First Bank

McComb,MS

 TERM:
 4 Years

 SETTLE DATE:
 03/29/2018

 DATED DATE:
 03/29/2018

 MATURITY DATE:
 03/29/2022

 COUPON RATE:
 2.750%

INTEREST FREQUENCY: Monthly

FIRST COUPON: 04/29/2018 & anniversary of dated thereafter

RESTRICTIONS: NONE

CALLABLE: Callable 06/29/2018 at Par & Monthly thereafter

OTHER NOTES:

CUSIP: 319234AU4

CLEARING: DTC DEATH PUT: YES

FDIC INSURANCE: The CDs of any one Issuer that you may purchase will be eligible for

FDIC insurance up to \$250,000 (including principal and accrued interest) for each insurable capacity (e.g., individual, joint, IRA, etc.). For purposes of the \$250,000 federal deposit insurance limit, you must aggregate all deposits that you maintain with the Issuer in the same insurable capacity, including deposits you hold directly with an Issuer and deposits you hold through the Firm and other

intermediaries.