

## Community Investment Pool Investment Agreement

### I: About You

Your investment in Pioneer Valley Grows Investment Fund, Inc. (PVGIF) will be used to make loans to farm and food-related businesses, primarily in the Pioneer Valley of Western Mass.

The PVGrows Community Investment Pool is one of three pools comprising the PVGrows Investment Fund, administered by the Franklin County Community Development Corporation (FCCDC).

To invest in the PVGrows Community Investment Pool, please complete this Agreement and return it with a check for the amount of your investment to: PVGrows Investment Fund, Inc. c/o Franklin County CDC 324 Wells Street Greenfield, MA. 01301

If you wish to make your investment electronically, please contact the FCCDC at 413-774-7204 for instructions.

Upon acceptance by PVGIF, this form will constitute an agreement between you and PVGIF, and you will be issued an Investment Note as described in the Offering Memorandum for the Fund.

Name of Investor

Joint investor (if any)

Address

Phone

Email

#### Amount of Investment \$

If the Investor is an organization, identify an individual who is authorized to transact business on its behalf relating to this investment. If the Investor is an individual, you may identify another person authorized to act on the Investor's behalf:

Name

Title

Phone

Email

If more than one Investor is named above, how should title be held? (Default is "Joint tenants with right of survivorship". )

- Joint tenants with right of survivorship
- Tenants in common

### II: Investment Interest

The Fund will pay simple interest on the Note at the fixed rate of 2% per year annually, unless you tell us otherwise.

Optional: To further support PVGIF's work, we invite you to participate in our reduced rate investment program through the following option:

- I would like to reduce the interest rate on my investment from 2% to 1%.

### III: Certification and Signatures

Before you sign this Agreement, you must have read and understood the Offering Memorandum for PVGIF. There are significant risks that you must understand before you invest. These risks are discussed in the Offering Memorandum under the heading “Investment Risk Factors.”

Representatives of PVGIF will be glad to answer any questions you have or to provide information that you need in order to make an informed investment decision. Please call John Waite at 413-774-7204, ext. 102 or email [johnw@fccdc.org](mailto:johnw@fccdc.org).

By signing below, you certify under penalty of perjury as follows:

- Investor has read and understood the Offering Memorandum for PVGrows Investment Fund, Inc.;
- The total amount of Investor's investment in PVGIF does not exceed 10% of Investor's liquid net worth (excluding Investor's home, home furnishings, and automobiles);
- The number shown on this form is Investor’s correct taxpayer identification number;
- Investor is not subject to backup withholding because: (a) Investor is exempt from backup withholding, or (b) Investor has not been notified by the Internal Revenue Service (IRS) that Investor is subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified Investor that Investor is no longer subject to backup withholding; and,
- Investor is a U.S. person (including a U.S. resident alien).
- Investor represents, warrants and agrees that the subscribed Note is being acquired by the undersigned solely for the undersigned’s own account, for investment purposes only, and not with a view to the distribution or sale. Investor has no agreement or other arrangement with any person to sell, transfer or pledge any part of the subscribed Note.

	Investor	Joint Investor (if any)
Signature		
Print name (include capacity if signing for an organization)		
Tax ID/Social Security #		
Date		

#### For Use by PVGIF

Accepted by	
Date	