



We are all in this Together

We know that the impact that COVID-19 has had on our society has already been enormous, and we are unsure of what's to come.

Please feel confident in knowing that all of us at Pioneer State Bank are doing everything we can, first and foremost, to keep our employees and customers safe. With that in mind, we made the decision to close our lobbies temporarily. However, our drive-ups remain open, and customer service representatives and safe deposit box access are available by appointment. Rest assured that those of us who remain working in each office are taking all the precautions as advised by the CDC.

We encourage you to download the Pioneer State Bank app, available for both Android and iOS, which enables you to do virtually all your banking through the use of your phone.

Each of our banking centers remain partially staffed, and you can reach any of them by calling 815-246-8411.

If you are a loan customer and have any questions, or concerns about your loan, we strongly encourage you to call one of our loan officers, any of whom can be reached at the same number. They are listed as follows, and each of them are ready to help:

Commercial: Quint Harmon, President

Commercial: Suli Gazafer, SVP

Agriculture: Mark Govednik, VP

Mortgage/Retail: Jody Helgesen, AVP

Our goal as always is to serve our communities. We have reached out to local schools and community leaders and offered our help during this time of need.

Finally please be extra vigilant in guarding your personal information. Know that no one at Pioneer State Bank will ever call you requesting account or personal information. Also be mindful of potential phishing scams and fraudulent phone calls from individuals claiming to be from the IRS or Social Security Administration. Such callers often demand payments or request personal information.

Please know that we are here to serve you and that, as always, we greatly appreciate your loyalty as Pioneer State Bank customers.

Sincerely,

Michael Stevens
Chief Executive Officer
Pioneer State Bank