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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK FDIC Cert # 9325

Issuance Date: 5/21/2021

Term: 5-Year Final Maturity: 5/21/2026

Interest Payment Dates: Monthly

Call Information: Callable on 8/21/2021 and monthly thereafter.

Interest Rate: 0.70%

Asset#: 03507439