

NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP /DC/  
 Form 424B3  
 April 14, 2014

Filed Under Rule 424(b)(3), Registration Statement No. 333-177949 Pricing Supplement Number 320 Dated Monday, April 14, 2014 (To: Prospectus Dated November 14, 2011 and Prospectus Supplement Dated November 17, 2011)

| CUSIP | Number | Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1st Coupon Date | 1st Coupon Amount | Survival Option |
|-------|--------|------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------|-------------------|-----------------|
| 63743 | FTC0   | 100%             | 100%          | 1.650%           | 100%         | Fixed       | 3.100%      | MONTHLY          | 04/15/2023    | 05/15/2014      | \$1.81            | Yes             |

Redemption Information: Non-Callable

National Rural Utilities Cooperative Finance Corp  
 Offering Dates: Monday, April 14, 2014 through Monday, April 21, 2014  
 Trade Date: Monday, April 21, 2014 @ 12:00 PM ET  
 Settlement Date: Thursday, April 24, 2014  
 Minimum Denomination/Increments: \$1,000.00/\$1,000.00  
 Initial trades settle flat and clear SDFS: DTC Book Entry only  
 DTC number: 0235 via RBC Dain Rauscher Inc.  
 Agents: Citigroup, Comerica Securities, J.J.B. Hilliard, W.L. Lyons, Inc., Morgan Stanley, UBS Investment Bank, Wells Fargo  
 If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.  
 InterNotes® is a registered trademark of Incapital Holdings, LLC. All rights reserved.

National Rural Utilities Cooperative Finance Corp  
 Prospectus Dated November 14, 2011