

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

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**CALLABLE CERTIFICATE OF DEPOSIT**

Issuer: FNB Oxford	FDIC Cert # 5005
Issuance Date: 03/22/2019	
Term: 5 YEARS	Final Maturity: 03/22/2024
Interest Payment Dates: Monthly	
Call Information: Callable at par on the September 22, 2019 and monthly thereafter	
Interest Rate: 2.85%	
Asset#: 32115AAH5	

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.”