Certificates of Deposit Term Description Sheet and Supplement to Disclosure Statement.

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK

FDIC Cert # 9325

Issuance Date: 7/31/2020

Term: 5 Years

Final Maturity: 07/31/2025

Interest Payment Dates: Monthly

Call Information: Callable on 01/31/2021 and monthly thereafter

Interest Rate: 0.50%

Asset#: 03505329