

Community Choice Credit Union

Executive Director / CEO

EIN 474414322

IA · NTEE B12

FY ending 2024-12-31

June 9, 2026

This analysis benchmarks the total compensation of **Josh Cook, Executive Director / CEO** (\$63,980) against **every comparable organization** that fit the selection criteria — **16** in total — drawn systematically from IRS Form 990 filings, not a hand-picked subset.

Compensation sits at approximately the **94th** percentile of comparable organizations above the 90th percentile — board review recommended

Benchmarked executive: Josh Cook — reported title “NON-VOTING BOARD MEMBER”, selected as the organization's **highest-paid individual** — no exact title match, so confirm this is a comparable role.

How comparable organizations were selected

SECTOR Organizations sharing the subject's NTEE classification (B12).

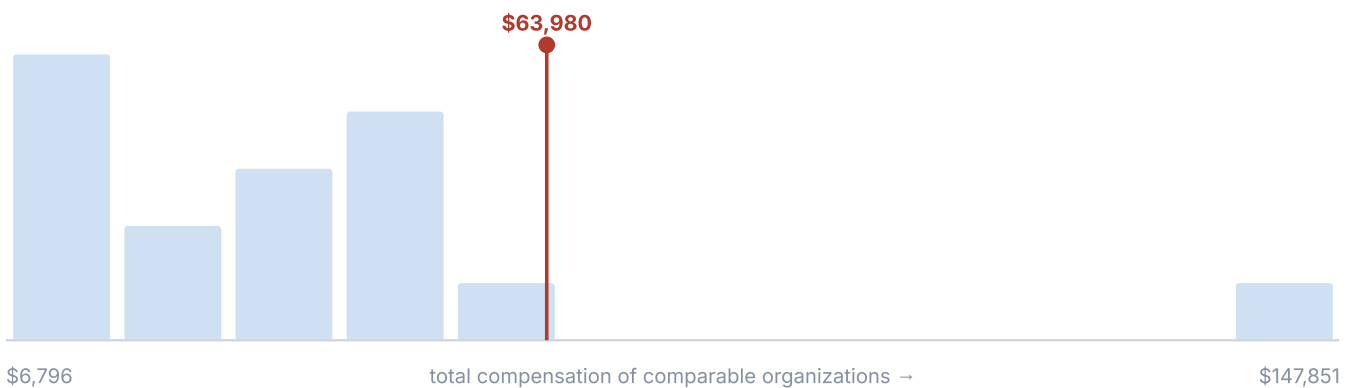
BUDGET Total revenue between \$75,422 and \$168,856 — 0.67x to 1.50x the subject's \$112,571 (the band tightens as size grows).

GEOGRAPHY Same NTEE sector (B12), nationwide + budget 0.67–1.5x revenue.

16 organizations qualified on sector, size, and geography

→ **16** within the band form the benchmarked peer set.

Distribution of comparable compensation



\$9,338	\$13,831	\$39,069	\$45,811	\$53,283	\$63,980
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● Comparable organizations

Each figure is Form 990 Part VII columns D + F (reportable pay plus other compensation and benefits; column F may include amounts from related organizations), normalized to IA cost of living (BEA RPP, 2023) and to its filing year (CPI-U); the reported amount is on each linked 990.

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
League Of Idaho Cities Inc	ID	\$110,582	Executive Director	\$45,944	\$44,637	2024
Mission Starfish Haiti	IA	\$106,507	Director	\$36,000	\$37,063	2023
Common Grounds Community Development Corp	FL	\$126,000	Treasurer	\$12,000	\$10,599	2023
Comprehensive Action Model For	NY	\$99,095	President	\$11,685	\$9,928	2023
Seven Dreams Education Foundation	MN	\$94,983	Exec Drctr-p	\$27,297	\$23,999	2025
Psesd Learning Communities	WA	\$94,732	Executive Di	\$66,813	\$54,632	2024
Alexandria Education Foundation	MN	\$133,805	Executive Dir.	\$46,960	\$41,287	2025
Franklin Education Association	MA	\$133,990	President	\$8,500	\$6,796	2025
Preston Brown Foundation	FL	\$136,155	Executive Di	\$52,000	\$44,614	2024
Yakima Schools Foundation	WA	\$140,137	Executive Dir.	\$50,233	\$41,074	2024
Friends Of Barack Obama Male Leadership Academy	TX	\$146,358	Key Employee	\$16,750	\$14,908	2025
Shippensburg Area School District	PA	\$156,958	Executive Di	\$55,385	\$51,933	2023
Foundation For Culinary Arts	IL	\$158,050	Executive Director	\$164,667	\$147,851	2024
Get Cooking Incorporated	FL	\$160,555	President	\$35,000	\$30,029	2024
Latino Educational Equity	TX	\$160,864	Founder	\$54,000	\$49,333	2024
Ninos Del Sol Inc	NY	\$166,747	Director	\$10,600	\$8,748	2024

