



CRAFT3 COMMUNITY IMPACT INVESTMENT NOTES INTEREST RATE SHEET

Current as of December 10, 2025

December 10, 2025 OFFERING MEMORANDUM

\$100,000,000 OF COMMUNITY IMPACT INVESTMENT NOTES

Term of Note	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 receive a lower interest rate, including 0%.

Interest rates currently offered on new issuances of Craft3 Community Impact Notes (the “**Notes**”) pursuant to the December 10, 2025 Offering Memorandum (the “**Offering Memorandum**”) are as set forth above. This Interest Rate Sheet may be amended at any time by Craft3 in its discretion.

Notes are offered pursuant to the Offering Memorandum, which contains essential information about Craft3 and the Notes. Investors are advised to read carefully the Offering Memorandum, and the materials incorporated therein, prior to making any decision to purchase the Notes.

THE OFFERING WILL BE MADE IN RELIANCE UPON EXEMPTIONS FROM REGISTRATION PROVIDED BY SECTION 4(A)(2) OF THE SECURITIES ACT OF 1933, AS AMENDED, AND RULE 506(C) OF REGULATION D PROMULGATED THEREUNDER.

THE NOTES HAVE NOT BEEN RECOMMENDED BY ANY FEDERAL OR STATE SECURITIES COMMISSION OR REGULATORY AUTHORITY. FURTHERMORE, THE FOREGOING AUTHORITIES HAVE NOT DETERMINED THE ACCURACY, ADEQUACY, TRUTHFULNESS, OR COMPLETENESS OF THE OFFERING MEMORANDUM AND HAVE NOT PASSED UPON THE MERIT OR VALUE OF THE NOTES, OR APPROVED, DISAPPROVED OR ENDORSED THE OFFERING. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

IN MAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE TERMS OF THE OFFERING, INCLUDING THE DISCLOSURE, MERITS, AND RISKS INVOLVED.

THE NOTES ARE NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC), SECURITIES INVESTOR PROTECTION CORPORATION (SIPC) OR ANY OTHER STATE OR FEDERALLY REGULATED INSTITUTION. THE NOTES ARE ALSO NOT CERTIFICATES OF DEPOSIT OR DEPOSIT ACCOUNTS WITH A BANK, SAVINGS AND LOAN ASSOCIATION, CREDIT UNION OR OTHER FINANCIAL INSTITUTION REGULATED BY FEDERAL OR STATE AUTHORITIES. THE PAYMENT OF PRINCIPAL AND INTEREST TO AN INVESTOR IN THE NOTES IS DEPENDENT UPON,

AMONG OTHER THINGS, CRAFT3'S FINANCIAL CONDITION, WHICH IS IN TURN DEPENDENT UPON REPAYMENT OF PRINCIPAL AND PAYMENT OF INTEREST BY ITS BORROWERS. A PURCHASE OF THE NOTES IS SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE ENTIRE PRINCIPAL AMOUNT INVESTED.

NO PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATION IN CONNECTION WITH THIS OFFERING OTHER THAN THOSE CONTAINED IN THE OFFERING MEMORANDUM, AND IF GIVEN OR MADE, SUCH INFORMATION OR REPRESENTATION MUST NOT BE RELIED ON AS HAVING BEEN MADE BY CRAFT3 OR ANY OF ITS AFFILIATES, EMPLOYEES OR AGENTS.

INVESTORS ARE ENCOURAGED TO CONSIDER THE CONCEPT OF INVESTMENT DIVERSIFICATION WHEN DETERMINING THE AMOUNT OF NOTES THAT WOULD BE APPROPRIATE FOR THEM IN RELATION TO THEIR OVERALL INVESTMENT PORTFOLIO AND PERSONAL FINANCIAL NEEDS.

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