

PIONEER BANK

Products and Services and Schedule of Fees As of: April 1, 2025

Pioneer Bank Loan Services

- Residential Mortgage Loans
- Home Equity Loans and Lines of Credit
- Home Improvement Loans
- Manufactured Homes
- Interim Construction Loans
- Personal Loans
- Automobile Loans
- Boats and other Recreational Vehicles
- Small Business Term Loans and Lines of Credit
- Community Development Loans
- Commercial and Industrial – Term Loans
- Commercial and Industrial Loans for working capital
- Commercial Real Estate Loans
- Agriculture loans
- Church Loans
- SBA Loans
- Commercial Construction/Permanent loans
- Loans to public entities

Pioneer Bank Deposit Services

- Checking Accounts
- Savings Accounts
- Time Deposits
- Investment Accounts (3rd party firm)
- Commercial Banking
- Business and Professional Banking

Delivery Systems

Pioneer Bank offers the capability to perform banking functions through various channels. These channels are widely available to all customers. Traditional avenues (personal visits) are enhanced by Pioneer Bank's generous hours of operation. Teller services are available, up to 43.5 hours per week depending on location.

Telephone banking services are available to customers. Our automated call service is available to all customers 24 hours a day, and offers a full array of services including the ability to retrieve balances and transfer funds.

In addition, Pioneer Bank maintains a web site that provides on-line and mobile banking capabilities, bank information including product and service descriptions, bank news, bank history, and “contact-us” capabilities via email. The system allows customers to retrieve balances, transfer funds, print statements, access account histories, view check images, utilize free bill payment services, and many other functions.

Deposit Account Fee Schedule:

All deposit accounts and related services offered by the bank are available at each affiliate banking center offering Deposit Accounts. Pioneer Bank’s current fee schedule is attached after this page.

FEE SCHEDULE
Pioneer Bank



www.pioneerbks.com
P.O. Box 10 Stanley VA 22851

FEES AND CHARGES. The following fees and charges may be assessed against your account:

An overdraft fee of \$35.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means. Maximum of \$140.00 in overdraft fees can be charged per calendar day. You will not be charged an overdraft fee if the transaction is \$10.00 or less or if your account is overdrawn \$25.00 or less.

Maximum of \$35.00 in Non-sufficient Funds Fees can be charged per calendar day. You will not be charged a Non-sufficient Funds Fee if the transaction is \$10.00 or less or if your account is overdrawn \$25.00 or less.

Non-sufficient Funds Fee	\$35.00
Overdraft Return Item Fee	\$35.00
Cash Item Check Return Fee	\$10.00
Account Research Fee (per hour)	\$40.00
Stop Payment Fee	\$35.00
Inquiry/Printouts/Statements Fee (per month)	\$5.00
Garnishments/Levies Fee	\$125.00
Incoming Wire Transfer Fee	\$25.00
Outgoing Wire Transfer Fee	\$35.00
Safe Deposit Box Duplicate Key Fee	\$25.00
Government Issued Tax Refund Check Cashing for Non-Customers Fee(\$2,500.00 Max.)	\$15.00
Telephone Transfer Fee	\$10.00
Credit/Debit Card Replacement Fee	\$10.00
Return Mail/Bad Address Fee	\$20.00
Sweep Fee (transfers of increments of \$100.00)	\$16.00
Foreign Currency Orders	\$25.00
Foreign Check Cashing Fee (in addition to corresponding bank fee)	\$35.00
Paper Statement Fee	\$5.00
Early Account Closure Fee (If closed within 6 months of opening date)	\$20.00
Dormant Account Fee**	\$10.00
Foreign Wire Transfer Fee	\$85.00
Debit Card PIN Reminder Fee	\$10.00
IRA Transfer Fee	\$40.00
MMDA Excess Withdraw Fee (Per item after the 6th transaction)	\$6.00
Collections (Domestic)	\$25.00
Collections (International)	\$50.00
Safe Deposit Box Fee- 3x5	\$34.00
Safe Deposit Box Fee- 5x5	\$36.00
Safe Deposit Box Fee- 3x10	\$41.00
Safe Deposit Box Fee- 5x10	\$55.00
Safe Deposit Box Fee- 10x10	\$75.00
Safe Deposit Box Drilling and Lock Replacement Fee	\$220.00
Check Copies	\$10.00
Cashier's Check fee	\$10.00
COPIES	
1st page free/each additional is \$1.00	
FAX	
1st page free/each additional is \$1.00	
Minimum Balance Fees*	
Pioneer Elite Plus- \$10.00	
MMDA- \$10.00	
Interest Checking- \$10.00	
Pioneer Elite Checking- \$5.00	
Business Interest Checking- \$20.00	
Commercial Checking- \$12.00	
Premium MMDA- \$25.00	
Irrevocable Savings- \$5.00	
Consumer MMDA Special- \$10.00	
Business MMDA Special- \$20.00	
Large Cash Withdrawal Fee- Cash withdrawals of \$50,000.00 or more may incur a fee of \$0.10 per \$100.00	

Commercial Express Checking Fees:

Monthly Maintenance Fee- \$25.00

Coin Ordering- \$0.15 Per Roll

Currency Ordering- \$0.13 Per \$100 in Currency Ordered

Cash Deposit Fee- \$0.30 Per \$100 in Deposited Cash

***Fee assessed if minimum balance requirement is not met.**

****Fee assessed after 730 consecutive days of no activity.**