. If there are further cuts in pay and benefits, I will have to consider whether continued employment with the OCC is viable. I want to stay with the agency, but at some point my out of pocket costs would not make sense. | 8/2/2018 3:35 PM |
| 79 | this is a great way to sabotage the agency. no one will want to work here. mission accomplished? | 8/2/2018 3:34 PM |
| 80 | If we lose these incentives, there will be 1000 percent less incentive to work at the OCC. | 8/2/2018 3:34 PM |
| 81 | I'd be willing to quit. | 8/2/2018 3:31 PM |
| 82 | Reducing the travel stipend would make it harder to justify all of the time we spend on the road. Not reanalyzing geo pay would also make it harder to justify taking opportunities in lower COL cities. | 8/2/2018 3:31 PM |
| 83 | The pay here is not competitive with the market, there are challenges with the performance rating system, and the geo pay needs to be reviewed. This is a guaranteed way to purge the ranks of newer employees, and probably a few older ones, too. | 8/2/2018 3:31 PM |
| 84 | If these proposals are carried out the OCC would loose much of the appeal making this organization a more attractive place to work than other options that might be available. Removing the Stipend would penalize those individuals who are assigned to perform NRPT work outside their normal work area for a large portion of the fiscal year. A cut in geographic pay would result in making it much harder to attract individuals to work in those areas such as Chicago, New York, San Francisco and others where the cost of living is more than in smaller metropolitan areas. | 8/2/2018 3:31 PM |

OCC Bargaining Survey

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| 85 | If management gets their proposals passed and having a salary and geo pay freeze will put a hardship on my family as the cost of living increases and the cost of good increase makes meeting our basics needs difficult. If management created a new pass/fail performance system, this would be a disservice to employees if there are no detailed requirements for each level. Employees that don't reach a benchmark won't know what they need to do to attain each level. So the criteria for merit pay and merit bonus determinations could not be transparent, and open to favoritism. | 8/2/2018 3:30 PM |
| 86 | If proposals are enacted, I would need to reduce expenditures in various parts of my personal life and managing on a fixed income in retirement would be more difficult. | 8/2/2018 3:29 PM |
| 87 | The economic environment is highly competitive for comparable skillsets. The OCC is not offering competitive salaries for 5-15 year employees. Further reductions to pay or benefits will further the performance gap and reduce incentives to motivate employees to work harder. Geographic pay is supposed to reflect the cost of living associated with a given location. If management freezes that pay, employees will effectively be underpaid in those locations. This is an inappropriate place to look for short term politically motivated budget cuts without doing lasting damage to workforces in key locations pivotal to executing the strategic initiatives of the OCC. CBS/MCBS has continually ramped up documentation expectations, new procedures, new examining focuses, complicated guidance and regs for community banks, and we still adhere to a 3-4 week exam schedule regardless of bank complexity or extent of issues. This is a dinosaur approach that needs to be re-vamped and re-introduced to the year 2018. We have shifted our expectations without taking reality into consideration. The combination of these conditions with lower pay will not have a positive impact on workplace moral or employee satisfaction. The OCC prides itself for "good" work life balance and a respectable commission process. However, we are nickel and diming the people who invest 5 years just to get commissioned and then spend their careers traveling away from family to help the OCC achieve its vision. The OCC should take employee quality of life into consideration when making senseless budget cuts to pay and benefits. The OCC is the "premier" regulator and yet we don't want to compensate our employees in-line with that vision. We want to be a big boy regulator but we don't compensate our employees with bonuses for traveling across the country to take a job or uproot our families. Management has discovered a shortage of employees to fill jobs due to poor planning and instead of address workforce mobility issue, they post opportunity without pay on the opps board. This leads to high churn/burn and low efficiency. There are some serious structural issues that need to be addressed, instead management is focused on recycling paper, cutting wages, lowering benefits, and reducing the quality of life for people who have made a career out of bank examining. | 8/2/2018 3:28 PM |
| 88 | It is important that management understands that employees want to feel valued and appreciated. And these key issues are how we determine how the agency feels about its work force. | 8/2/2018 3:28 PM |
| 89 | What can you say? It is clear by the things that they are targeting that they do not value US or the WORK we do. We're critically understaffed (at least in my area), provided embarrassingly insufficient technology; so increasing the degree with which we are undercompensated is fitting to complete the 'trinity'. | 8/2/2018 3:27 PM |
| 90 | I would mostly like management to be transparent about what they're trying to do so that all employees can see and understand the potentially harmful things being proposed. | 8/2/2018 3:27 PM |
| 91 | The OCC's proposals are going to do nothing but demotivate the people who actually do the work (field examiners) by away all incentives to work hard. I weep for our future. | 8/2/2018 3:26 PM |
| 92 | These proposals would make the OCC substantially less competitive as an employer at a time when unemployment is at record lows and private-sector employment is easy to find. | 8/2/2018 3:26 PM |
| 93 | The private sector is constantly offering very competitive retirement and bonus benefits. I would most likely need to go into a different sector to be able to afford current expenses if these were cut. | 8/2/2018 3:25 PM |
| 94 | I spend several nights on the road every year away from my family, but I choose to stay with the agency because I enjoy my job and I am compensated in a variety of ways (travel stipend, good benefits, etc.) to make up for the inconvenience of being gone all the time. If these benefits go away I may have to reconsider if being gone all the time is worth it. | 8/2/2018 3:24 PM |
| 95 | You are messing with people lives; you are creating an unmotivated, disengaged work force. Please consider the impact on field examiners and those that have to travel when you make your decisions. | 8/2/2018 3:23 PM |
| 96 | Not everyone deserves pay increases. Not everyone deserves geo pay (looking at you smalltown usa with 4% geo). This shouldn't be complex. We shouldn't be rewarding merit increases to individuals that are not performing. This is common sense people. | 8/2/2018 3:23 PM |

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| 97 | reduce in pay will result in relocation to area with lower cost of living | 8/2/2018 3:23 PM |
| 98 | These changes seriously affect mental and physical health of me, my pets and my family. These items are crucial for us to afford living in an expensive city. It is unbelievable that management has proposed these changes. | 8/2/2018 3:23 PM |
| 99 | I travel ALOT and cutting the travel stipend program is not fair. I have 80-90 nights out per yet, the travel stipend program makes me being away from my kids a little more bearable for that many nights per year. | 8/2/2018 3:23 PM |
| 100 | There are a lot of hardships that we have to endure through to stay productive and effective at our jobs. I will feel that the many sacrifices I make will seem unappreciated and disregarded if the compensations for the hard work I offer are taken away or reduced. My satisfaction and engagement will adjust accordingly with the cutbacks, and probably will affect my desire to remain employed at this agency. | 8/2/2018 3:23 PM |
| 101 | If these were to happen...I would most likely have to leave the agency to find a job in the private sector that compensates my efforts in a fair and equitable manner. | 8/2/2018 3:22 PM |
| 102 | Most of the proposed changes are simply political maneuvers to play to a voting base and give almost no consideration to making the OCC a desirable place to work. A reduction in compensation and benefits will harm everyone's ability to build wealth and work towards a strong financial position throughout a career and retirement. Reduced morale and decreased productivity are likely outcomes of management's proposals to slash compensation and benefits. | 8/2/2018 3:22 PM |
| 103 | Benefits keep me in my current job; without them I can get better pay in the industry | 8/2/2018 3:22 PM |
| 104 | Benefits such as the retirement contributions, salaries, and geographic pay along with the right to fair evaluations and promotions are some of the key selling points of the OCC. By taking these away, the agency removes the emphasis on employees' well-being both financially and emotionally. | 8/2/2018 3:22 PM |
| 105 | Sole provider. No additional income or retirement source. | 8/2/2018 3:22 PM |
| 106 | Management's proposals are unfair and do not seem to reflect support for its greatest asset, its employees. | 8/2/2018 3:22 PM |
| 107 | The lack of pay increase will be a significant detriment to the well being of my family. As I garner more knowledge, I would essentially be doing more work for less money over time. | 8/2/2018 3:21 PM |
| 108 | If these changes are implemented, OCC is no longer the best place to work. | 8/2/2018 3:21 PM |
| 109 | My career planning is based on a trust agreement with management. I have committed myself to be the most effective and efficient OCC employee I can be. I work to ensure our mission is met and to support the changing nature of our supervision of the banking industry. I depend on management to support me and my family with appropriate pay and retirement benefits. I hope an agreement to continue our agency's successful operation can be reached. | 8/2/2018 3:20 PM |
| 110 | these incentives are very important to compensate examiners for the very challenging work that we perform. Our work does not require skills of brain surgeon, but it is critical to the safety of our banks and often very challenging as our work impacts business plans and the livelihood of our bankers and their employees. We must travel extensively, leaving our families at home and these incentives help ease the stress of our work. If the agency does not support its examiners, we will begin to look elsewhere for employment. Promoting job satisfaction and demonstrating support for examiners is critical to the viability of this agency. Changes such as those being considered should not be influenced by political agendas. | 8/2/2018 3:20 PM |
| 111 | The proposals will negatively impact my family financially and cause severe hardship. | 8/2/2018 3:20 PM |
| 112 | There are far too many lazy employees that are automatically given annual raises for doing the bare minimum work. This not only kills motivation, but also removes a large sum of money from the merit raise / bonus pool that could be paid out to high performers. People should not be guaranteed raises just because they showed up to work. You need to fix the performance management system in order to better reward high performers - NOT to make it more "fair" for all employees. | 8/2/2018 3:19 PM |
| 113 | I would be stressed if there is no contract protection. | 8/2/2018 3:18 PM |
| 114 | I would really way the option of leaving the agency, plain and simple. | 8/2/2018 3:18 PM |

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| 115 | In this day and age when SS benefits are deemed to be almost non-existent by the time some of us reach retirement, it is imperative that the OCC continue to offer competitive retirement benefits. While not part of this, the issue of open space work is very alarming. Our work is highly technical and in our own FO spaces, that is typically when it is of utmost importance that we have quiet and private spaces in which to focus on our detailed work without the distraction and disturbances that we be inherent in open work spaces. | 8/2/2018 3:17 PM |
| 116 | do not understand the rational behind the proposed cuts | 8/2/2018 3:17 PM |
| 117 | Freezing geo pay for five years is ridiculous--cost of living is only rising, especially given the likelihood of inflation around the corner. | 8/2/2018 3:16 PM |
| 118 | These proposals would decrease the retention and recruiting of talented employees and undermine the ability of the agency to fulfill its mission. | 8/2/2018 3:16 PM |
| 119 | We should be paid for excessive overnight travel. Many of us would prefer not to be out more than 50 days a year, but are required due to locations. | 8/2/2018 3:16 PM |
| 120 | They would adversely impact me and my family. These are not considered fair proposals; take away a lot of employee rights; don't allow for salaries to keep up with other agencies and living standards; limits employees engagements and morale; make me question the Comptroller's agenda. | 8/2/2018 3:15 PM |
| 121 | These benefits are used as recruiting tools to attract and retain talent. Given the significant number of potential retirees in the next 5-7 years, it would be irresponsible to remove these incentives. Additionally, many talented employees may consider leaving the federal government in pursuit of higher compensation and benefits in private industry. | 8/2/2018 3:15 PM |
| 122 | A lack of merit increases and bonuses, together with no protections for performance appraisals, would certainly reduce desire to excel on the job. | 8/2/2018 3:15 PM |
| 123 | The change in a set system of merit pay increases would likely have a significant impact on employee production, and I would fear a mass exodus of our most talented employees to jobs that value their skills. | 8/2/2018 3:15 PM |
| 124 | Fair and transparent performance evaluations, along with merit-based pay/bonuses, are absolutely motivators in the workplace. Geo-pay rates for some locations already seem low as they are, and freezing them as inflation continues further reduces how far our salaries can go. | 8/2/2018 3:14 PM |
| 125 | I would not want to travel to bank if travel stipend program is reduced or eliminated | 8/2/2018 3:14 PM |
| 126 | Families rely on our pay and benefits very heavily. Reducing or eliminating the points above would have a lot of talented people leave the agency, and also defer talented people from wanting to join our agency. | 8/2/2018 3:13 PM |
| 127 | Office space is the least important as long as the ability to telework is not impacted. | 8/2/2018 3:13 PM |
| 128 | No more unfair evaluations | 8/2/2018 3:13 PM |
| 129 | Management's actions deviate from messages being sent to employees. I wouldn't lie to my family, and thus I expect management not to directly lie to me. | 8/2/2018 3:13 PM |
| 130 | Reducing (or eliminating) annual pay increases, geo pay increases, and retirement benefits would have a significant effect on me and my family. This loss of income, while inflation and cost of living would continue to rise, would be extremely detrimental to my family's financial condition. | 8/2/2018 3:12 PM |
| 131 | Cuts in pay or benefits will signal my departure from the OCC. I am already severely underpaid compared to my peers within the OCC, but they do not care. I am disenfranchised and seeking opportunities elsewhere. | 8/2/2018 3:12 PM |
| 132 | I am already severely underpaid and am considering moving to a job outside of the agency for higher pay. Any cuts in benefits would be a deal breaker for me and I would consider leaving the agency. | 8/2/2018 1:00 PM |
| 133 | Our pay wouldn't be keeping up with economic increases that occur each year (i.e. gas, food, bills, mortgage/rent etc.) | 8/2/2018 12:15 PM |
| 134 | I will not be staying at the OCC if these proposals are adopted. | 8/2/2018 9:19 AM |
| 135 | Given the amount of work and time we devote to the OCC, it is imperative that management understand that cutting pay and benefits is not an option. | 8/2/2018 8:09 AM |

