



2019

COMMUNITY
IMPACT REPORT

OUR MISSION IS TO MAKE A POSITIVE DIFFERENCE IN THE LIVES OF THOSE WHO WORK, BANK, INVEST AT PIONEER.

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President's Message

Our Mission Statement - 'To make a positive difference in the lives of those who work, bank, invest at Pioneer continues to be a touchstone for Team Pioneer. One of the most rewarding aspects of my role at Pioneer is to witness firsthand the many ways our Team engages and contributes to better our communities. The Team's dedication and commitment to our customers and communities is second to none.

Our core values are demonstrated through our Team in word and deed and allow us to see our mission in action. It is a privilege to see the impact Team Pioneer has had on each other and our communities. Going forward Pioneer will continue to be at the forefront of building up our communities and each other and taking pride in who we are and what we stand for.



Pioneer Bank understands our corporate social responsibility. Interactions with our local communities impacts more than the organizations we assist, our Team Members are also happier and more productive.





BRANDI CANDELARIA
Retail Banking Supervisor
Carlsbad

"I love working for Pioneer Bank because we take pride in our employees and communities."



2019 LENDING IMPACT

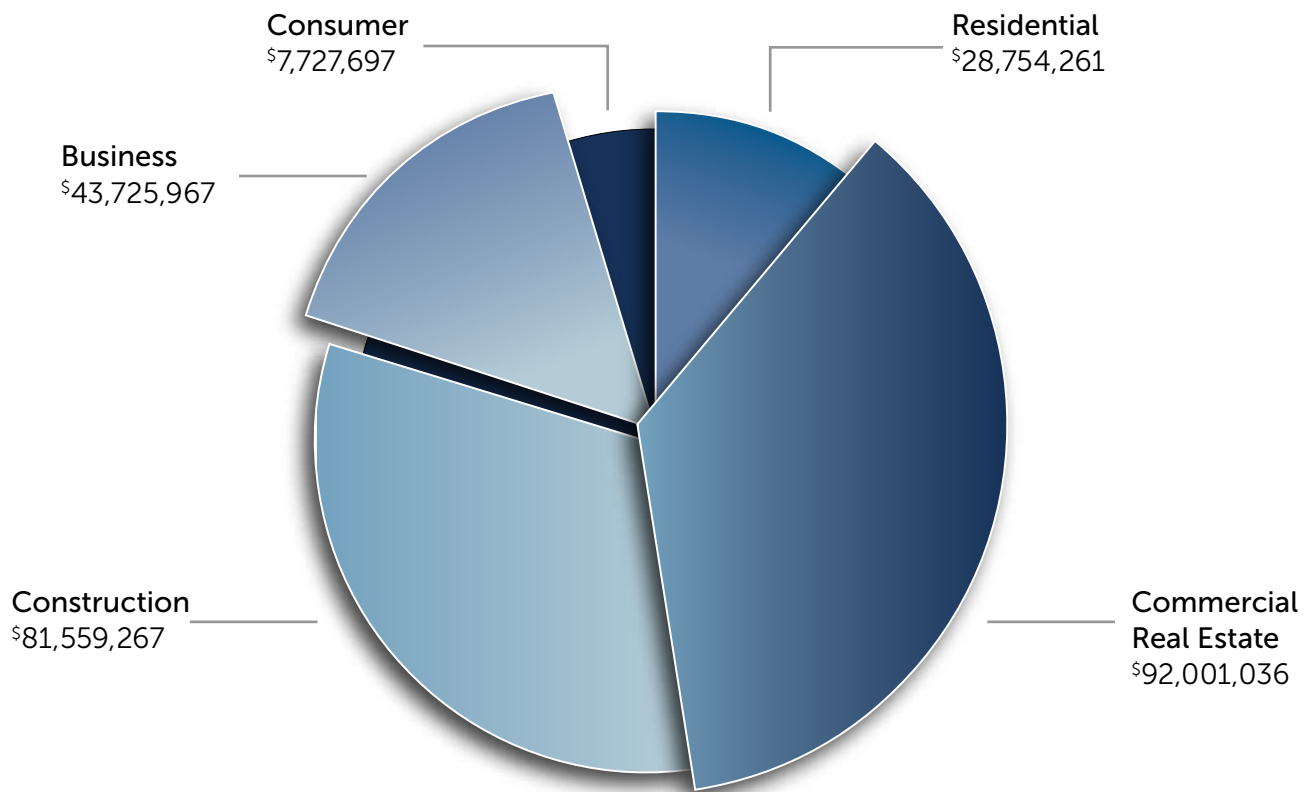
As a **COMMUNITY BANK**, Pioneer Bank is dedicated to creating relationships with our customer to provide financing that truly meet lending needs. We are committed to forming collaborative, direct, and transparent personal relationships.

