



Blog Series: What it Means To be Military Friendly

On a Mission to Help Military Families

What

The goal of this series is to tell the Pioneer Services story and describe from an internal perspective what being a Military Friendly lender means. This will include the impact it has on employees. We will post all blogs on PioneerMilitaryLoans.com and promote on social media.

We'll answer these questions:

- What it means to be a Military Friendly lender
- What impact being Military Friendly has on our customers/military community
- What it means to work for a company that has this designation

When

We will kick-off this series in early April, timed with announcing the MFB award, with 2-3 entries by President Jodi Vickery.

Why

This series will show:

- What it means for Pioneer Services to be a military friendly company as a way of doing business
- How Military Friendly ties into our mission/purpose:
 - To solve financial problems for members of the military community by offering responsible personal loan products, credit and financial education resources, and support for service members and military families in the community.

Who:

Series of blogs by employees (MRMs, LPO managers, call center representatives, other departments) who have a military background (ex-military, retired, spouse).

- Initial authors will include:
 - Jodi, Allen, Jeff, Tonia, Stan

Questions to be answered:

- Describe your military experience/background
- Explain in your own words what makes a company "Military Friendly"?
- In particular, what makes **Pioneer Services** a Military Friendly lender?
- What does it mean to you to work for a Military Friendly lender?
- How does receiving this designation make you feel?
- Describe the impact (according to your experience) that Pioneer Services has on the military community – members, family, spouses, local community
- Describe one of your most memorable moments in helping a service member or family

Categories to build out:

- Military knowledge
- Community support
- Responsible lending
- Financial education

The screenshot shows the homepage of Pioneer Services. At the top, there's a navigation bar with links for LOG IN, SECURITY, HELP, LOCATIONS, CONTACT US, and a search bar. The main header features the Pioneer Services logo and the text 'MILITARY FRIENDLY' and 'MORE THAN A TITLE, IT'S OUR WAY OF DOING BUSINESS'. To the right, there's a large graphic of a woman and a soldier holding a 'MILITARY FRIENDLY AWARD' badge. The left sidebar has a 'MILITARY FRIENDLY LENDING' section with links to 'MILITARY KNOWLEDGE', 'COMMUNITY SUPPORT', 'FINANCIAL EDUCATION', 'RESPONSIBLE LENDING', and 'BLOG SERIES'. The main content area has several sections: 'WHAT IT MEANS TO BE MILITARY FRIENDLY' (with an illustration of hands shaking), 'RESPECT & KNOWLEDGE' (with an illustration of a handshake), 'SPOUSE APPRECIATION & SUPPORT' (with an illustration of a family), and 'RESPONSIBLE LENDING & EDUCATION' (with an illustration of a person holding a piggy bank). The right sidebar features 'SERVICE YOU CAN TRUST' with logos for BBB, Member FDIC, Military Friendly Award, and Total Home Lender. It also has sections for 'FINANCIAL BILL OF RIGHTS' (with an illustration of a family) and 'FIND A LOCAL OFFICE'.

Landing page

Pioneer Services was named a [Military Friendly® Brand](#) in 2019. Many Pioneer Services employees have a connection to the military, and that's part of what makes us unique as a military friendly lender. Together, our team members have more than 500 years of military experience as former service members or spouses.

To highlight this experience, we asked some of them to describe what working for a military friendly company means to them. The series starts with President Jodi Vickery's four-part blog, **On a Mission to Help Military Families**.

