



SELF-HELP NOTES

*Self-Help - a leading community development financial institution for 25 years
Investing over \$4 billion in low-wealth communities*

Self-Help is one of the largest and oldest community development financial institutions in the country. Its mission is to create ownership and economic opportunity for low-wealth individuals and communities. Self-Help's two financing affiliates - Self-Help Credit Union, a \$200 million federally-insured credit union, and Self-Help Ventures Fund, a \$900 million non-profit community development loan and investment fund – have helped more than 44,000 homeowners, small businesses and non-profits to build wealth, create jobs and provide educational and health services. Self-Help's primary markets are in North Carolina and the Washington DC area, with certain products available nationally.

Investment Opportunities

Self-Help offers investors a broad array of investment products. Federally-insured deposits in Self-Help Credit Union are suitable for individuals or corporate clients interested in safe, fixed income certificates of deposits. Several debt and investment products are also available, aimed at institutional investors interested in larger investments.

SELF-HELP NOTES

Minimum Investment **\$1,000,000**

Variable Rate Notes

Term: 3 years to 7 years
Interest Rate 3-month LIBOR plus 1.20%

Fixed Rate Notes

Term	Rate
3 year	5.81
5 year	5.89
7 year	5.96

Rates are current as of 10/31/05.

Payment: Payments are interest only, paid quarterly. Principal paid at maturity.

Security

Self-Help Notes are unsecured, and are not insured by the federal government. Self-Help Ventures Fund provides full recourse to Note holders

Contact: Robert Schall, President, Self-Help Ventures Fund, 919.956.4434 or bob.schall@self-help.org.

*Creating Ownership and Economic Opportunity
301 West Main Street, Durham, NC 27701
www.self-help.org*



NEW MARKETS TAX CREDITS

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NEW MARKETS TAX CREDITS

The U.S. Treasury Department has awarded Self-Help Ventures Fund \$95 million in New Markets Tax Credits. Self-Help has opportunities for institutions to invest or lend to participate in this program. Self-Help uses these funds to make loans to qualified businesses, non-profits and real estate projects in targeted low-income communities.

Equity Investment

Minimum Investment: \$10 million

Tax Credits: investors receive federal tax credits equal to 39% of their investment over 7 years.

Return: investors receive a return comparable to an investment-grade rated corporate bond

Guarantee: Self-Help Ventures Fund guarantees investors credits and other return features of the investment

Debt

Minimum Amount: \$10 million

Interest Rate: 3-month LIBOR plus 1.25%.

Term: 7 years

Payment: Payments are interest only, paid quarterly. Principal paid at maturity.

Security: Debt is secured by ownership interest in special purpose entity. Self-Help Ventures Fund provides full recourse to lender.

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CERTIFICATES OF DEPOSIT

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CERTIFICATES OF DEPOSIT

All accounts are federally insured up to \$100,000 per account holder. Rates are current as of 10/31/05.

Minimum Investment

\$500

Term	Annual Percentage Rate	Annual Percentage Yield
3-month	4.25%	4.34%
6-month	4.45%	4.55%
12-month	4.68%	4.79%
24-month	4.76%	4.88%
36-month	4.81%	4.93%
48-month	4.85%	4.97%
60-month	4.89%	5.01%

Silver Anniversary CD (\$2,500 minimum)

30-month

4.78%

4.90%

Child Care CDs: support Self-Help's programs aimed at expanding the supply and quality of child care. Account holders designate their investment to support these programs under the same terms as above.

Environmental CDs: support Self-Help's lending and assistance to projects and businesses that conserve natural resources, such as recycling firms, land conservancies and energy conservation enterprises. Account holders designate their investment to support these programs under the same terms as above.

Contact: Wendy McCorkle, Investment Associate, 919.956.4486 or wendy.mccorkle@self-help.org

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REPURCHASE AGREEMENTS

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REPURCHASE AGREEMENTS

Self-Help's repurchase agreement involves a short-term sale and subsequent repurchase of Fannie Mae mortgage-backed securities by financial institutions. The initial sales and the repurchase are made at the same dollar price with an agreed upon rate of interest paid to the initial buyer by the seller at the time of repurchase after a specified period of time.

Minimum Amount: Self-Help seeks Counterparties able to make commitments of \$150 million or more.

Maturity: 30, 60 or 90 days

Interest: varies with market conditions, generally several basis points below LIBOR

Payment: Interest paid at maturity, when the MBS is repurchased by Self-Help.

Security: All Self-Help repurchase agreements use Fannie Mae mortgage-backed securities

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