

Pioneer Cash with Pioneer Saver - Truth In Savings Disclosure

This disclosure contains the rules that govern your deposit account as of June 11, 2026.

Account Overview:

- Pioneer Cash is a variable rate checking account with no minimum balance that rewards accountholders with interest and nationwide ATM withdrawal fee refunds when they meet minimum qualifications during the account's Monthly Qualification Cycle.
- Pioneer Saver is a variable rate deposit account with no minimum balance that rewards accountholders with interest when they meet the minimum qualifications associated with their linked Pioneer Cash checking account during each Monthly Qualification Cycle.

Purpose and Expected Use of Account

This account is intended to be the accountholder's primary checking account in which payroll transactions and day-to-day spending activities including but not limited to grocery, gasoline, apparel, shopping, dining, sporting and entertainment transactions are posted and settled.

Commensurate with the spending activities identified above, we expect the account's debit card to be used frequently throughout each month and for transaction amounts to reflect a wide dollar range. Small debit card transactions conducted on the same day at a single merchant and/or multiple transactions made during a condensed time period particularly near the end of a Monthly Qualification Cycle are not considered normal, day-to-day spending behavior. These types of transactions appear to be conducted with the sole purpose of qualifying for the account's rewards and thus will be deemed inappropriate transactions and will not count toward earning the account's rewards.

Pioneer Bank reserves the right to determine if the account is being maintained for a purpose other than day-to-day, primary use. Accountholders who persist in making debit card transactions in a calculated and limited fashion in order to meet their monthly qualifications may have their accounts converted to a different checking account or closed altogether. We also reserve the right to convert the account to a different checking account if the account does not have consistent active use over 12 consecutive Statement Cycles.

We have the right to close this account at any time, with proper notice. Our decision to close the account will not affect your existing obligations to us including any obligation to pay fees or charges incurred prior to termination. No deposits will be accepted and no checks will be paid after the account is closed. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Pioneer Bank check for the remaining balance, if applicable, will be mailed to accountholder at the address indicated on our current records. Upon termination of your Pioneer Cash with Pioneer Saver account, any optional add-on products / services associated with this account will also be terminated at the same time.

If, for whatever reason the Pioneer Saver portion of your account is closed, your account will automatically be converted to a standalone Pioneer Cash account and only the Pioneer Cash terms and conditions articulated within this disclosure will apply.

Interest Rate & Annual Percentage Yield (APY)

- **Compounding & Crediting:** Interest will be compounded on a monthly basis. Interest will be credited to your Pioneer Cash and Pioneer Saver account on the last day of the current statement cycle. If you close your account before the interest is credited, you will not receive the accrued interest. Interest begin(s) to accrue on the banking day you deposit noncash items (for example, checks).
"Banking Day" means any business day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions.
"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.
"Statement Cycle" means the period of time for which Pioneer Bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website at www.bankwithpioneer.com or contact one of our branch service representatives for specific Statement Cycle dates.
- **Balance Computation Method:** We use the average daily balance method to calculate the interest on your Pioneer Cash with Pioneer Saver account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the Statement Cycle.
- **Interest Rate & Annual Percentage Yield:** This is a variable rate account. The interest rate and annual percentage yield may change. The interest rate is determined at our discretion and we may change the interest rate on your account at any time, without any limitations, and without notice to you.
When your Pioneer Cash account qualifications are met during a Monthly Qualification Cycle:
Pioneer Cash: average daily balances up to \$15,000 in your Pioneer Cash account earn an interest rate of 3.93% resulting in a non-compounding APY* of 4.00%; and average daily balances of \$15,000 or more earn an interest rate of .50% on the portion of the average daily balance of \$15,000 or more, resulting in a non-compounding range from 3.87% to 0.93% APY depending on the account's average daily balance.
Pioneer Saver: average daily balances in your Pioneer Saver account up to \$250,000 earn an interest rate of 1.98% resulting in an APY of 2.00% and average daily balances of \$250,000 or more earn an interest rate of 1.98% resulting in an APY of 2.00%.
When your Pioneer Cash account qualifications are not met during a Monthly Qualification Cycle:
Pioneer Cash: ATM withdrawal fees are not refunded and the entire average daily balance in the account earns an interest rate of .05% resulting in a non-compounding annual percentage yield of .05%.
Pioneer Saver: the entire average daily balance in the Pioneer Saver account earns an interest rate of .25% resulting in an annual percentage yield of .25%.
* Interest in Pioneer Cash does not compound because it is automatically transferred to the Pioneer Saver account within one day. Note: Automatic transfer may cause an overdraft to your Pioneer Cash account, if the account's balance is less than the transferred amount when transfer occurs.

Qualification Information:

To earn your rewards, the following enrollments must be in place and all transactions and activities must post and settle to your Pioneer Cash account during each Monthly Qualification Cycle:

- At least one direct deposit, ACH credit, or ACH payment transaction
- At least 15 PIN-based or signature-based debit card purchases
- Be enrolled in and log into online banking
- Be enrolled in and have agreed to receive e-statements rather than paper statements
- Maintain a valid email address on record with bank

Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit or credit cards not issued by our bank.

Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

"Monthly Qualification Cycle" means a period beginning one (1) day prior to the first banking day of the current statement cycle through one (1) day prior to the last banking day of the current statement cycle.

