

Oiko Credit Global Community Notes

Please print clearly. If you have any difficulty filling out this form, call the Calvert Community Investment Service Center for assistance at 800-239-5911.

I am investing \$_____ (minimum \$1,000) in a Global Community Note.

Please make checks payable to: Oikocredit USA.

This will be for a term of 3 years at an interest rate of 2%.

Please Mail check and application form to:

Oikocredit Global Community Notes
c/o Community Investment Service Center
P.O. Box 30622
Bethesda, MD 20824-9948

Individual or Institution:

Mr. Ms.

First	Middle Initial	Last
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Institution

Social Security or Taxpayer ID#

Address

City	State	Zip
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Home phone (required)	Business phone	Email
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Joint Investor or Institutional Officer

Mr. Ms

First	Middle Initial	Last
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Social Security or Taxpayer ID#

Individual, Trustee or Officer Signature	Date
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Joint Signature	Date
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Trust: (Please include copy of trust documents)

If the account has more than one name, give the Social Security Number of the actual owner of the account or, if a joint account, the first person listed. For the custodian account of a minor (Uniform gift/Transfer to Minor's Act), give the Social Security Number of the minor. I acknowledge receipt of information regarding the policy binding my investment in Community Investment Notes. I agree to be bound by these terms. As required by law and under penalties of perjury, I certify that (1) the Social Security or other taxpayer identification number (TIN) provided on this form is my correct TIN, and (2) currently I am not under IRS notification that I am subject to back-up withholding. (Please strike out clause (2) if you are currently under notification.) If the correct TIN is supplied, the Calvert Foundation is required to withhold 30% of dividends and/or redemption, and your account may be closed. The IRS does not require your consent to any provision of this document other than certification to avoid back-up.

Optional Broker Information:

Broker Name

Company

Address

City

THESE SECURITIES ARE EXEMPT FROM FEDERAL REGISTRATION AND HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE SECURITIES AND EXCHANGE COMMISSION OR ANY STATE SECURITIES COMMISSION, NOR HAS THE FEDERAL OR ANY STATE SECURITIES COMMISSION PASSED ON THE ACCURACY OR ADEQUACY OF THIS DISCLOSED DOCUMENT. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

GLOBAL COMMUNITY NOTES ARE UNSECURED OBLIGATIONS AND ARE NOT DEPOSITS OR OBLIGATIONS OF, OR GUARANTEED OR ENDORSED BY, ANY BANK, AND ARE NOT INSURED BY ANY FEDERAL OR STATE AGENCY.

Oikocredit – USA (Ecumenical Development Corporation, USA) – Global Community Notes are issued by Oikocredit – USA, a Washington DC non-profit corporation established March 01, 1990. Oikocredit – USA is a 501 (c) (3) organization dedicated to the mission of mobilizing credit and resources to promote economic growth, social justice and self-reliance among the poor in the underdeveloped areas of the world.

The Oikocredit Global Community Note program was designed in 2004. Investments in Oikocredit Global Community Notes are lent to Oikocredit U.A., Ecumenical Development Cooperative Society U.A., and the world to promote economic growth, social justice and self-reliance among the poor. Oikocredit U.A. utilized the capital raised to make loans to a wide range of community-based non-governmental organizations, cooperative societies, producer groups, micro-lenders and other grass roots, community controlled enterprises.

Oikocredit Global Community Notes are issued to investors who invest for specific terms with the expectation of a fixed rate of return. There are, as with any investment, Investment Risks associated with an investment in the Global Community Note program. There are added risks associated with making loans abroad, such as “limited availability of information, currency fluctuation, and risks relating to political and economic conditions.” While Oikocredit U.A. has established criteria in order to determine which organizations are most likely to benefit from loans and still maintain their repayment obligations and procedures have been put in place to monitor repayment progress, there can be no guarantee that the organizations will be able to make payments as scheduled. Oikocredit Global Community Notes are senior to \$1,016,369 in net assets of Oikocredit – USA. However, there remains some risk that defaults or untimely payments of loans may result in Oikocredit – USA having insufficient working capital or loan loss reserves to satisfy all outstanding notes.

Additional Information containing more details about the program may be obtained free of charge by calling 202-265-0607. To purchase an Oikocredit Global Community Note or service existing investments call 800-239-5911. Oikocredit – USA will send you documentation containing information about its structure, including directors, officers, and financial information. The documentation contains details about the due diligence factors Oikocredit U.A. takes into account in connection with the loans it considers.