

**COMMUNITY REINVESTMENT ACT**  
**Cornerstone Bank**  
**York, Nebraska**

**FACILITY OPENING & CLOSINGS**

**2024**

On February 28, 2024, Cornerstone Bank replaced the deposit taking ATM at 211 Winters Ave, Glenvil, NE 68941 with a 24-hour cash dispenser.

On January 25, 2024, Cornerstone Bank replaced the deposit taking ATM at 222 Sherman Street, Benedict, NE 68316 with a 24-hour cash dispenser.

On January 24, 2024, Cornerstone Bank replaced the deposit taking ATM at 402 Marquis Avenue, Marquette, NE 68854 with a 24-hour cash dispenser.

On January 23, 2024, Cornerstone Bank replaced the deposit taking ATM at 315 Lincoln Ave, York, NE 68467 (Grand Central Foods) with a cash dispenser. This ATM is available during normal store hours.

On January 22, 2024, Cornerstone Bank replaced the deposit taking ATM at 319 Midland Street, Waco, NE 68460 with a 24-hour cash dispenser.

**2023**

On November 15, 2023, Cornerstone Bank replaced the deposit taking ATM at 260 Garhan Ave, Rising City, NE 68658 with a 24-hour cash dispenser.

On November 14, 2023, Cornerstone Bank replaced the deposit taking ATM at 317 Beaver St, St. Edward, NE 68660 with a 24-hour cash dispenser.

On November 7, 2023, Cornerstone Bank replaced the deposit taking ATM at 100 West 6<sup>th</sup> Street, Davenport, NE 68335 with a 24-hour cash dispenser.

On November 7, 2023, Cornerstone Bank replaced the deposit taking ATM at 916 North Main Street, Henderson, NE 68371 with a 24-hour cash dispenser.

**2022**

On October 25, 2022, Cornerstone Bank acquired The State Bank of Ashton. The acquisition resulted in the addition of a branch at 295 Center Avenue, Ashton, NE 68817. The location features a night depository. The location also has a 24-hour cash dispenser.

**2021**

On December 20, 2021, Cornerstone Bank opened a new facility located at 311 North 13<sup>th</sup> Street, Geneva, NE 68361. This facility replaced the facility located at 1141 G Street, Geneva, NE 68361. The facility at 1141 G Street, Geneva, NE 68361 was closed the same day. The facility features a night depository. The facility also includes a 24-hour cash dispenser.

On January 7, 2021, Cornerstone Bank acquired The Tilden Bank. The acquisition resulted in the addition of the branches at 100 East 2<sup>nd</sup> Street, Tilden, NE 68781, 709 Peabody Avenue, Creighton, NE 68729 and 604 Main Street, Clearwater, NE 68726. All three locations feature a night depository. The Tilden and Clearwater branches include 24-hour cash dispensers. In

addition, Cornerstone acquired two ATM's. The ATM's are located at the HiWay Mart at 303 US 275, Clearwater, NE 68726 and at 59 Express at 409 Main Street, Creighton, NE 68322. These ATM's are cash dispensers only and are only available when the stores are open.

## **2020**

On February 4, 2020, Cornerstone Bank removed ATM's at the following locations:

- Columbus Walmart Walk-up, 818 East 23<sup>rd</sup> St, Columbus, NE 68601
- Grand Island North Walmart Walk-up, 2250 North Diers Ave, Grand Island, NE 68803
- Grand Island South Walmart Walk-up, 3501 South Locust St, Grand Island, NE 68801

All ATM's were cash dispensers only. ATM's are still available at these location at the in-store Cornerstone Bank branch.

On March 2, 2020, Cornerstone Bank removed the ATM at Grand Island Central Community College, 3134 West Highway 34, Grand Island, NE 68802. This ATM was a cash dispenser only.

On March 2, 2020, Cornerstone Bank installed a new ATM at the GOOD2GO located at 6206 Spur 85C, Bruning, NE 68322. This ATM is a cash dispenser only.

On October 22, 2020, Cornerstone Bank installed a new ATM at 519 15<sup>th</sup> Avenue, Franklin, NE 68939. This ATM is a cash dispenser only.

