

**PIONEER BANK
5758 MAIN STREET
PO BOX 220
AUBURNDALE, WI 54412
(715) 652-2105 (800) 326-4424**

**NETTELLER CONSUMER ONLINE BANKING AGREEMENT
CONSUMER ONLINE BILL PAYMENT AGREEMENT
CONSUMER E-STATEMENT AGREEMENT**

COMMON TERMS AND CONDITIONS

INTRODUCTION The common terms and conditions apply to NetTeller Online Banking, Bill Payment, and E-Statement Services. This "Agreement" states the terms and conditions for NetTeller Online Banking, Bill Payment, and E-Statement Services (collectively referred to as Online Services) offered by Pioneer Bank (the "Bank"). When you use, or you permit any other person(s) to use Online Services, you agree to the terms and conditions of this Agreement. These terms and conditions are in addition to those that apply to any accounts you have with the Bank.

This Agreement is an addendum to the existing Loan and/or Deposit Account Agreement that you received when opening your account, as amended from time to time. With regard to account disclosures which we are obligated to provide to you, you will receive, upon your initial set up of accounts with us or at anytime thereafter upon your request, a brochure entitled "Deposit Account Rules, Regulations and Disclosures." You should read this brochure carefully, and if you have any questions about the material in such brochure, you may speak to us in person or by telephone at (715) 652-2105 or (800) 326-4424 for clarification. In the event conflicts between the NetTeller Online Banking terms and conditions and the applicable account agreements with us occur, the most recent account disclosures take precedence.

DEFINITIONS Throughout this Agreement, the words, "we," us," "our," and "ours," are intended to refer to Pioneer Bank. The words "you," "your," and "yours," are used to refer to the owner of an active Pioneer Bank Account (as defined below) which may or may not currently use the Online Services, or those whom you may designate as having rights to access or control your Online Services, and any person who has a user ID or Password for accessing the account.

ESTABLISHMENT OF A NETTELLER ONLINE BANKING SERVICES ACCOUNT To establish your account and begin using Online Services, you will need to complete and sign written forms or other documents, and you may be asked to submit certain personal identifying and/or account information.

ACCEPTANCE OF TERMS By signing this agreement, you express your consent to and understanding of the terms of this agreement, and you agree to be bound by the terms of this agreement, including, but not limited to, those other agreements and terms which are incorporated herein by reference. Also, by signing any of the written forms or other documents pertaining to the set up or maintenance of your Online Services account (the "enrollment documents"), you consent to and understand the terms of such enrollment documents, and you furthermore agree to be bound by the terms of any such enrollment documents.

AVAILABLE SERVICES

Account Information. You may obtain information pertaining to certain accounts you hold with Pioneer Bank. The information may include:

- a) Your current account balances;
- b) Your historical account information;
- c) Your transaction history; or
- d) Other related account information.

Funds Transfers You may transfer funds between checking, savings, and money market accounts which you hold with Pioneer Bank. You may also transfer funds from a checking or savings account to make a regular payment to a loan you have with Pioneer Bank. You should be aware that transfers you request through Online Services will be effectuated only after a reasonable period of time for personnel of Pioneer Bank to process such request and do not occur immediately upon your request.

All NetTeller transactions initiated after 7:30 PM. Central Time will be posted to the appropriate account on the next Business Day. Because of our daily processing requirements, there will be a period of about 30 minutes per business day

when you will not be able to post transfers to your account. Generally, that downtime will occur between 8:00 PM and 8:30 PM. Central Time.

LIMITATIONS ON USE Pioneer Bank does not make any representations that the content or use of the Online Services are appropriate or available for use in locations outside of the United States. If you choose to access the Online Services from locations outside the United States, you do so at your own risk and you are responsible for compliance with local laws.

You agree not to use Online Services to conduct any business or activity or solicit the performance of any activity prohibited by law or any contractual provision by which you are bound. You agree to comply with all applicable laws, rules and regulations in connection with Online Services. You certify that you are 18 years of age or older or otherwise able to lawfully enter into contracts under applicable law.

CHANGE IN SERVICES We may modify, add, delete, change or discontinue any service or any portion of service or function described in this Agreement at any time at our sole discretion, and will make reasonable efforts to promptly amend this Agreement to reflect any updated or revised services through Online Services. When the Agreement is amended to reflect these changes in services, we will provide you with written notice of such changes at least 30 days prior to the effective date that would result in increased fees or liability, fewer types of available funds transfers or stricter limits on the frequency or dollar amount of transfers. If necessary, immediate changes will be made to maintain or restore the security of an account or system.

LIMITS ON FREQUENCY You are restricted in the number of certain types of transfers you can make from your savings accounts or money market accounts by Regulation D of the Federal Reserve Board, a federal banking regulator. For each of your savings accounts and money market accounts, you are prohibited from making more than six (6) pre-authorized transfers per month. Preauthorized transfers include transfers made through Online Services. The following transfers do not count towards this limit:

- (a) Transfers from your savings or money market accounts with us to repay any amounts owed to us for loans or associated expenses;
- (b) Transfers made by mail, messenger, ATM or in person; or
- (c) Withdrawals authorized by you by telephone or online if the funds are mailed to you by check.

