

TERMS AND CONDITIONS OF YOUR ACCOUNT

Agreement. This document, along with any other documents we give you pertaining to your account(s), is a contract that establishes rules which control your account(s) with us. Please read this carefully and retain it for future reference. If you sign the signature card or open or continue to use the account, you agree to these rules. You will receive a separate schedule of rates, qualifying balances, and fees if they are not included in this document. If you have any questions, please call us.

This agreement is subject to applicable federal laws, the laws of the state of New York and other applicable rules such as the operating letters of the Federal Reserve Banks and payment processing system rules (except to the extent that this agreement can and does vary such rules or laws). The body of state and federal law that governs our relationship with you, however, is too large and complex to be reproduced here. The purpose of this document is to:

1. summarize some laws that apply to common transactions;
2. establish rules to cover transactions or events which the law does not regulate;
3. establish rules for certain transactions or events which the law regulates but permits variation by agreement; and
4. give you disclosures of some of our policies to which you may be entitled or in which you may be interested.

If any provision of this document is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. We may permit some variations from our standard agreement, but we must agree to any variation in writing either on the signature card for your account or in some other document.

As used in this document the words "we," "our," and "us" mean the financial institution and the words "you" and "your" mean the account holder(s) and anyone else with the authority to deposit, withdraw, or exercise control over the funds in the account. However, this agreement does not intend, and the terms "you" and "your" should not be interpreted, to expand an individual's responsibility for an organization's liability. If this account is owned by a corporation, partnership or other organization, individual liability is determined by the laws generally applicable to that type of organization. The headings in this document are for convenience or reference only and will not govern the interpretation of the provisions. Unless it would be inconsistent to do so, words and phrases used in this document should be construed so the singular includes the plural and the plural includes the singular.

Liability. You agree, for yourself (and the person or entity you represent if you sign as a representative of another) to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request which are not covered by this agreement.

Each of you also agrees to be jointly and severally (individually) liable for any account shortage resulting from charges or overdrafts, whether caused by you or another with access to this account. This liability is due immediately, and can be deducted directly from the account balance whenever sufficient funds are available. You have no right to defer payment of this liability, and you are liable regardless of whether you signed the item or benefited from the charge or overdraft.

You will be liable for our costs as well as for our reasonable attorneys' fees, to the extent permitted by law, whether incurred as a result of collection or in any other dispute involving your account. This includes, but is not limited to, disputes between you and another joint owner; you and an authorized signer or similar party; or a third party claiming an interest in your account. This also includes any action that you or a third party takes regarding the account that causes us, in good faith, to seek the advice of an attorney, whether or not we become involved in the dispute. All costs and attorneys' fees can be deducted from your account when they are incurred, without notice to you.

Deposits. We will give only provisional credit until collection is final for any items, other than cash, we accept for deposit (including items drawn "on us"). Before settlement of any item becomes final, we act only as your agent, regardless of the form of indorsement or lack of indorsement on the item and even though we provide you provisional credit for the item. We may reverse any provisional credit for items that are lost, stolen, or returned. Actual credit for deposits of, or payable in, foreign currency will be at the exchange rate in effect on final collection in U.S. dollars. We are not responsible for transactions by mail or outside depository until we actually record them. We will treat and record all transactions received after our "daily cutoff time" on a business day we are open, or received on a day we are not open for business, as if initiated on the next business day that we are open. At our option, we may take an item for collection rather than for deposit. If we accept a third-party check for deposit, we may require any third-party indorsers to verify or guarantee their indorsements, or indorse in our presence. Withdrawals.

Generally. Unless clearly indicated otherwise on the account records, any of you, acting alone, who signs to open the account or has authority to make withdrawals may withdraw or transfer all or any part of the account balance at any time. Each of you (until we receive written notice to the contrary) authorizes each other person who signs or has authority to make withdrawals to indorse any item payable to you or your order for deposit to this account or any other transaction with us.

Postdated Checks. A postdated check is one which bears a date later than the date on which the check is written. We may properly pay and charge your account for a postdated check even though payment was made before the date of the check, unless we have received written notice of the postdating in time to have a reasonable opportunity to act. Because we process checks mechanically, your notice will not be effective and we will not be liable for failing to honor your notice unless it precisely identifies the number, date, amount and payee of the item.

Checks and Withdrawal Rules. If you do not purchase your check blanks from us, you must be certain that we approve the check blanks you purchase. We may refuse any withdrawal or transfer request which you attempt on forms not approved by us or by any method we do not specifically permit. We may refuse any withdrawal or transfer request which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. In addition, we may place limitations on the account until your identity is verified.

Even if we honor a nonconforming request, we are not required to do so later. If you violate the stated transaction limitations (if any), in our discretion we may close your account or reclassify it as a transaction account. If we reclassify your account, your account will be subject to the fees and earnings rules of the new account classification.

If we are presented with an item drawn against your account that would be a "substitute check," as defined by law, but for an error or defect in the item introduced in the substitute check creation process, you agree that we may pay such item.

Pioneer Bank may, at its sole discretion, permit a minor child who is at least sixteen years of age but less than eighteen years old, to be a joint owner on a deposit account. In such instance, a parent or legal guardian of said minor shall be required to be a joint owner on the account with said minor and shall be required to sign any and all disclosures required by Pioneer Bank regarding the signing of checks by the minor. The parent or legal guardian of the minor who is a co-owner on the account shall assume all legal and financial responsibility for any and all checks written against the account by said minor child and agrees to indemnify and hold harmless Pioneer Bank for any losses suffered by the Bank as a result of checks written and signed by said minor child, including the right of set off, as more fully described in these deposit account Terms and Conditions.

See the funds availability policy disclosure for information about when you can withdraw funds you deposit. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the time we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on

your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts, except for overdrafts caused by ATM withdrawals or one-time debit card transactions if you have not opted-in to that service. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

Multiple Signatures, Electronic Check Conversion, and Similar Transactions. An electronic check conversion transaction is a transaction where a check or similar item is converted into an electronic fund transfer as defined in the Electronic Fund Transfers regulation. In these types of transactions the check or similar item is either removed from circulation (truncated) or given back to you. As a result, we have no opportunity to review the check to examine the signatures on the item. You agree that, as to these or any items as to which we have no opportunity to examine the signatures, you waive any requirement of multiple signatures.

Notice of Withdrawal. We reserve the right to require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D. (The law requires us to reserve this right, but it is not our general policy to use it.) Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.

Ownership of Account and Beneficiary Designation. These rules apply to this account depending on the form of ownership and beneficiary designation, if any, specified on the account records. We make no representations as to the appropriateness or effect of the ownership and beneficiary designations, except as they determine to whom we pay the account funds.

Individual Account. This is an account in the name of one person.

Joint Account - With Survivorship (And Not As Tenants In Common). This is owned by two or more persons. Deposits and any additions to the account are the property of the owners as joint tenants with right of survivorship. This means that we may release the entire account to any owner during the lifetime of all owners. We may honor withdrawal requests (including checks) from any owner during the lifetime of all owners. We may be required to release money in the account to satisfy a judgment against or other valid debt incurred by any owner. We may honor withdrawal requests (including checks) from any surviving owner after the death of any owner, and may treat the account as the sole property of the surviving owner(s). Unless an owner directs us by written notice not to honor the withdrawal request (including checks) of an owner we will not be liable for doing so. After we receive such a notice, we may require written authorization of any or all joint owners for any further payments or deliveries.

Joint Account - No Survivorship (As Tenants In Common). This is owned by two or more persons, but none of you intend (merely by opening this account) to create any right of survivorship in any other person. We encourage you to agree and tell us in writing of the percentage of the deposit contributed by each of you. This information will not, however, affect the "number of signatures" necessary for withdrawal.

Convenience Account. Governed by New York Banking Law § 678. See separate disclosure.

Revocable Trust Account. If two or more of you create such an account, you own the account jointly with survivorship. Beneficiaries cannot withdraw unless: (1) all persons creating the account die, and (2) the beneficiary is then living. If two or more beneficiaries are named and survive the death of all persons creating the account, such beneficiaries will own this account in equal shares, without right of survivorship. The person(s) creating this account type reserve the right to: (1) change beneficiaries, (2) change account types, and (3) withdraw all or part of the account funds at any time.

Business, Organization and Association Accounts. Earnings in the form of interest, dividends, or credits will be paid only on collected funds, unless otherwise provided by law or our policy. You represent that you have the authority to open and conduct business on this account on behalf of the entity. We may require the governing body of the entity opening the account to give us a separate authorization telling us who is authorized to act on its behalf. We will honor the authorization until we actually receive written notice of a change from the governing body of the entity.

