

# ACCOUNTS & SERVICES AVAILABLE AT QUEENSTOWN BANK

## REGULAR CHECKING - PERSONAL

Opening deposit of \$20 required. A low minimum balance of \$300 allows account holders to avoid a monthly service charge. A charge of \$3 per month if balance falls below \$300 at any time during the statement cycle.

## SENIOR ADVANTAGE

Opening deposit of \$20.00 required. Account holders 55 years of age or older are exempt from a monthly service charge and have no minimum balance requirements and no monthly fee. They also receive one set of Specialty checks each year.

## DIRECT ADVANTAGE

Opening deposit of \$20 required. Have your payroll electronically deposited to your checking account and there are no minimum balance requirements and no monthly service charge. (If you open a Direct Advantage account and then discontinue your automatic deposits, after three months your account will be changed to a Regular Checking account.)

## BUSINESS CHECKING

Opening deposit of \$20 required. No charge for accounts with a maintained balance of \$500. A charge of \$5 per month if balance falls below \$500 at any time during the statement cycle.

Church, non-profit and civic groups are exempt from monthly service charge upon request. Proof of this non-profit status may be required at the time of account opening.

## NOW ACCOUNT\*

An interest bearing checking account available to individuals and sole proprietorships with unlimited check writing privileges. No charge for balance above \$1,000. \$5 charge per month for balance below \$1,000 at any time during the statement cycle.

## SUPER NOW ACCOUNT\*

An interest bearing checking account available to individuals and sole proprietorships with unlimited check writing privileges. No charge for balance above \$2,500. \$5 charge per month for balance below \$2,500 at any time during the statement cycle.

## REGULAR SAVINGS

Opening deposit of \$20 required. No service charge and no minimum balance requirement; however, a balance must be maintained to prevent an automatic closing. Interest is compounded and credited quarterly. Interest rates are set by the bank and are subject to periodic adjustments. Limited to six non-personal withdrawals/transfers per month.

## MONEY MARKET SAVINGS\*

An interest bearing account available to both individuals and businesses. Six non-personal withdrawals/transfers are allowed per month. No charge for accounts with a maintained balance of \$2,500. A charge of \$5 per month will occur if balance falls below \$2,500.

## SAVINGS CLUB ACCOUNT

Save a little at a time to help with year-end expenses. Savings Club accounts earn interest which is credited annually. \$500 per day maximum deposit.

## CERTIFICATES OF DEPOSIT

Our fixed rate CD's are offered with terms ranging from three months to five years and with several interest payment options including having interest compounded, paid to you by check or credited to another account. Minimum deposit required is \$500. Please call us or check our website for current rates.

## RAD - RATE ADJUSTABLE DEPOSIT

Rate adjustable CD's are available for 3, 4 and 5 years and allow one rate adjustment during the term of the CD. (The request for this rate adjustment must be made in writing.) Interest can be paid to you by compounding, payment to you by check or crediting another account with us. Minimum deposit is \$500. Please call or check our website for current rates.

## INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

Roth, Traditional, SEP, Simple and CESA IRA accounts are available to qualifying depositors and may offer substantial tax benefits. Ask our customer service representatives for additional information on IRA accounts available.

## OVERDRAFT PROTECTION

Overdraft protection on your checking account is available upon request and is linked to your savings account. This service costs you nothing to have in place. The only time you are charged a fee of \$5 per transfer is if we need to make a transfer to cover items you have authorized.

## READY CREDIT

Please ask to speak to one of our Loan Officers to apply for Ready Credit. This is a great product for those times when your account runs a little short or for times when a great deal comes along that you just can't pass up. Write the check and we will take care of the rest. (As with all loans, we reserve the right to refuse to grant a Ready Credit Account to any customer based on past credit history with Queenstown Bank or with other creditors.)

## ATM CARD

Use your ATM Card to make cash withdrawals, deposits and transfers from your deposit account. We have ATM's at all of our branch locations and at the Main Office in Queenstown. Queenstown Bank is also a member of the MoneyPass Network that allows our customers to use any ATM on the MoneyPass network without paying a fee.