## **2019**

On December 4, 2019, Cornerstone Bank acquired Security Home Bank. The acquisition resulted in the addition of the branch at 147 Center Avenue, Malmo, NE 68040. The location features a night depository. In addition, Cornerstone acquired two ATM's. The ATM's are located at the Midtown Amoco at 703 North Chestnut Street, Wahoo, NE 68066 and at West on 92 BP at 2344 County Road K, Weston, NE 68070. These ATM's are cash dispensers only and are only available when the stores are open.

On January 14, 2019, Cornerstone Bank opened their Beaver Lake location at 211 Rock Bluff Road, Beaver Lake, NE 68048. The facility offers two drive-thru windows and a drive-thru ATM machine.

## **2018**

On October 30, 2018, Cornerstone Bank acquired Franklin State Bank. The acquisition resulted in the addition of the branch at 1502 M Street, Franklin, NE 68939. The location features a night depository.

## **2017**

On January 6, 2017, Cornerstone Bank acquired Murray State Bank. The acquisition resulted in the addition of the branch at 102 West Main Street, Murray, NE 68409. The location features a night depository. In addition, Cornerstone acquired three ATM's. The ATM's are located at the '75' Mart at 114 Rock Bluff Road, Plattsmouth, NE 68048, the BP Amoco at 109 Rock Bluff Road, Plattsmouth, NE 68048 and at the Jrc's Express at 16550 South Hwy 75, Laplatte, NE 68123. These ATM's are cash dispensers only and are only available when the stores are open.

## **2016**

On September 30, 2016, Cornerstone Bank acquired Hildreth State Bank. The acquisition resulted in the addition of the branch at 133 Commercial Avenue, Hildreth, NE 68947. The location features a night depository.

On August 25, 2016, Cornerstone Bank installed a full-service, drive-thru ATM at the York East Branch located at 526 Grant Avenue, York, NE. It is accessible 24 hours a day.

On July 15, 2016, Cornerstone Bank acquired the Wilcox branch of Iowa-Nebraska State Bank. The acquisition resulted in the addition of the branch at 102 West Sapp Street, Wilcox, NE 68982. The location features a night depository and a 24-hour cash dispenser.

On May 12, 2016, Cornerstone Bank installed a new ATM at the Whoa & Go Express at 512 1<sup>st</sup> St, North Loup, NE. This ATM is a cash dispenser only.

## **2015**

On October 8, 2015, Cornerstone Bank acquired Guide Rock State Bank, Guide Rock, Nebraska. The acquisition resulted in the addition of two branches: one at 401 University Avenue, Guide Rock, Nebraska, and one at 307 North C Street, Edgar, Nebraska. Both locations feature a night depository and 24-hour cash dispensers. In addition, Cornerstone acquired an ATM at the Country Corner Convenience Store at the junction of Highways 78 and 136. This ATM is a cash dispenser only and is only available when the store is open.

On August 18, 2015, Cornerstone Bank installed a new ATM at the Good2Go Travel Center located at 5018 S Lincoln Ave, York, NE. This ATM is a cash dispenser only.

On August 5, 2015, Cornerstone Bank acquired the ATM at Black Bart's Travel Center, located at 3711 S Lincoln Ave, York, NE. This ATM is a cash dispenser only.

On March 23, 2015, Cornerstone Bank installed a new ATM at the Holthus Convention Center, located at 3130 Holen Avenue, York, NE. This ATM is a cash dispenser only.

On March 23, 2015, Cornerstone bank installed a new ATM at Grand Island Central Community College, located at 3134 W Highway 34, Grand Island, NE. This ATM is a cash dispenser only.

On February 18, 2015, Cornerstone Bank acquired the North Loup Valley Bank and North Loup Valley Insurance Agency Inc. The new facility is located at 404 West 1<sup>st</sup> Street, North Loup, NE.

On February 18, 2015, Cornerstone Bank also acquired the ATM located at the Trotters Whoa & Go on 502 Scotia Avenue, Scotia, NE. This ATM was acquired along with North Loup Valley Bank and is a cash dispenser only.

