



6640 Riverside Dr Ste 430
Dublin, OH 43017

Certificate of Deposit Term Description Sheet and Supplement to Disclosure Statement

Callable Certificate of Deposit

Issuer: FIRST NATIONAL BANK OF AMERICA	FDIC Cert: 17438
Issuance Date: 8/19/2022	Interest Rate: 3.650%
Term: 1826 Days	Final Maturity: 8/19/2027
Interest Frequency: Monthly	Asset Number: 32110YYP4
Callable Starting 2/19/2023 and Monthly thereafter	

The information in this supplement has been provided by the Issuer and should be read in conjunction with the Daily Transaction Statement and the Certificate Of Deposit Disclosure Statement available at: <https://www.epfc.com/cod-disclosure-statements>. Important information regarding Step-up CDs and Callable CDs can be found under the section headed "Terms of CDs."