



FACTS

WHAT DOES PIONEER BANK, F.S.B. DO WITH YOUR PERSONAL INFORMATION?

Rev. March 2015

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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number and credit history ● Account transactions and checking account information ● Account balances and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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, F.S.B. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Bank, F.S.B. 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	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 800-624-5200 or go to pioneerbnk.com , pioneermidland.com or libertyhomefinancial.com
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Who We Are	
Who is providing this notice?	Pioneer Bank, F.S.B.; Pioneer Mortgage Company, Inc.; and Liberty Home Financial
What We Do	
How does Pioneer Bank, F.S.B. protect my personal information?	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.
How does Pioneer Bank, F.S.B. collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Give us your income information or provide employment information ● Provide account information or give us your contact information ● Show us your driver's license
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Our affiliates include:</i> <ul style="list-style-type: none"> ● <i>Companies with a Pioneer Bank, F.S.B.; Pioneer Mortgage Company, Inc. and Liberty Home Financial</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Pioneer Bank, F.S.B. does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Pioneer Bank, F.S.B. doesn't jointly market.</i>



Privacy Statement

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

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.