Understanding Your Statement

Statement example for illustration purposes only.

1 **Contact Information**
Where to contact us for account information or questions.

2 **Important Information and Messages**
Important account messages or information on products and services.

3 **Account(s) Summary Overview**
An at-a-glance summary view for each account within this statement.

4 **Account Activity Details**
A more detailed view of your monthly activity.

5 **Checks Cleared Details**
Summary of checks cleared. For more details, log on to your online banking.

6 **Account Resolution Instructions**
Disclosures and how to contact us if you believe there is a mistake on your statement.

QUEENSTOWN BANK
P.O. Box 120
Queenstown, MD 21658
RETURN SERVICE REQUESTED
>000003 0411201 0003 128734 STMS

JOHN Q SAMPLE
123 ANYSTREET
ADDRESS 2
ADDRESS 3
ANYTOWN, ST ZIP

Statement Ending MM/DD/YYYY
JOHN Q SAMPLE — Page 1 of 6
Account Number: XXXXXX9999

1 **Managing Your Accounts**

Main Mailing Address	7101 Main Street P.O. Box 120 Queenstown, MD 21658
Main Phone	(410) 827-8881
Customer Service	accountservices @queenstownbank.com
Website/Online Banking Access	www.QueenstownBank.com

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LIFE IS MOBILE

Although we'd love to see you in the branch, we understand that you want your banking as mobile as you are. Access your funds anytime with our new Mobile App.

Our new app lets you check your balance, transfer funds between accounts and to your friends, pay bills and much more.

Navigate securely and quickly on the go by downloading the Mobile App to your phone or tablet from the App Store or Google Play today!

Thank you for choosing Queenstown Bank as your One Source for Banking!

3 **Summary of Accounts**

Managing your Queenstown Bank accounts has never been easier. You can open a new account, make changes to your existing account, and manage all your account activity using our online banking service.

Check it out today by going to ***www.QueenstownBank.com*** or scan the mobile code using your smartphone.

Account Type	Account Number	Ending Balance
Interest Checking	XXXXXX9999	$9,999.99
Free Savings	XXXXXX9999	$9,999.99
Total Current Value		**$9,999.99**
Loan Account	**Account Number**	**Ending Balance**
Personal LOC	XXXXXX9999	$9,999.99

55555 7777777 666666 444444

Member FDIC

JOHN Q SAMPLE — XXXXXX9999 — Statement Ending MM/DD/YYYY — Page 2 of 6

NEED A REPLACEMENT CARD?

With Instant Issue Advantage™ you can get your secure and personalized Visa® debit, ATM, or credit card with EMV® chip technology issued immediately in branch.

Stop by your neighborhood branch to get your new card.

EMV is a registered trademark or trademark of EMVCo LLC in the United States and other countries.

4 **Interest Checking-XXXXXX9999**

Account Summary

Date	Description	Amount
MM/DD/YYYY	**Beginning Balance**	**$9,999.99**
	2 Credit(s) This Period	$9,999.99
	20 Debit(s) This Period	$9,999.99
MM/DD/YYYY	**Ending Balance**	**$9,999.99**
	Average Ledger Balance	$9,999.99
	Average Available Balance	$9,999.99

Interest Summary

Description	Amount
Annual Percentage Yield Earned	9.99%
Interest Days	99
Interest Earned	$9.99
Interest Paid This Period	$9,999.99
Interest Paid Year-To-Date	$9,999.99

Check your financial health with a Queenstown Bank Credit Check-Checkup!

Sit down with one of our representatives to review your credit report and check your FICO credit score. We will evaluate your monthly expenses and recommend options to help lower payments and save you money. This is just one way we can help your financial well-being. Call us today and take advantage of your **FREE** Credit Check-Checkup.

Account Activity

Post Date	Description	Debits	Credits	Balance
MM/DD/YYYY	**Beginning Balance**			**$9,999.99**
MM/DD/YYYY	Electronic Check 1111 GROCERY PURCHASE	$99.99		$999.99
MM/DD/YYYY	Electronic Check 1111 PHARMACY PURCHASE ASP MO	$99.99		$999.99
MM/DD/YYYY	Check 1111	$99.99		$99.99
MM/DD/YYYY	External Deposit YOUR JOB 99996663852 03 – DIRECT DEP		$9,999.99	$9,999.99
MM/DD/YYYY	Electronic Check 1111 RETAIL – PURCHASE	$99.99		$9,999.99
MM/DD/YYYY	Check 1111	$99.99		$9,999.99
MM/DD/YYYY	Check 1111	$99.99		$9,999.99
MM/DD/YYYY	Electronic Check 1111 GROCERY PURCHASE	$99.99		$9,999.99
MM/DD/YYYY	Electronic Check 1111 PHARMACY PURCHASE	$99.99		$9,999.99
MM/DD/YYYY	Check 1111	$99.99		$9,999.99
MM/DD/YYYY	Check 1111	$99.99		$9,999.99
MM/DD/YYYY	**Ending Balance**			**$9,999.99**

5 **Checks Cleared**

Check Nbr	Date	Amount	Check Nbr	Date	Amount
1111	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99
1111	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99
1111*	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99
1111*	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99
1111	MM/DD/YYYY	$99.99	1111	MM/DD/YYYY	$99.99
1111	MM/DD/YYYY	$99.99	1111	MM/DD/YYYY	$99.99
1111	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99
1111	MM/DD/YYYY	$99.99	1111*	MM/DD/YYYY	$99.99

*Indicates skipped number

55555 7777777 666666 444444

JOHN Q SAMPLE — XXXXXX9999 — Statement Ending MM/DD/YYYY — Page 5 of 6

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Main Office	Chester	Grasonville	Benton's Crossing
7101 Main Street P.O. Box 120 Queenstown, MD 21658 410-827-8881	1423 Main Street P.O. Box 239 Chester, MD 21619 410-643-2258	3701 Main Street P.O. Box 138 Grasonville, MD 21638 410-827-6101	101 Main Street P.O. Box 1035 Stevensville, MD 21666 410-604-0881
Centreville	**Easton**	**Ridgely**	**Church Hill**
115 Coursevall Drive P.O. Box 177 Centreville, MD 21617 410-758-8747	274 N. Washington St. P.O. Box 1899 Easton, MD 21601 410-819-8686	204A East 6th Street P.O. Box 1098 Ridgely, MD 21660 410-634-2071	1005 Sudlersville Road P.O.Box 269 Church Hill, MD 21623 410-556-6417

FOR CONSUMERS ONLY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at Manager of Operations, Queenstown Bank of Maryland, P.O. Box 120, Queenstown Maryland, 21658 or call us at (410) 827-8881 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number (if any).
(2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

This is provided to help BALANCE your BANK STATEMENT

BANK BALANCE
Shown on statement $_____

ADD - (if any)
Deposits not shown on this statement $_____

TOTAL $_____

SUBTRACT - (if any)
Checks outstanding $_____

BALANCE $_____
Should agree with your checkbook balance

CHECKS OUTSTANDING		
NO.	AMOUNT	