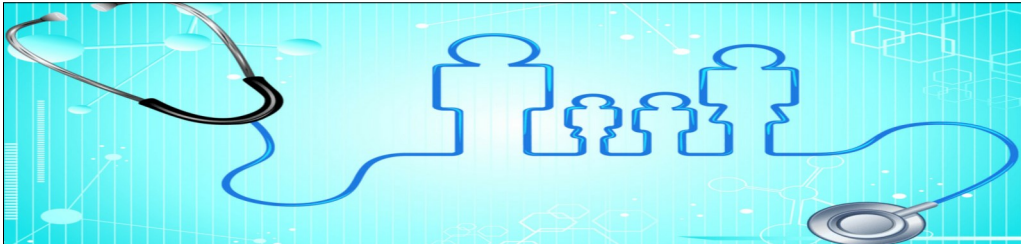




# Full Time Employee Benefits

It is because of our rich heritage and employees, Cornerstone Bank continues to prosper and stand on a solid foundation. Cornerstone Bank has been serving the financial needs of Nebraska since 1882 with 47 bank branches in 38 communities throughout Nebraska. We are a home town bank, our customers, our community and our employees are our most valuable asset.



## INSURANCE OPTIONS & EMPLOYEE WELLBEING



## RETIREMENT & FINANCIAL SECURITY

### HEALTH, DENTAL & VISION INS.

We offer a comprehensive medical insurance plan for employees and their families. Competitive dental and vision plans are also available.

### ADDITIONAL INSURANCES

To meet your families needs, we also offer cancer, hospitalization and accident insurances.

### FLEXIBLE SPENDING ACCOUNTS

Pre tax dollars can be contributed to flex spending account options to pay for certain out-of-pocket health care and dependent care costs.

### SHORT TERM DISABILITY INS.

This insurance protects your income during a time of injury or illness (that is not work-related) for a short period of time.

### LIFE INSURANCE

Employees can purchase additional life insurance for themselves and their family.

### HEALTH & WELL-BEING

We are happy to offer assistance with memberships costs to local wellness or fitness centers.

Your health and well-being are important to Cornerstone Bank. The Wellness Committee provides resources to empower employees to live out healthy lifestyles.

If you're going through a difficult time or having trouble balancing work and family, free professional counseling is available to our employees and their families with our Employee Assistance Program.

### TERM LIFE & LONG TERM DISABILITY INSURANCE

Term Life and Long Term Disability Insurance is provided to eligible employees at no cost. LTD is provided to eligible employees to protect your income in the event of an unexpected illness or injury.

### RETIREMENT PLANNING

Our on staff experts in the Trust Services, Retail Investments and Insurance Departments provide employees all of the tools needed to assist with retirement planning decisions.

Cornerstone Bank is proud to manage a fully funded profit sharing plan for our employees retirement goals. We also offer both traditional and Roth 401k plans to aid with retirement planning. New employees can rollover 401K accounts from previous employer's qualified plans.





## WORK/LIFE BALANCE

### EMPLOYEE EVENTS

Members of our Cornerstone Bank family enjoy our annual events that include a family picnic, employee BBQ, kid's lunch day and a holiday party.

### FREE CHECKING ACCOUNT

Enjoy a completely free checking account with personalized checks and a convenient Visa check card. Dependent children in high school or full-time college student may also be eligible for free accounts.

### INCENTIVE PLAN

In recognizing the contributions of the employees, an annual bonus is shared with employees.

### TIME AWAY FROM WORK

Cornerstone believes it's important for you to have the flexibility to meet your personal needs and to enjoy time away from work. Paid Time Off (PTO), vacation, bereavement and holiday time is provided for these situations. Within the first year of employment, employees can earn up to 15 days of time off. We also observe approximately 11 paid holidays.

### COMMUNITY INVOLVEMENT

Cornerstone Bank is proud to give back to all of the communities that we serve. Employees have many opportunities to volunteer their time and talents.

### CAREER DEVELOPMENT

We offer a robust onsite program for continued professional growth. Opportunities vary from our library, to in-house trainings as well as various outside schools and conventions for continued education.

### PERSONAL DEVELOPMENT

We offer a variety of Employee Enrichment Days and other opportunities to build personal and professional communication and leadership skills.

