

CARBONDALE NEWS

CARBONDALE, PA
WEEKLY 6,500
APR 29 1998



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Pioneer Bank branch to be installed at the student center of Wilkes Univ.

Pioneer American Bank, N.A. and Wilkes University have announced a plan to combine academics, business training and campus banking by installing a full-service Pioneer American Bank branch on the first floor of the new \$7.5 million Student Center/Dining Commons to be built on West South Street in Wilkes-Barre. Groundbreaking is scheduled later this spring with completion expected in mid-1999.

The 48,000 square foot student center is the latest piece of a multi-million dollar campus expansion plan started in 1993. The architect for the project is Highland Associates of Clarks Summit.

"It is a unique concept in this area

and Pioneer American joins Wilkes University in supporting this important project," commented Donald A. Hoyle, Jr., president and chief executive officer of Pioneer American Bank, N.A. "The incorporation of a branch bank in the Student Center provides immediate benefits to the campus community."

The proposed branch will be a full-service branch, providing both deposit and loan products. "The bank welcomes the opportunity to share in the development of this project. We anticipate this new venture will provide benefits for the entire campus community," added Hoyle.

"The inclusion of a branch bank fits the university's plan to improve

the delivery of campus services available in the new center. We are committed to improving the quality of student life both in and out of the classroom. This kind of innovation provides new and exciting opportunities for our students," said Christopher N. Breiseth, Wilkes University president.

In addition to the new branch at Wilkes, Pioneer American anticipates groundbreaking later this spring on a new branch to be built in Kingston. The two-story structure will contain the latest technological advances in the banking industry, and is designed to serve the needs of both individuals and business customers in the Wyoming Valley.

Pioneer American Bank, N.A., founded in 1864, has 20 full-service offices in Luzerne, Lackawanna, Wayne, Monroe and Wyoming counties.

SUNDAY
TIMES
5-3-98

Color

Living on the Edge

Pioneer American Bank Sets Another Benchmark with College Branch

BY KEN STAMMEN
THE SUNDAY TIMES

A Carbondale bank is living up to its name by pioneering an exercise in cooperation between business and education.

When a new \$7.5 million student center is completed at Wilkes University by the middle of next year, it will include a full-service branch office of Pioneer American Bank staffed primarily by Wilkes students.

It is believed to be the first arrangement of its kind in Pennsylvania.

But being first with things is nothing new for Pioneer American, the former First National Bank of Carbondale, which actually chose the word pioneer for its new name in 1985 because Carbondale is known as The Pioneer City.

President and Chief Executive Officer Donald A. Hoyle said the bank was the first local financial institution to have drive-up automatic teller machines and to have banking offices in grocery stores.

"We think this is exciting," Mr. Hoyle said. "We're always looking to do something new."

The arrangement between Pioneer and Wilkes started out as an idea to have an ATM in the new student center. Another local financial institution initially agreed to install an ATM, then backed out of the plan.

That's when Pioneer got involved. The bank sent its business development officer, Wayne Whipple, to talk to Wilkes officials about the ATM project. He asked them if they would consider a full-service bank branch instead. The university liked the idea and so did Pioneer's board of directors.

"We see this opportunity



This is an artist's rendering of what the inside of Wilkes University's new student center and dining commons will look like. De-

signed by Highland Associates of Clarks Summit, the building will contain a full-service branch of Pioneer American Bank.

with the school as unique," Mr. Hoyle said. "It will be a nice training center for us. The advantage to the college is the students and faculty will have access to a bank right there in the student center."

CULTIVATING CLIENTS

While the bank sees the student center branch as offering convenience and training op-

portunities for the Wilkes community, it also sees it as a business opportunity to gain customers and revenue.

Wilkes has 3,500 full- and part-time students.

"Every student who comes in from outside the area, the first thing they want to do is open a bank account," Mr. Hoyle said. "So now they will automatically — or at least we hope they will

— open an account with us. You develop a relationship which may last for years. I'm sure a lot of the students will be our customers for many years, particularly if we help them finance a car or a home."

The bank and the university are still working out academic arrangements, but it is envisioned that students will work part-time hours at the branch as

part of a banking course or an internship. They will be paid minimum wage to start, with raises possible if they stay for a period of time.

Pioneer will have at least two trained professionals on staff to supervise the students, who will work as tellers and in various

Please see PIONEER, Page C7

PIONEER

FROM PAGE C6

other capacities, including opening accounts and taking loan applications.

Mr. Hoyle said the student branch will do everything that any other Pioneer branch does and the student employees will learn about certificates of deposit, savings accounts, checking accounts, money market accounts, mortgages, commercial loans and more.

"They will learn a lot about things they will use for the rest of their lives," Mr. Hoyle said. "It's things like how to get a loan and the importance of a credit rating. It's an opportunity to see the other side of the fence."

WIN-WIN SITUATION

Mr. Hoyle said the bank's experience with college students as employees has been positive. Many of the 27 part-time tellers on Pioneer's staff are college students. The company has 90 tellers in its branches.

Wilkes broke ground on the 48,000-square-foot student center last week.

Designed by Highland Associates of Clarks Summit, the 48-room, three-story building will feature a food court and dining commons seating 400 people. It will also include a cafe, bookstore, student government offices, meeting rooms, an information office, a TV lounge, game rooms, a mail facility, a student

activities club and an area for dances, movies and other entertainment.

The bank branch will be located in a mall-like space on the first floor.

Mark Davis, director of university relations at Wilkes, said including the branch in the student center is a win-win situation for all the parties. The university is providing the space free to Pioneer, which will be responsible for furnishing it and supplying things like telephone lines. No money will change hands between the parties.

