

# TAKING FREE CHECKING TO NEW HEIGHTS

**1.15%**  
APY\*

Rewards Interest Rate on  
balances up to 24,999.99

**0.20%**  
APY\*

Base Interest Rate if  
qualifications are not met

## QNB-Rewards

Earn high monthly interest  
ATM fee refunds nationwide\*\*  
No minimum balance to earn rewards  
No monthly service fee  
Buzz Points local rewards available



215-538-5600



QNBbank.com



Visit any of our 11 convenient locations

\*Annual Percentage Yield (APY) accurate as of 12/27/17. To qualify for rewards each monthly cycle you need to: 1) Have at least 1 ACH auto debit or direct deposit post and settle. 2) Have at least 12 QNB Check Card purchases post and settle. 3) Receive eStatements (statement type equal to email). Minimum to open account is \$25 with no minimum balance requirement thereafter. Balances up to \$24,999.99 receive a Rewards Interest Rate of 1.14% and an APY of 1.15% if qualifications are met. Balances above \$24,999.99 receive a Regular Interest Rate of 0.30%, resulting in an APY that ranges from 1.15% - 0.47% if qualifications are met, depending on the balance in the account. Base Interest Rate of 0.20% APY applies to all balances if qualifications are not met. Rates may change after the account is opened. Fees may reduce earnings. Qualifying transactions must post and settle during the qualification cycle. "Qualification cycle" means a period beginning on the first day of your current statement cycle through the end of the close of business of the current statement cycle. Check Card purchase means any PIN or signature based transaction performed at any location other than an ATM. Transactions may take more than three business days to post and settle from the transaction date. Customer must be enrolled in QNB-Online Banking in order to receive eStatements. Available to personal accounts only. Limit two accounts per household. \*\*ATM fee refunds up to \$25 provided only if qualifications are met within qualification cycle. 