

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

---

**CALLABLE CERTIFICATE OF DEPOSIT**

Issuer: State Bank of India	FDIC Cert # 33682
Issuance Date: 05/30/2019	
Term: 5 Years	Final Maturity: 05/30/2024
Interest Payment Dates: Semiannual	
Call Information: Callable on 8/30/2019 and quarterly thereafter.	
Interest Rate: 2.85%	
Asset#: 856285PY1	

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.”