## **2014**

On October 29, 2014, Cornerstone Bank installed a full-service ATM in the Marquette branch, which is located at 402 Marquis Avenue, Marquette, NE.

On April 4, 2014, Cornerstone Bank installed a cash dispenser ATM at York High School (1005 Duke Drive, York, NE). This was the dispenser previously installed in Newman Grove.

On April 1, 2014, Cornerstone Bank acquired the Bank of Marquette in Marquette, NE. The new facility is located at 402 Marquis Avenue, Marquette, NE.

On March 4, 2014, Cornerstone Bank removed the cash dispenser ATM located at 301 South 8<sup>th</sup> Street in Newman Grove NE.

## **2013**

On December 4, 2013, Cornerstone Bank removed the ATM located at the Clay Center Country Store (404 North Center Street, Clay Center, NE) and relocated it to the bank located at 103 S Brown Avenue, Clay Center, NE.

On May 20<sup>th</sup>, 2013, the Stromsburg branch was moved from 123 East 4<sup>th</sup> Street to 400 Main Street, Stromsburg, Nebraska. The new location offers a full-service ATM and a drive-thru window.

On April 29<sup>th</sup>, 2013, Cornerstone Bank removed the ATM located at 1125 East 8<sup>th</sup> Street, York Nebraska for upgrades. The new ATM was completed and available for transactions on April 30<sup>th</sup>, 2013.

On April 25<sup>th</sup>, 2013, Cornerstone Bank removed the ATM located at The Central City Mall (Jim's Foods) at 15<sup>th</sup> & Highway 30, Central City, Nebraska, for upgrades. The new ATM was completed and available for transactions that same day.

On April 22, 2013, Cornerstone Bank removed the ATM located at 3511 South Lincoln Avenue, York, Nebraska for upgrades. The new ATM was completed and available for transactions that same day.

On April 18, 2013, Cornerstone Bank removed the ATM located at 1727 23<sup>rd</sup> Street, Columbus, Nebraska, for upgrades. The new ATM was completed and available for transactions that same day.

On February 1, 2013, Cornerstone Bank acquired Glenvil Cooperative Credit Union. The new facility is located at 211 Winters Avenue, Glenvil Nebraska.

## **2012**

On June 14, 2012, Cornerstone Bank installed a full-service ATM at the Grand Island facility located at 840 N Diers Avenue, Grand Island, Nebraska.

On May 30, 2012, Cornerstone Bank installed a full-service ATM at the Davenport facility located at 100 W 6<sup>th</sup> Street, Davenport, Nebraska.

On April 11, 2012, Cornerstone Bank acquired Frontier Bank in Davenport. The new facility is located at 100 W 6<sup>th</sup> Street, Davenport, Nebraska. This facility will soon offer a drive-thru window and a full-service ATM.

On March 13, 2012, Cornerstone Bank removed the ATM located at 302 N Clay Street in Harvard for upgrades. The new ATM was completed and available for transactions that day.

On March 12, 2012, Cornerstone Bank removed the walkup ATM located at 818 E 23<sup>rd</sup> Street in Columbus (inside Wal-Mart) for upgrades. The new ATM was completed and available for transactions that same day.

On March 8, 2012, Cornerstone Bank removed the ATM located at on Randolph and Highway 281 (the WeMart Store) in Bartlett for upgrades. The new ATM was completed and available for transactions that same day.

On March 1, 2012, Cornerstone Bank removed the ATM located at 529 Lincoln Ave in York for upgrades. The new ATM was completed and available for transactions that same day.

On February 16, 2012, Cornerstone Bank removed the ATM located at 2800 Division Ave (Hamilton Sundstrand) in York for upgrades. The new ATM was completed and available for transactions that same day.

On February 14, 2012, Cornerstone Bank removed the ATM located at 404 North Center (the Country Store) in Clay Center for upgrades. The new ATM was completed and available for transactions that same day.

On February 10, 2012, Cornerstone Bank removed the ATM located on Highway 34 in Hampton (at the Co-op Country Store) for upgrades. The new ATM was completed and available for transactions that same day.

