

**A LOW RATE VISA® CREDIT CARD
FOR WVSSPA MEMBERS**

- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee
- No Hidden Fees

Great for Debt Consolidation!

**YOU SERVE OUR CHILDREN
THIS IS OUR WAY
OF SAYING, "THANKS"**

**APPLY ONLINE AT
PIONEERWV.ORG**



GO TO: PIONEERWV.ORG
CLICK JOIN PIONEER

https://www.pioneerwv.org/

West Virginia Feder... x

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NUMBERS SPEAK VOLUMES

BRING US YOUR AUTO LOAN AND MUTE THE STRESS!

+ learn more

WIN \$10,000 \$100 CASH 25% OFF LOAN

Online Banking

Online Banking ID

Password

GO

▶ Sign Up

▶ Learn More

▶ Forgot Password?

Find an ATM, surcharge-free!

+ more

Compass Values

See what the Pioneer Compass means to us and how we live our values.

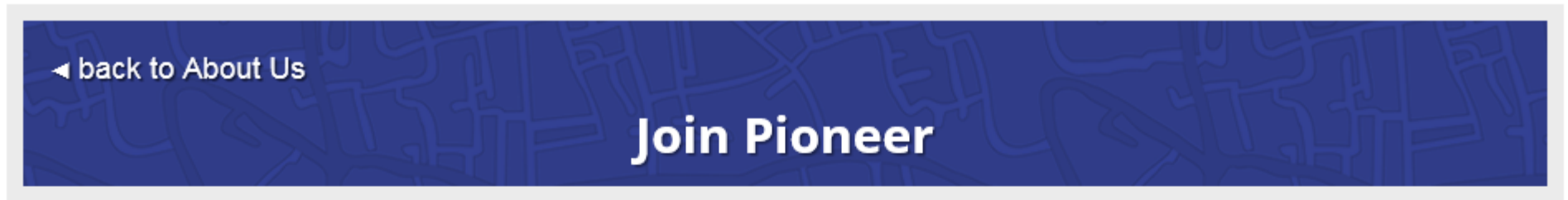
+ more

Join Pioneer!

Start a banking relationship that really cares. Be a Pioneer. Join online today!

+ more

CHOOSE TO "OIN ONLINE NOW"



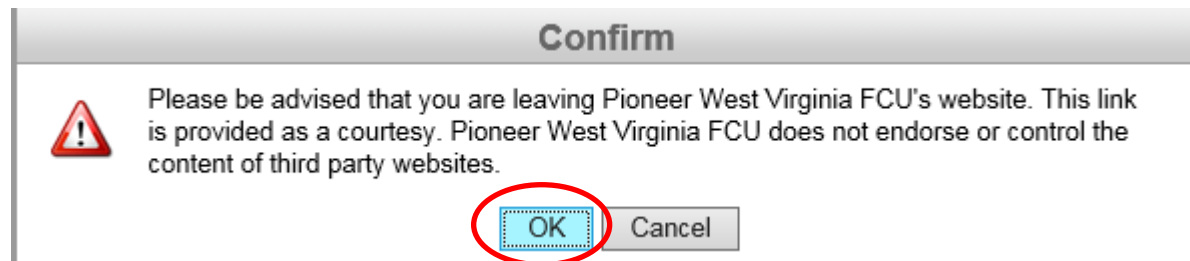
Be a Pioneer — Join today!

Join Pioneer today when you deposit \$5 into a [Share Savings](#) account. We invite you to become a member if any of the following applies to you:

- I live, work, worship, or volunteer in Kanawha County, Fayette, Roane, Putnam, Clay, Greenbrier, Cabell and Wayne counties WV, Lawrence County, OH, and Boyd County, KY.
- I am an employee of Monroe County Schools
- I am a Volunteer Member of WVSSPA Headquartered in Charleston, WV
- I am an immediate family member of a current Pioneer member

Start a banking relationship that puts you first. [Join online now!](#)

CLICK "OK" THROUGH THE POP UP TO DIRECT YOU TO OUR ONLINE LOAN APP



ENTER YOUR EMAIL ADDRESS THAT YOU WILL RECEIVE ALL ELECTRONIC DISCLOSURES TO SIGN
CONFIRM THE EMAIL ADDRESS
CHOOSE A PASSWORD TO GET IN AND OUT OF YOUR SECURE APPLICATION



We decided to make life a little easier on you with this new online lending system.
Now it's quick and easy to apply for a new loan, track a loan in process,
interact with our loan staff or view documents from an old loan.
Simply login to take full advantage of this new feature.
We think you're going to like it...

