



## FREQUENTLY ASKED QUESTIONS

### **Why are you shortening your name to CS Bank?**

Although our current name, Cornerstone Bank, has served us well over the years, we are now entering Missouri where there is already a Cornerstone Bank. To avoid confusion and to position ourselves to grow and to be a leader in banking throughout our state and beyond, we found it necessary to refresh our brand.

By refreshing the name to CS Bank, we are simply shortening our name. You will see that our brand look will continue to be similar and our diamond “cornerstone” icon will continue to be a prominent part of our logo.

**Has the bank ownership changed?** No, rest assured, the bank’s ownership, Board, executive team, employees, and locations are remaining in place. “I commit to you that the organization you know and love is not changing in any respect,” said Charles T Cross, CEO of Cornerstone Bank, “You can still expect the same level of personal service from everyone here you have come to know and trust.”

**When will this change occur?** You will notice some items changing in the coming months and throughout the year. We plan to be completely converted to CS Bank before the end of 2020.

**Can I still use my existing Cornerstone Bank debit card?** Yes. You can continue to use your current Cornerstone Bank debit card. At the point of time that we decide to reissue cards, you will receive a new debit card with our new CS Bank logo. At this time there are no immediate plans to reissue the cards.

**Is my ATM/Debit Card PIN number the same?** Yes. Nothing changes on your access to your funds or information.

**Has the website address changed?** In the near future we will change the domain from Cstonebank.net to CS.bank. The “dot” bank domain is a much more secure domain that provides an additional layer of protection and can be used as a visual authentication cue to quickly confirm emails and websites of ours are real. This is a change we would make regardless of whether we were shortening our bank name to provide more protection from cyber threats. We will communicate with you when this new web address goes live and becomes CS.bank. You will be automatically redirected to our new site if you use our current web address.

**Do I need to get a new CD to replace my old one?** No. Your CD contract will remain effective.

**Are there changes to my loan?** No. Nothing changes on any existing loans. The terms of the contract will not change.

**Will my online banking password change?** No. You will still use your same password for online banking.

**Can I still use my Cornerstone Bank checks?** Yes. We still honor and process Cornerstone Bank checks. When you reorder your new checks will reflect our new brand.

**Will this affect my business cash management service?** No. You will continue to use these services as you have in the past.

**Are there changes to my credit card?** You should get a new card in the mail with the new name once changes have been finalized with the credit card company. Until that time, continue using your same card with no need for you to do anything.

**Do I need a new signature card on my checking account?** No. Your contract is still with Cornerstone Bank.

**Will any of my account numbers change?** No. Your accounts will not change in any way.

**Will I still Have Overdraft Protection on my accounts?** Yes. Everything will remain the same.

**Has the Bank’s toll-free number changed?** No. It is still 1-800-301-4466.

**Is Cornerstone Bank staying committed to Northwest Arkansas?** *Absolutely!* This is our home and we are committed to our local communities.

**What if I have additional questions?** Please feel free to call us at **(479) 253-2265** or toll free at **1-800-301-4466** or talk with any one of our Cornerstone Bank team members. That’s the same number, and same dedicated service team that has always been here to help you. As you see the new CS Bank brand in our community, we hope you will feel confident in our commitment to you and proud to be a part of an organization that is looking forward to the future.