On February 7, 2012, Cornerstone Bank removed the ATM located AT 319 Midland Street in Waco for upgrades. The new ATM was completed and available for transactions that same day.

On February 3, 2012, Cornerstone Bank removed the ATM located at 105 East Highway 6 (George's 66 Service) in Sutton for upgrades. The new ATM was completed and available for transactions that same day.

## **2011**

On October 5, 2011, Cornerstone Bank acquired First State Bank in Shelton. The new facility is located at 119 C Street, Shelton, Nebraska. This facility offers a drive-thru window and a cash dispenser.

On June 9, 2011, Cornerstone Bank removed the ATM located at 1803 N. Lincoln Avenue (Subway location) in York to construct a new ATM at the site. The new ATM was completed and available for transactions on June 30, 2011.

On June 2, 2011, Cornerstone Bank removed the ATM at the Fuel Mart located at exit 360 on I-80 (Waco). N & S Enterprises LLC decided to install their own ATM.

## **2010**

On December 9, 2010, Cornerstone Bank removed the ATM at the Kabredlo's Convenience Store located at Highway 81 and Road F in Fairmont. The store was purchased by Casey's, General Stores, Inc., who decided to install their own ATM.

On April 1, 2010, Cornerstone Bank acquired Harvard State Bank. The new facility is located at 302 N. Clay, Harvard, Nebraska.

On March 30, 2010, Cornerstone Bank opened a cash dispenser located at 302 N. Clay, Harvard, Nebraska.

On February 24, 2010 Cornerstone Bank removed the ATM's at the Petro Travel Store and Petro Fuel Island located south of the 80-81 Interchange in York. T.A. Operating LLC went with a different company.

## **2009**

On August 24, 2009 Cornerstone Bank opened a cash dispenser ATM at the McCool Junction Facility located at 401 East M Street McCool Junction, Nebraska.

On May 4, 2009 Cornerstone Bank opened their Henderson location at 916 N Main Street. The facility offers a drive-thru window and a drive-thru full service ATM machine.

On May 4, 2009 Cornerstone Bank closed the facility and ATM located at 936 N Main Street, Henderson Nebraska.

On March 10, 2009 Cornerstone Bank removed a cash dispenser located in Casey's at 310 16<sup>th</sup> Street Aurora, Nebraska.

On January 16, 2009 Cornerstone Bank removed a cash dispenser ATM located inside Kerry's Restaurant at 119 North 1<sup>st</sup> Street, McCool Junction, Nebraska.

## **2008**

On January 11, 2008 Cornerstone Bank acquired the Bank of St. Edward. The new facility is located at 317 Beaver Street St. Edward, Nebraska and includes a cash dispenser.

## **2007**

On October 3, 2007 Cornerstone Bank removed a cash dispenser located in Sutton at Brown's Thrift Store 125 S Saunders Avenue, Sutton, Nebraska.

On September 28, 2007 Cornerstone Bank removed a cash dispenser ATM located inside Lori's Kitchen at 915 Road S, Waco, Nebraska and instead opened a cash dispenser ATM located inside Fuel Mart at 915 Road S, Waco, Nebraska.

In July 2007 Cornerstone Bank removed a cash dispenser ATM located inside Holiday Inn at 4619 S Lincoln Avenue, York NE.

In July 2007 Cornerstone Bank opened a cash dispenser ATM located inside Lori's Kitchen at 915 Road S, Waco, Nebraska.

On May 22, 2007 Cornerstone Bank opened a third facility in Grand Island at 810 N. Diers Avenue, Grand Island NE. This location offers a drive-thru teller window.

On April 1, 2007 Cornerstone Bank added a full service walk up ATM to the 101 W Elm Street, Sutton, NE location.

## **2006**

In May of 2006 Cornerstone Bank opened a second facility at 902 S. Saunders, Sutton, NE 68979. This location offers a drive-thru teller window and a drive up ATM.

In May of 2006 Cornerstone Bank opened a cash dispenser ATM located inside Kerry's Restaurant at 119 North 1<sup>st</sup> Avenue in McCool Junction.

On April 10, 2006 Cornerstone Bank removed from ATM from Fuel Mart. The owner of the business purchased their own ATM machine.

