



Community

IMPACT REPORT 2020

Our Mission:
To make a
positive
difference in
the lives of
those who
work, bank,
invest
at Pioneer



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PRESIDENT'S MESSAGE

“COMMITMENT IS THE ABILITY TO STAY WITH SOMETHING LONG AFTER THE MOOD LEAVES YOU.”

— Marlin Wells

2020 was certainly a year we are happy to put behind us. My friend and mentor, Marlin Wells often says, “Commitment is the ability to stay with something long after the mood leaves you.” This quote sums up 2020 well. It was difficult, challenging, but we stayed committed. Commitment is something that Team Pioneer is known for, our commitment of service to the community and each other. One of the blessings of leading the Team is the opportunity to witness Team Pioneer’s commitment amid a very difficult time not only for the Bank but for our people personally. Our Team persevered through the global pandemic by working together to provide for each other and our communities. This is the core of Community Banking, showing up. Whether our Team members were working from home or in our branches, we never failed to contribute to our mission of making a positive difference in the lives of those who work, bank, invest at Pioneer. We have served our communities for 120 years and Team Pioneer, our philanthropic program, exemplifies who we have been, who we are, and who we strive to be. We will continue to grow and stay committed to the people and the communities we serve.



CHRISTOPHER G. PALMER

President -
Chief Executive Officer



PIONEER BANK *Cares*

OUR MISSION

TO MAKE A POSITIVE DIFFERENCE IN THE LIVES OF
THOSE WHO WORK, BANK, INVEST AT PIONEER

“Every day, my employer never ceases to amaze me with the generosity, compassion, and extraordinary efforts put forth on behalf of the Pioneer Bank team. Please know that I am so very grateful for EVERYTHING being done. The flexible work schedule, the welcome back gift bags, and the “employee first” that resonates every day. Our Mission Statement is NOT just words, it is a reality shown daily. These decisions are not easy. Putting the Team before profits is not an easy decision, and I commend your bold decisions. I have the sincere pleasure of talking with other bank employees (competitors) and local businesses. By far, Pioneer Bank is truly focused on its family. Thank you.”

Denise L. Gendreau

Senior Vice President – Retail Operations



When the global pandemic hit New Mexico, it immediately put things into perspective. In times of uncertainty, one realizes that those core values, the most important things, take precedence. Pioneer Bank holds to its mission to make a positive difference in the lives of those who work, bank, invest at Pioneer. Pioneer Bank immediately went to work to do just that.

A Strategic Task Force was immediately formed with all Team Leaders who met via conference call every morning. This meeting ensured that communication was current daily and appropriately cascaded down to the Team. To keep the Team safe, each team member was given a safety gift bag containing masks, cleaning supplies, and even a gift card to purchase things for their personal family. Departments developed schedules to allow proper spacing and modified work schedules. We started a support chat for parents within the company who were now having to assist with remote school learning environments due to public schools' closures. The discussion revealed that many of our families struggled to keep up with the school district's Zoom meetings and assignments due to a lack of technology. To assist, the Bank purchased Chromebooks for the families to have the right technology to participate and complete school assignments effectively.

Our customers' safety was one of our top priorities. Masks were being worn, and we have placed plexiglass screens to protect each other. Sanitation stations have been made available, and cleaning supplies were made readily available. We continue to work with our Team to keep them and our customers safe.

Pioneer Bank has built our reputation of servant leadership for our customers and communities. Although most events and activities were canceled across the nation, we did our best to continue to help and support local non-profits so they, in turn, could help those in need in our communities.

Our lending Team went to work when the SBA Paycheck Protection Program (PPP) became available. Through teamwork and many hours of hard work, we were able to provide assistance to our customers and others in the community.

Throughout this report, we will be highlighting Team Members, businesses, and non-profits who we were able to help as we confronted one of the most significant health threats of our generation. We are incredibly proud of how our Team Members — as essential workers — continue to focus on strengthening our Team, local businesses, non-profits and our entire community.



“2020 was a tough year for most. Working with customers on their PPP loan applications was overwhelming at times, but the impact these loans had on many businesses made it worthwhile. We all worked as a team to help our community while staying safe!”

Alma Salas

Vice President/Commercial Loan Officer





PIONEER BANK®

Pioneer Bank is the oldest and one of the largest locally managed Community Banks in southern New Mexico. We opened our doors in 1901 and have been building our communities for 120 years.



TOTAL ASSETS

\$862+ MILLION



BRANCHES

12



TEAM MEMBERS

144



NEW MEXICO COUNTIES

5



DONATIONS

\$58+ THOUSAND



VOLUNTEERING

2080+ HOURS



“Due to COVID-19, 2020 was a tough year. Pioneer Bank jumped through hoops to help with employees and their needs. We were in a crisis where we did not know what was going to happen next. Pioneer Bank had compassion when we needed it the most.”

Esther Aviles
Vice President/Human Resources



PIONEER BANK®

#1 IN NEW MEXICO

**Forbes 2020
BEST-IN-STATE
BANKS**

Pioneer Bank has been recognized on Forbes' America's Best Banks In Each State 2020 list based on a survey of consumers who ranked banks on overall recommendations and satisfaction, as well as five subdimensions (trust, terms and conditions, branch services, digital services and financial advice). Forbes partnered with Statista, a market research firm, to survey nearly 25,000 customers in the U.S. for their opinions on their current and former banking relationships.

