



March 17, 2020

RE: COVID-19

To our customers and friends,

At this time, Queensborough has decided to offer drive-thru service only effective Wednesday, March 18th until further notice. If you feel that you have a banking necessity and need to meet with a banker, please call your local branch to make an appointment with a manager. As I said before, one of our highest priorities is the health of our staff, customers, and the well-being of the communities we serve. Below are some key points of Queensborough's preparedness plan:

1. Increased cleaning and sanitization efforts in our branches while reinforcing healthy habits for our staff;
2. Keeping our products and services fully available to you;
3. Monitoring the updates related to the virus; and
4. Enhanced risk monitoring and management.

As a reminder, Queensborough has many tools to help you continue to bank while practicing "social distancing".

Below are several ways you can access your account with Queensborough while limiting in-person interactions:

1. **Q Online Banking.** Customers can check balances, view transactions, transfer funds between accounts, and pay bills online. Customers who are new to Q Online Banking can go to QNBTrust.bank and click on "Register" within the online banking login screen.
2. **Q Mobile Banking.*** Download the Q Mobile Banking App from the Apple Store or Google Play Store to be able to check balances and transactions, transfer funds, pay bills, or make mobile deposits. Registration in Q Online Banking is required to use the Q Mobile App.
3. **Toll-free telephone banking.** Call 1-877-625-2030 to access a menu of banking services.
4. **Q Customer Care Center.** Call 478-625-2000 to be connected to a Q representative.
5. **Drive-thrus** are available at all branch locations. Commercial and consumer customers will be able to receive banking services via the drive thru.
6. **ATMs.** Queensborough has 23 ATMs available throughout our banking markets; deposits of cash or checks and cash withdrawals can be done through any Q ATM.
7. **Debit Card.** Your Q Debit Card will continue to work for point of sale transactions and cash withdrawals.

Please continue to check our website and social media pages for updates.

Sincerely,

A handwritten signature in black ink that reads 'William F. Easterlin, III'.

William F. Easterlin, III
President
bill@qnbtrust.bank

* Our Apps are free, but standard rates and fees may apply from your wireless carrier.





March 13, 2020

RE: COVID-19

To our customers and friends,

At this time, Queensborough will continue normal banking operations in all of our markets. We are currently operating all locations with full staff and will do so as long as the health of our staff members is not compromised. Again, one of our highest priorities is the health of our staff, customers, and the well-being of the communities we serve. Below are some key points of Queensborough's preparedness plan:

1. Increased cleaning and sanitization efforts in our branches while reinforcing healthy habits for our staff;
2. Keeping our products and services fully available to you;
3. Monitoring the updates related to the virus; and
4. Enhanced risk monitoring and management.

Please understand that we enjoy seeing you in our branch offices, however, we encourage you to limit your daily personal interactions. We strongly suggest using Queensborough's digital tools and other resources for self-service banking and 24/7 account access.

Below are several ways you can access your account with Queensborough while limiting in-person interactions:

1. **Q Online Banking.** If you're new to Q Online Banking, visit qntbrust.bank and simply click on "Register" within the online banking login screen. Once you receive confirmation of your registration, you will be able to log in to Q Online Banking to access account information, transfer money, and set up bill pay options.
2. **Q Mobile Banking*** through the Q APP. Download the App and use your Q Online Banking user name and password to bank from your mobile device.
3. **Toll-free telephone banking.** Call 1-877-625-2030 to access a menu of banking services.
4. **Q Customer Care Center.** Call 478-625-2000 to be connected to a Q representative.
5. **Drive-thrus** are available at all branch locations.
6. **ATMs.** Queensborough has 23 ATMs available throughout our banking markets; withdrawals and deposits can be done at any Q ATM.

Please continue to check our website and social media pages for updates.

Sincerely,

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