A fee may be charged to you for each additional pre-authorized transfer per month in excess of six (6). Once a savings account or money market account has violated these Regulation D limits, we may, at our sole discretion, choose to convert the account to a transaction type account, whether or not any fees have been assessed to you as a result of your exceeding the limits described above.

HOURS OF SERVICE The Bank's business days are Monday through Friday, except for recognized Federal Reserve holidays. Online Services are available 24 hours a day, 7 days a week except during maintenance periods or circumstances beyond our reasonable control. All NetTeller transactions initiated after 7:30 p.m. Central Time will be posted to the appropriate account on the next business Day. Because of our daily processing requirements, there will be a period of about 30 minutes per business day when you will not be able to post transfers to your account. Generally, that downtime will occur between 8:00 p.m. and 8:30 p.m. Central Time.

ADDRESS AND TELEPHONE NUMBER If you believe your Access Information has been lost or stolen or someone has transferred or may transfer money from your account without your permission, call (800) 326-4424 or write to Pioneer Bank, PO Box 220, Auburndale, WI 54412.

POSSIBLE INTERRUPTION OF SERVICE There may be, from time to time, interruptions in your ability to access Online Services due to problems with our web site, the Online Service system itself, or other similar problems. You should be aware that these problems may occur and, while we will take steps to remedy any such interruption of service as soon as possible, we cannot guarantee how long it will take until access will be resumed. If our Online Services system experiences such difficulty while you are making a request for services, you should presume that the request was not completed and you should find an alternative method to procure those services from us, such as an ATM card, visiting our banking location, calling us, or using our telephone banking product. We are not responsible for any damages, penalties, late charges, fees or costs of any kind incurred by you as a result of any interruption in services, unless such interruption in service is due to our negligent or intentional acts or inaction.

EVENTS BEYOND OUR CONTROL Any events beyond our control, including, but not limited to, fire, flood, acts of God, interference from an outside party (whether such person has authorized access to your accounts or not), or any other

event beyond our reasonable control, which create or cause any interruption in service or prevent the timely and proper execution of your request(s) will not be the responsibility of us and shall not create any liability of any kind for us.

CHANGE OF PASSWORD You may change your password through the Online Services banking system at any time, however, for your protection, we reserve the right to request written verification of this change of password, and we reserve the right to not perform any of your Online Services until we have independently verified to our satisfaction your desire to change your password. For security reasons, the Online Services system will prompt and require you, at initial sign-on and periodically, to change your password.

CONFIDENTIALITY OF PASSWORD You agree to keep confidential any Access Information, including, but not limited to, your password. Anyone to whom you disclose the necessary Access Information will have full access to the services you can perform through Online Services and to your accounts. We will presume that any person who holds such information is a permitted and authorized user, and you will be responsible for any transactions performed by such person. We cannot access your password once you change it the first time you sign in to Online Services. If you lose your password or need a new one, we can reset your password.

You should keep in mind a few tips (these tips are not an exclusive list) which will help you preserve the confidentiality of your Access Information, including, but not limited to, your password:

- a) Never write down your password. Once you have your password, memorize it and do not write it down;
- b) Do not share your password with anyone;
- c) Never give your password over the phone even if the person identifies himself or herself as a Pioneer Bank employee or representative. We do not need your password and will not ask for it;
- d) Never walk away from your computer while logged in to Online Services;
- e) Do not choose a password that is easy to guess. Do not use sequential numbers, birthdays, social security numbers or any other password which might be susceptible to misuse by unauthorized persons.

We will notify you if we become aware of a breach of our security measures as soon as possible, but ultimately you bear the responsibility for keeping your access information secret and taking the steps to prevent the loss, theft, or misuse of your access information.

IF YOU BELIEVE YOUR ACCESS CODES ARE LOST, STOLEN OR USED WITHOUT YOUR AUTHORITY

Tell us AT ONCE if you believe your Access Information has been lost or stolen or if you believe there have been unauthorized transfers to or from your account. Telephoning is the best way of keeping your possible losses down. If you believe your Access Information has been lost or stolen or someone has transferred or may transfer money from your account without your permission, call 1-800-326-4424 or write to Pioneer Bank, PO Box 220, Auburndale WI 54412.

WE WILL NOT BE LIABLE FOR YOUR RELIANCE AND ACTION ON ANY UNAUTHORIZED INSTRUCTION OR ON INSTRUCTIONS FROM AN AUTHORIZED PERSON UNTIL WE HAVE BEEN NOTIFIED IN ACCORDANCE WITH THIS PARAGRAPH AND HAVE HAD REASONABLE TIME (NOT LESS THAN TWENTY-FOUR (24) HOURS) TO ACT ON SUCH NOTICE. For security reasons, and without liability to you, we reserve the right to suspend or cancel your Access Information or your business online banking access if we suspect your Access Code(s) have been compromised, even without notice to you.

