

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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Institution for Savings in Newbury Port and Its Vicinity	FDIC Cert # 90250
Issuance Date: 10/28/2021	
Term: 2-year	Final Maturity: 10/27/2023
Interest Payment Dates: Monthly	
Call Information: Callable on 10/28/2022 and monthly thereafter.	
Interest Rate: 0.40%	
Asset#: 45780PBA2	

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.”