



PIONEER BANK

At Pioneer Bank, we take protecting your personal information very seriously. In order to help you keep your personal information safe, we recommend you follow these safety tips:

Guarding Your Personal Information

- 1.) Pioneer Bank will never call you and ask for personal information including account numbers, debit card numbers or Personal Identification Numbers (PIN).
- 2.) Make sure you dispose of your account statements or anything that contains personal information properly by shredding them or keeping them in a safe, secure location.
- 3.) Check your credit report at least once each year.

Banking Security Tips

- 1.) Review account statements as soon as you receive them. Verify that all posted debits and credits are yours. Immediately report any unauthorized activity to your local branch.
- 2.) Frequently check your account balance and transaction information via online banking, phone banking or at any one of Pioneer Bank's ATM. Free Online Banking and Phone Banking is offered with every Pioneer Bank checking account. You can review your account information and transactions as often as you like, 24 hours a day, 7 days a week at www.pioneerbnk.com or www.pioneereelpaso.com or by calling your local 24-Hour Phone banking number. (Roswell: 627-4400, Ruidoso: 258-6522, Alamogordo: 439-6058, Carlsbad: 885-7471, Hobbs: 391-5845, Las Cruces: 532-7575 and El Paso: 782-2424)
- 3.) Limit the amount of information on your checks. Do not put information such as driver's license number or social security number on checks.
- 4.) Store you checks in a safe and secure location. Any unused checks that need to be destroyed may be brought to any Pioneer Bank location to be destroyed.

Debit Card Security Tips

- 1.) Treat your Pioneer Bank debit card like it was cash or checks. Always keep your Pioneer Bank debit card in a safe and secure place. If your Pioneer Bank Debit Card is lost or stolen, IMMEDIATELY call **1-800-554-8969**. If you suspect unauthorized use of your card, contact your local Pioneer Bank branch immediately.
- 2.) Never give your Pioneer Bank Debit Card to anyone.
- 3.) Memorize your Personal Identification Number (PIN). Never store the Personal Identification Number (PIN) with your debit card.
- 4.) Pioneer Bank recommends that you change your Personal Identification Number (PIN) every 3-6 months.
- 5.) You can change your Personal Identification Number (PIN) at any of Pioneer Bank's ATMs.
- 6.) When selecting your Personal Identification Number, do not use common numbers or words such as date of birth, name, or phone number.
- 7.) Do not share your Personal Identification Number (PIN) with anyone.
- 8.) Never email your Pioneer Bank Debit Card number. Most email accounts are typically not secure.
- 9.) Never give your Pioneer Bank Debit Card number over the phone unless you initiate the phone call.
- 10.) Know your Pioneer Bank Debit Card limits. Pioneer Bank sets daily purchases and withdrawal limits for your protection.
- 10.) Know the expiration date of your Pioneer Bank Debit Card. If you do not receive your new card before the expiration date, contact your local Pioneer Bank branch.
- 11.) Once you receive your new Pioneer Bank Debit Card, make sure to destroy the old card.
- 12.) Keep your receipts. Always mark through any blank spaces on debit receipts such as the tip line at restaurants, so the total amount cannot be changed.
- 13.) Shop with merchants you know and trust.