"We're always looking for ways to advance services to our students," Mr. Davis said. "The space was available. It's pretty unique. In designing the building we looked at a number of different student centers around the country, but there weren't any that we saw which had banks inside them."

PIONEER KEEPS GROWING

Jim Biery, executive vice president of the Pennsylvania Bankers' Association, said he was not aware of any colleges or universities in the state having a full-service bank on campus.

"It's a wonderful idea," Mr. Biery said. "It's going to mean convenience for students as they do their banking there, and it's going to be good experience for students who will work in the banking industry later on."

The Wilkes student center

branch is one of two new projects that Pioneer American has going in Luzerne County. The bank also plans to break ground later this spring on a new branch in Kingston.

Mr. Hoyle said the 6,000-square-foot, two-story Kingston branch will be the hub of the bank's Luzerne County operations, which will include the Wilkes student center branch and existing branches in Dallas, the East End Shopping Center near the Wyoming Valley Mall, inside Mr. Z's in Mountaintop and inside the new Weis Market in Hazleton.

The bank, founded in Carbondale in 1864, now has 20 branches in Lackawanna, Luzerne, Wayne, Monroe and Wyoming counties.

Mr. Hoyle said its ATM network is the largest of any small bank in the area with 43 locations, stretching from East Stroudsburg in the east to near State College in the west and from Harford, Susquehanna County, south to Ravine in far western Schuylkill County.

The ATM network has grown by affiliations with Orloski's Quik Marts, Liberty Truck Stops and U.S. Mini Marts.

Mr. Hoyle said the bank would consider a branch arrangement with other colleges if the Wilkes project goes well.

"Like any other experiment, once you get some experience you can decide if you want to do it anymore in the future," he said.

CARBONDALE NEWS

CARBONDALE, PA
WEEKLY 6,500
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Pioneer Bank achieves record earnings for '98

John W. Reuther, President & C.E.O. of Pioneer American Holding Company Corp. and its wholly owned subsidiary, Pioneer American Bank, N.A., has announced that 1998 resulted in the achievement of record levels in assets, deposits, loans and earnings.

Assets, at year-end 1998, reflect an increase of 9.8%, for an all time high of \$407 million as compared to \$371 million at year-end 1997.

Deposits increased 4.7%, rising to \$307 million at December 31, 1998, as compared to \$294 million for December 31, 1997. This is a significant achievement in the current interest rate environment. Loans also reached record levels climbing to \$223 million for 1998 as compared to \$210 million for 1997; an increase of 6.2%.

Earnings increased to \$4,022,000 at year end 1998 as compared to \$4,008,000 at year end 1997.

The bank, which celebrates its 135th anniversary this year, has a consistent history of increased shareholder value and franchise enhancement. On November 18, 1998, Pioneer American opened a newly constructed branch at 455 Market Street, Kingston. It will serve as a hub for its Luzerne and Monroe County offices and will consolidate the bank's position in the lower valley. Plans for 1999 include a joint venture with Wilkes University, which will incorporate a Pioneer American branch in its new student center. In addition to operating as a full service office, the branch will also serve as a learning center. In addition to operating as a full service office, the branch will also serve as a learning center. Business students will receive academic credit as well as hands-on training as employees of the branch.

Pioneer American is an independent, regional community bank with 20 offices in five Northeastern Pennsylvania counties: Lackawanna, Wayne, Luzerne, Monroe and Wyoming. The bank is a member FDIC and is an equal opportunity lender and employer.

WAYNE DAILY INDEPENDENT

HONESDALE, PA
FRIDAY 8,000
FEB 5 1999



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Pioneer Bank sets records in 1998

John W. Reuther, President and CEO of Pioneer American Holding Company Corp. and its wholly owned subsidiary, Pioneer American Bank, N.A., announced that 1998 had resulted in the achievement of record levels in assets, deposits, loans and earnings. He stated that the bank has continued to grow and to add value and is poised to pioneer a new millennium in banking.

Assets, at year-end 1998, reflect an increase of 9.8 percent, for an all time high of \$407 million, as compared to \$371 million at year-end 1997.

