

# Hokinaç “Our Personal Loan”



## Welcome to Simple!

Have a short-term need? Buying a recreational vehicle, need a laptop for school, taking a vacation and could use extra cash? Our quick personal loan with low payments to help you out financially!

Available to Ho-Chunk (HCN) Tribal Members, HCN Employees, and surrounding communities!



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**APPLY ONLINE TODAY!**

**[www.firstnationsfinancial.org](http://www.firstnationsfinancial.org)**

# About Hokináč

## Our Personal Loan

- Quick loan with a low payment – check made out to borrower
- Borrow up to \$2,500 with assignment of per capita or prior good payment history with FNCF on a previous loan
- Borrow up to \$1,250 for first time borrowers without per capita assignment
- Employees must use a voluntary wage assignment for payback
- Payback period is 3 years (36 months)
- Debt-to-Income (DTI = Total Debt/Total Income) ratio = 40% or under
- Interest rates will vary dependent upon your DTI and the market
- Collections on your credit report cannot exceed \$5,000
- Loans for HCN employees require one year consistent employment & voluntary wage assignment



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*To see full list of services  
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**[www.firstnationsfinancial.org](http://www.firstnationsfinancial.org)**