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

CALLABLE CERTIFICATE OF DEPOSIT

Issuer: Workers Credit Union	NCUA# 24923	
Issuance Date: 02/16/2022		
Term: 3-Year	Final Maturity: 02/18/2025	
Interest Payment Dates: Monthly		
Call Information: Callable starting 02/16/2023 and Quarterly thereafter.		
Interest Rate: 1.40%		
Asset#: 98138MAM2		

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."