## VISA DEBIT CARD

This card provides all the convenience of our regular ATM card as well as the ability to use the card anywhere that accepts VISA. The funds come directly from your checking account without the hassle of writing a check. (We reserve the right to refuse to issue a VISA Debit Card based on past account management.)

## CARDVALET™

CardValet, the mobile app that lets you deactivate your debit card when it's not in use. Protect your debit card against fraud and theft by turning it on and off, and get real-time alerts to ensure your card is used only by you. It empowers you to control your debit card spending with an easy-to-use real-time app. Download the app and enroll at no cost. Your mobile phone provider may charge access fees or data usage fees to obtain web access or send and receive text messages. (Available for Apple iOS and Google Android devices.)

## TELEPHONE BANKING

Just by using your touch-tone telephone, you have access to your accounts, 24 hours a day, 7 days a week. By dialing 1-888-827-4300 (toll free), you can access your account information.

## ONLINE BANKING & BILL PAYMENT

Even more convenient than Telephone Banking, our Online Banking system allows you to check balances, make transfers, view cleared checks and even download information to your accounting software. You can also pay your bills with our online bill payment service, CheckFree. To sign up for Online Banking, visit our website at [www.queenstownbank.com](http://www.queenstownbank.com).

## MOBILE BANKING

Mobiliti™ is Queenstown Bank's safe and secure mobile banking application. Mobiliti enables anyone with Online Banking access to their account information from a mobile device, 24 hours a day, 7 days a week. Mobiliti offers three ways to access your accounts; text messaging, downloadable application and mobile browser service. You can choose any or all of these options, depending on the capabilities of your mobile device. Your mobile phone provider may charge access fees or data usage fees to obtain web access or send and receive text messages. Check with your service carrier for more details on specific fees.

## MOBILE DEPOSIT

Mobile Deposit is a convenient way to deposit funds with Queenstown Bank and is available to customers with our Android or iPhone mobile banking application. Mobile Deposit enables you to deposit checks directly into your account by taking a picture of a check using your smartphone.

## ELECTRONIC STATEMENTS

eStatements are a secure online version of your statement that allows you to view, search, save and print. eStatements are fast, convenient and environmentally friendly. Enroll in eStatements today by logging in to your Online Banking account using your username and password.

## TYPES OF LOANS WE PROVIDE

Used/New Car	Commercial	Home Improvement
Boat	Home Equity	Consumer
Construction	Small Business	Farm/Agriculture
Mortgage Loans	Mobile Home	School Bus

Please ask to speak to one of our Loan Officers. To view a list of our NMLS registered Loan Officers, visit our website.

## FIRST DATA CORPORATION-MERCHANT CARD SERVICES (BUSINESSES)

At a customers request, Queenstown Bank can refer customers that wish to participate in offering these types of services to First Data Corporation. Merchant Card Services, or better known as credit card processing is the handling of electronic payment transactions for merchants.

## OTHER SERVICES

Direct Deposit	Official Checks	Wire Transfers
Certified Checks	ACH Origination	Safe Deposit Boxes
Night Depository	Merchant Capture	Business Online



\*Interest is calculated daily and credited to the account monthly. Interest rates set by the bank are subject to periodic change.

Queenstown Bank reserves the right to refuse to open any account if all requested information is not provided to us by the customer or if the account screening program we use, Deluxe Detect®, shows negative past account management.

## BRANCHES AND HOURS

ALL BRANCHES ARE FULL SERVICE

24-HOUR ATM AT ALL BRANCH LOCATIONS

### MAIN OFFICE

7101 Main Street, P.O. Box 120, Queenstown

Phone: 410-827-8881 Fax: 410-827-8190

Lobby: 9 a.m. - 4 p.m., Monday - Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

### GRASONVILLE BRANCH

3701 Main Street, P.O. Box 138, Grasonville

Phone: 410-827-6101 Fax: 410-827-4916

Lobby: 9 a.m. - 3 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 6 p.m., Monday - Friday  
8:30 a.m. - Noon, Saturday

### CHESTER BRANCH

1423 Main Street - P.O. Box 239, Chester

Phone: 410-643-2258 Fax: 410-643-7694

Lobby: 9 a.m. - 3 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 6 p.m., Monday - Friday  
8:30 a.m. - Noon, Saturday