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| 136 | If OCC freezes pay, freezes geo-pay, or eliminates travel stipend, I'd quit. I work hard enough for less than the private sector, don't enlarge the gap so much that I'd have to jump across it now, before it's too late. | 8/1/2018 5:35 PM |
| 137 | At my current pay, we are middle income and struggle sometimes. If my pay doesn't keep pace with the economy and inflation, we fall back further and struggle more. GEO pay is important because it help allay the higher cost of housing and transportation than I would pay in another location. Taking away the travel stipend and annual supplement to the retirement plan would be demoralizing and I would be less enthusiastic to take the long and less desirable assignments. Finally, my right to challenge unfair performance ratings is inalienable. Taking that right away is undemocratic and oligarchy. | 8/1/2018 5:30 PM |
| 138 | Government employees are not compensated in accordance with their high level of skill and experience, in comparison to private sector. | 8/1/2018 5:22 PM |
| 139 | I work very hard each and every day and am proud of the important work that I do for the agency and for the US Government. I feel that I and my fellow employees deserve to maintain and increase (not cut) many of the items you spoke of. | 8/1/2018 5:20 PM |
| 140 | These changes seem to diminish the value of our work and demoralizing. It creates uncertainty and can affect our family's finances. | 8/1/2018 5:19 PM |
| 141 | Cuts in these programs lowers the value of OCC employment and cause many to leave the agency | 8/1/2018 4:16 PM |
| 142 | Any cut in pay and benefits without a procedure to bargain is BS | 8/1/2018 11:05 AM |
| 143 | these benefits are why employees rate working at OCC as best place to work. If they want survey results to plummet than go ahead and take these away. | 8/1/2018 10:30 AM |
| 144 | The current pay and merit system is vital to the success and sustainment of my family. While the impact may or may not be felt by families with dual incomes, single parents will certainly be impacted. | 8/1/2018 8:39 AM |
| 145 | Management is out of touch with 99% of us. \$1M for our retirement is significant when you are raising a family on \$70M. Further, it's easy to cut the travel stipend when you don't travel like management. Try staying out 100+ nights four years in a row and being away from family that much. Management would then appreciate the little extra compensation. Money doesn't solve extensive travel but it helps when there are no other alternatives. | 8/1/2018 8:32 AM |
| 146 | Although I am grateful for the job and pay, any cuts to my pay / our pay right now would greatly impact us in negative ways. Not being able to pay rent, car payments, loans, cost of living expenses, and other bills would certainly not be good. Also, it might not help with making the OCC one of the best places to work anymore. | 7/31/2018 6:11 PM |
| 147 | Any reduction in pay or slow growth in pay due to performance evaluations not being in line with that performance as it would merit any increase could make it difficult to provide and plan financially. | 7/31/2018 4:53 PM |
| 148 | It would impact my financial well being. OCC is known for their competitive wages and benefits and it is the one thing that drew me to joining the agency. | 7/31/2018 4:27 PM |
| 149 | What is compelling these "draconian" alterations to existing pay structures? The OCC ranks as one of the most efficient governmental agencies in executing its mission and consistently ranks amongst the "best places" to work in the federal government. It is a non-appropriated funding activity which pays its own way. The employees take great pride in that fact. These adjustments serve to diminish the organization's reputation as a "best place" to work and ultimately limit the earning potential of some very dedicated employees. This should not stand. | 7/31/2018 2:48 PM |
| 150 | It would greatly impact my family because I am a single partner working family. My husband is a stay at home dad and we depend on these benefits as a family. I would need my pay increase etc. | 7/31/2018 2:38 PM |
| 151 | It would impact everyone especially those (1) single funded homes. (2) Families living paycheck to paycheck. There are so many. I don't think the majority can take any type of cut. | 7/31/2018 2:16 PM |
| 152 | As my family continues to grow it would place constraints on my budget. I'm relying on continued pay increases to support a growing family. | 7/31/2018 2:13 PM |
| 153 | Wouldn't affect me but the workplace is going to not be able to attract necessary talent. | 7/31/2018 1:48 PM |
| 154 | It would be more difficult to live in this high cost of living area and would have difficulty supporting my families needs. | 7/31/2018 1:34 PM |

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| 155 | These are issues that are very important to all employees. | 7/31/2018 1:33 PM |
| 156 | All of these contribute to the work-life balance that is a key benefit to working for this agency. It is why we choose the OCC. | 7/31/2018 1:24 PM |
| 157 | These proposals will have a major impact on us and our family. As cost of living increases in this country, family in general would have to suffer paying house hold bills, paying for college tuition, and private schools etc. It will definitely put a burden on me and my family. | 7/31/2018 12:56 PM |
| 158 | Management should know that these changes will impact work life balance for me and my family. Also, the change will decrease the employee moral and will continue to negatively affect employees and their family. | 7/31/2018 12:50 PM |
| 159 | Open workspaces are awful - decrease productivity and increase distractions during work hours | 7/31/2018 12:48 PM |
| 160 | This proposals are unfair and are counter to the messages we receive about being respected employees and being respected for the work we do as an agency. Resources are already being cut to the point that our jobs are being made difficult to complete, between paper and computer scale backs, as well as hiring freezes. We are being asked to do more with less and for less pay and benefits than the current level. It would be appreciated if more time was spent focusing on ensuring the safety and soundness of the banking system. | 7/31/2018 12:23 PM |
| 161 | I would like Management to know that everyone deserves to be recognized and rewarded for their continued service to our country. Cuts to or elimination of certain benefits could lead to forcing some in to hardships which is indefinably going to destroy the moral and make the OCC a less desirable place to serve. Changes in Geo Pay could leave no other option except to move to a cheaper location to work since the pay will not keep up with the inflation rate. The outcome leads to a demoralized workforce that is over worked and underpaid to do an essential functions that keeps our economic system sound. | 7/31/2018 12:05 PM |
| 162 | You should want to promote the desire to work hard and that means treating employees fairly, with dignity, and assuring they feel valued. | 7/31/2018 11:42 AM |
| 163 | The OCC has always prided itself on having a professional, talented workforce and management that treated that workforce accordingly. This seems like an effort to strip professionals of basic workplace protections, reduce transparency, and impact employee morale. | 7/31/2018 11:38 AM |
| 164 | Cost of Living already extraordinary for DC Metro.... this makes it more difficult | 7/31/2018 11:35 AM |
| 165 | Big impact on employee morale. | 7/31/2018 11:33 AM |
| 166 | If the changes to the retirement and the geo pay are made, I will have to delay my retirement date. | 7/31/2018 11:30 AM |
| 167 | It seems like management wants to gut the OCC's ability to attract and keep talent as the cost of hurting America's banking system. A strong banking system requires a strong, stable OCC workforce. The financial impact is not just on my family, but also on America's families particularly if another economic downturn happens. | 7/31/2018 11:30 AM |
| 168 | It will impact me and my family a great deal. I'm battling to make it now and if changes are made, it will tear us down. | 7/31/2018 11:27 AM |
| 169 | I am at pay cap and would like to see the pay scale rise as well as geo pay. A lump some is good, but I need the pay raise for retirement high three. | 7/31/2018 11:25 AM |
| 170 | major negative iimplications if these proposal are granted | 7/31/2018 11:22 AM |
| 171 | motivation | 7/31/2018 11:20 AM |
| 172 | It would not only impact me and my family, but it would also impact the morale of the employees affected. The above items are some if not the main reasons that make working at the OCC a very attractive place to work. | 7/31/2018 11:19 AM |
| 173 | These cuts would demonstrate a callous disregard for the mental and financial well-being and of the employees that make this agency function, and many employees would suffer financially. | 7/31/2018 11:18 AM |
| 174 | If they reduce office space, make recommendation to "institutionalize" a 3 or 4 day per week telework. Allow employees to come to a hotel-type workstation/cube once a week. When I say "institutionalize", I mean make it the norm, something that's available, without having to beg a supervisor to allow. Maybe make this an employee option. Would reduce office space and reduce transportation subsidy cost to OCC. | 7/31/2018 11:17 AM |
| 175 | Management needs to increase teleworking significantly. 1 day per pay period doesn't provide the improvement in productive that can come from increasing teleworking | 7/31/2018 11:16 AM |

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| 176 | Future merit pay increases were factored into my assessment of affordability of my recently purchased home under the relocation program. I planned for these increases to ease the impact from the run-off of the mortgage supplement. Reductions in merit pay increases could significantly impact the financial stability of my household over the next few years. | 7/31/2018 11:14 AM |
| 177 | Very demotivating and cause to consider leaving OCC. When benefits are removed; there are more incentives to work for employment that pays better. | 7/31/2018 11:12 AM |
| 178 | To ensure that the OCC maintain its stature and standing among other government agencies and within the financial industry. Management should care for the OCC's greatest assets, its employees. | 7/31/2018 11:11 AM |
| 179 | Management must be aware of how much of our bi-weekly paycheck goes to just saving for one's own retirement - they are doing the same, aren't they. Now subtract a large mortgage payment (six times larger than before I moved to DC), and there's not a lot left for monthly bills, food, and transportation. Despite 6-figure salaries, we're certainly not living high on the hog, and now we can't even print what we need to in order to effectively do our %&*\$ jobs! If I were a much younger employee, I'd certainly consider leaving. | 7/31/2018 11:10 AM |
| 180 | These proposals would cause unnecessary additional stress, and would negatively impact morale in the workplace. It would make it hard to keep work-life balance. Also, OCC would become a less desirable workplace. | 7/31/2018 11:08 AM |
| 181 | Will make me less positive about my work environment, my desire to give 100% plus to my job and will impact support of my family as I am sole support. | 7/31/2018 11:06 AM |
| 182 | Current geographic pay rates do not fully cover the expensive cost of living in Washington, DC versus in smaller towns and cities. I believe that the GEO pay rate should be increased. | 7/31/2018 11:05 AM |
| 183 | I am against anything that impedes a persons due process rights and renders them vulnerable to unfair and arbitrary actions taken by persons in authority. That is inherently unfair and un-American to my thinking and does harm in immeasurable ways to morale and ultimately undermines dedication, loyalty and performance. Losses in morale leading to poor performance renders workers more vulnerable to punitive management actions and perhaps loss of employment. An unhealthy work atmosphere will no doubt follow and lead to unwanted levels of attrition. | 7/31/2018 11:03 AM |
| 184 | Merit bonuses/increases should be related to employee performance. Poor performers should not be rewarded. | 7/31/2018 11:02 AM |
| 185 | I don't believe I could be productive in an open plan office. Studies routinely show that employees are less productive in those settings, and I would be very distracted. I currently have an office, and I am already very distracted by the noise of my coworkers conversations. Taking away the thin walls that we have would make this much worse. | 7/31/2018 11:01 AM |
| 186 | The planned proposals, if truly represented by you, would not impact me that much. The \$1k is a freebie and not a benefit to gripe about. OCC employees are spoiled and complain too much. Probably the result of being over paid and constantly expecting something for nothing. Go work at DoD and see the difference. | 7/31/2018 11:01 AM |
| 187 | I already am low income. Having cut back would be damaging to my family. | 7/31/2018 11:00 AM |
| 188 | Fair pay and performance evaluation is key to employee satisfaction, and opportunity for fair merit and geo increases are as well | 7/31/2018 10:59 AM |
| 189 | We as an organization know the negative impact of the current performance management system and taking away our right to challenge an accepted broken system is a catch-22 | 7/31/2018 10:55 AM |
| 190 | It would make the private sector more desirable. | 7/31/2018 10:55 AM |
| 191 | These proposals will turn away top quality talent and reward mediocrity for everyone else who remains. | 7/31/2018 6:58 AM |
| 192 | Merit pay increases and bonuses, when granted via a cogent and fair performance rating system are instrumental in retaining high performers, especially in booming credit cycles where employment opportunities are abound. This is particularly pronounced in LBS, where a brain drain is more likely to occur as the most qualified or promising examiners are demoralized by low or nonexistent raises. | 7/30/2018 2:45 PM |

