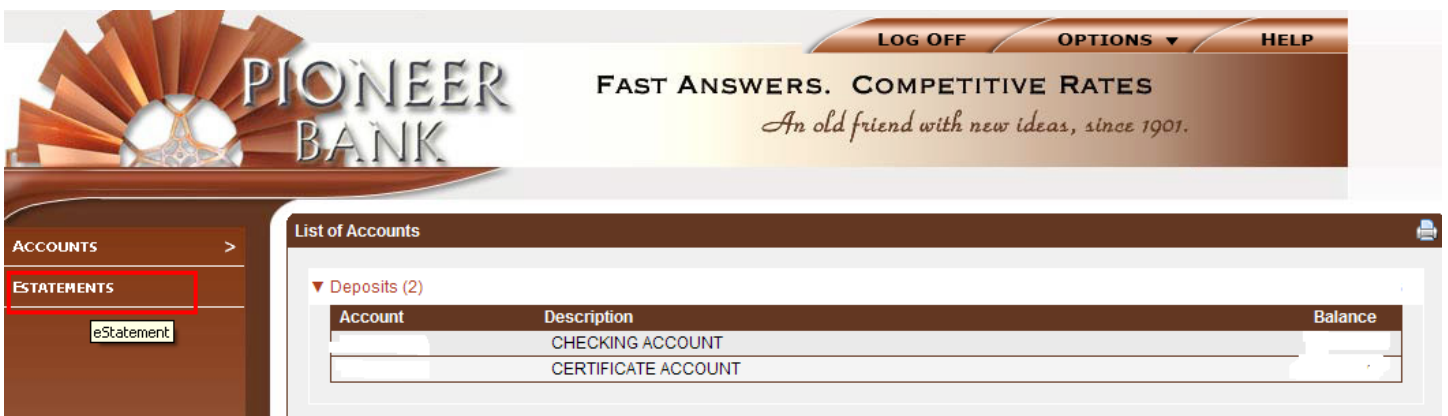




eStatements

With eStatements from Pioneer Bank, you will save time, money and the environment. eStatements are free and enable you to view up to 12 months of statements online. You receive email notifications when your statement is available. With eStatements you also receive added protection against identity theft because your statements are not going through the mail. You will also be able to view your statements earlier because you are not utilizing the postal service.

1 Login to online banking in your web browser. In the left menu, select 'eStatements'.



2

Be sure to read the acceptance disclosure agreement. Then, before you agree, choose the 'PDF document' link to open the file with the confirmation code.

eStatements Enrollment - Accept Disclosure Agreement

Read the disclosure and choose "I agree" below to access your statements electronically.

[Print](#)

ELECTRONIC STATEMENT AGREEMENT AND AUTHORIZATION

PLEASE READ CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

The following provisions constitute a supplement to all agreements, terms, conditions and disclosures governing Pioneer Bank personal and business accounts, electronic or internet banking services, and electronic funds transfers (collectively "Related Agreements"). The terms "we", "our", "us", and "Bank" refer to Pioneer Bank, and the terms "you" and "your" refer to each of our customers and account holders who enroll in and utilize the services described in this Agreement.

HOW TO CONTACT US

You may communicate with us by visiting one of our branches, or by calling us at 575-624-5200 or 1-800-624-5200, or by writing us at P.O. Box 130, Roswell, N 88202.

ELECTRONIC STATEMENTS

This service allows you to have your periodic account statements that would normally be mailed to you delivered electronically through our Electronic Statement Service ("ESS"). By enrolling in the ESS as described below, and by utilizing the ESS to access and receive your account statements electronically, you agree to this Agreement and authorize us, at our discretion, to electronically deliver your account statements ("E-Statements").



Enter the confirmation code contained in this [PDF document](#).

Confirmation Code

3

Enter the confirmation code given in the PDF document. Then select 'I Agree' on the acceptance form.

eStatements Enrollment - Accept Disclosure Agreement

Read the disclosure and choose "I agree"

[Print](#)

ELECTRONIC STATEMENT AGREEMENT AND AUTHORIZATION

PLEASE READ CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

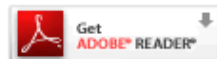
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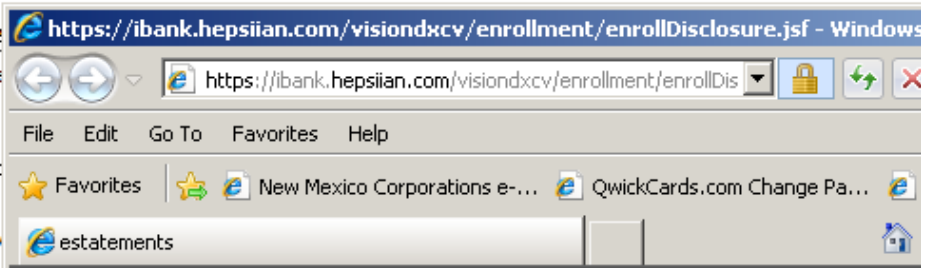
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Enter the confirmation code contained in this PDF document.

Confirmation Code



Please enter this code - **ZPB59** - into the box labeled "Confirmation Code" and click on the "I Agree" button to complete your enrollment.

Example of Electronic Statement

SUMMARY OF YOUR ACCOUNT
STATEMENT DATE
STATEMENT NUMBER
BEGINNING BALANCE
DEPOSIT AMOUNT +
WITHDRAWAL AMOUNT -

4 On this screen, make your selections based on your needs.

eStatements Enrollment - User Information

Notifications of eStatement availability will be sent to the email address listed below. To update this email address, use the Online Banking Options.

eehler@pioneerbnk.com

eStatements Enrollment - Select Statement Delivery Options

Your statements will be delivered electronically. If you want to change how you receive a statement, select and check one of the boxes next to the account.

<u>Account Type</u>	<u>Account Number</u>	<u>e-Statement</u>	<u>Paper Statement</u>
Savings	██████████	<input checked="" type="radio"/>	<input type="radio"/>
Checking	██████████	<input checked="" type="radio"/>	<input type="radio"/>


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5 You will be sent an email verifying the address you have given. Be sure to look for this and click on the link in the email to verify your identity.

eStatements Enrollment - Confirm User Information

Verify your email address. To update this email address, use the Online Banking Options.

e-mail address: eehler@pioneerbnk.com

 **Verify your statement delivery options. Click Previous to return and make changes.**

<u>Account Type</u>	<u>Account Number</u>	<u>e-Statement</u>	<u>Paper Statement</u>
Savings	██████████	<input checked="" type="radio"/>	<input checked="" type="radio"/>
Checking	██████████	<input checked="" type="radio"/>	<input checked="" type="radio"/>

[Previous](#) [Enroll](#)

Once you have successfully enrolled in eStatements, you can easily view your eStatements when logged into Pioneer Bank by selecting it in the menu.