DUTY TO REVIEW AND VERIFY PERIODIC STATEMENT You will receive a monthly statement for your checking and savings accounts. For your own protection, you should review each periodic statement you receive from us that summarizes your account activity or NetTeller Online Banking transactions, reviewing each transaction carefully and verifying that each transaction listed on such periodic statements has been authorized by you. It is your responsibility to discover and notify us of misuse or unauthorized activity in your accounts or through Online Services. You must notify Pioneer Bank within 60 calendar days after you receive your first banking statement on which you believe a problem or error occurred.

LIMITED ATTEMPTS TO LOG-IN If you or someone trying to access your account via Online Services, whether authorized or unauthorized, is unsuccessful in entering the correct Access Information when prompted three (3) consecutive times, such person's attempt to log in will be denied. At such point, your account(s) will become locked and you will be unable to access them through Online Services, and your Online Services will remain locked until you contact the bank via telephone at (715) 652-2105 or (800) 326-4424 or in writing via conventional mail, and until the bank receives satisfactory proof, in our sole judgment, that you or an authorized person is seeking to unlock such account(s).

AUTOMATIC LOG-OUT If after successfully logging in and accessing Online Services and there are ten (10) consecutive minutes of inactivity, the system will automatically log-out of your account. In order to resume activity in Online Services or access your accounts after this automatic log-out, you must log-in again.

USE OF NETTELLER MESSAGING When fully logged onto NetTeller Online Banking Services, you have the ability to send messages inside NetTeller using a secured messaging system. This can be used to communicate information back to Pioneer bank.

USE OF E-MAIL MESSAGES You should not send us any account related inquiries or information or any access information via e-mail as that mode of communication may not be secure. We use security and encryption tools to protect such information when you are logged on to the Online Services, but not at any other time. Any transfer of account information, access information or other confidential materials to us through e-mail may represent a serious risk to the security of your confidential information and we shall not be responsible for any damage, penalty or harm of any kind whatsoever occurring as a result of, arising out of, or related to your transfer of any account information, access information or other confidential materials to us via e-mail of any kind. Pioneer Bank will not send you an e-mail with a link or file attached except for the Notification for E-Statements.

CUSTOMER ASSUMED RESPONSIBILITIES You acknowledge the following: That you understand that your systems can be compromised by Trojans, Viruses, Key loggers, Malware, and spyware to name a few. You also acknowledge that there are other hardware and software threats both internal and external not listed above. Anyone or combinations of those items listed in this paragraph could result in your usernames, access codes, and account numbers used by NetTeller Online Banking services to become available to hackers.

The maintenance of your hardware and software used to accessing NetTeller Online Banking Services is your responsibility. Furthermore any equipment or software used to access NetTeller Online Banking Services should be appropriately maintained to insure that information is not being appropriated or compromised in any way. This should include the use of daily updated Anti-Virus, spyware, and Malware software as well as the use of a firewall. There may be related hardware or software as deemed appropriate to protect your systems based on your individual needs.

LIABILITY DISCLOSURE Tell us AT ONCE if you believe your Access Information has been lost or stolen or if you believe there have been unauthorized transfers to or from your account. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if someone used your Access Information without your permission. If any other unauthorized transfer was made from your account, and you do not tell us within 60 days of the date we mail a periodic statement to you, you may not get any money you lost after the 60 days if we show that we could have stopped someone from taking the money if you would have told us in time. You can lose no more than \$50 for unauthorized transfers occurring within 60 days after the periodic statement was mailed to you. If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

DISCLAIMER OF WARRANTIES Use at sole risk of customer. You use Online Services at your own risk, subject to the Liability Disclosure above. Your use of Online Services means you have read this Agreement, understand that there is some degree of financial risk in transacting your bank business through the Online Services, and any such risk is solely borne by you.

We DO NOT represent or warrant that access to or transmissions through Online Services will be uninterrupted or error free. While we try to maintain our service free of errors, we in no way guarantee the contents are free of errors. No warranty of non-infringement of third party rights (intellectual or otherwise), title, merchantability, fitness for a particular purpose, or freedom from computer virus is made by us regarding Online Services or any information provided regarding the same.

LIMITATION OF LIABILITY We will not be liable for any of the following:

- a) Your inability to access your account or make requests via the Online Services due to delays, shutdowns, or problems with your equipment (including all hardware and software), the transmission facilities, our web site, our system, our Internet service provider, or your Internet service provider;
- b) Your inability to access your account to make requests via Online Services due to any circumstances beyond our control, such as fire, flood, Act of God, interference from an outside party (whether such person has authorized access to your accounts or not), or any other event beyond our reasonable control;
- c) Your inability to make a transfer if, through no fault of our own, you do not have enough money in your account to support such transfer;
- d) If the money in your account is subject to legal process, adverse claims, a freeze order, or other encumbrances restricting transfer;
- e) If you have not followed the instructions on how to properly make a transfer or other request through Online Services.
- f) If we have placed a hold on your funds in accordance with our reasonable business procedures;

- g) If we refuse to process your request because we suspect misuse, abuse, fraud, or unauthorized activity with respect to your accounts by you or any unauthorized party;
- h) If we properly terminate, suspend, or limit your rights to access Online Services under this Agreement;
- i) Any other reasons which may be provided elsewhere in this Agreement or in other agreements between you and us.

