

COMMUNITY REINVESTMENT ACT
Cornerstone Bank
York, Nebraska

BRANCH OFFICE SERVICES

In addition to the Main Bank and four detached facilities in York, Cornerstone Bank operates forty-two full-service branches located in Albion, Ashton, Aurora, Bartlett, Beaver Lake, Bradshaw, Central City, Clay Center, Clearwater, Columbus (3), Creighton, Davenport, Edgar, Franklin, Geneva, Glenvil, Grand Island (3), Guide Rock, Hampton, Harvard, Henderson, Hildreth, Malmo, Marquette, McCool Junction, Monroe, Murray, North Loup, Orchard, Polk, Rising City, Shelton, St. Edward, Stromsburg, Sutton (2), Tilden, Waco and Wilcox. With some exceptions, all financial products and services available at the main bank are also available at each full-service branch on either a regularly scheduled basis or by appointment. The exceptions are as follows:

Safe Deposit Boxes are **not available** at the following facilities:

- Columbus West
- Columbus Walmart
- Creighton
- Geneva
- Grand Island Main
- Grand Island Walmart (North)
- Grand Island Walmart (South)
- Sutton Drive-Thru
- York East
- York South
- York Walmart

A Night Depository is **not available** at the following facilities*:

- Ashton
- Bradshaw
- Columbus West
- Columbus Walmart
- Glenvil
- Grand Island Walmart (North)
- Grand Island Walmart (South)
- McCool Junction
- Orchard
- Waco
- York Walmart

**Consumer envelope deposit only at Glenvil, Marquette, Orchard and Waco facilities*

Loan Functions are **not available** at the following facilities:

- York East
- York North
- York South
- York Walmart
- Columbus Walmart
- Grand Island Walmart North
- Grand Island Walmart South

The cost of all services available is consistent at all bank locations.

COMMUNITY REINVESTMENT ACT STATEMENT
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TYPES OF CONVENTIONAL CREDIT OFFERED

Cornerstone Bank offers the following types of credit services in its local community.

CONSUMER LOANS

- Vehicle
- Mobile Home
- Home Improvement
- Checking Plus/Overdraft Protection
- Personal (for many other personal, family, and household needs)
- Retail Sales Contracts

REAL ESTATE LOANS

- 1-4 Family
- Farm
- Commercial
- Multifamily
- Home Equity Loan
- Construction

COMMERCIAL LOANS

- New Business
- Equipment, Furniture & Fixtures
- Floor Plan
- Inventory, Accounts Receivable
- Other Operating
- SBA Guaranteed Loans
- Community Development Loans

AGRICULTURAL

- Crop Production
- Livestock Purchases & Feeding
- Capital Purchases
- Other Operating

OTHER

- Loans to Nonprofit Entities
- Loans to Political Subdivisions
- Hospital & Miscellaneous Contracts

The ability of Cornerstone Bank to provide each of these types of credit will be subject to the then existing underwriting standards; funds availability; economic conditions; federal, state and local laws, rules and regulations; and any other factors beyond the control of the bank.

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Special Loan Programs

Cornerstone Bank participates in many special loan programs in addition to its many conventional loan products, to help meet the credit needs of its community. These loan programs include:

- Residential loans in cooperation with NIFA (Nebraska Investment Finance Authority) and NIFA Target Programs. These programs are primarily directed at first-time buyers and, in residential programs, low-to-moderate income groups. These loans are brokered to West Gate Bank.
- Home loans to low and moderate-income groups by participating in government grant programs when offered.
- Brokered FHA-guaranteed residential real estate loans in conjunction with West Gate Bank.
- Agricultural real estate and operating loans in cooperation with the Farm Services Administration. These loans include interest rate buy down, guaranty, and subordination programs.
- Agricultural real estate loans on the secondary market in cooperation with the Farmer Mac I and II programs.
- Commercial loans in cooperation with SBA (Small Business Administration).
- Residential real estate loans through a secondary market program including conventional, RD and VA loans, thereby providing additional funds for real estate needs and a broader selection of mortgage interest rates and terms.
- Energy Savings Loan Programs offered in conjunction with the Nebraska Energy Office. Types of loans offered are residential, small business/non-profit, agricultural, local governments, appliance replacement, and rural nursing homes.
- The Hospital Retail Sales Contract Program was developed to specifically provide individuals responsible for the payment of medical expenses the option of extending payments over a period of 60 months or less. The program is available to any individual. There are no minimum balance requirements and all contracts are endorsed with full recourse.
- Down payment assistance program through FHLB is for 1st time homebuyers. Terms for qualification and down payment forgiveness are subject to change annually. Contact the Bank for current program information.

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TYPES OF DEPOSITORY ACCOUNTS OFFERED

Cornerstone Bank will actively strive to assure that our products and services are responsive to the needs of the community, including low-to-moderate income areas. Accordingly, the Bank offers the following depository accounts and services:

See the Personal Services link on the intranet.

