

(HTTP://WWW.THECORNERSTONEBANK.COM/20

ONLINE BANKING & BILL

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FRAUD PREVENTION | BUSINESS SERVICES | CONTACT US

Privacy Policy

FACTS WHAT DOES CORNERSTONE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information.
	Federal law gives consumers the right to limit some but not all sharing.
	Federal law also requires us to tell you how we collect, share, and protect your
	personal information. Please read this notice carefully to understand what we
	do.

What?	The types of personal information we collect and share depend on the product					
	or service you ha	ave with us. This information can include:n Social Security				
	number	■ Payment History n Income				
		■ Credit Historyn Account Balances				
		 AssetsWhen you are no longer our customer, we 				
	continue to share	e your information as described in this notice.				

How?	All financial companies need to share customers' personal information to run
	their everyday business. In the section below, we list the reasons financial
	companies can share their customers' personal information; the reasons
	Cornerstone Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cornerstone Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 252-243-5588 or go to www.thecornerstonebank.com
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Bank protect my personal information?

we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate

How does Cornerstone	We collect your personal information, for example, when your Open
Bank collect my personal	an account ■ Give us your wage statementsn Give u
information?	your contact information ■ Make a wire transfer n Pay us by
	checkWe also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit onlyn sharing for affiliates' everyday business purposes—information about your
	creditworthinessn affiliates from using your information to market to
	youn sharing for nonaffiliates to market to you State laws and
	individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.n Cornerstone Bank does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.n Cornerstone Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.n Cornerstone Bank doesn't jointly market



LENDER (http://www.hud.gov/offices/fheo/FHLaws/index.cfm)

Privacy Policy & Safety of Information are Applicable to This Site (http://www.thecornerstonebank.com/2014/privacy-

policy/)

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