

Kasasa Cash with Kasasa Saver

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Pioneer Bank as ATM transactions, non-retail payment transactions and purchases made with non-Pioneer Bank issued debit cards. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When your Kasasa Cash account qualifications are met during a Monthly Qualification Cycle, the following rewards will be distributed to your account(s).

(1) **Kasasa Saver:** all balances receive an APY of 0.75%. If qualifications are met each monthly qualification cycle the Kasasa Saver interest rate tiers are as follows: 0.75% interest rate applies to all balances. If qualifications are not met each monthly qualification cycle a 0.05% interest rate applies to all balances.

(2) **Kasasa Cash:** (a) balances up to \$10,000 receive a non-compounding APY* of 2.48%; and balances over \$10,000 earn 0.25% interest rate on portion of balance over \$10,000, resulting in a non-compounding APY* range of 2.48% to 0.25%, depending on the account's balance and (b) reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5 or higher.

When Kasasa Cash qualifications are not met, all balances in the Kasasa Saver earn 0.05% APY and all balances in the Kasasa Cash account earns a non-compounding APY* of 0.05% and ATM fees are not reimbursed. If qualifications are met each monthly qualification cycle the interest rate tiers are as follows: 2.48% interest rate applies to balances of \$0.01 - \$10,000 and .25% interest rate applies to balances over \$10,000. If qualifications are not met each monthly qualification cycle a 0.05% interest rate applies to all balances. Interest and ATM fee reimbursements will be credited to the appropriate account on the last day of the statement cycle.

When linked to the Kasasa Saver account, the interest earned within the Kasasa Cash account does not compound since it is automatically transferred to the Kasasa Saver account within one day. Actual interest amount paid may be less than advertised Kasasa Cash APY if represented without a linked Kasasa Saver account because of non-compounding. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

APY = Annual Percentage Yield. APYs accurate as of 02/12/2015. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. The minimum deposit is required to open these accounts are \$1 for Kasasa Cash and \$50 for Kasasa Saver. Direct Deposit is a condition of the Kasasa Cash account. Enrollment in electronic statements is required to meet the account's qualifications. Limit 1 account per social security number. A Kasasa Cash account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact a Pioneer Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of BancVue, Ltd., registered in the U.S.A.

Kasasa Cash

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Pioneer Bank as ATM transactions, non-retail payment transactions and purchases made with non-Pioneer Bank issued debit cards. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When you meet your Kasasa Cash qualifications during each monthly qualification cycle your account will be credited with the following rewards on the last day of the statement cycle:

• **ATM Fee Reimbursements:** Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5 or higher.

• **Interest:** Interest will vary depending on how you structure your Kasasa Cash account.

– **Kasasa Cash (Stand Alone):** balances up to \$10,000 receive APY of 2.51%; and balances over \$10,000 earn 0.25% interest rate on portion of balance over \$10,000, resulting in 2.51% to 0.46% APY depending on the account's balance.

– **Kasasa Cash (Linked To Kasasa Saver):** balances up to \$10,000 receive a non-compounding APY* of 2.48%; and balances over \$10,000 earn 0.25% interest rate on portion of balance over \$10,000, resulting in a non-compounding APY* range of 2.48% to 0.25%, depending on the account's balance. * Interest does not compound because it is automatically transferred to the linked Kasasa Saver within one day of being credited to your Kasasa Cash account. Actual interest amount paid may be less than advertised Kasasa Cash APY* if represented without a linked Kasasa Saver account because of non-compounding. Note: Automatic transfer may cause an overdraft to your Kasasa Cash account, if the account's balance is less than the transferred amount when transfer occurs.

When qualifications are not met, ATM fee reimbursements are not made and all balances in Kasasa Cash (Stand Alone) earn 0.05% APY and all balances in Kasasa Cash (Linked To Kasasa Saver) earn a non-compounding APY* of 0.05%. Interest and ATM fee reimbursements will be credited to the appropriate account on the last day of the statement cycle.

APY = Annual Percentage Yield. APYs accurate as of 02/12/2015. Rates and rewards are variable and may change after account is opened. Fees may reduce earnings.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. The minimum deposit is required to open these accounts are \$1 for Kasasa Cash and \$50 for Kasasa Saver. Monthly Direct Deposit is a condition of the Kasasa Cash account. Enrollment in electronic statements is required to meet the account's qualifications. Limit 1 account per social security number. A Kasasa Cash account is required to have a Kasasa Saver account. A linked Kasasa Saver account is required for automatic savings. There are no recurring monthly service charges or fees to open or close this account. Contact a Pioneer Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa, Kasasa Cash and Kasasa Saver are trademarks of BancVue, Ltd., registered in the U.S.A.

Kasasa Tunes

Sign Up Bonus: When you open and fund your Kasasa Tunes account, you will be refunded up to an aggregate total of \$10 (which includes any applicable taxes) for iTunes, Amazon.com, Google Play purchases, made with your Pioneer Bank Kasasa Tunes debit card that post and settle to your account during the first 60 calendar days after your account is opened. This refund will be credited to your account on the last day of the statement cycle in which your aggregate iTunes, Amazon.com, Google Play purchase threshold of \$10 posts and settles to your account. Any portion of the Sign Up Bonus that is not used within the stated time period will be forfeited. A \$1 deposit is required to open the account. No minimum balance is required to obtain this bonus.