SPECIAL SERVICES

Health Savings Accounts

In May 2004 Cornerstone Bank added Health Savings Accounts (HSA). An HSA is not health insurance, instead it is a trust or custodial account set up by a financial institution and created exclusively for the benefit of the account holder to save money for medical expenses. HSA contributions and distributions receive favorable federal income tax treatment and the funds are not subject to federal income tax if used for qualified medical expenses. There is a nominal fee associated with this account.

Mobile Banking

In February 2012, Cornerstone Bank added Mobile Banking to its product offering. Current Online Banking customers with access to a mobile phone that has either text messaging or internet access are able to access their account information, transfer funds, and pay bills. Customers can access this information via Text Banking, Mobile Browser Banking, or a Downloadable Application. Customers can also make mobile deposits through the Mobile Banking app. Mobile Banking is a free service through Cornerstone Bank; however, message and data rates may apply.

Online Banking

In November 2000 Cornerstone Bank added Online Banking to its product offering. Customers with access to the Internet can check balances, transfer funds, make bank payments, etc. free of charge. Bill payment is available for a fee. In August 2003 the fee was eliminated for bill payment.

Visa CheckCard

In December of 1995 Cornerstone Bank began offering Visa CheckCards to all qualified applicants. In addition to acting as an ATM card the Visa CheckCard was designed to replace checks. The card is accepted at any Visa location worldwide and is free when used in this capacity. The only charges that apply to this card are the ATM charges (See ATM transactions). Therefore, in addition to providing convenient access to your checking account it saves check costs. In May of 2005 Cornerstone Bank changed procedures to allow Visa CheckCards to any customer that applies.

ATM Transactions

Unlimited ATM transactions are available on all Cornerstone Bank terminals. Transactions at non-Cornerstone Bank terminals are available for a nominal fee. (See ATM charges)

In 1999 the bank adopted a policy that all affiliate banks under the First York Ban Corp Holding Company may use each other's ATMs and cash dispensers without charge. This change in policy allows Cornerstone Bank customers to use machines owned by Albion National Bank and City State Bank of Sutton free of charges. It also allows customers of these affiliates to use Cornerstone Bank ATMs and cash dispensers without a foreign transaction fee. As of October 2005 Cornerstone Bank does not have any affiliate banks under First York Ban Corp Holding Co.

Check Cashing

On-us checks will be cashed provided there are sufficient funds in the account. For checks that are not on-us, the person presenting the check for payment must maintain an account with us that has sufficient funds to cover the amount of the check being cashed. U. S. Government checks (with the exception of tax refunds) will be cashed at no charge with proper identification.

COST OF SERVICES

The cost of all services is consistent at all locations. Depository account information available upon request.

Miscellaneous Fees

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

ATM CHARGES:

Foreign ATM withdrawals	\$3.00 each
Foreign ATM balance inquiries	\$3.00 each

OTHER CHARGES:

Auto transfer notification	\$0.75
Cashier's Checks	\$8.00
Check copies	\$2.50
Check printing – depends on style of check ordered	
Collection Fees - incoming or outgoing	\$35.00
Dormant account fee - assessed each month and charged quarterly	\$15.00
Faxes	\$2.00 for first two pages, then \$0.25 per page
Garnishment	\$50.00
Instant Issue VISA Check Card	\$25.00
Rushed Debit Card	\$35.00
Money Orders	\$5.00
Multiple mailing addresses	\$5.00 each
Night Depository	\$20.00 per year
Overdraft Fee Item Paid (check, in-person withdrawal or other electronic means)	\$35.00
Overdraft Fee Item Returned (check, in-person withdrawal or other electronic means)	\$35.00
Paper Statement Fee (Only Budget Checking with primary account holder over 19) - Monthly	\$2.00
Record reproduction	\$30.00 per hour
Reissue lost or damaged ATM or Visa Check Card	\$10.00
Returned Mail Fee	\$7.50
Service Charges – Health Savings Accounts	\$3-\$5
Service Charges – Savings	\$3/debit over 6
Statement reconciliation fee (first time free)	\$2.50 per item or \$30.00 per hour plus \$0.75

	per copy
Stop payments	\$35.00 each
Two signature required fee	\$7.50 per statement cycle
Weekly Overdraft Fee	\$35.00
Wire transfer – incoming	\$15.00
Wire transfer – outgoing	\$20.00
Wire transfer -international	\$50.00
Zelle Cancellation Fee	\$10.00

NON-CUSTOMER CHARGES:

Check cashing - checks that are not drawn on Cornerstone Bank	
\$100 or less.....	\$1.00
\$101-300.....	\$3.00
\$301-500.....	\$5.00
More than \$500.....	\$1.00 per hundred
Coin counting	\$.10 per \$1.00

SAFE DEPOSIT BOXES:

Safe deposit boxes are available in sizes from 2" x 5" up to 32" x 17". Various sizes available based on location. Pricing ranges from \$10.00 per year to \$130.00 per year depending on the box size. Consult your local branch for available sizes and exact pricing information.