DAMAGES The foregoing shall constitute our entire liability and your exclusive remedy. In no event shall we be liable for incidental, exemplary or consequential damages, including lost profits, caused by or the use thereof, or arising in any way out of the installation, use or maintenance of your personal computer hardware, equipment, software or any Internet access services.

CUSTOMER EQUIPMENT PROBLEMS We shall not be responsible for any problems, damage or injury to any of your equipment (including all hardware and software). We will not bear any liability for any equipment (including all hardware, software or any Internet access services) problems you may experience in any case.

NO LIABILITY REGARDING LINKED SITES We may provide links to third-party web sites of interest to you throughout our web site and Online Services. This Agreement does not govern those third-party web sites and we are not responsible for those third-party web sites, nor are we responsible for their content, security measures, accessibility, or any damage, injury, loss or harm caused by any facet of those web sites or your viewing of the same, or the goods, information and/or services obtained from such third party web sites.

PRIVACY POLICY You will receive, as a customer, our Privacy Policy which defines our policies and obligations with respect to the privacy of your private non-public information which you provide us. A copy of our Privacy Policy is also available on our web site. You should read this Privacy Policy carefully and, if you have questions about your rights or our policies described in that policy, you may call us at (715) 652-2105 or (800) 326-4424 to get clarification.

ACCOUNT INFORMATION DISCLOSURE We will not disclose information to third parties about your account or the transfers you make unless: (a) it is necessary for completing or tracing transfers or resolving errors or claims; (b) to verify or disclose the existence, amount or condition of your accounts for third parties, such as credit bureaus, merchants or other financial institutions; (c) pursuant to court orders and other legal process; (d) to comply with subpoenas, summonses, search warrants or requests from government agencies; (e) to comply with state or federal laws requiring us to provide information regarding depositors and their accounts to governmental agencies; (f) to other companies affiliated with us, unless you have opted out of such disclosure in accordance with our Deposit Account Rules or Privacy Policy we provide to you; (g) to others with your consent; or (h) otherwise in accordance with our Privacy Policy we provide to you.

RETENTION OF RECORDS We will retain records of your transaction history for those actions or requests which you initiate through the Online Services for a period sufficient to comply with applicable regulatory requirements as such requirement may exist from time to time. We recommend that you also retain for your own records all information pertaining to your account transactions with us, including, but not limited to, any activity related to your use of Online Services.

FEES AND DISCLOSURES Unless otherwise stated in this Agreement, when you use Online Services you will not be charged a fee by us for general access use. Please see the Fees and Charges Schedule for the full listing of our fees and charges associated with your use of special products or ancillary services through Online Services.

OTHER FEES OR CHARGES Any fees or charges which may be levied by us related to any of your accounts in accordance with the terms of other existing agreements between you and us will still be assessed. You will be obligated to pay such fees or charges, regardless of whether or not you utilized Online Services, for any activity on the account which bears such fee or charge. We reserve the right to withhold, waive, reduce, or cancel any fees or charges in individual cases, and to change these fees and charges from time to time. You will also be responsible for any and all telephone or other communication charges you incur through your use of the Online Services. Also, you will likely pay an Internet service provider for Internet access which is necessary to access Online Services.

TERMINATION OF SERVICES BY YOU If you wish to terminate your eligibility for and enrollment in Online Services under this Agreement, you must contact us in writing. Any termination by you will become effective within ten (10) business days of our receipt of your request. You may contact us with your written request for termination by either of the following ways:

- a) Mailing your request to Pioneer Bank, PO Box 220, Auburndale, WI 54412
- b) Fax your request to us at (715) 652-3730, with the fax cover page referencing your desire to terminate your eligibility for and enrollment in Online Services.

TERMINATION BY US We reserve the right to immediately terminate your eligibility for and use of the Online Services under this Agreement in whole or in part at any time. You will be provided notice of this termination, but we cannot guarantee you will receive such notice prior to the effective date of the termination. This termination will not alter your obligations for payment to us of any outstanding balances owed to us under this Agreement or other agreements between you and us. Your liability under this Agreement shall survive such termination, unless otherwise provided herein.

AMENDMENT We reserve the right to amend this Agreement and its terms, including, but not limited to, any fees or charges to be charged hereunder, your responsibility for unauthorized transactions hereunder, or any other manner we may choose upon providing you with a written notice describing this amendment and its effective date. We will do this by sending a letter by U.S. mail to you at the last mailing address which you provided to us or through your Online Banking. The use of your Online Banking Services after we have provided you with any such notice will constitute your acceptance of all such amendments. We will provide you with advance written notice of amendments when required to do so by law.

ASSIGNMENT You may not assign this Agreement to any other party without our prior written consent, which consent may withhold solely in our discretion. We may assign this Agreement or delegate any or all of our rights under this Agreement to any third parties without notice to you or need for your consent.

NOTICES Unless otherwise stated in this Agreement or required by applicable law, in the event we are required to provide you with written notice, we may provide such notice by electronic or regular mail. Any such notice otherwise permitted by law shall be considered effective notices discharging any responsibility or obligation of notice, contractual, statutory or otherwise, of ours to you.

