

Truth in Savings Disclosure
MNB ONLINE BRANCH
403 S MAIN ST
MALVERN, AR 72104-3839

TISA Disclosure for DD Product AC1

FREE VALUE CHECKING

*** MINIMUM BALANCE REQUIREMENTS ***

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

*** FEES AND CHARGES ***

A \$3.95 e-paper statement fee will be imposed for failure to comply with e-statements.

SUBACCOUNT ORGANIZATION

We have organized your account in a nontraditional way. Your account consists of two subaccounts. One of these accounts is a transaction subaccount (e.g., a checking subaccount). You will transact business on this subaccount. The other is a nontransaction subaccount (e.g., a savings account). You cannot directly access the nontransaction 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.