

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Delta National Bank and Trust Company, New York, NY	FDIC Cert # 26633
Issuance Date: 04/01/2013	
Term: 59 months Final Maturity: 03/07/2018	
Interest Payment Dates: Semi-Annual	
Call Information: Callable at par on the first day of each month	
Interest Rate: 0.90%	
Asset#: 24773RAH8	

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."