

**COMMUNITY REINVESTMENT ACT**

**Cornerstone Bank**

**York, Nebraska**

**Cornerstone Bank defines its assessment area to include the census tracts in the following counties:**

<b>State</b>	<b>County Name</b>	<b>Tract</b>	<b>Tract Income Level</b>	<b>Distrsd / Undersvd</b>
NE	ADAMS	9662	3:Middle	No
NE	ADAMS	9661	1:Low	No
NE	ADAMS	9660	2:Moderate	No
NE	ADAMS	9659	4:Upper	No
NE	ADAMS	9658	2:Moderate	No
NE	ADAMS	9657	3:Middle	No
NE	ADAMS	9656	4:Upper	No
NE	ADAMS	9655	3:Middle	No
NE	ADAMS	9654	4:Upper	No
NE	ANTELOPE	9798	3:Middle	Yes
NE	ANTELOPE	9797	3:Middle	Yes
NE	ANTELOPE	9796	3:Middle	Yes
NE	BOONE	9602	4:Upper	No
NE	BOONE	9601	3:Middle	Yes
NE	BUFFALO	9697	3:Middle	No
NE	BUFFALO	9696	1:Low	No
NE	BUFFALO	9695	3:Middle	No
NE	BUFFALO	9694	3:Middle	No
NE	BUFFALO	9693	2:Moderate	No
NE	BUFFALO	9692.04	4:Upper	No
NE	BUFFALO	9692.03	4:Upper	No
NE	BUFFALO	9692.02	4:Upper	No
NE	BUFFALO	9691	3:Middle	No
NE	BUFFALO	9690	3:Middle	No
NE	BUFFALO	9689	3:Middle	No
NE	BUTLER	9678	4:Upper	No
NE	BUTLER	9677	3:Middle	No
NE	BUTLER	9676	3:Middle	No
NE	CASS	9661	2:Moderate	No
NE	CASS	9660	3:Middle	No
NE	CASS	9659	3:Middle	No
NE	CASS	9658	3:Middle	No
NE	CASS	9657	4:Upper	No
NE	CASS	9656	3:Middle	No
NE	CLAY	9622	3:Middle	Yes
NE	CLAY	9621	3:Middle	Yes
NE	FILLMORE	917	4:Upper	No
NE	FILLMORE	916	3:Middle	Yes
NE	FRANKLIN	9647	2:Moderate	No
NE	FRANKLIN	9646	3:Middle	Yes

