


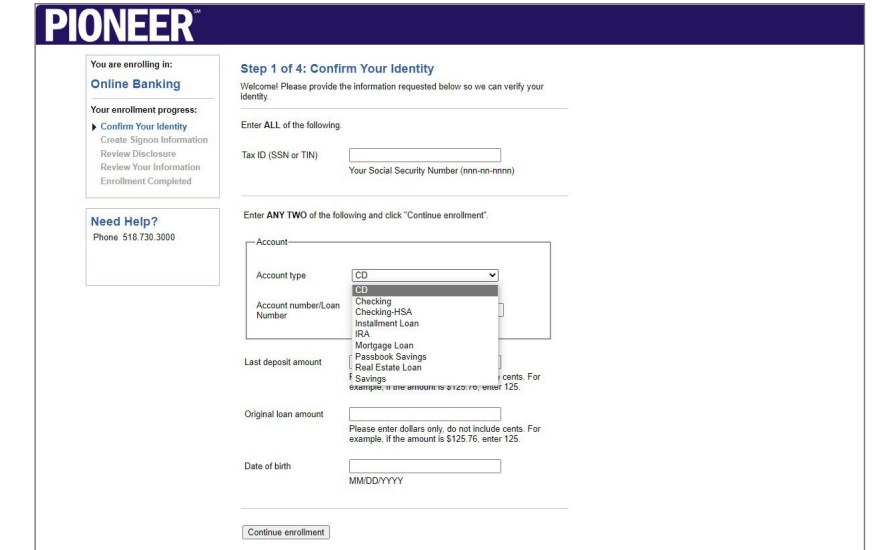
How-To Make Mortgage Payments Online

Step 1a

[Click here](#) to get started, or visit pioneerny.com, click  Login and select **Enroll in Online Banking**.

Enter your Social Security Number or Taxpayer Identification Number.


Under account type, select **Mortgage Loan** and enter your Account number.



Step 1b

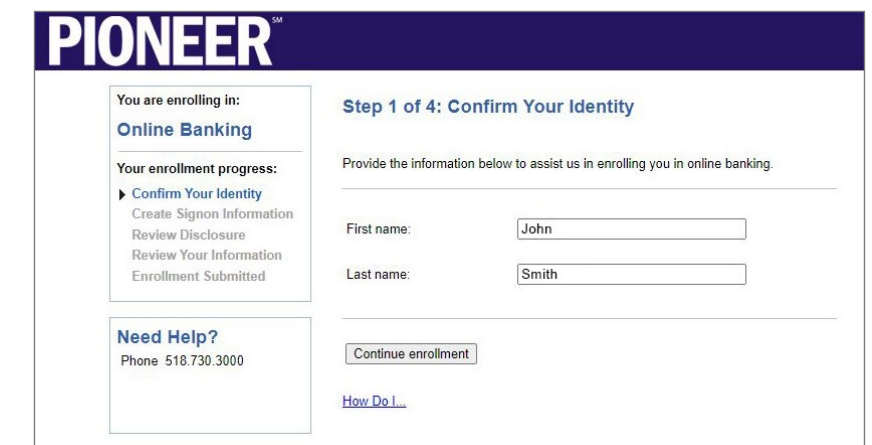
Below, enter the original loan amount (*include all decimal places*) and your date of birth (*mm/dd/yyyy*).

Then click **Continue Enrollment**.



Step 1c

Next, enter your first name, last name, and then click **Continue Enrollment**.



Step 2

You will now create your sign-in information.

Enter and confirm both your username and password and add your preferred email address to use before clicking **Continue Enrollment**.

The screenshot shows the Pioneer online banking enrollment interface. On the left, a sidebar indicates the user is enrolling in 'Online Banking' and shows the progress: 'Confirm Your Identity', 'Create Signon Information' (current step), 'Review Disclosure', 'Review Your Information', and 'Enrollment Submitted'. Below this is a 'Need Help?' section with the phone number 518.730.3000. The main content area is titled 'Step 2 of 4: Create Sign-in Information' and contains a form for creating a username and password. The form includes fields for 'Username', 'Confirm username', 'Password', and 'Confirm password', followed by a 'Primary e-mail address' field. A 'Continue enrollment' button is located at the bottom right.

