



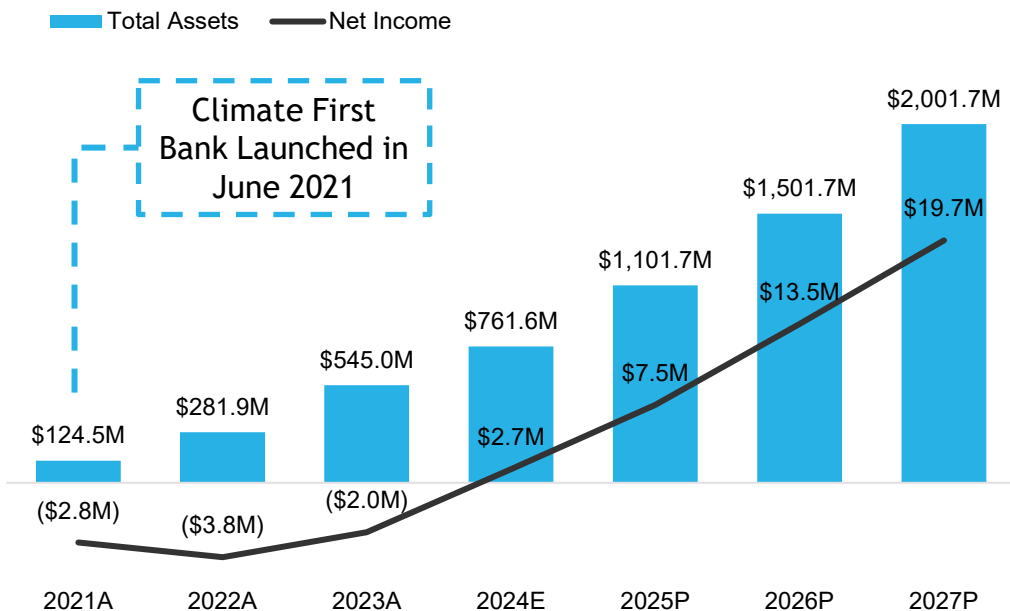
The world's first FDIC Insured bank founded to combat the climate crisis

Bank Like Tomorrow Depends On It!

Climate First Bank ("the Bank") is a Florida Benefit Corporation, Certified B Corp, 1% for the Planet member, values-based digital forward community bank offering a full-service portfolio of traditional banking products servicing both personal and business clients including all loan and deposit products. The Bank provides residents and businesses with convenient, specialized checking, savings and loans including green loan options for everything ranging from rooftop solar to renewable energy to building retrofits, EV charging, and more. Launched in June 2021, the Bank has scaled to over 10,700 business and personal account holders across the United States via its proprietary advanced digital banking platform and with three brick and mortar locations in Florida. It has raised \$79 million to date and has been profitable since June 2023.

In June 2024, it successfully completed its regulatory three-year de novo status allowing it to expand nationally in lending. Achieving the expansion nationwide is a major milestone marks a new chapter for the bank as it begins preparations to fully execute its mission to make sustainable banking accessible to all. In just three years, it has reached \$706M in assets, \$613M in loans, \$622M in deposits.¹ The Bank is reimagining finance as a force for good and aims to become the most impactful bank focused on addressing climate change and improving conditions for people, planet and profit.

STRONG TRACTION & CONTINUED GROWTH



78
employees



10,700+
customers



OneEthos is the only mission-driven, B Corp, Federal Reserve Bank-regulated fintech in the United States specializing in climate finance. The Bank developed the fintech app for its own use and then recognized that it has great potential outside of the Bank as well. It is expected to achieve \$1.4M in revenue in 2024. OneEthos is a subsidiary of the bank holding entity, Climate First BANCORP.

1) As of July 10, 2024. This information reflects figures for Climate First Bank only.

Note: Fundamental data and forecast supplied by management of the Company. Such projections may not be realized.

2021
YEAR FOUNDED

83%
3-YEAR TOTAL ASSET CAGR
(2021A-2024E)

\$2.7M
2024E NET INCOME

\$706M
IN ASSETS¹

\$613M
IN LOANS¹

\$622M
IN DEPOSITS¹

Certified



Corporation



FOR THE PLANET
- ENVIRONMENTAL PARTNER -



INVESTMENT HIGHLIGHTS

FIRST BANK IN THE WORLD FOCUSED ON COMBATING CLIMATE CHANGE

Climate First Bank's value proposition is to provide leading banking products and services to individuals and businesses who want to bank with a financial institution is aligned with their values. When given a choice, there are a growing number of individuals and businesses that are drawn to this offering. Not only are there ONLY 18 mission-driven banks in the United States, but Climate First is also the only bank squarely focused on combatting the climate crisis.

IMPRESSIVE MILESTONES ACHIEVED IN 3 YEARS SINCE LAUNCHING

In just three years since its inception, Climate First Bank has achieved impressive milestones, including a remarkable CAGR of 100% and 83% in both deposits and assets, respectively. Successfully completing its regulatory three-year de novo status, the bank is now poised for national expansion. This accomplishment underscores its operational excellence and financial stability, opening new opportunities for growth and innovation on a broader scale.

PROVEN MANAGEMENT TEAM

Ken LaRoe and his team are experienced bankers. Ken LaRoe has successfully scaled and exited three bank start-ups, each generating attractive returns.

