

THIS BROCHURE contains the agreement, terms, and conditions for your Demand Investment at Grace Financial. It notes the features and requirements of the Demand Investment.

Offers and sales of Demand Investments are made only by means of a Prospectus, which provides additional information regarding Grace Financial and the Demand Investments. We urge that you read the current Prospectus carefully before making any purchase of Demand Investments.

By investing in a Demand Investment, you agree to the terms and conditions currently in existence and as hereafter amended, and you agree that you have received and have had the opportunity to review Grace Financial's Prospectus.

Grace Financial is not a bank or other financial institution regulated by federal or state banking authorities. Funds invested in Grace Financial's Demand Investments are not insured.



Demand
Investments
AGREEMENT:
TERMS AND CONDITIONS



These Terms and Conditions are effective 4/01/2026 and supersede all previous terms and conditions governing the Demand Investments.

P.O. Box 587
Winona Lake, Indiana 46590

Phone: 574-267-5161
Fax: 574-269-4066
E-mail: info@gracefin.org
Web: <https://gracefin.org>

Rev 4/01/2026

Terms and Conditions

ASSENT TO TERMS AND CONDITIONS

Every person, upon opening a demand investment in Grace Financial, shall provide his/her/its place of residence and social security number or tax identification number, shall affirm his/her/its association with the Charis Fellowship, and shall subscribe his/her/its name on a signature authorization document, thereby signifying assent to these terms and conditions and as hereafter amended.

INVESTMENTS

Grace Financial agrees to receive cash, items, and entries for investment and to account for such purchases to the investor by means of a receipt. Grace Financial is not responsible for investments mailed until actually received and available for processing. Every attempt will be made to process mailed investments on the business day received.

REDEMPTIONS

Investments and the interest thereon may be wholly or partially redeemed only by order of the investor in writing, or by an individual investor's legal representative in case of death. Grace Financial reserves the right to honor only redemption requests on approved forms and to disburse the redemption by a check payable to the investor or by electronic funds transfer.

If an individual investor chooses to name another person to act as his/her attorney-in-fact, the investor must provide Grace Financial with the original power of attorney and other satisfactory evidence before conducting any transaction. Once recorded by Grace Financial, the appointment stands until rescinded by the investor and Grace Financial has received written notification of the revocation and has had reasonable time to act upon it.

Grace Financial reserves the right to require a minimum of sixty (60) days' written notice before redemptions.

INTEREST

Interest will accrue daily on investments from the date of investment to the date of redemption. Interest will be credited to investors monthly either by adding to the Demand Investment or by depositing to a bank account of the investor's choice via electronic funds transfer. Unless otherwise negotiated for Demand Investments greater than \$2,000,000, interest terms and rates are subject to change at any time upon the approval of the Board of Directors and without the consent or approval of investors. The investor will be given written notice of such changes no later than ten days prior to their effective date.

MINIMUM BALANCE REQUIREMENTS

A minimum investment of \$25.00 is required to open and maintain a Demand Investment.

STATEMENTS

Grace Financial will provide quarterly statements showing activity (investments, redemptions, interest, fees) during the 3-month statement period.

OWNERSHIP TYPES

Individual Owned by a single individual.

Joint Tenants with Right of Survivorship Owned by two or more individuals as joint owners. Any one or all of the owners may make redemptions. Upon the death of one owner, his/her interest in the Demand Investment passes automatically to the surviving joint owner(s).

UTMA (IN) - Minor with Custodian Gifts or transfers made to minor children under the applicable law of the Indiana Uniform Transfers to Minors Act. The Demand Investment is opened in the name of the minor and is controlled by a custodian until the minor reaches the statutory age of majority (21 years).

Trust Owned by a trust, having one or more person(s) designated as trustee(s). The trust agreement governing the Demand Investment must be on file at Grace Financial.

Organization A demand investment opened in the name of an organization and managed by designated authorized signers.

AMENDMENTS AND NOTICES

These terms and conditions may be altered,

amended, or rescinded including those relating to the earning and computation of interest. Notice of changes will be provided to the investor by any means Grace Financial considers to be appropriate, but are effective even if the investor does not actually receive notice of the change if Grace Financial has mailed a notice to the investor at the address of record.

UNCLAIMED PROPERTY

Statements and other information regarding demand investments will be sent to the last address provided to Grace Financial by the investor. When mail is returned as "undeliverable" and Grace Financial has no other means of communication with the investor (including contacting the investor through the investor's church), the investment status is changed from active to dormant. After a specified period of time, Grace Financial is required to turn over dormant investments to the state as specified by state law. To recover such funds, the investor must file with the applicable state agency. To avoid the unclaimed property filing, **investors should notify Grace Financial immediately of an address change.**

ELECTRONIC TRANSACTIONS

Grace Financial may provide an online portal to facilitate making additions to Demand Investments, and redemptions from Demand Investments. In such case, any references in these terms and conditions to actions requiring a signature or a writing shall be deemed to include electronic signatures or electronic records as required by Grace Financial. Any such electronic signature or electronic record shall be deemed to be a legally binding equivalent to an ink signature or physical writing.

MISCELLANEOUS

Grace Financial reserves the right to refuse any investment, limit the investment amount, return all or any part of an investment, or close any Demand Investment whenever it may choose, without written or other notice to the investor.