Stop Payments. Unless otherwise provided, the rules in this section cover stopping payment of items such as checks and drafts. Rules for stopping payment of other types of transfers of funds, such as consumer electronic fund transfers, may be established by law or our policy. If we have not disclosed these rules to you elsewhere, you may ask us about those rules.

A stop-payment order must be given in the manner required by law and must be received in time to give us a reasonable opportunity to act on it. Because stop-payment orders are handled by computers, to be effective the order must precisely identify the number, date and amount of the item, and the payee. We will honor a stop-payment request by the person who signed the particular item, and, by any other person, even though such other person did not sign the item.

Generally, if your stop-payment order is given to us in writing it is effective for six months. Your order will lapse after that time if you do not renew the order in writing before the end of the six-month period. If the original stop-payment order was verbal your stop-payment order will lapse after 14 calendar days if you do not confirm your order in writing within that time period. We are not obligated to notify you when a stop-payment order expires. A release of the stop-payment request may be made only by the person who initiated the stop-payment order.

If you stop payment on an item and we incur any damages or expenses because of the stop payment, you agree to indemnify us for those damages or expenses, including attorneys' fees. You assign to us all rights against the payee or any other holder of the item. You agree to cooperate with us in any legal actions that we may take against such persons. You should be aware that anyone holding the item may be entitled to enforce payment against you despite the stop-payment order.

Telephone Transfers. A telephone transfer of funds from this account to another account with us, if otherwise arranged for or permitted, may be made by the same persons and under the same conditions generally applicable to withdrawals made in writing. Unless a different limitation is disclosed in writing, we restrict the number of transfers from a savings account to another account or to third parties, to a maximum of six per month (less the number of "preauthorized transfers" during the month). Other account transfer restrictions may be described elsewhere.

Amendments and Termination. We may change any term of this agreement. Rules governing changes in interest rates are provided separately in the Truth-in-Savings disclosure or in another document. For other changes, we will give you reasonable notice in writing or by any other method permitted by law. We may also close this account at any time upon reasonable notice to you and tender of the account balance personally or by mail. Items presented for payment after the account is closed may be dishonored. When you close your account, you are responsible for leaving enough money in the account to cover any outstanding items to be paid from the account. Reasonable notice depends on the circumstances, and in some cases such as when we cannot verify your identity or we suspect fraud, it might be reasonable for us to give you notice after the change or account closure becomes effective. For instance, if we suspect fraudulent activity with respect to your account, we might immediately freeze or close your account and then give you notice. You agree to keep us informed of your current address at all times. Notice from us to any one of you is notice to all of you. If we have notified you of a change in any term of your account and you continue to have your account after the effective date of the change, you have agreed to the new term(s).

Statements.

Your Duty to Report Unauthorized Signatures, Alterations and Forgeries. You must examine your statement of account with "reasonable care and promptness." If you discover (or reasonably should have discovered) any unauthorized signatures or alterations, you must promptly notify us of the relevant facts. As between you and us, if you fail to do either of these duties, you will have to bear the entire loss. Your loss could be not only with respect to items on the statement but other items with unauthorized signatures or alterations by the same wrongdoer. We lose these protections if you establish that we failed to exercise ordinary care in paying an item with an unauthorized signature or alteration.

You agree that the time you have to examine your statement and report to us will depend on the circumstances, but will not, in any circumstance, exceed a total of 14 days from when the statement is first sent or made available to you.

You further agree that if you fail to report any unauthorized signatures, alterations or forgeries in your account within 60 days of when we first send or

make the statement available, you cannot assert a claim against us on any items in that statement, and as between you and us the loss will be entirely yours. This 60-day limitation is without regard to whether we used ordinary care. The limitation in this paragraph is in addition to that contained in the first paragraph of this section.

Your Duty to Report Other Errors. In addition to your duty to review your statements for unauthorized signatures, alterations and forgeries, you agree to examine your statement with reasonable promptness for any other error - such as an encoding error. You agree that the time you have to examine your statement and report to us will depend on the circumstances. However, such time period shall not exceed 60 days. Failure to examine your statement and report any such errors to us within 60 days of when we first send or make the statement available precludes you from asserting a claim against us for any such errors on items identified in that statement and as between you and us the loss will be entirely yours.

Errors Relating to Electronic Fund Transfers or Substitute Checks (For consumer accounts only). For information on errors relating to electronic fund transfers (e.g., computer, debit card or ATM transactions) refer to your Electronic Fund Transfers disclosure and the sections on consumer liability and error resolution. For information on errors relating to a substitute check you received, refer to your disclosure entitled Substitute Checks and Your Rights.

Direct Deposits. If we are required for any reason to reimburse the federal government for all or any portion of a benefit payment that was directly deposited into your account, you authorize us to deduct the amount of our liability to the U.S. Government from the account or from any other account you have with us, without prior notice and at any time, except as prohibited by law. We may also use any other legal remedy to recover the amount of our liability.

Temporary Account Agreement. If this option is selected, this is a temporary account agreement. Each person who signs to open the account or has authority to make withdrawals (except as indicated to the contrary) may transact business on this account. However, we may at some time in the future restrict or prohibit further use of this account if you fail to comply with the requirements we have imposed within a reasonable time.

Set-Off. You each agree that we may (when permitted by law) set off the funds in this account against any due and payable debt you owe us now or in the future, by any of you having the right of withdrawal, to the extent of such persons' or legal entity's right to withdraw. If the debt arises from a note, "any due and payable debt" includes the total amount of which we are entitled to demand payment under the terms of the note at the time we set off, including any balance the due date for which we properly accelerate under the note.

This right of set-off does not apply to this account if prohibited by law. For example, the right of set-off does not apply to this account if: (a) it is an Individual Retirement Account or similar tax-deferred account, or (b) the debt is created by a consumer credit transaction under a credit card plan (but this does not affect our rights under any consensual security interest), or (c) the debtor's right of withdrawal only arises in a representative capacity, or (d) social security or supplemental security income payments are deposited directly into this account pursuant to an agreement with us which permits such direct deposit without presentation to you at the time of deposit. We will not be liable for the dishonor of any check when the dishonor occurs because we set off a debt against this account. You agree to hold us harmless from any claim arising as a result of our exercise of our right of set-off.

Check Processing. We process items mechanically by relying solely on the information encoded in magnetic ink along the bottom of the items. This means that we do not individually examine all of your items to determine if the item is properly completed, signed and indorsed or to determine if it contains any information other than what is encoded in magnetic ink. You agree that we have not failed to exercise ordinary care solely because we use our automated system to process items and do not inspect all items processed in such a manner. Using an automated process helps us keep costs down for you and all accountholders.

Check Cashing. We may charge a fee for anyone that does not have an account with us who is cashing a check, draft or other instrument written on your account. We may also require reasonable identification to cash such a check, draft or other instrument. We can decide what identification is reasonable under the circumstances and such identification may be documentary or physical and may include collecting a thumbprint or fingerprint.

Truncation, Substitute Checks, and Other Check Images. If you truncate an original check and create a substitute check, or other paper or electronic image of the original check, you warrant that no one will be asked to make payment on the original check, a substitute check or any other electronic or paper image, if the payment obligation relating to the original check has already been paid. You also warrant that any substitute check you create conforms to the legal requirements and generally accepted specifications for substitute checks. You agree to retain the original check in conformance with our internal policy for retaining original checks. You agree to indemnify us for any loss we may incur as a result of any truncated check transaction you initiate. We can refuse to accept substitute checks that have not previously been warranted by a bank or other financial institution in conformance with the Check 21 Act. Unless specifically stated in a separate agreement between you and us, we do not have to accept any other electronic or paper image of an original check.

Remotely Created Checks. Like any standard check or draft, a remotely created check (sometimes called a telecheck, preauthorized draft or demand draft) is a check or draft that can be used to withdraw money from an account. Unlike a typical check or draft, however, a remotely created check is not issued by the paying bank and does not contain the signature of the account owner (or a signature purported to be the signature of the account owner). In place of a signature, the check usually has a statement that the owner authorized the check or has the owner's name typed or printed on the signature line. For example, if a person provides an account number in response to a telephone solicitation, the telephone solicitor can use the account number to issue a remotely created check to withdraw money from that account.

