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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK

FDIC Cert # 9325

Issuance Date: 11/30/2020

Term: 5 YEARS

Final Maturity: 12/01/2025

Interest Payment Dates: MONTHLY

Call Information: Callable on 05/28/2021 and monthly thereafter

Interest Rate: 0.40%

Asset#: 03506219