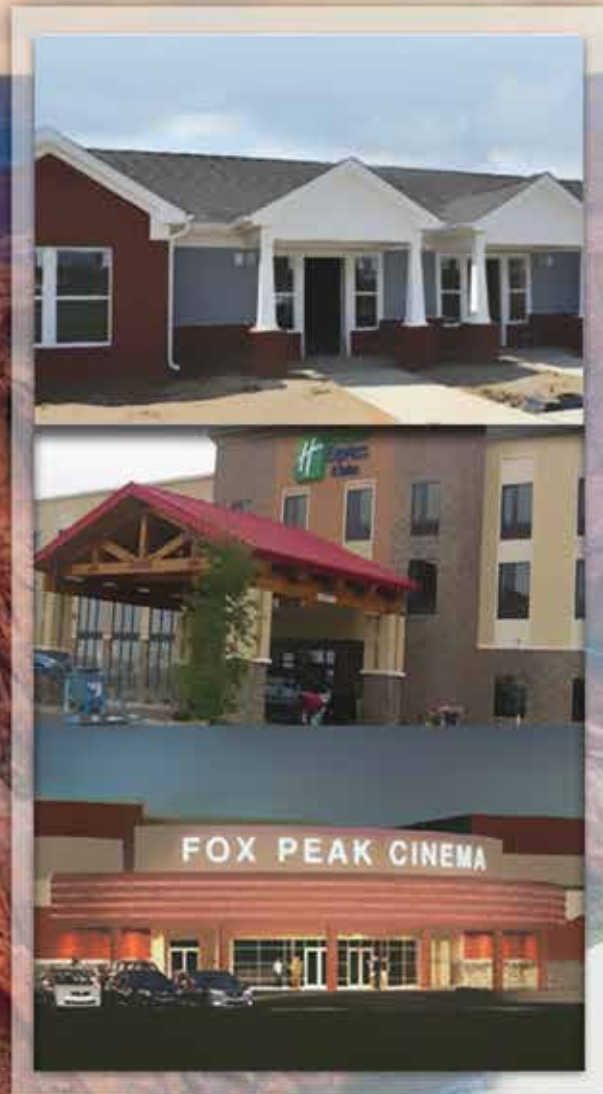


NATIVE PEOPLE INVESTING IN NATIVE COMMUNITIES

# **NATIVE** AMERICAN BANK

ANNUAL REPORT 2015



# NATIVE AMERICAN BANK

## 2015 ANNUAL REPORT

### THE VISION

THE trusted Native owned nationwide bank meeting the financial needs of you, your family, your business, your nation.

In 2001, twenty Tribal Nations and Alaska Native Corporations set out with a dream “to create a national bank to serve all Native people, communities, governments and enterprises across the country” and established Native American Bank, N.A. (NAB).

Native American Bank recognizes that among the many issues facing Native Americans, the absence of access to financial capital and services has been a significant impediment towards the realization of self-sufficiency and financial freedom across Indian Country.

### MISSION

Through collaboration, provide access to financial services for Alaska Native and Native American communities creating economic independence, development and sustainability.

At Native American Bank “Our primary mission is to assist Native American and Alaskan Native individuals, enterprises and governments to reach their goals by providing affordable, flexible banking and financial services.

To accomplish this we concentrate on pooling Indian economic resources to increase Indian economic independence by fostering a climate of self-determination in investment, job creation and sustainable economic growth.”

## COMMITMENT TO NATIVE AMERICA

In 2015, Native American Bank’s national presence is reflected in the fact that loans were made in over ten states and over 94% of our loans are to Native individuals, tribes and enterprises for significant projects such as financing a fitness center in California, the renovation and expansion of a fuel center in Nebraska, the construction of a movie theater in Nevada, a low income, senior housing development in North Carolina and other viable projects. NAB reaches more and more people across Indian Country every day.

Currently NAB is owned by a collection of 33 investors, of which 30 are Tribal Nations, Tribal Enterprises and Alaska Native Corporations.