You warrant and agree to the following for every remotely created check we receive from you for deposit or collection: (1) you have received express and verifiable authorization to create the check in the amount and to the payee that appears on the check; (2) you will maintain proof of the authorization for at least 2 years from the date of the authorization, and supply us the proof if we ask; and (3) if a check is returned you owe us the amount of the check, regardless of when the check is returned. We may take funds from your account to pay the amount you owe us, and if there are insufficient funds in your account, you still owe us the remaining balance.

Unlawful Internet Gambling Notice. Restricted transactions as defined in Federal Reserve Regulation GG are prohibited from being processed through this account or relationship. Restricted transactions generally include, but are not limited to, those in which credit, electronic fund transfers, checks, or drafts are knowingly accepted by gambling businesses in connection with the participation by others in unlawful Internet gambling.

ACH and Wire Transfers. This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfers as adopted in the state in which you have your account with us. If you originate a fund transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit.

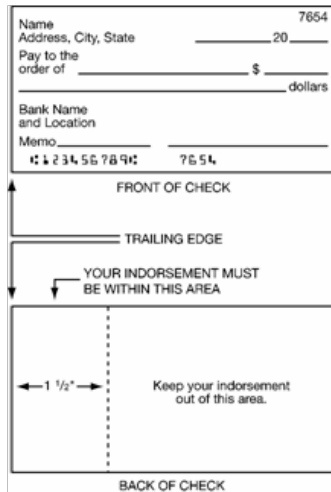
Facsimile Signatures. Unless you make advance arrangements with us, we have no obligation to honor facsimile signatures on your checks or other orders. If we do agree to honor items containing facsimile signatures, you authorize us, at any time, to charge you for all checks, drafts, or other orders, for the payment of money, that are drawn on us. You give us this authority regardless of by whom or by what means the facsimile signature(s) may have been affixed so long as they resemble the facsimile signature specimen filed with us, and contain the required number of signatures for this purpose. You must notify us at once if you suspect that your facsimile signature is being or has been misused.

Restrictive Legends. The automated processing of the large volume of checks we receive prevents us from inspecting or looking for special instructions or "restrictive legends" on every check. Examples of restrictive legends placed on checks are "must be presented within 90 days" or "not valid for more than \$1,000.00." For this reason, we are not required to honor any restrictive legend placed on checks you write unless we have agreed in

writing to the restriction. We are not responsible for any losses, claims, damages, or expenses that result from your placement of these or other special instructions on your checks.

Account Transfer. This account may not be transferred or assigned without our prior written consent.

Indorsements. We may accept for deposit any item payable to you or your order, even if they are not indorsed by you. We may give cash back to any one of you. We may supply any missing indorsement(s) for any item we accept for deposit or collection, and you warrant that all indorsements are genuine.



To ensure that your check or share draft is processed without delay, you must indorse it (sign it on the back) in a specific area. Your entire indorsement (whether a signature or a stamp) along with any other indorsement information (e.g., additional indorsements, ID information, driver's license number, etc.) must fall within 1 1/2" of the "trailing edge" of a check. Indorsements must be made in blue or black ink, so that they are readable by automated check processing equipment.

As you look at the front of a check, the "trailing edge" is the left edge. When you flip the check over, be sure to keep all indorsement information within 1 1/2" of that edge.

It is important that you confine the indorsement information to this area since the remaining blank space will be used by others in the processing of the check to place additional needed indorsements and information. You agree that you will indemnify, defend, and hold us harmless for any loss, liability, damage or expense that occurs because your indorsement, another indorsement, or information you have printed on the back of the check obscures our indorsement. These indorsement guidelines apply to both personal and business checks.

Death or Incompetence. You agree to notify us promptly if any person with a right to withdraw funds from your account(s) dies or becomes legally incompetent. We may continue to honor your checks, items, and instructions until: (a) we know of your death or incompetence, and (b) we have had a reasonable opportunity to act on that knowledge. You agree that we may pay or certify checks drawn on or before the date of death or legal incompetence for up to ten (10) days after your death or legal incompetence unless ordered to stop payment by someone claiming an interest in the account.

Fiduciary Accounts. Accounts may be opened by a person acting in a fiduciary capacity. A fiduciary is someone who is appointed to act on behalf of and for the benefit of another. This account may be opened and maintained by a person or persons named as a trustee under a written trust agreement, or as executors, administrators, or conservators under court orders. You understand that by merely opening such an account, we are not acting in the capacity of a trustee in connection with the trust nor do we undertake any obligation to monitor or enforce the terms of the trust or letters.

Credit Verification. You agree that we may verify credit and employment history by any necessary means, including preparation of a credit report by a credit reporting agency.

Legal Actions Affecting Your Account. If we are served with a subpoena, restraining order, writ of attachment or execution, levy, garnishment, search warrant, or similar order relating to your account (termed "legal action" in this section), we will comply with that legal action. Or, in our discretion, we may freeze the assets in the account and not allow any payments out of the account until a final court determination regarding the legal action. We may do these things even if the legal action involves less than all of you. In these cases, we will not have any liability to you if there are insufficient funds to pay your items because we have withdrawn funds from your account or in any way restricted access to your funds in accordance with the legal action. Any fees or expenses we incur in responding to any legal action (including, without limitation, attorneys' fees and our internal expenses) may be charged against your account. The list of fees applicable to your account(s) provided elsewhere may specify additional fees that we may charge for certain legal actions.

Security. It is your responsibility to protect the account numbers and electronic access devices (e.g., an ATM card) we provide you for your account(s). Do not discuss, compare, or share information about your account number(s) with anyone unless you are willing to give them full use of your money. An account number can be used by thieves to encode your number on a false demand draft which looks like and functions like an authorized check. If you furnish your access device and grant actual authority to make transfers to another person (a family member or coworker, for example) who then exceeds that authority, you are liable for the transfers unless we have been notified that transfers by that person are no longer authorized.

Your account number can also be used to electronically remove money from your account. If you provide your account number in response to a telephone solicitation for the purpose of making a transfer (to purchase a service or merchandise, for example), payment can be made from your account even though you did not contact us directly and order the payment.

You must also take precaution in safeguarding your blank checks. Notify us at once if you believe your checks have been lost or stolen. If you are negligent in safeguarding your checks we will not be responsible for any losses you incur due to an alteration or forgery if we have paid the check in good faith and in accordance with reasonable commercial standards.

Telephonic Instructions. Unless required by law or we have agreed otherwise in writing, we are not required to act upon instructions you give us via facsimile transmission or leave by voice mail or on a telephone answering machine.

Claim of Loss. If you claim a credit or refund because of a forgery, alteration, or any other unauthorized withdrawal, you agree to cooperate with us in the investigation of the loss, including giving us an affidavit containing whatever reasonable information we require concerning your account, the transaction, and the circumstances surrounding the loss. You will notify law enforcement authorities of any criminal act related to the claim of lost, missing, or stolen checks or unauthorized withdrawals. We will have a reasonable period of time to investigate the facts and circumstances surrounding any claim of loss. Unless we have acted in bad faith, we will not be liable for special or consequential damages, including loss of profits or opportunity, or for attorneys' fees incurred by you. You agree that you will not waive any rights you have to recover your loss against anyone who is obligated to repay, insure, or otherwise reimburse you for your loss. You will pursue your rights or, at our option, assign them to us so that we may pursue them. Our liability will be reduced by the amount you recover or are entitled to recover from these other sources.

Early Withdrawal Penalties (and involuntary withdrawals). We may impose early withdrawal penalties on a withdrawal from a time account even if you don't initiate the withdrawal. For instance, the early withdrawal penalty may be imposed if the withdrawal is caused by our setoff against funds in the account or as a result of an attachment or other legal process. We may close your account and impose the early withdrawal penalty on the entire account balance in the event of a partial early withdrawal. See your notice of penalty for early withdrawals for additional information.

Address or Name Changes. You are responsible for notifying us of any change in your address or your name. Unless we agree otherwise, change of address or name must be made in writing by at least one of the account holders. Informing us of your address or name change on a check reorder form is not sufficient. We will attempt to communicate with you only by use of the most recent address you have provided to us. If provided elsewhere, we may impose a service fee if we attempt to locate you.

Resolving Account Disputes. We may place an administrative hold on the funds in your account (refuse payment or withdrawal of the funds) if it becomes subject to a claim adverse to (1) your own interest; (2) others claiming an interest as survivors or beneficiaries of your account; or (3) a claim arising by operation of law. The hold may be placed for such period of time as we believe reasonably necessary to allow a legal proceeding to determine the merits of the claim or until we receive evidence satisfactory to us that the dispute has been resolved. We will not be liable for any items that are dishonored as a consequence of placing a hold on funds in your account for these reasons.