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| 193 | Decreasing our pay, in multiple areas, makes the job less appealing to attract and retain the talent needed at the agency. This should be alarming to management particularly when the agency has large population that is at or near retirement eligibility. | 7/30/2018 12:47 PM |
| 194 | Cuts to pay merit increases, bonuses, annual payments for supplemental retirement plans would have significant adverse impact to my family. I have a family of four to support on one income as my wife is disabled. | 7/30/2018 10:18 AM |
| 195 | I would like management to honor the commitments made to existing personnel. Those are the criteria under which I accepted this position. Cutting benefits will impact our daily lives and delay the possibility of retirement. | 7/30/2018 10:16 AM |
| 196 | We are already underpaid compared to the private sector and this will make it harder to cover increased living costs and ability to provide for a family. | 7/30/2018 9:36 AM |
| 197 | nothing to do with this survey, but something that is troubling hard working examiners everywhere!!! we wish OCC would stop being so short sighted & shallow, and promoting candidates who ONLY look good on paper (analyst, acting adc, team 'lead', functional) to managerial aDC roles- and they are severely deficit at managing ANYTHING. EXAMS AND PEOPLE. and they look less than professional & exhibit signs of lunacy every time they open their mouths. | 7/30/2018 9:26 AM |
| 198 | I've already been negatively impacted by changes in the last two years outside of these issues. Continued degradation will mean mediocre staff, as we will not be able to retain or attain good employees. This agency is dying. | 7/30/2018 9:22 AM |
| 199 | Many of us could make more money in private industry, but choose to work for the agency due to a feeling of serving our country and protecting the welfare of the financial system. These cuts to our benefits make it a more difficult decision to continue choosing to stay, particularly in high-cost cities with countless other opportunities. I enjoy my job and am proud of the work we, as an agency do, but I also need to feel recognized for the hard work I put in. I am glad to see they have been working towards improving the flawed performance management system and hope that rewarding outstanding performers continues to be a priority. | 7/30/2018 8:50 AM |
| 200 | To retain and attract high quality employees, OCC must provide fair compensation that approximates market conditions. | 7/30/2018 7:46 AM |
| 201 | These cuts would affect my livelihood. | 7/30/2018 7:34 AM |
| 202 | our living expenses would be tight due to everything else is going up except our pay. | 7/30/2018 6:41 AM |
| 203 | this changes would decrease my take-home pay and mean that my annual earnings are not increasing by the annual cost of living. As a result, I would be taking a pay cut at a point in time when the largest national banks are reaping tax benefits and profitability is extremely high. there is presently no reason to reduce employee benefits and pay unless management is looking to punish employees for doing their jobs. If these changes go into effect, I will resign from the OCC because my trust in management's value for the employees will have been lost. at the very least, management needs to defend and explain why these draconian measures are needed. | 7/29/2018 1:15 PM |
| 204 | I'm relatively close to retirement (7 years) - feels like a bait and switch to change the rules and benefits now. I worked in private sector and initially took a pay cut to work in public sector and serve my country- the value of benefits including retiree health benefits factored into my decision. NOT FAIR to change rules now. I could have had a HIGHER salary in private sector albeit with benefits inferior to public sector. ALL CURRENT staff should be grandfathered under current benefit levels and rules. | 7/28/2018 1:26 PM |
| 205 | If the cuts become reality, OCC would lose its competitive advantage in pay and benefits over other agencies. With the amount of travel and time away from family, the travel stipend shows that the OCC understands the sacrifices employees make to fulfill the duties of the OCC. | 7/27/2018 8:40 PM |
| 206 | How is cutting a modest \$1000 retirement plan good for morale? Its petty and mean spirited | 7/27/2018 8:08 PM |
| 207 | Cutting geographic pay rates will cause inequity between employees true compensation relative to where they live and work. That can't be refuted. Additionally, it's already difficult to staff several locations which already have high geo pay rates regardless of those rates due to the high cost of living in these areas. Cuts, and failure to continue increases in the future in this area will just make it worse. | 7/27/2018 4:46 PM |
| 208 | As a field examiner I travel all the time and the pay and benefits are what keep me working for the agency. If the pay and benefits are cut I have no reason to be away from my home and family all the time. | 7/27/2018 4:39 PM |

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| 209 | Cutting these proposals would impact my perception of the agency as a whole due to management does not value my contributions to the agency. Additionally, my motivation to continue working for the agency would greatly diminish by not compensating my work/life balance with 100% travel, and the cost of living in an area that continues to increase but supports operations for the Field Office. An agency that has a system without vetting procedures for inaccurate performance evaluations is certainly one that I would not continue to work for! | 7/27/2018 4:35 PM |
| 210 | Reducing or freezing pay would unfairly impact examiners/staff in cities such as New York, San Francisco, Washington, and Boston. It would also impact management's ability to hire and retain a high-class workforce. | 7/27/2018 4:20 PM |
| 211 | These are very critical and wanted these addressed ASAP. | 7/27/2018 4:16 PM |
| 212 | These cuts would come at a time when private sector wages are increasing, unemployment is at an all time low, and banks are the most profitable they have ever been. If there are any pay cuts, they should be for the leaders of our organization who seek to undermine the workers who fulfill the agencies mission! | 7/27/2018 4:15 PM |
| 213 | I was just hired with the understanding of these pay increases and benefits. It would be very misleading to cut them after only a few weeks. | 7/27/2018 4:07 PM |
| 214 | We are becoming uncompetitive in the marketplace for employees. Other govt agencies and private sector are offering more than the OCC proposals. | 7/27/2018 2:34 PM |
| 215 | These proposals would greatly impact me and my family. The cost of living increases every year. My family and I rely on the increases to the geo pay to offset the growing cost of daily life. | 7/27/2018 11:01 AM |
| 216 | For new pre-commissioned examiners the cost of living in most of the large cities is very expensive due to rising rental rates and rising home prices. Therefore rent and mortgage payments have become a large expense, although the geo pay helps, in some cities it appears more is needed. Also, the performance standards are poor and do not differentiate talented and hardworking employees from average employees. The precommissioned standards should be different for an employee who has been on 0-3 years versus a pre-commissioned examiner who has been on 3+ years. | 7/27/2018 10:33 AM |
| 217 | We as government workers are highly underpaid for the valuable service we provided protecting the American public from unsafe and unsound banking practices that are under siege by politicians under the control of the American ruling class. Now more than ever we need to provide truly independent assurance that are banking systems are safe from dishonest, corrupt business persons and outside nation states. | 7/26/2018 9:16 AM |
| 218 | First it would impact my desire to come to work and perform my duties to the best of my abilities. It would mean I would have to work longer before I could be financially able to retire. | 7/25/2018 11:33 AM |
| 219 | The ability to receive equal and fair treatment for the work that is already not equal to the private sector will impact the quality of employees. | 7/20/2018 9:56 AM |
| 220 | Our raises the last few years have not even covered the rise in cost of living and healthcare. My standard of living continues to fall. | 7/19/2018 2:40 PM |
| 221 | Cutting pay or benefits would impact my bottom line and the main motivator in working for the federal government; depending on the extent of the cuts I would honestly have to look into whether to move into the private sector. | 7/19/2018 1:48 PM |
| 222 | The obvious impact would be to the morale of the OCC. Nobody likes when a billionaire starts picking on the working class. Also, many of us have planned our financial future based on our pay structures and retirement investments. Meddling with our pay will create turmoil and discomfort in our personal lives. | 7/19/2018 12:17 PM |
| 223 | The new proposals would cause a big impact on me as such as; healthcare , income, work moral, job security and altering life changing issues that I may face. My retirement is my savings that I and my family will depend on after my retirement. I've invested my money to plan, so I would have a stress free life after retirement and these proposals will really affect everything I've work hard to achieve. I depend on the help with transportation on a daily basis. I commute to the job each day, 2 hours commuting in and 2 hours commuting back home. It would be very expensive for me to get to work if the proposal is approved. It's only fair that all employees have a say in their performance ratings. We all strive each day working hard to meet deadlines, jumping on urgent requests, and getting the job done on time by multitasking constantly. I look and appreciate being compensated for all my accomplishments. It shows me that I am appreciated for my hard-work and dedication to this job. | 7/19/2018 11:04 AM |

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| 224 | those proposals would cause great hardship on me and my family | 7/19/2018 10:21 AM |
| 225 | Note: In #1, I went with 1 as the highest and 7 as the lowest. | 7/19/2018 8:24 AM |
| 226 | That the Managers in CNBE are terrible. | 7/19/2018 7:15 AM |
| 227 | It makes a big difference in being able to care for myself, be responsible, and financial stability | 7/18/2018 3:18 PM |
| 228 | These proposals would adversely affect me and my family personally and financially. | 7/18/2018 2:42 PM |
| 229 | Already making less than counterparts in private industry, taking away current benefits would further erode my income, impacting my ability to support me and my family. Further, it would indirectly affect the safety and soundness of our banking system by impacting the well being of most employees of the OCC, the U.S.'s preeminent bank regulator. | 7/18/2018 1:28 PM |
| 230 | I am the head of household and this would adversely impact my ability to pay for my children's college education and my ability to save for retirement. | 7/18/2018 1:17 PM |
| 231 | Making cuts to the proposed benefits would be more of a strain on my quality of life now and in the future. Most of management and their families have benefited, over the course of their careers with the OCC, from the very same benefits which they are proposing to make cuts to. | 7/17/2018 1:23 PM |
| 232 | Financially | 7/17/2018 12:30 PM |
| 233 | These changes would encourage me to seek outside employment, as these extra benefits encouraging work life balance and employee satisfaction is currently what sets the OCC apart from other employers and make me enjoy working here and working hard. | 7/17/2018 11:53 AM |
| 234 | Ultimately, such changes make the OCC a less attractive place to work. When I was hired by the OCC, the agency boasted about being one of the best agencies to work. Such compromises put that reputation and practice in jeopardy. In addition, by lowering such a reputation and being particularly parsimonious about benefits, pay, and promotion opportunities it makes the agency less competitive in the acquisition and retention of talent to handle the scope and complexity of work that the agency seeks to fulfill as part of its mission. I personally feel that such changes would dramatically impact the viability of me staying with the agency long-term do to financial pressures, quality of life expectations, and most importantly the narrowing of growth opportunities. | 7/17/2018 9:54 AM |
| 235 | Without the right to challenge performance ratings, unfair bias and abuse of power is bound to happen. | 7/16/2018 4:22 PM |
| 236 | Less pay for the burden of the work will reduce worker morale and the effectiveness in achieving the mission. | 7/16/2018 4:02 PM |
| 237 | The present performance evaluation system does not adequately distinguish between average and excellent performance. It prohibits many very good employees from being recognized in narrative or compensation- and is both unfair and demotivating over time. | 7/16/2018 3:28 PM |
| 238 | It wouldn't be beneficial to stay with the agency for the long run | 7/16/2018 10:48 AM |
| 239 | I have seen how "Merit pay increases and bonuses" work in the Private Section and it can be a very unfair process. Some Managers reward themselves and their favorites - it is not fair nor based on merit (you can make a Performance Evaluation say anything). Currently, here at the OCC, the process is much fairer, because based on your Performance at a certain level - you will receive the assigned increase for that level, as well as, cost of living. Pay for Performance might sound good - like the strong performer will be reward, but it allows Managers and Management to have more control over increases and bonuses and can lead to unfair practices. | 7/16/2018 10:43 AM |
| 240 | Cost of living in Boston area is the third highest in the nation. As we have seen year after year, we are unable to attract or retain the best and the brightest in our current GEO arrangement. Additionally, we remain well below the pay levels other bank regulatory agencies in the Boston area. | 7/16/2018 9:50 AM |
| 241 | My current salary supports my family of five. When pay increases are outpaced by rising cost of living, it equates to pay cuts. A comfortable and modest standard of living is something I have a right to uphold. | 7/16/2018 8:42 AM |
| 242 | These changes would make life in DC much more difficult to manage financially | 7/16/2018 8:31 AM |
| 243 | We are already working below what the industry pays, this would cause me to leave the agency. | 7/16/2018 7:30 AM |
| 244 | All pay related issues impact myself and more importantly my family. These are critical to my work satisfaction and performance. | 7/16/2018 7:01 AM |

