

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Central Bank	FDIC Cert # 1756
Issuance Date: 08/31/2020	
Term: 5 years	Final Maturity: 08/29/2025
Interest Payment Dates: MONTHLY	
Call Information: Callable at par beginning 11/30/2020 and end of month thereafter	
Interest Rate: 0.45%	
Asset#: 152577BC5	

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."