

Reward U Checking

Benefits

- 3.00% APY dividends up to a maximum of \$10,000/month on deposit*
- Five (5) non-Pioneer ATM fee refunds up to \$7.50/month
- Rewards earned on debit card purchases

Requirements

- 15 debit card transactions per month
- ID Theft Protection – \$1.99/month
- eStatements

Account Features

Minimum Balance	\$0
Free myPioneer Online Banking	Yes
Free Mobile Banking	Yes
Overdraft Line of Credit (OAC)	Yes
Reward points earned on purchases	Yes
Free ATM Access with Debit Card	Yes
Non-Pioneer ATM Fee Refunds	5 (up to \$7.50)
Free Credit Checkup	1 Free/Year

WOW Cash Back Checking

Benefits

- 1.00% cash back on all debit card purchases up to \$15/month maximum
- No interest earned, simply cash back on spend
- Five (5) non-Pioneer ATM fee refunds up to \$7.50/month

Requirements

- 15 debit card transactions per month
- ID Theft Protection – \$1.99/month
- eStatements

Account Features

Minimum Balance	\$0
Free myPioneer Online Banking	Yes
Free Mobile Banking	Yes
Overdraft Line of Credit (OAC)	Yes
Reward points earned on purchases	Only through 12/31/22
Free ATM Access with Debit Card	Yes
Non-Pioneer ATM Fee Refunds	5 (up to \$7.50)
Free Credit Checkup	1 Free/Year

Classic Checking

Benefits

- Basic checking account with no benefits

Requirements

- None

Account Features

Minimum Balance	\$0
Free myPioneer Online Banking	Yes
Free Mobile Banking	Yes
Overdraft Line of Credit (OAC)	Yes
Reward points earned on purchases	Only through 12/31/22
Free ATM Access with Debit Card	Yes
Non-Pioneer ATM Fee Refunds	No
Free Credit Checkup	1 Free/Year

Loyalty Savings

Benefits

- 3.00% APY
- All dividends and cash back earned from checking accounts, ChangeForward Savings and Super Star Youth Savings will be automatically transferred to your Loyalty Savings at the end of the month.

Requirements

- Cannot transfer to this account but you can withdrawal at any time

Account Features

Minimum Balance to Earn Dividends	\$0
Free myPioneer Online Banking	Yes
Free Mobile Banking	Yes
Dividend Period	Monthly

*APY= Annual Percentage Yield. Membership required. All rates are subject to change as a result of Board of Directors' action. Rates on variable rate accounts could change after account opening. Fees may reduce earnings. All checking accounts are assessed a monthly service charge of \$1.99 ID Theft Protection to cover valuable identity theft and fraud protection for all Pioneer members.

Federally Insured by NCUA.

Revised: 5/18/22