Pioneer

APPALACHIA Federal Credit Union

WE'RE GLAD TO BE PART OF YOUR JOURNEY

THANKS FOR CHOOSING PIONEER. WHETHER YOU'RE NEW HERE OR HAVE BEEN WITH US FOR YEARS, WE'RE GLAD TO BE PART OF YOUR FINANCIAL JOURNEY.



ROOTED IN COMMUNITY. FOCUSED ON YOU.

WWW.PIONEERAFCU.ORG

A TRADITION OF TRUST AND COMMUNITY COMMITMENT

Whether you've opened a new loan, credit card, or added to your accounts, we're honored you chose Pioneer. Since 1940, we've helped West Virginians save, borrow, and thrive — always with care, integrity, and personal service.



YOUR JOURNEY FORWARD — BUILT ON TRUST

YOUR TRUSTED FINANCIAL PARTNER THAT EMPOWERS YOU WITH YOUR FINANCES

At Pioneer Appalachia FCU, we're more than just a credit union — we're a community committed to walking with you through every financial milestone.

For over 80 years, we've helped West Virginians save, borrow, and build better futures. Whether you've just opened a new loan, credit card, or account, we're honored to continue serving you.

Our five branches and 300,000+ fee-free ATMs ensure you're never far from service, while our mobile tools and personal approach keep you connected wherever you go.

We're here to support you with resources, expert guidance, and real people who care about your goals. This next step in your financial journey matters — and we're proud to be part of it.

HERE WHEN YOU NEED US

Thank you for continuing to choose Pioneer. Our journey from a small educator credit union to a multi-county institution has always been rooted in one thing: serving people like you.

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YOUR REWARDS CREDIT CARD

Earn 2 points for every dollar you spend — on groceries, gas, online shopping, and everything in between. Then redeem your points for cash back, travel, gift cards, and more.

With no annual fee, low fixed rates, and easy access through mobile banking, this card is built to reward the way you live.

Already approved? Be sure to register at uchooserewards.com to start earning points today. Not a cardholder yet? Let's fix that — apply today and start earning from your first swipe.

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APPALACHIA Federal Credit Union

You can earn

2 Points

on every dollar you spend.

Redeem points for cash, travel, gift cards, and more.



Low Fixed Rate
&
No Annual Fee

Start earning rewards from your very first purchase*

Apply Today!

*Must register at uchooserewards.com to earn points

AUTO LOAN REFINANCE

Paying too much on your current auto loan — from another lender? You're not alone — and we're here to help.

At Pioneer, refinancing is simple. If your auto loan is somewhere else, we'll help you bring it here and start saving, with rates as low as 4.99% APR and as low as 3.99% APR with checking and direct deposit.

*EXISTING PIONEER AUTO LOANS ARE NOT ELIGIBLE FOR INTERNAL REFINANCING



LOCK IN A 15-YEAR MORTGAGE

Whether you're buying a home or refinancing your current one, Pioneer offers mortgage options that work for your budget and timeline. Our 15-year mortgage comes with a low 5.74% APR — helping you pay off your home faster and save big on interest over time.

Prefer smaller monthly payments? Ask about our extended amortization options.



PRODUCTS & SERVICES

SMART START FOR TEENS

Give your teen the tools to start strong. With Pioneer's Smart Start program, teens learn how to manage money, save with purpose, and build healthy financial habits, all with oversight and support from parents.

Whether they're earning rewards for good habits or saving up for something big, Smart Start makes banking simple, secure, and built for growth.

Why Choose Smart Start for Teens?

- **Earn Rewards:** Teens gain points for responsible financial habits.
- **High-Yield Savings:** Earn 3% APY on savings up to $10,000*
- **Smart Savings Goals:** Assists teens in saving for important items.
- **Mobile Banking:** Mobile app allows tracking of spending and saving.
- **Parental Oversight:** Parents can use tools to support their teen's finances.