TEAM PIONEER

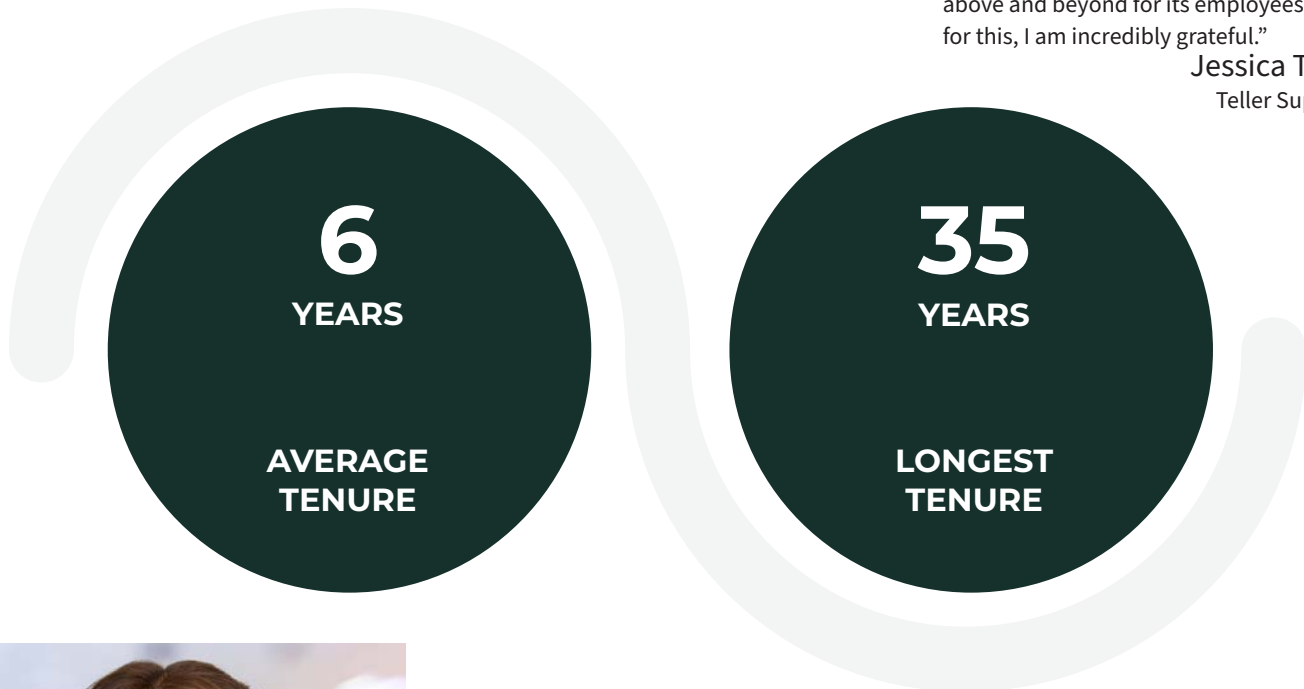
EMPOWERING EACH OTHER THROUGH A PANDEMIC

As essential workers, our Team worked together to serve our customers while supporting each other through all the transitions due to COVID-19. They remained committed to our customers and each others' success. When the pandemic hit, Pioneer Bank moved quickly to ensure Team members were provided for. We reached out to our members to see what they needed most and were proactive in delivering what they required. Team Pioneer understands that happy and motivated Team Members translate to exceptional service and dedicated employees.



“Pioneer Bank was very proactive in dealing with the pandemic. We were able to work part-time and get paid our total hours. This was an unexpected blessing in such a difficult time. Pioneer Bank continues to go above and beyond for its employees, and for this, I am incredibly grateful.”

Jessica Trunzo
Teller Supervisor



“Pioneer Bank has supported me and all employees during 2020. We are blessed to work for such a compassionate business”
Veronica Garcia
Customer Service Representative



Pioneer Bank has been awarded a Top Workplaces 2020 honor by The Albuquerque Journal. This was our fourth consecutive year earning this honor. The list is based solely on employee feedback gathered through a third-party survey administered by employee engagement technology partner Energage, LLC. The anonymous survey uniquely measures 15 drivers of engaged cultures that are critical to the success of any organization: including alignment, execution and connection, just to name a few.



FIRST ANNUAL RISING STAR AWARDS

The idea for the Rising Star Award came about as a way to recognize leaders within Team Pioneer with character and work ethics that

reflect our core values. We had 19 nominations submitted by various people throughout the organization. It was an extremely difficult task to

narrow it down to the top three due to the quality of the submissions. The following People were nominated for this award:

Las Cruces:

- Becca Dominguez
- Elizabeth Harrigan
- Maria Ornelas
- Savannah Montoya (2)

Hobbs:

- Flor Valdez

Ruidoso:

- Roxana Segovia

Roswell:

- Jerrod Myers
- Rainy Almond
- Arianna Amaya
- Becky Underation
- Anna White
- Alma Salas
- Eric Ehler
- Jessica Ponce
- Monica Ruiz (2)
- Juliana Halvorson
- Priscilla Aceves



3rd Place

BECCA DOMINGUEZ

nominated by Kiel Hoffman

Kiel stated that Becca is loved by all, and that even at her busiest will help any customer who walks in even if it isn't her area to cover. She listens to the customers and her teammates and offers sound advice. She is a great example to all employees about being accountable, reliable, and self-directed.

