

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: JONESBORO STATE BANK	FDIC Cert # 9325
Issuance Date: 05/03/2013	
Term: 10 YEARS	Final Maturity: 05/04/2020
Interest Payment Dates: MONTHLY	
Call Information: Callable after 6-months with ten day notice	
Early Withdrawal: Early withdrawal option only available in the event the deposit becomes uninsured in which case the penalty is 12-months interest. Request to early withdrawal for any other reason will be reviewed but may be denied.	
Interest Rate: 1.20%	
Asset#: 03471896	

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."