

FACTS WHAT DOES PIONEER BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.							
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table border="0"> <tr> <td> Social Security number</td> <td> Credit history</td> </tr> <tr> <td> Account balances</td> <td> Assets</td> </tr> <tr> <td> Transaction history</td> <td> Account transactions</td> </tr> </table> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		Social Security number	Credit history	Account balances	Assets	Transaction history	Account transactions
Social Security number	Credit history							
Account balances	Assets							
Transaction history	Account transactions							
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pioneer Bank chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information	Does Pioneer Bank share?	Can you limit this sharing?						
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No						
For our marketing purposes - to offer our products and services to you	Yes	No						
For joint marketing with other financial companies	No	We don't share						
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share						
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share						
For nonaffiliates to market to you	No	We don't share						
Questions?	Call toll-free 888-206-1700 or go to www.bankwithpioneer.com							

What We Do	
How does Pioneer Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Pioneer Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> l Open an account l Apply for a loan l Use your credit or debit card l Make deposits or withdrawals from your account l Show your government-issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> l sharing for affiliates' everyday business purposes - information about your creditworthiness l affiliates from using your information to market to you l sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. l <i>Pioneer Bank does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. l <i>Pioneer Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. l <i>Pioneer Bank doesn't jointly market.</i>
Other Important Information	
IMPORTANT NOTICE ABOUT CREDIT REPORTING: We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.	