Snapshot/overview (full copy on pages below)



RESPECT & KNOWLEDGE

As an Army spouse, Jodi Vickery has firsthand knowledge about the challenges facing many military families. She reflects on what leading a military friendly company means to her. [Continue Reading >](#)



SPOUSE APPRECIATION & SUPPORT

As a military spouse, Jodi understands the challenges of holding down the home front during deployments and how difficult it can be to manage a career along the way. She talks about respect for military spouses, and our partnership with NMFA to provide scholarships [Continue Reading >](#)



RESPONSIBLE LENDING & EDUCATION

Jodi describes our mission of helping service members solve financial problems through responsible lending and financial education. She explains what it really means to be responsible within the context of the financial and lifestyle issues that military families deal with. [Continue Reading >](#)

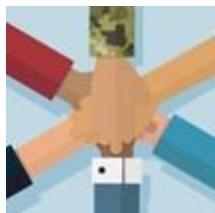


SUPPORTING COMMUNITIES

Giving back through volunteerism, donations, and sponsorships is our way of supporting the military community, and it helps shape our culture as a company. Jodi's final installment includes why investing in the community is so important and how we encourage our team members to get involved. [Continue Reading >](#)

What it Means to be Military Friendly

Complete Entries



On a Mission to Help Military Families: Part 1

Pioneer Services President Jodi Vickery

[TIE-IN TO MILITARY APPRECIATION MONTH]

For Jodi Vickery, being the president of Pioneer Services is more than a job, it's personal. As a former military spouse, she knows that "The people we serve are the same people who have been my neighbors, are my friends, support group...and we need to do right by them."

Jodi is passionate about taking care of military families the way they deserve – and need – to be treated. It's about helping them when they need it most, and giving back.

Jodi began her career with Pioneer Services in the late 1990's. One of her early roles was managing the Fort Hood branch in Killeen, Texas, where she met her husband Steven, Army Sgt. First Class (Ret). As a working mother raising three children while Steven was often away, Jodi has firsthand knowledge about the challenges of military family life. "I was the head of my own Family Readiness Group when my husband was active duty, so I understand the unique needs of military families."

It's important to her to help families during their time in the service. "They worry about finances and having enough money; they worry about taking care of their kids and each other when they're apart. If we can play a part in taking financial stress off them, that's one less thing for that family to deal with."

Jodi's experience has given her valuable insight during her progression as a leader at Pioneer Services. In fact, the company was recently named a [Military Friendly® Brand](#) (as seen in Military Spouse Magazine). Jodi believes this is an important distinction from other lenders, "I'm pleased we are recognized as one of select few financial companies that get it right for our military. We've put significant time and resources into developing customer service processes, and a corporate culture that treats military families with the respect they have earned. We made a conscious decision 30 years ago to serve this community because they deserve the best we have to offer."

Providing excellent service means understanding the culture and having strong working knowledge of the military. That's why it's important to hire employees who have worn or been married to the uniform. "We've walked in their combat boots so to speak. We understand them uniquely because of that experience, and it's important that we speak their language."

Having military knowledge also means fully appreciating the sacrifices service members and their families make. In support of **Military Appreciation Month**, we are grateful to those serve and the families who support them.

Thank you for your service and sacrifice for our country!

In the next installment, learn why supporting military spouses is particularly important to Jodi.

What it Means to be Military Friendly



On a Mission to Help Military Families: Part 2

Pioneer Services President Jodi Vickery

[TIE-IN TO MILITARY SPOUSE DAY]

Pioneer Services President Jodi Vickery knows from her experience as an Army wife the challenges military spouses face, including managing the home front during deployments. "My husband wasn't stationed near me and our children for several years, which required adaptation. I have absolute respect for the strength of the amazing spouses who surround me."

That's why it's important to her that we help spouses when they need us most, in whatever way we can. One story Jodi will never forget was when she managed the Fort Hood branch.

"A young wife who was new to town came into our office with her small child. She didn't know anyone in Killeen, didn't have two nickels to rub together, and didn't know what she was going to do. I took her to the convenience store across the street and loaded up her car with diapers and food and other necessities. I still remember the hug she gave me. We were there for her when she needed us, in the way she needed us."

When it comes to finding jobs and having successful careers, spouses face big hurdles. Working for Pioneer Services allowed Jodi flexibility and continuity, but for many, the transitory nature of the military makes it extra hard for partners when it comes to jobs. "Because military families move frequently, it can be difficult for them to get jobs and build careers. Your experience can look choppy and disjointed on a resume, and it's hard to explain that to someone who doesn't understand the military lifestyle."

