

FACTS

WHAT DOES PIONEER COMMUNITY BANK DO WITH YOUR PERSONAL INFORMATION?

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Income
- Account balances
- Payment history
- Transaction history
- Account transactions

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Community Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Community Bank Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(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	No	We don't share
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 304-938-5322 or go to www.pioneercommunitybank.com

What We Do	
How does Pioneer Community Bank 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Pioneer Community Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - Open an account - Apply for a loan - Make deposits or withdrawals from your account - Provide account information - Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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. <i>- Pioneer Community Bank has no affiliates</i>
Nonaffiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>- Pioneer Community Bank 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. <i>- Our joint marketing partners include insurance providers.</i>

Additional Privacy Information:

We highly value our clients' trust in us. Therefore, we work hard to protect you from any disclosure of your personal information that could lead to identity theft or unauthorized account activities. Remember that we will never contact you by telephone, e-mail, or mail to request or verify security details about PINs or passwords. For your privacy and protection, our representatives will ask for certain information to verify your identity. However, we will never request your PINs, passwords, or similar information.

We do not send e-mails containing or asking for personal or sensitive information. If you receive any e-mail asking you to confirm, update or contains an "active" link, assume that it is a fraudulent attempt to illegally gain information and contact us immediately.