Step 3

Read through the disclosure before checking the box stating, *I have read and agree to the terms & conditions* and click **Continue Enrollment**.

The screenshot shows the Pioneer online banking enrollment interface at Step 3 of 4: Review Disclosure. The sidebar on the left shows the progress: 'Confirm Your Identity', 'Create Signon Information', 'Review Disclosure' (current step), 'Review Your Information', and 'Enrollment Submitted'. The main content area is titled 'Step 3 of 4: Review Disclosure' and features a 'Print-friendly view' link. Below the title is the heading 'Online banking terms and conditions' and a scrollable area for 'Terms and Conditions'. The text in the scrollable area states: 'Please read this document before opening an account or accessing Online Banking Services. YOU UNDERSTAND AND INTEND THAT YOUR CLICKING ON THE 'I AGREE' BUTTON BELOW SHALL OPERATE AS AN ORIGINAL SIGNATURE. BY CLICKING ON THE 'I AGREE' BUTTON, YOU ACKNOWLEDGE THAT YOU HAVE READ THE CONSENT AND HAVE OR WILL PRINT A COPY FOR YOUR RECORDS WHEN CONFIRMING YOUR ACCESS ON YOUR DEVICE. YOU FURTHER ACKNOWLEDGE THAT YOU CAN ACCESS, RECEIVE AND RETAIN NOTICES ELECTRONICALLY IN THE FORMATS WE USE, AND AFFIRMATIVELY CONSENT TO THE RECEIPT OF NOTICES ELECTRONICALLY. This Electronic Notices Disclosure and Consent (the "Consent") contains important information about how we will deliver disclosures and notices required by applicable law to you, including account disclosures, and all related account documents, the Electronic Funds Transfer Disclosure, and the...'. Below the scrollable area is a checkbox labeled 'I have read and agree to the terms & conditions.' which is checked. A 'Continue enrollment' button is at the bottom right.

Step 4


Review your information for accuracy before selecting **Submit Enrollment**.

You will receive a notice that your enrollment has been submitted and a reference number for the enrollment.

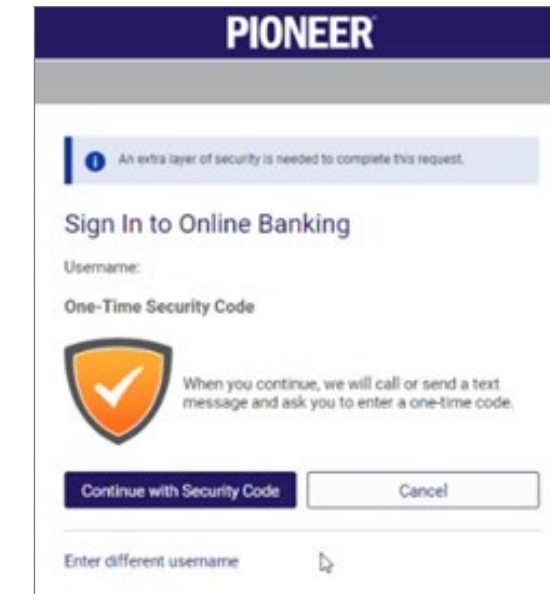
Select **Finish** and navigate back to pioneerny.com.

The screenshot shows the Pioneer online banking enrollment interface at Step 4 of 4: Review Your Information. The sidebar on the left shows the progress: 'Confirm Your Identity', 'Create Signon Information', 'Review Disclosure', 'Review Your Information' (current step), and 'Enrollment Submitted'. The main content area is titled 'Step 4 of 4: Review Your Information' and contains a warning: 'Enrollment in Online Banking has not yet been set up. Please verify your information and then click "Submit enrollment". To make changes, click "Change" for the information you want to change.' Below this is a section for 'Your identity information' with a 'Change' link. The information displayed is: First name: John, Last name: Smith, Username: JohnSmith123, and Primary e-mail: J.Smith123@gmail.com. A 'Submit enrollment' button is at the bottom right. A 'How Do I...' link is also visible at the bottom.

