

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: POPULAR Bank	FDIC# 34967
Issuance Date: 04/13/2022	Interest Rate: 2.45%
Term: 3 Year	Final Maturity: 04/14/2025
Interest Payment Dates: Quarterly	Asset#: 73317AAY8
Call Information: Callable starting 10/13/2022 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.”