



Oweesta Investment Term Sheet

Oweesta is a national organization and certified Native CDFI working 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 Alaskan Native villages. The 69 certified Native CDFIs and the emerging Native CDFIs with whom Oweesta works span 34 states. Our priority is to provide lending capital to Native CDFIs and into the communities they serve.

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 and 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 over 20 years. **Oweesta has never experienced a loss of investor capital.** To invest, contact Chrystel Cornelius, President & CEO (chrystel@oweesta.org) or Krystal Langholz, Chief Operations Officer (krystal@oweesta.org) for more details.

Use of Proceeds	Capitalization loans to Native CDFIs.
Minimum Investment	\$25,000*
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.
Status	Senior unsecured debt
Fees/Repayment Penalty	None
Covenants	Additional covenants can be structured if required by investor.
Consideration	Oweesta asks that our potential investors consider a 10% matching contribution, donation, or grant to further support Native CDFIs.

Term/Rate Pairings**

Years	Rate
2	0.0-0.5%
3	0.0-0.75%
4	0.0-1.0%
5	0.0-1.0%
7	0.0-1.25%
10	0.0-1.5%

* Minimum investment may be waived by Oweesta at its sole discretion.

** Investor may opt for a lower interest rate.

OWEESTACORPORATION

2432 Main Street, 1st Floor | Longmont, CO 80501 T: 303.774.8838 | F: 720.727.9351 www.oweesta.org