## **2005**

On October 22, 2005 Cornerstone Bank merged with Albion National Bank. A new facility location is at 240 S 3<sup>rd</sup> Street in Albion and includes a full service ATM. The facility location in Bartlett is located at 250 Third Ave and offers a cash dispenser machine. Another cash dispenser is located at 301 South 8<sup>th</sup> Street in Newman Grove NE.

On October 22, 2005 Cornerstone Bank merged with City State Bank. One new facility location is at 201 N Saunders in Sutton and also two cash dispensers located in Sutton at Brown's Thrift Store 125 S Saunders Avenue and George's 66 Service 105 East Highway 6. Another facility is located at 103 S Brown in Clay Center with a cash dispenser located at the Country Store 404 N Center Street.

In July 2005 Cornerstone Bank opened a new location with a full service ATM and also a cash dispenser located inside the 24-hour Wal-Mart store in Grand Island NE at 3501 S. Locust St.

In July 2005 Cornerstone Bank opened a new location with a full service ATM and also a cash dispenser located inside the 24 hour Wal-Mart store in Grand Island NE at 2250 N. Diers Ave.

In May 2005 Cornerstone Bank opened a cash dispenser located in the Holiday Inn at 4619 S Lincoln Avenue, York NE.

On April 13, 2005 Cornerstone Bank opened a new location with a full service ATM and also a cash dispenser located inside the 24 hour Wal-Mart store in Columbus NE at 818 E 23<sup>rd</sup> St.

On April 13, 2005 Cornerstone Bank opened a new location and full service ATM located inside the 24 hour Wal-Mart store in York NE at 101 E. David Drive.

In March of 2005 the ATM's were removed from Crossroads Texaco and Black Bart's Deli Shop. The owner of the businesses decided to go with another Bank for the ATM service.

## **2004**

Cornerstone Bank did not open or close any branches during 2004.

## **2003**

In September of 2003 Cornerstone Bank opened a 24-hour ATM in Polk at 115 S Main Street.

In February of 2003 the ATM's were removed from the Applebee's restaurants in Lincoln and Kearney. The minimal usage did not warrant leaving the ATM's at these locations.

## **2002**

In November of 2002 Cornerstone Bank opened a new branch with an ATM in Rising City at 260 Garhan Avenue.

On November 1, 2002 Cornerstone Bank opened a 24-hour ATM into the Petro Travel Store south of the Interstate 80/US Highway 81 Interchange.

In August of 2002 Cornerstone Bank opened a new location and ATM in Aurora at 1206 13<sup>th</sup> Street. The old Aurora branch at 1205 11<sup>th</sup> Street was closed.

In July of 2002 Cornerstone Bank opened an ATM in an Applebee's restaurant in Kearney at 5605 2<sup>nd</sup> Avenue.

In June of 2002 Cornerstone Bank opened an ATM in an Applebee's restaurant in Lincoln at 1133 Q Street.

On April 4, 2002, Cornerstone Bank purchased the Citizens State Bank of Polk and opened it as Cornerstone Bank. The facility is located at 190 N Main Street in Polk.

On April 1, 2002 the cash machine was removed from Hunter's Lounge.

On March 14, 2002 Cornerstone Bank moved a 24-hour ATM into the vestibule at our Waco Bank. This machine would replace an old cash dispenser that was located 100 feet away inside Hunter's Lounge. The cash machine had limited hours.

On March 12, 2002 Cornerstone Bank opened a 24-hour ATM in the vestibule at the Stromsburg Bank. This is our first ATM in Stromsburg.

## **2001**

In the fall of 2001 the ATM machine was removed from the Kentucky Fried Chicken due to poor usage. Cornerstone Bank has two other ATM's within 300 yards and two additional cash machines another half mile away.

On February 23, 2001, Cornerstone Bank purchased the First National Bank of Stromsburg and opened it as Cornerstone Bank. The facility is located at 123 East 4<sup>th</sup> Street in Stromsburg.