Step 5

On the top right of pioneerny.com, select  Login and enter the user id you created previously.

Then select **Continue with Security Code**.



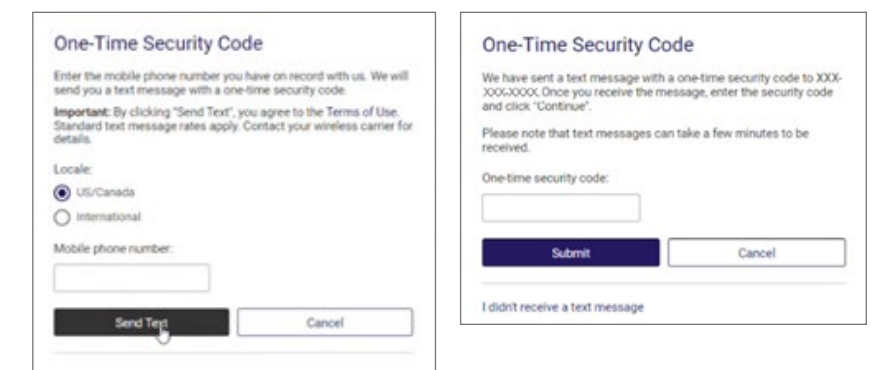
Step 6

Select the phone number you would like to use to receive your security code, and then select **Send a text message to a mobile phone on record** before clicking **Continue**.

Step 7

Choose the appropriate region and enter the mobile phone number you will be using before clicking **Send Text**.

Once you receive the text message with the code, enter it and click **Submit**.

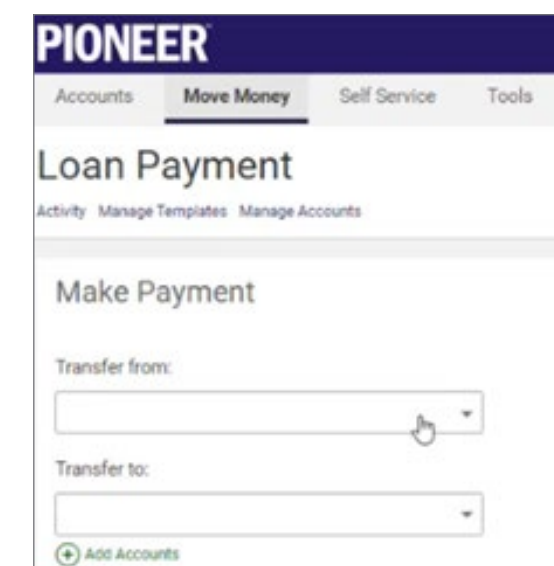
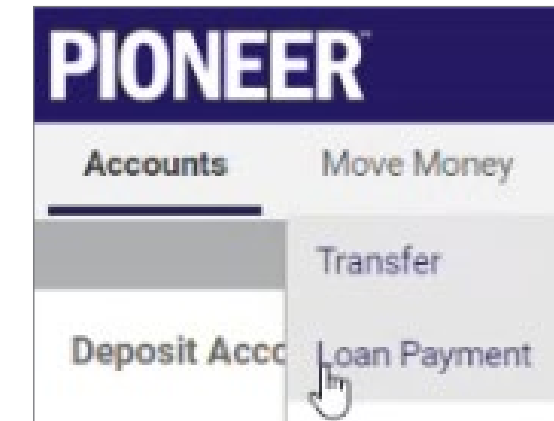


Step 8

Now, enter your previously created username and password to sign into Online Banking.

