

## Institute for Community Economics Investor Note

### Interest Rate Sheet

Effective December 1, 2012

Investment Term (YEARS)	Maximum Interest Rate Offered
1	0.50%
3	1.50%
5	2.00%
7	2.50%
10	3.00%
Minimum Investment is \$2,000*	

*\*ICE, at its sole discretion, can choose to waive the minimum investment requirement.*

The above interest rate and term combinations are for Institute for Community Economics Investor Notes offered by the Institute for Community Economics (ICE). The interest rate and term combinations are subject to the terms outlined in the Institute for Community Economics Investor Note Prospectus (found at <http://www.nhtinc.org/invest>).

If you have any questions about investing in the ICE Investor Note, or to obtain the ICE Investor Note prospectus, please call (202) 333-8931, ext. 110 or visit <http://www.nhtinc.org/invest>.

By completing the ICE Investor Note Investment Application (found at <http://www.nhtinc.org/invest>) you are confirming that you have received, reviewed, and understand the Institute for Community Economics Investor Note prospectus that details the terms, risks, and other important information regarding the Note.

*This Interest Rate Sheet is not an offer to sell Institute for Community Economics Investor Notes to you, and ICE is not soliciting you to buy its securities. ICE will offer and sell its securities only in states and jurisdictions where authorized. The offering is made solely by the Institute for Community Economics Investor Note Prospectus. An investment in the Institute for Community Economics Investor Notes involves risks as described in the prospectus.*

- Not FDIC or SIPC insured
- Not a bank instrument

