

PRIVACY NOTICE

FACTS	WHAT DOES PIONEER 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?	<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 income • Account balances and payment history • Credit history and credit score <p>When you are no longer 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 chooses to share some information; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share this information?	Can you limit this sharing?
For our everyday business purposes: <ul style="list-style-type: none"> • To process your transactions and maintain your accounts • To respond to court orders, legal investigations, or report to credit bureaus 	Yes	No
For our marketing purposes: <ul style="list-style-type: none"> • To offer our products and services to you 	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes: <ul style="list-style-type: none"> • Information about your transactions and experiences 	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Use the contact information on back cover.	

Who we are	
Who is providing this notice?	Pioneer Bank SSB is a Texas-based community bank operating branch locations solely in Texas. Our bankers offer a wide array of banking services to individuals, families, and local businesses.
What we do	
How does Pioneer 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.
How does Pioneer Bank collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills online or apply for a loan • use your debit card <p>We might also collect your personal information from others, such as credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Other Important Information	
Texas Savings & Mortgage Lending Department Complaint Information	
<p>Pioneer Bank SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings & Mortgage Lending. Any consumer wishing to file a complaint against Pioneer Bank SSB should contact the Texas Department of Savings & Mortgage Lending through one of the means indicated below:</p> <p>In person or by US mail: 2601 North Lamar Blvd, Suite 201, Austin, TX 78705-4294</p> <p>By telephone: 877-276-5550 By fax: 512-475-1505 By email: complaintsubmission@sml.texas.gov</p> <p>Or via electronic submission via the Department website at: http://www.sml.texas.gov/consumerinformation/tdsml_consumer_complaints.html</p>	