

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: First Federal Bank in Lake City, FL	FDIC Cert # 31313
Issuance Date: 11/25/2019	
Term: 5 YEARS	Final Maturity: 11/25/2024
Interest Payment Dates: MONTHLY	
Call Information: Callable at par on the 25th day of each month beginning 02/25/2020	
Interest Rate: 2.00%	
Asset#: 32022WBE5	

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."