

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: 1/19/2021 | |
| Term: 5 Years | Final Maturity: 1/19/2026 |
| Interest Payment Dates: Monthly | |
| Call Information: Callable on 07/19/2021 and monthly thereafter | |
| Interest Rate: 0.40% | |
| Asset#: 03506418 | |