

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

**CALLABLE STEP-UP CERTIFICATE OF DEPOSIT**

Issuer: BMO Harris Bank NA		FDIC Cert # 16571	
Issuance Date: 11/25/2020			
Term: 4 Years		Final Maturity: 11/25/2024	
Interest Payment Dates: Quarterly -Feb, May, August, Nov.			
Call Information: Callable at par on 02/25/2021 and quarterly thereafter			
Rate: 0.30%			
Interest Rate Step Schedule:	Rate (%)	Start	End
	0.300%	11/25/2020	11/25/2021
	0.400%	11/25/2021	11/25/2023
	0.500%	11/25/2023	05/25/2024
	0.600%	05/25/2024	11/25/2024
Asset#: 05600XBJ8			

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 Fixed Coupon Step-up CDs can be found under the section headed “Terms of CDs.”