

TRUTH IN SAVINGS DISCLOSURE

Terms following a apply only if checked.

Acct: KASASA CASH BACK SAVER

Acct #: _____

Date: _____

The interest rate and annual percentage yield stated below are accurate as of the date printed above. If you would like more current rate and yield 501-376-0800 information please call us at _____.

This disclosure contains the rules which govern your deposit account. Unless it would be inconsistent to do so, words and phrases used in this disclosure should be construed so that the singular includes the plural and the plural includes the singular.

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

FIXED RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. We will pay this rate _____ . We will not decrease this rate unless we first give you at least 30 days notice in writing.

The interest rate and annual percentage yield for your account depend upon the applicable rate tier. We will pay these rates _____ .

We will not decrease these rates unless we first give you at least 30 days notice in writing.

VARIABLE RATE

The interest rate for your account is _____ % with an annual percentage yield of _____ %. Your interest rate and annual percentage yield may change.

The 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.

Determination of rate

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

The interest rate for your account _____ .

The fixed initial rate is not determined by this rule.

The initial interest rate on your account _____ .

Subsequent rates _____ .

Frequency of rate change

We may change the interest rate on your account _____ at any time _____ .

Your initial interest rate will not change _____ .

We may change the interest rate on your account at that time and _____ thereafter.

Limitations on rate changes

The interest rate for your account will not _____ by more than _____ each _____ .

The interest rate will not be less than _____ % or more than _____ %.

The interest rate will not _____ .

_____ the interest rate initially disclosed to you.

Minimum Balance Requirements

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

To avoid imposition of fees.

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed every _____

if the balance in the account falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed every _____

if the average daily balance for the _____ falls below \$ _____ . 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.

The period we use is _____ .

To avoid the imposition of the _____ you must meet _____ following requirements:

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the balance in the account

falls below \$ _____ any day of the _____ .

A _____ of \$ _____ will be imposed for _____

transaction (withdrawal, check paid, automatic transfer or payment out of your account) if the average daily balance for the _____ falls below _____ .

\$ _____. 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.

The period we use is _____.

To obtain the annual percentage yield disclosed.

You must maintain a minimum balance of \$ _____ in the account each day to obtain the disclosed annual percentage yield.

You must maintain a minimum average daily balance of \$ _____ to obtain the disclosed annual percentage yield. 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.

The period we use is _____.

Compounding and Crediting

Frequency - Interest WILL be compounded MONTHLY. Interest will be CREDITED MONTHLY.

Effect of closing an account - If you close your account before interest is credited, you WILL NOT receive the accrued interest.

Balance Computation Method

Daily Balance Method. We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Average Daily Balance Method. We use the average daily balance method to calculate 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.

The period we use is _____.

Accrual of interest on noncash deposits

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

Interest begins to accrue _____

you deposit noncash items (for example, checks).

Bonuses

You will _____

as a bonus _____.

You must maintain a minimum _____ of \$ _____ to obtain the bonus.

To earn the bonus, _____

_____.

Transaction Limitations

The minimum amount you may deposit is \$ _____.
 The minimum amount you may withdraw is \$ _____.
 During any _____, you may not make more than _____ withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer or telephone order or instruction, computer transfer, or by check, draft, debit card or similar order to a third party.

You may only make _____ deposits into your account each statement cycle.

You may only make _____ ATM _____ your account each statement cycle.

You may only make _____ preauthorized transfers _____ your account each statement cycle.

Additional Terms
***SEE ATTACHED ADDENDUM FOR ADDITIONAL TERMS

**TRUTH IN SAVINGS DISCLOSURE
ADDENDUM**

Acct: KASASA CASH BACK SAVER

Acct #: _____

Date: _____

TRUTH IN SAVINGS DISCLOSURE
ADDENDUM

Acct: Kasasa Cash Back Saver

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE	RATE	APY
\$0.01-20,000	Rate No. 12	1.00%
>\$20,001	Rate No. 13	1.00% - 0.38%

The above rates apply as long as qualifications are met each Qualification Cycle on your Kasasa Cash Back account.

If you do not meet the qualifications on your Kasasa Cash Back account, the entire balance of your Kasasa Saver will earn 0.05% APY. (See Kasasa Cash Back Disclosure for required Minimum Monthly Requirements to earn stated APY)

Cash Back Rewards and ATM fee reimbursements will be credited to your Kasasa Saver on the last day of the current Statement Cycle.

Your monthly statement will be available in Online Banking on the 2nd Thursday of each month.

MINIMUM BALANCE REQUIREMENTS, FEES AND CHARGES:

- No monthly minimum balance requirements.
- No monthly service charge
- No fees to open or close this account
- See accompanying Schedule of Fees and Charges that apply to this account

If your Kasasa Cash Back account is closed the Kasasa Saver will revert to a NOW account at the current posted rate for NOW accounts at Bank of Little Rock.

LIMITATIONS:

Bank of Little Rock limits 1 Kasasa Saver per Social Security Number
Member FDIC

Kasasa Saver is a trademark of Kasasa, Ltd, registered in the U.S.A.