

July 10, 2020

RE: Branch Lobby Closing

To our customers and friends,

At this time, Queensborough has decided to close all branch lobbies effective July 13, 2020. As always, the health and safety of our customers and our employees is our priority. For this reason, we encourage our customers to bank as safely as possible. Our drive-thru locations are open, ready to serve your banking needs and our online and mobile banking allow you to bank from home. 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 or lender. Our lobby guidelines include hand sanitizing and social distancing. Face masks are recommended, but to protect your account from fraud, be prepared to lower your mask for identification purposes. Below are some key safety measures in place at each branch location:

- 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. **O Mobile Banking.*** Download the O 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 O 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,

William F. Easterlin, III

President

bill@qnbtrust.bank

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