Comp (reported) is the figure on each organization's Form 990 (columns D + F); **Comp (adjusted)** normalizes it to IA cost of living and 2024 dollars. Click any organization to verify the figure on ProPublica.

■ Methodology

Comparable organizations were drawn from electronically filed IRS Form 990 returns and matched on sector (NTEE code), budget (a size-adaptive revenue band that tightens as the organization grows), and geography (same-state first, broadening only when too few peers qualify); every organization within the band forms the peer set. To compare fairly across regions and years, peer compensation is normalized to IA cost of living (BEA Regional Price Parities, 2023) and to the subject's filing year (CPI-U). The figure benchmarked is Form 990 Part VII, Section A, columns D + F — reportable pay plus other compensation, benefits, and deferred amounts (column F may include amounts from related organizations) — with the chief executive matched by role. Related-organization amounts (column E) and institutional trustees are excluded. Full methodology: peerbasis.org/methodology.

■ Sample, role match & sensitivity

PEER COUNT	16 organizations. Compensation range \$6,796–\$147,851; filing years 2023–2025.
SIZE BASIS	Matched on total revenue (\$112,571); for reference, expenses \$58,001 and assets \$396,770. Revenue and expenses diverge this year — revenue may misrepresent operating size; weigh the expense-based view.
ROLE MATCH	Josh Cook, reported title " <i>NON-VOTING BOARD MEMBER</i> ", benchmarked as Executive Director / CEO. Selected as the organization's highest-paid individual without an exact title match — the board should confirm this is a comparable role.
RELATED-ORG PAY	1 peer report related-organization compensation (column E), which the D + F benchmark does not fully capture; review where material.
OUTLIERS	1 peer fall outside 1.5× the interquartile range — consider whether any reflect one-time payments (severance, deferred-comp payouts).

Sensitivity — the subject's percentile under alternative compensation definitions:

BASIS	SUBJECT PERCENTILE
Total compensation (D + F), cost-of-living + inflation adjusted — the PeerBasis default	94 th
Total compensation (D + F), as reported (no adjustments)	88 th
Reportable pay only (column D), adjusted	0 th
All sources (D + E + F), adjusted	100 th

If the percentile moves materially across these definitions, the result is sensitive to methodology choices, and the board should weigh which basis best fits its facts.

■ Rebuttable presumption of reasonableness · 26 CFR 53.4958-6

Compensation paid by a tax-exempt organization is presumed reasonable — shifting the burden to the IRS — when three requirements are met. This report supplies the comparability data for the second. The board

should record the following in its minutes *concurrently* with its decision:

Draft board minutes – executive compensation

1. The compensation of the Executive Director / CEO (Josh Cook) was approved in advance by [the Board / Compensation Committee], composed of members with no conflict of interest with respect to the arrangement.
2. Prior to its determination, the authorized body obtained and relied upon appropriate comparability data, namely the PeerBasis Compensation Comparability Determination dated June 9, 2026, comparing compensation against 16 similarly situated organizations (Same NTEE sector (B12), nationwide + budget 0.67–1.5× revenue).
3. The authorized body determined that total compensation of \$63,980 is reasonable (approximately the 94th percentile of comparable organizations) and documented the basis for this determination concurrently, on [date], by a vote of [__ for / __ against].

Sources: IRS Form 990 e-file data (apps.irs.gov); IRS Business Master File (NTEE classification). Every figure traces to an original public filing — click any organization above to verify it on ProPublica. PeerBasis is a service of Prismind Analytics; its [methodology is published](#), was commissioned for independent adversarial review, and discloses its own limitations. This report is comparability data to support a board's good-faith determination under IRC 4958; it is not legal or tax advice. Generated by PeerBasis on June 9, 2026.