



Enterprise Community Impact Note Interest Rate Sheet

Effective as of March 11, 2021*

Term*	Interest Rate*
1 year	0.50%
2 years	1.25%
3 years	1.50%
5 years	2.00%
7 years	2.25%
10 years	2.50%
15 years	3.00%

* 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.

Enterprise Initiatives | Unique Rates and Terms

Equitable Path Forward

Enterprise launched *Equitable Path Forward* to capitalize and support Black, Indigenous and People of Color (BIPOC)-led and other historically marginalized housing providers to create and preserve affordable housing and generate wealth for communities of color. While Underwriting standards remain consistent with ECLF's *Lending Standards and Guidelines*, as approved by our Board, within the parameters of those Guidelines, ECLF has implemented more tailored lending criteria for eligible BIPOC-led borrowers. 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 the *Equitable Path Forward Initiative*.

Term*	Interest Rate*
1 year	0.50%
5 years	1.50%
7 years	1.75%
10 years	2.00%

COVID-19 Community Stabilization Initiative

In response to the severity of the economic effects due to the COVID-19 pandemic, ECLF created *the COVID-19 Community Stabilization Initiative* in order to provide greater flexibility and more favorable terms to its borrowers during and after the crisis. 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 the *COVID-19 Community Stabilization Initiative*:

Term*	Interest Rate*
3 years	0.50%
5 years	1.00%

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, 2020. The proceeds of any targeted investment Note, including in the COVID-19 Community Stabilization 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.

This Interest Rate Sheet is not an offer to sell our securities to you, 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 our Prospectus. An investment in our securities involves risks as described in our Prospectus.

• Not FDIC or SIPC insured

• Not a bank instrument

• No Guarantee