



Craft3 Community Impact Investment Note

Achieve a financial return while investing in the economic, ecological and family resilience of Pacific Northwest communities!

Craft3 believes that the act of borrowing money should be an expression of belief in a better future. We exist to put that belief to work for people and communities across the Pacific Northwest region. Craft3 provides impact investors with an opportunity to invest in great people doing great things throughout Oregon and Washington to positively impact their communities, while also earning a financial return on their investment.

Craft3's vision is that economies, families and ecosystems are resilient—that they have the ability to readily recover from inevitable adversity and, in the process, move forward. Together, we are strengthening families, our regional economy and sensitive ecosystems. Join us!

How it works

Qualified* investors earn a fixed rate of return based on the loan term they select. With investment terms of 1 - 5 years and fixed annual returns of up to two percent, investors are able to balance their needs for liquidity and financial return. With a minimum investment size of \$20,000 and no maximum, investors can start small and grow a relationship with Craft3 over time.

Investments through a Craft3 Community Impact Investment Note are combined with financial resources from other partners in our revolving loan fund to make loans to borrowers in low-income and underserved communities of Oregon and Washington. This allows Craft3's investors to maximize their impact by allowing their funds to be cycled through several loans during the term of their investment. Offered as unsecured, senior debt with general recourse to Craft3's assets, the investment risk is not tied to a single loan, but rather spread out over an entire portfolio expertly managed by Craft3.

One-hundred percent of Note proceeds are lent to Craft3 borrowers, including entrepreneurs, nonprofits, individuals and others who do not normally have access to financing. These investments help borrowers make their homes more energy efficient, start or expand a business to create jobs or secure critical lands to preserve habitat and strengthen the economic, ecological and family resilience in the region.

How to invest

Visit www.Craft3.org/Invest/Individuals to download the Community Impact Investment Note Offering Memorandum, interest rate sheet and application. Or contact Maggie Kirby Weiland, Development Director at MKirby@Craft3.org or (888) 231-2170, extension 165.

Choose the rate and term that suit your needs with a minimum investment of \$20,000. Current rates and terms will be provided to you with the offering memorandum. Complete the investor application and return as directed.

Once your investment application has been accepted, Craft3 will issue a promissory note evidencing your impact investment. Interest will begin to accrue upon your payment of principal. Interest will be paid to you semi-annually or annually as requested. Principal will be returned to you upon maturity of your Note unless you choose to reinvest.

Throughout the term of your loan, you will receive financial and impact reporting to keep you informed about how your investment in Craft3 is helping to achieve significant mission impacts in the region.

*Craft3 Community Impact Investment Notes is currently only available to investors that meet the requirements of an accredited investor, described in the offering memorandum and application.

**Craft3 Community Impact Investment Notes are not certificates of deposit or deposit accounts or obligations of, or guaranteed or endorsed by, any bank, and are not insured by the FDIC, SIPC or any other agency. Prospective investors are advised that this brochure is not an offer to sell or a solicitation of an offer to buy any security. This brochure does not constitute an offer or solicitation in any state or other jurisdiction to any person or entity to which it is unlawful to make such offer or solicitation in such state or jurisdiction or in which a required notice has not been filed.

***The offering by Craft3 is made solely through its Offering Memorandum and associated documentation provided to the prospective investor. An investment in the Craft3 Community Impact Investment Notes involves risks as described in the Offering Memorandum, including without limitation, the loss of the principal invested in the Craft3 Community Impact Investment Notes.

CRAFT3 COMMUNITY IMPACT INVESTMENT NOTE TERMS

| Term | Rate ⁺ |
|---------|-------------------|
| 1 year | 1.00% |
| 2 years | 1.25% |
| 3 years | 1.50% |
| 5 years | 2.00% |

Use of Proceeds: 100% to capitalize loans to Craft3 borrowers

Minimum Loan Amount: \$20,000

Position: Senior indebtedness

Collateral: Unsecured

Repayment Schedule: Interest paid annually or semi-annually; principal payable at maturity

+Rates as of 2/1/2021

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