Georgia Public Service Commission

244 WASHINGTON STREET, SW
ATLANTA, GEORGIA 30334-5701

APPLICATION FOR PERMIT TO USE AUTOMATIC DIALING AND ANNOUNCING DEVICE (ADAD)

IS THIS A RENEWAL APPLICATION? (INSERT X IN THE APPROPRIATE BOX)	YES		NO	X
IF YES, PLEASE INSERT EXISTING PERMIT NUMBER:				

I. APPLICANT

NAME OF COMPANY	Pioneer Military Credit LLC				
ADDRESS 1	9233 Ward Pkwy				
ADDRESS 2	Suite 364				
CITY	Kansas City	STATE	MO	ZIP CODE	64114
TELEPHONE	816-494-3400	FAX	816-455-3364		

EMPLOYEE DESIGNATED TO RECEIVE AND RESPOND TO COMMISSION REQUESTS:					
NAME	Brock Zerener	TITLE	Chief Administrative Officer		
ADDRESS 1	9233 Ward Pkwy				
ADDRESS 2	Suite 364				
CITY	Kansas City	STATE	MO	ZIP CODE	64114
TELEPHONE	816-494-3403	FAX	816-455-3364		
EMAIL ADDRESS	Brock.Zerener@pioneermilitarycredit.com				

NOTE: FAILURE TO NOTIFY THE COMMISSION, IN WRITING, WHEN THERE IS A CHANGE IN THE CONTACT PERSON OR ADDRESS(ES) LISTED IN THIS APPLICATION WILL RESULT IN CANCELATION OF THE APPLICATION OR SUBSEQUENT CERTIFICATE OF AUTHORITY.

II. AUTOMATIC DIALING AND ANNOUNCING DEVICE

LOCATION OF ADAD EQUIPMENT:					
ADDRESS 1	9233 Ward Pkwy				
ADDRESS 2	Suite 364				
CITY	Kansas City	STATE	MO	ZIP CODE	64114
TELEPHONE	816-494-3400	FAX	816-455-3364		

NAME OF LOCAL EXCHANGE CARRIER THAT PROVIDES TELEPHONE SERVICE FOR ADAD(S):	Five9, Inc.
LIST ALL TELEPHONE NUMBERS FROM WHICH OUTBOUND ADAD CALLS WILL BE MADE:	12294662585 12294662779 14047060007 14705094805 14709754814 14782193845 14782410668 16785610358 16787532703 17062517780 17063433707 17622203555 17622541183 17703539823 17708007521 19122157844 19122547635
NUMBER OF ADADS TO BE USED BY APPLICANT:	1

LIST ALL ADAD EQUIPMENT TO BE USED BY APPLICANT (MANUFACTURERS, MODELS, ETC.)
Five9, Inc. Predictive, Power, and Progressive Dialer Technology. Cloud-based hosted dialer. VOIP technology.

EXPLAIN THE PURPOSE(S) FOR WHICH ADAD(S) WILL BE USED:
The applicant, Pioneer Military Credit LLC ("Pioneer"), processes applications for, and services and collects closed-end unsecured personal installment loans though a loan program with a Missouri-state chartered bank, seeks to use an ADAD provided by Five9, Inc., a cloud-based VoIP hosted dialer solution. The ADAD will be used to more efficiently enable live agents

to contact customers for the purpose of loan processing, servicing and collections, as well as to leave pre-recorded messages when customers are unavailable. This dual functionality allows agents to connect directly with customers to discuss loan applications, account statuses, and payment arrangements, and, when necessary, deliver automated notifications. This use leverages our fintech capabilities to enhance operational efficiency and customer communication while ensuring compliance with all applicable state and federal regulations.

PROVIDE THE MESSAGE(S) THAT WILL BE DELIVERED TO CALLED PARTIES USING ADAD(S):

For loan application processing:

"Hello, this is Pioneer Military Credit calling regarding your recent loan inquiry. You can complete the application process by logging onto your account at pioneermilitarycredit.com. If you have any questions, please contact us at 1-888-356.3848. We are available Monday through Friday, 8AM to 5PM Central Time. Thank you."

For loan servicing and collections:

"Hello, this is Pioneer Military Credit calling with a very important message. Call our office today at 1-888-356-3848. We're available Monday through Friday, 8 AM to 5 PM Central Time. Thank you."