## **2000**

In December 2000, Cornerstone Bank moved the cash dispenser from Dickie Doodles at 2820 East 23<sup>rd</sup> Street in Columbus to the Petro Fuel Island, located South of the 80 – 81 interchange in York. Poor usage at the Dickie Doodle's cash dispenser was a major factor in this decision.

In the summer of 2000 the East Bank ATM was removed. Usage declined and an ATM located at the main bank was only one block away.

In April of 2000, Cornerstone Bank opened a cash dispenser at the Conoco Food Court at Hwy 81 & Road F in Fairmont.

On February 16, 2000, Cornerstone Bank purchased the Bank of Monroe and opened it as a Cornerstone Bank. The facility is located at 404 Gerrard Avenue in Monroe, Nebraska.

## **1999**

On November 4, 1999, Cornerstone Bank opened the South facility in York, Nebraska. This facility offers a variety of banking services including a drive through teller window and a drive through ATM. Loan services are not available. The facility is located at 3511 South Lincoln Avenue, York, Nebraska 68467.

On Friday, August 20, 1999, Cornerstone Bank opened a 24-HOUR Automated Teller Machine (ATM) location in Aurora, Nebraska. The facility is located in the Pin-Setter Lanes at 1609 Q Street in Aurora, Nebraska 68818.



On May 28, 1999, Cornerstone Bank opened a second facility in Columbus, Nebraska. This facility offers full service banking including a drive through teller window and a drive through ATM. The facility is located at 1727 23<sup>rd</sup> Street, Columbus, Nebraska 68601.

In March of 1999, Cornerstone Bank opened a Cash Dispenser location in Columbus, Nebraska. The facility is located in Dickie Doodles at 2820 East 23<sup>rd</sup> Street in Columbus, Nebraska 68601.

#### **1998**

On Friday, November 13, 1998, Cornerstone Bank opened a 24-hour Automated Teller Machine (ATM) location in Geneva, Nebraska. The facility is located at Highway 81 & L Street, Geneva, Nebraska 68361.

#### **1997**

Cornerstone did not open or close any branches in 1997.

#### **1996**

On August 1, 1996, Cornerstone Bank opened a branch in Columbus, Nebraska. This facility offers full service banking including a drive through teller window. The branch is located at 3304 16<sup>th</sup> Street, Columbus, Nebraska 68601.

On Thursday, February 29, 1996, Cornerstone Bank opened a full service branch in Hampton, Nebraska. This facility includes a drive through teller window. This branch is located at 409 A Street, Hampton, Nebraska 68843. Prior to the bank opening this branch, we believe Hampton to have been the largest town in Nebraska without a bank.

#### **1995**

In August of 1995 Cornerstone Bank added an Automated Teller Machine at York College, 9<sup>th</sup> & Kiplinger, York, Nebraska 68467.

**COMMUNITY REINVESTMENT ACT STATEMENT**  
**Cornerstone Bank**  
**York, Nebraska**

**BRANCH CLOSING POLICY**

It shall be the policy of Cornerstone Bank to have a distribution system that effectively and efficiently delivers products and services to our customers. For a number of years, the delivery of financial products was conducted through our Main Bank. Due to the need and convenience of our customer base and potential growth, the Bank has established a branching and ATM network to better serve our local community.

All branches and ATMs are expected to be competitive in the marketplace and profitable. Accordingly, we will from time-to-time re-evaluate our branch network and determine if a branch must be closed or hours rescheduled to meet the demands of our customer base. The following procedures will be followed if a branch is to be closed:

**BEFORE CLOSING A BRANCH**

1. We will evaluate the data in regard to the overall volume of all financial products and services within each branch and the profitability of each.
2. We will try to identify changes in staffing, products offered, use of space and other items that could make an unprofitable branch profitable.
3. We will try to identify ways to increase the volume or mix of business at the branch to increase its profitability.
4. If we find it necessary to close a branch in a community or area that affects low-to-moderate income individuals and businesses, we will meet with the community or group leaders to discuss measures that could help keep the branch open.
5. If we find it necessary to close a branch, we will notify the appropriate regulatory agency and provide notice to customers affected, in accordance with the provisions of section 39 of the Federal Deposit Insurance Act.