

Related Links
[Privacy & Security](#)
[Terms & Conditions](#)
[Questions?](#)

Privacy & Security

FACTS	WHAT DOES CORNERSTONE BANK DO WITH YOUR PERSONAL INFORMATION? Rev. 04/2012
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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ✔ Social Security number and income ✔ Account balances and payment history ✔ A Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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	Yes	No
For joint marketing with other financial companies	No	No, we don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No, we don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	No, we don't share
For our affiliates to market to you	No	No, we don't share
For our nonaffiliates to market to you	No	No, we don't share

Who we are	
Who is providing this notice?	This privacy policy is being provided by Cornerstone Bank and applies to the family of Cornerstone accounts for consumers and the products and services offered in connection with those accounts.
What we do	
How does Cornerstone Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Cornerstone Bank collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ✔ Open an account or deposit money ✔ Pay your bills or apply for a loan ✔ Use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ✔ sharing for affiliates' everyday business purposes –information about your creditworthiness ✔ affiliates from using your information to market to you ✔ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>✔ <i>Cornerstone Bank does not share with affiliates,</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>✔ <i>Cornerstone Bank <u>does not share with nonaffiliates so they can market to you.</u></i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>✔ <i>Cornerstone Bank does not jointly market.</i></p>

At Cornerstone Bank, we know how important personal privacy is to you. We periodically review our procedures and practices to ensure the continued protection of your privacy. As a result, Cornerstone Bank has adopted the following privacy principles, continuing our commitment to provide the best possible service to you, our customer.

1. **Recognition of Your Expectation of Privacy:**
We respect your right to privacy and have taken every precaution to ensure the privacy and security of your personal and financial affairs. We understand that you have entrusted us with sensitive information about you, and accept responsibility for the security and safety of this information to protect you, our customer. We maintain standards and procedures designed to safeguard and prevent misuse of this information.
2. **Our Collection, Retention, and Use of Information about You:**
We collect, retain, and use information about you to protect access to your personal accounts and to assist the bank in providing you with the products and services you need and want. We collect and retain information about you only for specific business

purposes – and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs and provide you with quality products and superior service.

3. **Our Maintenance of Accurate Information:**

It is in the best interest of both you and the bank to maintain accurate records concerning your personal information. For this reason, we have procedures to help assure that your financial information is accurate, current and complete in accordance with commercial standards. We also have procedures to respond to your requests to correct inaccurate information in a timely manner. While some of these procedures are required by federal or state law, Cornerstone Bank has implemented additional procedures to maintain accurate, current and complete financial information, including processes to update information and remove old information.

4. **Limiting Employee Access to Information:**

We have procedures and security levels that limit employee access to personally identifiable information to those employees with a business reason to know such information about you. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures, special training programs, and the Cornerstone Bank "Code of Ethics". We take appropriate disciplinary measures to enforce employee privacy responsibilities.

5. **Security Procedures to Protect Information:**

We maintain security standards and procedures to help prevent unauthorized access to confidential information about you. In addition, Cornerstone Bank educates all employees about the importance of confidentiality and customer privacy.

6. **Restrictions on Disclosing Information to Outside Parties:**

We do not reveal or sell specific information about your accounts or other personally identifiable data to parties outside of the Cornerstone Bank for their independent use unless: (1) you request or authorized it; (2) the information is provided to help complete a transaction initiated by you; (3) the information is provided to a reputable credit bureau or similar information reporting agency; or (4) the disclosure otherwise is lawfully permitted or required.

7. **Maintaining Your Privacy in Business Relationships with Outside Third Parties:**

Sometimes it is necessary to provide personally identifiable information about you to a third party, such as a vendor or service company that we hire to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

8. **Web Site Privacy Statement:**

For each visitor to our Web page, our Web server recognizes certain information about you. We also aggregate information on what pages you may visit within our site as well as any information you may volunteer such as survey information. Any information we collect is used to improve the content of our web site to better serve our customers.

9. **Marketing to Children:**

We do not knowingly market credit products to children under the age of 19, nor do we solicit personal information from children. In the event we receive an application for credit from a child under 19, our processes are designed to screen out applications so that a child cannot open an account.

10. **Disclosing Our Privacy Commitment to You:**

We want you to understand our commitment to personal privacy and our use of information. For this reason, we have developed these Privacy Principles. These principles should answer most of the questions you may have about how we gather, protect and use information at the Cornerstone Bank. If you have additional questions, please feel free to write us at:

Cornerstone Bank
Compliance Department
529 Lincoln Avenue
York, NE 68467

