

## Intrafi Network Deposits

Pioneer Bank is here to help put your higher balances to work for you\*. With our Instant Cash Sweep (ICS<sup>SM</sup>) and CDARS<sup>®</sup> services, you can distribute your funds over \$250,000.00 into money market accounts and CDs across different financial institutions—all FDIC Insured and all part of the ICS/CDARS network. Your funds remain secure as they earn competitive interest, plus you have online access to your account information 24/7. It saves you time and the hassle of tracking collateral values. Enjoy peace of mind with full FDIC protection on your high-dollar deposits while supporting local lending to strengthen our communities.

### ICS<sup>SM</sup>

- Funds are deposited into multiple money market accounts
- Links to a transaction account for daily liquidity

### CDARS<sup>®</sup>

- Funds are deposited into multiple CD accounts
- Terms range from four weeks to five years

\*Limits and customer eligibility criteria apply.

## Agribusiness and Business Accounts & Services

**BRIGHTBANKING**

**PIONEERBANK**



### Mankato

1450 Adams Street / 507-344-4580

### North Mankato

1735 Commerce Drive / 507-625-3268

### St. James

123 Armstrong Boulevard S / 507-375-3201

### St. Peter

220 S Third Street / 507-931-3310

### Madelia

34 W Main Street / 507-642-3251

### Mapleton

301 Main Street NE / 507-524-3630

### Lake Crystal Loan Production Office

242 E Highway 60 / 507-726-6475

[bankwithpioneer.com](http://bankwithpioneer.com)

Effective Date: 11.30.23  
PBO6PMCG1123



Member FDIC

## BRIGHT BANKING to speed your success, to speed your growth.

From start-ups, small businesses or family farms to corporations and large agribusiness operations, Pioneer Bank is your partner for financial success. Our experience and commitment is unmatched, powered by our drive and dedication to finding you customized solutions and valuable tools to make your business operations efficient. We are invested in your business practices, your operation and our communities. We're here to speed your success and growth with bright banking.



## Business and Agribusiness Accounts

At Pioneer Bank, we understand that local businesses and agribusiness are the backbone of the communities we live in. Our business and agribusiness accounts were designed with this in mind—to simplify finances, so you can focus on your business and doing what you love. With checking, savings and other general accounts, we have just what you need to put your business in a position to take advantage of opportunities as they arise.

- Business Checking
- Business Savings
- Platinum Plus Savings
- CDs
- Health Savings Accounts (HSAs)

**Speak with one of our business or ag bankers to create a bundle of services to suit your individual business or agribusiness needs.**



## Business & Agribusiness Services

The operations of a business are vital to success but can also be time consuming. Pioneer Bank provides tools that are necessary to be efficient and streamline your operations to accommodate the goals of your business and its future.

### ACH Manager

Streamline your record-keeping and administrative tasks while reducing accounting errors with Pioneer Bank's Automatic Clearing House (ACH) management system. Receive all the benefits of Online Banking plus:

- Receive ACH origination and processing capabilities
- Build ACH payroll and/or payment files to be processed manually or by recurring schedule
- Consolidate funds from different business locations
- Decrease the use of checks and number of NSF items with a faster processing timeframe
- Build multiple users and maintain access options
- View, save and download activity reports

### Remote Deposit Capture

With Remote Deposit Capture, Pioneer Bank gives you the tools to conveniently deposit checks from your office. We provide the software and will assist you in purchasing the appropriate scanner, so you can scan and send the information electronically. The software provides secure storage and exchange of your financial information and is easy to operate. A dedicated service representative is also provided. With Remote Deposit Capture, you receive funds quickly, sometimes faster than by regular deposit.

### Online & Mobile Banking

Access and manage your accounts online, anytime, anywhere. It's bright banking on the go.

### Bill Pay

Pay one-time or set up recurring payments while you are on the go.

### Wire Manager

With Wire Manager, Pioneer Bank gives you the tools to originate wires online (domestic and international) and streamline the wire transfer process while reducing errors and eliminating redundant and manual steps.

### Positive Pay

Positive Pay is an automatic cash-management tool that Pioneer Bank offers to minimize your business's exposure to check fraud. We verify every check submitted for payment against checking data that you submit including account number, check number and amount before processing it. If there is a discrepancy, Pioneer Bank alerts you for review. Positive Pay helps protect your business and gives you peace of mind that the right safety measures are in place.

### Business Service Center

Pioneer Bank offers a number of teller services for your business' convenience. These services can include coin counting, fax service, money orders, notary services, safe deposit boxes and convenience check reordering. If you need help, ask us!

## Digital Banking

Pioneer Bank gives you easy access to manage your accounts efficiently. View account history and images of posted items, receive electronic statements, transfer money, view account details, send messages to Pioneer Bank through the secure bank email and build reminders and alerts to keep you organized. We give you easy access to manage your business efficiently.

