February 2, 2023

Community Capital Management, LLC is an SEC-registered investment adviser that provides investment advisory services. Investment advisory and brokerage services and fees differ, and it is important to understand the differences. Free and simple tools to research firms and investment professions can be found at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. These services include investment management of portfolios primarily focused on impact investing. These services are also offered through wrap fee programs.

When providing our services, we will accept discretionary authority which grants us the ability to determine which securities are bought and sold for your account and execute transactions without your consent. You can impose reasonable guidelines or restrictions on this authority, subject to our ability to effectively manage your portfolio. As part of our standard services, we will monitor your investments for account performance and transaction costs. We conduct these reviews on at least a quarterly basis.

We utilize an impact and ESG investment strategy that seeks to generate a competitive financial return while realizing measurable positive environmental and social benefits. The strategy is implemented through portfolios that focus primarily on high credit quality fixed-income securities. Our portfolios will generally be limited to these types of investments.

A minimum investment of $10,000,000 is required to open an account with us. This minimum can be waived in certain circumstances. Account minimums for services offered through wrap fee programs will be determined by the wrap sponsor and not by us.

For additional information on our services and types of clients, please see our Form ADV Part 2A Brochure, Items 4 and 7, which can be found at https://www.ccminvests.com.

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<th>Conversation Starters</th>
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<td>• Given my financial situation, should I choose an investment advisory service? Why or why not?</td>
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<td>• How will you choose investments to recommend to me?</td>
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<td>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</td>
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What fees will I pay?

You will be charged asset-based fees calculated as a percentage of the assets we manage for you. We charge these fees on a quarterly basis. Our fee schedule is a tiered structure based on assets under management that starts at a rate of 0.40% and decreases as assets increase. The more assets there are in your account, the more we will earn in fees. This creates an incentive for us to encourage you to increase the assets in your account. Fees associated with services offered through a wrap fee program will be included in the fees you pay to the program sponsor. You will also pay additional fees and costs related to our services. These include mark-ups on fixed income trades (fees that are included in the price paid for a security), custodial charges, and fees and expenses charged by investment products such as exchange traded funds that are held in your account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.
What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.

We are permitted to engage in cross transactions. This type of transaction allows us to purchase or sell securities between client accounts at a price determined by an independent third party. We are also the adviser to registered investment companies that are eligible to participate in cross transactions with our clients. This creates a potential incentive for us to recommend a purchase or sell of a security in your account that could benefit another client, including the affiliated registered investment companies.

How do your financial professionals make money?

Our financial professionals are also sales professionals who are paid a fixed salary plus transaction-based compensation based on the amount of assets they raise when selling our services. This compensation creates a conflict of interest because they have an incentive to encourage you to open an account with more assets.

Do you or your financial professionals have legal or disciplinary history?

No for our firm. Yes for one financial professional. Visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Additional information about our investment advisory services and a copy of this relationship summary is available by contacting us at (877) 272-7999.