Step 9

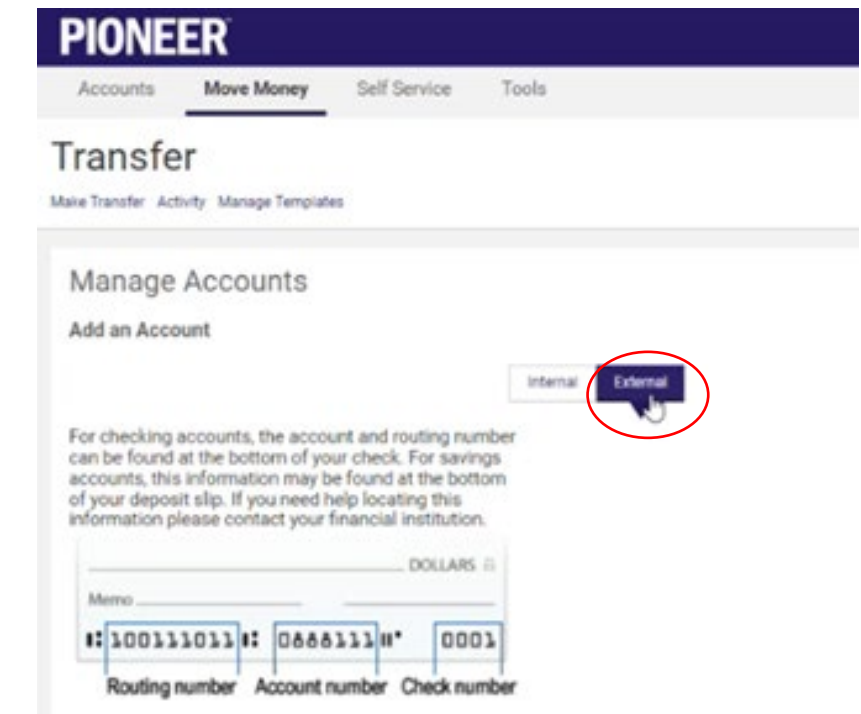
To set up a new mortgage payment from an external account select **Loan Payment** from the **Move Money** dropdown.



Step 10

Select the green + **Add Accounts** option.

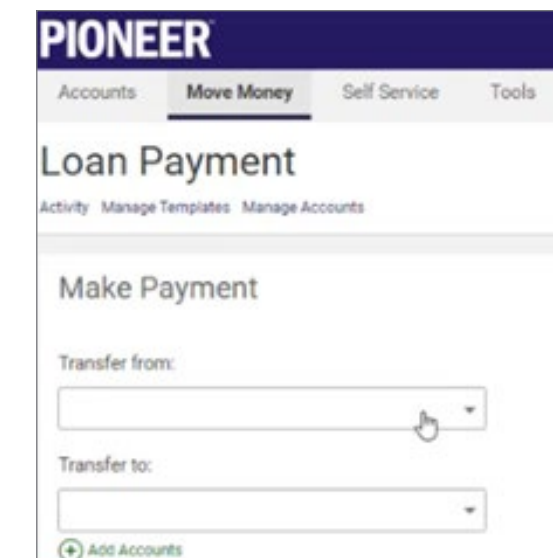
Next, select **External** from the account options before entering the information of the external account you will be making your payment from.



The screenshot shows the PIONEER web interface. At the top, there is a navigation bar with 'Accounts', 'Move Money', 'Self Service', and 'Tools'. Below this is the 'Transfer' section with sub-links for 'Make Transfer', 'Activity', and 'Manage Templates'. The main content area is titled 'Manage Accounts' and includes an 'Add an Account' section. There are two radio buttons: 'Internal' and 'External'. The 'External' button is highlighted with a red circle. Below the radio buttons is a text box with a 'DOLLARS' label and a dropdown arrow. Underneath is a 'Memo' field. At the bottom, there are three input fields for 'Routing number', 'Account number', and 'Check number', each with a sample number: '100111011', '08881111*', and '0001' respectively.

Step 11

After your external account is set up, you can navigate back to the **Make Payment** page (under *Loan Transfer*) to make or schedule a payment.



The screenshot shows the PIONEER web interface. At the top, there is a navigation bar with 'Accounts', 'Move Money', 'Self Service', and 'Tools'. Below this is the 'Loan Payment' section with sub-links for 'Activity', 'Manage Templates', and 'Manage Accounts'. The main content area is titled 'Make Payment' and includes a 'Transfer from:' dropdown menu and a 'Transfer to:' dropdown menu. At the bottom left, there is a green plus icon followed by the text 'Add Accounts'.

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pioneerny.com