

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: STOCKMAN BANK OF MONTANA, MILES CITY, MT		FDIC Cert # 16191
Issuance Date: 04/26/2013		
Term: 7 YEARS	Final Maturity: 04/27/2020	
Interest Payment Dates: MONTHLY		
Call Information: Callable at par on the 26th day of each month beginning 04/26/2014		
Interest Rate: 1.70%		
Asset#: 86128QBT4		

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."