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Capital for Communities—
Opportunities for People™

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COMMUNITY REINVESTMENT FUND, USA LAUNCHES INDIVIDUAL INVESTOR PROGRAM, ONLINE DONATION PORTAL

For the first time, individuals have two options to support CRF's programs for job creation and helping low-income Americans

MINNEAPOLIS – Mar. 2, 2009 – Community Reinvestment Fund, USA (CRF), a nonprofit organization that connects community-based and economic development lenders with the capital resources of Wall Street, announced that individuals can, for the first time, support CRF's community development mission through both long- and short-term investments, or tax-deductible credit card donations. The new [CRF Individual Investor Program](#), offered by [Calvert Foundation](#), and the [CRF online donation portal](#) make both opportunities possible.

Unique Program Delivers Capital to Communities in Need

When times are tough, it's often small business owners and first-time homeowners who suffer the most. As a result, community development organizations across the nation are gearing up for a deluge of requests for assistance.

Through a partnership with Calvert Foundation, a nonprofit organization specializing in community investment, the CRF Individual Investor Program allows individual or institutional investors to earn a financial return while helping thousands access capital for small businesses, affordable housing, community services, childcare and health care – all through CRF's successful community development financing model. Using this model, CRF and its lending partners have injected more than \$1 billion into low-income communities throughout the country since 1988.

"Any individual – for as little as \$1,000 – can now achieve the same meaningful results as the large institutions who have invested in us for years, earning a financial return while supporting community improvement," said Frank Altman, president and chief executive officer (CEO) of CRF. "For every \$1 invested, we can create at least \$28 in direct economic benefit within communities underserved by traditional financial institutions."



Investors seeking information about the CRF Individual Investor Program should contact their financial planners and ask about socially responsible investment options from CRF and Calvert Foundation. Investors can also contact Valerie Hohman at 612-305-2067 or visit www.crfusa.com for more information.

Community Investment Made Easy

Individuals also can support CRF with a credit card and a mouse click by visiting <http://www.crfusa.com>. These tax-deductible contributions help make an immediate impact on those hardest hit by the turbulent economy, such as Americans struggling to keep their homes, small business owners worried about making payroll and neighbors in need of community services.

“As the global economy continues to falter, contributing to CRF can support long-term growth and stability on a community level by helping stave off foreclosures, building community facilities like child care centers and supporting small businesses that employ local workers,” Altman said. “Now more than ever before, CRF needs help to continue to generate meaningful community impact and improve the lives of low- and moderate-income Americans.”

Individual donors can visit www.crfusa.com and click on “Donate Now” to give a contribution in any amount that will help rebuild America’s communities.

About CRF

Community Reinvestment Fund, USA (CRF), a nonprofit organization, is the nation’s leader in bringing capital to public and private, nonprofit community development lenders through the secondary market for community development loans. Formed in 1988, CRF has injected more than \$1 billion into low-income and economically disadvantaged communities around the country to help stimulate job creation and economic development, provide affordable housing, and support community facilities. CRF is headquartered in Minneapolis, Minn. <http://www.crfusa.com>

About the CRF Individual Investor Program

Through this program with CRF, Calvert Social Investment Foundation, a 501(c) 3 nonprofit, offers the Community Investment Note, a 1- to 10-year note earning up to 3 percent interest. The Note is subject to certain risks, is not a mutual fund, is not FDIC or SIPC insured, and should not be confused with any Calvert Group-sponsored investment product. This document is neither an offer to sell nor a solicitation of an offer to buy these securities; only the prospectus, which should be read before investing, makes the offering.



Note: This does not constitute as an offer to sell securities. The investments known as Community Investment Notes, are not obligations of, or in any way guaranteed by, Community Reinvestment Fund, USA. Community Reinvestment Fund, USA is not a registered broker-dealer under Federal securities law.