With our flexible financial products and advisory services, we support housing and community development ventures, help businesses grow, and build sustainable communities.

PIONEER BANK'S OVERALL LENDING SAW AN INCREASE OF 31% OVER 2018

2019 \$253,768,228

2018 \$193,318,836

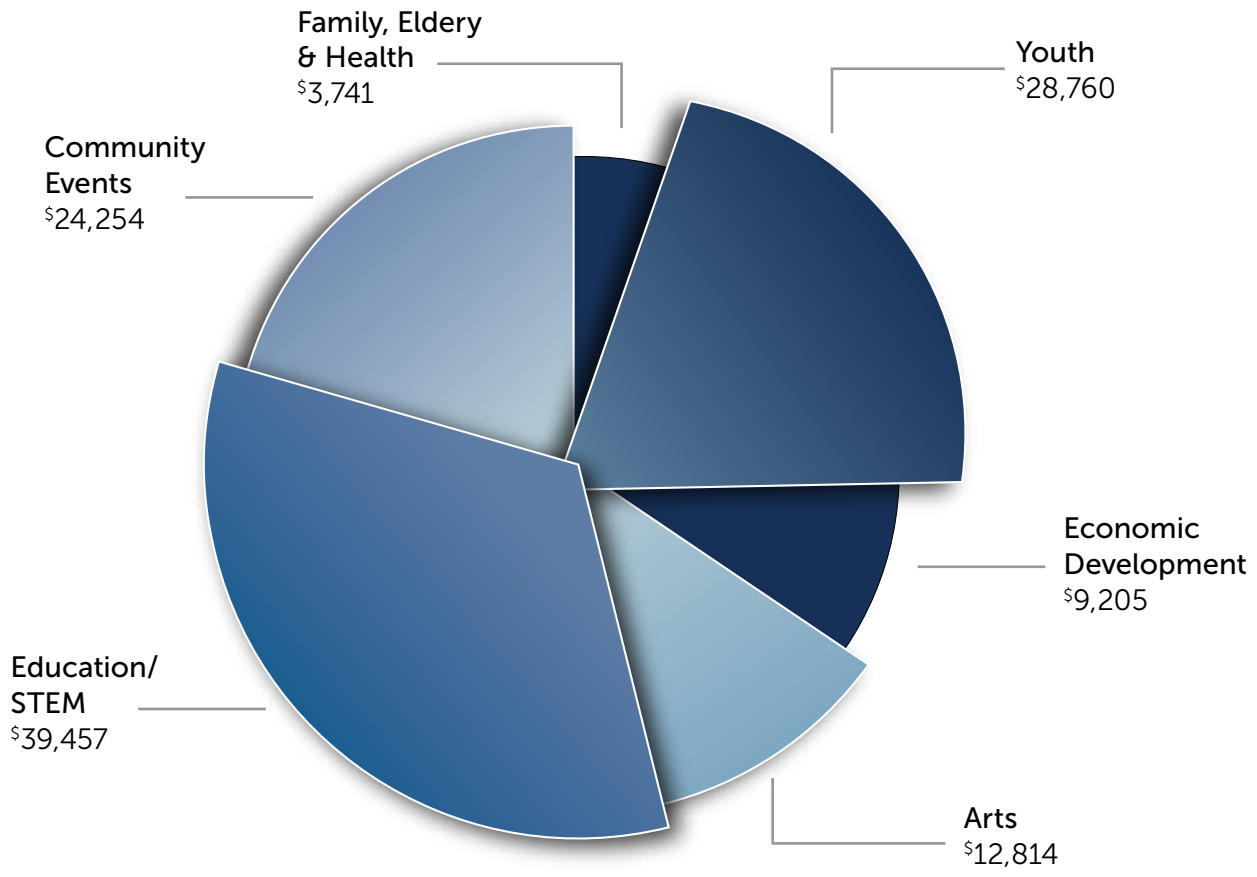
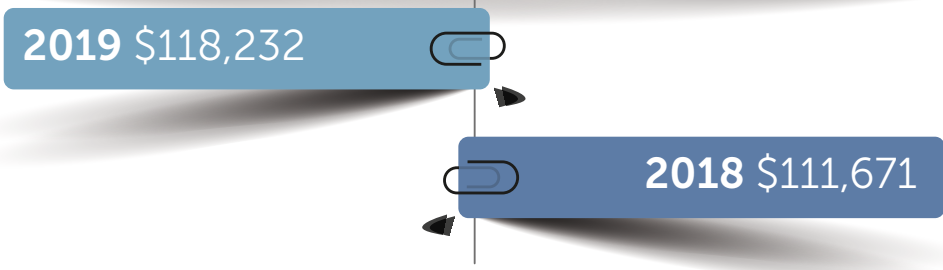


