

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

CALLABLE CERTIFICATE OF DEPOSIT

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| Issuer: Metropolitan Capital Bank & Trust | FDIC Cert # 57488 |
| Issuance Date: 03/01/2021 | |
| Term: 2373 days | Final Maturity: 8/30/2027 |
| Interest Payment Dates: Semi-annually | |
| Call Information: Callable on 6/1/2021 and quarterly thereafter | |
| Interest Rate: 0.65% | |
| Asset#: 591803BZ3 | |

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."