FREQUENTLY ASKED QUESTIONS (FAQs)
About the conversion of your loan to Plumas Bank

This document provides answers to common questions regarding the conversion of your Cornerstone loan(s) to Plumas Bank. For further details, contact your local branch or visit us online at plumasbank.com/welcome-cornerstone.

LOAN ACCOUNTS

Q1. What will happen to my loans?
For all loan products, Plumas Bank will carry your current loan terms as defined in your credit agreement until the loan is paid off. You will need to send your payment to Plumas Bank starting July 21, 2025. As a loan client, you will receive a separate letter notifying you in writing of your loan being transferred to Plumas Bank and instructions on where to mail or submit your payment.

Q2. Will I be able to access my loan information after the conversion date?
You will be able to access your loan information through Plumas Bank's Online Banking portal. If you have been enrolled in online banking through Cornerstone and your loan was listed, it will automatically transfer to Plumas Bank's online banking. If you were not previously enrolled, you'll need to visit plumasbank.com to enroll in Plumas Bank's online banking after July 21, 2025.

Q3. What if I make my loan payment from an account with Cornerstone Community Bank?
If you are currently making your loan payment from an account held at Cornerstone Community Bank, those payments will be drawn from your Plumas Bank account starting July 21, 2025. This will be automatic. There is nothing you need to do.

Q4. What if I make my loan payment from an account at another financial institution?
If you are currently making your loan payment from an account held at another financial institution, no changes are required; however, we recommend updating the bank name to Plumas Bank and updating the routing number [Plumas Bank, Routing Number 121138288].

Q5. Can I make loan payments to Plumas Bank electronically?
Yes, starting July 21, 2025, payments to your Plumas Bank loan can be made electronically. Visit plumasbank.com, view the 'Quick Links' tab at the top of the homepage and select 'Pay Loan.'

Q6. Do I need to update the loss payee on my insurance policy for collateral that secures my loan?
Plumas Bank will accept the insurance policy listing Cornerstone Community Bank as loss payee; however, we encourage you to notify your insurance company to update the loss payee to Plumas Bank.

Thank you for your patience as we transition your account from Cornerstone to Plumas Bank.

It is our goal to make the transition from Cornerstone to Plumas Bank as smooth as possible. This document is intended to answer some of your immediate questions. Should you have additional questions, please visit or call your nearest branch during regular business hours.