



TERM SHEET  
Market Linked-Certificate of Deposit

Offering Summary			
<b>Description:</b>	Income Index Market-Linked CD	<b>Term:</b>	60 Months
<b>Reference Index:</b>	S&P 500® Index ("Index")	<b>Issuer:</b>	MapleMark Bank, a Texas state, non-member bank
<b>Principal Protection:</b>	The principal amount of your investment in MLCDs are insured by the FDIC up to the applicable FDIC limits, some of which are described in the accompanying Disclosure Statement. <b>Any principal amounts on the MLCDs in excess of these limits, and any Contingent Interest Payments, are not insured by the FDIC and will be subject to the credit risk of MapleMark Bank.</b> Early redemptions will cause a reduction in principal balance. See "Early Redemption," below.		

Important Dates			
<b>Issue Date:</b>	<b>Pricing Date:</b>	<b>Maturity Date:</b>	<b>Funding Deadline:</b>
February 28, 2022	February 23, 2022	February 26, 2027	February 21, 2022
This Market-Linked CD ("MLCD") will be settled and will become active on this predetermined Issue Date, after the related offering period has concluded.	The Initial Index Level will be captured on the Pricing Date for reference in determining whether Performance Based Interest Conditions on the MLCD have been satisfied.	This MLCD will not renew at maturity. The entire MLCD balance on the Maturity Date will be transferred into your designated MapleMark Checking account.	Last date upon which MapleMark Bank must receive deposit funds for participation in this MLCD offering.

Interest Information		
<b>Contingent Interest Payment Opportunities:</b>	There are five (5) Contingent interest Payment opportunities over the life of this MLCD, which are identified as Interest Payment Dates in the Performance Table, below. Contingent Interest Payments will be made on the Interest Payment Dates if, and only if, the Performance-Based Interest Conditions are satisfied.	
<b>Contingent Interest Payment Eligibility:</b>	If the Performance-Based Interest Conditions are satisfied for a particular year, the MLCD will yield an interest payment equal to 2.00% of the MLCD's principal balance. If the Performance-Based Interest Conditions are not satisfied, the MLCD will not yield an interest payment for that year.  For illustrations of how your Contingent Interest Payment will be calculated, see the "Hypothetical Returns" section of this Term Sheet. Various Index levels and dates used in calculating the Performance-Based Interest Conditions are defined in this Term Sheet below.	
<b>Performance-Based Interest Conditions:</b>	<b>Interest Rate (Annual Percentage Yield = % APY)</b>	<b>Interest Rate (Annual Percentage Yield = % APY)</b>
	If the Index Valuation Level on a Valuation Date is greater than or equal to the associated Strike Level for that Valuation Date, as set forth in the Performance Table below, the MLCD will yield an interest payment equal to 2.00% of the MLCD's principal balance on the corresponding Interest Payment Date.  <b>2.00% APY</b>	If the Index Valuation Level on a Valuation Date is less than the associated Strike Level for that Valuation Date, the Performance-Based Interest Conditions will not be satisfied, and no Contingent Interest Payment will be made on the corresponding Interest Payment Date.  <b>0.00 % APY</b>
<b>Initial Index Level:</b>	The closing level of the Index as measured on the Pricing Date, and used to determine the Strike Level as described in the Performance Table below.	
<b>Index Valuation Level:</b>	The closing level of the Index as measured on each Valuation Date, and used to determine whether the corresponding Performance-Based Interest Rate Conditions have been satisfied.	
<b>Compounding and Crediting:</b>	Interest, if any, on the MLCDs will not compound. Contingent Interest Payments, if any, will be paid by automatic funds transfer into a designated checking account held by the depositor at MapleMark Bank on the Interest Payment Dates listed below in the Performance Table.	
<b>Payment at Maturity:</b>	<b>At maturity, you will be entitled to receive a cash payment equal to the principal amount of your MLCD.</b> This MLCD will not renew at maturity. The entire MLCD balance on the Maturity Date will be deposited into your designated checking account at MapleMark Bank.	

