



Post Office Box 1561, Lexington, VA 24450

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February 26, 2018

CornerStone Bank is beginning its tenth year by announcing that the Bank will issue its first shareholder cash dividend. The dividend will be a \$0.25 per share one-time disbursement to all shareholders of record as of April 30, 2018, payable on June 15, 2018.

“This inaugural cash dividend reflects the success CornerStone Bank has achieved since becoming the only locally owned and managed bank in the Lexington/Buena Vista/Rockbridge County area,” said J. Steven Grist, President. “For the past nine years, CornerStone Bank has strived to distinguish itself by offering innovative and competitive products, leveraging leading-edge technology and providing our personalized CornerStone Cares customer service,” he added. “The result has been solid growth in our deposits, a strong loan portfolio and incremental profitability,” he continued.

“When we established the Bank in 2009, there were many individuals and businesses that believed and invested in the CornerStone vision,” Grist continued. “Our ability to reward our shareholders with a cash dividend after only nine years in operation is a testament to those shareholders as well as to our customers, our community, Board members and employees,” he added.

CornerStone Bank offers a full range of financial services including individual and business checking, retail and commercial lending, mortgage services, investments, bill pay and mobile banking. Located in Lexington, VA, CornerStone Bank operates two branches, the Headquarters Branch at 54 South Main Street and the College Square Branch at 744 North Lee Highway.

The amount and declaration of future cash dividends are subject to discretion and approval by the Board of Directors and will depend upon a number of factors, including future earnings, financial condition, cash requirements and general business conditions.

### ***Forward-Looking Statements***

*This press release may contain "forward-looking statements" as defined by federal securities laws, which may involve significant risks and uncertainties. These statements address issues that involve risks, uncertainties, estimates and assumptions made by management, and actual results could differ materially from the results contemplated by these forward-looking statements. Factors that could have a material*

*adverse effect on our operations and future prospects include, but are not limited to, changes in interest rates, general economic conditions, asset quality, demand for credit or other services, legislative and regulatory policies and accounting standards. Readers should consider these risks and uncertainties in evaluating forward-looking statements and should not place undue reliance on such statements. We undertake no obligation to update these statements following the date of this news release.*

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