2nd Place

ALMA SALAS

Alma Salas nominated by Tawnie Honey

Alma holds all the core values that Pioneer strives to obtain in each leader. She puts people first, no matter if it is a customer or a teammate. She thinks outside the box to secure the business. When it comes to her teammates, she writes words of encouragement, makes birthdays special, and has even been known to cheer someone up with a puppy visit. She points out the best characteristics in others and how they do their job well. She is a great teacher and is accountable. Alma deserves to be recognized with this award because her hours of effort and how she makes her team feel does not go unnoticed. She doesn't know the impact she makes on our organization.

1st Place

SAVANNAH MONTOYA

nominated by Melody Parra and Maria Ornelas

Savannah is a wonderful supervisor and a great team player. She is driven to give her best and is constantly searching for ways to improve people, processes, and the Team as a whole. She has taken it upon herself to train her own tellers at her branch to provide continuity within her Team. Savannah has become our own little detective in Las Cruces and has caught several fraudulent items. She is willing to cover at other branches and assists where the need arises. The customers love Savannah. She knows them by name and is known to many as their own personal banker. Savannah is efficient, professional, and has a wonderful road ahead of her with Team Pioneer.





“ I am a third-generation restaurant owner. When my bank of 40 years was unable to help me with a PPP loan I contacted Pioneer Bank. Pioneer Bank helped me through every step of the PPP process. Pioneer took the time to communicate with me and guide me. I believe staying local is the way to go. I am staying with Pioneer Bank! ”

Ace Perez
Owner
Dick's Cafe

PAYCHECK PROTECTION PROGRAM

Community Banks proven outsized role in supporting small businesses and non-profits

New Mexico's small businesses and non-profit organizations are the hardest-hit in the nation with the relentless shut-down due to COVID-19.

Pioneer Bank is proud of its role in assisting the small businesses and non-profit organizations in our communities to stay in business. Community Banks proved they are critical to the survival of our economy. Our personal relationships with local businesses helped us obtain loans promptly.

Our team of loan experts worked countless hours learning all the intricacies of filling out the paperwork, what documents were required, and how to successfully submit everything to get the loans approved and subsequently forgiven.

We found that many of the larger banks were not able to support many of the small businesses. In turn, they turned to our Community Banks and quickly discovered that Pioneer Bank demonstrated an ability to serve them. Many of

those businesses we were able to support have now moved their banking relationship to Pioneer Bank.

Pioneer Bank is excited to continue to play a vital role in our neighborhoods. By combining our traditional bank functions with the added facet of being a relationship lender, we will forge ahead at delivering profitable growth to our communities.





“Pioneer Bank showed us exceptional customer service in helping us get our PPP loan. Because of them we were able to bring back all of our employee’s and ensure that we had the money to keep our doors open.”

Jessi Nicholson
Saddle Barn



\$51.5+
MILLION

PPP
Funding

503

PPP
Loans

5,440+

Local Jobs
Saved



AVERAGE
LOAN AMOUNT **\$102,413**



PPP LOANS
< \$150,000 **86%**



“ Pioneer Bank did their very best to keep us updated with the latest information from the federal government and was quick to get us all the information we needed to complete the right application. We have been very happy with our relationship with Pioneer Bank over the years and look forward to continuing. ”

Don Bullock
Owner
Bullock's Jewelry Inc.





“During these difficult times, across all locations and all branches, our team stepped up to serve our communities. Team Pioneer met the needs of our business and individual customers by adapting and thinking outside the box. Pioneer team members were leaders getting resources out to those who needed it. We also supported our team members internally by providing Chromebooks for kids learning at home, collected and distributed hard to come by supplies and groceries, and supported each other mentally and physically in so many ways. I am proud to be part of Team Pioneer!”

Nicole Austin
Executive Vice President
Chief Lending Officer



“Pioneer Bank was the most stable thing in my life in 2020. When everything shut down, I knew I could count on work. Not only to put food on the table but also to be in contact with coworkers for my mental health. For that, I am thankful for Pioneer Bank.”

Tawnie Honey
Commercial/Consumer Loan Processor

Our Vision

To be The Standard by which all other
Community Banks measure themselves



“Having a relationship with your banker is critical, especially when applying for economic aid like the PPP. Pioneer Bank knew what we needed to get our application filled out correctly and made the process easy and quick. With their help, we were able to secure these much needed funds to keep our business going.”

Kelli & Louise Burchell
Co-Owners
The Emerald Isle



PIONEER BANK
Building Community

“ I have worked in my field for over 40 years and have never found a bank as inviting as Pioneer Bank! The communication and the service that Pioneer Bank offers small communities is so wonderful! They are always very friendly and willing to help you with any problems you may have. It has been a very wonderful experience. ”

Rosa Barraza
Owner
Children's World
Child Development Center, Inc.

Pioneer Bank is the most crucial source of capital for many small businesses in southern New Mexico.

Our professional lenders work hard to support our community members with our flexible financial products and services.

Our comprehensive loan services help our customers get the financing they require to succeed. The money we lend invests local dollars back into the community, which helps create jobs while meeting our customers' needs.

2020 LENDING IMPACT

INVESTING IN OUR COMMUNITIES

PIONEER BANK'S 2020 LENDING SAW AN INCREASE OF 25.6% OVER 2019

2020 \$313,971,825

2019 \$249,959,966

\$126.3+
MILLION
Construction

\$95.6+
MILLION
Commercial
Real Estate

\$57.9+
MILLION
Business

\$27.1+
MILLION
Residential

\$6.8+
MILLION
Consumer

These figures DO NOT include the PPP loans discussed on the previous pages.