LEGAL CAPACITY OF CUSTOMER You represent and warrant to us that you are at least 18 years of age, not under guardianship, and are otherwise able to contract for yourself.

PROHIBITED PERSONS You agree that neither you, any User, nor any transferee is prohibited from participating in the transaction you initiate/and to make through online banking or any of its services, including but not limited to prohibitions pursuant to issuance's of the Office of Foreign Asset Control or under the U.S. Patriot Act. To the extent consistent with applicable law, you agree to indemnify and hold us harmless from and against any and all claims, losses, damages, liabilities, penalties, fines, and expenses, including court costs and attorneys' fees, incurred by us relating to any such prohibitions.

ENTIRE AGREEMENT This Agreement is the entire Agreement between you and us regarding your use of Online Services and shall not be superseded by any marketing materials or similar material pertaining to Online Services, whether oral, written or viewed at our or any other web site.

WAIVER Our choice not to exercise or pursue any right or remedy under this Agreement is solely within our discretion and shall not be deemed a waiver of any such right or remedy in the future.

SEVERABILITY If any provision of this Agreement, or any portion thereof, is void or unenforceable in any Jurisdiction, such ineffectiveness or unenforceability shall not affect the validity and enforceability of such provision, or portion thereof, in that jurisdiction or the validity or enforceability of any other provision in any other jurisdiction.

APPLICABLE LAW This Agreement shall be governed by the laws of the State of Wisconsin, without reference to conflict of laws principles.

*****You are required to inform us of any changes that occur regarding your e-mail address.*****

ERRORS OR QUESTIONS ABOUT ELECTRONIC TRANSFER (Applies only to consumer accounts) If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt telephone us at (715) 652-2105 or (800) 326-4424 as soon as you can. We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the problem or error appeared. You must:

- a) Tell us your name and account number, if any;
- b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
- c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or questions. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

WE WILL NOT BE LIABLE FOR YOUR RELIANCE AND ACTION ON ANY UNAUTHORIZED INSTRUCTION OR ON INSTRUCTIONS FROM AN AUTHORIZED PERSON UNTIL WE HAVE BEEN NOTIFIED IN ACCORDANCE WITH THIS PARAGRAPH AND HAVE HAD REASONABLE TIME (NOT LESS THAN TWENTY-FOUR (24) HOURS) TO ACT ON SUCH NOTICE. For security reasons, and without liability to you, we reserve the right to suspend or cancel your Access Information or your business online banking access if we suspect your Access Code(s) have been compromised, even without notice to you.

BILL PAYMENT SERVICE AGREEMENT ADDENDUM

TERMS AND CONDITIONS

You have enrolled in "Pioneer Bank Online (NetTeller)" Banking Services and have expressed a desire to use the Bill Payment Services offered by us. Please read the following terms and conditions carefully. By using the Pioneer Bank Online (NetTeller) Bill Payment Service you agree to the provisions that follow.

BILL PAYMENT SERVICES The Pioneer Bank Online (NetTeller) Bill Payment Service is provided by Jack Henry's Bill Payment Services. It allows you to schedule bill payments. You can arrange, at your option, for the payment of your current, future and recurring bills from a **Pioneer Bank checking account**. There is no limit on the number of payments that may be authorized, except for those limitation imposed by federal law for money market accounts. You may pay any merchant or individual approved by Pioneer Bank for payment through Pioneer Bank Online (NetTeller) Bill Payment Services.

INELIGIBLE TRANSFERS

You agree that any account that requires two or more signatures to make a transfer or withdrawals is not eligible for bill payment services

Tax payments and court ordered payments may not be scheduled through this service.

Pioneer Bank reserves the right to refuse to pay any Biller to whom you may direct payment. The Bank will notify you promptly if it decides to refuse to pay a Biller designated by you.

HOW TO SCHEDULE A PAYMENT You must designate the Pioneer Bank account from which the payments are to be made; the complete name of the payee; the account number; the payee's remittance address (all exactly as shown on the billing statement or invoice); the amount of the payment; and the date you want the payment to be debited from your account. Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day. You must provide complete and accurate information including the payee name, address, account information and payment amount. We are not responsible for inaccurate information provided by you.

HOW FAR IN ADVANCE TO SCHEDULE A PAYMENT If the payee is to be paid by paper check (as indicated on the Bill Payer List), you understand and agree that paper checks are mailed to the payee and the payee may not receive the payment until 7 to 10 business days after the date the payment is debited from your account. If the payee is to be paid electronically (as indicated on the Bill Payer List), you understand and agree that the payee may not receive the payment until 72 hours after the date the payment is debited from your account. You understand and agree that we are not

responsible for the timely delivery of mail or the improper transmission or handling of payments by a third party such as the failure of the bill payment payee to properly post a payment to your account.

HOW WE WILL CHARGE YOUR ACCOUNT By using the Bill Payment Service option, you agree that, based on your instruction received under your password, we can charge your designated account by electronic transfer, "no signature required draft," or by debiting and remitting funds on your behalf. We reserve the right to refuse to pay any payee designated by you. If we do so, we will notify you promptly.