Waiver of Notices. You waive any notice of non-payment, dishonor or protest regarding any items credited to or charged against your account.

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 income
- Account balances and payment history
- Assets and credit history

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?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	We don't share

To limit our sharing

- Call (518) 730-3000 or (888) 231-9077 – our staff will inform you of your options and document your choices; **or**
- Visit us online at www.pioneerbanking.com; Online Banking customers only (Login and click on Services)

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 (518) 730-3000 or (888) 231-9077

Who we are	
Who is providing this notice?	Pioneer Bank, 652 Albany-Shaker Road, Albany, NY 12211

What we do	
How does Pioneer Bank protect my personal information?	<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.</p> <p>Contractual agreements with third parties ensure your personal information is protected including use of cookies that only collect anonymous traffic data and don't harm your computer or transmit personal data.</p>
How does Pioneer Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Provide account information • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes- information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Our affiliates include financial companies and insurance agencies such as Pioneer Wealth Management and Anchor Agency, Inc.</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p><i>Pioneer Bank does not share with non-affiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing partners include credit card companies.</i></p>

OVERDRAFT PRIVILEGESM POLICY (SERVICE DESCRIPTION) (A Discretionary Overdraft Service)

It is the policy of Pioneer Bank ("the Bank, we, us, or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of applicable service charges; or E) The deposit of items which according to the Bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account (primarily used for personal and household purposes) has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, and depositing at least \$400 or more in your account within each thirty (30) day period, (B) You are not in default on any loan obligation to the Bank, (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider, without obligation on our part, approving your reasonable overdrafts. This discretionary Overdraft PrivilegeSM Service* will generally be limited to a \$400 overdraft (negative) balance for eligible Essential Banking or Signature Banking accounts, and \$700 overdraft (negative) balance for eligible Premier Banking and StartLine PlusSM checking accounts. Of course, any and all fees and charges, including without limitation our Non-Sufficient Funds and/or Overdraft fee of \$30 per item will be included in this limit. These fees and charges will apply to each transaction that overdraws your account by more than \$5.00 including, but not limited to, payments authorized by Checks, ACH / Electronic Items, ATM / Debit Card / Check Cards, Internet Banking / Online Banking and Telephone Banking Transactions. Pioneer Bank will not assess more than five overdraft fees against an account per business day. This daily limit shall apply to overdraft fees only, and shall not apply to NSF and Uncollected Funds fees. We post all credits and deposits to your account first; followed by teller transactions; Debit Card / ATM Card / Online Banking and Telephone Banking Transactions; ACH transactions; and then checks, respectively, during nightly processing. Within each of these categories, items are paid in the order of lowest to highest dollar amount. We will not pay overdrafts for you with respect to ATM and one-time debit card transactions unless you affirmatively opt-in and consent to the payment of such overdrafts.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay an overdraft. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits or you have too many overdrafts. The amount of any overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) of \$30 per item that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) of \$30 per item. If you do not wish to have the Overdraft PrivilegeSM Service* on your account, please contact us at (518) 730-3000 or any of our branch locations. You understand that your statement balance may not reflect your available balance due to the settlement of pending transactions. Transaction authorization for POS and ATM transactions is based on available balance including ODP limit at the time of authorization for POS and ATM transactions if you have affirmatively opted in for Regulation E purposes. Overdraft fees for POS and ATM transactions are assessed based on the available balance including ODP limit for POS and ATM transactions if you have affirmatively opted in for Regulation E purposes at the time the transactions are settled to the account. It is imperative that you keep an accurate and current record of all transactions which are pending or have settled against your account.

LIMITATIONS: Available only to eligible personal checking accounts primarily used for personal and household purposes that are maintained in good standing as defined above. All Business Type Accounts, All Savings Type Accounts, All Money Market Accounts, All Public Fund / Charitable Organization Accounts and Student Minor Accounts are not eligible.

**The Overdraft PrivilegeSM Service does not constitute an actual or implied agreement between you and the Bank. Nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy or privilege that the Bank may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.*

FUNDS AVAILABILITY POLICY FOR RETAIL CUSTOMERS

YOUR ABILITY TO WITHDRAW FUNDS - Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

The length of the delay is counted in business days from the day of your deposit. Pioneer Bank's business days are Monday through Friday, except federal holidays. If you make a deposit anytime on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit on a day we are not open, we will consider that the deposit was made on the next business day we are open.

LONGER DELAYS MAY APPLY- In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second (2nd) business day after the day of your deposit. However, the first \$225 of your deposit will be available on the first business day. If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time that you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds would be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

1. We believe a check you deposited will not be paid.
2. You deposit checks totaling more than \$5,525 on any one day.
3. You redeposit a check that has been returned unpaid.
4. You have overdrawn your account repeatedly in the last six (6) months.
5. There is an emergency, such as failure of communications or computer equipment.

We will notify you if we delay your ability to withdraw funds for any reason, and we will tell you when the funds will be available. They will generally be available no later than the seventh (7th) business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS- If you are a new customer, the following rules will apply during the first 30 days your account is open. The first \$5,525 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,525 will be available on the ninth (9) business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer. Funds from deposits of cash and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the ninth (9) business day after the day of your deposit. If you do not make the deposit in person to one of our employees, the first \$5,525 will not be available until the second (2nd) business day after the day of your deposit.

Funds from all other check deposits will be available on the ninth (9) business day after the day of your deposit.

CHECK CASHING, IMMEDIATE AVAILABILITY, AND HOLDS ON OTHER FUNDS - We may cash a check or make a check deposit available immediately if you have funds to cover that check in any of your other accounts with us. If we do, we may hold those funds (equal to the amount of the check) in your account(s) according to the timelines described elsewhere in this policy.

ELECTRONIC FUNDS TRANSFER DISCLOSURE ~ REGULATION E COMPLIANCE

Federal Law requires that consumers who make use of a Bank's Electronic Funds Transfer services receive the disclosures in this document before using the services. In this document, the words "us", "our", "Bank" and "we" mean Pioneer Bank and the words "you" and "your" mean each person who utilizes any of the Electronic Funds Transfer services we offer. You may utilize these services by specifically authorizing us in writing, or other acceptable means, to electronically accept deposits or honor withdrawals, or by initiating electronic funds transfers personally through the use of an Access Device. An electronic funds transfer (EFT), generally, is a transfer of funds initiated through an electronic terminal, telephone, computer or magnetic tape. Some examples of EFTs include: the use of your ATM card, preauthorized debits or credits to your account, and transfers initiated by the use of a debit card. A description of the types of EFT services that are available to you and the limitations and rights for each type of EFT is described below. If you sign up for our Online Banking and/or its featured Bill Pay Service, (collectively referred to as "Online Banking Services"), you may use your unique User ID and secret password to transfer funds between certain designated accounts, obtain balance and account information and arrange for payments to be made to third parties, all as provided for in the Pioneer Bank Online Banking Agreement.

TERMS EXPLAINED

Access Device- a card, code or other means of access to your deposit or other account(s) with us, or any combination of these that may be used by you for the purpose of initiating electronic funds transfers to or from your account(s).

ATM card- a card with the issuing bank's identification, the name of the account holder at the bank and a card number that coordinates with the customer's account number. The ATM card can be used to make withdrawals from, and transfers to and from, the designated account(s). The use of a PIN is needed to authorize ATM withdrawals, POS and POB transactions. This card may be linked either to statement savings, money market, or checking account(s).

Automated Teller Machines (ATMs)- cash dispensing devices, some of which may also accept deposits and require the use of a PIN.

Bill Pay Account- your designated primary checking account with us from which all bill payments will be made and all Bill Pay Service fees and charges will be deducted.

Bill Pay- the Online Banking Service that allows you to direct payments to be made from your Bill Payment Account to Payees that you select.

Cardholder- a person who has been given a Pioneer Bank ATM card or a Master Money™ check card and is authorized to use that card to make balance inquiries, deposits, withdrawals, or transfers in connection with the designated account(s).

Electronic Funds Transfer(s) or "EFTs"- transaction(s) initiated through an electronic terminal, telephone, computer, magnetic tape or transmission that instructs a financial institution either to credit or debit a customer's account. This includes ATMs, POB, POS, federal recurring deposits and other direct deposits (ex. Social Security payments and payroll direct deposits) and pre-authorized debits (ex. insurance premiums or other withdrawals to third parties, where there is an agreement for electronic transfers). This does not include automatic transfers between accounts at Pioneer Bank, such as when you may have a designated account automatically debited to make your monthly loan payment to us.