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| 245 | Our ability to live and work in the Cities where we have offices depend on sufficient pay. | 7/13/2018 9:44 AM |
| 246 | These benefits were a major consideration in choosing the OCC as an employer. It is a major consideration in why I chose this as my first position after graduating college, and why I hope to retire here. | 7/13/2018 9:07 AM |
| 247 | I am eligible for retirement now , but plan to work about 5 more years. If these changes are too detrimental it may encourage me to retire earlier than planned. I worry about the future of the OCC and our ability to retain many of the excellent new hires. | 7/13/2018 8:44 AM |
| 248 | People living in high geo areas depend on the salaries to pay for the cost of living. | 7/12/2018 12:20 PM |
| 249 | This would affect my livelihood in providing for my family in the future. Everyone is not at the Executive Salary level! | 7/12/2018 11:49 AM |
| 250 | All of these issues are very important. Having to choose most to least important is very hard. | 7/12/2018 11:42 AM |
| 251 | I have not received a fair pay, bonus or merit increase for the 15 years that I have been here. Most of it is bogus in that assignments to projects to get a bonus or sufficient merit increase are often approved by management via favoritism and nepotism. So if you don't play -- you don't get pay! Therefore, the only geo/cost of living pay increases are very important. | 7/12/2018 9:50 AM |
| 252 | OCC has a lot of travel, hence travel policy including alternate travel is important. Also due to high amount of travel for field staff, OCC should liberalize and encourage WFH. | 7/12/2018 9:12 AM |
| 253 | The merit pay and promotion directly impact retirement timeframes, retirement benefits regarding how much you get and any opportunity to increase your pay (promotions) prior to retirement. | 7/11/2018 6:08 PM |
| 254 | OCC needs to remain competitive to maintain a strong work force. Compensation is a work life issue that affects work performance and work life. We cannot afford to fall behind in these areas. . | 7/11/2018 5:07 PM |
| 255 | These items are needed to keep pace with the cost of living increases. They impact my bottom line. | 7/11/2018 3:48 PM |
| 256 | Why are the GeoPays so unfairly balanced for some areas? Chicago: OCC=14%, GSA=27.47% Dallas: OCC=9%, GSA =23.4% Denver: OCC=9%, GSA=25.47% Washington DC: OCC=20%, GSA=28.22% Where other areas are similar or opposite: San Francisco: OCC=38%, GSA=39.28% New York: OCC=38%, GSA=32.31% | 7/11/2018 3:46 PM |
| 257 | Management annual evaluation needs to be fair and transparent to ensure the staff retention. Higher geo pay rates and relocation packages will allows staff to move to address regions of need (e.g. Charlotte). | 7/11/2018 1:53 PM |
| 258 | I was hired to this agency under the premise that these were my benefits. If any benefits need to be removed then they should be removed for new hires only and everyone else should be grandfathered in and keep their benefits. I could have worked for other agencies with similar benefits if I would have know that removing benefits was ever an option. | 7/11/2018 1:19 PM |
| 259 | For the fact that costs of living are increasing, especially in those geographical areas where cost are already high, reducing merit increases (which are already barely going to be able to keep up with inflation of actual goods, services, and housing), reducing retirement benefits, and freezing geo pay rates could and/or will prevent majority of employees to maintain or obtain a decent standard of living. Also, if the agency is already under review for discriminatory practices in pay increases and promotions, how will eliminating employee's right to file a grievance help the matter? Lastly, making it harder for employees to get promoted provides a disincentive for employees to exceed performance expectations. Not to mention, discriminating against employees and minimizing merit increases will negatively affect employee moral especially those within discriminated classes. This does nothing to promote diversity and inclusion. | 7/11/2018 12:12 PM |
| 260 | Increases in both Merit Pay and Bonuses is important to retain a well trained staff. Meaningful and lasting merit pay and bonus increases are more important than the \$1,000 Annual Pmt and the travel stipend program. Rising housing costs in high cost areas (price to purchase, utilities, insurance, etc.) are impacting take home pay. Geographic pay should factor this into the overall analysis. | 7/11/2018 11:33 AM |
| 261 | CBA should not give up any rights or lose benefits during negotiations. Management should deal is good faith. OCC pay is lagging behind other agencies and private sector and GEO is significantly below other comparable fed agency (including FDIC and Fed). | 7/11/2018 11:31 AM |

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| 262 | The OCC is already faced with staffing concerns due to the pending retirement bubble due to so many retirement eligible employees. Additionally, current field examiners are feeling the brunt of this impact because several offices are already currently understaffed. Retention has always been an issue with the OCC however this would increase the concern and overwhelmingly impact the retention of not only retirement eligible employees but also less tenured employees. The combination of retirement eligible employees coupled with these changes would greatly impact retention and increase future staffing concerns. | 7/11/2018 11:16 AM |
| 263 | Employees make life and career decisions based upon current compensation and an expectation of fair and meaningful performance evaluations in support of future compensation changes. Undermining these expectations and negatively affecting compensation of dedicated, productive employees creates mistrust, an unmotivated workforce, and has a direct negative impact on the agencies core mission. | 7/11/2018 9:55 AM |
| 264 | Merit pay increases are important because they show appreciation for hard work and most employees strive to get that recognition every day. Also, costs for goods and services keeps going up and the additional money in our paychecks helps to offset that. The travel stipend has been a real blessing. Losing it would mean \$1,800 less for me and my family annually. If OCC chooses to stop it, I hope it's a gradual process so we can adjust to the loss. I believe the right to challenge what an employee thinks is an unfair performance appraisal is absolutely fair and should be a protected process. Without it, OCC is saying that all managers are perfect and everything they say and do is right and valid. Some managers need to be challenged! | 7/11/2018 9:44 AM |
| 265 | Upon accepting a job with the OCC these proposals where reasons why I accepted the job. The amount of burden that traveling and working long hours have on work-life balance is daunting. However, these things that the administration are trying to take away are incentives for the burden that this job can have on some employees. | 7/11/2018 9:41 AM |
| 266 | We travel a lot for work. And I understand that they are cutting down on travel, again for expenses... All in their benefit, but cutting the travel stipend program and \$1000 extras, contributions to retirement.... It is just all wrong. We are already making less than private corporate. They are trying to retain people yet cut. | 7/11/2018 9:35 AM |
| 267 | Less pay all around if benefits are cut. | 7/11/2018 9:27 AM |
| 268 | Most Americans are not in the 1% or blessed in a household with incomes in the six figures. Understand these individuals work hard to make a better place for their children to provide especially in this expensive cost of living area in the DC metropolitan area. | 7/11/2018 9:23 AM |
| 269 | As cost of living continues to increase, by not having geo pay and/or merit increases, makes the government a less attractive place to work. | 7/11/2018 9:21 AM |
| 270 | i would great impact just being able to live period, I already can't afford cable or internet, I have to go to the coffee shop to use the internet, which causes me to leave home, which requires me to start my car, which I need gas to do, and with gas prices rising seems like every week, I won't be able to afford that after a while. | 7/11/2018 8:53 AM |
| 271 | The OCC is supposed to be the gold standard of regulators, so we should be compensated accordingly. Geo in DC should = 24% rest of government, salary levels should be = to the FDIC & FRB. | 7/11/2018 8:13 AM |
| 272 | These proposals would be harmful if implemented not only to morale but would most likely cause good employees to seek out other employers. | 7/11/2018 8:13 AM |
| 273 | These cuts would be burdensome and would impact our quality of life. | 7/11/2018 8:08 AM |
| 274 | All the above issues would severely impact my ability to take care of myself and family if these proposals are implemented. This could factor into whether it would be viable to stay with agency. | 7/11/2018 7:58 AM |
| 275 | They have a significant impact on all OCC employees | 7/11/2018 7:41 AM |
| 276 | As a Federal employee with over 15 years government service, the proposed changes to the merit pay and bonuses and the change to the supplemental retirement plans would have a significant impact on me. At this stage in my career, I am looking forward to putting aside as much money as I can for retirement. And these proposed cuts will impact how much I am able to save for me and my family. | 7/11/2018 7:19 AM |
| 277 | would be unable to continue to work at the OCC. | 7/11/2018 7:16 AM |
| 278 | I'm so close to retirement that if management wants to show how little they value us, I'm happy to retire now and let me try to find someone with as much experience and knowledge to replace me. | 7/11/2018 6:49 AM |

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| 279 | All of the management proposals are highly unacceptable to me and my fellow employees. The management proposals would highly adversely effect myself and my entire family.. | 7/10/2018 10:57 PM |
| 280 | It would severely impact my financial capacity, and result in having to look for opportunities in the private sector. | 7/10/2018 6:41 PM |
| 281 | If their goal is to decimate current OCC staffing and moral, they are on the right track. | 7/10/2018 6:40 PM |
| 282 | These changes will most probably lead to a drain in talent. Many will certainly seek employment somewhere else. At the same time, these actions resemble to blatantly align with the effort of current administration for sabotaging the functioning of the government agencies. | 7/10/2018 6:14 PM |
| 283 | They would have significant adverse effects on my family's quality of life. | 7/10/2018 6:09 PM |
| 284 | Cuts to pay and benefits would impact not just me but the morale of employees across the OCC-- who Mr. Otting has repeatedly stated he respects. | 7/10/2018 5:31 PM |
| 285 | Cutting employee benefits and programs which incentivize employee to stay and spend their careers will lead to an exodus of employees who may not find value in the proposed agenda. Personally, every little program and benefit helps keep my family and I afloat in the expensive North East district. Rising food costs and rents make it impossible for examiners to stay and collect 2 percent raises annually. I want to have transparency in our performance rating and grievance process and taking that away can open the door for biased performance ratings. | 7/10/2018 5:17 PM |
| 286 | It would immediately hurt the financial independence of me and my family | 7/10/2018 5:09 PM |
| 287 | Having a positive and happy and collaborative workplace, which includes, to an extent, the lockstep pay-scale and a certain amount of job security, I think are a big part of what allows the OCC to hire first-rate talent (at salaries that are much lower than those paid in the private sector). | 7/10/2018 5:08 PM |
| 288 | These proposals coupled with the work overload would make working for the OCC an unviable economic predicament | 7/10/2018 5:07 PM |
| 289 | I spend roughly 65-75% of my work time in travel status, the stipend is a great bonus for all the extra time I have to spend away from my family. | 7/10/2018 5:07 PM |
| 290 | Management's proposals will have an adverse impact to my family and I will reconsider moving to the private sector. Benefits is one of the major reasons why I have stayed with the OCC. | 7/10/2018 5:02 PM |
| 291 | The cost of living continues to increase, particularly in the DMV - its important that employees have confidence that their compensation will continue to reflect their hard work on behalf of the agency. | 7/10/2018 4:47 PM |
| 292 | We already get paid below what expert level financial analyst make. Why would you pay us less than fair market value. If you these changes go into place, I could see myself looking for another job that pays more and keeps me at home with my family. The benefits are what make this job worth it. | 7/10/2018 4:22 PM |
| 293 | Proposing these benefit cuts (such as no increase in geo pay rates or the agency having unilateral discretion to set merit pay increases--whom I have no trust in) will greatly diminish the agency attractiveness to attract and retain talent. I chose to work for this agency, instead of Microsoft and SAP, (whom, I both received offers from) after receiving my MBA because of the quality of life that the OCC provided to its employees. I believe the OCC should be moving forward with trying to maintain its competitiveness as an employer. However, I think this is a step in the wrong direction, ultimately leading to high turnover. I gravely believe that I would be apart of that statistic because these cuts will diminish my quality of life and I will be forced to choose an employer elsewhere, because I will no longer be able to pay for the cost of housing within the DC area year after year, along with grad school loans, and provide a quality of life for my family and I. | 7/10/2018 4:02 PM |
| 294 | Unfair performance ratings negatively impact job satisfaction, and lead to greater attrition of competent, hard-working employees who feel they have no recourse against an unfair rating. | 7/10/2018 3:58 PM |
| 295 | These proposals not only impact me at work but also impact my ability to provide for my family. | 7/10/2018 3:53 PM |

