COMMUNITY REINVESTMENT ACT

Cornerstone Bank York, Nebraska

RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2023 through December 31, 2023

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x dan 3/12/24

Aaron Burger

VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

Cornerstone Bank York, Nebraska

RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2022 through December 31, 2022

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

10/23 Date: 3/10/23

Aaron Burger

VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

Cornerstone Bank York, Nebraska

RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2021 through December 31, 2021

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

Date: $\frac{3}{11/22}$

Aaron Burger

VP, CRA Officer and Chief Risk Officer