

# About Pioneer Military Lending

Pioneer Military Lending, the military online lending division of MidCountry Bank, provides the men and women of the Armed Forces with personal, unsecured loans. We take pride in going the extra mile for every customer, and have an understanding of your financial situation that comes from more than a decade of experience serving the military community—from new recruits to career service members.

This experience has shown us that traditional credit bureau scores do not accurately reflect a service member's true credit worthiness. That is why Pioneer Military Lending has developed a scoring model that is unique in the industry and takes into account the military lifestyle.

Our Military Scoring Model® recognizes the frequent moves, deployments, and financial issues that service members face; all of which can lead to artificially low credit scores with the three major credit bureaus. But by factoring in the unique lifestyle of the military community, our credit scoring model can more accurately judge a military customer's true credit worthiness, leading to the best rate and a fair price.

Pioneer Military Lending offers competitive interest rates and personal loans for all ranks, all branches, and even Department of Defense employees, no matter where they are stationed around the world. We ensure that payments are manageable, have no hidden fees, and provide you with friendly and knowledgeable loan associates.

To ensure you are getting the best possible rate, every loan is backed by a 15-day, no-cost return policy. If, for any reason, you are not completely satisfied, you can cancel your loan within 15 days at no cost to you ... guaranteed.

Pioneer Military Lending's online loan service provides the convenience and accessibility that fits the lifestyle of

the military community. Our Internet application process is available 24 hours a day, seven days a week. In addition, our customer service associates will quickly email answers to questions during operating hours.

Pioneer Military Lending utilizes a secure online loan process that protects every customer's security and privacy. Our privacy policy is easily accessible on our Web site, and shows how we make every effort to protect our customers' information—it will never be shared with outside companies, and is stored in a secure location.

When applying for a loan, each online application is protected by encryption and is sent over a secure connection. In addition, Pioneer Military Lending is a member of the Better Business Bureau Online Reliability

Program, which ensures that our Web site is safe, secure, and our business practices conform to the highest ethical standards.

Every associate at Pioneer Military Lending follows our Code of Conduct for Military Families. These principles guide how every customer will be treated with respect and courtesy, and how our

associates will conduct each transaction in a fair and ethical manner.

Pioneer Military Lending is dedicated to helping military families learn more about their finances by offering free financial education materials online. This includes financial calculators, facts about personal borrowing options, and articles that cover how to manage debt, ways to build wealth, explanations of financial terms, and many other topics.

Pioneer Military Lending will continue to seek unique and new solutions that benefit the men and women of the Armed Forces, and considers it a duty—and privilege—to positively impact their lives ... one military family at a time.

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**Pioneer Military Lending**  
**goes the extra mile for every**  
**customer and understands**  
**the unique military lifestyle**

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