Getting the Most Out of Online Banking

Vice President Treasury Management Officer

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Why Online Banking Matters

- Bank from home or anywhere
- Save time and trips to the bank
- Keep track of your money easily
- Stay in control of your accounts

Best of all... Online Banking is free, optional, and designed to be easy to use!

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Common Things You Can Do Online

- View checking and savings balances
- See deposits and withdrawals
- Transfer money between accounts
- Make loan payments
- View/Download your statement
- Set up alerts for account activity

No special computer skills required!

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Paying Bills Online

You can use your online banking to:

- Pay utilities, credit cards, and other bills
- Schedule payments ahead of time
- Avoid writing checks and stamps
- Reduce late or missed payments

You choose when and how much to pay.

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Mobile Banking - Banking on Your Phone

If you have a smartphone, you can:

- Check balances quickly
- Deposit checks by taking a picture
- Lock or unlock your debit card
- Receive alerts about account activity

This is optional and works alongside regular online banking.

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Staying Safe Online

Your bank uses:

- Secure login systems
- Encrypted data protection
- Continuous fraud monitoring

Your role in staying safe:

- Keep passwords private
- Do not share codes or login information
- Watch for suspicious emails or calls
- Contact the bank if something looks unusual

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Alerts That Help You Stay in Control

You can choose alerts for:

- Low balances
- Deposits received
- Large transactions
- Checks clearing
- Loans - loan payments due, past due, paid, or when loan activity occurs
- Certificates - CD maturity notices, funding notices
- Debit cards - card transactions and change notices
- Unexpected account activity (returned check, fees charged on account, stop payment placed, etc.)
- Security - alerts for changes to your information or someone trying to get access to your banking

Alerts help you spot problems early and feel confident.

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Common Concerns

“I’m not good with computers”

Online banking is designed to be simple, and help is always available.

“What if I make a mistake?”

Bank staff can assist and help correct issues.

“Is it required?”

No. Online banking is always optional.

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How to Get Started

To enroll:

- Visit bankwithpioneer.com
- Stop by a branch
- Call the bank for help

A banker can:

- Walk you through setup
- Answer questions
- Help on your timeline

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Tips for Success

- Start slow - one feature at a time
- Write down login information and store it safely
- Ask questions (that’s what we’re here for)
- Practice builds confidence

Many customers say they wish they had started sooner

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Questions?

Thank you!

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