

## CornerStone Cares about serving our customers

*Like all of you, those of us at CornerStone Bank have been profoundly impacted by the events of recent weeks and are adjusting our lives and behaviors as we grapple with uncertainty caused by the coronavirus. I am incredibly proud of and grateful to all of the members of our amazing staff for their fortitude and dedication to the essential role they play in providing banking services to our customers. As the health crisis continues to evolve, CornerStone Bank will respond and adapt to ensure we meet the needs of our customers and our community.*

### **CornerStone has health and safety measures in place**

- We are conducting regular deep cleaning of our facilities and practicing social distancing.
- Many of our employees are working from home to remain safe and able to work.

### **CornerStone is open for business**

- Drive-thru service is open during regular hours and ATM service is available 24 hours a day
- Branch lobbies remain open with limited access, but in-person appointments can be scheduled.

### **CornerStone offers remote digital options**

- Online and mobile banking and mortgage services are convenient, safe and contact-free
  - For details about enrolling in or downloading these services, visit [www.cornerstonebankva.com](http://www.cornerstonebankva.com)

### **CornerStone is ready to assist businesses**

- Our staff is hard at work responding to requests and facilitating loans for our business customers through the Small Business Administration's Paycheck Protection Program. Due to the high volume of requests, CornerStone Bank has been giving priority to our existing customers. We are diligently exploring resources that will enable us to expand the number of loans we can accommodate so that we can manage additional requests from businesses who are not currently customers. Any business with questions about the PPP program or other loans, please contact Sheri Wilcox, Business Relationship Services Specialist at [wilcoxs@csbva.com](mailto:wilcoxs@csbva.com) or her direct line: 540-319-4278.

### **CornerStone can help**

- For those customers who have been adversely financially impacted, our bankers can provide customized financial solutions. Let us know what you need and how we can help!
- If you're not a CornerStone customer, we invite you to open an account.

### **CornerStone is local, financially sound, safe and flexible**

- As this area's only locally owned and managed bank, CornerStone has the flexibility that comes with making all decisions in-house.
- Funds are secure and insured by the Federal Deposit Insurance Corporation (FDIC) which presently covers up to \$250,000 per eligible account.
- The Bank's asset quality, capital earnings and liquidity continue to remain strong.

- To further safeguard your accounts from the growing number of fraud-related schemes associated with the coronavirus, we encourage you to be vigilant about verifying the legitimacy of anyone asking for sensitive data, personally identifiable information and/or money.

### **CornerStone is a champion for our community**

- We value our role as a leading corporate citizen and are proud to support over 100 non-profit and civic organizations. Most recently, CornerStone provided the initial funding to support the new COVID-19 Local Response Fund established by The Community Foundation for Rockbridge, Bath and Alleghany counties.
- **CornerStone CARES**
  - We remain committed to caring for our customers, particularly those who have been negatively affected by the unprecedented nature and extent of this crisis. Let us know what you need and how we can help!

*As we face this new and unsettling situation together, let us be thankful we are all part of this small, close-knit community we call home. We know each other. We care about each other. We accept each other's differences. We cherish our local businesses. We work hard. We share celebrations in good times, and we help each other through bad times. During this pandemic there may be even greater challenges ahead. However, I am confident that as individuals, businesses, churches, schools, restaurants, non-profits and your Bank, by continuing to take care of each other, we will emerge even greater, united in our common experience.*

CornerStone Cares,  
J. Steven Grist  
President