“Like many others will agree, 2020 was the most challenging year. There were some significant losses, including for me personally. But there were also some major gains. I started at Pioneer Bank at one of the lowest points in my life. It was the best thing I ever did. It was the beginning of a fresh start in so many ways. Pioneer Bank gave me that opportunity to take control of my life and helped me become a stronger person. I will always be thankful for the people who work at Pioneer!”

Bianca Velasquez

Customer Service Representative



“I am so thankful to be working for such a wonderful company. During this pandemic, when so many people were losing their jobs or struggling, Pioneer made sure each of us was okay. They do their best to go above and beyond not only for us employees but also for our customers.”

Ashley Vasquez

Retail Ops Specialist



“Times were tough but having that support from upper management made a huge difference. Pioneer started the 9:30 a.m. meeting to check in on the branches every morning. Support for child care and schooling was offered. Pioneer really did go out of their way to help the whole team through this. I will forever be grateful that I work for a company that genuinely cares about its employees.”

Brandi Candelaria

Retail Banking Supervisor



“Pioneer Bank reached out to me to let me know that PPP loans were available to help small businesses. They helped me complete the necessary paperwork and stayed in constant contact to keep me updated. Pioneer Bank takes the time to know their customers and understand their needs. I feel like I am part of a family.”

Karyn Nelson

Owner
Turner Insurance Agency, LLC

CARING FOR OUR COMMUNITIES IN AN UNPRECEDENTED YEAR

As Community Bankers, helping our communities grow is woven into everything we do at Pioneer Bank. We are proud to highlight the generosity of our Team Members and the dedication to the communities in which we live and work.



\$58+

THOUSAND
Donations

\$19,000

Youth Activities

\$17,450

Education

\$6,414

Arts

\$4,539

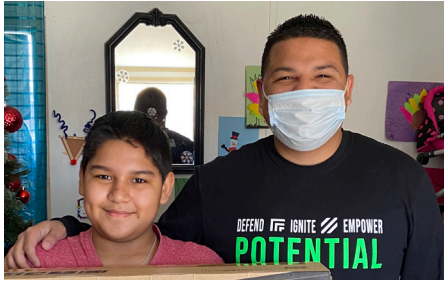
Events

\$7,622

Community
Programs

\$32+

THOUSAND
Employee
Giving

A woman with long dark hair, wearing a grey zip-up polo shirt with the "Big Brothers Big Sisters" logo on the left chest, is smiling. She is standing in front of a stone wall with a large "PIONEER BANK" logo. The logo features a stylized orange and white figure. In the top right corner of the image area, the "PIONEER BANK" logo is repeated with the tagline "Building Community".

“The support that Pioneer Bank provides Big Brothers Big Sisters Mountain Region allows us to positively impact more youth in our community! ”

Beth Hoffman
Regional Director
Big Brothers Big Sisters
Mountain Region

2020 brought challenges unlike any other year. Many of our Team Members volunteered to help non-profit organizations not only survive, but thrive. We encourage involvement in our communities and many of our Team Members serve on boards.



For our Team Members, volunteering time for their favorite organizations is one of the best ways to contribute directly to the advancement of our communities.



LANIE SMITH

BSA/ Compliance Officer

SERVES ON

- Assurance Home of Chaves Co.
- Mainstreet Roswell

“ I love being a part of Team Pioneer. When we get together, our team members form a small army! If there’s a need, we’ve got team members who are always too willing to help in their communities.”



JULIANA HALVORSON

Vice President- Marketing Director

SERVES ON

- MainStreet Roswell
- Conquistador Council - Boy Scouts of America
- Walker Aviation Museum Foundation



SABRINA PALMA

Accounting Clerk

SERVES ON

- Mavericks Cheer Booster Club



DENISE GENDREAU

Senior Vice President - Retail Banking Operations Manager

SERVES ON

- United Way of Chaves County
- Conducts banking for local assisted living residents.

RENAYE MEDINA

Assistant Vice President - Branch Manager

SERVES ON

- Las Cruces Crimestoppers



ROSE DICK

Assistant Vice President -
Consumer Loans Admin

SERVES ON

- Chaves County Cancer Fund

“Pioneer Bank encourages and supports our team members to volunteer. Chaves County Cancer Fund supports patients and their families that are going through cancer treatments. We assist with some of their payments and food vouchers. I believe in this organization which helps so many people in our community. A huge thank you to Pioneer Bank and team members for their support to our team members and their families during this challenging time with COVID in 2020. I know this because I was one of the ones that they helped. I feel blessed to work with this Community Bank.”



MELODY PARRA

Vice President - Retail Banking
Manager

SERVES ON

- Big Brothers Big Sisters Mountain Region

“I am thankful to work for a Community Bank that encourages us to be involved in the community and make a difference. I currently serve on the Board of Directors for Big Brothers Big Sisters Mountain Region. Big Brothers Big Sisters has an impact in our community by creating one-to-one mentoring relationships that ignite the power and promise of our youth. It seeks to change the lives of children facing adversity for the better forever. I am also a Big Sister through the program. I joined to make a difference in someone else’s life, and it ends up making a difference in my own life in a very rewarding way. Life is about the relationships we share and build along the way.”