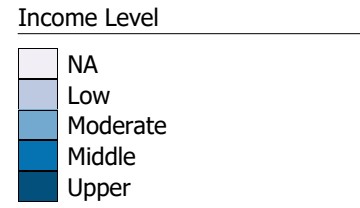
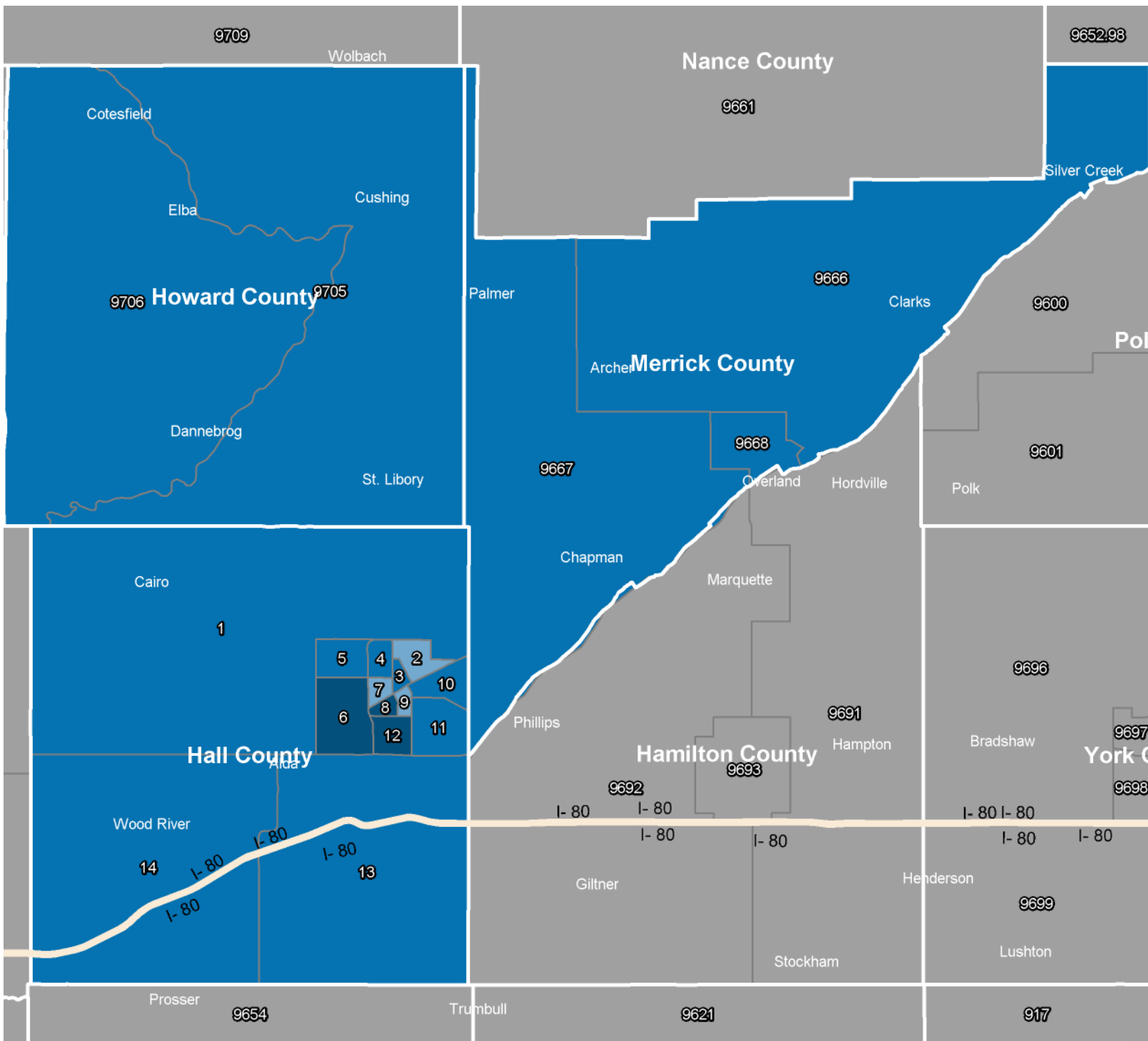
NE	GREELEY	9709	3:Middle	Yes
NE	HALL	14	3:Middle	No
NE	HALL	13	3:Middle	No
NE	HALL	12	4:Upper	No
NE	HALL	11	3:Middle	No
NE	HALL	10	3:Middle	No
NE	HALL	9	2:Moderate	No
NE	HALL	8	4:Upper	No
NE	HALL	7	2:Moderate	No
NE	HALL	6	4:Upper	No
NE	HALL	5	3:Middle	No
NE	HALL	4	3:Middle	No
NE	HALL	3	3:Middle	No
NE	HALL	2	2:Moderate	No
NE	HALL	1	3:Middle	No
NE	HAMILTON	9693	4:Upper	No
NE	HAMILTON	9692	3:Middle	No
NE	HAMILTON	9691	3:Middle	No
NE	HOLT	9743	3:Middle	Yes
NE	HOLT	9742	3:Middle	Yes
NE	HOLT	9741	3:Middle	Yes
NE	HOLT	9740	3:Middle	Yes
NE	HOWARD	9706	3:Middle	No
NE	HOWARD	9705	3:Middle	No
NE	KEARNEY	9667	3:Middle	No
NE	KEARNEY	9666	3:Middle	No
NE	KNOX	9764	3:Middle	Yes
NE	KNOX	9763	3:Middle	Yes
NE	KNOX	9762	3:Middle	Yes
NE	MADISON	9613	3:Middle	No
NE	MADISON	9612	3:Middle	No
NE	MADISON	9611	3:Middle	No
NE	MADISON	9610	2:Moderate	No
NE	MADISON	9609	3:Middle	No
NE	MADISON	9608.02	4:Upper	No
NE	MADISON	9608.01	4:Upper	No
NE	MADISON	9607	2:Moderate	No
NE	MADISON	9606	3:Middle	No
NE	MERRICK	9668	3:Middle	No
NE	MERRICK	9667	3:Middle	No
NE	MERRICK	9666	3:Middle	No
NE	NANCE	9661	3:Middle	Yes
NE	NUCKOLLS	9601	3:Middle	Yes
NE	NUCKOLLS	9600	3:Middle	Yes
NE	PIERCE	9792	3:Middle	No
NE	PIERCE	9791	3:Middle	No
NE	PLATTE	9657	3:Middle	No

