

## Letter from the Chief Executive Officer

On behalf of all the associates here at Cornerstone Bank, I would like to express my heartfelt gratitude for the confidence placed in us each and every day. As we approach our 100<sup>th</sup> year of serving Carroll County and the surrounding area, we are thankful for your consideration of our financial institution.

Despite the economic challenges in our country and within our industry, Cornerstone Bank continues to operate one of the highest rated banks for safety and soundness in the Northwest Arkansas area and we are committed to continuing the tradition of being good stewards of our client's finances moving forward.

Thank you for visiting our web site and I invite you to stop by any of our four convenient locations in Eureka Springs, Holiday Island and Berryville and talk with one of our professional bankers about how Cornerstone Bank might contribute to your financial success. We would love to have you as one of our valued clients and look forward to an opportunity to serve you in the future.

Cornerstone Bank...In Your Corner  
Since 1912

Sincerely,



Charles T. Cross  
President & CEO