



BRIAN J. SMITH

ART SMITH

FOR IMMEDIATE RELEASE

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**QNB Bank Announces Arrival of Brian J. Smith as Vice President/Financial Advisor and
Art Smith as Vice President/Financial Advisor at QNB Financial Services
Partnership with IPI Gives Customers Easy Access to Financial Planning Services**

19 December 2012 – QNB Bank recently announced that Brian J. Smith and Art Smith have joined QNB Bank and Investment Professionals, Inc. (“IPI”) as the new Financial Advisors with QNB Financial Services. IPI, (www.invpro.com), a privately-owned Texas-based financial planning, asset management and risk mitigation firm, specializes in working with community banks to help their customers achieve a more secure financial future. IPI is the only bank broker-dealer to have earned four No. 1 rankings in American Brokerage Consultants’ leading industry survey of bank executives.

A graduate of Quakertown High School, **Brian J. Smith** holds BS degrees in both Finance and Marketing from Penn State University. Previously, Brian was a Financial Advisor with Keystone Financial Management. Residing in Quakertown with his family, Brian is a member of the CFA Institute, CFA Society of Philadelphia and is on the Board of Directors of the Allentown Masonic Temple Foundation.

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Art Smith, a graduate of LaSalle College High School in Cheltenham, holds a BS degree in Finance from Temple University. Art previously was a Financial Advisor for Wachovia Securities, LPL Financial and First Niagara Investment Services. A resident of Perkasio with his family, Art is active in the Pennridge Green Jackets, Alex's Lemonade Stand and Perkasio's annual Main Street Mile.

The partnership with IPI is consistent with QNB Bank's commitment to offering quality service and solutions that address more of its customers' financial needs.

QNB Bank, headquartered in Quakertown PA, offers commercial and retail banking services through eleven banking offices. In addition, QNB provides retail brokerage services through IPI under the name "QNB Financial Services" and title insurance as a member of Laurel Abstract Company LLC. QNB Corp.'s stock is traded in the over-the-counter market under the symbol "QNBC." For more information, visit the QNB web site at www.QNB.com.