NE	PLATTE	9656	3:Middle	No
NE	PLATTE	9655	3:Middle	No
NE	PLATTE	9654	3:Middle	No
NE	PLATTE	9653.02	3:Middle	No
NE	PLATTE	9653.01	3:Middle	No
NE	PLATTE	9652.98	3:Middle	No
NE	PLATTE	9651	4:Upper	No
NE	POLK	9601	3:Middle	Yes
NE	POLK	9600	3:Middle	Yes
NE	SAUNDERS	9685	3:Middle	No
NE	SAUNDERS	9684	3:Middle	No
NE	SAUNDERS	9683	3:Middle	No
NE	SAUNDERS	9682	3:Middle	No
NE	SAUNDERS	9681	3:Middle	No
NE	SHERMAN	9701	3:Middle	Yes
NE	THAYER	9632	3:Middle	Yes
NE	THAYER	9631	3:Middle	Yes
NE	VALLEY	9714	3:Middle	Yes
NE	VALLEY	9713	3:Middle	Yes
NE	WEBSTER	9651	2:Moderate	No
NE	WEBSTER	9650	3:Middle	Yes
NE	WHEELER	9736	3:Middle	Yes
NE	YORK	9699	3:Middle	No
NE	YORK	9698	4:Upper	No
NE	YORK	9697	3:Middle	No
NE	YORK	9696	3:Middle	No

**A map of the assessment area is below. Individual county maps are also available.**

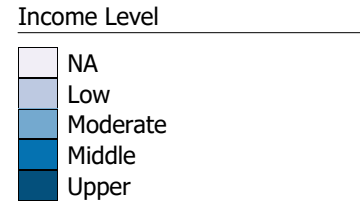
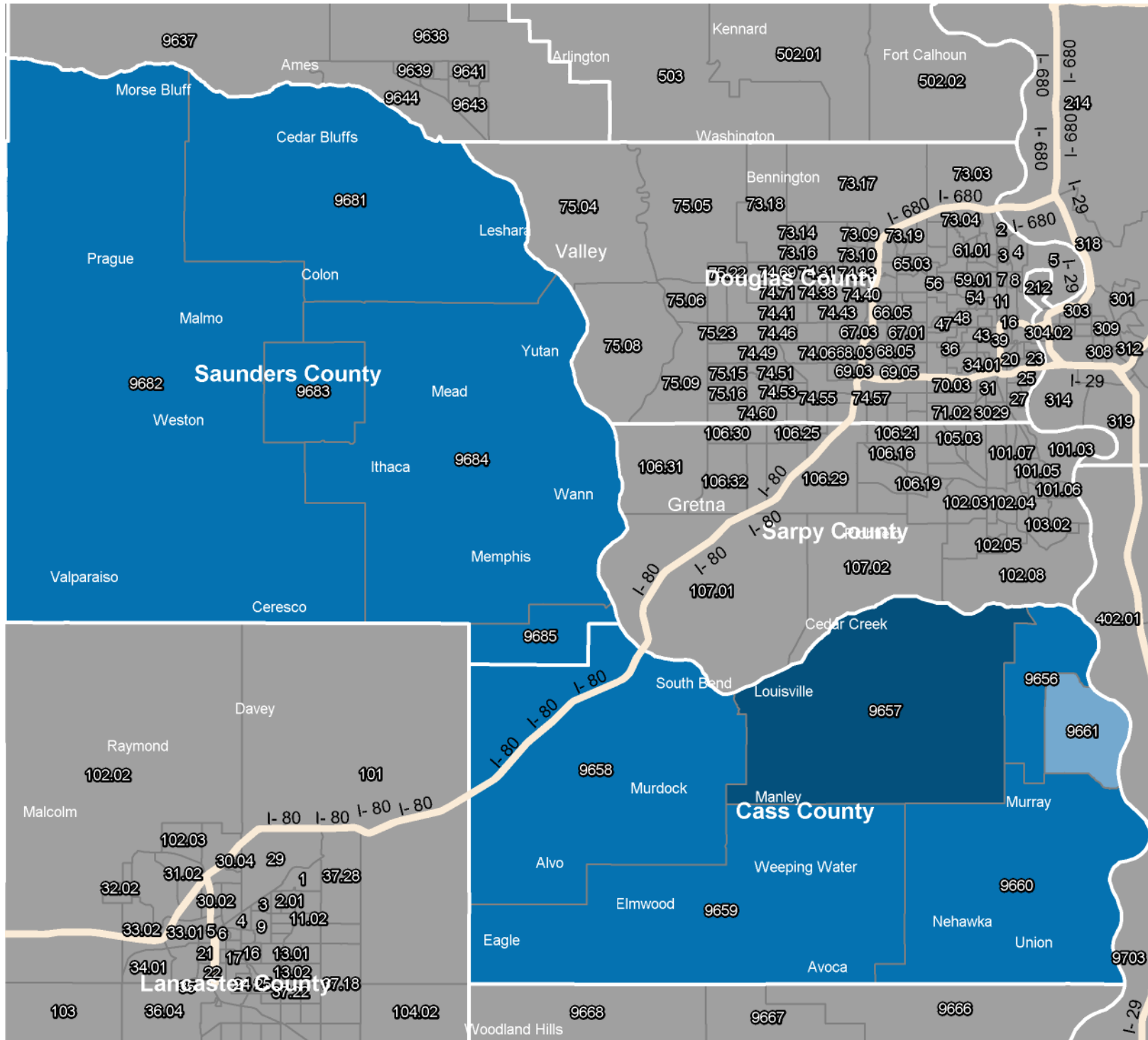
# CORNERSTONE BANK - 2023 CRA - ASSESSMENT AREA INCOME MAP

