

Truth in Savings Disclosure

MNB ONLINE BRANCH

403 MAIN ST

MALVERN, AR 72104-3839

TISA Disclosure for DD Product AC3

CLASSIC CHECKING

We reserve the right to at any time require not less than 7 days notice in writing before any withdrawal from an interest bearing account.

*** VARIABLE INTEREST RATE INFORMATION *** Your interest rate and annual percentage yield may change.

NOTE: In this disclosure, Annual Percentage Yield is abbreviated as "APY".

Interest Rate: .0500% APY: .05%

*** DETERMINATION OF INTEREST RATE ***

At our discretion, we may change the interest rate on your account at any time.

***COMPOUNDING AND CREDITING ***

Interest will be compounded and credited to your principal balance monthly.

If you close your account before interest is credited, you will receive the accrued interest.

*** MINIMUM BALANCE REQUIREMENTS ***

You must deposit at least \$100.00 to open this account.

*** BALANCE COMPUTATION METHOD ***

We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the statement cycle. The average daily balance is calculated by adding the principal in the account for the day of the statement cycle and dividing by the number of days in the cycle.

*** ACCRUAL OF INTEREST ON NON-CASH DEPOSITS ***

Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

*** FEES AND CHARGES ***

A balance requirement fee of \$5.00 will be charged each monthly statement cycle if the average daily balance for the cycle falls below \$300.00 any day of the statement cycle.

SEE BACK FOR ADDITIONAL INFORMATION

SUBACCOUNT ORGANIZATION

We have organized your account in a nontraditional way. Your account consists of two sub accounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a non-transaction subaccount (e.g., a savings account). You cannot directly access the non-transaction subaccount, but you agree that we may automatically, and without a specific request from you, initiate individual transfers of funds between the subaccounts from time to time at no cost to you. This account organization will not change the amount of federal deposit insurance available to you, your available balance, the information on your periodic statements, or the interest calculation, if this is an interest-bearing account. You will not see any difference between the way your account operates and the way a traditionally organized account operates, but this organization makes us more efficient and helps to keep costs down.

BUSINESS DAYS

Monday - Friday See attached disclosure for additional fees.