

Certificates of Deposit Term Description Sheet and Supplement to Disclosure Statement.

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JGB Bank National Association	FDIC Cert # 17715
Issuance Date: 07/03/2013	
Term: 42 months	Final Maturity: 01/04/2017
Interest Payment Dates: Semi-Annual	
Call Information: Callable at par on the 3rd day of each January and July beginning 01/03/2014	
Interest Rate: 0.75%	
Asset#: 47736RAZ5	

The information in this supplement has been provided by the Issuer should be read in conjunction with the Daily Transaction Statement and the Certificate Of Deposit Disclosure Statement available at: <http://www.epfc.com/pdfs/CertificateOfDepositDisclosureStatement.pdf>. Important information regarding Step-up CDs and Callable CDs can be found under the section headed "Terms of CDs."