



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 over 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 dependent on the initial investment date. Interest payments are made on June 30 and December 31. Investors have the option to reinvest interest payments with Wacif. Interest will be reinvested into principal on those dates that interest 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 terms will automatically extend two additional years.

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

Select Investment Term and Rate:

- 3 years, 1.25%
- 5 years, 2.00%
- 7 years, 2.50%
- Invest at 0%, indicate term/number of years: 3 years _____ 5 years _____ 7 years _____

Interest Action:

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

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. Beneficiaries

Investors may choose to transfer ownership of their note, along with all accrued and unpaid interest, to designated beneficiaries in the event of their death(s) prior to the maturity date of the investment. If you would like to designate a beneficiary before the loan’s maturity, please check the box below, furnish the information requested in the below table, and sign where indicated.

- I/we wish to designate a beneficiary/beneficiaries for our investment. (Please complete the section below to designate beneficiaries.)
- In the event of my death, please return investment proceeds to my estate upon maturity.
- In the event of my death, please donate the principal of my investment to Wacif.

Beneficiary Name	Relationship to Investor	Social Security Number	Address/Contact Information	Allocation (%)

It is the responsibility of the investor to provide Wacif with accurate, up-to-date contact information for both the investor and any designated beneficiaries. In the event that your investment matures, and after a period of two years of attempting bi-annually to contact the authorized signatory below or designated beneficiaries above, Wacif is unable to make contact, your investment will be considered dormant and processed as an unrestricted donation to Wacif.

Investors may choose to transfer ownership of their note, along with all accrued and unpaid interest, to designated beneficiaries in the event of their death(s) prior to the maturity date of the investment. If you would like to designate a beneficiary before the loan’s maturity, please check the box below, furnish the information requested in the below table, and sign where indicated.



VI. 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 email invest@wacif.org.

Thank you for investing!