

Personal Accounts & Services

BRIGHTBANKING

BRIGHT BANKING for the speed of life.

For all aspects of personal finances, Pioneer Bank is your partner for success. Our experience and commitment are unmatched, powered by our drive and dedication to finding you customized solutions and valuable tools to make life easier. We are invested in you and our communities. We're here to offer bright banking for the speed of life.



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

Effective Date: 4.21.25
PB04PMCG0725



Checking Accounts

At Pioneer Bank, we understand that life is busy. Our checking accounts are designed to simplify managing your finances, so you can focus on what matters to you.

Yes! Free Checking

Finally, a checking account that keeps it simple—no monthly fees, no minimum balance. Just straightforward banking with all the essentials you need. Open your account with a small deposit and enjoy the freedom of truly free checking!

eInterest Checking

Make the most of your checking account with eInterest Checking. Set up an ACH or direct deposit, and earn interest on your balance while enjoying the convenience of easy, everyday banking.

Bright Interest Checking

Maximize your savings with Bright Interest Checking! By maintaining a balance of \$5,000.00, you'll earn interest and enjoy the benefits of a premium rate when you keep your balance intact. It's an easy way to make your money go further.

Gold Interest Checking

For those 50 and better, Gold Interest Checking is here to make your banking easier and more rewarding. Enjoy the benefits of earning interest on your balance, along with free standard checks and a free debit card—everything you need to keep your finances simple and secure. Whether you're planning for the future or managing day-to-day needs, Gold Interest Checking is designed to help you make the most of your money.

Savings Accounts

Saving is a way to ensure growth for your future. At Pioneer Bank, we offer a variety of savings accounts to accommodate your goals.

Platinum Plus Savings

Take advantage of Pioneer Bank's Platinum Plus Savings account that works on the principle that more money gets you higher rates. This account also pays a higher interest rate and still allows you the flexibility to access your funds when you need them. Enjoy free Online Banking and eStatements and earn a better rate by reaching higher balance tiers.

Thrift Savings

Owning your money shouldn't be difficult. With Pioneer Bank's simplified Thrift Savings account, take the hassle out of saving with no monthly service charge and free Online Banking, free Mobile Banking* and free eStatements.

Regular Savings

With a Regular Savings account, you receive everything you need. It doesn't complicate saving and allows you to earn competitive interest without jumping through hoops. Enjoy free Online Banking, free Mobile Banking* and free eStatements.

*Message and data rates may apply. Check with your phone carrier.



Certificates of Deposit

Let Pioneer Bank help you improve your earnings without risking any of your cash assets. Not much in life is guaranteed, so when an opportunity comes along to add guaranteed returns on your portfolio you should act. Pioneer Bank offers CDs with fixed rates for easy financial planning. Lock in your term and then wait for your cash to grow. Once the life of the CD is fulfilled you can cash out or roll your CD over to another term.

IRAs

If you’re like most people, you’d rather spend your golden years making memories—not wishing you’d remembered to save. The best time to start building your nest egg is right now, while you’re still earning income. IRAs offer tax-advantages and higher rates. Talk to a Pioneer Bank representative about which plan is right for you and your future.

HSAs

A Health Savings Account (HSA) allows businesses to provide employees with a tax-advantaged way to pay for healthcare. If you are covered under a high-deductible health plan, you may be eligible to open an HSA and use the money tax-free (including earnings) to pay for qualified medical expenses. Plus, a HSA is your account—not your employer’s—so you can use it next month, next year or 20 years from now as long as the account has funds.

IntraFi Network Deposits

Put your higher balances to work and let Pioneer Bank do the work for you*. With our Instant Cash Sweep (ICSSM) and CDARS[®] 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.

ICSSM

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

CDARS[®]

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

*Limits and customer eligibility criteria apply.



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.

Mobile Banking & Mobile Deposit

Manage your accounts from the convenience of your smartphone or mobile device, anytime, anywhere. It’s bright banking on the go.

Telephone Banking

Access balance information on your accounts or conduct transactions instantly via telephone—simply by speaking naturally.

Bill Pay

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

Zelle[®]

A great way to send money to friends and family, even if they bank somewhere different than you do.*

*U.S. checking or savings account required to use Zelle[®].

Fraud Text Alerts

Keep your debit card safe with Fraud Text Alerts, a simple two-way text communication that will help identify and stop fraud more quickly.

Card Services

Having a credit card is an essential in today’s world. Enjoy the flexibility and better rates for future purchases with Pioneer Bank’s options for credit cards with EMV smart chip technology for added security and mobile purchasing capability for added convenience.

Credit Cards

Choosing the right credit card is easier than ever. Whether you want to pay down balances faster, maximize cash back, earn rewards or begin building your credit history, we have the ideal card for you!

No matter which card you choose, you’ll enjoy 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 debit card is a safe and easy solution for making everyday purchases and tracking spending. It has all the convenience of a MasterCard[®] debit card, with all the benefit of Pioneer Bank.

- Safer than carrying cash
- More convenient and safer than checks
- Eliminate cost of purchasing checks
- 24/7 access to funds via ATMs
- Easily withdraw funds from ATMs

Prepaid Cards

Prepaid cards are safer and more convenient than cash and accepted at millions of retailers and ATMs worldwide. Pioneer Bank offers a variety of Prepaid Cards for the speed of life including Gift Cards, Travel Cards and General Purpose Reloadable Cards. Visit any of our locations to learn more about Prepaid Cards.

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.

Loans

Pioneer Bank understands that life requires large financial decisions that may require a loan. Our bankers are experienced and extremely resourceful. They work hard to find the right solution for your needs. We make our decisions locally and process the loans in-house.

Consumer Loans

Whether you're buying a car, covering unexpected expenses, or making a major purchase, Pioneer Bank has lending solutions to fit your needs. With competitive rates, quick decisions, and personalized service, we make borrowing simple—so you can focus on what matters most.

Home Mortgage Loans

Open the door to new possibilities with a Home Mortgage Loan from Pioneer Bank. We offer a different mortgage plan for various financial situations and our bankers are experts in the markets of our communities to help guide you through the home buying process. Our Home Mortgage Loans offer competitive low rates with various terms to choose from.

Home Equity Loans

Instead of draining your savings account, use the equity in your home to finance a Home Equity Loan. Pioneer Bank offers loans or lines of credit with low rates that provide you with the funds available upfront with various terms.

Home Improvement Loans

Add value to your home with a Home Improvement Loan from Pioneer Bank. We offer low rates and different finance options to work within your budget. We are approved to provide funding through the Minnesota Housing Finance Agency’s Fix-up Fund State Loan Program.

Auto Loans

Whether you need a vehicle or want an upgrade, Pioneer Bank can pre-approve your request to begin the purchasing process. In addition, Pioneer Bank can also refinance an existing loan. We provide various terms and offer competitive rates for new or used cars and trucks.

Quik Credit

A Pioneer Bank’s Quik Credit is attached to your checking account and gives you peace of mind so you don’t have to worry about overdrafts. Advances in increments of \$100.00 are automatically deposited into your account if it falls below the designated amount.

