



Pioneer Services

A tradition of serving the military, backed by the financial security of a bank.

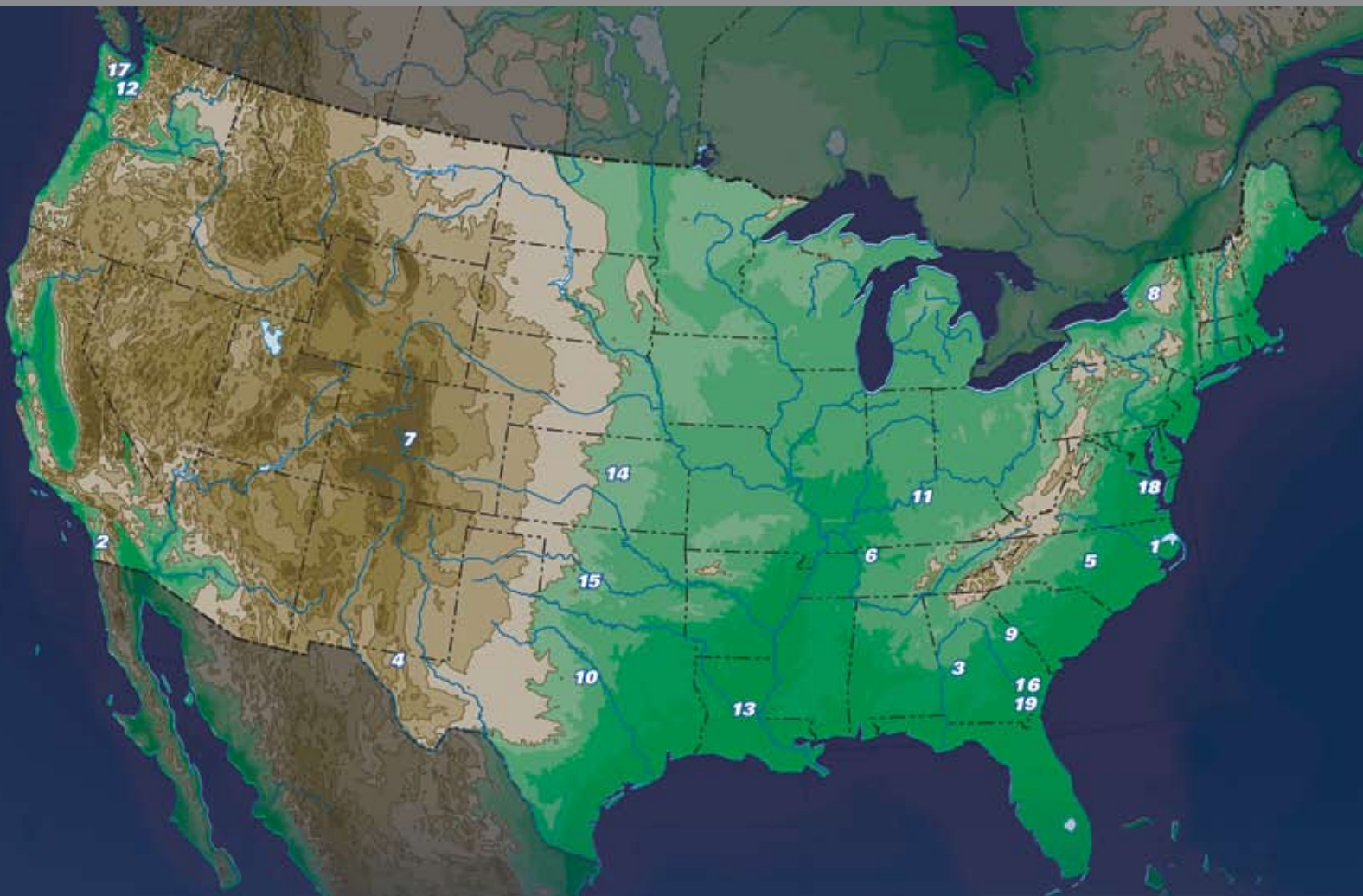
At Pioneer Services, we've been serving the military community exclusively for over 20 years. Today more than ever, we believe all ranks deserve equal access to financial services. As a division of MidCountry Bank, we're in a unique position to turn that belief into reality. We offer a growing number of services designed to improve your quality of life.