Master Money™ check card- a card connected with a designated checking account at the Bank. It allows you to make purchases wherever you see the MasterCard® logo. The costs of your purchases are deducted from your designated checking account. A signature may be required to authorize this transaction. It also functions as an ATM card at ATM terminals. The use of a PIN is needed to authorize withdrawals at ATMs. This card may also be linked to other checking account(s) and/or statement savings account(s).

Online Banking- the Internet-based service providing access to your accounts with us in order to view account history and conduct transfers between your accounts. Online Banking includes a Bill Pay Service feature, which allows you to pay bills online from your Bill Payment Account.

PIN- personal identification number that is known only to the Cardholder and must be used, in some cases, with the card to access the account.

Point of Banking (POB)- *withdrawals or deposits* made at retail facilities with the assistance of another person, generally a store clerk, and the use of a PIN is required.

Point of Sale (POS)- *payment of purchases* made usually with the assistance of another person, generally a store clerk, and the use of a PIN may be required.

Statement Account- an account whereby electronic funds transfers can be made and periodic statements are provided, either on a monthly or quarterly cycle.

Telephone Banking- a telephone-initiated service by which you can access account information, transfer money between statement accounts, and make payments to Pioneer Bank loan accounts. Access is subject to verification by using your user ID and an access code.

EFT TRANSFER TYPES AND LIMITATIONS: The way in which you may access a deposit account with us to initiate or receive an EFT will vary depending upon the type of EFT service you have selected. The types of transactions and the limitations for each type of EFT service offered by us are described below. For joint accounts, all account holders are jointly and severally liable under the terms of this disclosure and all other agreements which govern your account.

PRE-AUTHORIZED TRANSFERS: Pre-authorized electronic funds transfer means an electronic funds transfer authorized in advance to recur at substantially regular intervals. You can arrange to have payments from a third party electronically credited to your account, such as direct payment of federal Social Security benefits. You can also arrange to have payments you owe to a third party (such as payment of an insurance premium) electronically debited from your account. Generally, you will have to enter into a separate agreement to have this done on a recurring basis. There is no limitation on the amount that can be credited to your account. You must maintain sufficient funds in the designated account(s) to cover any debit. Preauthorized transfers crediting your account are generally available for all deposit accounts with the exception of Certificates of Deposit. Preauthorized transfers debiting your account are generally permitted from statement accounts. Preauthorized transfers debiting your account are NOT permitted from passbook accounts and/or Certificates of Deposit.

TYPES OF TRANSACTIONS USING ELECTRONIC CHECK CONVERSION:

- A. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account as soon as the same day you make your payment and you may not receive your check back from Pioneer Bank.
- B. You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
 1. Pay for purchases.
 2. Pay bills.

TYPES OF TRANSACTIONS AVAILABLE USING YOUR PIONEER ATM CARD OR MASTERMONEY™ CHECK CARD:

- A. You can use either card at electronic terminal locations to (Some of these services may not be available at all terminals).
 1. Withdraw cash from your checking, savings or money market account.
 2. Make deposits to your checking, savings, or money market account. (Pioneer Bank cardholders are not permitted to make deposits at ATM devices owned by other banks.)
 3. Transfer funds among your checking, savings, or money market accounts whenever you request.
 4. Pay for purchases at retail terminals, like POS, that have agreed to accept the card.
 5. Verify balances in your checking, savings, or money market account.
 6. Pay bills directly by telephone from your designated checking account in the amounts and on the days you request.

- B. You can use your Master Money™ check card to pay for purchases out of your designated checking account at retail locations, wherever you see the MasterCard® logo.
- C. Limitations on dollar amounts and frequency of transactions at electronic facilities:
 1. You may deposit cash or checks in any amount.
 2. You may transfer funds among your designated accounts in any amount, up to your available balance.
 3. StartLine PlusSM, Essential Banking, and Signature Banking:
 - i. Daily ATM withdrawal limit: \$500.00. ATM withdrawals of an amount less than \$10.00 will not be permitted.
 - ii. Daily POS/PIN Purchase limit: \$3,000.00.
 - iii. Daily POS/Purchase Limit: \$3,000.00 (used wherever you see the MasterCard® Logo).
 4. For Jump\$Start Checking®:
 - i. Daily ATM withdrawal limit: \$300.00. ATM withdrawals of an amount less than \$10.00 will not be permitted.
 - ii. Daily POS/PIN Purchase limit: \$750.00.
 - iii. Daily POS/Purchase Limit: \$750.00 (used wherever you see the MasterCard® Logo).
 5. For Jump\$Start Basic®:
 - i. Daily ATM withdrawal limit: \$300.00. ATM withdrawals of an amount less than \$10.00 will not be permitted.
 - ii. Daily POS/PIN Purchase limit: \$500.00.
 - iii. Daily POS/Purchase Limit: \$500.00 (used wherever you see the MasterCard® Logo)
 6. For Premier Banking accounts:
 - i. Daily ATM withdrawal limit: \$1,000.00. ATM withdrawals of an amount less than \$10.00 will not be permitted.
 - ii. Daily POS/PIN Purchase limit: \$5,000.00.
 - iii. Daily POS/Purchase Limit: \$5,000.00 (used wherever you see the MasterCard® Logo).

All deposits are subject to verification. Funds you deposit at an ATM will not be immediately available for withdrawal. If you make a deposit at a Pioneer Bank ATM before 2:00 PM on a Business day, the transaction will be posted after the close of business on that day and we will consider that to be your day of deposit. If you make a deposit after 2:00 PM on a Business day, or anytime on a non-business day, the transaction will be posted after the close of business on the NEXT Business day and that will be considered the day of your deposit. Checks accepted for deposit are subject to collection. At some types of ATMs, transaction amounts may be limited due to machine constraints, and it may be necessary for multiple transactions to be processed to accomplish the desired result.

TYPES OF TRANSACTIONS AVAILABLE USING TELEPHONE BANKING at (844) 892-3086 FOR TELEPHONE TRANSFERS: You can access account information, transfer money between statement accounts, and make payments to Pioneer Bank loan accounts using Telephone Banking. Access is subject to verification by using your user ID and an access code. All transactions are subject to verification and availability of funds. Transferred funds will be available immediately if the transaction has taken place during business hours; Monday – Friday 9:00am – 8:00pm EST. Transactions completed after business hours will be available on the next business day. If you are using a rotary phone, a bank operator will assist you during work hours: Monday - Friday 8:00am - 7:00pm EST and Saturday 8:30am - 1:30pm EST. Some services may be unavailable after 1:00am EST weeknights due to system updating. Funds transfers are available to statement account holders only (checking, statement savings, consumer loans and mortgages.) Preauthorized payments to third parties and ATM services are not permitted with any passbook savings accounts. If you have any questions regarding your account information, please call the Pioneer Bank Customer Care Center at (518) 730-3000.

TYPES OF TRANSACTIONS AVAILABLE USING THE ONLINE BANKING SERVICE: You can access your accounts 24 hours a day, 7 days a week. You can also pay bills online, check balances, transfer funds and export to financial management software packages. Refer to the Online Banking Agreement below for specific information pertaining to transfers.

BANK BUSINESS DAYS: For purposes of these disclosures, our business days are Monday through Friday. Saturdays, Sundays and federal holidays are not included.

SERVICE HOURS: Pioneer Bank ATMs are generally available 24 hours a day, 7 days a week. Telephone Banking is generally available 24 hours a day, 7 days a week. If you use a rotary phone, a Bank operator will be available to assist you during regular working hours Monday through Saturday, excluding Sundays and federal holidays. Online Banking Services are generally available 24 hours a day, 7 days a week.

