

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Goldman Sachs Bank, USA	FDIC Cert # 33124
Issuance Date: 12/18/2019	
Term: 5 years	Final Maturity: 12/18/2024
Interest Payment Dates: SEMI ANNUAL	
Call Information: Callable at par on June 18, 2020 and monthly thereafter	
Interest Rate: 2.10%	
Asset#: 38149MLL5	

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."