LEIGH HUMBLE

Assistant Vice President -
Internal Auditor

SERVES ON

- Finance Committee at Compass Church
- Pecos Valley Dart Association (PVDA)

“From Day 1, Senior Management displayed their care and concern, not only for their staff but also for the customers. Our leaders did everything within their powers to keep us informed, keep us safe and well. They made sure we were taken care of and that our customers still received the excellent service they expect from Pioneer Bank. Some of us were able to work from home, which allowed more distancing space for those that could not. I am grateful for our management’s actions and am very proud to be a member of the Pioneer Bank team!”

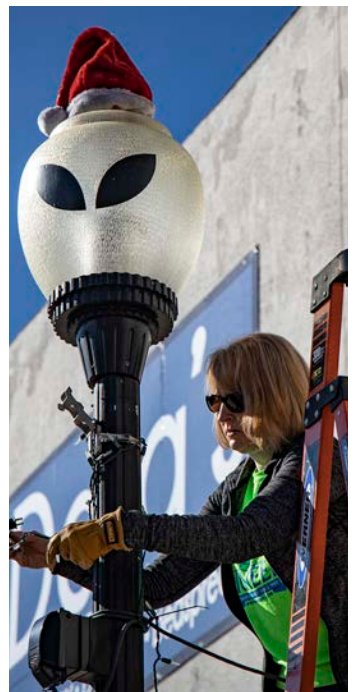


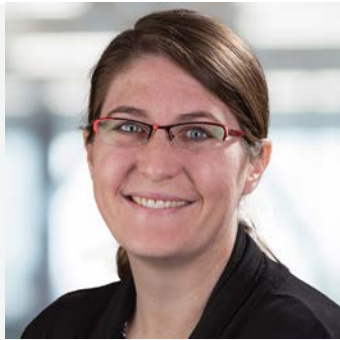
DAVIS BENNETT

Vice President/ Internal Audit
Director

SERVES ON

- Conquistador Council Boy Scouts of America





KATE DAVENPORT

Vice President - Controller

SERVES ON

- Washington Avenue PTO
- First Tee of Southeastern New Mexico

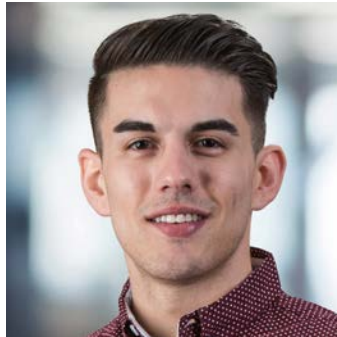


BECKY UNDERATION

Vice President - Mortgage Lending

SERVES ON

- Habitat For Humanity



ERIC EHLER

Vice President - Information Security Officer - Vendor Manager

SERVES ON

- Assurance Home of Chaves Co.



ROBERT SMOOT

Assistant IT Manager

SERVES ON

- Linda Vista Swim Club



KIM WING

Vice President - Branch Manager

SERVES ON

- Alamogordo Center of Protective Environment - Alamogordo



NATHAN BRANDT

Credit Analyst

SERVES ON

- Immanuel Lutheran Church



TEAM PIONEER

SUPPORTING THE ORGANIZATIONS AND PEOPLE DOING THE HARD WORK

2080+

Volunteer
Hours

911

CRA Qualified
Hours

84

Non-profit
Organizations

924

Activities

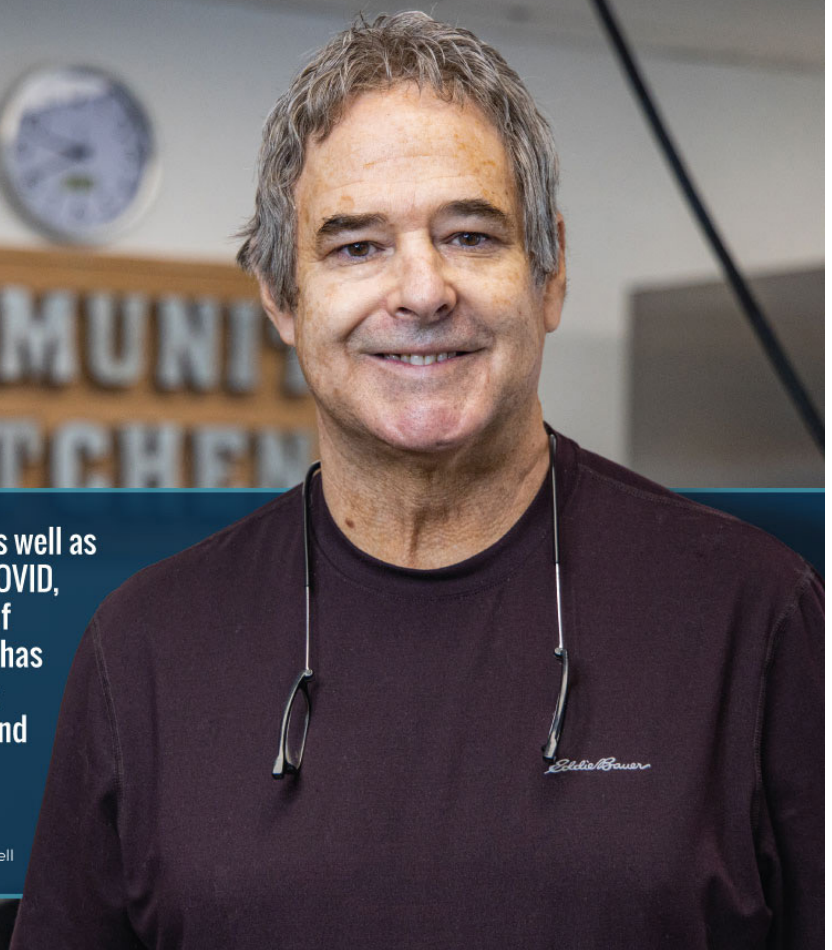
Since the inception of Team Pioneer in 2017, our Team Members have volunteered over 11,000 hours. Non-profit organizations are the backbone of our communities, and we understand the importance of volunteering to help them thrive. 2020 proved just how critical their services are.