CANCELING SCHEDULED PAYMENTS To cancel a bill payment that you have schedule through Pioneer Bank Online (NetTeller) Bill Payment, you must cancel the payment online via Pioneer Banking Online (NetTeller) by following the on screen instructions before 10:00 PM (Central Time) on the day before the scheduled payment date.

STOPPING A PAYMENT THAT HAS BEEN MADE Stopping the payment of a check is different from the cancellation of a bill payment. Once the bill payment has been debited from your account, you CANNOT cancel or stop a bill payment that has been paid electronically. You may be able to stop a Pioneer Bank Online (NetTeller) bill payment paid by paper draft by contacting Bill Payment Customer Service at (715) 652-2105 or (800) 326-4424 before the paper draft has cleared. You will have to contact us by telephone to determine if the paper draft has cleared) If the paper draft has not cleared, we will immediately process your stop-payment request. We will notify you immediately if the paper draft has already cleared. To be effective, the stop payment request must precisely identify the name of the payee, the payee-assigned account number, the amount and scheduled date of the payment, and the ID number from the Bill Payment View Posting Screen. We may charge an additional fee for stopping payment of a Pioneer Bank Online (NetTeller) Bill Payment in addition to our normal payment charge to your account.

OUR RESPONSIBILITY IN THE EVENT OF OUR FAILURE TO MAKE A SCHEDULED PAYMENT If Pioneer Bank does not properly complete a bill payment on time or in the correct amount, we will pay any late fees or finance charges (up to \$50) as long as your account was in good standing with the merchant or payee prior to this incident. We shall not be responsible for any charges imposed or any other action taken by a payee resulting from a payment that you have not scheduled properly, including any applicable finance charges and late fees. In addition, we will not be liable if any third party through whom any bill payment is made fail to properly transmit the payment to the intended payee. We will also not be liable if there are insufficient funds or credit available in your designated payment account and/or overdraft protection plan; if a legal order directs us to prohibit withdrawals from the account; if the payment account is closed or frozen; or if any part of the electronic funds transfer system is not working properly. We will not be liable for indirect, special, or consequential damages arising out of the use of Bill Payment.

CANCELING YOUR "PIONEER BANK ONLINE (NETTELLER)" BILL PAYMENT SERVICE Pioneer Bank reserves the right to terminate your use of the Bill Payment Service at any time. If for any reason you wish to cancel Pioneer Bank Online (NetTeller) Bill Payment Service, we strongly suggest that you cancel all future bill payments at the same time that you cancel your service by either deleting those payments yourself by using Pioneer Bank Online(NetTeller) Bill Payment Service or by calling Pioneer Bank Account Processing at (715) 652-3719 or (800) 326-4424. This will ensure that future payments and transfers made by you will not be duplicated. We will automatically delete all outstanding payment orders (all individual payments and all recurring payments) once we have been notified that your service has been terminated. We will continue to maintain your accounts until you notify us otherwise.

E STATEMENT AGREEMENT ADDENDUM

TERMS AND CONDITIONS

INTRODUCTION You have expressed a desire to use the E-Statement Services offered by us. By opting for E-Statement service, you specifically agree to receive "Customer Communication" electronically. "Customer Communication" includes, but is not limited to, statements, disclosures, or other communication that federal and/or state statutes, regulations, or court decisions require that we provide to you. You agree that such electronic communications will satisfy any legal requirements that these communications be provided to you in writing and in a form that you may keep. For accounts with multiple account owners, only one account owner need enroll an account in the service. In accordance with the terms of the Bank's Deposit Account Rules, all account owners will be bound by the decision of the account holder who enrolls in or cancels the service.

Once you click the "I AGREE" button, you are authorizing Pioneer Bank to provide bank statements for your chosen accounts by electronic means. You understand and agree that by requesting electronic delivery you will not receive statements in paper form that are delivered by the United States Postal Service unless you specifically discontinue the E-Statement Service as described below. If your previous statement included images of checks, you will not see the imaged check in your e-statement. You agree that the electronic delivery will satisfy Pioneer Bank's requirement to provide you with a periodic statement on your account. Your consent shall remain valid until such time as you exercise your right to revoke this consent. Pioneer Bank retains the right to discontinue this service at any time. Your E-Statement Service will be discontinued if the e-mail notification is returned undeliverable for any reason. Should your E-Statement Service be discontinued, Pioneer Bank will resume the delivery of your periodic statement in paper via the United States Postal Service.

ESTABLISHMENT OF SERVICE In order for your E-Statement to be delivered electronically, the electronic delivery services will need to be tested and validated before electronic delivery can be initiated. Once you sign up for E-Statement Services, you will receive an e-mail that you WILL NEED to respond to. When you validate your account with the e-mail notification, the setup will be complete.

Your periodic online statement and accompanying legal notices and disclosures will be presented to you in the Service via NetTeller Online Banking.

SYSTEM SOFTWARE REQUIREMENTS

You must be a Pioneer Bank customer in order to access your electronic bank statement. Your personal computer (PC) must meet the following software requirements for access and retention of electronic bank statements.

