

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

Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: KASASA CASH

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 information please call us at (501) 376-0800

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.

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 our discretion

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 _____

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.
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- 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

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 ACCOUNT:

DAILY BALANCE	RATE	APY
\$ 0.00 - \$25,000	2.959 %	3.00 %
\$ 25,001 & ABOVE	.249 %	3.00%-0.80%

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

MINIMUM MONTHLY ACTIVITY REQUIRED:

- * 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 transactions.

ATM transactions do not count towards qualifying debit card transactions.

Enrollment in online banking and/or electronic statements is required to meet certain qualifiers. 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 AVAILABILITY:

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.

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MAIN OFFICE
200 N STATE ST
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Truth in Savings Disclosure

Terms following a apply only if checked.

Acct: KASASA 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 information please call us at (501) 376-0800

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FIXED RATE

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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.

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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 our discretion

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 \$ _____ 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 _____.
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- 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 _____.
- 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.
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- 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.
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- You may only make deposits into your account each statement cycle.
- You may only make ATM your account each statement cycle.
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**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.