

CHECKING AND SAVINGS

SERVICE FEES

Overdraft Charge (per item)	\$ 27.50
Return Check Charge (per item)	\$ 27.50
Overdraft Charge (maximum daily)	\$165.00
Return Check Charge (maximum daily)	\$165.00
Over drawn account-no activity (each day)	\$ 5.00
Stop payment	\$ 25.00
Stop pre-authorized payment	\$ 25.00
Returned automatic deposit	\$ 10.00
Deposited item return charge	\$ 4.00
Foreign check deposit	\$ 12.00
Automatic transfer (per year)	\$ 12.00
Collection Item	\$ 15.00
Wire transfer - Incoming	\$ 10.00
- Outgoing	\$ 20.00
Garnishment, levies, IRS withholding (each)	\$ 20.00
Customized image statement (monthly minimum)	\$ 5.00
Foreign currency order (minimum)	\$ 27.00
Foreign wires (minimum)	\$ 45.00
Quik Credit annual fee	\$ 12.00
ACH origination set-up fee	\$ 25.00
ACH origination annual fee	\$ 25.00
ACH origination fee per transaction	\$ 0.10
ACH (TEL) one-time debit transaction	\$ 5.00

Prices of checks and savings books will vary. Ask our staff for details.

SAFE DEPOSIT BOXES

ANNUAL RENT DUE JULY 1ST

Small	\$ 15.00
Medium	\$ 25.00
Large	\$ 45.00
Extra Large	\$ 80.00
Vault	\$125.00
Late fee after August 1 (monthly)	\$ 5.00
Lost key charge	\$ 50.00
Lock drilling charge	\$125.00

Initial fee prorated to June 30. No rental fees will be refunded for partial year rent upon closing.

ATMS

All ATMs that we own or operate are identified as our machines.

MISCELLANEOUS

Cash bags (first one free)	\$ 5.00
Locked deposit bags	\$ 35.00
Bank money orders	\$ 5.00
Reconciliation and research (per hour, \$30 minimum)	\$ 30.00
Safekeeping minimum annual charge	\$ 10.00
Research documentation (per page)	\$ 3.00
Coin and currency order (per bag)	\$ 10.00
ATM card or Debit card (per year)	\$ 12.00
Replace ATM card or Debit card	\$ 12.00
Replace Internet Banking Token	\$ 10.00
Return Mail Fee (each occurrence)	\$ 2.00
IRA/Keogh Annual Fee (July 1 each year per plan)	\$ 15.00
HSA Plan Annual Fee (July 1 each year per plan)	\$ 15.00
Fee for closing checking or saving accounts within the first six months	\$ 30.00
Prepaid Visa gift card (per card)	\$ 3.95
Paper statement fee	\$ 1.00

Internet Banking	FREE
Bill Pay thru Internet Banking (monthly)	\$ 2.00
A fee of \$.50 per transaction will be charged for each transaction after 15 each month.	

Cash Management (thru Internet Banking or via internal bank service)

Set-up fee	\$250.00
Monthly maintenance fee	\$ 10.00
ACH origination monthly fee	\$ 25.00
ACH origination monthly fee (over 400 transactions)	\$ 35.00

Remote Deposit Capture

Set-up fee	\$ 500.00
Monthly maintenance fee	\$ 10.00
Scanner monthly maintenance fee (per scanner)	\$ 50.00
Per item fee (\$25 maximum)	\$ 0.05
Purchase scanner	(price varies)

kasasa.com/pioneerbank
www.bankwithpioneer.com

Experience... Pioneer Bank

Delavan
 103 Main Street, PO Box 95
 Delavan, MN 56023-0095
 507-854-3238
 Lobby: M-Th 8:00 am - 1:00 pm F 8:00 am - 6:00 pm

Elmore
 109 East Willis Street, PO Box 8
 Elmore, MN 56027-0008
 507-943-3131
 Lobby: M-Th 9:00 am - 3:00 pm F 9:00 am - 6:00 pm
 Drive Up: M-Th 8:30 am - 4:30 pm F 8:30 am - 6:00 pm

Mankato
 320 Stadium Road, Suite 100
 Mankato, MN 56001
 507-345-7069
 Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm
 Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

Mapleton
 301 Main Street NE, PO Box 306
 Mapleton, MN 56065-0306
 507-524-3630
 Lobby: M-F 9:00 am - 3:00 pm
 Drive Up & Walk Up: M-Th 8:00 am - 4:30 pm
 F 8:00 am - 6:00 pm S 8:00 am - 11:00 am

North Mankato
 1735 Commerce Drive
 North Mankato, MN 56003
 507-625-3268
 Lobby: M-Th 9:00 am - 5:00 pm F 9:00 am - 5:30 pm
 Drive Up: M-F 7:30 am - 5:30 pm S 7:30 am - 12 Noon

St. James
 123 Armstrong Blvd South, PO Box 107
 St. James, MN 56081
 507-375-3201
 Lobby: M-Th 8:30 am - 4:30 pm F 8:00 am - 6:00 pm
 S 8:00 am - 12 Noon
 Drive Up: M-F 8:00 am - 6:00 pm S 8:00 am - 12 Noon
 Walk Up: M-Th 8:00 am - 6:00 pm

24 hour telephone banking 866-896-5247



pioneer@bankwithpioneer.com



DEPOSIT ACCOUNTS

CONSUMERS

NON-PROFIT ORGANIZATIONS, TRUSTS,
ESTATES, SOLE PROPRIETORS



Experience the benefits...



