

# CODE of CONDUCT for serving MILITARY FAMILIES



**These ten principles will guide our associates when working with military families:**

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***Ethical Compliance:*** Associates will conduct business with each customer in a fair, ethical, and professional manner, and will treat every member of the armed services with courtesy and respect.

***Full Disclosure:*** An associate will provide to the borrower a copy of the loan contract that will comply with all applicable state and federal disclosure requirements including the Federal Truth in Lending Act. A loan contract must disclose, in addition to other terms, the following credit terms: amount financed, finance charge, agreed rate of interest, annual percentage rate, number of payments, amount of monthly payments, total of payments, and any fees associated with the origination or servicing of the loan.

***Truthful Advertising:*** An associate will comply with all federal advertising regulations. All advertising materials will be clear, truthful, and non-deceptive.

***Confidentiality:*** An associate will keep confidential information provided by the customer, and will only disclose that information as may be allowed or required by the law, or as authorized by the customer.

***Customer's Interests:*** An associate will offer loan products that are in the best interest of military families. An associate will not process short-term loans if the request has no reasonable benefit to customer, and may prevent the customer's ability to manage debt.

***Professionalism:*** An associate will conduct business in a professional manner without discrimination based on, but not limited to, gender, age, race, nationality, ethnicity, religion, marital and familial status, or handicap.

***Financial Education:*** An associate will provide a mechanism to provide customers with financial education, including an explanation of financial terms and services, and credit counseling.

***Fee Assessment:*** An associate will only charge origination, service, late charge, and returned check fees that are fair, reasonable, ethical, and in accordance with applicable laws.

***Appropriate Collection Practices:*** An associate will use legally authorized methods to collect money due and will adhere to the principles of the Fair Debt Collections Practices Act.

***Enforcement:*** An associate will uphold the Code of Conduct and participate in the enforcement of the code among other associates.

Pioneer Services instituted this Code of Conduct for its associates with the hope that other businesses will follow suit in their treatment of and commitment to military families.



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