

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: FIRST NATL BK OF AMERICA	FDIC Cert # 17438
Issuance Date: 12/31/2020	
Term: 2191 days	Final Maturity: 12/31/2026
Interest Payment Dates: MONTHLY	
Call Information: Callable on 12/31/2021 and MONTHLY thereafter.	
Interest Rate: 0.60%	
Asset#: 32110YRQ0	

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."