COMMUNITY REINVESTMENT ACT

The Community Reinvestment Act (CRA) was enacted in 1977 to encourage banks to help meet the credit needs of all segments of their communities, including low- and moderate-income neighborhoods and individuals.

Pioneer Bank can only be successful if the communities in which we operate are also successful. We work hard to provide financial support to create opportunities for individuals, families and businesses to fully participate in and share the rewards of building economic stability in our communities.

PIONEER BANK'S OVERALL DONATION IMPACT INCREASED OVER \$6,500 FROM 2018



DRIVING CORPORATE GROWTH THROUGH SOCIAL IMPACT

Team Pioneer strives to interact with our neighbors on both a business and a personal level. This approach has largely contributed to our success in achieving our mission. **Team Members** don't just work for a bank, they are engaged and desire to be impactful not just at their job, but in their personal lives and communities. They are proud to be part of **Team Pioneer**.

Our success contributes to the success of our communities. We hire local people, provide financing for local individuals and businesses, and include our customers in our efforts - without whom we would not be able to fulfill our mission. Our **Team Members** spend money in our local economy, helping it thrive. Our volunteering and financial contributions support local non-profits that help our communities, allowing them to keep their doors open.

Internally, Pioneer Bank practices shared leadership, we prioritize honest feedback and real growth. We encourage our **Team Members** to set objectives and key results and then follow through to achieve them.

We take being a **COMMUNITY BANK** seriously. Our ambition is to create a sense of community in everything we do. This includes volunteering, donating and building this sense of being a team through our interactions with our customers.





DENISE GENDREAU
Senior Vice President
Retail Operations
Roswell

"I would just like to say that I have established beautiful relationships with several of our customers at Peachtree that I now consider friends. I thoroughly enjoy and look forward to seeing each and everyone one of them during my visits. They each are charming in their own unique way."



KAREN POWERS
Vice President
Mortgage Lending
Roswell

"I love that Pioneer Bank as a Community Bank, encourages all employees to be fully invested in our communities. As a result, I am proud to be a Member of the Roswell Rotary and the Chaves County United Way. Both organizations are dear to my heart and each has made very substantial contributions to the community that they serve. Thank you Pioneer Bank for allowing me to be a part of making a difference in our community! "

EMPLOYEE FUNDRAISING

Our generous **Team Members** work hard to make a difference in our communities. Not only does this help the organizations they raise funds for, it also boosts their morale and creates camaraderie. Having donation campaigns also gives Team Members the opportunity to learn more about the charities they are supporting.

