



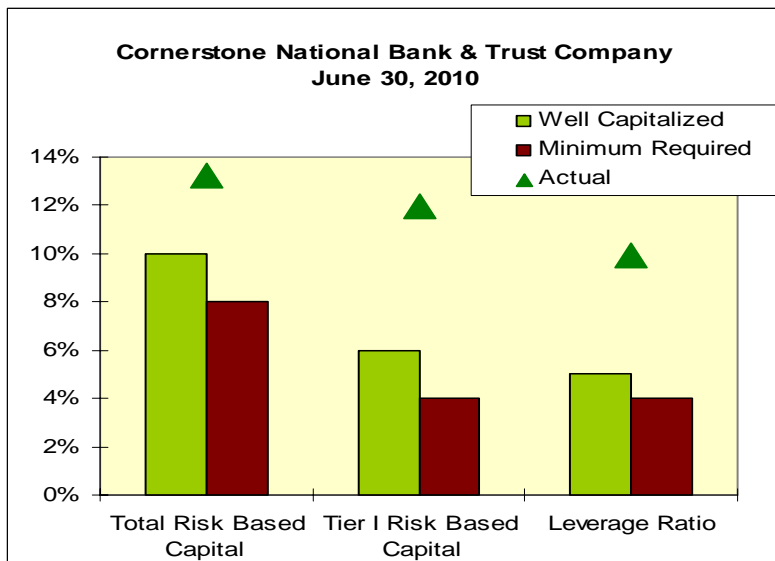
BANK SAFETY

Cornerstone National Bank & Trust Company was founded on the principle of developing long term relationships with individuals, families and small to medium-sized businesses by providing the highest quality products and services. We are committed to providing our customers with the guidance they need to make the best possible decisions about their money. Cornerstone has built its business based on the tenets of accessibility, flexibility and responsiveness, and in these turbulent financial times we encourage you to reach out to us with any questions you may have.

Below are some general answers to common questions about Bank Safety. Our highly knowledgeable and trained employees are available to talk to you about your particular situation, and answer any additional questions you may have. Please contact us and we will be happy to assist you.

How is Cornerstone National Bank & Trust Company different from other financial institutions that have recently experienced difficulties? Cornerstone has not originated subprime mortgages or other nontraditional loans, particularly the kind that did not require proof or verification of income. Our Bank has always focused on serving our local community by making traditional loans that help our customers in traditional ways, for customers that we have relationships with. Cornerstone is not a subprime lender.

Is Cornerstone National Bank & Trust Company at risk of failure? **NO!** Cornerstone National Bank & Trust Co. is well-capitalized. Capital serves as a "buffer" against any losses. The Bank is well-positioned to handle economic downturns. The graph below shows our current capital ratios compared to industry standards. As you can see, we are well above even "well capitalized" standards.



CONTACT INFORMATION - This document is intended to give you some information about Bank Safety, but is by no means exhaustive. We would be happy to discuss your specific needs with you at your convenience.

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