



PIONEER BANK

March 3, 2010

We may be calling you.

To protect your account, we have implemented a fraud detection program that will monitor your ATM and debit card transactions for potentially fraudulent activity which may include a sudden change in locale (such as when a U.S.-issued card is used unexpectedly overseas), a sudden string of large purchases, or any pattern associated with new fraud trends around the world.

If we suspect fraudulent ATM or debit card use, we'll be calling you to validate the legitimacy of your transaction. Your participation in responding to our call is critical. If you do not respond within 48 hours, all debit card transactions, including PIN based, ATM withdrawals, etc, will be declined.

- Our automated call will ask you to verify recent transaction activity on your card. You will **NEVER** be asked personal information, such as your social security number or PIN. If you are reached by our automated call, you will be asked to verify your ZIP code. If a message is left, you will be given a 6 digit code that will be used to verify your identity when you return the call.
- You'll be able to respond via your touchtone keypad.
- You'll also be provided a toll-free number to call should you have additional questions.

Our goal, quite simply, is to minimize your exposure to risk and the impact of any fraud. To ensure we can continue to reach you whenever potential fraud is detected, please keep us informed of your correct **cell phone**, home and work phone numbers, email address and mailing address at all times. Below is the current information we have on file for you:

<First Name> <Last Name>
<Address>
<City> <State> <Zip>
<Home Number>, <Work Number>, <Cell Number>
<Email Address>

If any of this information is incorrect or incomplete, please contact your local branch to update your information.

In addition to implementing a new fraud detection program, we have also changed your daily Debit/ATM transaction limits. Listed below are the new daily limits:

- Daily Signature Based Point of Sale Transaction = \$500.00
- Daily PIN Based Point of Sale Transaction = \$500.00
- Daily ATM Cash Withdrawal Transaction = \$300.00

If you are in need of higher Debit/ATM card limits or if you plan to use your Debit/ATM card outside of the United States, please contact your local branch so special arrangements can be made.

Protect yourself

In the meantime, please be diligent in monitoring transaction activity on your account and contact us immediately if you identify any fraudulent transactions.

Here are some additional tips on protecting yourself from debit card fraud:

- 1.) Unless absolutely required for a legitimate business purpose, avoid giving out your:
 - a. Address and ZIP code
 - b. Phone Number
 - c. Date of Birth
 - d. Social Security Number
 - e. Card or Account Number
 - f. Card Expiration Date

Your PIN is private; never give it out. Pioneer Bank WILL NEVER ask you for your PIN.

- 2.) In stores and at ATMs, always cover your card and PIN, and watch for:
 - a. Cell phone cameras, mirrors, or other tools used to view cards and PINs
 - b. People watching your transactions
 - c. Cashiers or waiters taking your card out of sight; take it to the register yourself
 - d. Any unusual activity at ATMs; if you feel uncomfortable, go to another ATM
- 3.) Online, you should never respond to unsolicited emails that:
 - a. Ask you to verify your card or account number; such emails are not sent by legitimate businesses
 - b. Link to websites; such sites can look legitimate, but may collect data or put spyware on your computer

Please contact your local branch if you have any questions or need to update your personal information.