YOUR AGREEMENT: By using any of the electronic services described in this document you are agreeing to comply with the following: You agree to keep sufficient collected funds in your account(s) to cover any electronic funds transfers. If you do not have sufficient funds in your account, there may be a charge for each transaction whether or not the transfer is processed. You agree to be responsible for all charges incurred by the use of your card, code or other access device, including any overdrafts. An overdraft may result in cancellation of the agreement (authorizing you to use a particular EFT service) and your account(s). When you use our electronic funds transfer services, you give us the right to obtain payment of any funds you may owe us as a result of any transaction. Such payment may be obtained from the funds you have on deposit with us. All joint account owners are jointly and severally liable for all withdrawals and other transactions made on their account(s), regardless of the manner in which the transaction occurred, or which account holder performed or initiated the transaction. As a Cardholder, you agree to safeguard your PIN and not reveal it to any other party or write this number on your card or in any manner that may allow unauthorized access. You agree to safeguard your access code used to access Telephone Banking and not reveal it to any other party or in any manner that may allow unauthorized access. You agree to safeguard your unique User ID and password used for Online Banking and not reveal them to any other party or reveal them in any manner that may allow unauthorized access. You also agree to safeguard your account information and not provide this information to any other third party, which would permit withdrawals on your account and/or with whom you do not want or expect to do business.

MAINTENANCE OF ACCOUNTS: In order to be able to use our electronic services, you agree to maintain at least one of your deposit accounts that you have designated for electronic services. Should you close all of your designated accounts, your ATM or Master Money™ check card(s) and other electronic banking privileges will be canceled and you may no longer use the card(s) or any such electronic services. You will be required to return all cards issued in connection with the cancelled services. Your designated accounts shall continue to be governed by your other agreements with us concerning those accounts and by our Rules and Regulations concerning those accounts to the extent that such agreements are not inconsistent with this document or any separate agreement concerning a particular form of electronic service.

DOCUMENTATION OF TRANSFERS:

- A. **Terminal Transactions:** You will be given the option of receiving a receipt for each transaction completed at the terminal. The receipt will indicate the date of the transaction, transaction amount, type of account, type of transaction, at least the last four digits of the card number, transaction sequence number and the location of the terminal.
- B. **Periodic Statements:** You will receive a periodic account statement for your checking, money market or statement savings accounts on a monthly basis.
- C. **Incoming Transfers via Electronic Transmission:** (Ex.: Social Security Direct Deposit) – If you have arranged to have direct deposits to your account at least every sixty (60) days from the same person, agency, or company, you can call our automated Telephone Banking at (844) 892-3086 to verify the deposit. If you are out of the Capital Region, you may call us collect at (518) 730-3000 to verify the deposit. If you are an Online Banking Service user, you may use the service to verify your direct deposit. If your direct deposit is being credited to a statement account, your transfer will show on either your monthly or quarterly statement. If you are a passbook account holder and you bring your passbook to us, we will record any electronic deposits that were made to your account since the last time you presented the passbook for updating.
- D. **Preauthorized Payments of Varying Amounts:** If regular payments vary in amount, the person or company you are going to pay will tell you ten (10) days before each payment as to the date and amount of the payment. You may choose instead to get this notice only when the

amount would differ by more than a certain amount from the previous payment, or when the amount would fall outside limits that you set. **YOUR RIGHT TO STOP PAYMENT:** If you have preauthorized regular payments to be debited from an account with us, you can order us to stop any of these payments by calling (518) 730-3000 or by writing to us. Your request should be sent to: Pioneer Bank, Customer Care Center, Pioneer Plaza, P.O. Box 11799, Albany, NY 122211. Certain time limits apply.

SINGLE PRAUTHORIZED PAYMENTS: If you wish to stop a single preauthorized payment, we must receive your request at least three (3) business days before the payment is scheduled. If you call, we will require you to put your request in writing. We must receive such a request within fourteen (14) days after you call. We may charge you our regular stop payment fee for each stop payment order.

SERIES OF PRAUTHORIZED PAYMENTS: If you wish to stop payments made to the same person or company over a period of time, we must receive your request at least three (3) business days before the next scheduled payment and you must continue such notification for any and all subsequent payments. If you call, we will require you to put your request in writing. We must receive such a request within fourteen (14) days after you call. We may charge you our regular stop payment fee for each stop payment order.

OUR LIABILITY FOR FAILURE TO STOP PAYMENT: If you order us to stop one of these payments DESCRIBED ABOVE and we receive the request three (3) business days or more before the transfer is scheduled, but fail to stop the payment, we will be liable for your losses or damages (not to exceed the amount of the transaction). You may terminate any agreement authorizing transfers to or from your account by written notice to us or the person or company initiating the transfer. If you notify us, the notice shall be effective only for those transfers made to or from your account after we have received the notice and had reasonable opportunity to act on it. If you notify the person or company initiating the transfer, the notice will be effective only for those transfers initiated after receipt of the notice and when there has been reasonable opportunity to act on it.

USE OF ATM OR MASTERMONEY™ CHECK CARD: You may not stop payment on any transaction made with your card.

USE OF TELEPHONE BANKING: You may not stop payment on any transaction performed using Telephone Banking.

CHANGING OR STOPPING A BILL PAYMENT TRANSACTION MADE THROUGH ONLINE BANKING SERVICES: Please refer to the Online Banking Agreement below for information on changing or stopping a bill payment transaction you have previously scheduled.

YOUR LIABILITY FOR UNAUTHORIZED TRANSFERS: Tell us AT ONCE if you believe your access device has been lost, stolen, used without your authorization, or otherwise compromised or if someone has transferred or may transfer money from your accounts without your permission or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account plus your maximum overdraft privilege limit, if applicable. If you tell us within two (2) business days after you learn of the loss, theft, compromise or unauthorized use of your access device, you can lose no more than \$50.00 if someone used your access device without your permission. If you do NOT tell us within two (2) business days after you learn of the loss, theft, compromise, or unauthorized use of your access device, and we can prove we could have stopped someone from using your access device without your permission if you had told us, you could lose as much as \$500.00. Also, if your statement shows transfers that you did not make, including those made by an access device or other means, tell us AT ONCE. If you do not tell us within sixty (60) days after the FIRST statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

TELEPHONE NUMBER AND ADDRESS FOR NOTICE OF UNAUTHORIZED USE: If you believe your ATM card and/or Master Money™ check card has been lost or stolen, or that someone has transferred or may transfer money from your account without your permission, call: (518) 730-3000 Monday through Friday 8:00AM – 7:00PM and Saturday 8:30am – 1:30pm, or (800) 528-2273 after normal business hours. If you believe your unique User ID and/or password for Online Banking Services has been lost, stolen, used without your authorization, or otherwise compromised, or if someone has transferred or may transfer money from your account without your permission, telephone us at (518) 730-3000 or write to us at Pioneer Bank, Customer Care Center, Pioneer Plaza, P.O. Box 11799, Albany, NY, 12211. You should call (518) 730-3000 or write to us at Pioneer Bank, Customer Care Center, Pioneer Plaza, P.O. Box 11799, Albany, NY 12211 if you believe a transfer has been made using the information from your check without your permission.

OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS: If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages, as provided by law. However, there are some exceptions.

We will not be liable, for instance:

- A. If, through no fault of ours, you do not have enough money in your account to make the transfer. B) If the automated teller machine where you are making the transfer does not have enough cash.
- B. If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- C. If circumstances beyond our control (such as fire, flood, power or computer failure) prevent the transfer, despite precautions that we may have taken.
- D. If we do not have sufficient information to complete the transaction.
- E. If there is a dispute about the amount or we have been ordered to pay or hold for someone else the money in your account.
- F. If you report your card lost or stolen.
- G. If an employee of a merchant does not properly handle the transfer.
- H. If, in the case of a preauthorized credit to your account, a third party does not send your money to us on time or does not send us the correct amount.
- I. There may be other exceptions stated in our agreement with you.

ACCOUNT INFORMATION DISCLOSURE: We will disclose information to third parties ONLY as described in our Privacy Notice, a copy of which has previously been provided to you at account opening, and is available to you on the home page of www.pioneerbanking.com.

CHANGES IN THIS AGREEMENT: We may change the terms of this Electronic Funds Transfer Disclosure from time to time, but we will give you written notice of any such change as required by law.

TERMINATION BY BANK: Pioneer Bank may terminate its permission for your use of your access device(s) or any electronic service(s) at any time.

DEBIT CARDS FOR MINORS: Pioneer Bank may at its sole discretion permit a minor child who is at least sixteen years of age but less than eighteen years old, to be a joint owner on a deposit account which is eligible for the issuance of an ATM card or Master Money™ check card ("debit card"). In such instance, a parent or legal guardian of said minor shall be required to be a joint owner on the account with said minor. At the request of the parent or legal guardian co-owner and at Pioneer Bank's sole discretion, an ATM card or debit card may be issued to said minor, provided that the parent or legal guardian co-owner signs any and all disclosures required by Pioneer Bank in order to issue an ATM card or debit card to said minor. The parent or legal guardian owner(s) of the account will be responsible for any and all charges incurred by said minor. The parent or legal guardian agrees to indemnify and hold harmless Pioneer Bank for any losses suffered by Pioneer Bank as a result of the minor child's use of the ATM card or debit card, including the right of set off, as more fully described in these deposit account Terms and Conditions. Debit cards may be issued to minors for the following account types only: Premier Checking, StartLineSM, StartLine PlusSM, Essential Banking, and Signature Banking. All other terms and conditions regarding ATM card and debit card usage set forth in this and any other disclosure(s) by Pioneer Bank to you hereby apply.

