

There's only one address for this kind of number.

earn eRewards Rate

**3.25%**  
APY\*

on balances up to \$25,000

With a **free** eRewards Checking Account from QNB, you'll get:

**Astounding monthly interest**

**No minimum balance • ATM fee refunds nationwide\*\* • 24-hour online banking**

All you need to do each statement cycle is:

- Make 12 QNB Check Card Transactions • Enroll and Receive eStatements
- Receive 1 Direct Deposit or other ACH Transactions from your Account

**free** eRewards Checking



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\*eRewards Rates of 3.25% Annual Percentage Yield (APY) paid on the portion of your balance up to \$25,000 and 1.01% APY paid on the portion of your balance \$25,000 or greater each cycle the qualifications are met. If you do not meet the qualifications per cycle, your account will still function as a free checking account earning Base Rate 0.15% on your entire balance; however, it will not receive ATM fee refunds for that time period. Rates as of 4/1/2009. We may change the interest rate and APY at any time after the account is opened. A minimum balance of \$25 is required to open this account with no minimum balance requirement thereafter. No monthly service charge. Available to personal accounts only. \*\*ATM fee refunds up to \$25 per cycle when qualifications are met. Patent Pending, BancVue.

