

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: UBS Bank USA	FDIC Cert # 57565
Issuance Date: 05/13/2020	
Term: 3 years	Final Maturity: 05/15/2023
Interest Payment Dates: MONTHLY	
Call Information: Callable Quarterly at par on the 13th day beginning 11/13/2020	
Interest Rate: 0.80%	
Asset#: 90348JUP3	

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."