

Facts	WHAT DOES PIONEER SERVICES DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number, name, contact information • Income employment information and military status • Loan balances and payment history • Credit history and credit scores
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How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Pioneer Services chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Pioneer Services share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account (s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your credit worthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Call 1-800-962-4233</p> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from</p>
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To limit our sharing continued	the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
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Questions	Call 1-800-962-4233 or go to www.PioneerMilitaryLoans.com
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Who are we	
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Who is providing this notice?	Pioneer Services
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What we do	
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How does Pioneer Services protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
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How does Pioneer Services collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your income information • Provide employment information • Show us your government issued I.D. • Provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies to verify identity and determine your qualifications. We use this information to provide you the service in which you have expressed interest in like; apply and close a loan, manage your account and receive service related announcements.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes — information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
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Definitions	
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Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>MidCountry Bank, MidCountry Financial Corp., Pioneer Financial Services, Inc., and Heights Finance Holding Co.</i>
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates we share with can include mortgage companies, insurance companies, marketing companies, and non-profit companies.</i>
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Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing companies include credit card companies.</i>
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