

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: ORIENTAL BANK, SAN JUAN, PUERTO RICO	FDIC Cert # 31469
Issuance Date: 05/16/2013	
Term: 4 YEARS	Final Maturity: 05/16/2017
Interest Payment Dates: MONTHLY	
Call Information: Callable at par on the 15th day of each month beginning 11/15/2013	
Interest Rate: 0.90%	
Asset#: 686184TH5	

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."