



An Update from Cornerstone Bank CEO Charlie Cross about COVID-19



March 16, 2020

You might be asking yourself, how is my bank prepared to handle the COVID-19 Pandemic and is my money safe during these unprecedented times? Thus, I wanted to reach out to you personally to help you understand what our bank is doing to protect you.

Here at Cornerstone Bank the health and safety of our customers and employees is paramount. Rest assured we are going to be here for you during these troubling times. We are closely monitoring the latest information available and will employ measured and appropriate levels of response as dictated by any changing circumstances.

With respect to your finances, the safest place for your money is in the bank. Quite simply, it is FDIC insured. In addition, our bank is one of the most fiscally stable financial institutions in the state, having been in business for almost 108 years. When it comes to your hard-earned money, you have our commitment to always have your best interest in mind.

Our Branches:

Cornerstone Bank is taking many additional steps to ensure our branches, ATM's and common spaces remain clean throughout each market we serve. Please understand this is a somewhat fluid situation and if any changes should occur in our operation we will communicate those directly to you on a timely basis.

Banking Options:

Cornerstone Bank offers a vast array of remote and digital banking tools that we hope you will consider utilizing for self-service banking 24 hours a day. Take advantage of our mobile and online banking features right from your smartphone, home computer, or tablet. Additionally, our ATM's will remain well stocked with cash for easy and convenient access to your money 24 hours a day, 7 days a week.

Please note, we are committed to keeping all our banking locations open and accessible to the public unless circumstances should dictate otherwise, at which time, as stated previously, we will communicate directly to you.

Assistance:

Our bank understands that some of our customers may face financial struggles as a result of the COVID-19. Please contact us at **(479) 253-BANK (2265)** or at **cstonebank.net** if you should need assistance or have additional concerns about your banking needs.



Additional Information:

Be alert...scammers may try to take advantage of this particular set of circumstances surrounding the COVID-19 Pandemic. Please contact us should you have any concerns relative to anything suspicious you might receive regarding your accounts or finances. We stand ready to help protect you and your hard-earned money.

Finally, thank you for being a Cornerstone Bank customer. Please know that our bank values your business, trust and confidence and we are committed to protecting you and your finances as we navigate through some uncertain times. Many thanks for the opportunity to serve you.

With your health and safety in mind,

A handwritten signature in black ink, appearing to read "Charles T. Cross".

Charles T. Cross
Chief Executive Officer
Cornerstone Bank