



Member FDIC | Equal Housing Lender 

August 8, 2014

U.S. Department of Labor  
Employee Benefits Security Administration  
Top Hat Plan Exemption  
200 Constitution Avenue, NW, N-1513  
Washington, DC 20210

2014 AUG 26 PM 11:10  
935A/PUBLIC/10

DFVCP  
P.O. Box 71361  
Philadelphia, PA 19176-1361

**Re: Pioneer Bank Board of Trustees and Executive Employees Deferred Compensation Plan**

Dear Sir/Madam:

In accordance with the Delinquent Filer Voluntary Compliance Program and 29 CFR 2520.104-23, on behalf of the Pioneer Bank ("Employer"), and pursuant to the original establishment of the Pioneer Bank Board of Trustees and Executive Employees Deferred Compensation Plan ("Plan"), we hereby provide you with the information set forth below:

**Name and Address of Company:**

Pioneer Bank  
21 Second Street  
Troy, NY 12180

**Employer's Taxpayer Identification Number:**

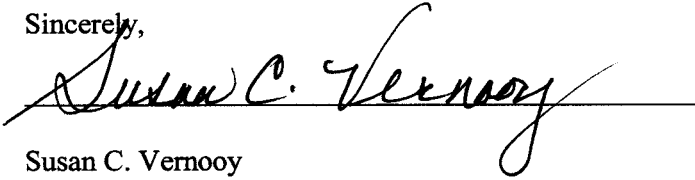
14-0970570

**Required Declaration:**

The Employer sponsors the Plan, which has the effect of deferring compensation for a select group of management or highly compensated employees. Benefits are paid out of the general assets of the Employer. Currently, Employer maintains one (1) nonqualified plan. There are six (6) employees eligible to participate in the nonqualified plan maintained by the Employer. Specifically, the Plan has two (2) employees participating. The Plan's original effective date is September 21, 2004.

If you have any questions about this matter, please contact the undersigned.

Sincerely,

A handwritten signature in cursive script, reading "Susan C. Vernooy", is written over a horizontal line.

Susan C. Vernooy

Senior Vice President-Chief Human Resources Officer  
VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED

**MY DEFERRA**

2500 York Road, Suite 210  
Jamison, PA 18929

**Important Personal & Confidential  
Benefit Information Enclosed**



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