



Pioneer Bank & Trust

Local.

Electronic Services



- Online Banking
- Mobile Banking App
- Mobile Deposit
- e-Statements
- Pioneer Direct Pay (Bill Pay)
- Pioneer Money Manager
- Mobile Wallet
- Text Banking
- Phone Banking

MEMBER
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Online Banking

Our free online banking provides you a convenient way to access your accounts and services at Pioneer Bank Trust. Right in front of you is all the information about your accounts. Plus you can have access to all of these other great features:

- View, Search and Download Transactions
 - Transfer funds between your accounts.
 - View your last 5 statements.
 - Set up email Alerts for events, balance, items, etc.
 - Secure Messaging to the bank.
 - e-Statements (if enrolled)
 - Pioneer Direct Pay (Bill Pay)
 - Pioneer Money Manager (personal financial management)
- Sign up today and start banking where and when it's convenient for you!

Mobile Banking

Download our Pioneer Bank & Trust App from the Google® Play or Apple® Store. You'll have all the features of Online Banking right at your fingertips! Other devices with internet access can use www.pioneerbankandtrust.mobi

Mobile Deposit

Through our mobile banking app, you can have an easy and convenient way to deposit checks when you can't get to the bank during our normal hours. This is perfect for those customers who want to deposit checks without the inconvenience of going to the bank.

Just follow easy steps to enter amount, endorse, snap a picture, and send. Once approved, the deposit is added to your account! First 3 deposits per statement are free, each additional deposit will incur a \$1.00 charge.

Qualifications for enrollment:

- Must be 18 years of age or older
- Must be a PB&T customer for 60 or more days
- No return items for the past 6 months
- Must agree to the Mobile Deposit Agreement

General guidelines:

- One check per deposit
- You must retain check for 60 days
- Deposit cut off time is 5:00PM Mountain Time

Standard criteria:

- \$1,500 limit per item
- \$3,000 limit in single business day
- 5 items in a single business day
- \$10,000 limit in a 30-day period

e-Statements

Eliminate unwanted paper and clutter, enroll in e-Statements and you will have access to 16 months of statements. These statements can be viewed, printed or saved for your convenience. This is great for tax purposes!

Log in to your Online Banking and click the e-Statements tab to enroll today!

Pioneer Direct Pay

Our bill pay service through Online Banking offers traditional bill payments to pay companies, banks & credit cards. You can manage your bills online, see history of bills paid, and transfer money from your other accounts to your accounts here. We don't stop there; this service offers Person-to-Person (P2P) technology. Simply put, that's paying person-to-person through e-mail or text. Our bill pay also offers a gift check option to send a special check and message to family and friends for those special occasions, donation checks, rush deliveries, alerts and more!!

Log in to your Online Banking and click the Pioneer Direct Pay tab to start paying your bills today!

Pioneer Money Manager

A free Personal Financial Management tool included with your Pioneer Bank & Trust Online Banking or Mobile Banking. Just log in and click the Money Manager tab to start using today.

Set yourself up for success! Save money every year by tracking spending, setting goals and establishing a realistic budget.

Pioneer Money Manager will give you financial control while helping to save you time and money. You'll know where your money goes, how much you are saving, and be able to set goals and track progress. You can sync accounts with nearly 15,000 financial institutions so all your accounts are viewable in one place.

- View your complete financial picture
- Tag transactions to understand spending habits
- Make informed choices with the cash flow calendar
- Visually track your progress
- Reach financial goals quicker and easier
- Stay informed with email or text account alerts
- Monitor total assets and debt for up-to-date net worth

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Add your debit card into any of the three wallets and start paying where ever you see the payment wave or mobile wallet logos.



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Enter your account number and PIN (personal identification number) and follow the easy to use instructions. You can speak or use your phone keypad to make your selections.

Phone Banking allows you plenty of options to manage your accounts, here are just a few:

- Check account balance
- Transfer funds between your accounts and make loan payments
- Search transactions
- Get interest information
- Listen to transaction listing