

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Credit History
- Account Balances and Transaction History
- Payment History and Income

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?

<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes –</b> information about your transactions and experiences	Yes	Yes
<b>For our affiliates’ everyday business purposes –</b> information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don’t share

To limit our sharing

• Call toll-free 1-877-661-3431 – our menu will prompt you through your choice(s)

• Mail the form below

**Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 1-877-661-3431

Mail-in Form

If you have a joint account your choice(s) will apply to everyone on your account unless you mark below.

☐ Apply my choices only to me

Mark if you want to limit:

- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.
- ☐ Do not share information about creditworthiness with your affiliates for their everyday business purposes.

Name

Address

City, State, Zip

Account #

**Mail to:**  
Pioneer Bank  
P.O. Box 10  
Stanley, VA 22815

Who we are

Who is providing this notice?

Pioneer Bank.

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 are designed to comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Pioneer Bank collect my personal information?

We collect your personal information, for example, when you

- Open an account or Pay your bills
- Deposit money or Apply for a loan
- Use your credit or debit card

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

- Sharing for affiliates’ everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account – unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include companies with a Pioneer name, such as Pioneer Financial Services, LLC*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Pioneer Bank does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and financial product or service companies.*