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AMERICAN BANKER

How we pick the Best Banks to Work For

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This is American Banker's fifth annual ranking of the [Best Banks to Work For](#).

The analysis is performed with the Best Companies Group, which conducts extensive employee surveys and reviews employer reports on benefits and policies.

Banks must opt in to be considered; there is no fee to participate. To be eligible, applicants must be commercial or retail banks, or the commercial or retail banking units of diversified financial services companies. They also must have at least 50 employees working in the United States.

The employer questionnaire captures information about workplace policies and practices. The employee survey, typically conducted online, consists of approximately 78 statements that employees respond to on a 5-point agreement scale. The survey also includes open-ended questions and demographic questions.

For banks with fewer than 250 employees, all employees are surveyed. At larger banks, Best Companies Group randomly selects between 250 and 400 employees to participate, depending on the company's size. In both cases, the targeted response rate is 65 percent or more, although companies with lower response rates may still be considered.

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Our four previous rankings are posted online. You can see the 2016 ranking [here](#), the 2015 ranking [here](#), the 2014 ranking [here](#) and the 2013 ranking [here](#).

For information on applying to next year's ranking of American Banker's Best Banks to Work For, please visit www.bestbankstoworkfor.com.

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3	56	United Community Bank	Blairsville	GA	1940	N/A	N/A
4	62	Old National Bank	Evansville	IN	2769	>\$10b	2
5	70	Signature Bank	New York	NY	1247	N/A	N/A
6	71	Zions Bank	Salt Lake City	UT	1777	>\$10b	3
7	73	Ally Financial	New York	NY	7539	N/A	N/A

BANKS WITH ASSETS OF MORE THAN \$3 BILLION AND LESS THAN \$10 BILLION

1	5	Bell Bank	Fargo	ND	669	\$3b-\$10b	1
2	25	Amarillo National Bank	Amarillo	TX	674	\$3b-\$10b	3
3	39	Washington Trust Bank	Spokane	WA	941	\$3b-\$10b	8
4	44	Origin Bank	Ruston	LA	657	\$3b-\$10b	4
5	51	Centier Bank	Merrillville	IN	801	\$3b-\$10b	5
6	52	City National Bank	Miami	FL	552	\$3b-\$10b	6
7	59	Happy State Bank	Amarillo	TX	675	<\$3b	39
8	67	Busey Bank	Champaign	IL	1167	\$3b-\$10b	7
9	72	FirstBank	Nashville	TN	1121	N/A	N/A

BANKS WITH ASSETS OF LESS THAN \$3 BILLION

1	1	Live Oak Bank	Wilmington	NC	406	<\$3b	1
2	2	HomeBanc	Tampa	FL	101	<\$3b	2
3	3	FirstCapital Bank of Texas	Midland	TX	196	<\$3b	3
4	4	Legend Bank	Decatur	TX	146	N/A	N/A
5	7	The First State Bank	Oklahoma City	OK	55	N/A	N/A
6	8	First Federal Savings & Loan Assoc.	Pascagoula	MS	55	N/A	N/A
7	9	Benchmark Bank	Frisco	TX	89	<\$3b	4
8	10	First Internet Bank	Fishers	IN	195	<\$3b	27
9	11	Veritex Community Bank	Dallas	TX	172	<\$3b	5
10	12	Peoples Bank	Lubbock	TX	111	N/A	N/A
11	13	Machias Savings Bank	Machias	ME	250	<\$3b	6
12	14	Apollo Bank	Miami	FL	94	<\$3b	15
13	15	Savings Bank of Walpole	Walpole	NH	85	N/A	N/A
14	16	Signature Bank	Rosemont	IL	57	N/A	N/A
15	17	Forward Financial Bank	Marshfield	WI	118	N/A	N/A
16	18	Oakworth Capital Bank	Birmingham	AL	70	N/A	N/A
17	19	First Citizens National Bank	Dyersburg	TN	339	<\$3b	9
18	20	First Bank & Trust	Brookings	SD	543	<\$3b	14
19	21	The Westchester Bank	White Plains	NY	65	N/A	N/A
20	22	1st Security Bank	Lynnwood	WA	314	N/A	N/A
21	23	Montecito Bank & Trust	Santa Barbara	CA	212	N/A	N/A
22	24	Prime Meridian Bank	Tallahassee	FL	66	<\$3b	20
23	26	Capital City Bank	Tallahassee	FL	839	<\$3b	13
24	27	River Bank & Trust	Prattville	AL	135	N/A	N/A
25	29	Independence Bank	Owensboro	KY	362	<\$3b	11
26	30	HomeTown Bank	Reno	VA	109	<\$3b	34
27	31	Bank of Ann Arbor	Ann Arbor	MI	218	N/A	N/A
28	32	Mid Penn Bank	Millersburg	PA	261	N/A	N/A
29	33	American Bank of Commerce	Wolfforth	TX	172	N/A	N/A
30	34	Chesapeake Bank	Kilmarnock	VA	208	<\$3b	18
31	35	Bridgewater Bank	Bloomington	MN	103	N/A	N/A
32	36	Community Bank	Flowood	MS	716	<\$3b	31
33	37	City Bank	Lubbock	TX	639	<\$3b	29
34	38	First Bank Financial Centre	Oconomowoc	WI	345	<\$3b	24
35	40	1st Summit Bank	Johnstown	PA	178	<\$3b	23
36	41	River Valley Bank	Wausau	WI	257	<\$3b	41
37	42	United Community Bank of West Ky.	Morganfield	KY	55	<\$3b	16
38	43	Civista Bank	Sandusky	OH	344	<\$3b	28
39	45	Heartland Bank	Hastings	NE	79	N/A	N/A
40	46	First National Bank of Middle Tenn.	McMinnville	TN	125	<\$3b	37
41	47	First Green Bank	Mount Dora	FL	106	<\$3b	35
42	48	Kentucky Farmers Bank	Ashland	KY	64	<\$3b	21
43	49	Evergreen Bank Group	Oak Brook	IL	127	<\$3b	30

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52	63	Bank of Tennessee	Johnson City	TN	261	N/A	N/A
53	64	First United Bank	Lubbock	TX	231	<\$3b	44
54	65	Vieta Bank	Dallas	TX	96	N/A	N/A
55	66	Choice Financial	Grand Forks	ND	248	<\$3b	19
56	68	Reliant Bank	Franklin	TN	128	N/A	N/A
57	69	The Muncy Bank and Trust Co.	Muncy	PA	95	<\$3b	45
58	74	FMB	Monticello	FL	104	N/A	N/A
59	75	Somerset Trust Co.	Somerset	PA	359	N/A	N/A



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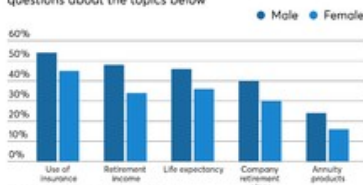
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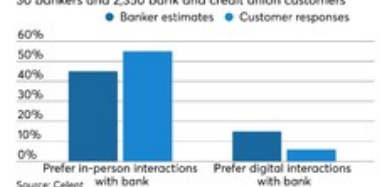
Gender gap

Women generally scored lower than men on this financial literacy quiz. Figures are percent of correct answers to questions about the topics below



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