

Digital Banking

Pioneer Bank gives you easy access to manage your accounts efficiently. View account history and images of posted items, receive electronic statements, transfer money, view account details, send messages to Pioneer Bank through the secure bank email and build reminders and alerts to keep you organized.

Online & Mobile Banking

Access and manage your accounts online, anytime, anywhere. It's bright banking on the go.

Bill Pay

Pay one-time or set up recurring payments while you are on the go.

*Terms and conditions apply. Enrollment in Bill Pay is required for this service.

Agribusiness Accounts & Services

BRIGHTBANKING

PIONEERBANK

Mankato

1450 Adams Street / 507-344-4580
320 Stadium Road / 507-345-7069

North Mankato

1735 Commerce Drive / 507-625-3268

St. James

123 Armstrong Boulevard S / 507-375-3201

St. Peter

220 S Third Street / 507-931-3310

Madelia

34 W Main Street / 507-642-3251

Mapleton

301 Main Street NE / 507-524-3630

Lewisville

301 W Lewis Street / 507-435-2451

Lake Crystal Loan Production Office

242 E Highway 60 / 507-726-6475

bankwithpioneer.com



BRIGHT AGRIBUSINESS BANKING to speed your growth.

From the family farm to large agribusiness operations, Pioneer Bank is your partner for financial success.

Our experience and commitment is unmatched, powered by our drive and dedication to finding you customized solutions and valuable tools to produce. We are invested in your operation and our communities. We're here to speed your growth with bright banking.

Checking Accounts

At Pioneer Bank, we understand what it takes to own and operate an agribusiness. Our checking accounts are designed to simplify managing your finances, so you can focus on growth and production.

Simple Checking

Pioneer Bank's Simple Checking is simple to open and even simpler to maintain. Enjoy free Online Banking, free Mobile Banking* and free eStatements.

- \$100.00 minimum deposit to open
- \$5.00 monthly service charge
- 15 free debit transactions per month; \$0.15 fee each additional debit
- \$1.00 paper statement fee

*Message and data rates may apply. Check with your phone carrier.

Interest Checking (for sole proprietors and partnerships)

Pioneer Bank's Interest Checking allows you to earn extra and make every cent count. Enjoy free Online Banking, free Mobile Banking* and free eStatements, while earning competitive interest**.

- \$200.00 minimum deposit to open
- Compounded and credited to your account monthly
- \$5.00 monthly service charge if balance drops below \$200.00 any day of the month
- \$0.15 fee per debit transaction charge if balance drops below \$200.00 any day of the month
- \$1.00 paper statement fee

*Message and data rates may apply. Check with your phone carrier.

**Rates may change at Pioneer Bank's discretion.

Business Checking (for LLCs and other corporations)

With Business Checking you can enjoy free Online Banking and Bill Pay, Mobile Banking* and eStatements. There is no monthly service charge when the average available balance is \$50,000.00 or more for the statement cycle and you can enjoy all the benefits of your MasterCard® Debit Card.

- \$100.00 minimum required to open
- Monthly statement with images
- \$1.00 paper statement fee
- \$5.00 monthly service charge waived when the average available balance is \$50,000.00 or more for the statement cycle

*Message and data rates may apply. Check with your phone carrier.

Pioneer Financial Services

Pioneer Financial offers crop insurance* for your growing operation. Buying crop insurance provides a risk management tool and our dedicated agents have years of experience and unparalleled crop insurance knowledge. They work in conjunction with other risk management strategies to ensure the best possible outcome for producers each crop year and can assist you in developing the most effective risk management program.

*Pioneer Financial crop insurance agents work with multiple insurance carriers to provide a variety of alternative solutions. Investment and insurance products sold by or through Pioneer Bank are not insured by the FDIC or any other federal government agency, are not deposits of or guaranteed by a Bank or any Bank Affiliate and may lose value.



Savings Accounts

Saving is a way to ensure growth for your operation's future. At Pioneer Bank, we offer a variety of savings accounts to accommodate your goals.

Platinum Plus Savings

The Platinum Plus Savings account is designed for businesses that keep larger balances. This account also pays a higher interest rate* and still allows you the flexibility to access your funds when you need them. Enjoy free Online Banking and eStatements and earn a better rate by reaching higher balance tiers**.

- \$5,000.00 minimum deposit to open
- Compounded and credited monthly
- \$5.00 minimum balance fee if balance drops below \$5,000.00 any day of the month
- Three free withdrawals per month; \$1.00 fee per withdrawal thereafter
- Monthly statements
- \$1.00 monthly paper statement fee

**Rates may change at Pioneer Bank's discretion.

**The interest rate will change on the first day of any month following a change in the Wall Street Journal Prime Rate.

Thrift Savings

Owning your money shouldn't be difficult. With Pioneer Bank's simplified Thrift Savings account, take the hassle out of saving—earn interest* on your entire balance, regardless of the minimum balance with no monthly service charge and free Online Banking, free Mobile Banking** and free eStatements.

- \$1.00 minimum deposit to open
- Compounded and credited quarterly

*Rates may change at Pioneer Bank's discretion.

**Message and data rates may apply. Check with your phone carrier.

Regular Savings

With a Regular Savings account, you receive everything you need. It doesn't complicate saving and allows you to earn competitive interest* without jumping through hoops. Enjoy free Online Banking, free Mobile Banking** and free eStatements.