This creates a deeper connection between them and the impact they have on a nonprofit's mission.

Team Pioneer's impact is more than financial as well, having collected food, countless toys, and healthcare items for those in need.

PIONEER BANK'S OVERALL FUNDRAISING IMPACT INCREASED OVER \$16,000 FROM 2018

2019 \$61,229

2018 \$45,000

Las Cruces
\$29,200

Roswell
\$22,445

Alamogordo
\$1,495

Hobbs
\$4,332

Carlsbad
\$3,827

This chart does not include the \$142,989 that all of our branches in southern New Mexico collectively raised (with help from the communities) for the Roswell Firemen who were injured in June of 2019.

PRESIDENTIAL VOLUNTEER SERVICE AWARDS

Pioneer Bank is proud of our partnership with the White House and is a Certifying Organization for the President's Volunteer Service Award. As an approved Certifying Organization, Pioneer Bank is responsible for verifying community service hours and delivering the **PRESIDENT'S VOLUNTEER SERVICE AWARD** to honor its volunteers with the one of the highest honors - Presidential recognition.

The President's Volunteer Service Award (PVSA) recognizes, celebrates and inspires our volunteers who lead the charge. The awards are offered in multiple levels and are designed to recognize each milestone of a volunteer's service achievement. Levels include bronze, silver, gold and the highest honor, the President's Lifetime Achievement Award for those who contribute more than 4,000 hours of service in their lifetime.

In 2018, **Team Pioneer** awarded five members with this honor. In 2019, that number increased to twelve! These **Team Members** have gone above and beyond in volunteering for their community and have each earned a 2019 Presidential Volunteer Service Award at various levels.

Hours are measured over a 12-month period and awards are designated based on cumulative hours.



KIEL HOFFMAN

Executive Vice President/
Market President
Las Cruces

Silver Award
352 Hours



JULIANA HALVORSON

Vice President
Marketing Director
Roswell

Silver Award
450 Hours





KARISSA DOAN
Retail Banking Supervisor
Las Cruces
Bronze Award
198 Hours



KAREN POWERS
Mortgage Production Manager
Roswell
Bronze Award
123 Hours



ADRIANN RAGSDALE
General Counsel
Roswell
Bronze Award
121 Hours



ERIC EHLER
CCBSO/Vice President/
Retail Banking Operations/
Information Security Officer
Roswell
Bronze Award
111 Hours



DOUG BARON
Mortgage System Administrator
Las Cruces
Bronze Award
175 Hours



MARIA ORNELAS
Customer Service
Representative II
Las Cruces
Bronze Award
110 Hours



LEIGH HUMBLE
Compliance Internal Auditor
Roswell
Bronze Award
134 Hours



DENISE GENDREAU
Senior Vice President – Retail
Operations
Roswell
Bronze Award
109 Hours



DARLENE STALDER
Customer Service
Representative III
Las Cruces
Bronze Award
125 Hours



LANIE SMITH
CCBCO/CBAP/Vice President/
BSA/Compliance/CRA Officer
Roswell
Bronze Award
105 Hours



PIONEER BANK'S VOLUNTEER TIME INCREASED 1050 HOURS OVER 2018

2019 3,679 HOURS

2018 2,719 HOURS

159
ORGANIZATIONS

1,320
ACTIVITIES

81
VOLUNTEERS



KIM WING
Assistant Branch Manager
Alamogordo

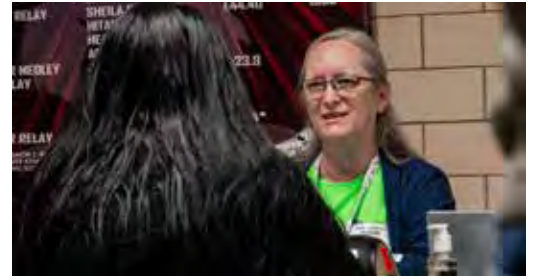


"My job gives me the opportunity to have a positive impact on people's lives and make a difference every day. I go home and I know I made a real difference.



