



Letter From the Chief Executive Officer

Cornerstone Bank... Founded on Trust, Built on Service, Strengthened by Relationships. Since 1912 our bank has lived by our mission statement and feels fortunate to have clients who we are blessed to call friends and neighbors. Our people are the backbone of a financial institution which understands the concept of ...“banking the way it should be.” Our commitment to community is unmatched and our history of safety and soundness, with the highest rating possible (5 stars) from Bauer Financial, an independent bank rating agency, is a true indication of our commitment to being good stewards of our client’s finances.

Furthermore, we are small enough to know you, but big enough to serve you, with progressive products, competitive rates and a level of service that goes just a bit above what you might find at most financial institutions. Understanding the value of relationships with our customers and working hard to design products and services around your specific needs is what makes us the #1 choice for banking in the markets we serve. That show of confidence in us is a privilege, I can assure you, we don’t take for granted.

Thank you for visiting our web site. I would like to personally invite you to come in to any of our convenient locations and experience for yourself what our great team of professional bankers can offer. We would love to have you as one of our valued clients and are grateful for your consideration.

Cornerstone Bank ... In Your Corner
Since 1912

Sincerely,

Charles T. Cross
President & CEO
Cornerstone Bank