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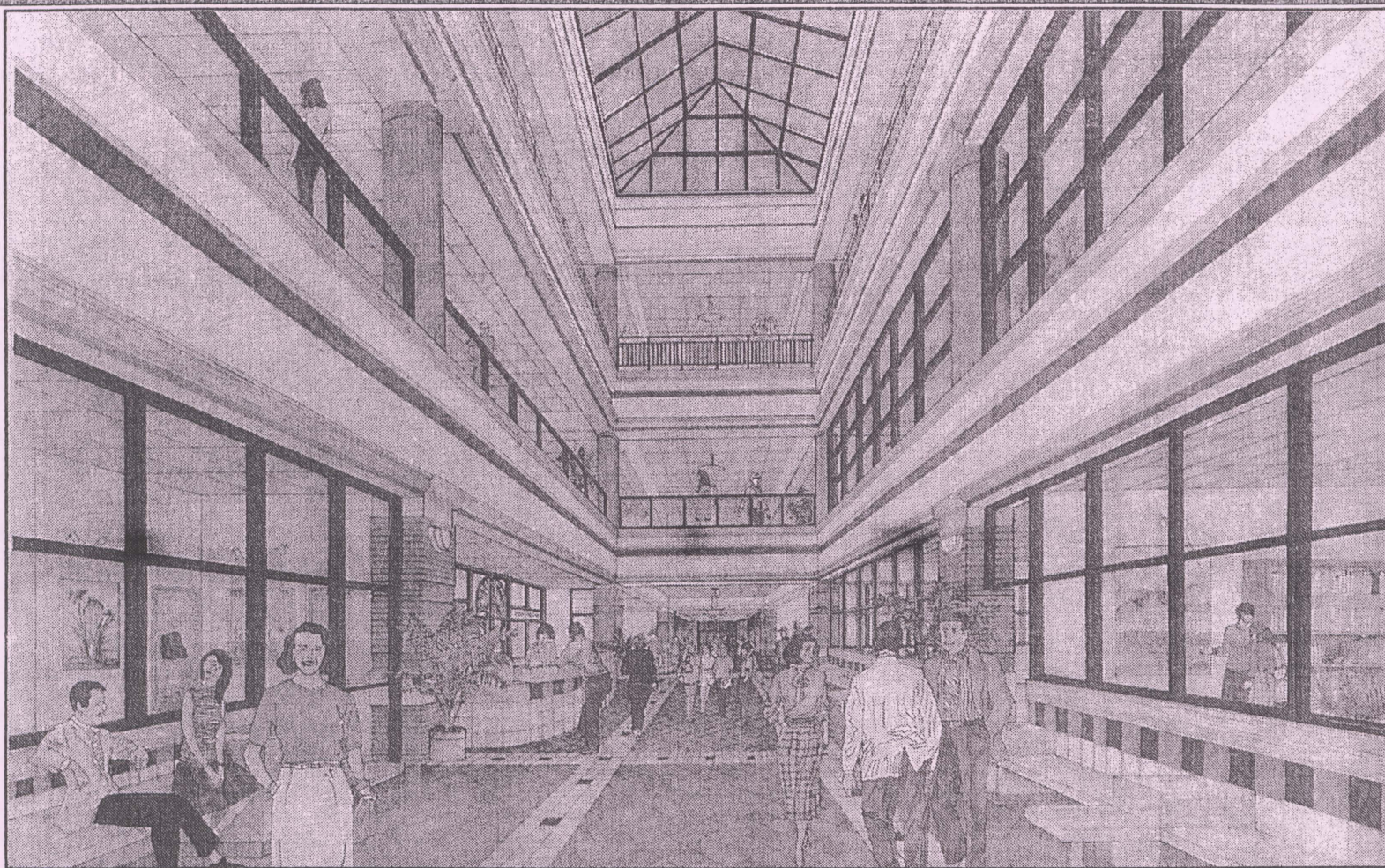
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C.V. 4-16-98

Business



Drawing of proposed Wilkes University student center and dining commons

Wilkes, Pioneer American Bank join in new educational program

Wilkes-Barre Pioneer American Bank, N.A. and Wilkes University have announced an innovative and unique concept combining academics, business training and campus banking. A full-service Pioneer American Bank branch will be located on the first floor of the new \$7.5 million Student Center/Dining Commons to be built on West South Street in Wilkes-Barre.

Groundbreaking is scheduled later this Spring with completion expected in mid 1999. The 48,000 square foot student center is the latest piece of a multi-million dollar campus expansion plan started in 1993. The architect for the project is Highland Associates of Clarks Summit.

"It is a unique concept in this area and Pioneer American joins

Wilkes University in supporting this important project," commented Donald A. Hoyle, Jr. president and chief executive officer of Pioneer American Bank, N.A. "The incorporation of a branch bank in the Student Center provides immediate benefits to the campus community."

The proposed branch will be a full service branch, providing both deposit and loan products. "The Bank welcomes the opportunity to share in the development of this project. We anticipate this new venture will provide benefits for the entire campus community," said Hoyle.

The inclusion of a branch bank fits the University's plan to improve the delivery of campus services available in the new center. "We

are committed to improving the quality of student life both in an out of the classroom. This kind of innovation provides new and exciting opportunities for our students," said Christopher N. Breiseth, Wilkes University President.

The three-story building will feature 48 rooms, including a food court dining commons seating 400 students. In addition, students will have a cafe, bookstore, student government offices, meeting rooms, TV lounge, a large dance/entertainment/movie area, information office, game rooms, bank, mail facility, and a student activities club all under one roof. Amenities include a mall-like space on the first floor, a three-story atrium with skylight, two gas fireplaces and a patio with a bal-

cony looking out over the Susquehanna River.

The student center design is by Highland Associates of Clarks Summit a full service architectural, interior design and engineering firm.

In addition to the new branch at Wilkes, Pioneer American anticipates groundbreaking later this Spring on a new branch to be built in Kingston. The two-story structure will contain the latest technological advances in the banking industry, and is designed to serve the needs of both individuals and business customers in the Wyoming Valley. Pioneer American Bank, N.A., founded in 1864, has twenty full-service offices in Luzerne, Lackawanna, Wayne, Monroe, and Wyoming counties.



Briefly

■ A quick look inside the business world

■ AROUND TOWN

WILKES PROJECT PICKETED: Engineers from the Operating Engineers Local Union 542 picketed Wednesday at the site of Wilkes University's planned student union building.

Picketers from the union have protested at the site for about a week wearing signs that read, "Informational Purposes: Contractor On This Project Does Not Employ Members Of Operating Engineers Local 542, AFL CIO."

Project manager Mark Salak, of Quandel, disputes the unions claims. "Our project is mixed. Some of the workers we have are not union, but for the most part, we have union employees working for us."

T-2 7-30-98

**Pioneer American Bank
begins work on new site**

Pioneer American Bank, N.A., will break ground for a new office at Market and North Loveland streets, Kingston Thursday, May 14, at noon.

The two-story facility is expected to be completed in the fall.

