

## Direct Deposit

Have your paycheck or other deposits put automatically and electronically into your checking or savings account.

learn more

Direct Deposit  
Online Bill Pay

Loans

Friendly Service

Debit Card

## Disclosures

Friday, April 25, 2014

Privacy Policy Security Statement Terms & Conditions Online Banking Terms  
Conducting Transactions Online

### FACTS

#### WHAT DOES PIONEER COMMUNITY 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
- Income
- Account balances
- Payment history
- Transaction history
- Account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Community 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	NO	WE DON'T SHARE
<b>For joint marketing with other financial companies</b>	YES	WE DON'T SHARE
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	NO	NO
<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>	NO	WE DON'T SHARE

#### Questions?

Call 304-938-5322 or go to [www.pioneercommunitybank.com](http://www.pioneercommunitybank.com)

**What we do**

<p><b>How does Pioneer Community Bank protect my personal information?</b></p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
<p><b>How does Pioneer Community Bank collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make deposits or withdrawals from your account</li> <li>• Provide account information</li> <li>• Show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <b>Pioneer Community Bank</b> has no affiliates.</li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <b>Pioneer Community Bank</b> does not share with nonaffiliates so they can market to you.</li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance providers.</i></li> </ul>

**Quick Links**

- Additional Services
- 6 Locations To Serve You
- Career Opportunities
- Quick Reference Guide
- Internet Disclaimer
- Real Estate Loans
- Privacy Policy

**Contact Us**

For questions concerning Online Banking please call us at 1-304-938-5322 from 8:30am to 4:30pm Monday through Friday.

5229 Coal Heritage Road, Iaeger, WV 24844-0368  
 Phone: (304) 938-5322  
 Email: customerservice@pioneercommunitybank.com

Using Pioneer Community Bank's Online Banking is easy with no special software required.

**By using Online Banking you can:**

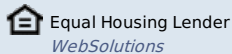
- Access your information anywhere
- Transfer funds
- Make loan payments
- Print account statements
- Best of all "IT'S FREE"

**Online Banking Login:**

**Access ID:**

**Account:**

[Sign-Up](#) | [Demo](#) |



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