



News Release

Contact:
Dan Weinbach
The Weinbach Group, Inc.
305-668-0070
dweinbach@weinbachgroup.com

**TOP-RANKED MUTUAL FUND AND LOUISVILLE COMMUNITY DEVELOPMENT BANK
TEAM UP FOR LOCAL COMMUNITY***

FT. LAUDERDALE, FL – April 13, 2005 – The nation’s largest mutual fund committed to community and economic development, the CRA Qualified Investment Fund (CRAIX), has purchased a certificate of deposit (CD) from Louisville, Ky.-based Louisville Community Development Bank. The Fund purchased the CD as part of an ongoing \$5 million community development financial institution (CDFI) initiative.

“My Louisville clients are gratified that their assets invested in the CRA Qualified Investment Fund have made a direct, positive impact right in their hometown,” said Andy Loving, of Just Money Advisors, a financial advisory firm affiliated with the First Affirmative Financial Network. “Community investment vehicles, like the Fund, provide a unique opportunity for investors to direct their assets toward activities that promote local initiatives.”†

Monies from the Fund’s CD will support the bank’s long-term goal: the stimulation of economic growth within 12 of Louisville’s inner city neighborhoods where 38% of people live below the poverty level and where unemployment is twice the national rate. The Bank, a certified CDFI, concentrates 100% of its efforts on revitalizing the economies of these economically distressed neighborhoods and accomplishes its goal by originating loans to new and expanding businesses as well as to individuals that are rehabilitating homes or commercial properties throughout the region.

“The community development focus of the CRA Qualified Investment Fund speaks directly to the mission of our bank, and we look forward to enhancing Louisville’s inner-city with the financing made possible by its investment,” said Pedro A. Bryant, president and CEO of Louisville Community Development Bank.”‡

“Working with financial advisors such as Andy Loving and the Louisville Community Development Bank in an effort to improve their city demonstrates why we have dedicated \$5 million to this important initiative,” said David K. Downes, president and CEO of CRAFund Advisors. “We are continually seeking investment opportunities with other CDFIs that promote similar missions to Louisville Community Development Bank’s.”

Since inception in 1999, the Fund has purchased more than \$1 billion in fixed-income securities that have helped finance 92,936 affordable rental housing units; 2,638 home mortgages for low- and moderate-income families; \$23.4 million in affordable health care facilities; \$77.8 million in community development activities including job training and creation; and \$162.9 million in down payment assistance and statewide home ownership programs.‡

For more information about the CRA Qualified Investment Fund, visit www.crafund.com, or call CRAFund Advisors at 877-272-1977. For more information about Louisville Community Development Bank, call Lisa Thompson at (502)-778-7000, or visit www.morethanabank.com.

*A list of the nation’s largest socially conscious funds by asset size released by Crain Communications for



Investment News ranked the CRA Qualified Investment Fund eighth. The Fund was the largest exclusively committed to community development.

†This testimonial may not be representative of the experience of other clients and is not indicative of future performance.

‡As of 3/31/2005. Source: CRAFund Advisors. Although bank products are FDIC insured up to \$100,000. Mutual Funds are not deposits or obligations of, or insured or guaranteed by, any entity or person, including the U.S. Government and the FDIC. Mutual fund investing involves risk, including possible loss of principal. Past performance does not guarantee future results. To obtain a Prospectus with more complete information including investment objectives, risks, performance and charges and expenses contact CRAFund Advisors at 1-877-CRA-1977. Please read the prospectus carefully before investing or sending money. The Fund is a no load fund distributed by Citco Mutual Fund Distributors, Inc. (Member NASD) which is not affiliated with Louisville Community Development Bank or any of its affiliates.

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