



# PIONEER BANK®

## CERTIFICATES OF DEPOSIT

- \$1,000 minimum to open
- Competitive interest paid on balances over \$500
- 3 month to 60 month terms available
- Fixed rate guaranteed for term of deposit
- Automatic renewals (except Jumbos)
- Quarterly compounding available unless interest is withdrawn (except Jumbos)
- IRAs (Individual Retirement Accounts) available
  - Account subject to penalty for early withdrawal

## EASY ACCESS CD

- \$1,000 minimum to open
- Withdrawals NOT subject to penalty after first six days from the date after the account is opened
- Rate guaranteed for six months
- Unlimited deposits of \$500 or more
- Up to six teller-conducted withdrawals per month of \$500 or more
- Rate reverts to savings rate for balances of less than \$1,000
- Monthly compounding
- Monthly statements provided

Account subject to penalty for early withdrawal

<sup>1</sup>Plus applicable sales tax

<sup>2</sup>See "Transaction Limitation for Savings Accounts"

<sup>3</sup>Withdrawal fee may apply

Effective July 1, 2021

Member  
**FDIC**  
EQUAL OPPORTUNITY  
LENDER



[www.pioneerbnk.com](http://www.pioneerbnk.com)

CERTIFICATES OF DEPOSIT

# SAVINGS & MONEY MARKET ACCOUNTS



## PIONEER SAVINGS

- \$50 minimum to open
- Interest paid on entire balance, unless balance falls below \$100
- Six free withdrawals per month, \$15<sup>1</sup> each thereafter<sup>2</sup>
- Free ATM card<sup>3</sup>
- 24-hour account access through our phone, mobile and on line banking systems
- The following service charges will apply:

| Account Balance | Monthly Charge      |
|-----------------|---------------------|
| \$100 & Over    | None                |
| \$99 & Under    | \$3.00 <sup>1</sup> |

## MONEY MARKET ACCOUNT

- \$50 minimum to open
- Competitive interest rate paid on entire balance
- Limited to three check withdrawals per statement
- Six free withdrawals per month, \$15 each thereafter<sup>1</sup>
- If balance falls below \$750 on any day, the following service charges will apply:

| Account Balance | Monthly Charge       |
|-----------------|----------------------|
| \$750 & Over    | None                 |
| \$500-\$749     | \$8.00 <sup>1</sup>  |
| \$250-\$499     | \$9.00 <sup>1</sup>  |
| \$249 & Under   | \$10.00 <sup>1</sup> |

<sup>1</sup>Plus applicable sales tax

<sup>2</sup>See "Transaction Limitation for Savings Accounts"

<sup>3</sup>Withdrawal fee may apply

Fees do not include applicable sales tax

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