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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Popular B	ank FDIC Cert # 34967
Issuance Date:	3/16/2022
Term: 2 years	Final Maturity: 3/18/2024
Interest Payment Dates: Quarterly	
Call Information: Callable on 9/16/2022 and quarterly thereafter	
Interest Rate: 1.65%	
Asset#: 73317AAK8	

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."