

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

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### **CALLABLE CERTIFICATE OF DEPOSIT**

Issuer: ESSA Bank & Trust, Stroudsburg, PA	FDIC Cert # 28262
Issuance Date: 07/31/2013	
Term: 5 YEARS	Final Maturity: 07/31/2018
Interest Payment Dates: Semi-Annual	
Call Information: Callable at par 07/31/2014 and Semi-Annually thereafter	
Interest Rate: 1.55%	
Asset#: 29667RJN4	

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."