Team Pioneer reached out to organizations to help them meet the uncharted and rapidly changing environment's unique challenges. Although the volunteer opportunities in 2020 were sparse, the importance of the organizations we supported was immense.



“ We have over 20 businesses and churches, as well as plenty of individuals that volunteer. Since COVID, the support and donations from the people of Roswell has been tremendous. Pioneer Bank has done an excellent job of getting the word out whenever we are in need, and they always send plenty of volunteers to help us. ”

Brad Ussery
Director
Community Kitchen of Roswell



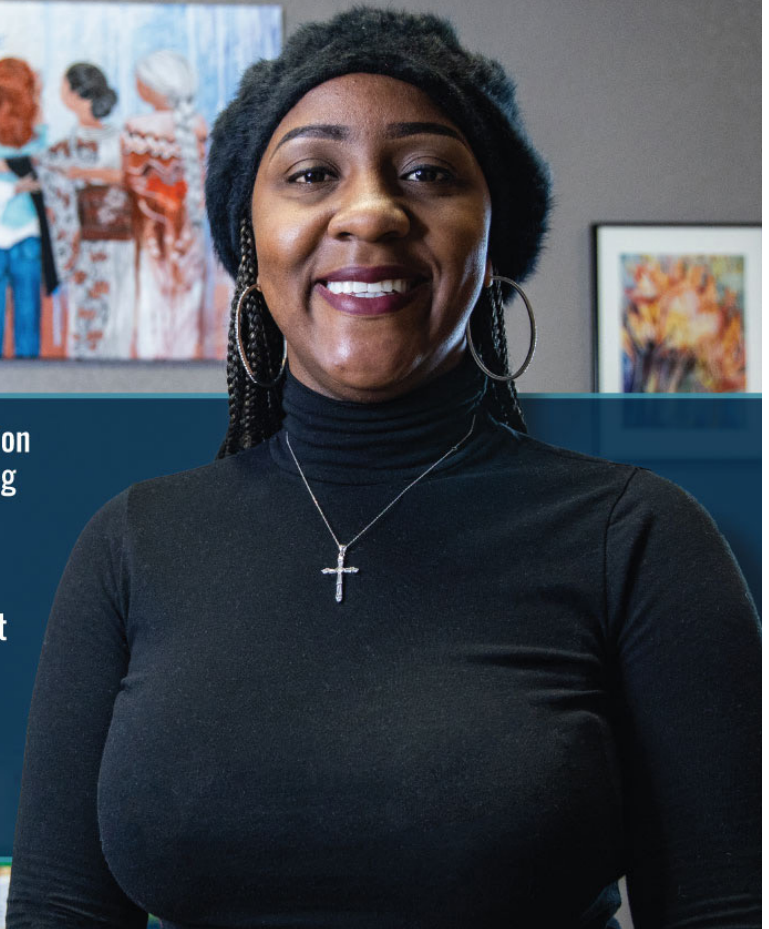



PIONEER BANK.
 Building
 Community



“ Pioneer Bank helps the Roswell Homeless Coalition by cooking meals, teaching crafts, and just adding a friendly face and bringing joy into our home. Their presence shows our ladies and men that our community has our back and they are behind us. With Pioneer Bank’s help and support we are able to get our women and men the restoration they need. ”

Yazzmine Lujan
 Director
 Roswell Homeless Coalition



PRESIDENTIAL VOLUNTEER SERVICE AWARD

When we started Team Pioneer in 2017, we were amazed at the contributions that our Team Members have given to their communities.

In 2018 our volunteers began to earn the Presidential Volunteer Service Awards. In 2003, President George W. Bush established the President's Council on Service and Civic Participation (the Council) to recognize the valuable contributions volunteers make in communities and encourage more people to serve. The Council created the President's Volunteer

Service Award program as a way to thank and honor individuals who, by their demonstrated commitment and example, inspire others to engage in volunteer service. Earning this award recognizes their efforts and inspires others to commit to making their community better. Since 2018, Pioneer Bank volunteers have earned 23 awards.

Despite the limitations on volunteerism due to the pandemic, Pioneer Bank is proud that six employees have earned a 2020 Presidential Volunteer Service Award at various levels.