It is a pleasure to work for a company that cares about their employees and encourages continuous growth and community involvement."





OUR LEADERSHIP TEAM



CHRISTOPHER G. PALMER

President/Chief Executive Officer

Christopher is actively involved in the community serving as Vice President of the Southeastern New Mexico Society of CPAs, Treasurer of the Roswell Chaves County Economic Development Corporation, and is a Director for the Independent Community Bankers Association of New Mexico.

Christopher is a graduate of the Leadership Roswell Class of 2008 and the Leadership New Mexico Class of 2015. On October 16, 2017, The Independent Community Bankers of America announced that Christopher Palmer was the Western region winner of the Association's 2017 Community Banker of the Year award.



NICOLE R. AUSTIN

Executive Vice President/
Chief Lending Officer

Mrs. Austin serves on the Board of Leadership New Mexico and is a graduate of Connect New Mexico in 2011 and the Leadership New Mexico Class of 2017. Nici is the President for The First Tee of Southeastern New Mexico. She has also served on the Roswell Independent School District School Board as well as the Board for Habitat for Humanity. She is an active member of Team Pioneer volunteer group, Chaves County Republican Women, and Country Club Road Church of Christ. Nicole has over 20 years of banking experience and has been with Pioneer Bank since 2008.



AARON EMMERT

Executive Vice President/
Chief Financial Officer

Aaron joined Pioneer Bank in September of 2017. Aaron serves on the Board of the New Mexico Bankers Association and participates in the mentoring program at the Boys and Girls Clubs of Chaves and Lincoln Counties, where he also serves as a Board member and Treasurer.



KIEL HOFFMAN

Executive Vice President/
Las Cruces Market
President

Kiel has served as past Chairman of the Las Cruces Chamber of Commerce, Mesilla Valley Economic Development, Mesilla Valley Hospice, the Conquistadores and Big Brothers Big Sisters. He is a former board member of the Bridge of Southern New Mexico and is currently Treasurer for the March of Dimes and Revolution 120. He also serves in the capacity of Military Base Commissioner (appointed by the Governor) for the State of New Mexico and sits on various committees including LCPS's Count Me In, the Chambers Junior Leadership Program, Team WSMR, March of Dimes Executive Leadership Team and many other committees. In 2019 he also became a big brother under the Big Brother Big Sisters program.

TEAM PIONEER VOLUNTEERS



KARISSA DOAN
Retail Banking Supervisor
Las Cruces

Chair- Leadership Las Cruces- 2017, 2018, 2019,2020; Leadership Las Cruces Graduate 2010; Chair of Conquistadores ; Greater LC Chamber of Commerce Board ; Executive Leadership Team - March for Babies; Chair- AM Las Cruces; Conquistador of the Year 2016; Volunteer of the Year Pioneer Bank - 2018; President of the United States Volunteer Bronze Award - 2017, 2018; Look Who's Dancing Season 11 2018; Champion - March for Babies 2018- Top Walker; High Heels for High Hopes Model 2017 1st runner up ; Circle of Champions- March for Babies 2015, 2016, 2017,2018; Look Who's Dancing Committee; Bataan Death March Volunteer; Las Cruces Young Professional Member; Thanks Team White Sands Missile Range Committee Member Big Brothers Big Sisters Mudd Volleyball Team Captain; Las Cruces Day in Santa Fe Committee Member; The Association Member – Business Women Group; Rotary Club of Las Cruces – Rio Grande.