The ceremony will provide an opportunity to formally unveil Pioneer American's business development plan for Luzerne County, according to the community bank.

Recently, a partnership between Pioneer American and Wilkes University was announced which is expected to combine academics, business training and campus banking.

A full-service branch will be sited on the first floor of the new \$7.5 million Student Center/Dining Commons to be constructed at West South Street, Wilkes-Barre.

Pioneer American serves Luzerne, Lackawanna, Monroe, Wyoming and Wayne counties.

C.V. 5-14-98

■ Pioneer American Bank has broken ground for a branch in Kingston and announces a partnership with Wilkes University for a branch inside the Student Center/Dining Commons to be built.

The two-story Kingston location will be located at the intersection of Market Street and North Loveland. It is scheduled to be completed by fall.

The Wilkes University branch will be a full-service bank on the first floor of the Student Center/Dining Commons. The commons will be built on West South Street, Wilkes-Barre.

The branch will offer hands-on banking course and business training for students as well as campus banking.

If you are starting a new business or moving an existing one, let us know. Send your announcements to The Times Leader; c/o Pamela C. Turfa; 15 N. Main St.; Wilkes-Barre, PA 18711.

T.L. 5-17-98

CARBONDALE NEWS

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Pioneer Corp. lists increase of 25% in net income for qtr., declares dividend

Pioneer American Holding Corp., parent company of Pioneer American Bank N.A., reported net income for the quarter ended September 30, 1999 of \$1.13 million, a 25% increase compared to \$0.91 million in net income for the same quarter in 1998. Earnings per share for the 1999 third quarter increased 26% to \$.39 per share compared to \$.31 per share for same quarter of 1998.

The company also announced that its Board declared a quarterly cash dividend of \$.20 per share, payable on October 15, 1999 to stockholders of record as of September 30, 1999. For the first nine months of 1999, net income increased to \$3.1 million compared to \$3.0 million for the first nine months of 1998 with diluted earnings per share of \$1.04 and \$1.01, respectively.

Commenting on the Bank's improved quarter over quarter and solid nine months performance, John W. Reuther, President and CEO noted that the operating results are "indicative of Pioneer American Bank's continued commitment toward enhancing shareholder value. We are also proud to report the grand opening, on September 23, 1999, of our newest branch office in the Student Activities Center at Wilkes University. The branch is an innovative collaboration between Pioneer American and Wilkes University and further evidence of our goal of keeping our customers first." At September 30, 1999 assets totaled \$421.9 million compared to \$405.2 million at December 31, 1998. Net loans increased to \$237.6 million, deposits totaled \$304.6 million and total stockholders' equity was \$31.9 million at September 30, 1999.

Pioneer American Holding Company Corp. is headquartered in Carbondale, Pennsylvania. Its sole subsidiary, Pioneer American Bank, is an independent, regional community bank which conducts operations throughout five Northeastern Pennsylvania counties including Lackawanna, Wayne, Luzerne, Monroe and Wyoming.

Higher-ed has a huge impact on local economy: From \$434, 916,000 to \$738 million worth

By Michael MacDowell, Ph.D.
Special To The Citizens' Voice

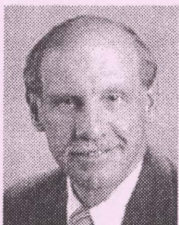
C.V. 11-3-99

The past few weeks have been exceptional ones for local colleges and universities. College Misericordia dedicated its new 37,000 square foot Mary Kintz Bevevino Library on the same day that Wilkes University officially opened their new \$7.7 million Student Union. Within the past year, Lackawanna Junior College has opened its newly renovated Mellow Theatre. Luzerne County Community College dedicated its new Business and Computer Center. King's College inaugurated Rev. Thomas O'Hara, C.S.C., a Hazleton native and alumnus as its eighth president, having completed work on the Mulligan Physical Sciences Center the year before. The University of Scranton will be putting finishing touches on a \$7.5 million microbiology facility, and Marywood University has built the William G. McGowan Center for Graduate and Professional Studies. Penn State Wilkes-Barre has the Bell Atlantic Center for Technology, Penn State Worthington completed a new classroom conference center, and Penn State Hazleton opened the Evelyn Graham Academic Building. Keystone College will soon be building a new residence hall and culinary arts center.

These are the visible signs of a healthy and growing higher education industry: an industry which doesn't pollute, an industry which pays good wages and one that adds net wealth to the community. Our local colleges and universities also help create the human capital that will assure our bi-county area will continue to grow into the new millennium.

But these visible signs are only a small portion of the real economic impact of higher education in Luzerne and Lackawanna counties. Collectively, our eleven colleges and universities enroll almost 27,000 students. They employ 3,320 faculty and staff members in full-time positions and hundreds more as part-time employees.

The good news does not end there. Taking into account their total salary and expense budgets, the expenditures generated by their students and the friends and families that visit them, the total net annual economic impact of our colleges and universities is \$434,916,000. And this significant figure only measures the economic impact of our colleges and universities in Luzerne and Lackawanna counties. The annual economic impact of our eleven institutions in all of Penn-



Dr. MacDowell

sylvania is a whopping \$738 million. (These estimates are based upon figures provided by our eleven colleges. The multiplier was estimated by Human Capital Research Corporation of Charlotte, NC.)

Few industries in our region can boast of a \$435 million annual economic impact and fewer still are able to generate the positive benefits that come naturally from having these eleven institutions in our community. The cultural, athletic, artistic, and entertainment activities that are provided on an almost daily basis, are treasures which are the envy of communities several times our size.

