



FIRST NATIONS COMMUNITY FINANCIAL

What is a CDFI?

Certified Financial Development Institution



CDFI Certification is a designation given by CDFI Fund to specialized organizations that provide financial services in low-income communities and to people who lack financing

How are CDFI's funded?

- Grants
- Banks
- Federal Government
- Institutional Investors
- Fundraising
- Donations

New Loan Process

When you borrow someone quite a bit of money, you want to have an idea of what they're using the funds for right? You wouldn't want to borrow money to someone who will say they'll pay you back after they "double it" at the casino. You just want to ensure that you're going to be paid back and it's put to good use, right?

Why is this a Priority?

First, our mission it to help individuals, and families become financially successful.

Second, we have many grant funds we have been awarded for the purpose of supporting credit growth. We report our impact, outcomes, and technical assistance we provide to each and every client.

Our Loan Officer will work with you to build your financial goals and follow-up to see your success!

We look forward to working with you!



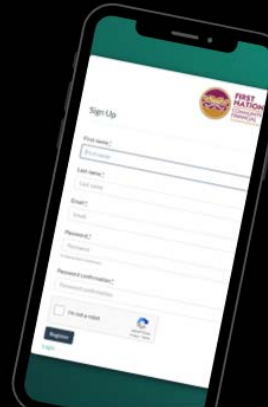
FIRST NATIONS
COMMUNITY FINANCIAL

**WE HAVE
BILL PAY!**

Safe. Secure. Convenient

- ★ Cost to process is ONLY \$1.50
- ★ Set up Automatic payments

SET UP PAYMENTS AT
fncf.myloanpanel.com



**BILL PAY
NOW
AVAILABLE!**

You now have the ability to pay your bill online. Initially, we had to set up an account with PayPal and used their services with a charge. While we still have the option for you to call in your payment, you now have another option to set up auto pay and make payments, at a much cheaper cost!

BENEFITS OF ENROLLING IN BILL PAY

- **Reduces your stress**
- **Saves you money**
- **Boosts your credit score**
- **Saves you time**



Do something today that your future self will thank you for!



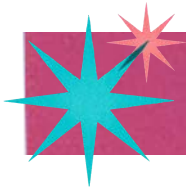
'TIS THE SEASON

Too soon? According to experts in the freight & shipping business, right now is the best time to ensure delivery by Christmas. As burdensome as Christmas shopping can be, you might want to start shopping early. On the plus side, you will be finished shopping early!

Shipping delays, product shortages and factory closings are causes of these expected shortages. According to *The Wall Street Journal*, the cost of renting a container has increased 10 fold and is arriving 8 weeks late.

Some ideas to help you out:

- Shop local or small businesses
- Make your gifts
- Gift Exchange
- Tell everyone that Santa went on vacation (kidding)



WELCOME OUR NEW LOAN OFFICER

Meet Stephanie Littlegeorge--our new Loan Officer. She began working at FNCF on September 6th and has been a great addition to our team.

Stephanie formerly worked at Integrity Tax & Audit before coming to First Nations Community Financial. She stated that working at Integrity Tax & Audit "made me want to stay in the area due to working with many familiar faces and working with FNCF permanently, works out for me."

She lived in the Baraboo/Wisconsin Dells area for the past 10 years prior to moving to Black River Falls with her fiancé Rob, 3 children and their dog Storm.

On top of excitingly making plans of a spring wedding, Stephanie and her fiancé are in the planning stages of creating their own business.

We all look forward to seeing Stephanie succeed in all her future endeavors!

