

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

### STEPUP CALLABLE CERTIFICATE OF DEPOSIT

Issuer: United Community Bank, Blairsville, GA		FDIC Cert # 16889	
Issuance Date: 02/21/2013			
Term: 5 Years		Final Maturity: 02/21/2018	
Interest Payment Dates: 08/21/2013 and Semi-annually thereafter			
Call Information: Callable at par on 02/21/2014 and quarterly thereafter on the 21 <sup>st</sup> day of each February, May, August, and November			
Yield to First Call: 0.50%		Yield to Final Maturity: 1.02%	
Interest Rate Step Schedule:	Rate (%)	Start	End
	0.50%	02/21/2013	08/21/2015
	0.80%	08/22/2015	08/21/2016
	1.75%	08/22/2016	08/21/2017
	2.75%	08/22/2017	02/21/2018
Cusip: 90984P4M4			

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."