**KIEL
HOFFMAN**

BRONZEAWARD

This is Kiel Hoffman's third year at earning an award. He volunteered over 225 hours. Kiel is an Executive Vice President and the Market President of the Las Cruces Pioneer Bank branches and has been for the past 16 years. He is past Chair of the Las Cruces Chamber of Commerce, Mesilla Valley Economic Development, Mesilla Valley Hospice, the Conquistadores, and Big Brothers Big Sisters. He is a former board member of the Bridge of Southern New Mexico and is currently Treasurer for the March of Dimes and Revolution 120. He also served as the Military Base Commissioner (appointed by the Governor) for the State of New Mexico. He sits on various committees, including LCPS's Count Me In, the Chambers Junior Leadership Program, Team WSMR, March of Dimes Executive Leadership Team, and many other committees. In 2019 he also became a big brother under the Big Brother Big Sisters program. He is a graduate of the University of New Mexico, where he received a bachelor's degree in business and accounting. In addition, he graduated from New Mexico Military Institute, where he received an associate's degree and a commission in the United States Army. He is married to Bethany Williams and is the proud father of two daughters, Sidney and Tori Hoffman, and his step-son, Drew.





SANTIAGO MEZA

BRONZE AWARD

2020 is the first year for Santiago Meza, Commercial Lender to earn his Bronze Award. Santiago dedicates his free time to the youth of Las Cruces. He volunteered over 350 hours. Santiago has been coaching both boys and girls soccer with young adults from 16-18. "I love coaching these kids because not only does soccer develop their skills on the field, but off the field as well," says Santiago. "I want to be sure they are ready and prepared for their next level in life, which is college." Santiago is also a Big with Big Brothers Big Sisters. He has been mentoring the same Little for about 2 years now. "I would highly recommend becoming a big for anyone who may be interested in joining. It is a very awesome program that allows you to help shape our youth for tomorrow," added Santiago. Lastly, he is also a member of the Ambassadors with the Las Cruces Chamber of Commerce.



LEIGH HUMBLE

SILVER AWARD

This is Leigh Humble's second award, earning Silver in 2020 with 261 volunteer hours. Leigh is involved in an ongoing blanket-making project for the patients of the UNM Children's Hospital in Albuquerque. She is a member of the Compass Church financial committee which addresses the financial needs and requests of the church, members and the community. She also loves volunteering at the Roswell Community Kitchen. Leigh volunteers for various projects, such as decorating Main Street for the holidays and helping kids select toys at the Toys for Tots giveaway. "It's an amazing feeling I get from helping others," stated Leigh. She is also a dependable volunteer when Team Pioneer cooks for the Roswell



JULIANA HALVORSON

SILVER AWARD

Juliana has earned the Presidential Award many times through her volunteer efforts, the first being in 2012. Juliana serves her community as often as she can, tracking over 250 volunteer hours in 2020 to earn a Silver Award. She currently serves as an Executive Board Member for Walker Aviation Museum, board member of the Conquistador Council - Boy Scouts of America, is President for MainStreet Roswell, and helps with many other non-profit organizations.



ADRIANN RAGSDALE

BRONZE AWARD

Adriann Ragsdale, In-House Counsel, volunteered 101 hours in Chaves County. Adriann worked with the Eastern New Mexico State Fair, United Way, Roswell Artist in Residence Foundation, Roswell Library Foundation and Chaves County Bar Association. "I really enjoy giving back to my community and encourage others to volunteer," stated Adriann.

"I really enjoy giving back to my community and encourage others to volunteer"
— Adriann Ragsdale



ERIC EHLER

BRONZE AWARD

Eric has earned his second Bronze Award for volunteering over 140 hours. Most of Eric's volunteer hours stem from making cards to send to children who are in the hospital. "I find doing for others brings joy to my life", stated Eric.

ROSWELL ...we believe!



"I would like to say how grateful I am to work at such a caring place of employment. When the schools closed at the beginning of the pandemic and the kids had to finish remote learning, Pioneer Bank bought every employee a laptop that needed one for their children. That was just one of the many things they did to help ease the worries of the pandemic"

Jessica Ponce
Assistant Vice President -
Retail Ops Specialist



"Thankfully, while we were extremely busy with PPP loans when my husband had health issues, Pioneer Bank willingly allowed me to be creative with my work schedule to be home when my husband needed me. I am very grateful."

Becca Dominguez
Retail Ops Specialist



"Pioneer Bank was amazing throughout 2020! They went out of their way to help out their employees who had kids out of school due to Covid-19. They also provided computers to help out once the remote learning began. I am incredibly blessed to work for such a great company. Thank you, Pioneer, for all you do!"

Randi Davis
Customer Service Representative





OUR LEADERSHIP TEAM

“EVERYONE TALKS ABOUT BUILDING A RELATIONSHIP WITH YOUR CUSTOMER. I THINK YOU BUILD ONE WITH YOUR EMPLOYEES FIRST.”

— Angela Ahrendts
(Senior Vice President, Apple)

Pioneer Bank is fortunate to have outstanding leadership that values our Team Members’ health, safety, and welfare. They understand that employee loyalty drives high performance. Effective leadership at our bank has helped us accomplish our mission to “make a positive difference in the lives of those who work, bank, invest at Pioneer.” We are grateful for their ongoing support throughout 2020.

CHRISTOPHER G. PALMER
PRESIDENT -
CHIEF EXECUTIVE OFFICER



Christopher is actively involved in the community serving as Chairman of the Roswell Chaves County Economic Development Corporation, Vice Chairman of the Independent Community Bankers Association of New Mexico, and Vice President of the South-eastern New Mexico Society of CPA’s. Christopher is a graduate of the Leadership Roswell Class of 2008 and the Leadership New Mexico Class of 2015. In 2017, The Independent Community Bankers of America announced that Christopher Palmer was the Western region winner of the Association’s Community Banker of the Year award.

