

Treasury Management 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.

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.



Intrafi Network Deposits

Pioneer Bank is here to help put your higher balances to 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.

Agribusiness, Business Services & Treasury Management Solutions

BRIGHTBANKING

PIONEER BANK



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

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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. With a full suite of Treasury Management solutions, we help you manage cash flow, optimize payments, and protect your business with smart, secure tools. We are invested in your business practices, your operation and our communities. We're here to speed your success and growth with bright banking.

Speak with one of our Business or Ag Bankers, or a Treasury Management Officer, to create a customized bundle of services tailored to your business or agribusiness needs.

Business and Agribusiness Checking 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.

Free Business Checking

Free Business Checking makes managing your business finances simple and affordable. Enjoy the convenience of free paper statements, a free debit card, and no monthly maintenance fees—perfect for businesses looking for straightforward banking without the extra costs.

Treasury Management Checking

At Pioneer Bank, we understand that local businesses are the backbone of the communities we live in. Our Treasury Management Checking account was designed with this in mind—to simplify business finances, so you can focus on your business and doing what you love.

Treasury Management Interest Checking

Treasury Management Interest Checking combines the tools you need to manage your cash flow with the benefit of earning interest. This account is perfect for businesses looking to maximize their financial efficiency and earn interest along the way.

Business and Agribusiness Savings Accounts

Treasury Management Tiered Savings

Take advantage of Pioneer Bank's Treasury Management Tiered 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.

Business Savings

This simplified savings account can allow you to put your business in a position to take advantage of opportunities when they arise. It allows you the flexibility to access your funds when you need them and receive a competitive rate.

We also offer **Certificates of Deposit (CDs)** and **Health Savings Accounts (HSAs)** tailored for business and agribusiness needs.

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.

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.

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.