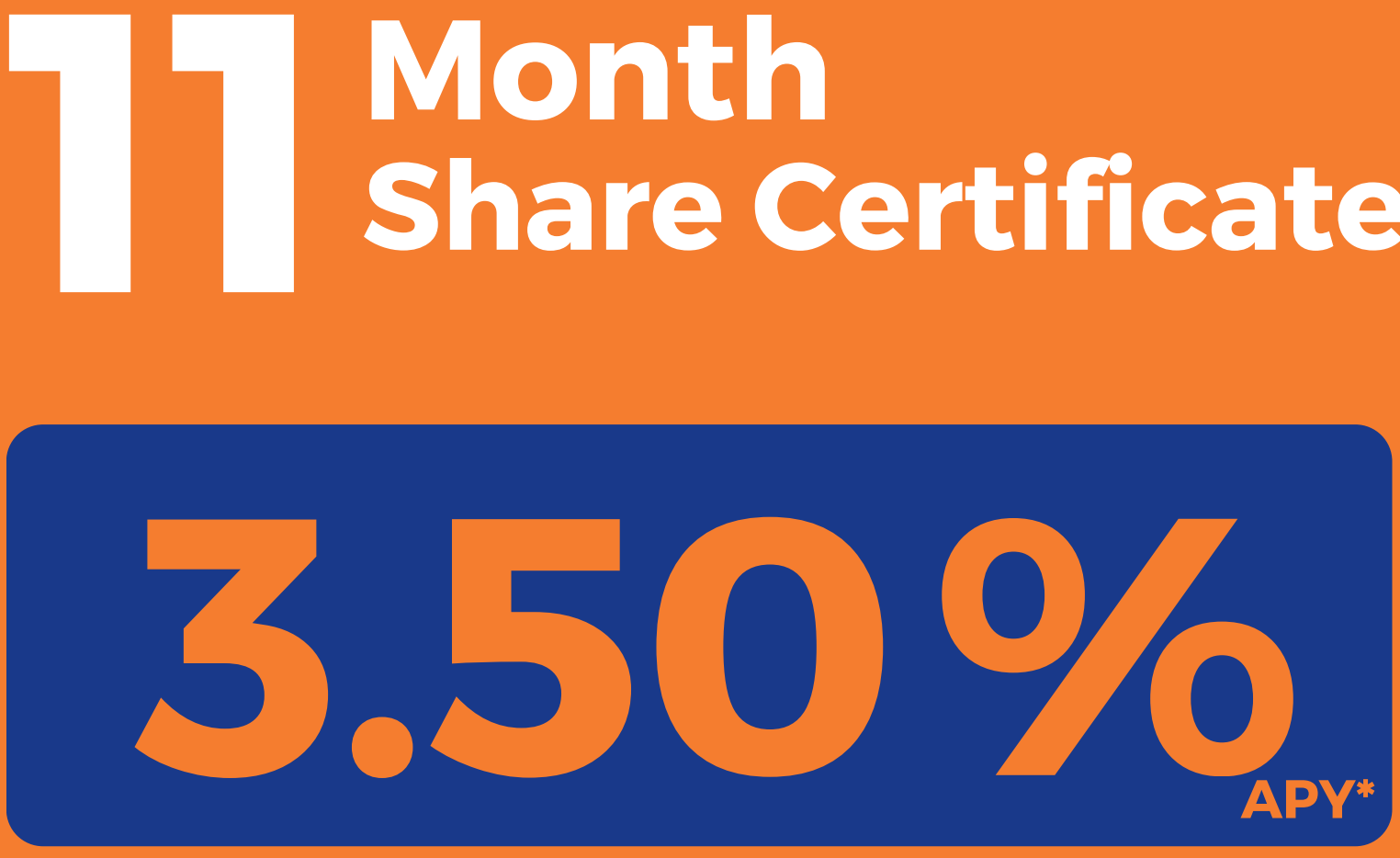
Get Started Today



11 MONTH SHARE CERTIFICATE

Looking for a safe, easy way to earn more on your savings?
Our 11-month Share Certificate gives you a guaranteed 3.50% APY — no market risk, just steady growth. It only takes $500 to get started, and your money stays protected with the credit union you trust.

Don't just let your savings sit — lock in a great return and watch them grow.



*** APY = Annual percentage yield. Limited time offer, subject to be discontinued at any time without notice. $500 minimum. Interest is compounded monthly. The APY is accurate as of 01/01/2026. Early withdrawal penalty is equal to six months amount of interest. Contact us for additional details.**

YOUR FINANCIAL JOURNEY
STARTS WITH KNOWLEDGE

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FINANCIAL EDUCATION HUB

REAL-LIFE MONEY SKILLS. RIGHT AT YOUR FINGERTIPS.

At Pioneer, we believe better financial decisions start with the right information. Explore our **free Financial Education Hub** for practical lessons you can use today, wherever you are on your financial journey.

01 / WATCH	02 / PLAN	03 / PRACTICE
Short Videos	**Useful Worksheets**	**Interactive Activities**
Learn key money topics in minutes.	Turn lessons into action with guides.	Try scenarios and test your knowledge.

