

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

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### CALLABLE CERTIFICATE OF DEPOSIT

Issuer: First National Bank of America	FDIC# 17438
Issuance Date: 04/12/2022	Interest Rate: 2.20%
Term: 3 Year	Final Maturity: 04/11/2025
Interest Payment Dates: Monthly	Asset#: 32110YVZ5
Call Information: Callable starting 07/12/2022 and Monthly thereafter.	

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."