

# QUEENSBOROUGH

NATIONAL BANK & TRUST COMPANY

113 East Broad Street, P.O. Box 467, Louisville, GA 30434

August 1, 2024

To Our Valued Customer,

On Friday, August 30 through Monday, September 2, 2024, our bank will be completing a scheduled system upgrade. This upgrade will help us meet our customers' evolving needs and provide opportunities for new features to support you and your banking needs.

While most of the changes will happen behind the scenes, there will be some brief disruptions with some services unavailable during the upgrade. This packet outlines some of those service disruptions as well as some action items you can take to help make this process as seamless as possible.

We apologize in advance for any inconvenience this may cause. If there is anything we can do to help minimize this inconvenience for you, please reach out. If you have any questions, please contact us at 1-855-QNBTONOW (1-855-762-8669).

As always, thank you for allowing Queensborough to be your banking partner. We truly appreciate your business.

Kind regards,



Bill Easterlin, President & CEO  
Queensborough National Bank & Trust Co.

*The disclosures and information within this packet are applicable to all accounts and account owners registered to the address to which this packet was mailed.*



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Louisville, GA 30434

1-855-QNBTONOW

[www.QNBTRUST.bank](http://www.QNBTRUST.bank)

# Important Dates and Actions to Take

The system upgrade will begin on Friday, August 30th and will be completed on Monday, September 2nd. Review the information below to see how this will affect you and some actions to take. Branch hours will not be impacted by this upgrade. **All services will be available on Tuesday, September 3rd.**

	Service Change Details	Actions to Take
<b>Digital Banking</b>	<p>Online and Mobile Banking will be unavailable Fri., Aug. 30 at 6pm through Mon., Sept. 2</p> <p>Your balance will not be available in Mobile and Online Banking over the weekend</p>	<p>Complete any time-sensitive online transactions prior to Fri., Aug. 30</p> <p>Check your account balance on Fri., Aug. 30 before 6pm ET</p> <p>If you have provided other people access to your Online Banking account, you will need to recreate access after Sept. 3</p>
<b>Debit &amp; Credit Cards</b>	No change	No action is required on your part
<b>Online Bill Pay</b>	Online Bill Pay will be unavailable Thurs., Aug. 29 at 6pm through Mon., Sept. 2	Prior to Aug. 29, log in to Online Bill Pay and make sure that all payments are scheduled before Aug. 29 or after Sept. 2
<b>Account Transfers</b>	Account transfers will be unavailable Fri., Aug. 30 through Mon., Sept. 2	Schedule account transfers prior to 10pm ET on Thurs., Aug. 29
<b>Telephone Banking</b>	Telephone Banking will be unavailable Fri., Aug. 30 at 5pm through Mon., Sept. 2	<p>Complete any time-sensitive online transactions prior to Fri., Aug. 30</p> <p>After the upgrade, you will be prompted to reset your PIN</p>
<b>Online Business Banking</b>	Online Business Banking will be unavailable Fri., Aug. 30 at 6pm through Mon., Sept. 2	Complete any time-sensitive online transactions prior to Fri., Aug. 30 at 6pm
<b>Merchant Services</b>	No change	No action is required on your part
<b>Remote Deposit Capture (RDC)</b>	RDC deposit functionality will not be available after the standard cutoff time on Fri., Aug. 30 through Mon., Sept. 2	No action is required on your part
<b>QNBTONOW Customer Care &amp; ITM Tellers</b>	Customer Care and ITM Tellers will be closed for business on Sat., Aug. 31 and closed for holiday on Mon, Sept. 2	Complete any time-sensitive ITM transactions prior to Sat., Aug. 31
<b>ATMs and ITMs (in ATM mode)</b>	ATM functionality will be intermittently unavailable from Fri., Aug. 30 at 5pm through Mon., Sept. 2	<p>Complete any time-sensitive deposits before Fri., Aug. 30 at 5pm</p> <p>Withdrawals can be made at other banks' ATMs all weekend</p>

# Other Items

Below are a few additional services that will be affected by the system upgrade. Please review and reach out to us if you have any questions or concerns.