Our higher education institutions provide many educational social services that otherwise would not be available:

- Student teachers from our colleges help public and private schools meet the daily needs of our students.
- Health education, counseling and other health services are provided by colleges and universities.
- Yearly, thousands of student volunteers fan out to help area non-profit organizations such as Rails-to-Trails, Habitat for Humanity, local soup kitchens, and hundreds of other organizations that meet the needs of local citizens.
- Collaborative and partnership arrangements with local school districts help our schools in many ways. For instance, this past summer College Misericordia hosted a Reading Camp for seventy Wyoming Valley West first, second and third graders who needed extra help in reading.

Additionally, college interns provide valuable services for local businesses and non-profit organizations and give college students a first-hand taste of the world of work in the bi-county area. Many students recruited from outside Luzerne and Lackawanna counties by our colleges are deciding to stay here upon graduation because of the positive experience they have in college and during internships. We are becoming a net importer of high quality labor because of our higher education industry.

The most visible signs of higher education progress, our new buildings, represent only the tip of the iceberg. Every year, \$435 million and 3,700 jobs in our bi-county area are directly generated by our colleges and universities. And, when one considers the cultural, social, athletic, and entertainment activities that our eleven higher education institutions bring to the quality of life here, it is hard to conceive of a better investment than one in our colleges and universities.

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Dr. Michael MacDowell is president of College Misericordia, Dallas.

PRESS-ENTERPRISE

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SEP 20 1999



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SUMMER LANDSCAPERS

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Wilkes University students, from left, Jerry Superko, Berwick; Jeff Steelman, Dallas; and Mike Hankins of Elkton, Md.; spent their summer landscaping the grounds of the new student union building on Wilkes campus, under the supervision of David Witkowski, right, co-owner of Northeast Grounds Maintenance Inc., Mountaintop.

Wilkes University News

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Wilkes University Students Spend Summer Landscaping New Student Union

Wilkes-Barre -- When friends and professors of Wilkes University students Jerry Superko, Berwick, Mike Hankins, Elkton, Md., and Jeff Steelman, Dallas, ask what the three did on their summer vacations, they need to look no further than their own new Student Union building, 84 West South Street, Wilkes-Barre.

Superko, a sophomore business major and marketing minor, Hankins, a senior communications major, and Steelman, a senior psychology major, spent the summer working on the landscaping crew of Northeast Grounds Maintenance, Inc., Mountaintop, Pa., outside contracted landscapers for Wilkes for the past 10 years. Under the supervision of co-owners and brothers David and Stanley Witkowski, the students planted, raked, graded, edged, mulched, and cleaned up in preparation for the public dedication of the Student Union on Friday, September 24.

The crew screened the front entrance with Arbor Bitaes trees, for privacy, and planted two Rose of Sharon trees (in the hibiscus family) on both ends. For a splash of color, they arranged purple, yellow and white perennials, day lilies and junipers.

-MORE-

1st Add: Wilkes Students Landscape New Student Union

On the side of the building, they placed globe locusts and red twig junipers. To initiate the grass growing, they opted for pen mulch, which acts as a fertilizer.

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Photo, Left to Right:

Jerry Superko, Berwick, Pa., a sophomore business major and marketing minor at Wilkes, Jeff Steelman, Dallas, Pa., a senior psychology major at Wilkes, Mike Hankins, Elkton, Md., a senior communications major at Wilkes, David Witkowski, co-owner, Northeast Grounds Maintenance Inc., Mountaintop, Pa.



271 North Hobart



**WILKES UNIVERSITY
MEETING OF MARCH 31st**

The Board of Directors and management of Pioneer American Bank, N.A. are honored to join with Wilkes University in an innovative concept uniting academic and business training. The incorporation of a branch bank in the student activities center and the creation of a hands-on accredited course in banking as part of the University curriculum provides immediate internship opportunities and fulfillment of three-credit academic requirement. It is a concept unique in this area and Pioneer American joins Wilkes in their enthusiastic support of the project.

The proposed branch will be a full service bank, providing both deposit and loan products. Student training at the branch will be provided by Pioneer American staff. Student bankers will have the advantage of hands-on practical experience, which will qualify them for parttime employment opportunities. The course will include Pioneer American as part of the University curriculum and, there is great expectation that the alliance will add dimension to the course catalog and provide a trained corps for the banking community.

The Bank welcomes the opportunity to share in the development of the project and anticipates that it will be of benefit to all participants.



FAX TRANSMITTAL SHEET

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GENERAL TELEPHONE

(717) 282-8007
(717) 282-2662
1-800-552-3332

FAX # 408-7820

DATE 4/9/98

PLEASE DELIVER TO: Mark Davis
Director, University Relations
Wilkes University

SENDER: GAIL REES TIME SENT: 3:15 p.m.

PAGES TRANSMITTED: 5 (INCLUDING TRANSMITTAL SHEET)

COMMENTS: Mark-

I Apologize for the delay in forwarding
this article to you. We've Revised language
pertaining to Pioneer American, that's all. Please
Advise. I'll be in the office today until 5 p.m.

SHOULD YOU HAVE ANY PROBLEMS WITH THIS TRANSMITTAL, PLEASE
CONTACT SENDER AT 1-800-552-3332.

(1-800-552-3332 X 8059)

Thanks Anna,
Gail



NEWS RELEASE

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**PIONEER AMERICAN BANK, N.A. PARTNERS
WITH WILKES UNIVERSITY ON STUDENT CENTER BANKING
FACILITY**

CARBONDALE -- Pioneer American Bank, N.A. announces a partnership with Wilkes University in an innovative concept uniting academic and business training. In conjunction with the University's new 7.5 million Student Center/Dining Room Commons in Wilkes-Barre, the independent regional community Bank is incorporating a full-service branch in the new facility.