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| 296 | These cuts attack my quality of life and ability and work to live in one of the most expensive cities in the US. I'm not a millionaire or billionaire that doesn't have to worry about retirement costs, aging parents mortgage and car payments. Also, the SDCs need to realize that they're making 250,000-300,000 plus 5 figure bonuses, plus 20% GEO that they happily take but want to deny the rest of the OCC who aren't making this. This shows us as employees, that they don't care about us. They are too scared of a billionaire running our agency to fight for the people that will still be here long after his term ends. And I've experienced going through bankruptcy to stop a foreclosure by a greedy and immoral bank. And now, I'm dealing with another inept and unregulated service lender who is deliberately delaying fixing my mortgage account. As, a veteran and OCC employee, it's a shame that I can't even go my agency for help. To me, that's what Mr. Otting and the rest of the SDCs should be focusing on! Stop trying to regulate my money/benefits. And do your job which is to regulate the banks! How about that!? Oh and please read a book about discrimination. so you'll be able to recognize it the next time an OCC employee files a complaint against! Or stop in one of those "inner cities" that ask for a visual aid, if reading isn't your thing! | 7/10/2018 3:26 PM |
| 297 | I am retiring soon and want to get the most from my retirement pay. | 7/10/2018 3:18 PM |
| 298 | Cost of living, gas prices, food prices etc., continue to rise. Cutting cost of living and other items, would greatly impose a hard ship on my family finances. | 7/10/2018 2:36 PM |
| 299 | Sometimes working at the OCC requires employee to go above and beyond our explicit responsibilities and most employees make the necessary sacrifices to make things work. Merit pay and increases should reward the employees doing their best consistently. If management meddles with merit pay they risk chilling employee engagement and willingness to step up when they will be most needed. If they meddle with pay too much, they will see people leave and lose the legacy this agency has had for over a century. Put people first. | 7/10/2018 2:14 PM |
| 300 | These long-standing employee pay and benefits are part of the reasons that OCC consistently ranked as the top 20 best places to work in the US Government. Many of the OCC employees are top-notch performers that have worked for long term (10 years or more) because of the sense of being compensated for the quality of work performed. Changing these pay and benefits will destroy the OCC esprit de corps, and create an exodus of professionals that took so long to recruit, train, and bond. | 7/10/2018 2:14 PM |
| 301 | Made a decision to pursue a federal career, exchanging money for quality of life, financial stability, and job security. To change the rules in the middle of game is morally and ethically wrong. | 7/10/2018 2:13 PM |
| 302 | I think any time you discuss reducing these kinds of benefits, it makes us, as employees, feel less important. | 7/10/2018 2:01 PM |
| 303 | No comment. | 7/10/2018 1:55 PM |
| 304 | It would have adverse impact on my work life and work performance. | 7/10/2018 1:51 PM |
| 305 | These proposals reflect the total disregard management has for the workforce. The system is already broken and these would further promote its degradation. | 7/10/2018 1:50 PM |
| 306 | I value stability and the ability to continue to grow in the organization is which I work. These proposed changes create uncertainty and could negatively impact morale. Additionally, my livelihood is based on my job and these changes would hinder my ability to progress with future plans. | 7/10/2018 1:46 PM |
| 307 | Will delay retirement | 7/10/2018 1:43 PM |
| 308 | They are refusing to consider the impact that a pay freeze or geo pay freeze has on my situation. In my case, a single mother living in northern Virginia, so that I can work in DC, attempting to support my family (louse of an ex-husband moved to Florida and refuses to pay child support) in an area where the cost of living refuses to "freeze" but keeps rising. | 7/10/2018 1:35 PM |
| 309 | The most important items for me personally are the geo pay rates and the merit bonuses. The geo pay helps my family and I afford housing and other expenses associated with the ever-increasing pricing surrounding the Columbus, OH area. Merit pay increases reward hard working and deserving individuals. Without meaningful merit bonuses, what is the incentive for employees to give 100%? The agency continues to reduce hiring efforts and overall staffing, so wages for existing staff shouldn't have to slow relative to current pay structures. | 7/10/2018 1:34 PM |
| 310 | These proposals have very negative impact on our family, especially at current time when inflation is heating up. | 7/10/2018 1:34 PM |
| 311 | Obtaining meaningful pay raises and promotions are already difficult enough. The system seems stacked against receiving the highest rating for all categories in a performance review. | 7/10/2018 1:28 PM |

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| 312 | I already deal with unfair treatment within my unit but at least I feel I have some recourse prior to looking at potential lawsuits. With the proposed changes, our current recourses may not be an option and may result in lower morale. | 7/10/2018 1:24 PM |
| 313 | I am concerned that the opportunity to advance is being made more difficult. Employees may be working at a higher band level without proper compensation without a voice. | 7/10/2018 1:21 PM |
| 314 | Cutting these funds would make our retirement and savings much more difficult. | 7/10/2018 1:15 PM |
| 315 | A positive working environment is beneficial to work performance and home life. Please continue to promote a "win-win" for you and my family by negotiating fairly. | 7/10/2018 1:10 PM |
| 316 | It would impact my take home pay | 7/10/2018 12:58 PM |
| 317 | These proposals have me considering leaving the agency. Our leadership is trying to sound like these proposals will reduce waste by reducing spending, however, we are not funded by taxpayers. Financial institutions will not pass the savings on to the consumers either. Leads one to be very suspect of the true motivations for reducing financial and regulatory burdens on financial institutions. | 7/10/2018 12:47 PM |
| 318 | if they are working towards managing people out of the agency, it is working well. I have 8 months to 5 years to retire. No reason to stay if I feel I am treated unfairly. Maybe they don't want 4,000 FTEs. | 7/10/2018 12:43 PM |
| 319 | happy workers are more productive , money will be well spent on promoting productivities | 7/10/2018 12:38 PM |
| 320 | I could possibly lose my house. | 7/10/2018 12:30 PM |
| 321 | Lack of decent annual salary increases makes it hard to not go private and stay in govt if you are earlier in your career like I am. 2% is not enough to keep up with cost of living increases such as my apartment which goes up each year. | 7/10/2018 12:14 PM |
| 322 | These wonderful benefits are what makes me proud to be a federal government employee. Without them, the pay would not be sufficient and I would have to supplement my income with a new job. | 7/10/2018 12:07 PM |
| 323 | Everything is relayed to taking money from the employees and there families pocket. | 7/10/2018 12:06 PM |
| 324 | The ability to plan for retirement and secure my financial future. | 7/10/2018 12:04 PM |
| 325 | With limited resources, each field examiner is already taxed in terms of workload without any recognition or financial compensation. Proposed cuts add salt to the wound and would result in lower morale in the office and confidence in this agency. | 7/10/2018 11:59 AM |
| 326 | Cutting merit bonuses, salary, and geo will cause many people to look outside the agency for employment. We already do not get raises like the industry does. | 7/10/2018 11:53 AM |
| 327 | The director of my group was demoted for misconduct (eg discrimination, favoritism, etc). If employees lose the right to grieve and have a shorter period of time to correct their performance (whether it's truly poor or not), then bad managers such as my former director will take advantage of their power and target innocent employees. | 7/10/2018 11:48 AM |

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| 328 | <p>This agency has a huge disparity in pay and there are several employees, like myself, that are not paid what we are worth. There needs to be more fair procedures around promotions and guidance needs to be published and shared with employees. In the GS scale you employees are eligible for promotion after 52 weeks in grade and satisfactory performance rating. At OCC promotions are not done on time nor is the criteria communicated to employees. More people need to have the right to request for ADPI's or the agency needs to do a closer look at discrimination and pay. I feel I have been discriminated against because I am African American, have a master's degree and working on a doctorate, have 11 years of federal experience, and recently earned a perfect performance rating yet I am paid than 40k to 50k less than others in my group who do not have my same skill sets and degrees but perform the same or similar work as me. Due to this I cannot keep up with inflation and it is getting harder to support my family and live adequately in the DC metro region. Coming from the GS scale previously I know now that pay banding puts people at a significant disadvantage for increasing pay. Unless you get a special increase like a promotion or ADPI it would take far too long to reach the full pay level as opposed to the GS scale. The GS scale has seen several pay raises and geo pay increases and we continue to fall behind. The GS pay scale has had geo and pay increases every year since 2014 after the pay was unfrozen. It puts us at a disadvantage that our CBA is only negotiated every three years and now there is a proposal to keep things in place for five years. Our pay banding is no longer competitive to GS Scale or the private sector and others will be forced to look for federal jobs outside the OCC or join the private sector in order to competitively grow their salaries. The average salary increase based on merit performance rate is not sustainable and puts employees at risk of working more years and having a lower high 3 calculation for retirement. I would not mind doing away with the retirement stipend if my salary was more because it would allow me to save more towards retirement while not affecting my ability to provide for my family. The items being discussed for the new CBA by management is not representative of what a competitive service appointment is supposed to be let alone a federal government job. What is being proposed is similar to excepted service. Employees should have the right to fairly challenges performance disputes and these new proposals do not allow for that.</p> | 7/10/2018 11:47 AM |
| 329 | <p>These proposals would be make personal advancement more difficult with the reduction in promotional transparency, and make financial stability questionable as the cost of living is factored out within the geographic rate piece.</p> | 7/10/2018 11:44 AM |
| 330 | <p>They would hurt deeply from a financial and professional perspective and would lower morale at the Agency. It would also make it harder to attract good people to come work for the Agency and choose it as a long-term career.</p> | 7/10/2018 11:44 AM |
| 331 | <p>The impact has a severe and significant impact on the daily quality of life for me and family .</p> | 7/10/2018 11:42 AM |
| 332 | <p>The cost of living in the DC area have increased in the last years and no increase in the geographic pay rates will impact our family financially.</p> | 7/10/2018 11:41 AM |
| 333 | <p>Anything that means less compensation for me and my family inconsistent with the amount, time, and quality of work I perform is unacceptable. I am within five years of retirement and want to be fairly compensated for my years of contributions, period.</p> | 7/10/2018 11:36 AM |
| 334 | <p>For starters I am the only band 1 and I am at a very low pay when there is another one who is a band 2 and she gets a lot more pay than I do so I can not retire with my current pay. And that's not ok with me. I can not survive at what I will get if I retire right now which I can but not at my current pay. It will have a major impact on me and my family.</p> | 7/10/2018 11:35 AM |
| 335 | <p>I believe all of these proposals negatively impact my ability to provide for my family, and by extension negatively impact morale. It is somewhat difficult to choose which proposal would be the most detrimental, as I perceive them all to be interrelated.</p> | 7/10/2018 11:34 AM |
| 336 | <p>Living in the DMV area is getting more and more expensive so any negative impacts in pay or bonuses will make living here financially difficult. Thus, putting more stress into my life</p> | 7/10/2018 11:26 AM |
| 337 | <p>As I reach retirement age, these proposals would have a significant effect on my retirement income.</p> | 7/10/2018 11:26 AM |
| 338 | <p>I would have far less money to live off of in retirement and I would be less motivated at work. I have worked many years to receive these benefits.</p> | 7/10/2018 11:22 AM |
| 339 | <p>It certainly further increases the disparity between compensation in public service and private industry. Also, it will further erode employee morale in the sense that the OCC is more interested in saving money as opposed to ensuring their employees are looked after.</p> | 7/10/2018 11:20 AM |

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| 340 | Increasing costs in the major metro areas, such as NYC, need to be factored into compensation as uncompetitive wages or lack of increases in line with the cost of living directly impacts the quality of life and living. | 7/10/2018 11:18 AM |
| 341 | The cost of living in DC is incredibly high. I have to commute an hour EACH WAY just to afford decent accommodations. Geo pay MUST be increased so we can live where we work. | 7/10/2018 11:17 AM |
| 342 | This is the worst proposal for Federal employees I have ever seen in my 25 year career. | 7/10/2018 11:16 AM |
| 343 | It will be harder for my family and I to stay in the high cost geographic area in which we currently live. | 7/10/2018 11:15 AM |
| 344 | Management cannot cut salaries and benefits for OCC employees. Salaries are already below industry average and we need to continue to support the mission of the OCC through maintaining an excellent workforce. | 7/10/2018 11:15 AM |
| 345 | The impact that the Agency thinks it would benefit from would be counter productive due to the end result of low employee morale, the inability to retain talented employees, and the inability to attract high-end talent. | 7/10/2018 11:14 AM |
| 346 | I am confident my immediate supervisors have my best interests. I also am well aware of my performance level and expectations for my ratings. The things that concern me most is how my income and buying power will keep place with inflation. As I near retirement age I am also mindful of building the dollar value of my high-three. | 7/10/2018 11:14 AM |
| 347 | If the goal is to have a strong USA/federal government, then it's backbone, federal workers should be supported. It's just logical. | 7/10/2018 11:14 AM |
| 348 | I could make 50% more working for a bank but I like what I do. However, the pay gap between public and private industry make cause me to look elsewhere. | 7/10/2018 11:13 AM |
| 349 | I joined the federal government for my belief in public service. Good benefits and reasonable pay allow me to fulfill my goals in serving the country. I live in Boston, a high cost area, a reduction in compensation would threaten my family's ability to live comfortably. If compensation levels are not maintained, I would have to think working at a bank to allow my family the same opportunities in life that I was afforded. | 7/10/2018 11:13 AM |
| 350 | That I may need to seek employment elsewhere. | 7/10/2018 11:12 AM |
| 351 | I am not only concerned about myself but there are numerous employees that this will negatively impact. You will have people leave the agency to find better pay and benefits. | 7/10/2018 11:12 AM |
| 352 | It will make it so I can't really afford to keep this job anymore. It is already becoming difficult on this government salary. However, this may not matter to management, as I understand that are hoping to cut staffing. So this response may be exactly what they want to hear. Let it be known however, that this is no longer looking like a good place to work. It gives me the feeling management does not care about its employees at all. It causes me not to have pride in the OCC or working here despite the agency's proud history and founding by President Lincoln. I can pretty much guarantee that any survey we receive after these changes take place (if they do take place) will reflect a similar thought to the one I have expressed here. | 7/10/2018 11:12 AM |
| 353 | Each proposal has a significantly negative impact on my compensation and therefore retirement planning for the remaining 3 years of my career, and therefore the proposals are unfair. This agency attracts highly skilled and talented professional staff (examiners and management) because the compensation, retirement plans, benefits, and travel reimbursement are competitive with industry. I know because I have worked in 2 other bank supervisory agencies, and in the private sector. We add value to our supervised financial institutions, and to the interagency work on regulations and interpretations such as examination procedures. This agency's pay, supplemental retirement plan, and workplace rights are working well: if it's not broken, don't change it. | 7/10/2018 11:09 AM |
| 354 | The geo pay makes the most sense to fight for. We are completely out of step with the OPM geo pay and the FDIC geo pay scheme. It is biased toward NYC, SF, and DC with no regard to OPM standard rates. I feel management is using the geo pay for recruiting and not for actual cost of living offsets. | 7/10/2018 11:08 AM |
| 355 | Living in the DC metro area is very costly and not having increases in pay would be a big impact in our budget. | 7/10/2018 11:08 AM |
| 356 | Most employees will spend every dollar they make on basic costs associated with food, shelter, healthcare. Is there truly a cost benefit to reducing the ability of your workforce to provide basic necessities to their families ? | 7/10/2018 11:08 AM |

