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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: TCM BANK, N A	FDIC Cert: 34535	
Issuance Date: 1/28/21		
Term: 2 YEARS	Final Maturity: 1/27/2023	
Interest Payment Dates: MONTHLY		
Call Information: Callable on 4/28/2021 and MONTHLY thereafter.		
Interest Rate: .15%		
Asset#: 872308EH0		

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."