## ACH, Wire, and Remote Deposit Capture File Cutoffs (Business Banking Customers)

For Business Banking customers: ACH, Wire, and Remote Deposit Capture file cutoffs on Friday, August 30 are standard. ACH, Wire, and Remote Deposit Capture files cannot be uploaded after the Friday, August 30 file cutoffs until Tuesday morning.

## Early Direct Deposit & Debit Items

Due to the system upgrade, you may see direct deposit and/or automated debit items post to your account on August 30 that you would normally expect at a later date.

## Quicken and QuickBooks

There will be a delay in availability to Quicken and QuickBooks. When Quicken and QuickBooks are available, follow instructions in Online Banking to set up the download again. If you are unable to successfully access Quicken & QuickBooks after September 10, please reach out to us.

## Money Management Unavailability

Review Money Management (if needed) by 10pm ET on Thursday, August 29. This feature will not be available from Friday, August 30 until Tuesday, September 3.

### Where can I go for more information?

For up-to-date information on this system upgrade, you may visit [www.qnbtrust.bank/system-upgrade](http://www.qnbtrust.bank/system-upgrade).

Our Customer Care center will be open normal hours through Friday, August 30 and will reopen on Tuesday, September 3 at 8am.

We can be reached by phone at **1-855-QNBTNOW (1-855-762-8669)** or via chat at [www.QNBTRUST.bank](http://www.QNBTRUST.bank) or inside your **Q mobile app**.



# Frequently Asked Questions (FAQs)

Below are some helpful FAQs regarding the system upgrade.

## **Q: Why is Queensborough making this change?**

A: This scheduled system upgrade will create a better experience for employees and customers.

## **Q: Is my personal data safe during the conversion?**

A: Yes, your personal data is safe and secure during this process.

## **Q: What will change after the system upgrade?**

A: Those who receive paper statements can expect a new look and statement cycle and Telephone Banking users will need to create a new PIN.

## **Q: Will Queensborough's routing number change?**

A: No. Our routing number will remain 061103975.

## **Q: Will my debit and/or credit card continue to work?**

A: Yes, you will be able to continue to use the same cards during and after the system upgrade.

## **Q: Will I be able to use ATMs and ITMs during the upgrade?**

A: QNBTNOW ITM tellers will be closed on Saturday, August 31. Deposits via QNBT ATMs will not be available. Other ATM & ITM features will be intermittently unavailable from Friday, August 30 at 5pm through Monday, September 2; however, your Queensborough debit card can be used to make withdrawals at other ATMs all weekend. The account balance provided will be the account balance from close of business Friday, August 30.

## **Q: Will I be able to view my e-statement history in Online Banking after the upgrade?**

A: Yes, online statement history will be available in Online Banking, but there will be a delay in availability. If you are unable to view your statement history after October 1, please reach out to us.

## **Q: Will my Online or Mobile Banking username and/or password change?**

A: No, existing customers' usernames and passwords will not change.

## **Q: Can I access Online Bill Pay during the upgrade?**

A: You will not be able to access Online Bill Pay during the system upgrade the weekend of Friday, August 29 through Monday, September 2. We highly recommend adjusting any payments that are due during this timeframe to ensure a timely payment.

## **Q: Will there be changes to my account statement?**

A: The bank will generate an account statement on Friday, August 30 for all customers. After the system upgrade, statements and notices will have an updated appearance. Customers enrolled in eStatements will need to reenroll in the new eStatement delivery system; please log in to Online Banking and follow instructions to re-enroll in eStatements. If you do not re-enroll by October 31, 2024, we will start sending paper statements to your last known address. Please read the enclosed Disclosure Packet for statement cycle date changes.

## **Q: How will I know if my account will experience any changes?**

A: Review the enclosed Disclosure Packet for specific product and account changes.

## **Q. Can I speak to someone about this upgrade?**

A: We are always here to answer any questions you have. You may reach out to us by phone at 1-855-QNBTNOW (1-855-762-8669), online at [www.qnbtrust.bank](http://www.qnbtrust.bank) or at any branch location.

