



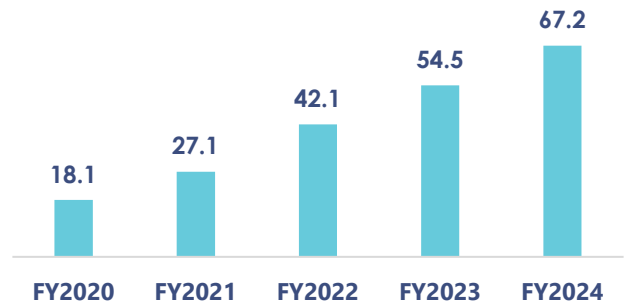
INVESTING WITH OWEESTA



WHO WE ARE

Oweesta is the longest standing Native CDFI intermediary offering financial products and development services exclusively to Native CDFIs and Native communities. We are a national organization serving 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. At the end of fiscal year 2024, Oweesta has \$59.7 million in outstanding loans to Native CDFIs.

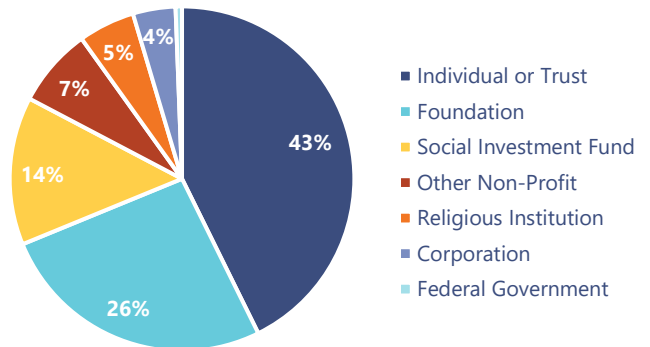
INVESTMENT PORTFOLIO GROWTH
(IN MILLIONS)



WHAT WE DO

Historically, most forms of wealth have been divested from Native lands. 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. We're reimagining how money can be placed in Native hands to become small businesses, homes, jobs, and much more. Fundamentally, Oweesta's priority is to provide lending capital to Native CDFIs and into the communities they serve.

INVESTOR COMPOSITION



HOW TO HELP

Oweesta fulfills its mission and capitalizes its loan fund through various grants and senior, unsecured investments from those interested in providing capital to Native CDFIs and Native communities. Our organization's investment portfolio is diversified and has been managed prudently for over 20 years. In fact, Oweesta has never experienced a loss of investor capital. To further uplift Native CDFIs, we ask potential investors to consider a 10% matching donation or grant. To invest and support our Native communities, contact Chrystel Cornelius, President & CEO (chrystel@oweesta.org) for more details.

TERM AND RATE PAIRINGS
MINIMUM INVESTMENT OF \$100,000 REQUIRED

| TERM (IN YEARS) | RATE |
|-----------------|---------|
| 3 | ≤ 0.25% |
| 4 | ≤ 0.50% |
| 5 | ≤ 1.00% |
| 7 | ≤ 1.25% |
| 10 | ≤ 1.50% |

Exceptions to investment terms and rates are offered on a case-by-case basis. For exceptions, contact Mikeala Purvis, Investment Officer (mikeala@oweesta.org).