ACH TRANSACTIONS BY MINOR: Pioneer Bank may, at its sole discretion, permit a minor child who is at least sixteen years of age but less than eighteen years old, to be a joint owner on a deposit account. In such instance, a parent or legal guardian of said minor shall be required to be a joint owner on the account with said minor and shall be required to sign any and all disclosures required by Pioneer Bank regarding ACH transactions originated by the minor. The parent or legal guardian of the minor who is a co-owner on the account shall assume all legal and financial responsibility for any and all ACH transactions originated by said minor child and agrees to indemnify and hold harmless Pioneer Bank for any losses suffered by the Bank as a result of ACH transactions originated by said minor child, including the right of set off, as more fully described in these deposit account Terms and Conditions.

SERVICE CHARGES: There is no charge for using your ATM card and/or your Master Money™ check card at a Pioneer Bank ATM. There is a \$1.00 per transaction fee for deposits or withdrawals on a Pioneer Bank account at a non-Pioneer Bank ATM or at a POB terminal. If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network and you may be charged a fee for a balance inquiry even if you do not complete a fund transfer. There is NO CHARGE for a POS transaction where you signed your signature to authorize the transaction, wherever you see the MasterCard® logo. There is a \$5.00 card replacement fee for the Generic Image, a \$5.95 fee for Gallery Images or \$9.95 fee for MyCard Images. There is a \$30.00 per item charge for stop payments. There is a \$30.00 per item charge for withdrawals or checks that could not be paid because there were insufficient or uncollected funds available to do so. There is no charge for using Telephone Banking. Please refer to our Service Charge Schedule for additional fees where applicable. Depending on which Online Banking service is used, certain service charges may apply. Please refer to our Online Banking Agreement for service charge information.

ERROR RESOLUTION: IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR EFTs: Contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about an EFT listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared. For Online Banking transactions, telephone us at (518) 730-3000 or write to us at Pioneer Bank, Customer Care Center, Pioneer Plaza, P.O. Box 11799, Albany, NY, 12211.(1) Tell us your name and account number; (2) describe the error or the EFT you are not sure about and explain as clearly as you can why you believe it is an error or why you need more information; and (3) tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we will not re-credit your account. We will tell you the results within three (3) business days after we finish our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

EXCEPTION:

New Accounts: Please note that if the notice of error involves an EFT to or from an account within thirty (30) days after the first deposit to the account was made, we may take up to twenty (20) business days to re-credit your account for the amount you think is in error; however, we may take up to ninety (90) days to complete our investigation.

Out of State/POS Debit Exceptions: We may also take up to ninety (90) days to complete our investigation if the notice of error involves an EFT that:
1) was not initiated in New York State or 2) resulted from a POS debit card transaction.

INTERNET BANKING SECURITY ~ PARTNERING WITH YOUR BANK

The Best Protection Against Online Banking Fraud and Identity Theft~ Tips for Protecting Yourself and Your Business

Pioneer Bank Wants You to Be Protected When you travel the Internet to access online banking, you want to be assured, first and foremost, that effective safeguards are in place to make your visit safe, secure and reliable. When you use online banking to visit our bank, whether it's to learn about rates, to review your accounts or to pay your bills, you are entering a secure area. At Pioneer Bank, protecting you and your personal information is our first priority.

How We Protect You To ensure the best protection possible, we use a layered approach to securing your account information. Layered security is the use of different security or access controls at different points throughout the transaction process. To further increase your safety, Pioneer Bank has recently added a number of security measures and industry-standard technologies to provide enhanced protection from fraud and identity theft. We are committed to consistently safeguarding your personal and financial information. You may rest easy knowing that your financial information is protected with state of the art security every step of the way. Our layered security approach includes a combination of the following measures, based on the nature of the transaction:

- **Enhanced Authentication** – We use multifactor authentication in conjunction with other security controls, including firewalls, password and PIN protection, and device identification, to provide a layered approach.
- **Fraud Detection and Monitoring** – Includes analysis and consideration of the customer's history and behavior and enables us to respond timely to detected anomalies.
- **Enhanced Transaction Verification** – Techniques we use to verify a transaction during submission include:
 - **Dual Control** – Provide tools for validation of high risk transactions by more than one user on more than one device (e.g. separate initiation and authorization to process a wire transfer.)
 - **Subsequent Verification** – Reporting or notification to a designated authorizer to confirm a transaction
 - **Out of Band Validation** – Validation by means other than that by which the transaction was originated.
 - **Payment limits** – Use of payment controls such as transaction limits, transaction confirmation, payment velocity or payment threshold controls.
- **Encryption** – We require full 128-bit encryption for online banking. Encryption is a process that transforms sensitive information into a string of unrecognizable characters before they are sent over the Internet and helps keep your information private between the Bank's computer system and your Internet browser.
- **Activity Blocking** – We block activity from IP addresses with known or suspected fraudulent activities.
- **Automatic Timeout** – To further protect you from fraud, your online banking sessions will automatically terminate if you are logged in for an extended period with noactivity.
- **Privacy Policies and Training** – We enforce strict privacy policies and procedures and train frequently to ensure our workforce is knowledgeable and proficient in protecting sensitive customer information.

Partnering with your bank provides the most protection from online banking fraud and identity theft. While we employ the utmost in diligence to ensure your ongoing safety, the best defense against online account fraud and identity theft is a teamwork approach, where customer awareness and responsible use of online banking is the first line of defense.

How to Protect Yourself

1. Use strong passwords – Experts advise a combination of letters and numbers and advise against easily guessed passwords, such as names, birthdays, home addresses, etc. To protect your password, do not share it. Change your password frequently.
2. Monitor your account – Monitor account activity regularly and notify us of any unauthorized transactions. (See below for a description of your rights under Regulation E.)
3. Avoid fraudulent Web sites – To help ensure the Web site you have visited is authentic and secure, when conducting financial transactions online look for a lock icon on the browser's status bar or a Web site URL that begins "https:" (the "s" stands for secure).
4. Log off – Always sign off from the secured area when you are finished with online banking transactions.
5. Use Anti-Spyware – Always maintain up to date antivirus software that detects and blocks spyware programs that can give criminals access to your computer.
6. Be wary of e-mail – Most e-mail is insecure. Do not share sensitive information via email. Always BEWARE of any email asking you to input or verify any banking or personal information, as they are likely to be fraudulent attempts to obtain your online banking credentials. Such attempts are frequently conducted by criminals in phishing and social engineering attacks. Fraudulently obtained user names and passwords

are then used by the criminal to transfer money out of your account.

How to Protect Your Business

Pioneer Bank uses the latest in online security tools to help protect your accounts. However, no one knows your business like you do. To best ensure your protection, we urge all of our business online banking customers to periodically assess your own level of risk, and evaluate the controls in operation at your place of business, to further protect you against online banking fraud. Corporate Account Takeover is the most common online fraud perpetrated against businesses. Continue reading for a description of how it works and some tips on how to avoid becoming a victim.

Corporate Account Takeover- One of the biggest threats to a business account holder is called "Corporate Account Takeover," whereby the fraudster gains access to the business's online banking accounts and quickly transfers the money into their own account. Here's how it works.

1. **Target the Victim** – The fraudster targets an employee of the company, often a senior executive, using any number of techniques designed to either directly gather the login information or infect the computer with malware that can obtain it. These techniques include but are not limited to phishing, attachments or links to Web sites infected with malware, fake friend requests on social networking sites and more.
2. **Install Malware** – The next step is to install the malware onto the victim's computer. This malware often contains the ability to transmit what key strokes are taken and even screenshots of what the victim is looking at. The Zeus Trojan is an example of one of the more prevalent pieces of malware on the Internet that targets online banking customers.
3. **Gather Information** – When the victim logs into online banking the malware transmits the login information to the fraudster.
4. **Initiate the Takeover** – Once the login information is transmitted to the fraudster, they can use it to log in and transfer money out of the accounts, while appearing to be a legitimate user.