EXPLORE WHAT MATTERS TO YOU

Featured lessons from the Hub

AUTO LOANS
Understanding the Cost of Car Loans
Learn how APR, loan terms and loan amounts affect your total cost.

AUTO LOANS
When Should You Refinance?
See when changing your loan could make sense for your finances.

BUDGETING & SAVING
The 50/30/20 Rule
Create a simple plan for needs, wants and savings.

CREDIT & CREDIT CARDS
Understanding Your Credit Score
Find out what affects your score and how to improve it.

FRAUD PREVENTION
Protecting Yourself from Identity Theft
Understand warning signs and steps to protect your information.

BUDGETING & SAVING
Managing Monthly Bills
Make a payment plan and reduce the risk of missed due dates.

FREE RESOURCES. REAL-LIFE ANSWERS.

SCAN. LEARN. MOVE FORWARD.

Find videos, printable guides and interactive activities on these topics and many more.

pioneerafcu.org/financial-education

SCAN TO EXPLORE

Educational information is provided for general purposes and is not financial, legal or tax advice.

A CREDIT UNION BUILT FOR YOU

Founded by educators in 1940, Pioneer Appalachia FCU has grown with the communities we serve. From our Kanawha County roots to 18,000+ members across multiple counties, our growth is rooted in one thing: people helping people.

WE'RE COMMITTED TO CREATING THE BEST MEMBER EXPERIENCE

At Pioneer Appalachia FCU, we are dedicated to serving members from all walks of life, ensuring their financial well-being is our top priority. Our approach is never one-size-fits-all; we tailor our financial solutions to fit the unique needs of each member. Understanding your financial goals is essential to us, and we strive to provide personalized advice and services that align with your aspirations.

Whether you're saving for the future, seeking a loan for a new home, or managing your day-to-day finances, our team is here to support you. We use the latest technology and expert guidance to create a banking experience that's personal, intuitive, and empowering. Our commitment is to foster a supportive, engaging banking environment that puts your needs first, driving us to continually evolve and enhance the services we offer to our community.

VISION

MEMBERS ARE SUPPLIED WITH UNPARALLELED FINANCIAL SOLUTIONS TO ENHANCE THEIR EVERYDAY LIVES

MISSION

OUR MISSION IS TO PROVIDE FINANCIAL SOLUTIONS THAT MEET THE NEEDS OF EVERYDAY PEOPLE — ESPECIALLY THOSE WORKING HARD TO BUILD A BETTER FUTURE.

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APPALACHIA Federal Credit Union

EMPOWERING YOUR FINANCIAL JOURNEY WITH TRUSTED SERVICE.

CONTACTUS@PIONEERAFCU.ORG

WWW.PIONEERAFCU.ORG

YOUR PARTNER IN EVERY STEP OF YOUR JOURNEY.

MEMBERSHIP BENEFITS

Your membership at Pioneer Appalachia FCU comes with more than just a place to bank — it's a gateway to better financial choices, lower fees, and real support. From powerful digital tools to helpful local experts, we've designed everything with one goal in mind: helping you thrive financially. Here, you're not just a number — you're part of a credit union that puts people over profit and community at the center of everything we do.



ENHANCING YOUR FINANCIAL JOURNEY WITH EXCLUSIVE MEMBER SERVICES

We believe financial tools should work for you. That's why we take a personalized approach to every member — tailoring solutions that make saving easier, borrowing smarter, and banking more convenient. Whether you're building credit, buying your first car, or trying to save more each month, our team is here to help with guidance, tools, and services built around your goals — not ours.

At every stage of your journey, Pioneer offers the resources and support to help you grow your knowledge and your financial future. From smart savings options to our full Personal Financial Management tool in the app, we're here to help you stay on track and in control.

Your membership unlocks a world of opportunities to maximize your benefits, minimize fees, and enhance your overall banking experience. Let's work together to turn your financial aspirations into reality.

- **Share Savings:** Open with $5 for membership, earn dividends, no monthly fees, unlimited withdrawals, free digital banking, and wide ATM access.
- **Digital Banking:** 24/7 account access, transaction monitoring, funds transfer, e-Statements, bill pay, mobile deposit, and secure mobile payments.
- **Financial Education:** We provide resources and seminars to boost financial literacy and guide you to make informed decisions.
- **Community:** We're actively engaged in local events, fostering collective prosperity.
- **Scholarships:** Annually, five $1,000 scholarships are awarded for educational advancement.
- **Perks Credit Card Rewards:** Enjoy discounts on entertainment, services, and exclusive deals.
- **PFM Tool:** Our app's tool for comprehensive financial tracking and budgeting.

