CORNERSTONE
COMMUNITY BANK

MONTHLY SHAREHOLDER REPORT

July 2026

LETTER FROM KYLE AUD, PRESIDENT & CEO

Dear Cornerstone Community Bank Shareholders,

We are excited to welcome Cornerstone Community Bank to the community and are pleased to share the strong progress achieved during July 2026, our first full month of operations. From the beginning, our team has remained focused on building a trusted, relationship-driven institution that serves the needs of our customers, businesses, and shareholders throughout Owensboro and Daviess County.

Our July financial results reflect an encouraging start! Total interest income reached $146,645, exceeding our monthly budget by $37,212, or 34%, driven by solid returns from our overnight funds and investment portfolio. We also maintained strong operational discipline, with total non-interest expenses of $241,909, which was $70,891 below budget. This performance demonstrates our team’s commitment to managing resources carefully while building a foundation for long-term profitability.

Our balance sheet continues to strengthen and is well-positioned for further growth. Total assets reached $46.5 million, exceeding our quarterly budget target, while our deposit base grew to $21.5 million, 56% above our budgeted projections for this stage of operations. Our capital position remains solid at $25.0 million, providing a strong foundation to support sustainable growth and meet our customers’ financial needs.

As anticipated in our start-up budget and regulatory planning, we reported a net loss of $185,320 for July as we continue investing in the early stages of building the bank. Importantly, this result was $67,047 better than budget, demonstrating that we are executing well on our strategic plans. With strong deposit growth, disciplined expense management, growing customer relationships, and expanding loan balances, we are encouraged by our progress and remain confident in our path toward profitability and our mission to be the best community banking partner in Owensboro and Daviess County. We sincerely appreciate your investment in Cornerstone Community Bank and your continued support as we build a strong and lasting community bank together.

Kyle Aud
President & Chief Executive Officer

MONTHLY FINANCIAL SUMMARY

TOTAL ASSETS	TOTAL DEPOSITS	NET INCOME (MTD)
$46.5M	$21.5M	($185K)

LOAN BALANCE	L/D RATIO
$4.8M	22.3%

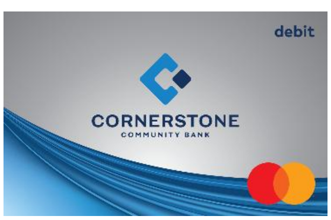
PRODUCT ENHANCEMENTS

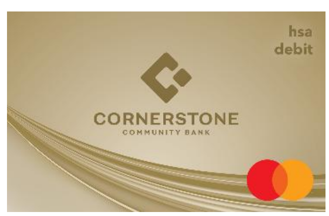
- **External Transfers Are Now Available! –** Send and receive funds from your Cornerstone account to your external deposit accounts.
- **Electronic Statements Are Also Available!** To avoid the $5 monthly fee for paper statements, please log in to your account and enroll in electronic statements.
- **Business Online Is Here! –**If you have been waiting for Cornerstone to offer business online banking, the wait is over. Call 270-215-2684 and ask for Kelsie Chapman to get started.

COMING SOON

- **Debit Cards** – Launching debit card services is one of the more involved processes for a new bank, but we're making steady progress and getting closer! Mastercard has approved Cornerstone, and Jack Henry is now completing its portion of the implementation. We are currently anticipating rolling out our debit cards in mid-to-late October.

  In the meantime, here's a sneak peek at our initial personal, business, and HSA debit card designs. While we plan to further customize the cards to reflect Cornerstone's brand in the future, these will be the designs available when our debit card program launches.





- **Ribbon Cutting / Opening Celebration** – We want to maximize the opportunity for the bank so we'd like to time this closer to when we expect debit cards. We'll keep updating you as we progress.
- **Treasury Management Officer** – We're pleased to announce the upcoming addition of an experienced Treasury Management Officer, who will join Cornerstone on August 17. With many years of industry experience and familiarity with the Jack Henry operating system, he will be a valuable resource for the businesses we serve.

  Business owners can expect to hear from our team soon to discuss how Cornerstone can support your financial goals and become your primary banking partner. We look forward to earning your business.

SHAREHOLDER SPECIALS

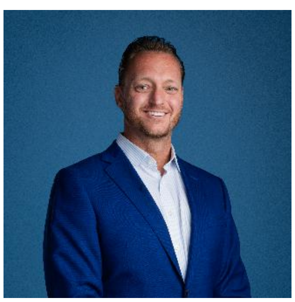
SHAREHOLDER EXCLUSIVE!

Term	Minimum Deposit	Rate	APY
3 Month	$2,500	3.65%	3.72%
6 Month	$1,000	3.70%	3.77%
9 Month	$1,000	3.80%	3.87%
12 Month	$1,000	3.90%	3.98%
18 Month	$1,000	4.05%	4.13%
24 Month	$1,000	4.15%	4.24%

Personal and Business High-Yield Money Market Rates

Balance Tier	Rate	APY
Less than $10,000	1.00%	1.01%
$10,000-$24,999.99	1.25%	1.26%
$25,000-$49,999.99	2.00%	2.02%
$50,000-$99,999.99	2.50%	2.53%
$100,000 and over	3.50%	3.56%

MEET SOME OF OUR TEAM



Andrew Howard,
Market President

Angie Morrison,
Senior VP Business Development Officer

Susanne Story,
Location Manager, VP

Kelsie Chapman,
Personal Banker

Amber Horn,
Teller

Cheryl Gabbert,
Teller

Bobbie Miller,
Teller / Loan Assistant

Connie Griffin,
Business Services Specialist