See our website at www.bankwithpioneer.com or contact one of our branch service representatives for specific Monthly Qualification Cycle dates.

"Banking Day" means any day on which an office of the bank is open to the public for the purpose of carrying out substantially all of its banking functions or for processing.

"Business Day" means a calendar day other than a Saturday or a Sunday, January 1, the third Monday in January, the third Monday in February, the last Monday in May, June 19, July 4, the first Monday in September, the second Monday in October, November 11, the fourth Thursday in November, or December 25. If January 1, July 4, November 11, or December 25 falls on a Sunday, the next Monday is not a Business Day.

"Statement Cycle" means the period of time for which our bank provides a summary of the financial activities and transactions that post and settle to the accountholder's account. See our website at www.bankwithpioneer.com or contact one of our branch service representatives for specific Statement Cycle dates.

Reward Information:

When your Pioneer Cash account qualifications are met during a Monthly Qualification Cycle, average daily balances up to \$15,000 in your Pioneer Cash account earn an interest rate of 3.93% resulting in a non-compounding APY of 4.00%; and average daily balances of \$15,000 or more earn an interest rate of .50% on the portion of the average daily balance of \$15,000 or more, resulting in a non-compounding range from 3.87% to 0.93% APY depending on the account's average daily balance.

In addition, average daily balances up to \$250,000 in your Pioneer Saver account earn an interest rate of 1.98% resulting in an APY of 2.00%, and average daily balances of \$250,000 or more earn an interest rate of 1.98% resulting in an APY of 2.00%.

You will receive reimbursements up to an aggregate total of \$15 (up to \$4.99 per single transaction) for nationwide ATM withdrawal fees incurred within your Pioneer Cash account during that Monthly Qualification Cycle. We reimburse ATM withdrawal fees based on estimates when the withdrawal information we receive does not identify the ATM withdrawal fee. If you have not received an appropriate reimbursement, we will adjust the reimbursement amount if we receive the transaction receipt within sixty (60) calendar days of the withdrawal transaction. **NOTE: ATM fee reimbursements only apply to Pioneer Cash or Pioneer Cash Back transactions via ATM; Pioneer Saver ATM transaction fees are not reimbursed nor refunded.**

When your Pioneer Cash qualifications are not met, the interest rate earned on the account's entire average daily balance will be .05% resulting in a non-compounding annual percentage yield of .05% and ATM withdrawal fees are not refunded. In addition, the entire average daily balance in the Pioneer Saver account earns an interest rate of .25% resulting in an annual percentage yield of .25%.

Interest will be credited to your Pioneer Cash and Pioneer Saver account on the last day of the current statement cycle.

Nationwide ATM withdrawal fee reimbursements will be credited to your account on the last day of the current statement cycle.

APY = Annual Percentage Yield. APY calculations are based on an assumed balance of \$15,000 + \$100,000 in your Pioneer Cash account and \$250,000 + \$100,000 in your Pioneer Saver account with an assumed statement cycle of thirty-one (31) days. Rates, rewards, and bonuses, if any, are variable and may change after account is opened; rates may change without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Fees may reduce earnings. If the account is closed before rewards are credited, you will forfeit the rewards.

Additional Information:

Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. A \$50.00 minimum deposit is required to open a Pioneer Cash. A \$50 minimum deposit is required to open a Pioneer Saver. See accompanying Fee Schedule for fees that may apply to this account. Enrollment in electronic services (e.g. online banking, e-statements) and log-ons may be required to meet some of the account's qualifications. Limit of one account(s) per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. This account is not to be used for commercial purposes. If the account is closed, you will forfeit any rewards that have not been credited to your account. A Pioneer Cash account is required to have a Pioneer Saver account. If, for whatever reason the Pioneer Saver portion of your account is closed, your account will automatically be converted to the associated standalone Pioneer Cash account and that account's terms and conditions articulated within their specific disclosure will apply. A linked Pioneer Saver account is required for automatic savings.

Contact one of our bank service representatives for additional information, details, restrictions, reward calculations, processing limitations, cycle dates and enrollment instructions. Member FDIC.

Cycle Date Information:

The following dates apply to your Pioneer Cash and Pioneer Saver accounts. Our Monthly Qualification Cycle dates are not the same as our Statement Cycle dates. To qualify for your account's rewards, all of the transactions and activities identified within the above Qualification Information section must post and settle to your Pioneer Cash and Pioneer Saver accounts with these Monthly Qualification Cycle dates.

The following activities do not count toward earning account rewards: ATM-processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our institution.

Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards.

Month	Year	Monthly Qualification Cycle		Statement Cycle	
		Begin	End	Begin	End
June	2026	05/13/2026	06/09/2026	05/14/2026	06/10/2026
July	2026	06/10/2026	07/07/2026	06/11/2026	07/08/2026
August	2026	07/08/2026	08/11/2026	07/09/2026	08/12/2026
September	2026	08/12/2026	09/08/2026	08/13/2026	09/09/2026
October	2026	09/09/2026	10/13/2026	09/10/2026	10/14/2026
November	2026	10/14/2026	11/09/2026	10/15/2026	11/10/2026
December	2026	11/10/2026	12/08/2026	11/11/2026	12/09/2026
January	2027	12/09/2026	01/12/2027	12/10/2026	01/13/2027