## Loans

Pioneer Bank understands that financing a business can be complex but is vital to the structure and success. Our bankers use their experience and resourcefulness to find the right solution for your business financing. We make our decisions locally and process the loans in-house.

### Business Loans

We understand what it takes for a business to succeed. Take advantage of Pioneer Bank's experience and competitive rates to acquire new equipment, hire employees or expand inventory. We work with all industries and can customize a loan to fit your business' needs.

### Commercial Real Estate Loans

In the market for real estate for your business? Pioneer Bank knows real estate and is responsive to move at the speed of this ever-changing market. We provide competitive rates for owner-occupied or leased properties. We have a wide range of financing options that we can customize to fit your business' needs.

### Small Business Loans

Pioneer Bank understands the hurdles a small business owner must overcome to make their dreams a reality. We advocate for entrepreneurs to carry out their business plans by offering a wide range of lending options specifically designed for small and growing businesses. Pioneer Bank also partners with the U.S. Government to fund companies who require additional resources outside of traditional means. These options include SBA Express, SBA 7(A), SBA 504 and SBA Patriot Express.

### Letters of Credit

A letter of credit used to be a solid handshake, but in today's market you'll need documentation. Pioneer Bank provides letters of credit with extra credential support to enhance your possibilities—providing guarantees on payments of large purchases to third parties. This is especially useful when it comes to international commerce. Letters of Credit can replace the need for costly insurance company performance bonds and can also be used to guarantee a service. Typically, a letter of credit is issued for a one-year term or less, but are easily renewed. The fee is based on the face value amount and interest accrues only if Pioneer Bank makes a payment to the beneficiary on your behalf.

## Agribusiness Loans

Pioneer Bank understands that financing an agribusiness can be complex but is vital to the growth and success of your operation. Our experienced and extremely resourceful bankers work diligently to find the right solution for your agribusiness financing.

### Operating Loans

Agriculture is a way of life for our region. We understand what it takes for an operation to grow and be successful. Take advantage of Pioneer Bank's experienced agribusiness bankers and competitive rates to manage daily operations. We are a preferred FSA lender.

### Equipment Loans

Dependable equipment is fundamental in growing your operation. Pioneer Bank offers financing for all types of equipment term loans for agribusiness. Our bankers have years of experience and can customize equipment loans to help you acquire what you need.

### Real Estate Loans

Pioneer Bank understands real estate. Our lenders excel in real estate mortgage loans for farmland, crop storage, livestock facilities and rural residents. We work with you to customize terms for your unique situation to grow your operation. Pioneer Bank is an approved Farmer Mac Lender for the purchase or refinance of agriculture property.

### Lines of Credit

At Pioneer Bank, we understand that lines of credit allow agribusinesses to be successful. From crop input to livestock revolving credit lines, we work with you to find the right option for your operation.

## Card Services

Pioneer Bank provides a variety of credit card options for businesses, designed to help you manage your accounting. With any of our credit cards, you will enjoy features like expense management tools, free employee cards and EMV smart chip technology for added security.

### Credit Cards

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business.

No matter which card you choose, your business will benefit from important features like:

- Convenient and flexible purchasing power, accepted at millions of locations worldwide
- Mobile purchasing capability for added convenience
- Zero fraud liability.\* You won't be liable for fraudulent purchases when your card is lost or stolen
- Cardmember Service available 24 hours a day/365 days per year
- Plus much more

\*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

### Debit Card

Your business debit card is a safe and easy solution for making everyday purchases and tracking business spending. It has all the convenience of a MasterCard® debit card, with all the benefit of Pioneer Bank.

### Card Processing

Pioneer Bank allows your business to offer customers more payment options while protecting your best interest with competitive pricing on processing fees. Card processing is faster, reduces accounting errors, can boost your bottom line and provides you with detailed reports to help track your finances. Pioneer Bank also provides a robust set of risk management and fraud prevention tools for your security and the security of your customers. Additional benefits include:

- Credit, debit, pre-paid and gift card payment solutions
- Electronic check service
- Point of sale solutions
- Provided equipment
- Fraud Control with built-in fraud monitoring and control features to protect your business and your customer's card data
- Currency Exchange for convenience of paying with home currency rather than in U.S. dollars

Also available is our Advanced Reporting and Account Reconciliation Tool (ACS) to view detailed reports from across multiple locations, transaction activity, statement details and card type history, available through a convenient desktop application. Plus, the data can be integrated with your accounting systems.

### ATMs

Pioneer Bank offers MoneyPass® giving you access to thousands of ATMs throughout the U.S. for easy access 24/7. Find ATMs using the MoneyPass locator or visit our website.

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