

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

CALLABLE CERTIFICATE OF DEPOSIT

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| Issuer: Chambers Bank | FDIC Cert # 5615 |
| Issuance Date: 5/28/2021 | |
| Term: 5.5 years | Final Maturity: 11/27/2026 |
| Interest Payment Dates: Semi | |
| Call Information: Callable on 8/28//2021 and monthly thereafter. | |
| Interest Rate: 0.65% | |
| Asset#: 157767AJ3 | |

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."