

Pioneer Services:

Military Division of MidCountry Bank

For nearly 30 years, Pioneer Services has provided financial products and services 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 to military members. We also help military families obtain VA loans, and provide customers the protection and security of a federally regulated financial institution.

★ Lending

Pioneer Services offers unsecured personal installment loans from \$1,000 to \$10,000 to active-duty and career-retired military personnel. Each loan features our 15-day, no-cost return policy, which 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.

We also offer a 10-point “Financial Bill of Rights” that was put in place to ensure military families receive the most trusted and reliable financial services available in the marketplace. The practices and protections in our Financial Bill of Rights differentiate Pioneer Services from others in the industry, and are intended to help educate customers on what they should expect, and deserve, from a responsible financial services provider.

VA Loans

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

★ Learning

The U.S. Department of Defense and 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 very comprehensive online financial education program that includes:

- Regularly updated blogs on a wide variety of financial topics and military life issues.
- Financial guides that go into a topic more thoroughly and in-depth.
- A “Credit Repair Resource Center” that has podcasts and an interactive PDF that show families ways that they might be able to improve their credit scores.
- A Military Spouse Resources page that includes free ebook versions of our award-winning book, the *Military Spouse Finance Guide: Financial Advice for the Homefront*.



2014 MILITARY FINANCIAL LITERACY STUDY

- The 2014 Military Financial Literacy Survey, done in conjunction with the National Foundation for Credit Counseling, which surveyed military families to learn more about their financial habits and needs, and led to a series of blogs designed to address issues raised in the survey.

This ongoing effort and commitment to financial preparedness has led to many local and national awards:

- A 2014 APEX Award for our blog, and 2011 APEX “Grand Award for Writing” for our article 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 (CSR)

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 nearly 4,000 hours of available VTO each year company-wide, and dozens of organizations benefit from the program.

We have been recognized for our work in the community, 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, 2012 and 2014 we received American Business Awards (known as “Stevies”) for having the country’s best CSR program.



★ Recognition

Our ethical business practices and customer service have been recognized by the Better Business Bureau, which has honored the company with several awards, including Torch Awards for Ethics and a trio of Excellence in Customer Service awards, most recently in 2013.



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 PioneerMilitaryLoans.com.

