



Cornerstone Bank

SmartBank



President:
Barry Watson

Parent company:
Cornerstone Bancshares Inc.

Founded:
1985 as the Bank of East Ridge, changed to Cornerstone Bank in 1997

Offices:
Five bank branches in Hamilton County, Tenn., and a loan production office in Dalton

Ownership:
Stock traded over the counter (CSBQ) with about 2,000 shareholders



President:
Billy Carroll

Parent company:
SmartFinancial Inc.

Founded:
2007

Offices:
Five bank branches in East Tennessee, two branches and a loan production office in the Panhandle of Florida

Ownership:
Privately held with about 350 shareholders

* As of June 30, 2014

Source: Federal Deposit Insurance Corp. Comparing the banks

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