*The Native American  
Bancorporation Co.  
Headquarters In Downtown  
Denver, Colorado.*





## NATIVE AMERICAN BANK PRESIDENT AND CEO'S MESSAGE AND NATIVE AMERICAN BANCORPORATION CO. CHAIR'S MESSAGE

The Native American Bancorporation Co. and Native American Bank continued to make steady progress on a number of fronts throughout 2015. Most significantly, we grew our asset base by nearly \$13.7 million, or more than 22%. For the second year in a row we were able to count on the addition of new capital to support the bank's growth and remain in compliance with our regulatory requirements. Our presence in Indian Country has grown both geographically and by the number of new ventures we have been able to assist with financing.

Throughout the year we were able to become involved in new projects in Alaska, California, New Mexico, Nevada, South Dakota, Montana and North Carolina. Additionally we are working on structuring financing in New York, Florida, Connecticut, Arizona, Alaska, Wisconsin and other locations. All of these projects are with Native owned entities and further solidifies our mission of serving Indian country helping to create jobs, growth and diversify economies.

Native American Bank, as an expert in providing financing using the Department of Interior's guaranteed loan program through the Office of Indian Energy and Economic Development Division of Capital Investment, received the distinction of being named a Performance Lender. This is their highest designation and we are one of only three banks in the entire country to be given this preferred status.

As we look ahead, we have challenges that all banks face. The regulatory environment is a primary focus of the industry and we participate in shaping our future by being active in the industry trade groups. As I indicated a year ago, the need for greater sophistication in our people and systems is a priority as we, like many businesses, work diligently to safeguard our customer information and retain the confidence and trust of those we do business with.

The need for capital for investment in Indian Country continues to grow as more and more diversification of economies around the country takes place. It is our goal to play a prominent role in meeting that need and supporting economic opportunities. On behalf of the staff of Native American Bank, we are committed to the ideals of the bank's mission among Native American and Alaska Native communities and look forward to serving our shareholders and customers.

Sincerely,

Thomas D. Ogaard  
*President and CEO*  
*Native American Bank, N.A.*  
*and*  
*Chair of the Board*  
*The Native American Bancorporation Co.*

# NATIVE AMERICAN BANK CHAIRMAN'S MESSAGE

We continued to make significant progress this past year, away from the "Great Recession" and the lessons learned from that period. Native American Bank's Board and Management furthered its mission with sound planning, solid operations, an understanding of the ever changing regulations from Congress and a detailed strategy to navigate through it all.

We have had to overcome numerous obstacles, experienced by many banks, and are better prepared for the future but some additional hurdles remain. From the Board's perspective, the management team and staff are steadfastly vigilant in their efforts to get capital resources to Indian country and did a great deal of effective work to position the bank for 2016 and beyond. We remain confident and optimistic about the direction we see for the future.

Our mission is to serve Indian Country. We do that by supporting capital investment, creating avenues for well thought out projects to obtain financing, providing our expertise and assistance to properly present the best business case for them and, in turn, help create jobs from those projects and improve local economies.

While the path to success may not be any easier today than in the midst of the recession, the outlook is more clear and the opportunities are more abundant. At Native American Bank, we made a concerted effort in 2014 to make the bank's ability to provide financing to projects in Indian Country better known. The result has been collaboration on a number of projects that came to fruition in 2015 and more for 2016. Our goal to grow the earning assets of the bank is becoming a reality and, with new capital obtained, will define the outlook for this institution for many years to come.

It is our goal to continue to make a difference in Alaska Native and Native American communities by providing financial solutions for you, your family, your business and your Nation. We will be good stewards of the trust placed in us by our shareholders and customers. Let me say, on behalf of the Board of Directors of Native American Bank, N.A., we will always strive to maintain your trust and confidence.

Sincerely,



Lewis A. Anderson  
*Chairman of the Board*  
*Native American Bank, N.A.*



# BUILDING MOMENTUM

The Native American Bancorporation Co. was founded in 1998 and is owned by thirty three shareholders, of which thirty consist of Tribal Nations, Tribal Enterprises and Alaska Native Corporations. The organization has a national presence with shareholders located in nineteen states.