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Pioneer Bank as ATM transactions, non-retail payment transactions and purchases made with non-Pioneer Bank issued debit cards. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When Kasasa Tunes qualifications are met during a Monthly Qualification Cycle: you will earn up to an aggregate total of \$5 (which includes any applicable taxes) in refunds for any iTunes, Amazon.com or Google Play purchases. In order to be refunded, iTunes, Amazon.com, Google Play purchases must be made with your Pioneer Bank Kasasa Tunes debit card and must post and settle to your account no more than 30 days after the Monthly Qualification Cycle in which you qualified ends. In addition, you will receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5 or higher. When Kasasa Tunes qualifications are not met, iTunes, Amazon.com, Google Play purchases and ATM fees are not refunded. iTunes, Amazon.com, Google Play refunds and ATM fee reimbursements will be credited to your account on the last day of the statement cycle in which these purchases post and settle to your account and the ATM fees were incurred. Rewards are variable and may change after account is opened.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. Enrollment in electronic statements is required to meet the account's qualifications. Limit 1 account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact a Pioneer Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. iTunes is a registered trademark of Apple, Inc. Amazon is a registered trademark of Amazon.com. Google Play is a registered trademark of Google, Inc. Apple Inc., Amazon.com and Google, Inc. are not participants in or sponsors of this program. Kasasa & Kasasa Tunes are trademarks of BancVue, Ltd., registered in the U.S.A.

Kasasa Cash Back

Qualification Information: Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by Pioneer Bank as ATM transactions, non-retail payment transactions and purchases made with non-Pioneer Bank issued debit cards. Only debit card transactions processed by merchants and received by the bank as POS transactions count towards qualifying debit card transactions. "Monthly Qualification Cycle" means a period beginning one (1) day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle.

Reward Information: When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive (1) 4% cash back on up to a total of \$200 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8 cash back may be earned per Monthly Qualification Cycle. You will also receive reimbursements up to \$25 (\$4.99 per single transaction) for nationwide ATM fees incurred during the Monthly Qualification Cycle in which you qualified. ATM receipt must be presented within thirty (30) calendar days of transaction for reimbursements of individual ATM fees of \$5 or higher. When Kasasa Cash Back qualifications are not met, no cash back payments are made and ATM fees are not refunded. Cash back payments and ATM fee reimbursements will be credited to your Kasasa Cash Back account on the last day of statement cycle. Rates and rewards are variable and may change after account is opened.

Additional Information: Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$1 minimum deposit is required to open the account. Direct Deposit, is a condition of this account. Enrollment in electronic statements is required to meet the account's qualifications. Limit 1 account per social security number. There are no recurring monthly service charges or fees to open or close this account. Contact a Pioneer Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions. Member FDIC. Kasasa & Kasasa Cash Back are trademarks of BancVue, Ltd., registered in the U.S.A.

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KASASA® MAKES BANKING EASY and rewarding.

Most Popular

Rewards	HIGH INTEREST	CASH BACK	DIGITAL CREDITS
Account	Free Kasasa Cash® Checking	Free Kasasa Cash Back® Checking	Free Kasasa Tunes® Checking
Fees	FREE	FREE	FREE
Best For	High Balances	Debit Card Transactions	Apps & Music
Rewards	<ul style="list-style-type: none"> Earn 2.51% APY* on balances up to \$10,000.00 Earn 2.51% to 0.25% APY* on balances over \$10,000.00 depending on balance in account Earn 0.05% APY* if qualifications aren't met Refunds on ATM fees nationwide (up to \$25.00 monthly) 	<ul style="list-style-type: none"> Earn 4% cash back on your first \$200.00 of debit card purchases each month Earn up to \$96.00 cash back per year Refunds on ATM fees nationwide (up to \$25.00 monthly) 	<ul style="list-style-type: none"> Up to \$5.00 every month in refunds for purchases on iTunes, Amazon.com or Google Play Receive \$10.00 in download refunds at sign up No minimum balance Refunds on ATM fees nationwide (up to \$25.00 monthly)
Monthly Service Fee	\$0	\$0	\$0
Free ATMs?	Refunds up to \$25.00 a month	Refunds up to \$25.00 a month	Refunds up to \$25.00 a month
Free Online Banking plus Bill Pay?	Yes	Yes	Yes
Free debit card?	Yes	Yes	Yes
Minimum opening deposit	\$1.00	\$1.00	\$1.00

*APY = Annual Percentage Yield.

Kasasa® Checking

Checking has never been more rewarding! Try Free Kasasa® Checking and enjoy cash rewards paid each month and refunds on your ATM fees, nationwide!

Kasasa Saver®

Save automatically with Kasasa Saver®! Pioneer Bank's Kasasa Saver® has no monthly service charge and no minimum balance to maintain. Enjoy free Online Banking, free Mobile Banking (message and data rates apply) and free eStatements. Plus, your Kasasa Cash rewards are transferred into your Kasasa Saver® account where you can earn up to a 0.75% APY* on your entire balance!

- \$50.00 minimum deposit to open
- Earn 0.05% APY* if qualifications are not met on Kasasa Cash®

Kasasa® Rewards

Earning rewards is easy! Just do the following simple transactions and activities (we call them "qualifications") within your Free Kasasa Cash®, Free Kasasa Cash Back® or Free Kasasa Tunes® checking accounts during each monthly qualification cycle:

- Have at least 12 debit card purchases post and settle
- Be enrolled and receive eStatements

Plus, there is no additional qualifications to earn a higher Kasasa Saver® rate. Just meet your Kasasa Cash® qualifications and get a higher rate on your savings too!



Kasasa Protect®

Ensure your sensitive information is monitored with a suite of personal defense services. Kasasa Protect® includes 24/7 credit monitoring, identity restoration, lost wallet protection and more.