Microsoft Internet Explorer 5.) and higher with 128-bit encryption
Net scape Communicator 4.7 and higher with 128-bit encryption
Netscape Navigator 4.08 and higher with 128-bit encryption

AVAILABILITY OF E-STATEMENTS Each E-statement will be available for at least 90 days after the date it is posted. If you need a paper copy of previous statements, please contact any Bank office to assist you or call us at (715) 652-2105 or (800) 326-4424. Normal research charges and statement copy fees as disclosed in the Bank's Fee schedule will apply.

Consumer customers that have Checking, Savings and Money Market accounts are eligible for the Service. Each account must be enrolled for the Service on an individual basis. Online statements will be available at the same frequency as your statement that was previously mailed. Generally, this means that you will receive a monthly statement electronically for checking and money market accounts, as well as for savings accounts containing at least one electronic transaction. Online account statements will be delivered quarterly for savings accounts with no electronic transaction activity.

DUPLICATE STATEMENT If you currently receive duplicate statements, mailing of the duplicate copy will be discontinued; however, you can print multiple copies of your statement through the Service. If you currently have statements mailed to an interested party, i.e., a statement mailed to your accountant, mailing of the interested party statement will be discontinued; however, you can forward your statement to your interested party at your own discretion.

DISCONTINUANCE OF E-STATEMENT SERVICES Although you are letting us deliver your bank statement electronically, you have a right to have your bank statement provided on paper or in non-electronic form. You have the right to withdraw your consent to receive your statement electronically at any time by un-enrolling from the service through your Pioneer Bank NetTeller Account. The E-Statement Service will be discontinued within 10 business days and you will receive your statements in paper form. Any benefits or privileges that may have been provided having your statement delivered electronically will no longer be applicable.

CHANGE IN TERMS This Bank reserves the right to amend the Agreement at any time. Any amendments to the Agreement will be effective when they are posted on www.pioneerbank.net, when they are e-mailed to you, or when they are sent to you in paper form to the mailing address on file with the Bank. You are responsible for checking www.pioneerbank.net periodically for any such amendments. Although we will attempt to notify you by e-mail when material changes are made, you are responsible for sending us your updated e-mail address as necessary. Unless written authorization is required by law or regulation, your continued acceptance of E-Statements after the effective date of such change will continue your acceptance of and agreement with the amendment.

Consumer NetTeller Online Banking Application Enrollment Form

Please complete the following information for access to our online banking system. Call (715) 652-2105 or (800) 326-4424 if you have any questions. Please read our NetTeller Online Banking Agreement now. You are required to read and agree to these terms and conditions before submitting this form to Pioneer Bank.

Customer's printed name

_____	_____	_____
First Name	Middle Initial	Last Name
Social Security Number _____		
Street Address _____		
City _____		State _____
Zip Code _____	Email _____	_____
Home Phone Number _____		
Cell Phone Number _____		
ID Code Word _____ (This ID Code can be words or numbers and there is no character limitations. It will be used to verify your identity if needed)		

Please make sure all the above information is completed. Any missing information could delay your access to Online Banking.

PLEASE READ CAREFULLY BEFORE SIGNING

I certify that the above information is true and correct. I authorize Pioneer Bank to verify the above information and allow access to accounts that I own now or add in the future. The use of Online Services is governed by the terms and conditions of the **NetTeller Consumer Online Banking Agreement** and such other terms and conditions or amendments thereto, as may be established by Pioneer Bank and communicated to me in writing.

_____ I have received and reviewed a copy of the NetTeller Consumer Online Banking Agreement and agree to its terms and conditions.

Please bring in and sign in front of Customer Service Representative

Signature: _____ Dated: _____

Please choose your initial 4 digit password (numeric) _____. This, along with the ID Number we will provide to you, will be your first sign in. You will be required to change this password at that time. (Password can not be all zeros)

Consumer Bill Payment Application Enrollment Form

I authorize Pioneer Bank to allow access to the Bill Payment Service. The use of the Bill Payment Service is governed by the terms and conditions of the **Agreement** and such other terms and conditions or amendments thereto, as may be established by Pioneer Bank and communicated to me in writing.

_____ I have received and reviewed a copy of the Agreement and agree to its terms and conditions.

Please bring in and sign in front of Customer Service Representative

Signature: _____ Dated: _____

Office Use Only

ID authentication by _____ (employee's name) on _____ (date).

CIF Number _____ DL# or ID _____

E-Statement Application Enrollment Instructions

The use of the E-Statement Service is governed by the terms and conditions of the **Agreement** and such other terms and conditions or amendments thereto, as may be established by Pioneer Bank and communicated to me in writing. To enroll for E-Statement Service sign into your NetTeller Online Banking and choose *Options*. Within *Options* choose Electronic Statements. Once you have reviewed the Terms and Conditions and disclosure information, click on the *I Agree* button to begin the enrollment process. You will receive a confirmation e-mail from Pioneer Bank. To complete the enrollment process click on the link to confirm electronic delivery for the accounts listed.