Performance Table		
Valuation Date	Strike Level	Interest Payment Date
Date upon which the Index Valuation Level will be observed to determine whether the Performance-Based Interest Conditions have been satisfied.	The level that the Index Valuation Level must equal or exceed for the Performance-Based Interest Conditions to be satisfied.	If Performance-Based Interest Conditions are satisfied, the date corresponding Contingent Interest Payments will be paid to depositors by direct deposit into designated MapleMark checking account.
February 23, 2023	102% of the Initial Index Level	February 28, 2023
February 26, 2024	106% of the Initial Index Level	February 29, 2024
February 25, 2025	110% of the Initial Index Level	February 28, 2025
February 24, 2026	114% of the Initial Index Level	February 27, 2026
February 23, 2027	118% of the Initial Index Level	February 26, 2027

Early Withdrawal (hereafter referred to as Early Redemption)		
<b>Early Redemption:</b>	The MLCDs should be purchased with the expectation of holding until maturity. As described more fully in the accompanying Disclosure Statement, depositors redeeming an MLCD prior to maturity will receive the principal amount of their MLCDs, minus any Early Redemption Charges (as disclosed below) and will not receive any additional Contingent Interest Payments, even if the Performance-Based Interest Conditions are satisfied on a future Valuation Date. In the event of death or declaration of legal incompetency of the beneficial owner of the MLCDs, early redemptions are permitted for the full principal amount without any Early Redemption Charges.	
<b>Early Redemption Charges:</b>	Early redemptions are subject to an Early Redemption Charge (expressed as a percentage of the principal amount of the MLCD(s) being redeemed). See the accompanying Disclosure Statement for additional details.	
	<b>Early Redemption Date</b> <i>(Up to and including)</i>	<b>Early Redemption Charge</b>
	February 28, 2023	5%
	February 29, 2024	4%
	February 28, 2025	3%
	February 27, 2026	2%
	February 26, 2027	1%

\*Subject to postponement as described under "Description of the CDs" in the accompanying Disclosure Schedule.

Investing in the MLCDs involves a number of risks. See "Risk Factors" in the accompanying Disclosure Schedule.

You should read this Term Sheet together with the accompanying Disclosure Statement. This Term Sheet, together with the accompanying Disclosure Statement, contains the terms of the terms of the MLCDs and supersedes all other prior or contemporaneous oral statements as well as any other written materials, including preliminary or indicative pricing terms, correspondence, trade ideas, structures for implementation, sample structures, fact sheets, brochures or other educational materials of MapleMark Bank. You should carefully consider, among other things, the matters set forth in the "Risk Factors" in the accompanying Disclosure Statement as the MLCDs involve risks not associated with conventional certificates of deposit. We urge you to consult your investment, legal, tax, accounting and other advisors before investing in the MLCDs.

We reserve the right to change the terms of the MLCDs prior to their issuance. Before you make your investment, we will notify you of any changes in terms of the MLCDs in a disclosure supplement or in an amended Term Sheet on or before the business day prior to the Issue Date.

As used in this Term Sheet, "we," "us" "our" and "the Bank" refer to MapleMark Bank.

### **Additional Purchase Considerations**

**PRESERVATION OF CAPITAL AT MATURITY.** Regardless of the performance of the Index, if you hold the MLCDs to maturity, you will be entitled to receive 100% of your principal balance, subject to the creditworthiness of MapleMark Bank. The CDs are insured by the FDIC within the limits and to the extent set forth in the Federal Deposit Insurance Act, and the regulations and interpretations of the FDIC, some of which are described under "Deposit Insurance," in the accompanying

Disclosure Schedule. The principal amount of a MLCD plus any insurable returns on a CD, together with any other deposits held in the same right and capacity at MapleMark Bank, in excess of the applicable FDIC insurance limits, as well as any amounts that are not insured by FDIC insurance are subject to the creditworthiness of MapleMark Bank.

**ANNUAL CONTINGENT INTEREST PAYMENTS.** The MLCDs may pay annual Contingent Interest Payments, depending upon the Index Valuation Level on the applicable Valuation Date, as compared to the Strike Level. The yield on the MLCDs may be less than the overall return you would receive from a conventional certificate of deposit that you could purchase with the same maturity as the MLCDs.

**EXPOSURE TO THE INDEX.** Whether the MLCDs will pay a return is determined on the Valuation Dates based on the performance of the S&P 500® Index. The S&P 500® Index consists of 500 component stocks selected to provide a performance benchmark for the U.S. equity markets. Your ownership of the MLCD does not constitute ownership of, or represent any rights owned by you with respect to the underlying securities making up the S&P 500® Index.

**The S&P 500® Index is a product of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”), and has been licensed for use by MapleMark Bank. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by MapleMark Bank. The MLCDs are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.**

**TAX TREATMENT.** You should review carefully the section of the accompanying Disclosure Statement entitled, “*Certain U.S. Federal Income Tax Consequences.*” Subject to the limitations described therein, we expect that the MLCDs should be treated for U.S. federal income tax purposes “variable rate debt instruments.” Accordingly, interest paid on the MLCDs should generally be taxable to you as ordinary interest income at the time it accrues or is received in accordance with your regular method of accounting for U.S. federal income tax purposes. In general, gain or loss on the sale, exchange or other disposition of the MLCDs will be capital gain or loss.

