

CORNERSTONE



BANK

MEMBER FDIC

2009 STATEMENT OF CONDITION

WWW.CSTONEBANK.NET

OFFICERS OF THE BANK

Charles T. Cross

President/Chief Executive Officer

Ray Stidham

Executive Vice President/Berryville Market President

Terry C. Martin

Senior Vice President/Chief Information Officer

Diane McClelland

Senior Vice President/Chief Operations Officer

Joseph A. McClung, Jr.

Senior Vice President/Chief Investment Officer

Joe Raley

Senior Vice President/Chief Lending Officer

James Myatt

Senior Vice President

Mark Minton

Vice President

Melissa Summers

Vice President

Mary E. Ambrose

Assistant Vice President

Sandra Giles

Assistant Vice President

Autumn Hudgins

Assistant Vice President

Judy Kelley

Assistant Vice President

Craig McGinley

Assistant Vice President

Niki Null

Assistant Vice President

Sheryl Baker

Assistant Cashier

BANKING LOCATIONS

FINANCIAL CENTER

152 East Van Buren
Eureka Springs, AR 72632
479-253-BANK(2265)

HISTORIC DOWNTOWN

70 South Main Street
Eureka Springs, AR 72632
479-253-3000

HOLIDAY ISLAND

1 Parkwood Drive
Holiday Island, AR 72631
479-253-6161

BERRYVILLE

907 West Trimble
Berryville, AR 72616
870-423-BANK(2265)



2009 STATEMENT OF CONDITION

As of the close of business on December 31, 2009



ASSETS

Cash and Due from Banks	6,443,000
U. S. Government Bonds	19,407,000
State and Municipal Bonds	10,058,000
Loans & Discounts, Net	91,908,000
Bank Bldg. & Fixtures	8,554,000
Other Real Estate	1,192,000
Other Resources	5,953,000
TOTAL ASSETS	143,515,000

LIABILITIES

Deposits	112,780,000
Other Liabilities	17,839,000
TOTAL LIABILITIES	130,619,000
CAPITAL	
Surplus	2,000,000
Undivided Profits	10,896,000
TOTAL CAPITAL	12,896,000
TOTAL LIABILITIES AND CAPITAL	143,515,000

BOARD OF DIRECTORS

John Fuller Cross - Chairman
Lewis E. Epley, Jr. - Vice Chairman
Archie B. Ryan - Secretary
Genes Bland

Charles T. Cross
Capt. Claude C. Cross, Ret.
Johnice Cross
William E. Goff

Rex A. Gustin
Michael Mathews
Col. Daniel J. Mumaugh, Ret.
Randy Wolfinbarger