Because of this, Jodi believes in helping spouses get training and education. This includes a special partnership with Pioneer Services and the National Military Family Association (NMFA) to support their scholarship program. The program provides \$1,000 and \$500 educational and career scholarships to military spouses for career funding or educational degrees. "We're happy to help fund scholarships that offer educational, professional and employment opportunities." [\[LINK TO PRESS RELEASE\]](#)

Many spouses also start at-home businesses they can take with them from PCS location to PCS location. "Having a business military wives (and husbands) can pick up on short notice is a wonderful opportunity and we want to help them be successful by sponsoring events like the Spouse Vendor Expo at Camp Pendleton." This annual event sponsored by the Camp Pendleton branch office in Oceanside, Cali., showcases local spouse-owned businesses. This gives them an opportunity to sell products or services, and promote their business.

Pioneer Services also provides free education and resources specifically for spouses including a military finance guide e-book, and credit repair kit. [\[LINK TO MILITARY MONEY SMARTS RESOURCES PAGE\]](#)

In the next installment, Jodi shares what being a responsible lender means, and the importance of providing financial education for service members and spouses.

What it Means to be Military Friendly



On a Mission to Help Military Families: Part 3

Pioneer Services President Jodi Vickery

[TIE-IN TO MILITARY APPRECIATION MONTH]

Between deployments, PCS moves, travel, and other military-related expenses, the bills can pile up. Throw in other costs like family emergencies, home upkeep and car repairs, and the financial stress can be overwhelming for military families.

Our mission at Pioneer Services is to help service members and families get through the tough times, celebrate the good, and be financially resilient. By helping ease their financial burden, service members can focus on *their* mission of serving our country.

From Jodi's perspective, we're here to help make life a little bit easier by taking some of the financial stress off their plates. "We provide relief and peace of mind. When people have a financial need, it's real to them. If something's not going well in their personal life, such as a family emergency, if we can take one thing off their list of worries by helping in a responsible, timely way, they can get back to service."

But what does 'responsible' mean? It means we *won't* give someone a loan that might make things worse. "That might fix a problem for that afternoon, but it will be worse in the long run. Instead of a loan that would put them further behind, we help solve their problem differently. While we want to provide loans for financial relief and do that fast, we will not do that in a way that puts people in a lurch." When situations like that occur, it doesn't mean what they're grappling with is any less real to them, it just means we need to solve it in a different way. This could be referring them to relief agencies, giving commissary gift cards, or taking them to the store down the street to buy staples.

Responsible also means helping people understand money management so they can be financially strong and resilient. To do this, we provide free, award-winning financial education about saving, budgeting, building credit and more. "Service members need to have their finances in order to accomplish certain steps in their career, such as receiving security clearances. Military leaders are focused on combat readiness skills, so our financial education is an excellent supplement. We can't teach someone how to use their weapon, but we CAN teach them how to balance a checkbook. From a spouse perspective, they're often the ones managing the finances while their husband or wife is deployed, sometimes overseas. The education we provide can help ease that stress."

We also conduct surveys to understand the financial and lifestyle issues service members and families are dealing with. This helps us understand how to help and provide useful resources. Read outcomes from our recent survey conducted for Military Appreciation Month. [LINK TO SURVEY OUTCOMES]
[SEE INFOGRAPHIC AND BLOG BELOW]

Links to Resources Pioneer Services [Military Spouse Resources](#)

In Jodi's final installment, she talks about the importance of giving back by being involved in local communities and supporting military-related organizations.

What it Means to be Military Friendly



On a Mission to Help Military Families: Part 4

Pioneer Services President Jodi Vickery

Pioneer Services is committed to supporting communities, and paying it forward to military-related organizations through sponsorships, donations and volunteering.

Jodi believes we've demonstrated a long-term commitment to being present and a part of the community. "We're not just there 9-5 when our doors are open, we're on the installation, in spouse groups, in the schools. We are part of that community because it's one that is bound by trust. It's important that people see us there."

