



January 2023

Dear Valued Customer,

The holding company of Cornerstone Community Bank entered an agreement for the sale of its assets including the bank to Sword Financial Corporation, the holding company for Horicon Bank. The transaction was approved by Cornerstone Community Bank's shareholders on September 7, 2022. After recently obtained state and federal regulatory approval, the financial transition was final on January 1, 2023. Cornerstone Community Bank will continue to operate independently (as "Cornerstone Community Bank") while a subsidiary of Sword Financial Corporation until the planned merger of the banks in September 2023.

We believe Horicon Bank is the best match for our customers as we join a well-established, family-owned bank which provides high quality customer service, a great portfolio of products, and a strong commitment to their communities. Horicon Bank's commitment to their associates, customers and community is central to their mission, making them the natural choice for over 125 years and a natural partner for our Cornerstone Community Bank customers.

As we transition your account(s) to Horicon Bank, we will be with you every step of the way, keeping you informed of the pending banking changes. You may begin to notice a few new faces of Horicon Bank personnel in our branches preparing us for the fall transition. In the weeks leading up to September, you will receive more information about Horicon Bank and your accounts. Upon early review, it appears there are very few redundant account numbers between the banks. Therefore, it is likely your account number will not change upon conversion. Until then, it's "business as usual" at Cornerstone Community Bank. **No action is required by you at this time.**

Horicon Bank extends a warm welcome and is looking forward to building your banking relationship in the future. In the meantime, please contact us if you have questions regarding this pending transition.

Sincerely,

Paul A. Foy
President
Cornerstone Community Bank

Frederick C. Schwertfeger
President
Horicon Bank