- 2001** Acquired the Blackfeet National Bank in Browning, Montana, as a wholly owned subsidiary and changed the name of the bank to Native American Bank, N.A.
- 2002** Established a non-profit affiliate, Native American Community Development Corporation to focus on individual and community capacity building.
- 2004** Opened a loan production office on the Chippewa Cree Tribe's Rocky Boy reservation in Box Elder, Montana.
- 2007** Relocated the headquarters of the bank to Denver, Colorado, where all administrative functions and nationwide commercial lending activities are performed. The Browning, Montana, location is a full service branch providing financial services for consumers, small businesses and agricultural enterprises in that market.
- 2008** The Board of Directors hired a new management team to resolve issues required by the Office of the Comptroller of the Currency under the terms of a Formal Agreement.
- 2009 - 2011** Reduced problem loans from \$24 million to \$5 million. Improved the capital position with a \$500K Community Development Financial Institution award, a \$1.1 million reduction in the allowance for loan and lease losses, a \$2 million reduction in non-interest expense and \$2.3 million of additional capital received from two existing shareholders and two new shareholders.
- 2012** Continued our resolution of problem assets bringing the bank's risk profile to a stable position. A change in direction to move into a growth mode is now our focus.

- 2013** Shifted from a focus on internal matters to one of relationship building and growth of the earning assets of the bank. Attained business in 17 states and expanding. The groundwork was laid for NAB to successfully achieve sustained profitability in 2014 and beyond with additional capital investment.
- 2014** Worked diligently to execute on our new strategic plan. Achieved near break-even performance with the help of a Bank Enterprise Award from the U.S. Department of the Treasury. We became a dominant institution in the utilization of BIA loan guarantees, accounting for nearly 30% of all dollars under this type of guarantee in the country. All of the hard work to improve the bank's status was in sight. Growth in our loan pipeline was evidence of earning asset gains in the near term. Completed a capital acquisition campaign, raising \$2.55 million, retiring preferred shares and providing for growth. Ho-Chunk, Inc. becomes the largest shareholder.
- 2015** It was a transformational and successful year for NAB. Our team delivered results with a steady increase to the asset base of \$13.7 million or by 22% and achieved profitability by year end. We made impressive strides in commercial lending with a solid loan portfolio that had its best risk profile in over 10 years and grew the capital base by acquiring \$1.15 million in new investment. For the second year in a row we received a Bank Enterprise Award in the amount of \$265,496 and a Performance Lending Award from the US Department of Interior, Office of Indian Energy and Economic Development Division of Capital Investment.

# STATEMENTS OF FINANCIAL CONDITION

(\$ IN THOUSANDS)

<b>Assets</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>
Cash and Due from Banks	\$ 4,780	\$ 7,571	\$ 4,634	\$ 8,750
Securities and Federal Funds Sold	6,858	6,736	3,677	5,045
Net Loans	64,300	48,110	48,834	45,213
Bank Premises and Equipment, Net	222	207	248	287
Intangible Assets, Net	-	-	-	1,345
Other Assets	985	812	1,067	1,021
<b>Total Assets</b>	<b>\$ 77,145</b>	<b>\$ 63,436</b>	<b>\$ 58,460</b>	<b>\$ 61,661</b>
<b>Liabilities and Shareholders' Equity</b>				
Total Deposits	\$ 68,788	\$ 56,326	\$ 52,855	\$ 53,755
Federal Funds Purchased and Overnight Borrowings	-	-	-	-
Other Liabilities	448	317	311	362
<b>Total Liabilities</b>	<b>\$ 69,236</b>	<b>\$ 56,643</b>	<b>\$ 53,166</b>	<b>\$ 54,117</b>
Shareholders' Equity	7,909	6,793	5,294	7,544
<b>Total Liabilities and Shareholders' Equity</b>	<b>\$ 77,145</b>	<b>\$ 63,436</b>	<b>\$ 58,460</b>	<b>\$ 61,661</b>

# STATEMENTS OF OPERATIONS

(\$ IN THOUSANDS)

