BANK OF LITTLE ROCK MAIN OFFICE 200 N STATE ST LITTLE ROCK, AR 72201 (501) 376-0800

Truth in Savings Disclosure

		Juic	
Terms following a 🗵 apply only if checked.			
Acct: KASASA CASH	Acct #:	Date:	
The interest rate and annual percentage yield strate and yield information please call us at (50	stated below are accurate as of the de		would like more curren
This disclosure contains the rules which govern you used in this disclosure should be construed so that	rour deposit account. Unless it would l at the singular includes the plural and	oe inconsistent to do so the plural includes the s	, words and phrases ingular.
FIXED RATE The interest rate for your account is rate notice in writing. The interest rate and annual percentage yiel	% with an annual percentag , We will not decrease this	e yield of rate unless we first giv	%. We will pay this re you at least 30 days
We will not decrease these rates unless we firs	st give you at least 30 days notice in	writing.	
VARIABLE RATE The interest rate for your account is rate and annual percentage yield may change. The interest rate and annual percentage yiel percentage yield for these tiers may change. Determination of Rate. At our discretion, we may change the intered the interest rate for your account	est rate on your account.		%. Your interest interest and annual
☐The fixed initial rate is not determined by thi ☐The initial interest rate on your account	is rule.		
Subsequent rates			
Frequency of Rate Change. We may change the interest rate on your accomposition of the second secon			thereafter.
Limitations on Rate Changes. The interest rate for your account will not. The interest rate will not be less than. The interest rate will not. the interest rate initially disclosed to you.	by more than % or more than	each %.	thereafter.

Minimum Balance Requirements		
To Open the Account. You must deposit at least \$	\$ 100.00 to open this accou	Brit
To Avoid Imposition of Fees.	,,	
To avoid the imposition of the	you must meet	
□A of \$	will be imposed every	following requirements:
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 t	the principal in the account for each day of t	the period and dividing that figure by
the number of days in the period. The period we us	se is	and dividing that highly by
To avoid the imposition of the		
A of \$	you must meet	following requirements:
01 \$	will be imposed for	
transaction (withdrawal, check paid, automatic tra any day of the	nster or payment out of your account) if the	balance in the account falls below
☐ A of \$		•
transaction (withdrawal, check paid, automatic trans	will be imposed for	
tion of policy determined the	falls below \$	average daily balance for the
by adding the principal in the account for each day		average daily balance is calculated
The period we use is		number of days in the period.
To Obtain the Annual Percentage Yield Disclosed.		
You must maintain a minimum balance of \$	in the account each d	ay to obtain the disclosed annual
percentage yield.		
You must maintain a minimum average daily bal		the disclosed annual percentage
yield. The average daily balance is calculated by ad	lding the principal in the account for each de	ay of the period and dividing that
figure by the number of days in the period. The per	iod we use is	
Compounding and Crediting		
	The second secon	***************************************
E Frequency. Interest will	be compounded monthly	
Interest will be		
Effect of Closing an Account. If you close your account.	ount before internet is another than 2.3	
accrued interest.	out before interest is credited, you will	not receive the
Balance Computation Method		
S Daily Ralance Mathed W.		
Daily Balance Method. We use the daily balance me	ethod to calculate the interest on your accou	int. 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	he 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
•	, , , , , , , , , , , , , , , , , , , ,	The portion violating
Accrual of Interest on Noncash Deposits		
Interest begins to accrue no later than the business	day we receive and the the	15
Interest begins to accrue no later than the business Interest begins to accrue	way we receive credit for the deposit of nor	ncash items (for example, checks).
ver augment and addition		
you deposit noncash items (for example, checks).		
, the control of the champio, checks!.		

Bonuses		
You will as a bonus of \$. □You must main to obtain the bonus.	taìo a minimum
Transaction Limitations		
The minimum amount you in the minimum amount you in During any	may withdraw is \$, you may not make more than
order or instruction, computer	transfer, or by check, draft, del	hird party by means of a preauthorized or automatic transfer or telephone pit card or similar order to a third party.
You may only make You may only make	deposits into your account each	
You may only make	ATM preauthorized transfers	your account each statement cycle. your account each statement cycle.
Additional Terms		

 \star SEE ATTACHED ADDENDUM FOR ADDITIONAL TERMS \star

BANK OF LITTLE ROCK MAIN OFFICE 200 N STATE ST LITTLE ROCK, AR 72201

TRUTH IN SAVINGS DISCLOSURE **ADDENDUM**

Acct: KASASA CASH			
Acct #:	_		
Date:			
TIERED RATES THAT APPLY TO THIS ACC	COUNT: RATE	АРУ	
\$ 0.00 - \$25,000	2.959 %	3.00 %	

You must meet the Minimum Monthly Activity Requirements to obtain the APY disclosed.

.249 %

3.00%-0.80%

MINIMUM MONTHLY ACTIVITY REQUIRED:

\$ 25,001 & ABOVE

- * Have at least 15 debit card purchases (excluding ATM transactions) to post and settle your account per Qualification Cycle.
- * One direct deposit or one ACH debit to post and settle your account per monthly Qualification Cycle.

Transactions may take one or more banking days from the date transaction was made to post to and settle an account.

Transfers between accounts do not count as qualifying tranactions. ATM transactions do not count towards qualifying debit card transactions. Enrollment in online banking and/or electronic statements is required to meet certain qualifers. Please contact us on details on how to enroll. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle.