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| 357 | Management should realize that they are already not competitive with private industry and eliminating or severely reducing the OCC compensation and protective (i.e. the right to grieve) measures only increases the difficulty in keeping and attracting highly qualified individuals. | 7/10/2018 11:06 AM |
| 358 | I will make it my priority to make a jump to the private sector. | 7/10/2018 11:06 AM |
| 359 | I'd like them to know how disingenuous some of the more recent statements about caring about the staff seem when it looks on the surface that they do not consider how their decisions will impact the staff on an individual level but rather focused solely (as it seems) on the OCC's bottom line. | 7/10/2018 11:06 AM |
| 360 | None | 7/10/2018 11:06 AM |
| 361 | These proposals may cause me to re-evaluate my employment with the OCC if passed. | 7/10/2018 11:06 AM |
| 362 | I am nearing retirement age and need all of these benefits kept in place. Worked too long to lose these benefits. | 7/10/2018 11:06 AM |
| 363 | Makes loyalty to the OCC much lower. People with high skill sets and performance will be more motivated to keep career options wide open. | 7/10/2018 11:05 AM |
| 364 | As I get closer to retirement, I would want to be able to count on the benefits that were agreed upon when accepting the position with the agency and not taken from me without any warning. | 7/10/2018 11:05 AM |
| 365 | Job security, pay for performance, and retirement benefits are what drew me to the public sector. If these benefits are reduced, my desire to continue working in the public sector will be diminished. | 7/10/2018 11:04 AM |
| 366 | Without these, financial harm to my family. | 7/10/2018 11:04 AM |
| 367 | These proposed changes would affect our ability to perform our jobs, and support of our families. | 7/10/2018 11:03 AM |
| 368 | Government employees are already paid less than industry employees. Further limiting the pay and benefits will cause employees to leave and make it harder for the government to obtain/ retain talented workers. | 7/10/2018 11:03 AM |
| 369 | If these proposals end up affecting my family's lifestyle, it will negatively impact my performance on the job. | 7/10/2018 11:02 AM |
| 370 | It would impact the OCC's retention rate. I won't be impacted I would find a different job. | 7/10/2018 11:02 AM |
| 371 | Financially | 7/10/2018 11:00 AM |
| 372 | You wouldn't want someone to take something away from your families welfare, so why do it to others. We work hard for the OCC. | 7/10/2018 10:59 AM |
| 373 | The OCC is a great place to work and has been consistently rated among the best places to work in the Federal Government. The OCC also has a high retention rate among its employees. Many stay for 20+ years, due to their loyalty and dedication. One of the reasons why is the outstanding benefits. If these proposed changes are put into place by management, there will be an increase in the number of employees who will leave the agency. If management values its employees, as stated frequently by the Comptroller, I urge them to reconsider their proposals. | 7/10/2018 10:55 AM |
| 374 | Impacts the support of my family and retirement. I will have to work longer, at higher pay and - in the long term - affects the OCC's bottom line. Crazy. | 7/10/2018 10:55 AM |
| 375 | It is important to offer an attractive payment package to employees or they will leave government work and join the private sector for more pay. | 7/10/2018 10:49 AM |
| 376 | Impact would be negative. Quality of life in the high-cost DMV would SEVERELY deteriorate. It would be too expensive to live here. | 7/10/2018 10:49 AM |
| 377 | Would hurt ability to live in Washington DC area and would create a negative work environment | 7/10/2018 10:48 AM |
| 378 | Transparency is the key to fair practice and leads to engaged employees. Fair practice dictates compensation that is competitive and incentivized to performance and longevity. The two should be considered co-equally. | 7/10/2018 10:48 AM |
| 379 | The increased living expense around DC area would reduce the actual pay we received without being compensated by increasing the geo pay and other benefits. | 7/10/2018 10:47 AM |

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| 380 | Merit pay and geographic pay are very important in supporting employees and their families. They are the greatest and most reliable part of being an employee in this agency, which includes highly skilled and trained employees with extensive years of regulatory experience from various agencies. Other government agencies do not have a significant need for employees with the level of experience, knowledge and training required for our jobs. Bonuses, when they are given, is an added perk for well-deserved individuals. It would be nice to see bonuses given more frequently and not just to people that may receive them nearly every year. | 7/10/2018 10:46 AM |
| 381 | At the time that responsibilities are increased and resources reduced, we need to make sure that agreed upon things are not taken away. | 7/10/2018 10:45 AM |
| 382 | They would definitely negatively impact my current take home pay and my future retirement pension plan benefits. I believe they are an unfair attack on career government employees a OCC. The proposed changes are not necessary for OCC to effectively carry out its mission. | 7/10/2018 10:44 AM |
| 383 | These changes threaten my ability to support my family. | 7/10/2018 10:43 AM |
| 384 | Our current pay and performance structure are one of the appeals that drew me to the agency and sets the OCC apart from traditional government. By removing these, it would have a direct impact on me and my family and would increase the risk of losing good talent. | 7/10/2018 10:43 AM |
| 385 | We are not replacing staff, so we are being asked to do more, while not receiving any financial recognition of the increased workload and impact to family time. People who are retirement eligible are leaving. Good employees will also leave. | 7/10/2018 10:43 AM |
| 386 | OCC would lose their "Best Place to Work in the Federal Sector" status for sure!! | 7/10/2018 10:43 AM |
| 387 | As the only working family member in my household, these proposed changes will directly and negatively affect my family's finances and my ability to be an effective provider for my household. | 7/10/2018 10:41 AM |
| 388 | The private sector offers more money and less job security. the cuts increase the private sector becomes more and more appealing. | 7/10/2018 10:41 AM |
| 389 | The cost of living is constantly increasing in the DMV area. These incentives are vital and it definitely helps me to continue to provide for my family. | 7/10/2018 10:38 AM |
| 390 | I am getting older, the economy and job market have been failing for years and have continually hit our pockets. Rather than the promised growth of make America great, we are being hit with more cuts that will prevent us from ever being able to retire and in fact may cause us to sell our homes and just hope to scrape by. The government should set an example for how business should treat their dedicated hard working employees. Slogan should have been "make the super rich richer and kick everyone else". | 7/10/2018 10:38 AM |
| 391 | These proposals are likely to diminish the workforce morale and could cause skilled employees to rethink about decisions they made based on promises and contracts made to them. | 7/10/2018 10:38 AM |
| 392 | these proposals would impact me and my family in several ways. As the cost of living grows each year, staying at the same salary range defeats the purpose of trying to get ahead in life. Attacking our way of life by trying to make us work more for less is unfair as well as inhumane. Management receives bonuses for their jobs well done, why does that not apply to the hardworking individuals that work for them to make them and the departments that they lead look effective. Also they want to have a "manager's discretion" way of monitoring performance evaluations without having a set of rules and regulations to follow. this is only going to lead to supervisors (not all, of course) allowing their personal opinions / feelings of an employee drive their decision to either let you go or to keep you until they feel they want to replace you with someone else they may have in mind. These are just my opinions regarding the new proposals management wants to incorporate. | 7/10/2018 10:37 AM |
| 393 | OCC management should resist the baseless attacks on federal workers pursued by the current administration and extremists in the Congress. Keeping uninformed political grandstanding at arms length is good for all the FIRREA agencies. We should be focused on our mission, not the political circus that surrounds us. | 7/10/2018 10:37 AM |
| 394 | This is an obvious attempt to destroy the union and its ability to protect our rights. It benefits no one nor any family and only serves the purposes of this horrific administration. Shame on the OCC for going against many, many years of relationships with, and benefits for, the employees that have made this such a desirable place to work. Stand firm. We are with you. | 7/10/2018 10:36 AM |
| 395 | Can I trust OCC and can I have enough reasons to stay loyal to OCC? | 7/10/2018 10:36 AM |

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| 396 | We are being attacked by the Presidential administration and the current Comptroller who is a former banker. The fox is watching the hen house and this is DANGEROUS to ALL federal employees and the banking regulatory industry. | 7/10/2018 10:35 AM |
| 397 | The proposed changes, especially around performance appraisals, creates an exploit for management to unfairly discipline or remove an employee from his/her position. | 7/10/2018 10:35 AM |
| 398 | OCC's compensation and pay benefits help maintain employee talent within OCC and impacts employees' engagement. Cutting these benefits implies OCC management does not value its employees, which can then impact employee retention. | 7/10/2018 10:35 AM |
| 399 | Taking away the right to fight or challenge unfair performance ratings will demoralize employees and create rampant retaliation among OCC management | 7/10/2018 10:35 AM |
| 400 | The cost of living continues to increase and cutting our pay which is lower than private industry would cause hardships on families. | 7/10/2018 10:34 AM |
| 401 | They are very important some of us do not make a lot of money we need the extra to get by. | 7/10/2018 10:34 AM |
| 402 | - Not been able to keep up with increasing cost of living in the DC metro - Morale | 7/10/2018 10:34 AM |
| 403 | Workplace rights and pay are very important. This impacts my morale, and how I support my family. | 7/10/2018 10:33 AM |
| 404 | As someone who works hard to provide for a wife with a qualified disability, who is also pregnant and due later this year, several of these proposals will undermine the stability of our lives. Cutting pay benefits will drive good performers elsewhere, and, while wealeningnduenprocess may enable management to more easily remove underperformers, it also enables bad managers to go after hard working employees for arbitrary and pretextual reasons. I appreciate that there are issues that management needs to address with poor performers and the budget, but across the board cuts is not the way to do it. If you want to cut waste devise a fair process to address it. You will lose talent if you go this route, and that will threaten the stability of the banking sector! | 7/10/2018 10:33 AM |
| 405 | This may force more people to retire early or leave government payroll. This process is all political and its the working people that get hit the hardest. This is one time that get ride of the true waste that has come to light under and stop waste at the upper level and leave the working class alone. | 7/10/2018 10:32 AM |
| 406 | This proposal is the most aggressive proposal I have ever seen and it lacks heart. These proposal would be detrimental to my family. | 7/10/2018 10:32 AM |
| 407 | Geographical pay rates for areas that have a very high cost of living are very important to the families living in those areas. | 7/10/2018 10:31 AM |
| 408 | The inability to challenge unfair performance ratings provides management absolute power to act arbitrarily and discriminatory without "due process," but through a biased and lengthy process. | 7/10/2018 10:30 AM |
| 409 | The changes would negatively impact me because it is expensive to live in the DC area and merit pay increases, bonuses and geo pay help to ease the burdens. | 7/10/2018 10:29 AM |
| 410 | To the NTEU - stop trying to protect all the poor performers at the OCC and focus on protecting the comp/benefits of the people who do their job. | 7/10/2018 10:29 AM |
| 411 | Work with the union not against. Take care your employees and your employees will take care of you. | 7/10/2018 10:28 AM |
| 412 | Less pay and higher cost of living=family budget cuts and more borrowing for college, etc. | 7/10/2018 10:28 AM |
| 413 | As someone with marketable skills that can be applied in many different types of organizations, if my incentives are reduced, this would impact me in that I would probably look for another place to work. | 7/10/2018 10:26 AM |
| 414 | oversight of performance rating ensures the safety and soundness of the process. just like we regulate banks, we can't propose a system that isn't balanced. many of the leaders proposing these changes have benefited from extremely beneficial CBA terms regarding hiring, promotions, and pay. In fact their pay far exceeds what entry level employees can even fathom making and they have taken advantage of the \$1,000 pay for retirement for their entire career. Now the "new generation" is getting sacked with less pay, less opportunity, and less retirement. | 7/10/2018 10:26 AM |
| 415 | As such there are many unfair performance ratings. The new proposals will promote favoritism and unfair practices. Morale will go down, and productivity will decrease. | 7/10/2018 10:26 AM |

