

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: BMO HARRIS BANK, NA	FDIC Cert # 16571
Issuance Date: 01/30/2020	
Term: 4 years	Final Maturity: 01/30/2024
Interest Payment Dates: QUARTERLY	
Call Information: Callable QUARTERLY AT PAR on the 30th day beginning 07/30/2020	
Interest Rate: 2.00%	
Asset#: 05581W4Y8	

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."