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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK FDIC Cert # 9325

Issuance Date: 3/11/2022

Term: 5-Year Final Maturity: 3/11/2027

Interest Payment Dates: Monthly

Call Information: Callable on 6/11/2022 and monthly thereafter.

Interest Rate: 1.90%

Asset#: 03509036