JOSEPHINE PEREZ
Retail Operations Specialist
Roswell

Josephine has volunteered at Habitat for Humanity, and plans to volunteer for the Roswell Community Kitchen, as well as other opportunities that may arise.

"I have an awesome career working alongside people who care about our community."





LANIE SMITH

CCBCO/CBAP/Vice President/ BSA/Compliance/ CRA Officer
Roswell

Lanie is an active member of the Roswell community. She has been a certified Jazzercise instructor for many years. She is a board member for the Assurance Home, has recently joined the board of Main Street Roswell as Vice-President, is an active member of the Chaves County Republican Women, member of the Altrusa Club, and the United Way Women's Project.

"I love being a member of Team Pioneer because we have an incredible group of team members that are willing to invest their energy and time in the communities we serve."



JULIANA HALVORSON

Vice President/Marketing Director
Roswell

Juliana serves her community as often as she can. She currently serves as an Executive Board Member for Walker Aviation Museum, is President for MainStreet Roswell, and helps with many other non-profit organizations, including the Employer Support of the Guard and Reserve and is a member of the United Way Women's Project. She is a 2018 graduate of Leadership New Mexico and continues to serve on the Curriculum Committee since her graduation.





DENISE GENDREAU
Senior Vice President
Retail Operations
Roswell

Denise is a graduate of Leadership Roswell, has served as Secretary for Curry County United Way, a past CASA advocate, and is an active member of the Team Pioneer volunteer program. On behalf of Pioneer Bank, Denise visits with the local retirement homes to assist them with their financial needs.



ERIC EHLER
CCBSO/Vice President/
Retail Banking Operations/
Information Security Officer
Roswell

Eric works hard creating get well cards for sick children and volunteers in a variety of events with Team Pioneer. He is a 2017 graduate of Leadership Roswell and New Mexico Connect Class of 2020.





MARIA ORNELAS

Customer Service Representative II
Las Cruces

Maria has dedicated some of my time volunteering for CARE, an organization that focuses on helping cancer patients (such as myself) pay for non-medical expenses while they receive treatment. This organization is very dear to her, She has helped with their annual fundraiser in Las Cruces at the 'La Gran Fiesta'. She has also have participated in raising money for our annual March of Dimes fundraiser for premature babies – from selling baked goods to hosting car washes. Another cause she took upon herself was to create is Guital's Educational Foundation, an organization she had been wanting to start for years. Her organization mainly helps elementary students in Jalisco, Mexico with low resources with school supplies and to help pay for small projects that need to be completed at the school itself.



DARLENE STALDER
Customer Service Representative III
Las Cruces

Darlene's community involvement and volunteering has been such a great experience and has led to many long-lasting business relationships. She has been a Conquistador for 5 years and is a Good Will Ambassador for the Greater Las Cruces Chamber of Commerce. She visits several new and existing businesses each month where she networks with owners, employees and other attendees. She loves to see how Las Cruces is growing and experience what the businesses have to offer this community. We also volunteer events that give back to our community: Las Cruces Day in Santa Fe, Bataan Memorial Death March and WSMR military appreciation day that celebrates are military and their families. She also volunteers for other community events that other team members are involved with: Money Smart, Big Brothers Big Sisters and Downtown events. She also volunteers for her church. She feels when an effort is made to be a positive part of our community then many personal and business relationships will be built.



"When you show you care about the community you live in, then customers will probably feel we will care just as much about them and how we do business in our workplace."



JESSICA PONCE
Retail Operations Specialist
Roswell

"I coach for my daughters youth soccer team and love it. You build bonds with these kids, and have a chance to impact their lives positively. I love when I see them in the community and they run up to me and give me a hug."





