PIONEER BANK℠

Member FDIC | Equal Housing Lender

Rev. 12/2016

FACTS

WHAT DOES PIONEER BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social security number and income • Account balances and payment history • Assets and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **Pioneer Bank** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does **Pioneer Bank** share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes- information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	NO	We don't share

To limit our sharing	• Call (518) 730-3000 or (888) 231-9077 – our staff will inform you of your options and document your choices; **or** • Visit us online at www.pioneerbanking.com; Online Banking customers only (Login and click on Services) **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (518) 730-3000 or (888) 231-9077

Who we are	
Who is providing this notice?	**Pioneer Bank,** 652 Albany-Shaker Road, Albany, NY 12211

What we do	
How does Pioneer Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Contractual agreements with third parties ensure your personal information is protected including use of cookies that only collect anonymous traffic data and don't harm your computer or transmit personal data.
How does Pioneer Bank collect my personal information?	We collect your personal information, for example, when you • Open an account or apply for a loan • Make deposits or withdrawals from your account • Provide account information • Show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes- information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Our affiliates include financial companies and insurance agencies such as Pioneer Wealth Management and Anchor Agency, Inc.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ***Pioneer Bank does not share with non-affiliates so they can market to you.***
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. *Our joint marketing partners include credit card companies.*