POISED FOR NATIONAL EXPANSION

Climate First Bank has established new, innovative financial products tailored to environmentally-conscious consumers and businesses, expand geographically into key markets across the country to enhance its reach and impact, increase its digital presence through advanced online banking platforms and mobile apps, and build brand awareness through targeted marketing campaigns and community engagement.

GREAT MACRO TRENDS

There are multiple favorable and large macro trends. As the climate crisis has deepened (and will continue to make headlines), individuals and businesses are looking for ways to make a difference. Moving their money to ethical banks is one way. Also, the Millennials and Gen Z demographic prioritize aligning their financial decisions with their values. Climate First Bank offers a unique approach that caters directly to this growing segment.

HIGH BARRIERS TO ENTRY

First, bank charters are difficult to receive. Only eight bank charters have been issued in Florida over the last ten years. Also, Climate First Bank benefits from a strong competitive advantage due to the challenges of entering the market. These challenges include navigating complex regulations, building brand awareness, and developing deep expertise in a mission-driven financial approach.

UNIQUE MOMENT IN TIME

The global sustainable investment market is poised for explosive growth, expected to reach a staggering \$50 trillion by 2025.² This surge aligns perfectly with the Inflation Reduction Act, which dedicates \$27 billion to decarbonize the United States.³ Climate First Bank is uniquely positioned to capitalize on this confluence of trends, offering investors a compelling opportunity to be part of a sustainable future.

VALUES BASED BANKS PERFORM BETTER THAN THEIR TRADITIONAL COUNTERPARTS

In comparing the values-based banks to Globally Systemically Important Banks, research by the Global Alliance for Banking on Values proves that values-based banks outperform traditional banks in growth, resilience, profit, and contribution to the real economy.¹

PROVEN MANAGEMENT TEAM



KEN LaROE, ESQ.
CEO & Co-Founder



LEX FORD
President and Director



SHARON HILL, CPA
EVP and CFO



MARCIO DE OLIVEIRA, MBA
Founder, CEO, Director,
OneEthos

Ken LaRoe, Chairman and Founding Director, has successfully started, scaled, and exited two community banks in Florida. Ken started Florida Choice Bank in 1999 and sold it in 2006 after growing it to seven locations and over \$400M in assets; the sale garnered one of the highest bank multiples at that time. In 2009, Ken started Florida's first values-based bank, First Green Bank, which was the first bank in the U.S. with a stated environmental mission and sold it in 2018 after growing it to seven locations with over \$800M in assets and financial performance in the top 10% of all Florida banks. Climate First is poised to surpass First Green's asset level in by 2025.

Note: Fundamental data and forecast supplied by management of the Company. Such projections may not be realized.

1) [GABV](#); 2) Bloomberg; 3) GABV

YOUR MONEY IS YOUR CARBON¹

To date, much of Climate First's customer acquisition and growth has been due to values alignment. But as the research below becomes more known, a larger segment of customers will be attracted due to the measurable carbon impact from simply changing their banks.

Research by several industry leading nonprofits reveals that the emissions generated by a company's cash and investments are substantial and often exceed other emission sources. The biggest banks and asset managers, particularly in the U.S., supply vast amounts of capital to sustain the fossil-fuel industry. Recent research indicates that the twelve largest banks and ten largest asset managers based in the U.S. financed and enabled an estimated 4.7 billion tCO₂e in 2022 alone. By working with these financial institutions, companies are unknowingly and passively lending up to 20-30% of their cash to industries most responsible for climate change. Corporate cash holds immense power as a lever for climate action. If every company engaged with its financial firms to decarbonize its financial management, this collective action could facilitate significant emissions reductions throughout the economy.

Although the report did not specifically address individual holdings, the authors have indicated that the findings are relatively easy to translate. In essence, having \$125,000 in the bank produces as much carbon as the average American does in a year. Unbeknownst to many, their financial assets are continuously contributing to greenhouse gas emissions, making this a critical issue that demands urgent attention.

\$5.5T

In the seven years after the Paris Agreement was adopted, the world's 60 largest banks provided \$5.5 trillion in fossil fuel financing.

700X

On average, banks' financed emissions are more than 700 times larger than their operational emissions, which includes all of the emissions generated by their branches, servers, electronic banking services, and much more.

GROWTH OPPORTUNITIES



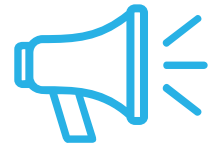
ESTABLISH NEW PRODUCTS



EXPAND GEOGRAPHICALLY



INCREASE DIGITAL PRESENCE



BUILD BRAND AWARENESS



1) [Topo Finance](#)

OPPORTUNITY & CONTACTS

Climate First BANCORP, the holding company of both Climate First Bank and OneEthos, is seeking a \$100 million equity investment to fuel its rapid growth.

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RISK FACTORS Climate First Bancorp's business is largely dependent on U.S. and global banking markets, which can be volatile and affected by external conditions. Business operations, financial outcomes, and investor returns could be adversely impacted by future economic conditions, public policy, and the Company's ability to expand operations, launch new offerings, and attract and retain employees and management. Past success does not guarantee future success or achievement of financial projections. Fundamental data and forecasts supplied by management. Such projections may not be realized. Any investment in the Company will be priced solely between the Company and an investor. This is a private, illiquid investment. Any investor must be able and willing to tolerate lack of liquidity and a long-term, or potentially indefinite, time horizon with regard to an investment in the Company with no assurance as to if and when an investor will realize a return of or on an investment in the Company. An investment in a private placement is highly speculative and involves a high degree of risk, including the potential loss of the entire investment.

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