



May 20, 2026

This letter is a generic representation of the personalized communications mailed to each Victory Bank customer. The information on page 3 provides generic summary information.

We are almost complete with our systems integration of Victory Bank into QNB Bank, which will be finalized on Monday, June 22, 2026.

As previously communicated, The Victory Bank merged into QNB Bank in April, bringing together two respected Pennsylvania community banking institutions with a shared commitment to service, integrity, and local decision-making, as well as a similar philosophy of exceptional support and service.

Below you will find a summary of the account conversion information included in this package.

- Important conversion information begins on page 2 of this letter.
- Page 3 of your mailing includes generic summary information.
- A Welcome Product Guide that provides you with the key features of your new QNB Bank accounts, as well as more information about QNB Bank, including our service commitment to the community and enhanced product options and solutions to meet your banking goals and financial needs.
- An Account Agreement Booklet that includes the terms and conditions of your new QNB account for your review and your records.

We're excited to welcome you to QNB Bank and look forward to completing the conversion so we can begin building a banking relationship rooted in trust, exceptional personal service, and a shared commitment to you and our communities.

David W. Freeman

David W. Freeman
President and CEO, QNB Bank



SOME KEY INFORMATION

On June 22, 2026, you will have access to:

- An expanded branch network with 14 branch offices to serve you
- Saturday branch office hours
- A dedicated Customer Service Center
- QNB Mobile Banking – Remember to download our mobile app from your app store. Your accounts will be available on the app at 9:00 am.



QNB Bank-Mobile
Finance

KEY DATES

Thursday, June 18, 2026
at 4:00 pm – Victory Bank branches close for conversion weekend.

Thursday, June 18, 2026
at 5:00 pm – Victory Bank Online/Mobile Banking is no longer available.

Monday, June 22, 2026
at 2:00 am – Your Victory Bank Visa® Debit Card is deactivated.

Monday, June 22, 2026
at 9:00 am – Begin using your new QNB Bank Visa® Debit Card.

Monday, June 22, 2026
at 9:00 am – Victory Bank branches reopen as QNB Bank branches. Customers can access new QNB Online/Mobile Banking.

Important Conversion Information

Routing Number

QNB Bank's routing number is **031907790**. Victory's routing number will automatically transition over to QNB Bank's routing number. However, you should utilize QNB Bank's routing number for future transactions.

Online/Mobile Banking & Bill Pay

Access to Victory Bank's Online/Mobile Banking will end at 5:00 pm on Thursday, June 18, 2026.

Access to Victory Bank's Bill Pay will end at 5:00 pm on Thursday, June 18, 2026.

You will have full access to QNB Bank's Online/Mobile Banking and Bill Pay at 9:00 am on June 22, 2026.

Please be sure to plan for this temporary access limitation during conversion weekend.

Current Online/Mobile Banking users will receive a separate communication by mail with additional details to support this part of the system conversion in the coming weeks.

Visa® Debit and ATM Cards

Victory Bank cardholders will receive new QNB Bank Visa® Debit Cards. Please review the additional insert that will be included with your new debit card. It provides important information to help you with your debit card transition. Customers with card activity in the past 18 months will receive a new QNB Bank Visa® Debit Card around June 16, 2026. Activate and start using your new card on June 22, 2026 at 9:00 am. Victory Bank cards will no longer work after June 22, 2026 at 2:00 am.

Questions?

Stop by your local banking office or call **215-538-5600** and press **option 4** to speak to a Customer Service Representative.



Our Customer Service Center is available:

Weekdays 8:00 am – 7:00 pm
Saturday 8:30 am – 4:00 pm



QNB Live Chat offers live customer service

agents available to assist you weekdays from 8:00 am – 7:00 pm and Saturday 8:30 am – 1:00 pm

Account Conversion Information

The following chart lists the Victory Bank account names with the QNB Bank accounts they will become on Monday, June 22, 2026, along with a page number reference in the enclosed Welcome Product Guide. This will provide details of your new account, as well as other information about QNB Bank product options and solutions.

Deposit Accounts

Victory Bank Account Name	NEW QNB Bank Account Name	Conversion Welcome Guide Page #
PERSONAL		
Victory Free Checking	Personal Checking	page 1
Victory Pioneer Checking	Personal Checking	page 1
Victory Plus Checking	QNB Rewards Checking	page 1
Victory Savings Account	Online eSavings	page 2
Victory Savings PUTMA	PUTMA Savings	page 2
Victory Pioneer Savings Account	Online eSavings	page 2
Victory Money Market	Select MMA	page 3
BUSINESS		
Victory Business Checking	Small Business Checking	page 5
Business Interest Checking	Business Interest Checking	page 5
Business Money Market	Business Select Money Market	page 5
Municipal Interest Checking	Municipal Checking	page 6
Municipal Money Market	QNB Municipal Money Market	page 6
ICS DD Sweep	ICS Shadow DDA	page 6
ICS MM Sweep	ICS Shadow MMA	page 6
Lawyer Trust Checking	Business Interest Checking (IOLTA)	page 5

If you have additional questions, please contact QNB Bank using the contact details on page 2.

