

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: TIAA FSB	FDIC Cert #34775
Issuance Date: 3/16/2021	
Term: 3 Years	Final Maturity: 03/18/2024
Interest Payment Dates: Semi-Annual	
Call Information: Callable on 03/16/2022 and Semi-Annual thereafter.	
Interest Rate: .35%	
Asset#: 87270LDS9	

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."