
Certificate of Deposit Term Description Sheet and Supplement to Disclosure Statement

Callable Certificate of Deposit

Issuer: INSTITUTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY	FDIC Cert: 90250
Issuance Date: 5/20/2022	Interest Rate: 3.100%
Term: 1096 Days	Final Maturity: 5/20/2025
Interest Frequency: Monthly	Asset Number: 45780PBL8
Callable Starting 5/20/2023 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."