

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

CALLABLE CERTIFICATE OF DEPOSIT

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| Issuer: ORIENTAL BANK, SAN JUAN, PUERTO RICO | FDIC Cert # 31469 |
| Issuance Date: 04/19/2013 | |
| Term: 5 YEARS | Final Maturity: 04/19/2018 |
| Interest Payment Dates: MONTHLY | |
| Call Information: Callable at par on the 19th day of each month beginning 10/19/2013 | |
| Interest Rate: 1.00% | |
| Asset#: 686184TE2 | |

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."