

CRA Investment Strategy Overview

About the Fund

The Community Reinvestment Act (CRA) Qualified Investment Fund was launched in 1999 as a vehicle to help banks meet the investment test requirements of the CRA.

Investment Objective

The Fund's investment objective is to provide (1) a high level of current income consistent with the preservation of capital and (2) investments that will be deemed to be qualified under the Community Reinvestment Act of 1977.

From a financial standpoint, each bank owns a pro-rata share of the Fund, whereby risks and returns are divided among all shareholders.

From a CRA standpoint, qualified investments in each bank's targeted assessment area(s) are purchased and earmarked, *dollar for dollar*, to each bank per CRA exam.

Strategy Vehicle

Mutual Fund: CRA Qualified Investment Fund CRA Shares
(Ticker: CRAIX)

Why Invest?



CRA Reporting

We provide shareholders with customized and extensive CRA reporting.



Experience & Service

Since 1999, we have helped banks of all sizes nationwide with their CRA investments. We are always available to support our shareholders before, during, and after their CRA exams.



Liquidity

The CRA Fund is an open-end mutual fund offering daily liquidity with no redemption fees.



Diversification

The CRA Fund is diversified both geographically and by product type. The portfolio is a mix of high credit quality bonds across multiple sectors of the bond market, while still meeting community development objectives.

CRA Fund Earmarking Process



Once an investment is subject to an exam for a CRA credit, it will never be earmarked to another shareholder. New qualified investments will be purchased and earmarked to the bank for its next CRA exam. **No double counting is permitted.**



Watch [CRA Investing for Banks](https://ccminvests.com/videos) to learn more about the earmarking process at ccminvests.com/videos

FOR MORE INFORMATION, PLEASE CONTACT

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The CRA Qualified Investment Fund is distributed by SEI Investments Distribution Co. (SIDCO), 1 Freedom Valley Drive, Oaks, PA, which is not affiliated with Community Capital Management, Inc. Investing involves risk including loss of principal. Bonds and bond funds will decrease in value as interest rates rise. The Fund is not diversified.

Carefully consider the Fund's investment objectives, risks, charges and expenses. This and other information can be found in the Fund's prospectus, which can be obtained by calling 866-202-3573. Please read carefully before investing. There is no guarantee the objective will be achieved.