

Community Impact Investment Note

Investing in a thriving,
just and empowered
Pacific Northwest



Craft3 uses capital as a tool for social good to expand economic opportunity, build and preserve assets, increase community stability and resiliency, and lessen the racial wealth gap. We prioritize serving marginalized communities, especially Tribes, communities of color, and low-wealth rural communities.

Craft3 uses your investment to make high-impact, transformative loans like those to*:

- Entrepreneurs who don't qualify for bank financing
- Homeowners looking to maintain and improve their property
- Community facilities including childcare and other essential services
- Tribes seeking to build health care facilities and expand businesses
- Other mission-driven projects including those focused on environmental sustainability and conservation

The Community Impact Investment Note lets accredited** investors put their money to work — for good — in communities across the Pacific Northwest.

- Fixed income security
- Impact-first investment
- Investments fund mission-aligned loans to Craft3 borrowers*
- Investors receive annual financial and impact reporting
- 100% principal and interest repayment record since inception

Rates & Terms as of 09.30.26

TERM	INTEREST RATE	
	Up to \$499,999	\$500,000+
1 year	3.00%	3.50%
2 years	3.25%	3.75%
3 years	4.00%	4.50%
5 years	4.25%	4.50%
7 years	3.00%	3.25%
10 years	3.25%	3.50%

NOTE: To achieve even greater impact, an investor may elect to invest at a lower interest rate, including 0%.

Investment minimum: \$20,000

Collateral: Unsecured, unsubordinated general obligations of Craft3

Fees: None

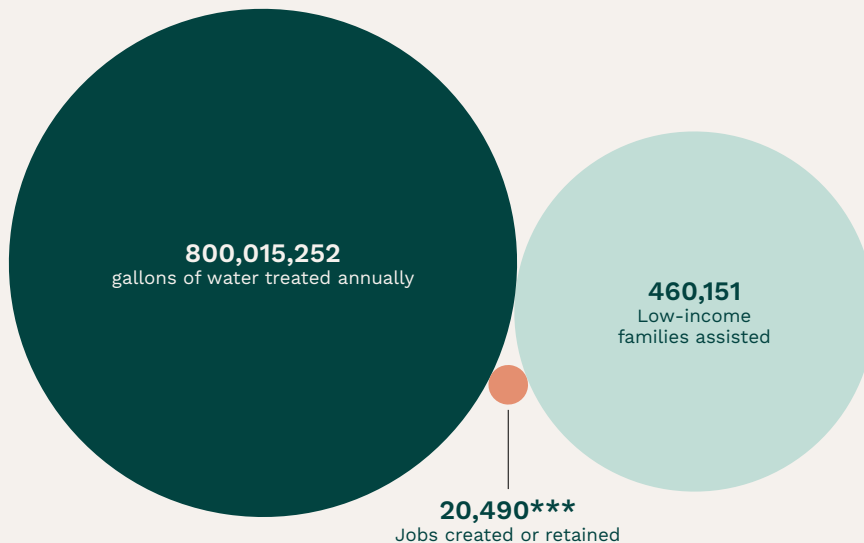
Principal Repayment Schedule: At maturity

Interest options: paid annually or semi-annually, reinvested, or donated to Craft3

Notes are not transferable without Craft3's consent.

Craft3 has been making a difference since 1994.

We've made over 12,200 loans and each one is an investment in the future. Our \$946 million in cumulative lending has supported the following outcomes:



Put your money to work — for good

The QR code below leads to the webpage for our Community Impact Investment Note. There you can find more information and download the Application to Purchase Note. If you have questions or want to connect, please complete the online interest form; we'll get in touch shortly.



Visit www.craft3.org/get-involved/community-impact-investment-note or scan the QR code to find out more

* Allowable uses of Note or investment proceeds are described in the Use of Proceeds section of the Offering Memorandum

** The Craft3 Community Impact Investment Note is only available to investors who meet the requirements of an accredited investor as described in the Offering Memorandum and application.

*** All data are as of 12/31/2025

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. This brochure is not an offer to sell or a solicitation of an offer to buy any security.

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 Note involves risks as described in the Offering Memorandum, including without limitation, the loss of the principal invested in any Craft3 Community Impact Investment Note. [Before deciding to invest, you should read our Offering Memorandum](#)



We are Craft3

Craft3 is a nonprofit community development organization that centers marginalized people in our work by investing in people, businesses, and communities across the Pacific Northwest.

Craft3's investments build household and business wealth, amplify community voice and agency, and create lasting networks of trust and mutual support. This work is a generational process that requires consistency, focus, and extensive collaboration.