

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

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### CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK	FDIC Cert # 9325
Issuance Date: 05/17/2013	
Term: 7 YEARS      Final Maturity: 05/18/2020	
Interest Payment Dates: MONTHLY	
Call Information: Callable in whole, at par, on 5/19/2014 and anytime thereafter.	
Early Withdrawal: Early withdrawal option only available in the event the deposit becomes uninsured in which case the penalty is 12-months interest. Request to early withdrawal for any other reason will be reviewed but may be denied.	
Interest Rate: 1.20%	
Asset#: 03471919	