



Enterprise Community Impact Note Interest Rate Sheet

Effective as of January 9, 2026*

Any Investor may elect to earn a 0% interest rate in lieu of the maximum rate set for a term posted below.

Term**	Interest Rate*
3 years	3.00%
5 years	3.25%
7 years	3.375%
10 years	3.50%

* The interest rates we offer on new Enterprise Community Impact Notes are subject to change from time to time. Interest rates are fixed for the term of each Note. Notes will earn interest each day they remain outstanding until maturity, excluding the Note's maturity date. Interest accrues on a 365-day year basis, and accrued interest is payable annually for all Notes on September 30th of each year, unless this day is not a business day, in which case payment will be made by the following business day. Interest payable on each Note will be added to the principal balance of the Note (compounded) on the date the interest is payable, unless you elect to either donate your interest to Enterprise Community Partners, Inc. or have it paid directly to you. Impact Notes are offered by Enterprise Community Loan Fund, Inc. ("ECLF"), an affiliate of Enterprise Community Partners, Inc.

** The maturity date of each Note is the last business day of the month in which the Note's term expires.

Initiatives | Unique Rates and Terms

Building Resilient Futures

Enterprise is committed to developing transparent, fair and affordable financing solutions to advance lending that ensures cleaner air, lowers utility bills and cuts housing costs. Enterprise created the *Building Resilient Futures Initiative* to provide greater flexibility and more favorable terms to its borrowers committed to reducing carbon emissions through electrification, energy efficiency and other climate risk and adaptation measures. Underwriting standards remain consistent with ECLF's *Lending Standards and Guidelines*. By selecting one of the following unique term and interest rate options, ECLF will use commercially reasonable efforts to target the proceeds of your investment to *Building Resilient Futures* projects.

Term*	Interest Rate*
3 years	1.00%
5 years	1.50%
7 years	1.75%
10 years	2.00%
15 years	2.25%

The above interest rate and term combinations are for the Enterprise Community Impact Notes offered by ECLF and subject to the terms outlined in the Prospectus dated July 31, 2025. The proceeds of any targeted investment Note, including the Building Resilient Futures Initiative, are not guaranteed to be used in the requested area and may be untargeted at any time; you should refer to the prospectus and speak with an ECLF representative before making a targeted investment. For questions regarding the Enterprise Community Impact Note you should call 1-877-389-9239 or visit www.ImpactNote.com.

The Enterprise Community Impact Notes are unsecured debt securities subject to terms, conditions and risks, described in our prospectus, including the risk of possible loss of the amount invested. Payment is dependent on Enterprise Community Loan Fund's financial condition at the time payment is due. This is not an offer to sell you our securities and we are not soliciting you to buy our securities. We will offer and sell our securities only in states where authorized. The offering is made solely by the prospectus, which should be read before investing. The Enterprise Community Impact Notes are not FDIC or SIPC insured.