

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Boston Private Bank and Trust Company, Boston, MA	FDIC Cert # 24811
Issuance Date: 04/04/2013	
Term: 5 Years Final Maturity: 04/04/2018	
Interest Payment Dates: Semi-Annual	
Call Information: Callable at par on the 4th day of each April and October beginning 10/04/2013	
Interest Rate: 0.95%	
Asset#: 101120CZA	

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."