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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK

Issuance Date: 11/13/2020

Term: 4 Years

Final Maturity: 11/13/2024

Interest Payment Dates: Monthly

Call Information: Callable on 05/13/2021 and monthly thereafter.

Interest Rate: 0.25%

Asset#: 03506123