



Transforming Communities with Impact Capital

The Washington Area Community Investment Fund believes every undeserved community across the Washington, D.C. metropolitan area has the potential to be a strong, vibrant place of opportunity. Since 1987, Wacif has created economic opportunities across the region by empowering low-to-moderate-income individuals with impact capital designed to improve their lives and livelihoods.

Invest in Wacif’s Impact Capital Note

Make an Impact – earn both a financial and social return by investing in Wacif’s Impact Capital Fund. As an investor, the Impact Capital Note allows you the opportunity to invest in supporting vibrant and equitable communities for families across our region. With 30 years of experience, your investment helps Wacif create jobs and small business opportunities, build affordable housing, expand childcare access, and finance nonprofit and mission-driven organizations that bring a social and financial return.

I. Individual or Joint Investor Information

An investor must be of legal age in the state which s/he resides to be listed as an Individual or a Joint Owner of an account. Please print or type information.

Investor/Owner (first, middle initial, last name)

If applicable, Joint Investor/Owner (first, middle initial, last name)

Date of Birth (mm/dd/yyyy)

Date of Birth (mm/dd/yyyy)

Social Security Number

Social Security Number

How did you hear about Wacif?



II. Contact Information

Please provide the requested information for the primary investor only. This information will be used as the address of record for correspondence.

Address _____

City _____ State _____ Zip _____

Home Telephone Number _____ Work Telephone Number _____

Email address _____

III. Investment Terms

The minimum investment is \$1,000. Maturity dates are June 30 and December 31 depending on the initial investment date. Accounts shall accrue simple interest with payments being made on June 30 and December 31. If investors elect to reinvest interest earned with Wacif these will be reinvested into the principal on those dates that payments are otherwise made. Investors will be notified prior to maturity of options to reinvest or payout investment. If no designation is made 45 days prior to maturity, the investment term will automatically extend two additional years at the current available interest rates.

Please designate how much you would like to invest? \$ _____
Minimum investment of \$1,000.

Term, in years (options below): _____

Available Investment Term and Rates:

- 1-2 years, 1.0%
- 3-4 years, 1.5%
- 5-6 years, 2.25%
- 7-9 years, 2.75%
- 10-12 years, 3.25%
- 13-15 years, 4.0%
- Invest at 0%, indicate term/number of years _____

Interest Action:

- Reinvest interest
- Pay interest semi-annually
- Donate interest to support Wacif operations

Are you an Accredited Investor?:

- YES, I am an Accredited Investor
- NO, I am not an Accredited Investor



Please indicate whether we may list you among Wacif's financial supporters.

- YES, please list my/our names(s) as one of Wacif's financial supporters.
- NO, please do not list my/our names(s) as one of Wacif's financial supporters.

IV. Bequest

Investors may choose to donate the principal of their loan, along with all accrued and unpaid interest, to Wacif in the event of their death(s) prior to the maturity date of the loan. The loan will automatically be discharged as a general bequest, converted to a gift, and retained as equity in the Impact Capital Fund to be used for the same purposes as the initial investment. In the case of Joint Investors, the donation will be deemed to be made at the death of the last survivor of the Investors. Because this may impact an Investor's estate and tax plan, we suggest that Investors who make this election discuss this with their estate and tax planning advisors. If you would like to designate your loan as a gift in the event of your death before the loan's maturity, please check the box below and sign where indicated.

- YES, I/we wish to donate the then outstanding principal amount of my loan, along with all accrued and unpaid interest, to Wacif as a contribution to equity in the Impact Capital Fund in the event of my death, or the death of the second or last of us, before the maturity date.
- NO, in the event of my death, please return loan proceeds to my estate upon loan maturity.

V. Signature

By signing below, the undersigned agrees to the terms set forth above and agrees to notify Wacif if any of the information provided on this form changes.

Authorized Signature for Investor/Owner

Authorized Signature for Joint Investor/Owner

Print Authorized Signatory's Name

Print Joint Investor/Owner Authorized Signatory's Name

Date

Date

Please mail completed application and check payable to:

Washington Area Community Investment Fund (Wacif)
2012 Rhode Island Avenue NE
Washington, D.C. 20018

Once your application and investment have been received, Wacif will return to you an executed Investor Agreement and Promissory Note for your records. For more information, please call (202) 529-5505 or by email at invest@wacif.org.

Thank you for investing!