YOUR PIONEER ESSENTIALS

As a member of Pioneer Appalachia FCU, you can get set up with the tools and features that make managing your finances easier. From online banking to bill pay, this quick guide will walk you through everything you need to know to get started confidently.

01

CREATE YOUR ONLINE BANKING ACCOUNT

- If you have not done so already, go to the Pioneer Appalachia FCU website or mobile app.
- Select the 'login' option. And then click 'Enroll'
- Enter your member number or SSN and follow the prompts to create your login credentials.

02

MOBILE BANKING SETUP

- Download the Pioneer Appalachia FCU mobile app from your device's app store.
- Open the app and log in using the credentials you created in Step 1.
- Take a moment to personalize your profile and settings within the app.

03

OPT IN FOR E-STATEMENTS

- Inside your online banking or mobile app, locate the e-Statements service.
- Choose to opt-in for e-Statements and confirm your contact details.
- Agree to be notified and agree to the terms and conditions listed.
- You'll be notified electronically for each statement.
- You will also avoid fees from printed/mailed copy

04

LINK EXTERNAL ACCOUNTS

- To add external bank accounts, tap 'Accounts' in the mobile app.
- Click the '+' sign in the top right corner to 'Link External Accounts'.
- Follow the prompts to connect your other bank accounts for seamless management and transfers.

Instant Transfers Between Members

- Enjoy the convenience of nearly instant transfers between Pioneer Appalachia FCU members. with our Member-to-Member transfer feature.

YOUR PIONEER ESSENTIALS

As a member of Pioneer Appalachia FCU, you can get set up with the tools and features that make managing your finances easier. From online banking to bill pay, this quick guide will walk you through everything you need to know to get started confidently.

05

ESTABLISH DIRECT DEPOSIT

- If you want direct deposit from your employer, then obtain the direct deposit form from the 'Forms' or 'Resources' section of the website.
- Fill out the form with your account details and provide it to your employer.
- Monitor your account to confirm the direct deposit is set up correctly.

06

ACTIVATE DEBIT/CREDIT CARD

- If you are receiving your card in the mail, upon receiving the card, please call the activation number provided with your card. During the call, you'll be prompted to set a PIN for your card.
- After setting your PIN, your card will be activated and ready to use.

Pioneer Perks Card Activation

- Register and activate your Pioneer Perks card at uchooserewards.com to earn points.

07

SCHEDULE YOUR BILLS WITH BILL PAY

- Go to the 'Payments' or 'Bill Pay' section in the online banking portal.
- Select the 'Pay a Bill' option, then click on 'Enroll'.
- Choose the account you wish to enroll for bill payments.
- Follow the prompts to set up the Bill Pay system, including adding payee details and scheduling payments.

08

BUDGETING AND TRACKING IN APP

- Tap on the 'Spending Habits' tab in the app.
- Create monthly budget categories, set spending limits, and monitor your habits.
- Track your purchases, view your net worth, assess your cash flow, and adjust your financial habits for better money management.

YOUR LOCAL BRANCHES. YOUR FINANCIAL PARTNER.

At Pioneer AFCU, member service isn't just what we do — it's who we are. Every branch offers personalized support, helpful solutions, and the tools you need to thrive.

Our Network, Your Home: Each Pioneer Appalachia FCU branch is more than just a location—it's a pivotal part of our community and a place where you can find personalized financial services and friendly faces. We are dedicated to understanding and meeting your financial needs with a local touch, convenient access, and the full range of resources that our credit union has to offer. Explore our branches below to find the ones nearest to you.



Morgantown Branch
8980 University Town Centre Dr
Morgantown, WV 26501



Main Office - Charleston
1316 Kanawha Blvd East
Charleston, WV 25301



Teays Valley Branch
3746 Teays Valley Rd
Hurricane, WV 25526



South Charleston Branch
4802 MacCorkle Ave
South Charleston, WV 25309



Guyandotte Branch
416 Main St
Huntington, WV 25702

PEOPLE ARE AT THE HEART OF EVERYTHING WE DO AND EVERYTHING WE CREATE. OUR EFFORTS AND IMPROVEMENTS ARE FUNDAMENTALLY ROOTED IN THE COMMUNITY – YOU INSPIRE OUR ACTIONS AND SHAPE OUR ACHIEVEMENTS.

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