



Cornerstone Bank
PO Box 309
Eureka Springs, AR 72632

Dear Valued Customer:

I'm happy to share some exciting news about events that will be taking place later this year which will be of value to you, our customer. As you are likely aware, we recently announced plans to continue the expansion of our bank with a planned facility in Cassville, Missouri. Our bank intends to open a temporary facility in Cassville later this year while we construct our permanent building on land previously purchased in that market. The new branch will open under the trade name "CS Bank", a shortened version of our current name. As much as we value the equity of our current name, another bank utilizes that name in Missouri, which hinders our ability to move forward with the full "Cornerstone Bank" name. This name shortening is not a result of a merger or acquisition, but a strategic decision to avoid confusion, as our bank continues to expand into other markets.

As a result, our Board and management have decided that to avoid said confusion in the future, we will also shorten our name in Arkansas from Cornerstone Bank to CS Bank this year. Our new name will position us for continued growth beyond Northwest Arkansas without restrictions. You can expect to begin to see the shortened name, CS Bank, in our branding when we open in Missouri, however, the name will be gradually introduced in Arkansas and you may see both brands in our communication and marketing for a short period of time.

So, what changes for you? *Nothing*. The only thing we are refreshing is what we call ourselves. I want to reassure you that although we will soon have a shortened name, the bank's ownership will not change, and you will continue to correspond and conduct business with the same dedicated staff you've come to know and trust. Your accounts will remain the same, and you will continue to use Cornerstone Bank branded items, such as checks and debit cards until we have completed the rebranding. Stated simply, you will see absolutely no changes or inconveniences as it relates to your accounts or business conducted here at our bank due to this rebranding effort.

We are committed to our customers and the relationships we have built with you through the years and will continue to sustain that moving forward. We are excited about the next chapter for our bank as we grow and provide enhanced convenience with a broader branch structure to serve all of our valued clients.

Thank you for affording us the opportunity to serve as your local community bank of choice. Please feel free to contact me or any of our Cornerstone Bank (soon to be CS Bank) team members if you should have any questions related to these upcoming changes.

Sincerely,

A handwritten signature in blue ink, appearing to read "Charlie Cross".

Charlie Cross
CEO



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