Sometimes that requires being there late into the night. One story stands out during her time in the Fort Hood branch office. "I was often out at odd hours, through many long nights during deployment send-offs working with the USO. One morning we were working at a USO booth in a hangar handing out snacks and other things for their travels. An entire section was being deployed, which means they needed to leave everything behind including cell phones. A soldier came to our booth whose wife had just gone into labor. He used our cell phone to stay connected with her until he had to leave. Situations like this deeply impacts people's lives and we're proud to do anything we can at those times."

Jodi is committed to building an organization of employees who feel the same way, and to empower them. "I support a culture that allows employees to make decisions. I trust that our team can make good decisions and discern those situations where we need to act. Having to go through too many layers would hold them back, so I trust their judgement to help however needed."

Giving back includes volunteering. Pioneer Services offers employees up to two days of paid time-off a year to volunteer in their community during a regular work day, a total of 2,500 potential volunteer hours across the company. According to Jodi, "This policy is our way of telling employees that it's okay -- and even expected -- for them to give their time and talents in the service of others. Individually, employees can support their charity of choice. From a corporate perspective, we support organizations that have a military focus."

We also donate to and sponsor national non-profits that make a difference for service members and families. "We choose to support organizations that are like-minded so we know our dollars will go to the right place, and have the greatest impact." These include AUSA, Wounded Warrior Battalion, spouse and veterans groups, to name a few.

Facebook Promoted Post – Key Metrics

Promoted Post - Facebook					
<u>Name</u>	<u>Reach</u>	<u>Post Clicks</u>	<u>Reactions & Comments</u>	<u>Shares</u>	<u>Engagement Rate</u>
MF Jodi Blog #1	3,795	37	300	50	10.2%
MF Jodi Blog #2	2,803	35	352	35	15.1%
MF Jodi Blog #3	1,677	23	235	24	16.8%
MF Jodi Blog #4	2,267	21	364	33	18.4%

RELATED BLOGS

MILITARY SPOUSE AND FAMILY SURVEY

Coinciding with Military Spouse Appreciation Day (May 10), Pioneer Services has partnered with [Military Spouse Magazine](#) on the *2019 Military Spouse and Families Survey*. This online survey of 225+ military families inquired about family, financial, and lifestyle issues. The results show improvement and areas of concern on a variety of issues including spending, saving, and home life – all compiled into an easy-to-read Results Infographic.

Key highlights include:

- 1 in 3 say mental/emotional stress is their biggest problem (up 16% over 2018)
- Almost 1 in 3 do not expect their spouse to still be serving in two years
- 20% are not prepared at all to meet a financial emergency (while alarming, this is down from 33% in 2018)
- Nearly 8 out of 10 are spending the same or more than last year
- 20% have more credit card debt than 12 months ago
 - 1 in 3 have more than \$5k in credit card debt
 - 1 in 5 have more than \$10k in credit card debt.

The complete survey results and findings are all available on Pioneer's website at [MAM19.Info](#). Findings from the *2019 Military Family/Spouse Survey* are being shared with military leaders, policymakers, and military advocacy organizations to generate greater awareness for military families and the issues they face.

BREAKING DOWN THE BLENDED RETIREMENT SYSTEM

Making Sense of Your Military Retirement Plan

According to our [2019 Military Spouse and Family Survey](#), 75% of the respondents are concerned about long-term savings. This may be because one in three do not expect their spouse to still be serving in two years, leading to uncertainty about the future. In fact, the Department of Defense (DoD) estimates that 81% of service members exit the military before they reach the 20-year prerequisite for career retirement.

Under the previous retirement system, anyone who left before the 20-year mark would receive no government retirement benefits at all. However, that all changed when the government launched the Blended Retirement System (BRS), which is much more flexible and can help younger service members get a strong start on retirement and long-term savings.

