



December 2, 2014

Top Hat Plan Exemption  
Employee Benefits Security Administration  
Room N-1513  
U.S. Department of Labor  
200 Constitution Avenue N.W.  
Washington, D.C. 20210

Re: Cornerstone Bank  
152 East Van Buren  
Eureka Springs, AR 72632

Employer Tax Identification Number: 71-0009810

To Whom It May Concern:

Please be advised that Cornerstone Bank, with its principal office located in Eureka Springs, Arkansas, maintains a "Top Hat" plan entitled Salary Continuation Plan primarily for the purpose of providing deferred compensation for a select group of management or highly compensated employees of the bank and its wholly owned subsidiaries.

The Salary Continuation Plan is the only "Top Hat" plan the bank currently has in place. The bank currently has two (2) executives participating in the Salary Continuation Plan.

If you need additional information regarding this matter or if you have any questions please contact me.

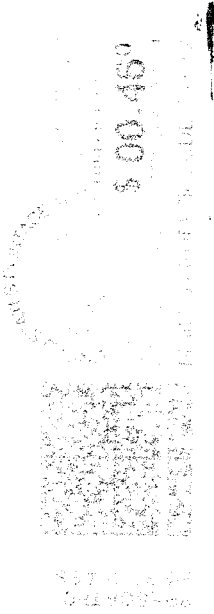
Sincerely,

A handwritten signature in cursive script that reads "Terry Martin".

Terry Martin, SVP/CIO  
Cornerstone Bank

**CORNERSTONE**  
BANK

P.O. Box 309 Eureka Springs, Arkansas 72632



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