

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Harden County Savings Bank	FDIC Cert # 05817
Issuance Date: 02/18/2022	
Term: 5-Year	Final Maturity: 02/18/2027
Interest Payment Dates: Monthly	
Call Information: Callable starting 08/18/2022 and Monthly thereafter.	
Interest Rate: 1.60%	
Asset#: 412002CZ6	

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."