

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?	<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◆ Credit history and Assets <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	Yes	No
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free 800-939-9103	

Who We Are	
Who is providing this notice?	Cornerstone Bank.
What We Do	
How does Cornerstone Bank protect my personal information?	<p>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.</p> <p>We restrict access to your personal information to only those employees who need to know. We require confidentiality agreements with third party vendors needed for products and services.</p>
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 ◆ Make a wire transfer <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. (See below for more on your rights under state law.)</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Cornerstone Bank has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Cornerstone Bank does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include companies such as insurance providers.</i>
Other Important Information	
<p>We adhere to Massachusetts Data Protection Law; Standards For The Protection Of Personal Information Of Residents Of The Commonwealth, that mandates personal information be encrypted when stored on portable devices, or transmitted wirelessly or on public networks. Additionally, the regulation calls on businesses to utilize up-to-date firewall protection that creates an electronic gatekeeper between data and the outside world and only permits authorized users to access or transmit data according to preset rules.</p> <p>Children's Online Privacy, The law requires parental consent to collect or use information from a child under 13. If you are a child under 13, please show this to your parents and do not use the online services of this institution without verifiable parental consent pursuant to the Children's Online Privacy Protection Act.</p>	