Grand Island MSA AA\*

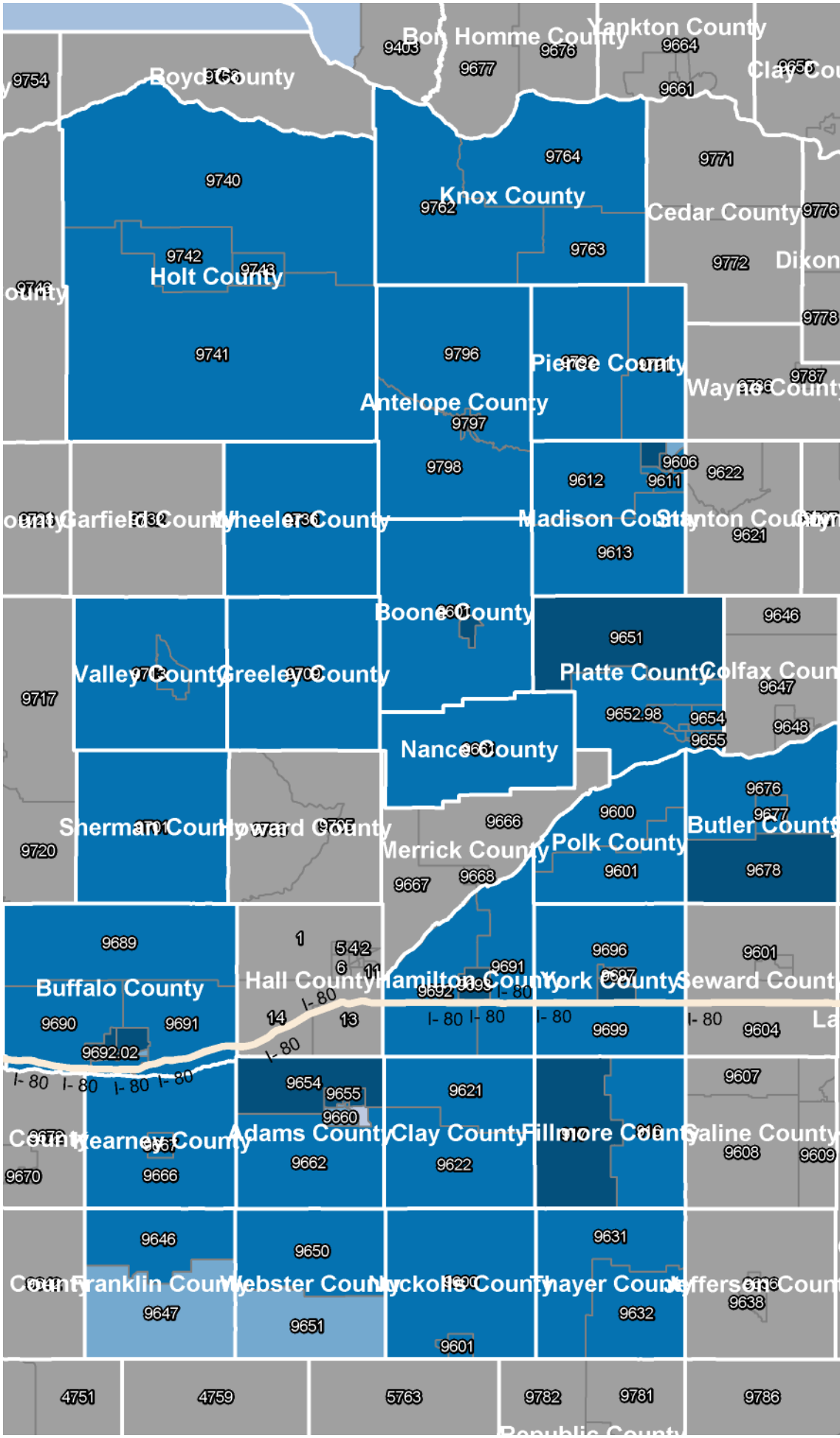


# CORNERSTONE BANK - 2023 CRA - ASSESSMENT AREA INCOME MAP

Omaha-Council Bluffs MSA AA



**CORNERSTONE BANK - 2023 CRA - ASSESSMENT AREA INCOME MAP**  
*Rural Nebraska AA*



**Income Level**

- NA
- Low
- Moderate
- Middle
- Upper