"It is a unique concept in this area and Pioneer American joins Wilkes in their enthusiastic support of the project, commented Donald A. Hoyle, Jr., president and chief executive of Pioneer American Bank, N.A. "The incorporation of a branch bank in the Center and the creation of a hands-on accredited course in banking as part of the University curriculum provides immediate internship opportunities and fulfillment of three-academic credit requirements."

Groundbreaking is expected in the Spring of 1998. The 48,000 square foot center is the latest piece of a multi-million dollar campus expansion plan started in 1993. The

--MORE--

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NEWS RELEASE

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RED BARONS' AUTHOR TO SPEAK AT WILKES UNIVERSITY

WILKES-BARRE -- Pioneer American Bank, N.A., in conjunction with formal ceremonies marking the inauguration of the Wilkes University Student Union building, is planning a grand opening of their new campus branch on Thursday, September 23. Scheduled to coincide with the opening of the University bookstore, the full-service banking facility will be hosting a lecture by Scranton author, James J. Keeler, D.P.A.

His recent publication, *Our Team! Insights From The Publicly Owned Scranton/Wilkes-Barre Red Barons* addresses the question of public ownership of sports franchises as a way to protect the public's investment in sports facilities. The book examines regional community and economic development in northeastern Pennsylvania. Local reviewers have described *Our Team!* as a fascinating history of the founding of the Scranton/Wilkes-Barre Red Barons and Lackawanna County Stadium.

Dr. Keeler, a career federal employee, teaches public policy at the University of Scranton. He served as the president of the nonprofit research organization that commissioned the feasibility study for the Lackawanna County Stadium, and was the



Jeffery Keeler

NEWS RELEASE
founding chairman of the Lackawanna County Stadium Authority. A life-long resident of northeastern Pennsylvania, Keeler resides in Clarks Summit.

--MORE--

1ST ADD RED BARONS' AUTHOR TO SPEAK AT WILKES UNIVERSITY

Pioneer American Bank, N.A., prefacing the formal opening of their campus branch, will host the sports author's appearance on September 22 at 11 a.m. in the Wilkes University Student Union cafe, 84 West South Street, Wilkes-Barre. Dr. Keeler's lecture will be followed by a book signing at 11:30 in the University bookstore. His book will also be available for sale.

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1ST ADD PIONEER AMERICAN PARTNERS WITH WILKES UNIVERSITY ON STUDENT CTR BANKING FACILITY

architect for the project is Highland Associates of Clarks Summit.

The proposed branch will be a full-service Bank location, providing both deposits and loan products. Student training at the branch will be provided by Pioneer American staff. "Student bankers will have the advantage of hands-on practical experience, which will qualify them for parttime employment opportunities. The course will include Pioneer American as part of the University curriculum and, there is great expectation that the alliance will add dimension to the course catalog and provide a trained corps for the banking community. The Bank welcomes the opportunity to share in the development of the project and anticipates that it will be of benefit to all participants," added Hoyle.

In addition to the Wilkes facility, Pioneer American is anticipating ground-breaking in April for construction of a new banking facility in Kingston. The two-story structure will contain the latest technological advances in the banking industry, and is designed to serve the needs of both individuals and business customers in the Wyoming Valley.

Pioneer American Bank, N.A., founded in 1864, has twenty full-service offices in Luzerne, Lackawanna, Wayne, Monroe and Wyoming Counties.

A committee of students, faculty, parents, administrators and trustees visited student centers at colleges and universities in several states to determine what features should be included in the new center. The best ideas have been incorporated into the

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2ND ADD PIONEER AMERICAN PARTNERS WITH WILKES UNIVERSITY ON STUDENT CTR BANKING FACILITY

design.

"This is an exciting time for Wilkes students. They will have most of their extra-curricular activities housed in one central state-of-the-art location. This is just the latest major investment the University is making to improve the quality of our downtown Wilkes-Barre campus. We are committed to improving the quality of student life both in and out of the classroom. This kind of major improvement makes the Wilkes campus even more beautiful and also benefits our immediate neighborhood, our city and region," said Wilkes president Christopher N. Breiseth.

The three story building will feature 48 rooms, including a food court dining commons seating 400 students. In addition, students will have a cafe, bookstore, student government offices, meeting rooms, a large dance/entertainment/movie area, information office, TV lounge, game rooms, mail facility, and a student activities club all under one roof. Amenities include a mall-like space on the first floor, a three-story atrium with skylight, two gas fireplaces and a patio with a balcony looking out over the Susquehanna River.

"We wanted to make sure the student needs were met, as well as the University's need to build a center that complements the architecture of our campus and our neighborhood. This design meets these goals," said Paul A. O'Hop, Vice President of

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**3RD ADD PIONEER AMERICAN PARTNERS WITH WILKES UNIVERSITY
ON STUDENT CTR BANKING FACILITY**

Business Affairs and Auxiliary Enterprises, who is supervising the project.

The student center design is by Highland Associates, a full service architectural, interior design and engineering firm with a staff of more than 130 professionals and support personnel.

Highland Associates has offices in Clarks Summit and New York City and offers a single source of responsibility for all design and project administration disciplines. Their permanent staff performs architectural, interior design, space planning, site development and master planning; structural, civil, hvac, plumbing, sanitary, fire protection and electrical engineering; and cost estimating. Highland's principals are registered in 25 states and the District of Columbia.

In addition to the new Wilkes University Student Center & Dining Commons, Highland is currently developing designs for the new Scranton High School project.

