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

CALLABLE CERTIFICATE OF DEPOSIT

| Issuer: TCM Bank, NA | FDIC Cert # 34535 |
|--|----------------------------|
| Issuance Date: 04/21/2021 | |
| Term: 1.5 Years | Final Maturity: 10/21/2022 |
| Interest Payment Dates: MONTHLY | |
| Call Information: Callable on 10/21/2021 and monthly thereafter. | |
| Interest Rate: 0.10% | |
| Asset#: 872308EK3 | |

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."