



QUEENSTOWN BANK

Queenstown · Grasonville · Chester · Benton's Crossing
Centreville · Easton · Ridgely · Church Hill

Switch Kit

At Queenstown Bank we're building a better bank. A bank that combines the best in technology and tradition. With the recent addition of mobile banking we're offering more choices than ever. Couple this with our commitment to customer service and we're your number one bank of choice in person, over the phone or online. We've made it convenient to change your banking relationships to Queenstown Bank of Maryland with our Switch Kit. Follow the steps below and use the forms provided to make the transition to Queenstown Bank a smooth one.

Queenstown Bank of Maryland
Main Office
Queenstown, MD
7101 Main Street
P.O. Box 120
Queenstown, MD 21658-0120
410-827-8881

Interested in switching your accounts to Queenstown Bank of Maryland, but not sure how to get started?

Welcome to the Queenstown Bank of Maryland Switch Kit. Included are step-by-step instructions to help make your transition to a new Queenstown Bank of Maryland account quick and easy. Just follow the simple steps to get started.

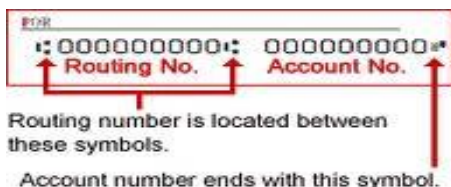
If we can be of any assistance during the course of your transition, please call any of our 8 branches and ask to speak to one of our Customer Service Representatives. Thank you for choosing Queenstown Bank.

Queenstown 410-827-8881	Grasonville 410-827-6101
Chester 410-643-2258	Benton's Crossing 410-604-0881
Centreville 410-758-8747	Easton 410-819-8686
Ridgely 410-634-2071	Church Hill 410-556-6417

Routing and Account Numbers...

How to find them:

1. The bank's routing number is the 9-digit number located in the bottom left corner of your check.
2. Your account number is the set of numbers appearing just after the routing number or to the right of the check sequence number. Although your Account Number may contain spaces and symbols, do not type them.



1. Visit one of our branch locations and open an account.

- If you need assistance locating a branch, visit our website (www.queenstownbank.com) and click the "Locations" icon in the upper right hand corner of the screen.

2. Sign up for Queenstown Bank's Online Banking.

- Use our Online Banking service to easily track your direct deposits, automatic withdrawals or payments and checks as they clear your Queenstown Bank account. To sign up for Online Banking, visit our website and click "New User?" in the Online Banking sphere.

3. Stop using your former account and begin using your new Queenstown Bank account as soon as possible.

- Be sure you leave sufficient funds in your former account until all of your checks have cleared and any automatic withdrawals have been successfully transferred to Queenstown Bank.

4. Change your Direct Deposits to Queenstown Bank.

- Use the attached Direct Deposit Authorization Change Form to change any direct deposits. Remember to attach a voided Queenstown Bank check to this form.

5. Change your Automatic Payments or Withdrawals to Queenstown Bank.

- Use the attached Automatic Payment or Withdrawal Authorization Form to change any automatic payment or withdrawal.

6. Close your former account at the other institution.

- Use the attached Account Closing Form to close your account at the other banking institution.
- Once you close your former account, remember to shred or destroy any old checks for security purposes.

Use this form to gather all of your auto pay and deposit information in one place as an easy reference.

Automatic Payment Checklist

Payment	Company	Account Number	Amount	Date of Payment
Mortgage/Rent				
Auto Loan				
Insurance				
Credit Card				
Gas/Oil				
Electric				
Cable/TV				
Telephone				
Cell Phone				
Water				
Trash Removal				
Internet Provider				
Health Club				
Investments				
IRA/Retirement				
Charities				
Daycare				
Tuition/School Expense				
Other				

Direct Deposit Checklist

Payment	Company	Account Number	Amount	Date of Payment
Employee Payroll				
Pension(s)/Retirement Plans				
Social Security				
Investment Incomes				
Other				

Helpful Phone Numbers and Web sites

Social Security Administration	800-772-1213	www.ssa.gov
Office of Personnel Management	888-767-6738	www.opm.gov
Railroad Retirement Board	800-808-0772	www.rrb.gov
Department of Veterans Affairs	877-838-2778 or 800-827-1000	www.va.gov

Account Closing Form

Use this form to close your account at another banking institution and request a check for the remaining balance.

Date: _____

To: _____ (Bank Name)
_____ (Bank Address)
_____ (City, State, Zip)

Primary Account Holder:
_____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Secondary Account Holder:
_____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Please accept this as my authorization and direction to close my account with your institution.

Account Number:

 Checking Savings CD Money Market (select one)

Please send the check in the amount of my account balance plus any accrued interest to my attention at the address on file.

If you should have any questions regarding this transaction please call me at my daytime phone number _____ . Thank you for your cooperation.

Sincerely,

(Customer Signature)

Note:

- If there are multiple accounts involved, please complete a form for each account.
- Verify all checks and payments have cleared prior to submitting this form to close your account.

Automatic Payment or Withdrawal Authorization Change Form

Use this form to change your Automatic Payments or Withdrawals to Queenstown Bank (e.g. loan payment, insurance payment, transfers to brokerage accounts or savings accounts).

Date: _____

To: _____ (Company Name)
_____ (Address of Company)
_____ (City, State, Zip)

From: _____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Note:

- If there are multiple accounts involved please complete a form for each account.

Please accept this letter as authorization to change the bank account information for automatic payments or withdrawals in the name of: _____, customer account number: - _____, payment type: (i.e. Mortgage, Auto, Utilities, etc) _____, approximate amount of transfer _____.

I am aware that some automatic payments or withdrawals require advance notice of changes. Please include those notice periods when determining the new effective date.

Effective immediately, the new bank information is as follows:

Queenstown Bank Account Number: _____

Checking Savings CD Money Market (select one)

ABA Bank Routing Number: **052101957**

If you should have any questions regarding this transaction please call me at my daytime phone number _____. Please send me written confirmation on when the change will be effective.

Thank you for your cooperation.

Sincerely,

(Customer Signature)

If available, attached is a voided check from my account.

Direct Deposit Authorization Change Form

Use this form to change your direct deposit to Queenstown Bank (payroll, dividends, royalties, etc).

Date: _____

To: _____ (Company/Employer Name)
_____ (Address of Employer Company)
_____ (City, State, Zip)

Primary Account Holder:
_____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Secondary Account Holder:
_____ (Name)
_____ (Home Address)
_____ (City, State, Zip)

Note:

- If there are multiple accounts involved please complete a form for each account.
- Contact your employer(s) concerning Direct Deposit changes prior to sending this form.
- Verify your HR department does not require the use of their forms.

Please accept this letter as authorization to change the bank account information for direct deposit in the name of: _____, payment type: (i.e. Payroll, Pension/Retirement, Investment Income, other-please specify) _____.

I am aware that some automatic deposits require advance notice of changes. Please include those notice periods when determining the new effective date.

Effective immediately, the new bank information is as follows:

Queenstown Bank Account Number: _____

Bank Address: **7101 Main Street, PO Box 120, Queenstown, MD 21658-0120**

Checking Savings CD Money Market (select one)

ABA Bank Routing Number: **052101957**

If available, attached is a voided check from my account.

If you should have any questions regarding this transaction please call me at my daytime phone number _____. Please send me written confirmation on when the change will be effective.

Thank you for your cooperation.

Sincerely,

(Customer Signature)