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

CALLABLE CERTIFICATE OF DEPOSIT

FDIC Cert # 14868	
Final Maturity: 5/19/2025	
thly thereafter.	
	Final Maturity: 5/19/2025

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."