

COLUMBIA COUNTY EMPLOYEE PACKAGE

Q WORKS CHECKING ACCOUNT

- NO MINIMUM BALANCE
- NO MONTHLY MAINTENANCE FEES
- NO PER CHECK/DEBIT FEES

Q WORKS BENEFITS

- FREE Q DEBIT CARD WITH SECURLOCK EQUIP+
- FREE DIRECT DEPOSIT REQUIRED
- FREE 3X5 SAFE DEPOSIT BOX (WHERE AND IF AVAILABLE)♦↻
- FREE STANDARD Q CHECKS ♦
- FREE CASHIER'S CHECKS (LIMIT OF TWO PER VISIT)♦
- FREE Q ONLINE BANKING
- FREE Q BILL PAY
- FREE Q MOBILE BANKING+
- FREE Q MOBILE DEPOSIT+
- FREE ONLINE STATEMENTS AVAILABLE THROUGH Q ONLINE BANKING
- ALL QUEENSBOROUGH FEES WAIVED FOR NON-QUEENSBOROUGH ATM USAGE♦
- 6 CREDITS OF OTHER BANK'S ATM FEES PER MONTH♦

ADDITIONAL BENEFITS

- \$100 NEW CUSTOMER CREDIT*♦
- 0.50% OFF CONSUMER LOAN RATES**
- 0.25% DISCOUNT ON MORTGAGE ORIGINATION FEES***

+ Our Apps are free, but standard rates and fees may apply from your wireless carrier.

↻ Safe Deposit Box offer subject to availability; a \$25 discount will apply on a larger available box. Offer ends and standard rental fees apply at the earliest event: Customer no longer employed with Columbia County or Columbia County terminates primary deposit relationship with QNBT.

* \$100 New Customer Credit Offer limited to one per employee and will be issued upon first Payroll Direct Deposit and Debit Card transaction. Direct Deposit and first Debit Card Transaction must occur within 60 days of account opening. QNBT will have 30 days from Payroll Direct Deposit and Debit Card transaction to process \$100 New Customer Credit to account. No minimum balance required to earn the New Customer Credit; this offer remains in effect while Columbia County Board of Commissioners maintains their primary deposit relationship with QNBT.

** Consumer Loan Rate discount applies to all QNBT consumer loan originations excluding loans secured by residential real estate. Automatic Debit from Q Works account for Consumer Loan Payment is required.

*** Offer applies to any Mortgage loan originated by QNBT.

♦ Benefits included with Q Works Checking Account only.

Loan Rates and Fee Discounts are only available to applicants who are employees of Columbia County who open and maintain a Q Works Checking Account. Customer must be employed by Columbia County when loan application is originated. Loan Rate Discounts will apply to loans through the maturity of loan. Loan Rate Discount and Mortgage Origination Fee Discount will remain in effect while Columbia County Board of Commissioners maintains their primary deposit relationship with QNBT. This is not a guarantee to originate a loan. Loan Rate and Fee Discounts cannot be combined on any one loan and assumes the applicant is a qualified borrower that meets the loan product underwriting standards.

8 LOCATIONS SERVING THE AUGUSTA MARKET

Evans

4321 Washington Rd
706-868-9596

Fury's Ferry

421 Fury's Ferry Rd
706-447-2400

Grovetown

5049 Wrightsboro Rd
706-868-1001

Martinez

4226 Columbia Rd
706-863-2000

West Augusta

3617 Walton Way Ext
706-731-1400

Enterprise Mill

1450 Greene St
706-396-1800

Hephzibah

2550 Tobacco Rd
706-798-2424

Thomson

549 West Hill St
706-597-8500

QUEENSBOROUGH

NATIONAL BANK & TRUST COMPANY



www.QNBTRUST.bank

NMLS# 736995