

Truth in Savings Disclosure

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

TISA Disclosure for DD Product PM0

PLATINUM MM INDIVIDUAL

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 for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.

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

| | | Interest Rate | APY |
|------------------|-------------|------------------|------|
| Balances Through | \$4,999.99 | .0000% | .00% |
| \$5,000.00- | \$9,999.99 | .1000% | .10% |
| \$10,000.00- | \$24,999.99 | .1000% | .10% |
| \$25,000.00- | \$49,999.99 | .1500% | .15% |
| \$50,000.00- | \$99,999.99 | .1500% | .15% |
| Balances Over | \$99,999.99 | .2000% | .20% |

*** 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 \$5,000.00 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 each day of the statement cycle and dividing by the number of days in the cycle.

*****SEE BACK FOR ADDITIONAL INFORMATION*****

*** 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 \$10.00 will be imposed each monthly statement cycle if the balance for the cycle falls below \$5,000.00 any day of the statement cycle.

A fee of \$10.00 will be assessed for each withdrawal/debit after three per month.

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

BUSINESS DAYS

Monday - Friday

See attached disclosure for additional fees.