

# Pioneer Services:

## Military Division of MidCountry Bank

For more than 25 years, Pioneer Services has provided financial products and services exclusively to members of the Armed Forces, giving military families the tools and support they need to develop a disciplined approach toward money management.

We understand the unique military lifestyle, and offer a variety of loans with competitive rates and terms, including those for special situations. We also help military families obtain VA loans, certificates of deposit, and savings accounts, and provide customers the protection and security of a federally regulated financial institution.

### Lending

Pioneer Services offers unsecured personal installment loans from \$500 to \$10,000 to active-duty and career-retired military personnel. Loans are available online and through retail locations throughout the country. These loans are unique because of our:

- *The Military Scoring Model*—All loan requests are carefully scrutinized using our proprietary scoring model that takes into account the unique military lifestyle and more accurately judges their ability to repay the debt.
- *Military Loan Guarantee*—Our 15-day, no-cost return policy encourages customers to compare rates with other institutions, or share the terms with their chain of command. If they are dissatisfied, find a better offer, or just change their minds, they can return the funds with no questions asked.
- *Code of Conduct*—The *Code of Conduct for Military Families* guides all of our team members in their treatment of, and commitment to, military families. It is available online and in all of our offices.

These, combined with compassionate service from team members who truly understand the military lifestyle, ensure that every customer receives the right solution for their financial needs.

### VA Loans

Pioneer Services can also help eligible active-duty military and retired veterans obtain MidCountry VA loans. MidCountry Bank is a VA Approved Lender, serving all 50 states with low,

fixed-rate VA loans that feature no application fees, no private mortgage insurance (PMI), and low to no downpayments. Our dedicated and experienced VA loan specialists are certified USA Cares Military Housing Lenders and do not work on commission, so you can rest assured they'll always put your needs first.



### Specialty Loans

We have also created a number of specialty loans designed to meet the needs of military families:

- Our *Home Leave Assistance Loan* helps service members get home to their families by providing needed funds for airfare, gasoline, hotel rooms, or other necessities while on the road.
- The *Bereavement Loan* offers up to \$1,000 interest-free for three months when a service member faces the loss of a loved one or is dealing with a family emergency.
- The *Disaster Relief Loan* features three months 'same as cash' for affected military families in a declared state or federally declared disaster area.
- Our *Convalescent Leave Loan* helps to cover travel and other expenses for wounded service members and their families, and features \$1,000 interest free for six months.

### Saving

As the military banking division of MidCountry Bank, we are able to offer our customers special rates and exclusive products all backed by the security of a bank. MidCountry Bank is FDIC insured.

### Certificates of Deposit (CD)

Unlike CDs offered by other financial institutions, the MidCountry Military CD doesn't require you to have an existing banking relationship with us to receive our best rates. Military CDs are offered to all active-duty and career-retired service members.



### Savings accounts

Financial planners agree that everyone should have a savings account earmarked for emergencies. At Pioneer Services, we believe in helping our customers prepare for the unexpected. The MidCountry Money on Reserve (M.O.R.) account allows military families to save now, and use those funds later when unforeseen expenses arise. Learn about Money on Reserve accounts at any of our Pioneer Services offices.

### Learning

The U.S. Department of Defense and the individual military branches have identified financial security as a critical component of force morale, support, and operational readiness. They have all stressed that financial education is key—by understanding and better managing their money, service members can focus on their duties in the field rather than worrying about financial problems back home.

Pioneer Services has a comprehensive financial education program that includes:

- An online “Learning Center” with award winning articles on numerous topics, free financial calculators, and other tools.
- A “Credit Repair Resource Center” that provides articles, podcasts, and an interactive PDF that shows families what to do, and when to do it, to improve their credit scores.
- A popular series of audio and video podcasts that cover various topics. Called the Financial PEP Talk, it is available for free on our site and via iTunes.
- In-office presentations and consultations that can be given to individuals or groups, including Break The Debt Cycle® training.
- The *Military Spouse Finance Guide: Financial Advice for the Homefront*, is a book that helps spouses manage household finances while their husbands or wives are deployed.

This ongoing effort and commitment has led to numerous local and national awards:

- A “2011 APEX Grand Award for Writing” for our article series
- A 2011 APEX Award for Merit for our Financial PEP Talk podcast series
- A 2011 Bronze Quill from the Kansas City chapter of the International Association of Business Communicators for the Financial PEP Talk podcast series

- A “2009 Outstanding Consumer Information Award” from the Association for Financial Counseling and Planning Education
- A pair of awards from the American Bankers Association for our entire education program (2008) and the *Military Spouse Finance Guide* (2009).
- A “2009 Excellence in Financial Literacy Education (EIFLE) Award: Book of the Year,” from the Institute for Financial Literacy for the *Military Spouse Finance Guide*.

### Corporate social responsibility

Pioneer Services shows its commitment to giving back to the communities it serves by providing each of its team members 16 hours of paid volunteer time off (VTO) each year, and part-time team members 8 hours annually. This amounts to 4,900 hours of available VTO each year company-wide, and dozens of organizations across the country benefit from the program.

We have been recognized for our work, receiving the *PR News* “CSR Award for Workplace Innovation” for our VTO program, beating out the likes of Deloitte, Butterball, and Pepsi Co. in the same category. In 2006, we received the American Business Award (known as a “Stevie”) for having the country’s best CSR program, and several of our offices have received recognition from the Better Business Bureau for our high levels of ethical business practices and customer service.

The support we show our customers also extends to our team members. We were named a 2009 “Best Company to Work For” by *Ingram’s* business magazine; the Great Place to Work Institute® named us one of the top 25 Great Places to Work in 2006 and 2004; and in recognition of our commitment to those who serve, the Department of Defense named us one of 15 recipients of the 2005 Secretary of Defense Freedom Award.

Pioneer Services is honored to help our men and women in uniform by offering safe, sound, and affordable financial products, and proud to go above and beyond to do what’s best for our customers, best for military families, and best for our communities.

For more information about our company, visit [PioneerServices.com](http://PioneerServices.com). For loan information, go to [PioneerMilitaryLoans.com](http://PioneerMilitaryLoans.com).

