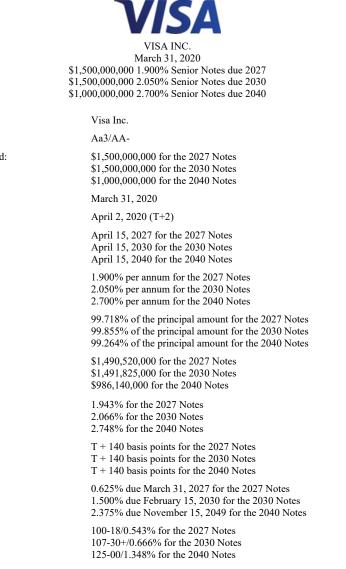
Final Term Sheet Filed Pursuant to Rule 433 Registration Statement No. 333-226396 Supplementing the Preliminary Prospectus Supplement dated March 31, 2020 to the Prospectus dated July 27, 2018



Semi-annually on April 15 and October 15, commencing October 15, 2020 for the 2027 Notes Semi-annually on April 15 and October 15, commencing October 15, 2020 for the 2030 Notes Semi-annually on April 15 and October 15, commencing October 15, 2020 for the 2040 Notes

Issuer: Ratings (Moody's / S&P):* Aggregate Principal Amount Offered:

Trade Date: Settlement Date: Maturity Date:

Coupon (Interest Rate):

Price to Public (Issue Price):

Net Proceeds (before expenses):

Yield to Maturity:

Spread to Benchmark Treasury:

Benchmark Treasury:

Benchmark Treasury Price / Yield:

Interest Payment Dates:

Optional Redemption Provisions:

Each series of Notes may be redeemed as a whole or in part, at the Company's option at any time and from time to time prior to the applicable Par Call Date (as set forth in the table below), at a price equal to the greater of (1) 100% of the principal amount of such Notes and (2) the sum of the present values of the remaining scheduled payments of principal and interest thereon as if the Notes matured on the applicable Par Call Date (exclusive of interest accrued to the date of redemption) discounted to the redemption date on a semi-annual basis (assuming a 360-day year consisting of twelve 30-day months) at the Treasury Rate plus the applicable Spread for such Notes (as set forth in the table below).

Series	Par Call Date	Spread
2027 Notes	February 15, 2027	25 bps
2030 Notes	January 15, 2030	25 bps
2040 Notes	October 15, 2039	25 bps

Each series of Notes may be redeemed as a whole or in part, at the Company's option at any time and from time to time on or after the applicable Par Call Date, at a redemption price equal to 100% of the principal amount of the Notes being redeemed.

In each case, accrued interest will be payable to, but excluding, the redemption date.

\$2,000 and integral multiples of \$1,000 in excess thereof

Denominations: Day Count Convention:

Payment Business Days:

CUSIP Number:

ISIN Number:

Joint Book-Running Managers:

92826C AL6 for the 2027 Notes 92826C AM4 for the 2030 Notes 92826C AK8 for the 2040 Notes

30/360

New York

US92826CAL63 for the 2027 Notes US92826CAM47 for the 2030 Notes US92826CAK80 for the 2040 Notes

BofA Securities, Inc. J.P. Morgan Securities LLC RBC Capital Markets, LLC Wells Fargo Securities, LLC Barclays Capital Inc. Citigroup Global Markets Inc. Deutsche Bank Securities Inc. Goldman Sachs & Co. LLC HSBC Securities (USA) Inc. MUFG Securities Americas Inc. Standard Chartered Bank SunTrust Robinson Humphrey, Inc. TD Securities (USA) LLC U.S. Bancorp Investments, Inc.

2

Co-Managers:

Loop Capital Markets LLC Guzman & Company Mischler Financial Group, Inc. Samuel A. Ramirez & Company, Inc. Siebert Williams Shank & Co., LLC

* Note: A securities rating is not a recommendation to buy, sell or hold securities and may be subject to revision or withdrawal at any time.

The issuer has filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer has filed with the SEC for more complete information about the issuer and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, you may obtain a copy of the prospectus by calling BofA Securities, Inc. at 1-800-294-1322, J.P. Morgan Securities LLC at 1-212-834-4533, RBC Capital Markets, LLC at 1-866-375-6829 or Wells Fargo Securities, LLC at 1-800-645-3751.