

COMMUNITY REINVESTMENT ACT
Cornerstone Bank
York, Nebraska

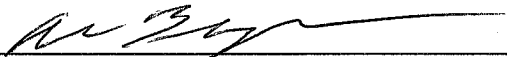
RECORD OF COMMENTS

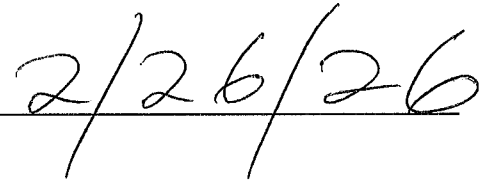
ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2025 through December 31, 2025

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x  _____

Date:  _____

Aaron Burger
VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

**Cornerstone Bank
York, Nebraska**

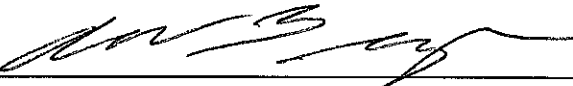
RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2024 through December 31, 2024

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x.  _____ Date: 1/17/25

Aaron Burger
VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

Cornerstone Bank
York, Nebraska

RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2023 through December 31, 2023

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x.  Date: 3/12/24

Aaron Burger
VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

Cornerstone Bank
York, Nebraska

RECORD OF COMMENTS

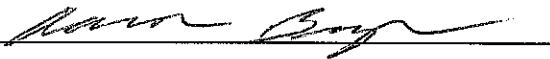
ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2022 through December 31, 2022

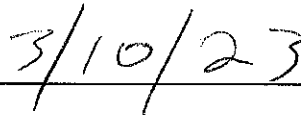
Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x



Date:



Aaron Burger
VP, CRA Officer and Chief Risk Officer

COMMUNITY REINVESTMENT ACT

Cornerstone Bank
York, Nebraska

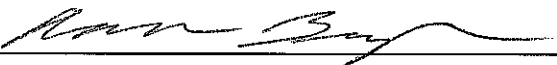
RECORD OF COMMENTS

ANALYSIS OF PUBLIC COMMENTS FILE

From January 1, 2021 through December 31, 2021

Analysis: During this period of time, Cornerstone Bank did not receive any comments regarding CRA.

Action Needed: Since the bank received no complaints concerning CRA, no additional action or changes are recommended at this time.

x  Date: 3/11/22

Aaron Burger
VP, CRA Officer and Chief Risk Officer