



PIONEER BANK®

CERTIFICATES OF DEPOSIT

- \$1,000 minimum to open
- Competitive interest paid on balances over \$500
- 3 month to 60 month terms available
- Fixed rate guaranteed for term of deposit
- Automatic renewals (except Jumbos)
- Quarterly compounding available unless interest is withdrawn (except Jumbos)
- IRAs (Individual Retirement Accounts) available
 - Account subject to penalty for early withdrawal

EASY ACCESS CD

- \$1,000 minimum to open
- Withdrawals NOT subject to penalty after first six days from the date after the account is opened
- Rate guaranteed for six months
- Unlimited deposits of \$500 or more
- Up to six teller-conducted withdrawals per month of \$500 or more
- Rate reverts to savings rate for balances of less than \$1,000
- Monthly compounding
- Monthly statements provided
 - Account subject to penalty for early withdrawal

Fees do not include applicable sales tax

Effective January 1, 2025



www.pioneer.bank



CERTIFICATES OF DEPOSIT

SAVINGS & MONEY MARKET ACCOUNTS



PIONEER SAVINGS

- \$50 minimum to open
- Interest paid on entire balance, unless balance falls below \$100
- Free ATM card³
- 24-hour account access through our phone, mobile and on line banking systems

Account Balance	Monthly Charge
\$100 & Over	None
\$99 & Under	\$3.00

MONEY MARKET ACCOUNT

- \$50 minimum to open
- Competitive interest rate paid on entire balance
- Limited to three check withdrawals per statement
- If balance falls below \$750 on any day, the following service charges will apply:

Account Balance	Monthly Charge
\$750 & Over	None
\$500-\$749	\$8.00
\$250-\$499	\$9.00
\$249 & Under	\$10.00

Fees do not include applicable sales tax



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