



# CORNERSTONE

## NATIONAL BANK & TRUST COMPANY

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**Cornerstone National Bank & Trust Company was founded in 2000 to provide personalized relationship banking to Chicagoland's family owned and operated businesses. The Bank provides COMMERCIAL BANKING services to emerging and middle market businesses, and WEALTH MANAGEMENT to both businesses and individuals. Based on Cornerstone's success of building value added banking relationships, the Bank has grown to over \$225 million in assets, and has accumulated over \$250 million in assets under management.**

Cornerstone prides itself on building old fashioned banking relationships through meaningful involvement with our customers. Our goal is to be a trusted financial advisor with the highest level of integrity. We earn our customer's business every day through a highly personalized service model where over 90% of all employees are owners of Cornerstone stock.

**We have a vested interest in you and your business.**

### Commercial Banking products and services include the following:

#### Commercial & Industrial Lending:

- Revolving lines of credit from unsecured to asset based secured loans
- Machinery & Equipment financing including fixed and variable pricing with a variety of terms
- Standby and import letters of credit
- Industrial development bond financing and enhancement
- Not-for-Profit and Association loans including condo & town home improvement financing

#### Commercial Real Estate Lending:

- Acquisition and land development loans
- Construction financing from owner-occupied business facilities to single and multi-family residential developments
- Post construction and end loan financing options

#### Commercial Cash Management Services:

- Comprehensive web based balance reporting system with paid item imaging, and transaction initiation capabilities at [www.cornerstonenb.com](http://www.cornerstonenb.com)
- Physical deposit making alternatives: lockbox, courier pick up service, night drop, Star Network ATMs, and overnight delivery options
- International banking services including foreign exchange through our foreign correspondent bank

### Wealth Management investment advisory and trust services include the following:

#### Corporate trust and investment advisory services:

- Investment management from full discretion utilizing various equity and fixed income styles, to customer directed accounts
- Corporate retirement plans including Profit Sharing/401(k) Plans, Pension Plans, and Employee Stock Ownership Plans (ESOPs)
- Corporate trusts including commercial escrows, and Starker Trusts (tax deferred exchanges)
- Custody Services including Safekeeping, accounting and income collection, with full web based access to accounts.

#### Individual investment advisory and trust services:

- Investment management from full discretion utilizing various equity and fixed income styles, to self directed accounts
- Individual trusts which include a variety of types from living trusts, trusts under will, special needs trusts, to life insurance trusts
- Individual IRA Rollovers, and Keogh plans
- Estate & guardianship administration

**Cornerstone - where you belong!**



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