



Pioneer Online & Mobile Banking FAQs

Q: What Is Pioneer Online & Mobile Banking?

A: Pioneer Online & Mobile Banking allows our customers a secure and convenient way to access their First Pioneer National Bank accounts via the Internet and/or a smartphone, and it's FREE! Some of the features available through Pioneer Online & Mobile Banking include: accessing current up-to-the-minute information about all of your accounts, view all of your transactions (including ATM and Debit Card transactions), transferring funds between eligible accounts, retrieving statements for up to 90 days, and downloading transaction information into money management programs such as Microsoft Money or QuickBooks.

Q: Is there a fee for Pioneer Online & Mobile Banking?

A: NO! Pioneer Online & Mobile Banking is FREE. All you have to do is complete an application that's available online or at any First Pioneer National Bank location. If you are a current customer of First Pioneer National Bank, you may also self-enroll.

Q: How do I sign up for Pioneer Online & Mobile Banking?

A: Current First Pioneer National Bank customers can click on *Enroll* in the Online Banking section at the top of the Home page to self-enroll in Pioneer Online & Mobile Banking. Or, if you prefer, complete an application at any First Pioneer National Bank location. A one-time SIGNED application is required. Once your SIGNED application is received by the Bank, you should receive your Pioneer Online & Mobile Banking ID by mail within 2-3 business days. You will receive your password in a separate mailing. Your identity safety is very important to us; we don't want to jeopardize that by sending your ID and password in the same mailing. If you have any questions, feel free to call any of our customer service representatives at 970-332-4824 in Wray or 970-854-2227 in Holyoke during regular banking hours. If you are NOT currently a First Pioneer National Bank customer, you may also obtain a deposit account application by completing an online application or by visiting one of our convenient locations. Simply bring your application to our nearest location to open your deposit account after which you can apply for Pioneer Online & Mobile Banking. Once you receive your Pioneer Online & Mobile Banking ID and password, you can begin using the service.

Q: How secure is Pioneer Online & Mobile Banking?

A: State-of-the-art technology is used to keep your information secure. All sensitive and personal information is encrypted and access requires passwords that only you know. In addition, your account numbers and Social Security number are never displayed on the Online & Mobile Banking system. However, if you feel your information has been jeopardized in any way, please contact a customer service representative at 970-332-4824 in Wray or 970-854-2227 in Holyoke during regular banking hours.

Q: What do I need to get started using Pioneer Online & Mobile Banking?

A: You need the following to get started banking online:

- A personal computer and/or smartphone
- An active account with an Internet service provider
- Internet browser software with 128 bit security encryption
- An account with First Pioneer National Bank
- A Pioneer Online & Mobile Banking ID and password

Q: What kind of browser do I need and how do I know if mine has the right level of security and encryption for Pioneer Online & Mobile Banking?

A: You will need a connection to the Internet and a Web Browser that supports 128 bit SSL encryption. Internet Explorer (10 or 11), Chrome, Firefox, Safari support this type of encryption. You may contact these providers for free browser upgrades. Pioneer Online & Mobile Banking works with all Windows and Macintosh operating systems that support the browsers listed above.

Q: What happens if I open another account after I start using Pioneer Online & Mobile Banking?

A: All you need to do is contact any customer service representative at any First Pioneer National Bank location during regular business hours to have your new account added to Pioneer Online & Mobile Banking.



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Q: Why does it say that my account is locked? And what do I do now?

A: As a security measure and for your protection, accounts will lock for several reasons such as inactivity or the incorrect password being entered three (3) times in a row. If your account is locked, you may call any customer service representative at 970-332-4824 in Wray or 970-854-2227 in Holyoke during regular banking hours and, upon proper identification, we will be happy to unlock the account and reset the password. You can also change your password in Pioneer Online & Mobile Banking. Simply sign in to Pioneer Online & Mobile Banking, click on the three-bar Menu in the top left corner, click the ^ next to your name at the bottom of the menu, go to "Settings", select "Security", and select "Change password". If you forget your passcode for Mobile Banking, simply click on "Forgot?" and following the directions to reset the passcode. You will also be prompted for two-factor authentication.

Q: I'm having trouble logging into my Pioneer Online Banking account, what do I do?

A: There may be several reasons you are experiencing difficulty logging into your Pioneer Online Banking session. If you complete the ID and password fields, click "submit", and your computer does not seem to do anything, the problem may be your browser. We have found users with Internet Explorer versions older than 11.0 or XP need to complete ONE of the following two options:

- At the bottom right hand corner of your screen there should be a little red circle with a minus sign inside. Double click on this icon and a "Privacy Report" window should appear. On the "Privacy Report", highlight the site address in the text area by clicking once on it, then click "Summary". When the Privacy Policy window pops up, check the box at the bottom that states "Always allow this site to use cookies". Click "OK" and close out of the privacy report. If that does not seem to clear up the problem, you may want to try this solution:
- On the top Internet Explorer tool bar, choose "Tools" then "Internet Options". On the "Internet Options" window, click on the tab labeled "Privacy". On the Privacy window, there will be a section titled "Settings" and there will be a slider on the left hand side. Move the slider all the way down, until it says "Accept All Cookies". Click "OK" and close out the window.

Q: Why do I have to change my password to a minimum of 8 alpha-numeric-special characters?

A: As a security measure for your protection, First Pioneer National Bank requires all Pioneer Online & Mobile Banking users to update their passwords and make them at least a minimum of 8 alpha-numeric-special characters. You will be prompted every 90 days to make a password change. You will also be prompted for two-factor authentication.

Q: What happens if I forget my password?

A: You are allowed 3 attempts to enter the correct password before your account will be locked. If you cannot remember your password and/or you are locked out of the system, please call a customer service representative at 970-332-4824 in Wray or 970-854-2227 in Holyoke during regular banking hours for assistance. You can also change your password in Pioneer Online & Mobile Banking. Simply sign in to Pioneer Online & Mobile Banking, click on the three-bar Menu in the top left corner, click the ^ next to your name at the bottom of the menu, go to "Settings", select "Security", and select "Change password". If you forget your passcode for Mobile Banking, simply click on "Forgot?" and following the directions to reset the passcode. You will also be prompted for two-factor authentication.