

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Kern Schools FCU	NCUA Cert # 03804
Issuance Date: 02/14/2020	
Term: 3 YEARS	Final Maturity: 02/14/2023
Interest Payment Dates: MONTHLY	
Call Information: Callable at par on 08/14/2020 and then quarterly thereafter	
Interest Rate: 1.80%	
Asset#: 49228XAM2	

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."