### BENTON'S CROSSING BRANCH

101 Main Street - P.O. Box 1035, Stevensville

Phone: 410-604-0881 Fax: 410-604-0884

Lobby: 9 a.m. - 3 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 6 p.m., Monday - Friday  
8:30 a.m. - Noon, Saturday

### CENTREVILLE BRANCH

115 Coursevall Drive, P.O. Box 177, Centreville

Phone: 410-758-8747 Fax: 410-758-8767

Lobby: 9 a.m. - 3 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 6 p.m., Monday - Friday  
8:30 a.m. - Noon, Saturday

### EASTON BRANCH

274 N. Washington Street, P.O. Box 1899, Easton

Phone: 410-819-8686 Fax: 410-819-5813

Lobby: 9 a.m. - 4 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 4 p.m., Monday -Thursday  
8:30 a.m. - 6 p.m., Friday  
8:30 a.m. - Noon, Saturday

### RIDGELY BRANCH

204A East 6th Street, P.O. Box 1098, Ridgely

Phone: 410-634-2071 Fax: 410-634-2459

Lobby: 9 a.m. - 4 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 4 p.m., Monday -Thursday  
8:30 a.m. - 6 p.m., Friday  
8:30 a.m. - Noon, Saturday

### CHURCH HILL BRANCH

1005 Sudlersville Road, P.O. Box 269, Church Hill

Phone: 410-556-6417 Fax: 410-556-6479

Lobby: 9 a.m. - 4 p.m., Monday -Thursday  
9 a.m. - 6 p.m., Friday  
9 a.m. - Noon, Saturday

Drive-Thru: 8:30 a.m. - 4 p.m., Monday -Thursday  
8:30 a.m. - 6 p.m., Friday  
8:30 a.m. - Noon, Saturday

### QUEENSTOWN BANK OF MARYLAND SERVICE FEES

The following charges will apply to all accounts:

Official Checks	\$ 5.00
Certified Checks	\$ 15.00
Stop Payments	\$ 35.00
Deposit/Return Item Fee	\$ 15.00
Excessive Withdrawal/Transfer Fee (Per Occurrence. Greater than 6 from Savings or Money Market per calendar month)	\$ 5.00
Levies & Attachments	\$150.00
Special Statements	\$ 5.00
Research - Customer (1 hour minimum)	\$20.00 per hour
Research - Non-Customer (1 hour minimum)	\$.30.00 per hour (For research non-current customers, a \$30.00 deposit is required for all research prior to start of the job.)
Domestic Wire Transfers	\$ 25.00
International Transfers	\$ 75.00
Photocopies (per copy)	\$ .25
Foreign Check Collections (Plus Correspondent Fees)	\$ 10.00

### INSUFFICIENT FUNDS/OVERDRAFT FEES

Insufficient Funds/Overdraft Fee \$ 35.00  
Per item Overdraft and NSF Returned Item Fees may be imposed  
for overdrafts created by, or NSF returns resulting from checks,  
drafts, withdrawals made in person, via ACH debits or by other  
electronic means, as applicable.

When we pay overdraft items for you, you will be charged our  
overdraft/NSF (insufficient funds check) fee of \$35 for each item  
that is presented. However, if the amount of the overdraft is a  
diminimis amount (10% of our current overdraft/NSF fee), you will  
not be charged.

### ATM FEES:

"On us" ATM Transactions - When using an ATM machine owned  
by this institution:

No Charge	
ATM Transactions completed at machines NOT owned by Queenstown Bank:	
Each Withdrawal	\$ 1.00
Each Balance Inquiry	\$.50
Non-Queenstown Bank customer using our ATM	\$ 3.00

In addition to these fees, you may also be charged a fee by the ATM  
operator or any network used.

NOTE: Queenstown Bank is a member of the MoneyPass network  
and the above fees will not be charged if you use an authorized  
MoneyPass ATM.

Replacement of an ATM/Debit Card	\$ 6.00
Rush orders for ATM/Debit Card	\$ 75.00



Notice: This brochure is for informational purposes only.  
Additional disclosures will be supplied at account opening.

# Queenstown Bank

## Products and Services Brochure



## 410-827-8881

[www.QueenstownBank.com](http://www.QueenstownBank.com)

Member  
FDIC