- \$200.00 minimum deposit to open
- Compounded and credited quarterly
- \$5.00 minimum balance fee if balance drops below \$200.00 any day of the quarter
- Nine free withdrawals per quarter; \$1.00 fee per withdrawal thereafter
- \$1.00 paper statement fee

*Rates may change at Pioneer Bank's discretion.

**Message and data rates may apply. Check with your phone carrier.

Certificates of Deposit

Let Pioneer Bank help you improve your earnings without risking any of your operation's cash assets. With a Certificate of Deposit, you can select the term and your funds earn a guaranteed fixed rate. The rates are competitive and fixed, higher than Regular Savings. By laddering maturity dates, you can add liquidity to your CD investments.

- Minimum deposit to open varies
- Terms range from three months to five years
- Specialty certificates are available
- Penalty for early withdrawal*
- FDIC Insured up to \$250,000.00

*Penalties are calculated on the principal basis of the CD that is withdrawn. Interest may be withdrawn from the CD penalty-free at any time after it is credited to you.

FDIC Insurance Sweep

Put your higher balances to work and let Pioneer Bank do the work for you*. With our Instant Cash Sweep (ICSSM) and CDARS[®] services, you can distribute your funds over \$250,000.00 into money market accounts and CDs across different financial institutions—all FDIC Insured and all part of the ICS/CDARS network. Your funds remain secure as they earn competitive interest, plus you will only receive statements from Pioneer Bank. It saves you time and the hassle of tracking collateral values. Enjoy peace of mind with full FDIC protection on your high-dollar deposits while supporting local lending to strengthen our communities.

ICSSM

- Funds are deposited into multiple money market accounts
- Links to a transaction account for daily liquidity (up to six withdrawals per month)

CDARS[®]

- Funds are deposited into multiple CD accounts
- Terms range from four weeks to five years

*Limits and customer eligibility criteria apply.

Loans

Pioneer Bank understands that financing an agribusiness can be complex but is vital to the growth and success of your operation. Our bankers are experienced and extremely resourceful. They work diligently to find the right solution for your agribusiness financing. We make our decisions locally and process the loans in-house.

Operating Loans

Agriculture is a way of life for our region. We understand what it takes for an operation to grow and be successful. Take advantage of Pioneer Bank's experienced agribusiness bankers and competitive rates to manage daily operations. We are a preferred FSA lender.

Equipment Loans

Dependable equipment is fundamental in growing your operation. Pioneer Bank offers financing for all types of equipment term loans for agribusiness. Our bankers have years of experience and can customize equipment loans to help you acquire what you need.

Real Estate Loans

Pioneer Bank understands real estate. Our lenders excel in real estate mortgage loans for farmland, crop storage, livestock facilities and rural residents. We work with you to customize terms for your unique situation to grow your operation. Pioneer Bank is an approved Farmer Mac Lender for the purchase or refinance of agriculture property.

Lines of Credit

At Pioneer Bank, we understand that lines of credit allow agribusinesses to be successful. From crop input to livestock revolving credit lines, we work with you to find the right option for your operation.

Card Services

Pioneer Bank provides a variety of credit card options for agribusinesses, designed to help you manage your accounting. With any of our credit cards you will enjoy features like expense management tools, free additional cards and EMV smart chip technology for added security.

Credit Cards

Choose from our popular business credit card options such as low rate, cash back or flexible rewards to find the one that works best for your business.

No matter which card you choose, your business will benefit from important features like:

- Free online expense reporting tools
- No fee for additional employee cards
- Mobile payment capability for added convenience
- Zero fraud liability.* You won't be liable for fraudulent purchases when your card is lost or stolen
- Cardmember Service available 24 hours a day/365 days per year

*Elan Financial Services provides zero fraud liability for unauthorized transactions. Cardholder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

Debit Card

Your business debit card is a safe and easy solution for making everyday purchases and tracking business spending. It has all the convenience of a MasterCard® debit card, with all the benefit of Pioneer Bank.

Setup your debit card PIN or change your PIN call:
Card Self Service - 1-800-992-3808

- MasterCard® debit card (\$15 annual fee may apply)
- Safer than carrying cash
- More convenient and safer than checks
- Eliminate cost of purchasing checks
- 24/7 access to funds via ATMs
- Easily withdraw funds from ATMs

ATMs

Pioneer Bank offers MoneyPass® giving you access to thousands of ATMs throughout the U.S. for easy access 24/7. Find ATMs using the MoneyPass locator or visit our website.

Checking and Savings Account Details

- The average daily balance method is used to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for this period.
- Interest on non-cash deposits begins to accrue on the business day of deposit—for example, checks.
- The interest rate and annual percentage yield may change at Pioneer Bank's discretion as often as daily. Rates may change after account is opened.
- Fees, penalties, service charges and withdrawal of earned interest may reduce earnings.
- Overdraft and return check fees may apply to negative balances created by check, in-person withdrawal, automatic payment or other electronic means.
- A continuous overdraft fee will be charged to your account on the beginning of the third business day after your account goes negative.
- No account service charge fees will be assessed to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts.
- The \$1.00 per statement Paper Statement Fee will not be assessed to Kasasa® accounts, Thrift Savings accounts, HSAs or IRAs. The Paper Statement Fee will also not be assessed to legally formed non-profit entities who elect to hold Simple Checking and/or Regular Savings accounts.
- Fee for closing an account during the first six months does not apply to Thrift Savings and Kasasa® accounts.
- Accounts closed between statement cycles will not receive accrued interest.