Open an Account Today.

BECOME A MEMBER

If you already have an account and wish to open a secondary account, please click the button below:

OPEN SECONDARY ACCOUNT

I wish to apply for a loan or credit card...

The online loan application process will take 5-10 minutes.
However, you can always save your application data and
login at a later time to finish your application, check on your loan status,
or submit additional loan applications.

Email	<input type="text"/>
Confirm Email	<input type="text"/>
Password	<input type="text"/>
Confirm Password	<input type="text"/>
START MY APPLICATION	

*Password Requirements:
Must be 6 to 15 characters long*

CONSENT TO ELECTRONIC COMMUNICATIONS BY SELECTING "YES" AND THE NEXT BUTTON

ELECTRONIC COMMUNICATION CONSENT

Electronic Communication Consent

Online Service E-Sign Disclosure and Consent

Please review this document carefully and print a copy for your reference; you can access an online copy at any time by navigating to the "E-Communication Preferences" section by clicking on the "Manage my Settings" link your Account Homepage.

This Online Service E-Sign Disclosure and Consent ("Disclosure"), applies to all communications for those products and services offered through our online application.

Scope of Communications to Be Provided in Electronic Form

When you use a product or service to which this Disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Online Service for your Account.
- Notices or disclosures about a change in the terms of your Account.
- Privacy policies and notices.

Method of Providing Communications to You in Electronic Form

All Communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available.

How to Withdraw Consent

You may withdraw your consent to receive communications in electronic form by selecting that option under your "E-Communication Preferences" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link. No fees will be imposed to process the withdrawal of your consent to receive electronic communications, however your access and use of the Online Service will be terminated. Any withdrawal of your consent to receive electronic Communications will be effective only after we have a reasonable period of time to process your withdrawal.

How to Update Your Records

It is your responsibility to provide and maintain a current e-mail address. You can update information (such as your e-mail address) under your "Update E-Mail Address" section, which is accessible from your Account Homepage by clicking on the on the "Manage my Settings" link.

Hardware and Software Requirements

In order to access, view, and retain electronic Communications that we make available to you, you must have:

- Internet browser that supports 128 bit encryption.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit.
- An e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs.
- A personal computer.
- An operating system and an Internet connection capable of receiving, accessing, displaying, and either printing or storing Communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above.

Requesting Paper Copies

We will not send you a paper copy of any Communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, please submit your request to contactus@pioneerwv.org.

Communications in Writing

All Communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this Disclosure and any other Communication that is important to you.

Consent

By selecting "Yes, I consent to E-Communication," you consent to receive all receive communications regarding products and services that are offered through our online service. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with your current e-mail address at which we may send electronic communications to you.

Consent to E-Communication? Yes No

Next

CHOOSE TO: APPLY FOR A CREDIT CARD

We love to lend money and are committed to working with you get the loan you need at the best possible rate. Applying online only takes minutes...and you'll have your answer in no time.

What would you like to do today?

- ✦ The email we have on file is unverified. Please click here to verify your email.
- ✦ Manage My Settings
- ✦ Track the status of my loan request
- ✦ Not a Member yet? Apply online with an Xpress Account application!
- ✦ Track the status of my deposit account application

To apply for a loan, please select your loan of interest below:

CREDIT CARD



Have a high interest rate on your credit card balance? Having trouble paying your bills? Consolidate your higher interest credit card bills by getting a low-interest credit card loan!

✦ [Apply for a Credit Card](#)

PERSONAL



Have a situation (super sale, vacation, financial problem) that requires immediate cash? Apply for a personal loan and take control of the situation immediately!

- ✦ Apply for a Personal Loan
- ✦ Loan Calculator

VEHICLE



Ready to purchase a new car, rv, or boat? Apply for a vehicle loan to make sure you're getting the best interest possible before going to the dealership!

- ✦ Apply for a Vehicle Loan
- ✦ Loan Calculator

MAKE SURE TO SELECT BOTH BOXES AND CLICK NEXT

Disclosure

Please review the disclosures thoroughly before proceeding with the application process.

- I have read and understand the [Application and Solicitation Disclosure](#).
- I have read and understand the [Credit Card Account Opening Disclosure](#).

Cancel Next

AFTER THAT YOU WILL START THE APPLICATION. WHEN YOU GET TO THE MEMBER NUMBER (LEAVE IT BLANK) YEARS OF MEMBERSHIP (LEAVE BLANK) AND MAKE SURE TO CHOOSE WVSSPA IN THE DROP DOWNS FOR ELIGIBILITY