



FIRST NATIONS COMMUNITY FINANCIAL

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Loan Update

First Nations Community Financial has increased loan amounts and we are now offering our Auto loan AND Emergency loan to Ho-Chunk Nation Employees.

*Employees must be employed for 1 (one) consecutive year to qualify.

Loans for Public (Everyone)

Consumer Loan

Loan amount available up to \$2,500.00

Fresh Start Loan

Loan amount available up to \$5,000.00

HCN Employees & Tribal Member loans

Auto Loan

Loan amount available up to \$10,000.00

Emergency Loan

Loan amount available up to \$700.00

No Credit Check required

Exclusively for Tribal Members: Family Roots Home Loan

Loan amount depends upon affordability

Check into our Pathways Home classes to help you become qualified for a Mortgage Loan!

Meet our Staff



Tasha (Natasha) joined our team during the fall of 2018. She started as our Loan officer and has since been promoted to the Mortgage Loan Officer. Her previous work was with the Nez Perce Tribal Housing Authority as their Kicuy (money) Coach providing families with financial education and monthly newsletters to share money management information with the community. She is a certified Financial Education Trainer for Building Native Communities: Financial Skills for Families. Tasha has earned a Bachelor of Arts Degree in Tribal Governance and Business Management with a Concentration in Tribal Entrepreneurship from Northwest Indian College. She is bear clan and comes from the Lac Du Flambeau Band of Chippewa's, Ho Chunk Nation, Potawatomi, and Seneca Nation of New York.



Rita is a graduate of Winona Technical College with a degree in Business Management. She has 15+ years of experience in Customer Service, developing professional relationships with local vendors in Black River Falls and the surrounding communities. In her 10 years of Mortgage Loan processing experience she developed great knowledge of the financial & housing

Industry. Her prior positions resulted in development of many professional relationships that will benefit her in her current role.

She likes to give back to the community through her volunteer work, most recently volunteers on her church finance board and the youth hockey board in Black River Falls. She is looking forward to growing with First Nations Community Financial, and helping customers along the way.

What is a predatory loan?

A predatory loan is a loan with misleading and unfair terms that benefit the lender at the expense of the borrower. Many times these loans more often put borrower's into a cycle of debt.

Payday loans are the most common predatory loan however mortgage and auto loans can have predatory terms as well. These lenders do not look into borrower's ability to repay nor do they help build credit. Please be aware of what you are signing and remember to look for other options before having to resort to a payday lender.

Some alternatives may be: Borrowing from a family member or ask a local federal credit union, advance on your paycheck from your employer.

This example shows that the borrower had paid double the amount in the Finance Charge to borrow the money. Final amount paid is TRIPLE the amount borrowed.

PAYMENT DATE	PRINCIPAL	FINANCE CHARGE	TOTAL PAYMENT AMOUNT
11/10/2017	8.62	36.95	45.57
11/17/2017	2.70	42.87	45.57

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
144.58 %	\$3,189.55	\$1,560.38	\$4,739.93