HOW IT WORKS

Blended is a fitting description. The new military retirement plan combines elements from the previous system to function more like a civilian 401(k) plan. The key difference is that the government now offers matching contributions, which was not the case in the older system.

As of January, 2018, any new service member who joins the military is automatically enrolled in the Thrift Savings Plan (TSP). By default, they contribute 3% of their base pay. After 60 days of service, the DoD automatically matches 1% of base pay into their TSP. This plan offers a golden opportunity to build toward retirement with minimal effort.

After two years, the maximum matching contribution climbs to 5%. So if you contribute 5%, the government also contributes 5%. Likewise, all service members who complete two years of service are considered fully vested, meaning they have ownership of their retirement portfolio, entitled to the contributions and earnings in full.

After 12 years, you may receive two and a half times your monthly basic pay as a lump sum, called Continuation Pay, in exchange for an agreement to perform additional obligated service. Treat this like a bonus and put as much into savings as you can afford.

Those who stay in service for 20 or more years will also receive an annuity similar to the legacy system. Check out [this fact sheet from TSP.gov](#) for details about how annuity payments are calculated in the Blended Retirement System.

TAKE ACTION NOW

If you have at least two years of service, you should consider contributing 5% to earn the maximum contribution possible. This is absolutely vital to a healthy retirement plan, and you are costing yourself free money if you don't contribute at least that much. You can [easily adjust this in myPay](#) on the DFAS website.

KNOW YOUR OPTIONS

It's never too early to start planning for life after the military. Once you depart, you'll need to decide what to do with your TSP account. There are five options:

- Leave it alone
- Roll it into an IRA
- Roll into a 401(k)
- Withdraw your assets in a lump sum
- Transfer into a qualified annuity

You can learn more about these options and what they mean [in this informative article](#) from The Military Wallet.

OTHER TIPS

You're not going to accomplish your long-term goals for saving money unless you first address your short-term goals. Every dollar counts, so remember to [start small and think big](#). For more financial education, tips, and resources, check out our [Military Money Smarts learning center](#).

2019 MILITARY SPOUSE & FAMILY SURVEY

To understand the needs of our nation's 690,000 military spouses, and in recognition of Military Spouse Appreciation Day on May 10, Pioneer Services has partnered with Military Spouse Magazine on a survey of military spouses, families, and service members. The survey asked basic questions about family, financial and marriage issues, providing a snapshot on the state of military families and offering leaders with insights and info to better serve our military.

CHIEF CONCERNES AMONG MILITARY SPOUSES

75% NO LONG-TERM SAVINGS
72% FUTURE DEPLOYMENTS
(18% increase over 2018)

68% SPOUSE FINDING WORK
64% FINANCIAL EMERGENCY
(16% decrease over 2018)



Relationship Issues

1 in 3
MENTAL AND
EMOTIONAL STRESS
is their biggest issue
(up 16% from 2018)

1 in 4
FINANCIAL
WORRIES
top their list
(down 20% from 2018)

24% DEPLOYMENT /SEPARATION
CREATES ISSUES
(4% decrease from 2018)



Spending & Saving

20% are not prepared at all to meet
a financial emergency (down from 33% in 2018)

78% SPENDING the same
or more than last year
20% MORE credit card debt
than 12 months ago
68% SAVING the same or
more than last year



1 in 3 MORE than \$5k in credit card debt!
1 in 5 MORE than \$10k in credit card debt!

Stability



1 in 3 DO NOT expect their spouse
to still be serving in two years
(down 13% from 2018)

33% Plan to RETIRE
30% Due to CHANGES in
retirement/benefits
20% Blame it on the INCREASE
operational tempo/deployments

Policy/Political

More than **1 in 3** believe the current environment
(e.g. defense spending, force projections, etc.)
is less favorable to military families than 12 months ago



Survey conducted online from April 11 through April 25, 2019, with 227 respondents. 55% were married to someone with rank of E5 to E-9; 30% were married to commissioned officers; the Army comprised 44% of responses, Air Force 25%, Navy 17%, and Marines 9%.