- » **Personal Loans** — If you need extra money for emergencies, to prepare for deployment, or want a plan to manage your debt, Pioneer Services offers unsecured personal loans to all ranks. In reviewing your application, we use an exclusive Military Scoring Model (MSM)[®] that looks beyond traditional credit scores and takes your military lifestyle into account. Every loan has a fixed monthly payment and a definite payoff date, so you know exactly what you'll be paying. Options are available from \$500 to \$10,000. There are no hidden fees, and each loan is backed by a 15-day, no-risk guarantee. No time to visit an office? Apply for a loan online at PioneerMilitaryLending.com.
- » **Free Financial Education** — In partnership with the national education organization *Essential Knowledge*, we offer a comprehensive program on how to reduce credit card debt, avoid high cost loans, and manage your money better. You'll learn from a series of videos, workbooks, E-books, and the highly-regarded Break The Debt Cycle[®] program, all developed exclusively for military families. Our Break the Debt Cycle Specialists can teach you practical ways to reduce your debt and start saving, so you can borrow from yourself. Best of all, the program is free to service members and their families.
- » **Free Credit Report Review** — The Institute for Consumer Financial Education has accredited our associates as Certified Credit Report Reviewers. This means we can go over your credit report with you and show you how to improve your credit score, fix errors on your report, and show you how to protect yourself from identity theft. It's a valuable service, and it's absolutely free.
- » **Deployment Services** — Pioneer Services offers a free deployment Readiness Organizer, listing key steps you should take before being deployed. We can also help you make sure your finances are in order. Ask us about getting a loan for upgrading your gear, or for combining your debts into one, easily-managed monthly payment.
- » **Piggy Bank Savings Program** — It's never too soon to learn the importance of saving, and Pioneer Services can help your children get started. Stop by any time and your children will receive a free piggy bank, a coloring book about saving money, and an Identi-Kid fingerprinting kit. We'll also give them 50¢ for every "A" and 25¢ for every "B" on their report cards to put in their piggy bank.
- » **Free Notary, Fax, Copy and Internet Services** — Visit any of our offices to make copies, send local faxes, utilize a notary public, or use a computer for Internet access, all free of charge.

Call 800-367-5626 or visit PioneerServices.com for more information. To locate an office near you, see map on back.



Locations nationwide to serve you



**1. Camp Lejeune
New River MCAS**
105 1/2 Western Blvd
Jacksonville, NC 28546
(910) 577-3036

**2. Camp Pendleton
Miramar MCAS**
447 College Blvd
Oceanside, CA 92057
(760) 639-3968

3. FT Benning
4525 Victory Dr
Columbus, GA 31903
(706) 685-2005

**4. FT Bliss
White Sands Missile Range**
4000 Dyer, Suite A
El Paso, TX 79930
(915) 564-4999

**5. FT Bragg
Pope AFB**
6372 Yadkin Rd
Fayetteville, NC 28303
(910) 867-1347

6. FT Campbell
3291 Ft Campbell Blvd
Clarksville, TN 37042
(931) 431-9991

**7. FT Carson
Peterson AFB
Schriever AFB
US Air Force Academy**
2710 S Academy Blvd
Colorado Springs, CO 80916
(719) 391-1111

8. FT Drum
26390 US Route 11, Suite B
Evans Mills, NY 13637
(315) 629-1526

9. FT Gordon
3019 Tobacco Rd
Hephzibah, GA 30815
(706) 771-1111

10. FT Hood
202 E Veterans Memorial Blvd
Killeen, TX 76541
(254) 634-9858

11. FT Knox
574 N Dixie Blvd
Radcliff, KY 40160
(270) 352-5161

**12. FT Lewis
McChord AFB**
12930 Pacific Hwy SW
Lakewood, WA 98499
(253) 588-3003

13. FT Polk
1128 Entrance Rd
Fort Polk, LA 71459
(337) 537-5999

14. FT Riley
448 Grant Ave
Junction City, KS 66441
(785) 762-6006

15. FT Sill
2629 NW Cache Rd, Suite 1
Lawton, OK 73505
(580) 355-3000

**16. FT Stewart
Hunter Army Airfield**
103 General Screven Way, Suite S
Hinesville, GA 31313
(912) 876-4910

**17. NS Bremerton
NSB Bangor**
3850 Kitsap Way, Suite 104
Bremerton, WA 98312
(360) 405-6336

**18. NS Norfolk
NAS Little Creek
NAS Oceana
Langley AFB
FT Monroe
FT Eustis**
8401 Hampton Blvd, Suite 3
Norfolk, VA 23505
(757) 423-4807

19. NSB Kings Bay
555 Charlie Smith Sr Hwy, Suite 2
St. Marys, GA 31558
(912) 882-2127