NICOLE R. AUSTIN
EXECUTIVE VICE PRESIDENT -
CHIEF LENDING OFFICER



Nicole serves on the Board of Leadership New Mexico and is a graduate of Connect New Mexico in 2011 and the Leadership New Mexico Class of 2017. Nici is the Vice President for The First Tee of Southeastern New Mexico. She has also served on the Roswell Independent School District School Board as well as the Board for Habitat for Humanity. She is an active member of Team Pioneer volunteer group, Chaves County Republican Women, and Country Club Road Church of Christ. Nicole has over 20 years of banking experience and has been with Pioneer Bank since 2008.

AARON EMMERT
EXECUTIVE VICE PRESIDENT -
CHIEF FINANCIAL OFFICER



Aaron joined Pioneer Bank in September of 2017. Aaron serves on the Board of the New Mexico Bankers Association and participates in the mentoring program at the Boys and Girls Clubs of Chaves and Lincoln Counties, where he also serves as a Board member and Treasurer. Aaron is a seasoned banker with experience in multiple disciplines of the banking industry.

KIEL HOFFMAN
EXECUTIVE VICE PRESIDENT -
LAS CRUCES MARKET PRESIDENT



Kiel has served as past Chairman of the Las Cruces Chamber of Commerce, Mesilla Valley Economic Development, Mesilla Valley Hospice, the Conquistadores, Military Base Commissioner, and Big Brothers Big Sisters. He is a former board member of the Bridge of Southern New Mexico and is past Treasurer for the March of Dimes. Kiel also sits on various committees including LCPS’s Count Me In, the Chambers Junior Leadership Program, Team WSMR, March of Dimes Executive Leadership Team and many other committees. In 2019 he also became a big brother under the Big Brother Big Sisters program.



“2020 was an incredibly difficult year. It had it’s ups and downs for sure. I’m grateful to have a job, but I’m especially grateful to work at Pioneer Bank. It has felt like a close knit family just trying to help each other out during a difficult time. It had some downs but we’re all recovering.”

Victoria Penner
Teller



“Pioneer Bank is such a great company to work for. I appreciate how they were able to keep everyone going during 2020. This is the best company that I have ever worked for. They really do appreciate their employees and show that they do!”

Addison Mann
Customer Service Representative



“Unfortunately, I started working for Pioneer Bank towards the end of 2020. We all know 2020 was a crazy year! Everyone was scared, but the one thing I knew I would never have to worry about was my bank. Pioneer Bank. The community this bank has is out of this world! It’s a family, and I am so blessed I have found a job that doesn’t feel like a job. Thank you, Pioneer Bank!”

Shauna Blair
Teller



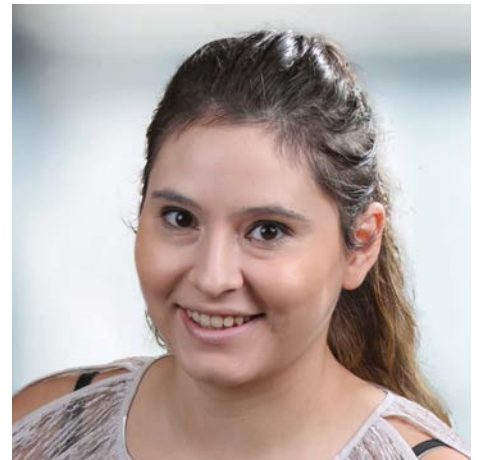
“I was very blessed to be still able to work at Pioneer Bank during the pandemic and provide income for my family at home.”

Angelique Vargas
Teller



“I want to thank Pioneer Bank for allowing me to keep my job and helping me through this pandemic. We have had a rough year but being able to keep my job has been a blessing.

Faviola Rodriguez
Customer Service Representative



“Pioneer Bank was flexible with hours and gave us necessary materials to be safe during this quarantine.”

Daniela Tello
Resource Center Lead

LOOKING AT A BRIGHTER FUTURE

Although 2020 proved to be a very challenging year, we persevered in being committed to helping our customers, Team Members, and communities through these trying times. Community Banking is known for stepping up to help when needed, for our people, customers, and our communities.

Team Pioneer's goal for 2020 was to increase donations, volunteer hours, and to show an increase in economic opportunities over 2018 and 2019. We believed things would improve annually as more organizations realized the value of Team Pioneer. Unfortunately, the pandemic prevented us from meeting many of our goals. We were not about to let this health crisis prevent us from continuing to support our communities. Our reputation allowed us to continue to help our communities and forced us to expand our focus to those most in need.

Our leadership focused on Team Members' health and well-being and increased understanding while creating a deeper relationship between managers and Team Members.

We are looking for 2021 to allow us to get back to volunteering and making a difference in our communities. Each year, we improve because of the ongoing dialogue we have with our Team Members, customers, and communities.



"Pioneer Bank worked with us in every way possible! We were moved to different locations to adhere to the Social Distancing requirement. They were very supportive of employees who had been diagnosed or had close family members diagnosed with Covid. We ALL kept our jobs! I Love Pioneer Bank :)"

Anna White
Resource Center Specialist



"I love to volunteer because it makes me feel inspired. It makes me feel like I am making a difference in someone's life. Volunteering with your heart is giving unselfishly of your time. I believe volunteering inspires EVERYONE to make a difference in their community and the lives of others."

Gloria Moreno
Resource Center Specialist



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