FEDERAL RESERVE BANK OF RICHMOND

POST OFFICE BOX 27622

RICHMOND, VIRGINIA 23261-7622

(804) 697-8000

February 17, 2009

To All Banks in the
Fifth Federal Reserve District:

We are pleased to announce that

CORNERSTONE BANK, NATIONAL ASSOCIATION
Lexington, Virginia

a newly organized national bank opened for business today:

The officers and directors of the bank are:

OFFICERS

William J. Melvin, III, Chairman of the Board
T. David Grist, President and Chief Executive Officer
David J. Hansen, Secretary
Lewis B. Johnson, III, Chief Financial Officer
C. Scott Steele, Chief Lending Officer

DIRECTORS

Ugo Benincasa
Thomas B. Beebe
Bradley Claeys
Robert Dahl
T. David Grist
J. Steven Grist
David J. Hansen
N. Keith Holland
Richard K. Mast
William J. Melvin, III
Eric Spencer
Danny Thornton
Wesley W. Woods

The bank has common stock of $4,720,200 and surplus of $4,720,200. The bank is located at 457 East Nelson Street, Lexington, Virginia 24450 and its telephone number is (540) 463-2222. The combined A.B.A. transit number-routing symbol is 68-959/514, encoded 0514-959-5.

It is a pleasure to welcome this institution to membership in the Federal Reserve System.

Jeffrey M. Lacker
President