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| 416 | The DC region has a high cost of living and this makes having a good work to life balance more difficult. This effects all federal employees and their families. They need to understand that they are dealing with people and families, not just a line item on a balance sheet. | 7/10/2018 10:25 AM |
| 417 | Those cuts would negatively impact my family and hurt my desire to work for OCC. | 7/10/2018 10:24 AM |
| 418 | Vey unfair to remove benefits relied upon for those nearing retirement. | 7/10/2018 10:24 AM |
| 419 | All of these proposed changes are unethical and treat hardworking civil employees as though their contributions to this agency's success is not only unappreciated, but is being dismissed as though we work and live in a dictatorship versus a democracy for the people by the people. | 7/10/2018 10:24 AM |
| 420 | The cost of living in D.C. continues to rise. Employees are not going to be willing to compromise their and their families' financial stability in order to continue serving here. Pay and benefits must remain competitive if the agency wants to retain top talent - many of us get job offers to work elsewhere, and if we can't afford to work here anymore, we simply won't. | 7/10/2018 10:24 AM |
| 421 | Management performance must be a reflection of staff performance, you cannot have a 5 rated manager and multiple 3 rated staff members. | 7/10/2018 10:24 AM |
| 422 | If costs in a geographic region has increased and there is no adjustment, that puts everyone at a disadvantage to fair compensation. A person's pay and merit raises should not be used as a bargaining chip. | 7/10/2018 10:24 AM |
| 423 | This would impact my remaining 5 years with the OCC after already having put in 30 years and wanting to retire on single retirement. | 7/10/2018 10:23 AM |
| 424 | These benefits are part of what makes the OCC a great place to work. Taking away these benefits may result in losing valuable employees who may begin to search for employment elsewhere. | 7/10/2018 10:23 AM |
| 425 | Should cuts be made further than telecommuting needs to be an options for twice weekly. | 7/10/2018 10:22 AM |
| 426 | Taking money out of employees' pockets so that banks can pay less in oversight fees is infuriating - just another example of the capture of our government by powerful private interests | 7/10/2018 10:22 AM |
| 427 | They would be negative | 7/10/2018 10:21 AM |
| 428 | I really think it is unfair to essentially "change" the conditions of employment, especially for current Government employees. I have devoted over 31 years of my work life to the Federal Government, and it's very upsetting to hear about such drastic changes/threats to my situation as a loyal Government employee. | 7/10/2018 9:01 AM |
| 429 | No longer believe the OCC is a good place to work. Most Proposals would create a Negative economic impact on me & my family. | 7/10/2018 8:55 AM |
| 430 | Management should consider promoting a health and encouraging work environment for employees rather than setting a hostile tone and targeting each employee at their own discretion. With this current proposal OCC is negotiating they are exhibiting ground rules that favors management over bargaining employees. | 7/10/2018 7:04 AM |
| 431 | The cost of living on income | 7/9/2018 4:32 PM |
| 432 | I joined this agency years ago because of their dedication and consideration to their employees and their work/life balance. Seeing these items on the chopping block is frustrating and disheartening. I put a lot of time and effort into my job and should be compensated accordingly. I spend more time at work than I do awake at home during the week. | 7/9/2018 3:54 PM |
| 433 | The fact that we use GEO pay and not locality pay is ridiculous. And, now they want to wait 5 years to make any changes. Really? New Orleans is a very high cost area. Homes are selling over \$300 per sq ft and we have 1%. I can't afford to purchase a home here. Or, if I want to move to another high cost area, how can I? If I can't afford to live in New Orleans, I really can't afford to live in a city that OCC already recognizes has higher cost. We need to really look at our pay. The OCC 7s and 8s are paid really well. The Vs really need a BIG raise. We are afterall doing the work. Why are they considering changing this? We are working short handed and working weekends without extra pay now. The field needs a BIG raise! | 7/9/2018 3:48 PM |
| 434 | I'm a high 4 performer. Cuts to compensation will encourage me to look for work elsewhere, at an organization that values my talents. And by "cuts," I mean cuts in real terms. Compensation that doesn't keep pace with inflation is a cut. | 7/9/2018 3:11 PM |
| 435 | These proposals would lead to me considering other job opportunities. | 7/9/2018 2:55 PM |

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| 436 | Federal employees need Management behind them as well as needing the Union behind them. Please support *your* employees by upholding the pay and benefits they deserve! | 7/9/2018 1:21 PM |
| 437 | The monetary aspects of the proposal are very detrimental and will affect our home life considerably. | 7/9/2018 11:21 AM |
| 438 | Please just leave the bargaining agreement alone. We have already experienced reduced benefits and minimal merit increases in recent years. Moral is low everywhere in the field. Further reductions would deplete moral and the pride of working for the OCC. | 7/9/2018 11:01 AM |
| 439 | If you make the OCC a less desirable place to work, then you will lose highly qualified employees who could easily get paid more working somewhere else. High performing employees will be the first to leave. | 7/9/2018 10:12 AM |
| 440 | I enjoy my job and think our work is important. Cuts like these lead me to believe Mr. Otting does not think our work is important. It is difficult to be motivated to buy into his vision of deregulation and desire to cut costs like supplies and printing, when he clearly doesn't support his employees. Unfair changes to our pay and retirement benefits will lead to an exodus of workers from the agency as we can easily make more in the private sector. We stay because we believe in our work. It is difficult to work for someone who continues to demonstrate he does not believe in our work. I have a mortgage and am trying to save to send my children to college. Any reduction in pay and benefits greatly hurts my ability to meet my obligations. | 7/9/2018 10:07 AM |
| 441 | These would affect family well being directly and indirectly. We already make less vs. private sector in terms of comp (40%+ pay cut when I joined OCC), and the retirement and health benefits are only partial compensation. | 7/9/2018 10:04 AM |
| 442 | My primary concern is how these proposals effect my income in retirement. I have several chronic health issues and any reduction of my retirement income has the potential to dramatically effect my, and my family's financial security if my health should take a turn for the worst. | 7/9/2018 10:01 AM |
| 443 | General pay and benefits in the private sector are increasing. | 7/9/2018 9:56 AM |
| 444 | We, as government employees, have been under-paid and under-compensated for years. This impacts our quality of life and what we can provide for our families. Merit increases and promotions are limited, and geo pay is so far under the actual cost of living. While private companies are free and open with salaries and benefits. The President and all members of the Senate and Congress received LIFETIME salaries, let them start with decreasing their permanent salaries, and limit to only time served. The executive and legislative branches should be subject to the same pay and benefits as other government employees. Start at the TOP! | 7/9/2018 9:07 AM |
| 445 | These proposals do not make any sense for an OCC employee since we are a non-appropriated government agency. These proposals would impact my family and our current lifestyle and financial plan for retirement severely. | 7/9/2018 8:01 AM |
| 446 | If management is so focused on cost savings, why don't they limit work travel. Have trainers come to main cities rather than whole classes going to DC or Dallas. Actually require telework 2 days a week. | 7/9/2018 7:53 AM |
| 447 | Assuming management has the ability to change anything under this administration, I'd ask them to consider the impact to the OCC if examiner attrition exceeded the retirement bubble. | 7/9/2018 7:52 AM |
| 448 | They would harm my family. | 7/9/2018 7:45 AM |
| 449 | Work Life Balance Ability to save for college Stability Stress Rate and More I'm sure! | 7/9/2018 7:41 AM |
| 450 | union representation | 7/9/2018 7:27 AM |
| 451 | Management continues to push for mediocrity and these proposals including a pass/fail and "indicators of excellence" that will be completely subjective are proof that management has not intentions of awarding performance. There is no need to work for an agency that does not value my input when I can go elsewhere and make more money and get benefits that aren't constantly used as bargaining items to demoralize employees. | 7/9/2018 6:31 AM |
| 452 | I took a pay cut to come work for the OCC, due to the Integrity, expertise, collaboration and independence that the agency offer it's employees. By attempting to remove all these benefits, seems not to follow the agencies principles. All these proposals will impact my Family and my move to a unaffordable location of San Francisco. | 7/9/2018 1:58 AM |

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| 453 | The common stigma of overpaid government employees is not a reality in the trenches. Several of us work long hours at high performance levels making considerably less than we would in private industry. Private industry does not deliver the sense of purpose and duty as working for the federal government. | 7/8/2018 9:21 PM |
| 454 | As a person close to retirement, reducing our pay and benefits is discouraging for the future of the OCC. We struggle now to get new hires because of competition with the private sector. | 7/8/2018 2:08 PM |
| 455 | I should have the right to challenge an unfair performance evaluation because ultimately my pay check and my retirement pension will be affected which in turn will have an impact on the Lifestyle that I'll be able to live with my family in retirement. | 7/8/2018 9:04 AM |
| 456 | Proposals are arbitrary and do not care about the employees | 7/7/2018 8:31 PM |
| 457 | This is no way to treat employees who have given the best years of their lives to the Agency. | 7/7/2018 11:31 AM |
| 458 | Less money for retirement | 7/7/2018 10:27 AM |
| 459 | These proposals would hurt my family and our well-being. If these are implemented, it would mean that management does not care about employee morale, or care to keep current employees from leaving the agency. | 7/6/2018 9:21 PM |
| 460 | I have always heard from management that the employees are OCC's greatest asset. These proposals show management thinks otherwise. I am quite disappointed.... | 7/6/2018 6:42 PM |
| 461 | Makes job less competitive with private sector. Benefits/ pay/ fair opportunities are important to remain competitive with private sector to ensure necessary talent retained to limit impact/ manage next recession and to promote strong economy. | 7/6/2018 6:01 PM |
| 462 | very impactful in a negative way; the rationale doesn't make sense and has an ulterior motive | 7/6/2018 4:26 PM |
| 463 | I am a single parent and have a daughter going away to college this year and these proposal will give me a hardship on paying her college fees and me being able to maintain living and going back and forth to work! | 7/6/2018 3:06 PM |
| 464 | Field examiners are the primary representatives of the OCC as an agency. The focus of our job is to communicate directly with bank management and bank directors on regulatory issues and provide regulatory oversight as directed by congress. Bank management sees a Field Examiner on a more consistent basis than a manager or anyone from HQ. Our effectiveness, as an agency, is contingent on establishing good relationships and consistent communication with bank management. The field examiner is tasked with maintaining these relationships and this communication. The reduction of benefits being proposed significantly decreases the attractiveness of being a Field Examiner. Our current benefits help off-set our significant travel, the health issues relating to our mobile lifestyle, and the impact to our relationships and family given our absence in their lives because of our job. If the OCC were to provide just "average" benefits, then a career with the OCC would no longer be attractive. Given the strong job market, this would lead examiners to look for more attractive alternatives for employment. If the bottom-line is to reduce expenses to the agency, there are numerous other areas to make cuts. The OCC has massive, expensive field offices that remain largely empty because of examiner travel requirements. Reduce or eliminate these offices. Allow more work-at-home as other regulatory agencies allow. Reduce travel for training; especially training for two days or less. Reduce personnel in areas of the agency not directly associated with supervision; to include managers of very small offices and with oversight over minimal employees. Reduce bloated administrative activities which waste valuable resources and examiner time. Eliminate the need for UCE. This is already done at the large bank level, just further implement this philosophy at the community bank level. The OCC is a great place to work; however, the reduction of benefits that are being proposed would likely cause additional employee turnover and reputation risk to the agency. Experienced employees would choose to leave and there would be an increase in recruiting and training expenses. There would be a loss of valuable employee expertise and experience. This would help to ensure that the impact of the next financial crisis is more severe than the last and that the confidence in the OCC as a regulatory agency is diminished. | 7/6/2018 1:50 PM |