**TO ENSURE COMPLIANCE WITH THE UNITED STATES INTERNAL REVENUE SERVICE CIRCULAR 230: (A) ANY DISCUSSION OF U.S. FEDERAL TAX ISSUES CONTAINED HEREIN WERE WRITTEN IN CONNECTION WITH THE PROMOTION OR MARKETING OF THE MLCDs; (B) SUCH DISCUSSIONS WERE NOT INTENDED OR WRITTEN TO BE USED, AND CANNOT BE USED, BY ANY PERSON, FOR THE PURPOSE OF AVOIDING ANY U.S. FEDERAL TAX PENALTIES THAT MAY BE IMPOSED ON SUCH PERSONS; AND (C) EACH DEPOSITOR SHOULD SEEK ADVISE BASED UPON THEIR PARTICULAR CIRCUMSTANCES FROM AN INDEPENDENT TAX ADVISER.**

**Hypothetical Returns**

The tables and examples below illustrate the hypothetical total return at maturity of the MLCDs. The “total return” as used in this Term Sheet is the number that results from comparing the sum of all Contingent Interest Payments paid during the term of the MLCD for each \$1,000 principal amount of the MLCD, to \$1,000. The hypothetical total returns set forth below reflect the contingent interest rate of 2.00% per annum (corresponding to an APY of 2.00%). The hypothetical Contingent Interest Payments and total returns set forth below are for illustrative purposes only and may not be the actual interest payments and total returns applicable to a purchaser of the MLCDs. You should consider carefully whether the MLCDs are suitable to your investment goals. The numbers appearing in the tables and examples below have been rounded for ease of analysis.

**Example 1 – The Index Valuation Level on all of the Valuation Dates is less than the Strike Level.**

Number of Valuation Dates	Index Valuation Level	Interest Payment
0	Above or Equal to the Strike Level	\$0.00
5	Below the Strike Level	\$0.00
<b>Total Interest Payment:</b>		<b>\$0.00</b>

Because the Index Valuation Level on all of the five (5) Valuation Dates is less than the Strike Level, the Performance-Based Interest Conditions are not satisfied and the total amount of all Contingent Interest Payments on the MLCDs is

\$0.00. Therefore, at maturity, for each \$1,000 principal amount MLCD, you will have received total interest payments of \$0.00 and the total return on the MLCD will be \$0.00.

**Example 2 – The Index Valuation Level on all of the Valuation Dates is greater than or equal to the Strike Level.**

Number of Valuation Dates	Index Valuation Level	Interest Payment
5	Above or Equal to the Strike Level	\$100.00
0	Below the Strike Level	\$0.00
<b>Total Interest Payment:</b>		<b>\$100.00</b>

Because the Index Valuation Level on all five (5) Valuation Dates is greater than or equal to the Strike Level, the Performance-Based Interest Conditions have been satisfied with respect to each Valuation Date, and the total of all Contingent Interest Payments on the MLCDs is \$100.00. Therefore, at maturity, for each \$1,000 principal amount MLCD, you will have received total Contingent Interest Payments total interest payments of \$100.00, and the total return on the CDs will be \$100.00.

**Example 3 – The Index Valuation Level on three (3) of the Valuation Dates is greater than or equal to the Strike Level, while the Index Valuation Level on the remaining two (2) Valuation Dates is less than the Strike Level.**

Number of Valuation Dates	Index Valuation Level	Interest Payment
3	Above or Equal to the Strike Level	\$60.00
2	Below the Strike Level	\$0.00
<b>Total Interest Payment:</b>		<b>\$60.00</b>

Because the Index Valuation Level on three (3) of the Valuation Dates is greater than or equal to the Strike Level and the Index Valuation Level on the remaining two (2) of the Valuation Dates is less than the Strike Level, the Performance-Based Interest Conditions are satisfied with respect to three (3) of the Valuation Dates and the Performance-Based Interest Conditions are not satisfied with respect to the remaining two (2) Valuation Dates. Therefore, at maturity, for each \$1,000 principal amount MLCD, you will have received total Contingent Interest Payments of \$60.00, and the total return on the MLCDs will be \$60.00.

Each of the above-described hypothetical examples assumes that the MLCDs will be held to maturity. If the MLCDs are redeemed prior to maturity, Early Redemption Charges may apply and the depositor would not be entitled to receive post-redemption interest payments, if any. As such, the amounts shown above would be lower.