

FACTS WHAT DOES PIONEER SERVICES DO WITH YOUR PERSONAL INFORMATION?

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.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us.

This information can include:

- social security number and income
- loan balances and payment history
- credit history and credit scores

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.

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 creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	Yes	Yes

Notice of Inaccurate Information

In the normal course of business, Pioneer Services furnishes information on its own experience with its loan customers to consumer reporting agencies. If you believe that this is inaccurate, please notify us in writing at the following address and identify the specific information that is inaccurate.

Pioneer Services
 4700 Belleview Ave. Suite 300
 Kansas City, MO 64111

To limit our sharing

Call 1-800-962-4233

Please note: If you are a new customer, we can begin sharing your information 30 days from 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.

Questions

Call 1-800-962-4233 or go to www.PioneerServices.com

Who we are

Who is providing this notice?	Pioneer Services
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What we do

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.
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.</p>
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 creditworthiness • 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>
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.

What we do

Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a MidCountry or Pioneer brand in their name; also including financial companies such as MidCountry Bank, Heights Finance Corporation, and Insurance Planners Agency of Hutchinson, Inc.</i>
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>
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>