

Pioneer Bank Privacy Policy

Terms of this policy must be agreed to in order to submit a mortgage application to Pioneer Bank.

Your Privacy is a Priority To Us

At Pioneer Bank, we are committed to safeguarding customer information. Since your privacy is a priority to us, Pioneer will not share nonpublic information about you with third parties, except as explained in our Privacy Policy. We have created our Privacy Policy to communicate our privacy commitment to you, and to serve your privacy needs.

Privacy Policy

Protecting your privacy is important to Pioneer. We want you to understand what information we may gather and how we may share it. This Privacy Policy explains Pioneer's collection, use, retention and security of information about you.

As part of providing you with financial products or services, we may obtain information about you from the following sources:

- Applications, forms and other information that you provide to us, whether in writing, in person, by telephone, electronically or by any other means. This information may include your name, address, employment information, income and credit references;
- Your transactions with us or with others. This information may include your account balances, payment history and account usage;
- Consumer reporting agencies. This information may include account information and information about your creditworthiness;

Sharing Information Outside Pioneer Bank

We are required to or we may provide information about you to third parties outside Pioneer Bank without your consent, as permitted by law, such as,

- To respond to a subpoena or court order, judicial process or regulatory authorities;
- To consumer reporting agencies;
- In connection with a proposed or actual sale, merger or transfer of all or a portion of our business;
- To protect against fraud

In addition, we may provide information about you to our service providers to help us process your applications or service your accounts. Our service providers may include billing service providers, mail and telephone companies, insurers, loan settlement service providers, property inspection companies, attorneys or other professionals. The third party is not allowed to use the information that they are provided for any other purpose than to process your Pioneer application or service your Pioneer account.

Our Former Customers

Even if you are no longer a Pioneer customer, our Privacy Policy will continue to apply to you.

Our Security Practices and Information Accuracy

Internally we take steps to safeguard customer information. We restrict access to the personal and account information of our customers to those employees who need to know that information in the course of their job responsibilities. We maintain physical, electronic and procedural safeguards that comply with federal standards to protect customer information. Pioneer also has internal controls to keep customer information as accurate and complete as we can. If you believe that any information about you or your account with Pioneer is not accurate, please let us know.

Other Information

This Privacy Policy applies to products or services provided by Pioneer Bank, used primarily for personal, family or household purposes. Our Privacy Policy is regularly reviewed to make sure we continue to serve the privacy interests of our customers. The examples within this Privacy Policy are illustrations and they are not intended to be exclusive.

Pioneer does not collect any data on visitors to our website. Pioneer's website may contain links to 3rd party sites that you may find useful. These sites may have their own privacy policy. You should review the privacy policy of any Web site before you provide personal or confidential information.

This Privacy Policy is presented for general guidance and does not constitute a contract, create legal rights or modify or amend any agreements Pioneer has with its customers. We reserve the right to change and update the Privacy Policy at any time. Changes to the Privacy Policy will be posted on our Web site, and we encourage you to visit this page from time to time to ensure you are aware of any changes we may have made.