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KASASA TUNES

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POWERING ALL KASASA ACCOUNTS WITH SUPERIOR ONLINE FINANCIAL MANAGEMENT TOOLS

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PIONEER PREFERRED INTEREST CHECKING

- Five qualifying account relationships necessary to qualify for this account. See below.
- Interest annual percentage yield (APY) of 0.75% above our Interest Checking APY
- Free debit card and free online Bill Pay
- Free personalized checks (limited options)
- \$10 cash at account opening
- .50% bonus interest rate on any one certificate of deposit opened or renewed each year - Rate coupon provided to customer at account opening and annually in January to qualified account holders. Customer must present coupon to receive bonus rate on CD.
- A minimum balance fee of \$5 will be charged every month the daily balance drops below \$200 any day of the month
- A fee of \$.15 per debit transaction will be charged if the daily balance drops below \$200 any day of the month
- Monthly statement with images
- Interest is compounded and credited to your account monthly
- \$200 minimum required to open
- \$1 per statement Paper Statement Fee

PIONEER PREFERRED QUALIFYING RELATIONSHIPS

To qualify, we ask that you have at least one account at Pioneer Bank from at least five of these groups:

- Checking account
- Savings account
- Certificate of Deposit
- Home mortgage loan (if secondary market, originated in the past three years)
- Home equity loan
- Consumer loan
- Ag or business loan
- IRA, Keogh or SEP
- Health Savings Account
- Direct Deposit (of any regular payment, i.e. Social Security, payroll, etc.)
- Safe deposit box
- Credit card
- Electronic business banking (Cash Management, Remote Deposit Capture, Merchant Services)
- Crop insurance (through Citizens Financial Services)
- Minnesota Financial Services relationship

SIMPLE CHECKING

- A fee of \$.15 per debit transaction will be charged for each transaction after 15 debit transactions each month
- \$3 per month service charge
- Monthly statement with images
- \$100 minimum required to open
- \$1 per statement Paper Statement Fee

INTEREST CHECKING

- A minimum balance fee of \$5 will be charged every month the daily balance drops below \$200 any day of the month
- A fee of \$.15 per debit transaction will be charged if the daily balance drops below \$200 any day of the month
- Monthly statement with images
- Interest is compounded and credited to your account monthly
- Minimum balance and transaction fees will be waived if you maintain a \$1,000 average daily balance in a checking or savings account each month
- \$200 minimum required to open
- \$1 per statement Paper Statement Fee

PLATINUM PLUS SAVINGS

- A minimum balance fee of \$5 will be charged every month the daily balance drops below \$5,000 any day of the month
- A fee of \$1 will be charged for each withdrawal made in excess of three each month
- Monthly statements
- Interest is compounded and credited to your account monthly
- The interest rate will change on the first day of any month
- \$1 per statement Paper Statement Fee

REGULAR SAVINGS

- A minimum balance fee of \$4.50 will be charged if the daily balance drops below \$200 any day of the quarter
- Interest compounded and credited quarterly
- A fee of \$1 will be charged for each withdrawal in excess of nine withdrawals each quarter
- Quarterly statement
- \$100 minimum required to open
- \$1 per statement Paper Statement Fee

THRIFT SAVINGS

- No minimum balance required
- Interest is compounded and credited to your account quarterly
- Quarterly statement

CHECKING AND SAVINGS FEATURES

- Accounts closed between statement cycles will not receive accrued interest.
- Transfers from savings accounts to another account or to third parties by preauthorized, automatic, telephone transfer, check, or draft are limited to six per statement cycle.
- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue no later than the next business day after the deposit (for example, checks).
- The interest rate and annual percentage yield may change at the Bank's discretion as often as daily.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Overdraft fees apply to negative balances created by check, in-person withdrawal, ATM withdrawal, automatic payment, or other electronic means.
- No account service charge fees will be assessed to individuals under age 18 or to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. Service charges will begin automatically on the statement cycle following an individual's 18th birthday.
- Free debit card for minors on Simple Checking until age 18. Automatic annual fee begins July 1st following 18th birthday.
- Overdraft and NSF fees will apply to your account.
- The \$1 per statement Paper Statement Fee will not be assessed to Kasasa accounts, Thrift Savings accounts, HSAs, or IRAs. The Paper Statement Fee will also not be assessed to individuals under the age of 18 or legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts. The Paper Statement Fee will begin automatically on the statement cycle following an individual's 18th birthday.