EXPLAIN HOW THE DATABASE OF PHONE NUMBERS TO BE DIALED BY THE ADAD(S) WAS OBTAINED AND TO WHAT GROUP(S) THE ADAD MESSAGES WILL BE DIRECTED:
The database of phone numbers to be dialed by the ADAD was obtained directly from customers during the loan application process. When completing the loan application process, each customer provides their phone number(s) as part of the required contact information. The ADAD messages will be directed exclusively to customers with loan applications in process and to customers with loan accounts being serviced or collected by Pioneer.

HAS THE APPLICANT REGISTERED WITH THE FEDERAL TRADE COMMISSION TO ACCESS THE NATIONAL DO NOT CALL REGISTRY?	YES	X	NO	

PLEASE READ COMMISSION RULE 515-12-1-.32: AUTOMATIC DIALING AND ANNOUNCING DEVICE EQUIPMENT (ATTACHED). DOES THE APPLICANT AGREE TO COMPLY WITH ALL PROVISIONS OF THIS RULE?	YES	X	NO	

PLEASE INDICATE THE MANNER IN WHICH THE APPLICANT PLANS TO OBTAIN PRIOR EXPRESS CONSENT FROM THE INDIVIDUALS BEING CALLED IN ORDER TO COMPLY WITH PARAGRAPHS (5), (6), AND (7) OF COMMISSION RULE 515-12-1-.32:
To comply with paragraphs (5), (6), and (7), Pioneer obtains prior written consent during the loan application process. Each customer signs a "Consent to Communicate" that specifically authorizes 'contact via an automatic telephone dialing system or automated dialer systems; and pre-recorded or artificial voice calls, including ringless voicemail messages by which a pre-recorded voice message will be sent directly to your voicemail without causing your phone to ring.' This written consent is collected as part of the loan application process, ensuring borrowers explicitly agree to ADAD communications for loan-related purposes, such as loan processing, servicing and collections. Consent records are maintained in the company's database and are valid for Georgia customers for two years, unless withdrawn, with withdrawal request honored within 15 days of receipt. As an alternative, where written consent has lapsed, a live operator may introduce a call and obtain consent to play a pre-recorded message for that specific call, per paragraph (7).

III. AFFIDAVIT

OFFICER OR ATTORNEY/ AGENT:					
NAME	Brock Zerener				
TITLE	Chief Administrative Officer				
ADDRESS 1	9233 Ward Pkwy				
ADDRESS 2	Suite 364				
CITY	Kansas City	STATE	MO	ZIP CODE	64114

THE INDIVIDUAL NAMED ABOVE (HEREINAFTER, "APPLICANT") PERSONALLY APPEARED BEFORE THE UNDERSIGNED, AN OFFICER DULY AUTHORIZED TO ADMINISTER OATHS. THE APPLICANT, AFTER FIRST BEING DULY SWORN, DEPOSES AND CERTIFIES THAT HE OR SHE HAS READ THE APPLICATION AND KNOWS THE CONTENTS THEREOF, AND THAT THE STATEMENTS MADE HEREIN ARE TRUE TO THE BEST OF HIS OR HER KNOWLEDGE AND BELIEF.

APPLICANT FURTHER AGREES TO ABIDE BY ALL APPLICABLE LAWS UNDER THE STATE OF GEORGIA, AS CODIFIED IN THE OFFICIAL CODE OF GEORGIA ANNOTATED; ALL APPLICABLE RULES AND REGULATIONS OF THE GEORGIA PUBLIC SERVICE COMMISSION; AND ALL FINDINGS, CONCLUSIONS, TERMS, AND CONDITIONS SET FORTH IN PERTINENT COMMISSION ORDERS.

UNDER PENALTIES OF PERJURY, APPLICANT DECLARES THAT THE STATEMENTS MADE IN THE FOREGOING APPLICATION, INCLUDING ACCOMPANYING STATEMENTS AND ATTACHMENTS ARE TRUE, COMPLETE, AND CORRECT. I UNDERSTAND THAT ANY FALSE OR MISLEADING INFORMATION IN, OR IN CONNECTION WITH, MY APPLICATION MAY BE CAUSE FOR DENIAL OR LOSS OF CERTIFICATE.

Brock Zerener
SIGNATURE OF AFFIANT

03/27/2025
DATE

SUBSCRIBED AND SWORN TO ME THIS
27th DAY OF March, 2025.

NOTARY PUBLIC

(SEAL)

LA'MARTINA AMBER HUDSON
Notary Public, Notary Seal
State of Missouri
Jackson County
Commission # 19307216
My Commission Expires 08-12-2027