

PIONEER BANK

Products and Services and Schedule of Fees As of: April 1, 2026

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.