IF MINIMUM MONTHLY REQUIREMENTS ARE NOT SATISFIED:

The 2nd Tuesday of each month your account will be reviewed for the Minimum Monthly Activity Requirements. If you do not meet the requirements per Qualification Cycle your account will function as a free checking account and the entire balance will earn 0.05% APY.

STATEMENT AVAILAILITY:

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

ATM FEE REFUNDS:

If you have met your Minimum Monthly Requirements, Domestic ATM fees incurred up to \$25 during the qualification cycle will be reimbursed and credited to your account on the last day of the monthly statement cycle. ATM receipt must be presented for reimbursement of ATM fees \$5.00 or higher MINIMUM BALANCE REQUIREMENTS, FEES AND CHARGES:

NO monthly minimum balance requirements are required.

NO monthly or annual service charge.

FREE BLR Debit Card and FREE On-Line Banking.

BANK OF LITTLE ROCK
MAIN OFFICE
200 N STATE ST
LITTLE ROCK, AR 72201
(501) 376-0800

Truth in Savings Disclosure

		•		
Term	s following a 🗵 apply only if checked.			
Acct	: KASASA SAVER	Acct #:	Date:	
₹TH	he interest rate and annual percentage yield sta and yield information please call us at (501	ated below are accurate as of the da	nte printed above. If you	would like more current
This used	disclosure contains the rules which govern you in this disclosure should be construed so that t	r deposit account. Unless it would l the singular includes the plural and	pe inconsistent to do so the plural includes the s	, words and phrases ingular.
ra:	XED RATE The interest rate for your account is te price in writing. The interest rate and annual percentage yield	% with an annual percentag . We will not decrease this for your account depend upon the a	rate unless we first giv	
W	e will not decrease these rates unless we first	give you at least 30 days notice in	writing.	•
ra*	ARIABLE RATE The interest rate for your account is te and annual percentage yield may change. The interest rate and annual percentage yield ercentage yield for these tiers may change. Stermination of Rate. At our discretion, we may change the interest interest interest rate for your account. The fixed initial rate is not determined by this interest interest rate on your account.	t rate on your account.	·	%. Your interest interest rate and annual
Su	ubsequent rates			-
₹ We	equency of Rate Change. We may change the interest rate on your accordance in the second of the sec	t at that time and by more than	each	thereafter.
	The interest rate will not be less than The interest rate will not e interest rate initially disclosed to you.	% or more than	%,	

Minimum Balance Requires	ments		
☐To Open the Account. You mu	ıst deposit at least \$	to open this	account,
☐To Avoid Imposition of Fees.			
To avoid the imposition of the	of \$	you must meet will be imposed every	following requirements:
if the balance in the account fa		any day of the	
if the average daily balance for	of \$	will be imposed every	
-	alculated by adding the		falls below \$ ay of the period and dividing that figure by .
To avoid the imposition of the		you must meet	following requirements:
LA	of \$	will be imposed for	·
\$ any	c paid, automatic transf day of the		if the balance in the account falls below
LA	of \$	will be imposed for	
	f	falls below \$	if the average daily balance for the . The average daily balance is calculated
by adding the principal in the a The period we use is	ccount for each day of	f the period and dividing that figure ${}^{\sharp}$.	by the number of days in the period.
To Obtain the Annual Percenta	ge Yield Disclosed.		
You must maintain a minim percentage yield.	um balance of \$	in the account e	each day to obtain the disclosed annual
You must maintain a minim			obtain the disclosed annual percentage
yield. The average daily balance	e is calculated by addir	ng the principal in the account for e	ach day of the period and dividing that
figure by the number of days in	i the period, the period	d we use is	•
Compounding and Crediting	g		
Errequency. Interestwill Interest will be		be compounded monthly	
Effect of Closing an Account. I	f you close your accou	ınt before interest is credited, you w	receive the
accided interest.			
Balance Computation Meth	od		
EDaily Balance Method. We use periodic rate to the principal in the		nod to calculate the interest on your	account. This method applies a daily
applies a periodic rate to the avera	age daily balance in the	account for the period. The averag	terest on your account. This method ge daily balance is calculated by adding the days in the period. The period we use is
Accrual of Interest on Non	cash Deposits		
EInterest begins to accrue no late ☐ Interest begins to accrue	er than the business d	ay we receive credit for the deposit	of noncash items (for example, checks).
you deposit noncash items (for ex	ample, checks).		

Bonuses		
You will as a bonus of \$. You must main to obtain the bonus.	tain a minimum
Transaction Limitations		
The minimum amount you in The minimum amount you in		
During any		, you may not make more than
withdrawais or transfers to an order or instruction, computer	other account of yours or to a t transfer, or by check, draft, de	hird party by means of a preauthorized or automatic transfer or telephone pit card or similar order to a third party.
You may only make	deposits into your account ea	ch 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		

BANK OF LITTLE ROCK MAIN OFFICE 200 N STATE ST LITTLE ROCK, AR 72201

TRUTH IN SAVINGS DISCLOSURE ADDENDUM

{		-
Acct:	KASASA SAVER	
Acct#		
Date: _		

TIERED RATES THAT APPLY TO THIS ACCOUNT:

DAILY BALANCE RATE APY \$0.01-\$50,000 .995 % 1.00 % > \$50,001 .249 % 1.00%-0.50%

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

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

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.

If your Kasasa Cash 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.

The Kasasa Cash APY is based on compounding interest. Please be aware that the interest is automatically transferred to Kasasa Saver each statement cycle and does not compound.

As a result, the actual, interest amount paid for Kasasa Cash may be less than the APY disclosed for that account. The Kasasa Saver APYs may be less than the Kasasa Cash APYs.