

Discover the money-saving benefits of your new **Checking Account.**

▼ Lower your bills with
▼ **Preferred or Value Checking,**
▼ powered by BaZing.

Here's what you'll get with each account:



Online Banking

Access your account anytime, from any computer with Internet access.



Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



Bill Pay

Decide which bills you want to pay and when.



Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save, based upon your account balance.



eStatements

Skip the paper statement and go paperless with eStatements.



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Cell Phone Protection^{1,2}

Pay your cell phone bill with your Preferred or Value Checking account, and you're covered. We'll pay to have your cell phone repaired or replaced, up to \$400 per claim (maximum of \$800 per year).



ID Theft Aid^{1,2}

Payment card fraud resolution: If your cards are lost or stolen, you have a personal fraud specialist ready to assist you.

Personal identity theft benefit: Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

Identity restoration: Unlimited access to personal fraud specialists who provide identity recovery and restoration assistance.



\$10,000 Travel Accidental Death Coverage²

Peace of mind for the unexpected.



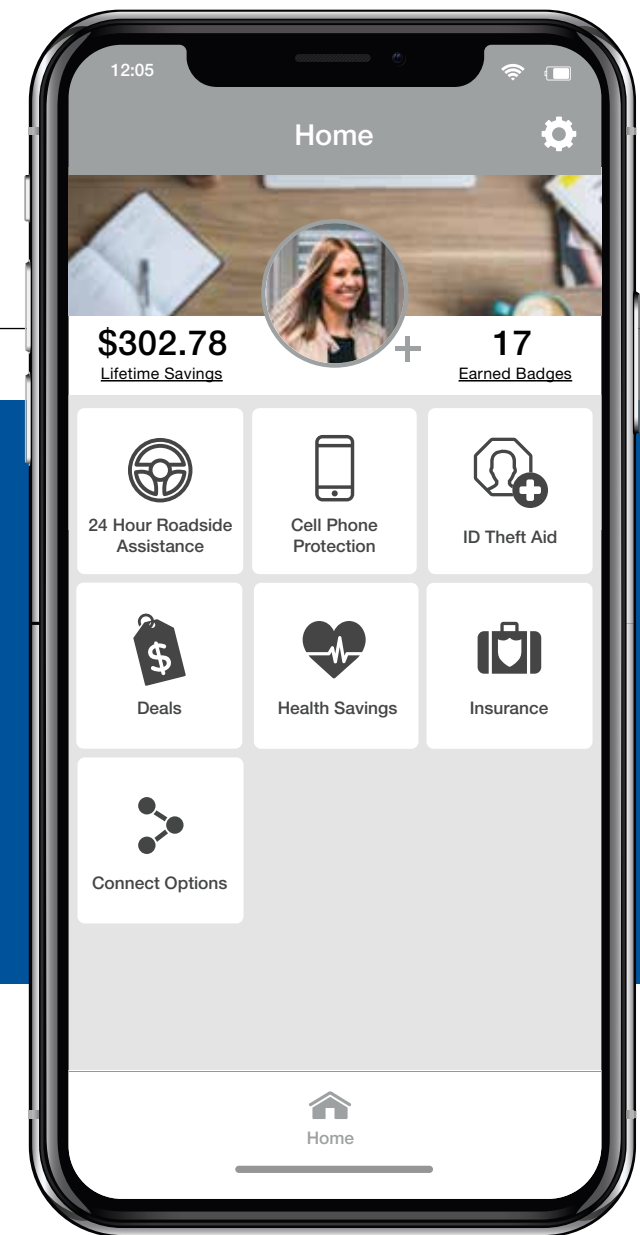
Buyer's Protection and Extended Warranty^{1,2}

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 180 days of purchase, when purchased using your Preferred or Value Checking account.



Shop local, Save Local with BaZing Savings^{*}

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



Save money on the things you're already paying for.



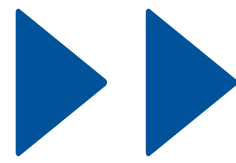
Get started by
downloading the
BaZing app today.



*Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals.



Member FDIC 
cornerstoneconnect.com



Q Do you maintain a minimum balance of \$2,500 in your account?

Q Do you have a cell phone or look for deals when you shop?

Q Do you want a low cost account with basic benefits?












Q Are you age 55 and over?

Preferred Checking

Value Checking

Budget Checking

Golden 55

 Anywhere Banking Tools Online banking, mobile banking, bill pay, debit card and eStatement.	✓	✓	✓	✓
 Buyer's Protection and Extended Warranty^{1,2} Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 180 days of purchase, using your Preferred or Value checking account.	✓	✓		
 ID Theft Aid^{1,2} Includes payment card fraud resolution, \$2,500 in personal identity theft benefit and identity restoration.	✓	✓		
 Roadside Assistance Available 24/7 and free to use, up to \$80 in covered service charges.	✓	✓		
 Health Savings Card Save money on prescriptions, eye exams, frames, lenses and hearing services.	✓	✓		
 Cell Phone Protection^{1,2} Receive up to \$400 per claim (\$800 per year) if your cell phone is broken or stolen.	✓	✓		
 Shop Local, Save Local with BaZing Savings Local discounts and national retailer deals to save you money on shopping, dining, travel & more.	✓	✓		
 \$10,000 Travel Accidental Death Coverage² Peace of mind for the unexpected.	✓	✓		
 ATM Benefits Three free foreign (Non-Cornerstone Bank) ATM withdrawals per statement cycle.	✓	✓		
 Other Bank Benefits Free personalized wallet style checks, cashiers checks, and money orders.	✓	✓		✓
 Great Interest on Your Checking Balance Our best checking rate.	✓			✓

Maintain a \$2,500 minimum balance, and we'll waive the \$10 monthly fee.

Only \$6 per month.

No monthly fee.

Check copies are not included with paper statements.

No monthly fee for customers 55 of age or older.

¹ Subject to the terms and conditions detailed in the Guide to Benefits. ² Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.