DOUG BARON

Mortgage Systems
Administrator
Las Cruces

For over 15 years, Doug has been a Greater Las Cruces Chamber of Commerce Conquistadores (their goodwill ambassadors), and is currently serving as Secretary/Treasurer for their Executive Board. He is a committee member for Las Cruces Day in Santa Fe, a Chamber of Commerce event that helps Las Cruces business and community leaders lobby state legislators for the needs of southern New Mexico. He is a long-time board member and the current Board President of ABODE Inc., an organization that provides housing for the homeless in Las Cruces. He also currently serves as President of the Southern New Mexico Mortgage Lenders Association, a non-profit trade association of mortgage professionals in the greater Las Cruces market. Doug is a key organizer for Dress the Child, an organization that provides new clothes for under-privileged children in Dona Ana County. Doug also supports the March of Dimes by walking in their annual walk and raising money for their cause.



LEIGH HUMBLE

AVP – Quality Control
Internal Auditing Department
Roswell

Leigh is involved in an ongoing blanket-making project for the patients of the UNM Children’s Hospital in Albuquerque. She is a member of the Compass Church financial committee which addresses the financial needs and requests of the church, members and the community. She also loves volunteering at the Roswell Community Kitchen. Leigh volunteers for various projects, such as decorating Main Street for the holidays and helping kids select toys at the Toys for Tots giveaway. “It’s an amazing feeling I get from helping others,” stated Leigh. Leigh was also selected as Volunteer of the Year for 2020.





ADRIANN RAGSDALE

General Counsel
Roswell

Adriann is affiliated with the Chaves County Bar Association, serving as the Treasurer. Adriann was the 2012 Campaign Chair for United Way of Chaves County, President in 2016, and served as a board member until 2019. She is on the board for the Roswell Artist in Residence Foundation as Secretary and serves as President of the Roswell Library Foundation. Adriann is on the Eastern New Mexico State Fair Board and is the Parade Superintendent. Adriann is also involved with the children's ministry at Christ's Church.



ANDREW MARTINEZ

Retail Banking Supervisor
Las Cruces

Andrew has been on the committee for Mud volleyball for Big Brothers/Big Sisters. As well as a local team captain for the March of Dimes for our branch. My wife and I also help at our church Calvary chapel of Las Cruces teaching the kids school 2 Sundays a week.

"I love that we are so community involved at Pioneer Bank. I love to help the customers at the branch level as well as the phone. I always tell them that they are not going to be leaving the branch without a smile on their face knowing that we care as a bank and will do everything in our power to accommodate them and make them feel like they are a part of our family!"



KAREN POWERS

Vice President
Mortgage Lending
Roswell

Karen has been a member of Roswell Rotary since 2002 serving as Board member as well as Sergeant at Arms. She is a board member for the United Way of Chaves County. She serves on the Team Pioneer volunteer program. Karen is also member of the Leadership Roswell Class of 1993.





"I am thankful to work for a company that encourages all employees to contribute to and make a change in their local communities!"



KATE DAVENPORT
Vice President
Controller
Roswell



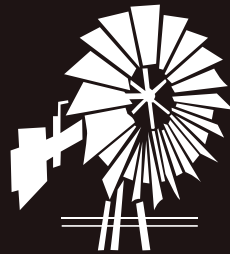
COMMUNITY FIRST

Our goals in 2019 were to exceed our 2018 numbers for volunteer hours and financial impacts. We have met those goals by far greater numbers than expected. Team Pioneer members are living up to their values and our mission: "To make a positive difference in the lives of those who work, bank, invest at Pioneer."

We take great pride in Team Pioneer's efforts to make each of our communities a better place to live and work. Our investment in our colleagues, families, clients and communities through hands-on volunteerism, board service, sponsorships, donations is evident.

We plan to continue with our financial and philanthropic endeavors in 2020. As we do this, we will continue building relationships and inspire others in our communities to do the same. Our efforts to grow business, and support the organizations that tend to the vital needs of southern New Mexico, help to create conditions for meaningful transformation in our communities.

By supporting the people who matter most - our customers, *Team Pioneer* and the communities we call home, will foster an environment for success that impacts every facet of the communities we serve.



PIONEER BANK®

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