NetTeller

On-line Banking Services

Customer Information

PIONEER BANK WILL NEVER SEND YOU AN E-MAIL ASKING YOU TO VERIFY OR PROVIDE YOUR ACCOUNT INFORMATION OR PASSWORD.

Getting Started...

- 1.You will receive a letter from Pioneer Bank providing you with your 12 digit ID Code. Since you already have chosen your beginning password you are ready to get started.
- 2.Go to our website at www.pioneerbank.net. Choose the button to connect to our Online Banking Services.
3. Your first sign on will use the 12 digit ID Code word and the four digit password you choose on your application. If you have any problems with your sign-on, please call us at 715/652-2105 or 800/326-4424 and ask for assistance with your on-line banking.
- 3.The system will ask you to change your password. You must choose a 6-8 character, both alpha and numeric password. You will be required to change your password periodically.
- 4.Once you have signed on you may want to change the 12 digit ID code word to something easier to remember. To do this you would go into Options.

**Here you can create a Personal ID that you would prefer.
If the Personal ID you enter is already used, you will be notified to choose something else.**

Press Submit once you are happy with the Personal ID you have keyed.

Helpful information...

- 1.Memo information typed in for transfers will appear on your Statement.
- 2.Transfer requests set up for a future date could cause an overdraft. Please make sure funds are available. If the transfer date falls on a weekend or holiday, it will process the previous business day.
- 3.Your password must be changed periodically. On-Line Banking remembers your previous password and will not allow you to reuse it.
- 4.Cookies must be enabled in order to use NetTeller Online Banking Services.

5. Your original 12 digit ID will continue to work as well as a Personal ID you create.
6. Stop Payment Orders for electronic entries will still require you call in to one of our offices.
7. If you decide you no longer want a Stop Payment Order that you put on through On-Line Banking, you must provide us with a signed request to remove it. You will not be able to delete it through On-Line Banking.
8. If you download transactions from any of your accounts to your computer, our ability to protect that information ends and the security on your system will take over.
9. We do not recommend using public access computers to complete On-Line Banking activity as software that remembers your sign-on information could be installed on that computer.
10. We do not recommend that you have your system remember your On-Line Banking password.

What types of activity can I do on NetTeller Online Banking?

- Inquiry into account balances and transactions
- View images of checks
- Transfers between your accounts
- Repetitive transfers you schedule
- Stop Payment Orders on checks
- Messages/reminders to yourself
- Messages to us in a secured environment.
- Download of your transactions
- Bill Pay

We hope you find your On-line Banking experience with Pioneer Bank a productive, easy method of banking!

Bill Pay Help

When and how are the payments processed?

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All Payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

What happens if I have a scheduled payment that falls over a weekend or holiday?

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.

Can I use Online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

Can I get a copy of a canceled check?

Yes. You can print the image of the check in Online Banking or you can contact the bank for this information.

How long is the history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable for 18 months.

How far in advance should I set up a payment to ensure it is paid on time?

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted. For a CHECK PAYMENT, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 AM processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 7 to 10 business days for a check payment.

Please note that we have no control over the U.S. Postal Service.

Are there minimum and maximum payment amounts?

Electronic payments are validated against the available account balance prior to processing, and check payments settle against your account like any other check, therefore, there is no dollar limitation on payments made through Bill Pay. You are limited only by the amount of funds in your account.

Can I have multiple payments to the same payee on the same day?

At this time, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.

Can I stop a payment?

Only check payments can be stopped after the check is printed and mailed, payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook.

Whom can I pay through Online Bill Payment?

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

What do the status fields indicate on the payment History Page?

- | | |
|-------------------------|---|
| Processed - | The payment has been processed and sent. |
| Rejected NSF - | The payment that you have tried sending has rejected due to Non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available; if it's a recurring payment and it expires, or if you delete the payment. |
| Communication Failure - | There was an error due to communication problems. The payment will try again during the next processing run. |
| Vendor Refund - | Payment rejected at Princeton E-Com which is the company that has the file of vendors that can accept electronic payments. |

How many payees may I have set up?

There is no limit to the amount of payees you can set up through the Internet.

Can I edit Payee addresses?

No. Once an address is entered it stays with that payee. If you need to change an address it will be necessary to recreate the payee using the new address.

How do I know if a payee is electronic or check?

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

What payment frequencies are available?

You can set up payments in any of the following frequencies:

- Weekly
- Bi-weekly
- Monthly
- Semi-monthly
- Quarterly
- Annually
- Semi-annually

When can you edit the dollar amount on a scheduled recurring payment?

You may edit the dollar amount the next business day **after** the scheduled payment date.

Can I postdate recurring payments?

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

Can I postdate a single payment?

Yes. Just set the payment date for a valid future date.

Will the memo field I fill out when setting up a payment be passed on to the payee?

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.

Are there any merchants that I cannot pay through the Bill Payment service?

No. Any merchant that is in the database can go electronically. If a merchant is not on the list you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that requires an address match, choose the correct remittance address listed on your bill.

When will the money be taken out of my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing.

Check payment funds are debited from the account when the check clears your account at the bank.

What if I do not have enough money in my account?

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.

How late in the day can I enter, edit, or delete a payment?

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.