Help protect your business with the following tips:

1. Educate yourself and your employees about this type of scheme.
2. Don't respond to or open attachments or click on links in unsolicited emails. If it appears to be from a trusted source (e.g. bank, IRS, Better Business Bureau, UPS, etc.) contact the source directly through other means to verify authenticity.
3. Be wary of pop-up messages claiming your machine is infected and offering to fix the problem. These are often vehicles to install malware.
4. Use and install spam filters.
5. Install and maintain anti-virus, anti-spyware, anti-malware and firewalls. Set them to update automatically.
6. Be sure to install all security updates for your operating systems and other applications.
7. Monitor your accounts every day and report any suspicious activity to your bank and law enforcement.
8. If possible, use a dedicated computer for online banking.
9. Always shred confidential information prior to disposal.

Consumer Protection Under Regulation E

Banks follow specific rules issued by the Federal Reserve Board for electronic transactions. Known as Reg. E, the rules cover various situations revolving around transactions made electronically, including Internet banking transactions. With the protections provided under Reg. E, consumers can recover Internet banking losses according to how soon they are reported. These protections are extended to consumers on consumer accounts and do not generally apply to business or non-consumer accounts. Please contact us for a copy of our disclosures describing your rights under Regulation E.

If You Detect Fraudulent or Suspicious Activity

If you believe your online banking credentials have been compromised, or your identity has been stolen it's critical that you report it without delay. Any incidents of fraud or suspected fraud should be immediately reported to Pioneer Bank. Pioneer Bank will not contact you via e-mail or any other means to obtain or verify your online banking credentials (user name/password), or any other personal financial data. If you receive an unscheduled or unsolicited email or phone call requesting personal financial data, and claiming to be from Pioneer Bank, do not respond. Please report any such activity to us immediately at the following number: Pioneer Bank, Customer Care Center, 518-730-3000.

Other Helpful Resources

FDIC Consumer Fraud Resources: www.fdic.gov/consumers/theft/index.html Credit

Reporting Agencies:

Equifax Credit Information Services, Inc. – www.equifax.com Experian

Information Solutions, Inc. – www.experian.com

Trans Union – www.transunion.com Federal

Trade Commission (FTC):

The FTC maintains the Identity Theft Data Clearinghouse, the federal governments centralized identity theft complaint database, and provides information to victims. www.consumer.gov/idtheft

Other Agencies: Postal Inspection Service – www.usps.com, Dept of Motor Vehicles – www.dmv.ny.gov, Social Security Fraud Hotline: 800-269-0271

NOTICE OF ATM/NIGHT DEPOSIT FACILITY USER PRECAUTIONS

As with all financial transactions, please exercise discretion when using an automated teller machine ("ATM") or night deposit facility. For your own safety, be careful. The following suggestions may be helpful.

1. Prepare for your transactions at home (for instance, by filling out a deposit slip) to minimize your time at the ATM or night deposit facility.
2. Mark each transaction in your account record, but not while at the ATM or night deposit facility. Always save your ATM receipts. Don't leave them at the ATM or night deposit facility because they may contain important account information.
3. Compare your records with the account statements you receive.
4. Don't lend your ATM card to anyone.
5. Remember, do not leave your card at the ATM. Do not leave any documents at a night deposit facility.
6. If you lose your ATM card or if it is stolen, promptly notify us. You should consult the other disclosures you have received about electronic fund transfers for additional information about what to do if your card is lost or stolen. Protect the secrecy of your Personal Identification Number (PIN). Protect your ATM card as though it were cash. Don't tell anyone your PIN. Don't give anyone information regarding your ATM card or PIN over the telephone. Never enter your PIN in any ATM that does not look genuine, has been modified, has a suspicious device attached, or is operating in a suspicious manner. Don't write your PIN where it can be discovered. For example, don't keep a note of your PIN in your wallet or purse.
7. Prevent others from seeing you enter your PIN by using your body to shield their view.
8. Don't accept assistance from anyone you don't know when using an ATM or night deposit facility.
9. When you make a transaction, be alert to your surroundings. Look out for suspicious activity near the ATM or night deposit facility, particularly if it is after sunset. At night, be sure that the facility (including the parking area and walkways) is well lighted. Consider having someone accompany you when you use the facility, especially after sunset. Defer your transaction if circumstances cause you to be apprehensive for your safety. You might consider using another ATM or night deposit facility.
10. If you notice anything suspicious or if any other problem arises after you have begun an ATM transaction, you may want to cancel the transaction, pocket your card and leave. You might consider using another ATM or coming back later.
11. Please be sure to close any entry door completely upon entering and exiting the ATM or night depository facility. Do not permit any unknown persons to enter the facility after regular banking hours.
12. Don't display your cash; place withdrawn cash securely upon your person before exiting the ATM. Count the cash later when you are in the safety of your own car, home, or other secure surrounding.

13. At a drive-up facility, make sure all the car doors are locked and all of the windows are rolled up, except the driver's window. Keep the engine running and remain alert to your surroundings.
14. We want the ATM and night deposit facility to be safe and convenient for you. The activity of the automated teller machine facility may be recorded by a surveillance camera or cameras. Please tell us if you know of any problem with a facility. For instance, let us know if a light is not working or there is any damage to a facility. Please use the nearest available public telephone to call the police if emergency assistance is needed. Direct complaints concerning ATM facility security to our security department or the New York State Department of Financial Services at 1-800-342-3736.

RETAIL SERVICE CHARGE SCHEDULE**ELECTRONIC TRANSACTIONS**

Cash advance completed with your Pioneer Bank MasterMoney™ Check Card	\$3.00	per transaction
Check Card or ATM card- original	Free	
Deposits, withdrawals or balance inquiries on a Pioneer Bank account at a Pioneer ATM	Free	
Direct Deposit of payroll or recurring payments	Free	
Pre-authorized payment to third parties	Free	
Withdrawals on a Pioneer account at a non-Pioneer ATM/Point-of-Banking (POB) location	\$1.00	per transaction

MISCELLANEOUS CHARGES

Account Statement Reconciliation	\$20.00	per hour
Bank Document photocopies	\$3.00	per item
Check Card or ATM card expedited delivery	\$35.00	per item
Check Printing fees	varies	
Check Protest	\$20.00	per item
Coin Machine Fee (not available at all branches)	free for	customers
<i>percentage amount of coin accepted by machine</i>	10% for	non-customers
Counter Checks	\$0.25	per check
Debit Card or ATM card- Generic Image - <i>replacement</i>	Free	
Debit Card- Gallery Image - <i>new, re-issued or replacement</i>	\$5.95	per card
Debit Card- MyCard Image - <i>new, re-issued or replacement</i>	\$9.95	per card
Item Paid utilizing Linked Account	\$10.00	per transfer
Item Paid utilizing Overdraft Privilege SM (ODP)	\$30.00	per item
Item Presented against Insufficient Funds (NSF)	\$30.00	per item
Item Presented against Uncollected Funds	\$30.00	per item
Item Presented Subsequently Returned	\$10.00	per item
Legal Processing: subpoena, court order, restraint, levy, etc	\$100.00	per item
Money Order	\$3.00	per check
Night Depository Bag rental	\$3.00	per bag
Passbook replacement- lost	\$5.00	per passbook
Research Services	\$20.00	per hour
Safe Deposit Box- 1 key lost	\$10.00	
Safe Deposit Box- 2 keys lost	\$150.00	
Securities Transactions and Safekeeping	\$45.00	fee
Stop Payment	\$30.00	per item
Teller Check (purchased for less than \$1,000)	\$3.00	per check
Wire Transfers (Domestic Incoming)	\$10.00	per transfer
Wire Transfers (Domestic Outgoing)	\$25.00	per transfer
Wire Transfers (International Incoming)	\$20.00	per transfer
Wire Transfers (International Outgoing)	\$40.00	per transfer

ONLINE BANKING SERVICES

Bill Pay utilization	Free	
CD of bill payment activity initiated via Bill Pay	\$25.00	per CD
Copy of Check issued via Bill Pay	\$30.00	per item
Expedited Payments initiated via Bill Pay- electronic	\$5.00	per item
Expedited Payments initiated via Bill Pay- overnight check	\$25.00	per item
Online Banking and Bill Pay through Quicken	Free	
Online Banking for account inquiries or transfers between Pioneer accounts	Free	
Online Banking using Quicken	Free	
Stop Payment placed on an item paid via Bill Pay	\$30.00	per item

Revised 10/1/2018

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