1ST ADD PIONEER AMERICAN/ WILKES ANNOUNCE NEW BRANCH

Student training and management of the branch will be provided by Pioneer American staff. Student bankers will have the advantage of hands-on practical experience which will qualify them for employment.

The proposed branch will be a full service branch, providing both deposit and loan products. "The Bank welcomes the opportunity to share in the development of this project. We anticipate this new venture will provide benefits for the entire campus community," added Hoyle.

The inclusion of a branch bank fits the University's plan to improve the delivery of campus services available in the new center. "We are committed to improving the quality of student life both in and out of the classroom. This kind of innovation provides new and exciting opportunities for our students," said Christopher N. Breiseth, Wilkes University President.

The three story building will feature 48 rooms, including a food court dining commons seating 400 students. In addition, students will have a cafe, bookstore, student government offices, meeting rooms, a large dance/entertainment/movie area, information office, TV lounge, game rooms, bank, mail facility, and a student activities club all under one roof. Amenities include a mall-like space on the first floor, a three-story atrium with skylight, two gas fireplaces and a patio with a balcony looking out over the Susquehanna River.

The student center design is by Highland Associates of Clarks Summit a full service architectural, interior design and engineering firm.

In addition to the new branch at Wilkes, Pioneer American anticipates groundbreaking later this Spring on a new branch to be built in Kingston. The two-story structure will contain the latest technological advances in the banking industry, and is designed to serve the needs of both individuals and business customers in the Wyoming Valley. Pioneer American Bank, N.A.,

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1ST ADD PIONEER AMERICAN/ WILKES ANNOUNCE NEW BRANCH

founded in 1864, has twenty full-service offices in Luzerne, Lackawanna, Wayne, Monroe, and Wyoming counties.

Photo: The inside of the new \$7.5M Wilkes University Student Center/Dining Commons where the Pioneer American Bank, N.A. Branch will be located

SUNDAY
TIMES
5-3-98

Living on the Edge

Pioneer American Bank Sets Another Benchmark with College Branch

BY KEN STAMMEN
THE SUNDAY TIMES

A Carbondale bank is living up to its name by pioneering an exercise in cooperation between business and education.

When a new \$7.5 million student center is completed at Wilkes University by the middle of next year, it will include a full-service branch office of Pioneer American Bank staffed primarily by Wilkes students.

It is believed to be the first arrangement of its kind in Pennsylvania.

But being first with things is nothing new for Pioneer American, the former First National Bank of Carbondale, which actually chose the word pioneer for its new name in 1985 because Carbondale is known as The Pioneer City.

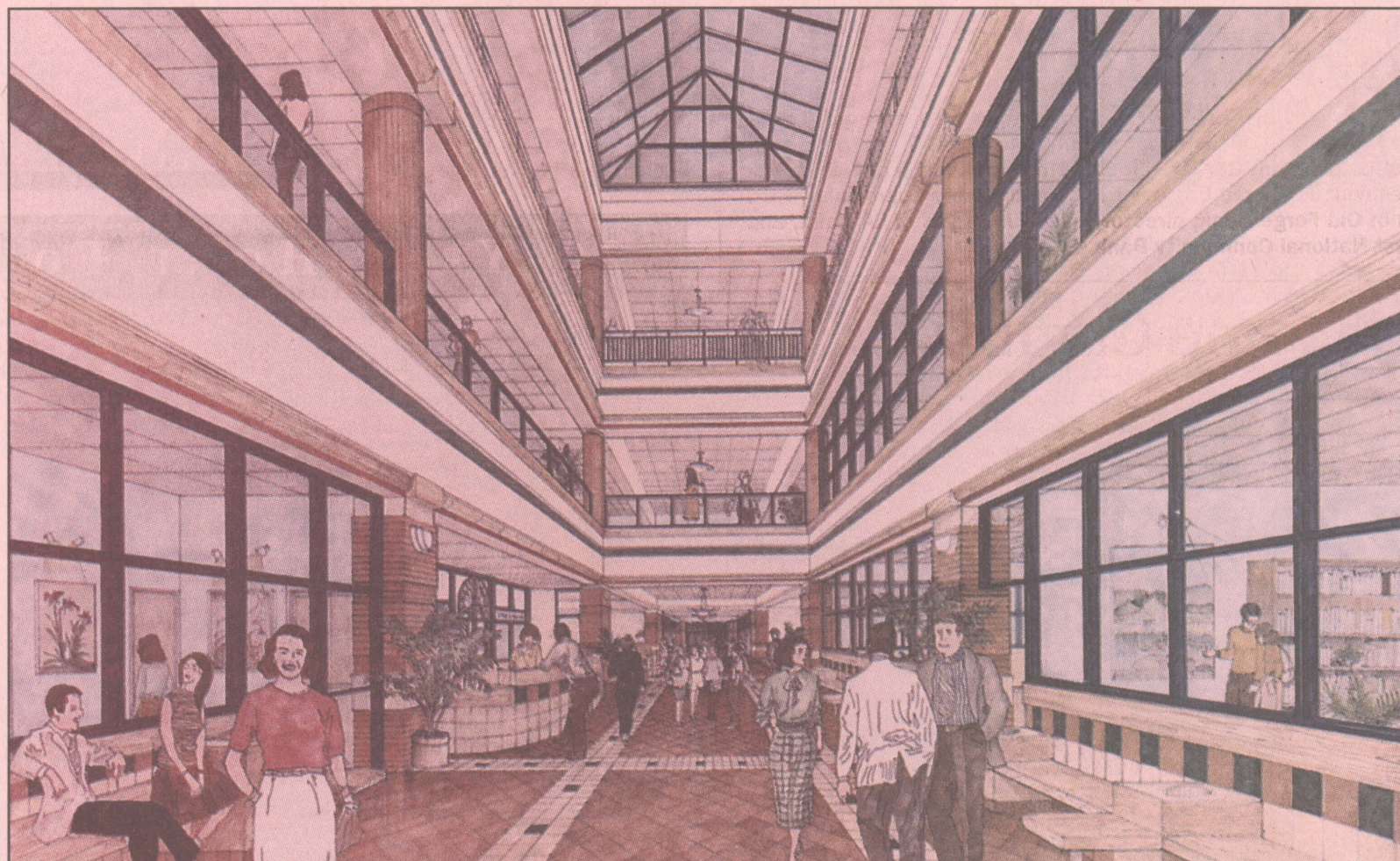
President and Chief Executive Officer Donald A. Hoyle said the bank was the first local financial institution to have drive-up automatic teller machines and to have banking offices in grocery stores.