OCC Bargaining Survey

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| 465 | These proposed changes would decrease my ability to maintain my family's life style. These proposed changes reduce my rights as an employee and give management free reign over employees . What has been a partnership between management and employees will become adversarial. Such a hostile environment will be bad for the banks and bad for hard working employees who want to be respected by management. At a time when large banks are earning more than ever and giving little back to the communities they service these proposed changes send a signal that the OCC values the banks more than their hard working employees who over see our National banks for the security of our country and the well-being of the public. | 7/6/2018 1:45 PM |
| 466 | Management needs to show that they care about the examiners and everyone else working at the OCC. All management's proposals show lack of care. | 7/6/2018 12:46 PM |
| 467 | This will affect employees lower down the food chain than those in management making \$100,000+. \$1,000 May not mean much to them for retirement, but for us that raise a family on our \$70K salary, it's important. If management wants to make it easier to terminate lower level employees, they must be held to the same standard. Their continued employment should then be based on annual survey results from us. Not fair? Sorry. Do better. | 7/6/2018 10:33 AM |
| 468 | These proposals will drain the top talent from the agency. They send a signal that management doesn't care. I could make over twice as much in the private sector but have stayed because the OCC has been a good employer with a strong mission. If those things degrade, people like me will leave. | 7/6/2018 10:00 AM |
| 469 | to know that I have the support of the union and that any disciplinary steps would include my input (and hopefully the union's) and it would be considered equal with that of management. | 7/6/2018 9:58 AM |
| 470 | I'll quit | 7/6/2018 9:06 AM |
| 471 | I am a single mother working with a single income to provide for my son. I have been working for OCC for 10 years and it has already been difficult for me the way that OCC's promotions work now - making it worse would be detrimental. I basically live off of the increases that we get yearly based on annual performance. I barely make enough money for the basics and doing anything to hinder increases would really hurt my family. Things are becoming more expensive and it doesn't make sense to hit the pockets of the people who work hard for the agency. This is how we support our families. | 7/6/2018 8:46 AM |
| 472 | I feel as though there is no point in a union if these changes happen because this limits the effectiveness of union procedures. | 7/6/2018 8:45 AM |
| 473 | These targeted items are what make the OCC consistently one the top-rated agencies to work at. If managers want to target them, the message to the employees is that they are no longer trying to recruit top talent and maintain the cadre of high-performers. | 7/6/2018 8:39 AM |
| 474 | Everythng | 7/6/2018 8:34 AM |
| 475 | These proposals are unfair to the employees. | 7/6/2018 8:34 AM |
| 476 | Many of these proposals reflect a direct attack on our way of life. It shows a lack of empathy and sensitivity to OCC employees. | 7/6/2018 8:33 AM |
| 477 | These changes would make the OCC even less competitive to private industry than it already is. The merit and bonus pay, geopay, and \$1,000 retirement contribution only somewhat make up for the salary shortfall compared to private industry as it currently stands. But benefits like these keep employees at the agency. Without these benefits, management may be driving more employees towards private industry. | 7/6/2018 7:40 AM |
| 478 | The OCC has always been rated as one of the best places to work in the Federal Government. If these benefits are diminished, employee moral will decrease, affecting quality of life and work performance. With different administrations comes different challenges, but please don't hurt employees by cutting benefits. Thank you | 7/6/2018 7:30 AM |
| 479 | The Geo pay makes it affordable for me to remain at the OCC and do my job. The area where I live is increasingly expensive. The \$1,000 supplemental is a common benefit that I received even in private industry positions. And taking away my ability to challenge unfair performance ratings is like taking away my fundamental freedom of speech. The ability to challenge exists because some managers are being unfair in rating employees -- not looking at actual work performance but factoring in favoritism. | 7/6/2018 7:11 AM |
| 480 | These proposals are unfair to the employee. If approved, the employee's incentive to be engaged will decline. | 7/6/2018 6:36 AM |

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| 481 | Living and Setting up Retirement | 7/6/2018 6:16 AM |
| 482 | OCC would lose a large volume of talent. | 7/6/2018 3:29 AM |
| 483 | How is this supposed to improve morale. Can't wait to vote these assholes out of office in November. | 7/5/2018 11:08 PM |
| 484 | The cost of living keeps going up. All of the proposals will negatively impact all employees and the ability to retain qualified people. | 7/5/2018 10:38 PM |
| 485 | My performance ratings and bonus help with household expenses, child care. Fair and equitable treatment for performance is high priority for me. The option to challenge my rating or others based on favoritism should be a right. | 7/5/2018 10:22 PM |
| 486 | Loss of pay would have a tremendous impact on my ability to take care of my family | 7/5/2018 9:59 PM |
| 487 | Geo pay barely makes up for the difference in pay comparing a private sector job to the OCC in the same area. Geo pay needs to be considered as important as other base compensation given the general lower salary level. The job requires significant travel, and the travel stipend barely makes up for the time away from family. Families use the travel stipend as some use a tax return to increase savings or fund a large expense. The \$1000 401k bonus makes up for the lower pay in considering the total compensation package. The bonus significantly improves the annual savings rate of employees. | 7/5/2018 9:49 PM |
| 488 | None of them are good, but some are worse than others. | 7/5/2018 9:30 PM |
| 489 | The OCC is supposed to be the premier regulatory agency. Act like it before it is too late and YOU cause great OCC assets to join other agencies such as the FDIC. Quite frankly, OCC senior management embarrasses me and I am no longer proud to work here OR willing to put in extra effort as I have always in the past. I would like OCC management to know that as it stands I am just biding my time until retirement and if benefits are reduced that will expedite the process. | 7/5/2018 9:27 PM |
| 490 | These proposals undermine our worth as employees. As an employee that bends over backwards to meet agency demands its offensive to know that management would expect the same quality of work while simultaneously stripping away our benefits and making it harder to get by. | 7/5/2018 8:46 PM |
| 491 | You have to ask? It would affect everything - from low morale, attitude problems, health issues resulting in more leave requested and difficulty staffing examinations, loss of experienced staff, difficulties in hiring staff if they can get benefits elsewhere, reputation risk to the OCC, and a multitude of other negative impacts to the agency. | 7/5/2018 8:27 PM |
| 492 | It would impact my family financially | 7/5/2018 8:07 PM |
| 493 | These proposals go against Mr. Ottings comments that we are valued employees. They only discourage employees . | 7/5/2018 7:42 PM |
| 494 | Basically management is gutting the contract without considering the impact to the employees and the ability to retain examiners who will see a significant reduction in benefits without due process. | 7/5/2018 7:41 PM |
| 495 | I pay my mother and mother's sister medical bills, which are high. Pay cuts will impact substantially my ability to take care of them. | 7/5/2018 7:11 PM |
| 496 | These proposals will cause a larger reduction in the OCC's work force than executive management is contemplating. I can't imagine why any current or prospective employee would want to work under these conditions. The impact from these proposals will severely impact my family and me, and I will leave the OCC by year-end. | 7/5/2018 7:10 PM |
| 497 | They would reduce pay over time. | 7/5/2018 6:43 PM |
| 498 | These issues are part of the benefits of being a Federal Employee. I could be making more in the private sector and these benefits help make up for the lesser pay than in the private sector. | 7/5/2018 6:40 PM |
| 499 | I've always told other people that OCC is the best place to work in the Federal Government. I have felt appreciated as an employee and recognized for my work performance. Why would it change now with a new administration? Please do not seek to harm the hard working employees at the OCC, including myself. Thank you | 7/5/2018 6:26 PM |
| 500 | Changes are effectively pay cuts. This survey reinforces the message: Management is trying to cut your pay. | 7/5/2018 6:24 PM |
| 501 | Clearly the employees are not the most important resource at the OCC, so we should be considering all options available to us. These proposals will force the high performers out and leave behind those that they will be able to eliminate after 30 days. | 7/5/2018 6:20 PM |

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| 502 | Disregard for employee rights, compensation, and evaluations as part of a partisan political agenda is exactly what a non-appropriated agency is supposed to be immune to. These cuts will degrade morale and performance which will ultimately result in loss of examination staff. | 7/5/2018 6:19 PM |
| 503 | Drastic effect on day-to-day living expenses, stress that could affect employee morale, poor sleep, possibly having to get a second job that would cause even more stress and less family time, pay concerns, attitude and performance issues, etc. | 7/5/2018 6:16 PM |
| 504 | The ideas that have been bought forth by management are unfair. OCC employees are hardworking and dedicated to serving the agencies mission and should be fairly compensated. These proposals by management with lower employee morale. | 7/5/2018 6:15 PM |
| 505 | I am proud to work for the OCC; with that being said, please reconsider the changes you are proposing. I believe that if implemented, these changes will make our agency a less desirable place to work and make us even less competitive with other agencies and the private sector. As a husband and father of four children, our job asks a lot from us and our families, especially when it comes to the amount of time spent traveling. Implementing policies that can allow for pay (merit and geographic) to be drastically reduced or even placed under a freeze, is just unacceptable in light of rising costs in every day living expenses, education, etc. We have asked for an improved performance management plan; however, we did not ask for one that allows management to make unchecked decisions and provide employees with an unreasonable amount of time (30 days) to improve their performance. An employee should have the right to challenge unfair performance ratings as a check/balance to management's actions. We have a lot on our plate on any given day, with very little time available for administrative and development activities, which leads to my concern over shortening the posting period for job postings. How does this make sense, an organization should look within to hire among existing talent before going outside. Shortening job postings to five days simply sends the wrong message to employees who work hard every day and aspire to be and do more. I know that I am not alone in the thoughts I have shared here with you today. I ask that you reconsider your proposals, bargain in good faith, and maintain reasonableness. | 7/5/2018 6:09 PM |
| 506 | Cost of living in large metro and surrounding areas in northeast. | 7/5/2018 6:04 PM |
| 507 | We are already barely at parity with private firm comparable pay and benefits. If we decrease the rights and benefits of employment further we will also need to decrease our hiring standards as there will be an exodus of quality applicants and employees. This will happen at a time when the next financial bubble burst is statistically becoming more and more likely. This is a classic example of layered risk amplification. Cut costs through decreasing office space and increasing flexible work options like work at home. This will attract not detract employment. | 7/5/2018 5:53 PM |
| 508 | I work for OCC because of the work/life balance that was in place when I was hired. These are drastic changes proposed that would affect my ability to survive and strive both at work and in my home life. | 7/5/2018 5:51 PM |
| 509 | These changes would cause me to have to work longer. (years) Without the stipend I have to keep working, and I am exhausted and it is affecting my health. The long hours due to the commute are already taking a toll on my personal life. I feel like I don't have one! | 7/5/2018 5:47 PM |
| 510 | The merit increase changes will put additional financial pressure on employees who already have shouldered the burden of previous benefits reductions (especially newer employees that are affected by the 2013 FERS changes). The lack of increase to geographic pay rates will disincentive the employees from relocating to higher cost areas (or staying in those higher cost areas) where offices are short staffed. The lack of the supplemental retirement plan will hinder employees ability to appropriately save for retirement and add to the current retirement crisis in America. | 7/5/2018 5:46 PM |
| 511 | This cut may result in employees leaving OCC. Look for other better opportunities | 7/5/2018 5:45 PM |
| 512 | Trying to work towards the best salary to help my family and pension so anything reducing or blocking increases would impact us greatly since I will be retiring in less than five years. The implication of these proposals will definitely make me have to locate work during my retirement years. | 7/5/2018 5:41 PM |

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| 513 | I work at headquarters and live in the D.C. area and am a lower band employee. Cutting the geo pay would hurt my ability to afford the necessities (transportation, utilities, and rent). It is not fair that OCC cut geo pay rates - not every employee makes enough to afford the expensive area. Also, I contribute to my retirement but again being a lower band employee and having to pay off debts like student loans makes it difficult to contribute as much as I would like to my retirement the supplemental pay of \$1,000 assists me with hitting my retirement savings target. Merit pay increases and bonuses are an incentive to keep working here and to continually develop my professional skill set. Please do not take away these benefits. We are constantly trying to slash the budget, I do not see the point in slashing people's benefits to be more efficient especially when OCC has the funds to care for its employees. I'm losing faith in Comptroller Otting and feel as though he does not care about employees and is slashing key programs in retaliation to his failed OneWest bank venture. | 7/5/2018 5:38 PM |
| 514 | Stop trying to reduce your most important asset - your employees and their knowledge and experience. | 7/5/2018 5:35 PM |
| 515 | The proposals would likely adversely impact my income as an employee and a retiree. If OCC management cared about employees well-being (financial and otherwise) and if management cared about fairness and transparency management would not be seeking to implement these proposals. | 7/5/2018 5:35 PM |
| 516 | OCC employees earn a low wage copared to the private sector. Taking away these benefits will impact employee morale and could lead to many employees opting to resign for external employment. | 7/5/2018 5:34 PM |
| 517 | The cost of living continues to increase and our pay needs to keep up. | 7/5/2018 5:29 PM |
| 518 | Impact would be felt on a competitive basis with comparable work comp packages in private industry | 7/5/2018 5:26 PM |
| 519 | Not good. | 7/5/2018 5:26 PM |
| 520 | I joined the OCC for these benefits. | 7/5/2018 5:25 PM |