

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

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**CALLABLE CERTIFICATE OF DEPOSIT**

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| Issuer: Popular Bank   | FDIC# 34967                |
| Issuance Date: 03/30/2022  | Interest Rate: 1.85%       |
| Term: 2 Year   | Final Maturity: 03/25/2024 |
| Interest Payment Dates: Quarterly  | Asset#: 73317AAN2          |
| Call Information: Callable starting 09/23/2022 and quarterly thereafter. |                            |

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.”