



California Privacy Notice

Last updated September 2, 2026

Pioneer Bank (collectively, "Pioneer," "our," or "we") respects and is committed to protecting your privacy. This California Privacy Notice explains how we collect, use, and disclose Personal Information, when and to whom we disclose such information, and the rights you, as a California resident ("Consumer"), may have regarding your Personal Information ("California Privacy Rights").

"Personal Information" means information that identifies, relates to, describes, is reasonably capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household.

Personal Information collected in connection with a job application, employment, independent contractor, officer, owner, or director relationship with Pioneer may be addressed in a separate notice. Please contact Pioneer Bank for more information.

Collection of Categories of Personal Information

In the preceding 12 months, Pioneer has collected, and may continue to collect, the following categories of Personal Information:

- Identifiers, such as name, address, telephone number, IP address, email address, account name, Social Security number, driver's license number, state identification card, passport number, financial information, date of birth, or other similar identifiers;
- Characteristics of protected classifications under California or federal law;
- Commercial information, including records of personal property, products or services purchased, or other purchasing or consuming histories;
- Internet or other electronic network activity information, including browsing history on Pioneer websites and information regarding a Consumer's interaction with a Pioneer website;
- Geolocation data;
- Biometric information used to authenticate a specific individual, where applicable;
- Professional or employment-related information; and
- Education information.

Sources of Personal Information

- Information we receive from you on applications or other forms;
- Information about your transactions with Pioneer, our service providers, or others;

- Information we receive from consumer reporting agencies and governmental entities, either directly or through service providers, data analytics providers, and social networks;
- Information from the use of our websites and mobile applications; and
- Information we receive directly from you in connection with doing business with us.

Business Purposes for Collecting Personal Information

- To provide products and services to you or in connection with a transaction involving you;
- To perform a contract between Pioneer and the Consumer;
- To improve our products and services;
- To comply with legal obligations;
- To detect and protect against fraudulent or illegal activity;
- To communicate with you about Pioneer products and services;
- To establish, maintain, and service an account with Pioneer;
- To maintain the security of our systems, tools, accounts, and applications;
- To verify and authenticate identities and credentials;
- To provide, support, personalize, and develop our websites, products, and services;
- To market our products and services to consumers as permitted by law; and
- As described to you when collecting your Personal Information or as otherwise permitted by the California Consumer Privacy Act.

Disclosures of Personal Information for a Business Purpose

In the preceding 12 months, Pioneer has disclosed, and may continue to disclose, the categories of Personal Information listed above for a business purpose. We may disclose Personal Information for a business purpose to the following categories of third parties:

- Service providers and other companies that support Pioneer operations;
- Non-affiliated third parties, with your prior consent or as otherwise permitted by law;
- Businesses in connection with a proposed or completed sale, merger, or other disposition of all or part of the Pioneer business or assets;
- Data analytics providers and other non-affiliated third parties that provide services to Pioneer; and
- Law enforcement or governmental authorities in connection with an investigation, or in response to a subpoena, court order, or other lawful request.

Sale or Sharing of Personal Information

In the preceding 12 months, Pioneer has not sold or shared Personal Information. Pioneer does not sell or share Personal Information as those terms are defined by the California Consumer Privacy Act.

Retention Periods

Due to the breadth and variety of data collected by Pioneer, it is not possible to provide a comprehensive list of timeframes during which we retain each category of Personal Information. Pioneer retains categories of information as reasonably necessary to satisfy the purpose for which the information was collected.

The retention period varies depending on the purpose for which we collected the information, the nature and frequency of our interactions and relationship with you, whether we have a legal basis to continue retaining the information, industry practices, the value and sensitivity of the information, and applicable state and federal recordkeeping requirements.

Personal Information of Minors

Pioneer does not knowingly collect the Personal Information of minors for purposes subject to this notice. Pioneer does not sell or share the Personal Information of consumers under 16 years of age.

Sensitive Personal Information

Pioneer does not use or disclose Sensitive Personal Information for purposes other than those specified in the California Consumer Privacy Act and its implementing regulations.

Right to Know

Consumers may have a right to know about Personal Information collected, used, disclosed, shared, or sold, including the categories of such Personal Information; the purposes for the collection, use, disclosure, sharing, or sale; the categories of third parties to whom Personal Information is disclosed, shared, or sold; and the specific pieces of Personal Information collected about the Consumer. Consumers may request that Pioneer disclose what Personal Information it collected, used, and disclosed during the applicable lookback period.

Right to Request Deletion

Consumers may have a right to request deletion of their Personal Information, subject to applicable exceptions.

Right to Correct

Consumers may have a right to request correction of inaccurate Personal Information.

Right to Non-Discrimination

Consumers have a right not to be discriminated against because they exercised their California Privacy Rights. Pioneer will not discriminate against Consumers for exercising applicable California Privacy Rights.

Privacy Requests

To exercise an applicable California Privacy Right, or if acting as an authorized agent on behalf of another individual, contact Pioneer Bank toll-free at [1.800.624.5200](tel:18006245200), email support@pioneer.bank, or write to the mailing address at the end of this notice. Please do not send Social Security numbers, full account numbers, passwords, or other sensitive information by email.

When a California Privacy Request is made, Pioneer may verify the Consumer's identity by requesting an account or loan number or other identifying information. Any information supplied for verification will be used only as permitted by applicable law.

The rights described above are subject to applicable rights, obligations, and exemptions, including federal and California exemptions that may render Pioneer or certain Personal Information exempt from some California Consumer Privacy Act requirements.

A Consumer may use an Authorized Agent to submit a request. Authorized Agent requests will be processed in accordance with applicable law. Pioneer may require the Consumer to provide the agent written permission to make the request and may independently verify the Consumer's identity.

Effective Date

This California Privacy Notice was last updated on September 2, 2026.

Contact for More Information

For questions or concerns about this California Privacy Notice and Pioneer's privacy practices, or to exercise an applicable California Privacy Right, visit pioneer.bank/privacy-statement, call toll-free at [1.800.624.5200](tel:18006245200), email support@pioneer.bank, or contact us by mail:

Pioneer Bank
3000 N. Main St.
P.O. Box 130
Roswell, NM 88202
Attn: Privacy Requests

Additional information about Pioneer's privacy practices is available at pioneer.bank/privacy-statement. For general contact information, visit pioneer.bank/contact-pioneer-bank.