

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

CALLABLE CERTIFICATE OF DEPOSIT

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| Issuer: JONESBORO STATE BANK | FDIC Cert # 9325 |
| Issuance Date: 12/18/2020 | |
| Term: 6 Years | Final Maturity: 12/18/2026 |
| Interest Payment Dates: Monthly | |
| Call Information: Callable on 06/18/2021 and monthly thereafter | |
| Interest Rate: 0.55% | |
| Asset#: 03506352 | |