INVEST IN INDIAN COUNTRY

TOGETHER WE CAN BUILD A STRONGER ECONOMY





WE BELIEVE THAT WHEN ARMED

WITH THE APPROPRIATE

RESOURCES, NATIVE PEOPLES

HOLD THE CAPACITY AND

INGENUITY TO ENSURE THE

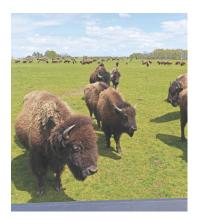
SUSTAINABLE, ECONOMIC,

SPIRITUAL AND CULTURAL WELL
BEING OF THEIR COMMUNITIES.

Oweesta is a national organization and certified Native CDFI that works with Indigenous people living in some of the most rural locations in the United States, including American Indian reservations, traditional Native lands, Hawaiian homelands and in Alaska Native villages. The organization has worked with hundreds of Native communities and organizations, from Alaska to Louisiana and Maine to Hawaii. The 73 certified Native CDFIs and the emerging Native CDFIs with whom Oweesta works, span 34 states. Oweesta's priority is to provide lending capital into Native CDFIs and communities they serve.

Our local Native CDFIs are grassroots organizations who provide educational services in conjunction with their lending products for tribal members to buy homes, repair or establish their credit, and start businesses within their respective communities.

Oweesta is the only existing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. Oweesta capitalizes its loan fund through various grant opportunities, and also offers investment opportunities to those interested in providing capital to Native CDFIs. Our organization's investment portfolio is very diverse, and has been managed prudently for almost 20 years. Oweesta has never experienced a loss of investor capital.



INVESTMENT TERMS

BORROWER FIRST NATIONS OWEESTA CORPORATION

REQUESTED DEBT INVESTMENT \$20,000 TO \$1,000,000

REQUESTED TERM TERMS RANGE FROM 3 YEARS TO 10 YEARS

RETURN FIXED RATE OF RETURN OF 1-2%: INTEREST PAYABLE ON A

QUARTERLY OR ANNUAL BASIS.

USE OF PROCEEDS CAPITALIZATION LOANS TO NATIVE CDFIS

GEOGRAPHIC TARGETING NATIONAL

DISBURSAL OWEESTA MAY DRAW DOWN THE FUNDS AS NEEDED TO

FUND NATIVE CDFIS WITH THE COMMITMENT EXPIRING TWO

YEARS AFTER CLOSING: OR INVESTOR MAY PROVIDE

CAPITAL IN ONE LUMP SUM DISBURSEMENT.

RECOURSE LOAN TO OWEESTA WILL BE UNSECURED: INVESTOR WILL

HAVE GENERAL RECOURSE TO FIRST NATIONS OWEESTA

CORPORATION.

FEES NONE

COVENANTS CAN BE STRUCTURED IF REQUIRED BY

INVESTOR.

PREPAYMENT PENALTY NONE

REPORTING ANNUAL AUDIT DUE NO LATER THAN 180 DAYS FOLLOWING

FISCAL YEAR END AND QUARTERLY INTERNALLY PREPARED

FINANCIAL STATEMENTS PREPARED 45 DAYS AFTER

QUARTER END..



For more information on investing in Oweesta, please contact Emily Trump, Lending & Compliance Manager, at emily@oweesta.org or 303.774.8838.