"We think this is exciting," Mr. Hoyle said. "We're always looking to do something new."

The arrangement between Pioneer and Wilkes started out as an idea to have an ATM in the new student center. Another local financial institution initially agreed to install an ATM, then backed out of the plan.

That's when Pioneer got involved. The bank sent its business development officer, Wayne Whipple, to talk to Wilkes officials about the ATM project. He asked them if they would consider a full-service bank branch instead. The university liked the idea and so did Pioneer's board of directors.

"We see this opportunity



This is an artist's rendering of what the inside of Wilkes University's new student center and dining commons will look like. De-

signed by Highland Associates of Clarks Summit, the building will contain a full-service branch of Pioneer American Bank.

with the school as unique," Mr. Hoyle said. "It will be a nice training center for us. The advantage to the college is the students and faculty will have access to a bank right there in the student center."

CULTIVATING CLIENTS

While the bank sees the student center branch as offering convenience and training op-

portunities for the Wilkes community, it also sees it as a business opportunity to gain customers and revenue.

Wilkes has 3,500 full- and part-time students.

"Every student who comes in from outside the area, the first thing they want to do is open a bank account," Mr. Hoyle said. "So now they will automatically — or at least we hope they will

— open an account with us. You develop a relationship which may last for years. I'm sure a lot of the students will be our customers for many years, particularly if we help them finance a car or a home."

The bank and the university are still working out academic arrangements, but it is envisioned that students will work part-time hours at the branch as

part of a banking course or an internship. They will be paid minimum wage to start, with raises possible if they stay for a period of time.

Pioneer will have at least two trained professionals on staff to supervise the students, who will work as tellers and in various

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PIONEER

FROM PAGE C6

other capacities, including opening accounts and taking loan applications.

Mr. Hoyle said the student branch will do everything that any other Pioneer branch does and the student employees will learn about certificates of deposit, savings accounts, checking accounts, money market accounts, mortgages, commercial loans and more.

"They will learn a lot about things they will use for the rest of their lives," Mr. Hoyle said. "It's things like how to get a loan and the importance of a credit rating. It's an opportunity to see the other side of the fence."

WIN-WIN SITUATION

Mr. Hoyle said the bank's experience with college students as employees has been positive. Many of the 27 part-time tellers on Pioneer's staff are college students. The company has 90 tellers in its branches.

Wilkes broke ground on the 48,000-square-foot student center last week.

Designed by Highland Associates of Clarks Summit, the 48-room, three-story building will feature a food court and dining commons seating 400 people. It will also include a cafe, bookstore, student government offices, meeting rooms, an information office, a TV lounge, game rooms, a mail facility, a student

activities club and an area for dances, movies and other entertainment.

The bank branch will be located in a mall-like space on the first floor.

Mark Davis, director of university relations at Wilkes, said including the branch in the student center is a win-win situation for all the parties. The university is providing the space free to Pioneer, which will be responsible for furnishing it and supplying things like telephone lines. No money will change hands between the parties.

"We're always looking for ways to advance services to our students," Mr. Davis said. "The space was available. It's pretty unique. In designing the building we looked at a number of different student centers around the country, but there weren't any that we saw which had banks inside them."

PIONEER KEEPS GROWING

Jim Biery, executive vice president of the Pennsylvania Bankers' Association, said he was not aware of any colleges or universities in the state having a full-service bank on campus.

"It's a wonderful idea," Mr. Biery said. "It's going to mean convenience for students as they do their banking there, and it's going to be good experience for students who will work in the banking industry later on."

The Wilkes student center

branch is one of two new projects that Pioneer American has going in Luzerne County. The bank also plans to break ground later this spring on a new branch in Kingston.

Mr. Hoyle said the 6,000-square-foot, two-story Kingston branch will be the hub of the bank's Luzerne County operations, which will include the Wilkes student center branch and existing branches in Dallas, the East End Shopping Center near the Wyoming Valley Mall, inside Mr. Z's in Mountaintop and inside the new Weis Market in Hazleton.

The bank, founded in Carbondale in 1864, now has 20 branches in Lackawanna, Luzerne, Wayne, Monroe and Wyoming counties.

Mr. Hoyle said its ATM network is the largest of any small bank in the area with 43 locations, stretching from East Stroudsburg in the east to near State College in the west and from Harford, Susquehanna County, south to Ravine in far western Schuylkill County.

The ATM network has grown by affiliations with Orloski's Quik Marts, Liberty Truck Stops and U.S. Mini Marts.

Mr. Hoyle said the bank would consider a branch arrangement with other colleges if the Wilkes project goes well.

"Like any other experiment, once you get some experience you can decide if you want to do it anymore in the future," he said.

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