

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

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**CALLABLE CERTIFICATE OF DEPOSIT**

Issuer: Exchange Bank	FDIC Cert # 01435
Issuance Date: 07/15/2020	
Term: 4 Years	Final Maturity: 07/15/2024
Interest Payment Dates: Monthly	
Call Information: Callable on 10/15/2020 and monthly thereafter.	
Interest Rate: 0.40%	
Asset#: 301074DX5	

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.”