

Truth in Savings Disclosure

**MNB ONLINE BRANCH
403 S MAIN ST
MALVERN, AR 72104-3839**

TISA Disclosure for SV Product A1S

MNB SAVINGS/PERSONAL

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 *****

The interest rate and annual percentage yield for your account may change.

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

Interest Rate: .1000% APY: .10%

***** 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 every three months. 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 period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

***** 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 three month cycle if the daily balance for the cycle falls below \$100.00 any day of the three month cycle. There will be a \$5.00 charge per withdrawal/debit after six per cycle.

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

See attached disclosure for additional fees.