Interest Income	\$ 3,257	\$ 2,744	\$ 2,565	\$ 2,850
Interest Expense	283	208	203	334
<b>Net Interest Income</b>	<b>2,974</b>	<b>2,536</b>	<b>2,362</b>	<b>2,516</b>
Provision for Loan Losses	-	-	-	-
<b>Net Interest Income after Provision for Loan Losses</b>	<b>2,974</b>	<b>2,536</b>	<b>2,362</b>	<b>2,516</b>
Non-Interest Income	907	1,007	644	814
Salaries and Employee Benefits	2,221	1,982	1,967	1,962
Premises and Equipment Expenses	361	328	323	314
Other Non-Interest Expenses	1,262	1,296	1,553	1,948
<b>Total Other Expenses</b>	<b>3,844</b>	<b>3,606</b>	<b>3,843</b>	<b>4,224</b>
<b>Adjusted Net Income/(Loss)</b>	<b>37</b>	<b>(63)</b>	<b>(837)</b>	<b>(894)</b>
Goodwill Impairment	-	-	1,345	-
<b>Net Income/(Loss)</b>	<b>\$ 37</b>	<b>\$ (63)</b>	<b>\$ (2,182)</b>	<b>\$ (894)</b>



# FINANCIAL SUMMARY

The last few years were challenging for the banking industry and NAB as a result of the financial crisis. We have operated in a historically low interest rate environment, experienced higher levels of problem (classified) loans, increased regulatory compliance burden and higher capital requirements. The good news, the bank has stabilized and grew in 2015.

Our regulator, the Office of the Comptroller of the Currency, requires us to maintain higher capital levels, specifically a Tier 1 Leverage Ratio to Average Adjusted Assets of at least 9.0%. Achieving the minimum ratio required reducing the size of our balance sheet. NAB met the requirement and has maintained it since 2011 except for the fourth quarter of 2013, the second quarter of 2014 and the third quarter of 2014. The Tier 1 Leverage Ratio to Average Adjusted Assets was 10.12% for the fourth quarter of 2015. NAB raised \$1.15 million of new capital in 2015 of which \$1.1 million was injected into our Bank as capital. The additional capital will support future growth.

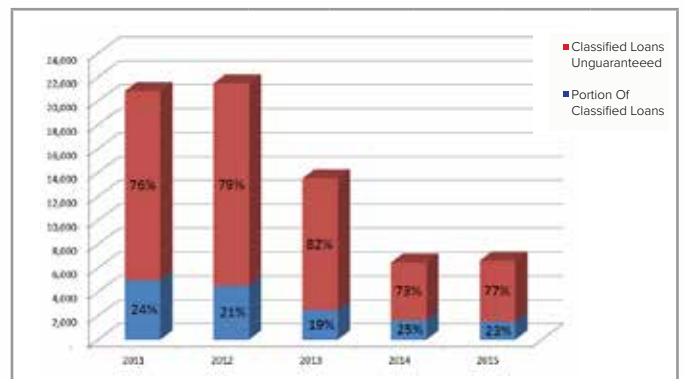
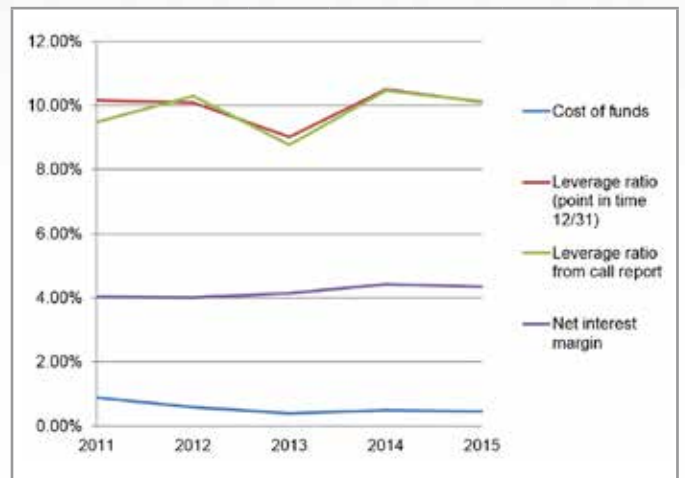
Reducing the size of our balance sheet and the historically low interest rate environment had a negative impact on net interest income (interest earned on loans and investments less interest paid on deposits and borrowings) in years prior to 2012. In 2013, we stabilized the bank and began implementing a growth plan which came to fruition in 2015. In 2012, net interest income was \$2.5 million increasing to \$3.0 million in 2015. Net interest income increased \$438 thousand in 2015 compared to 2014 due to the growth in earning assets, primarily loans. Despite the historically low interest rate environment, we have maintained a net interest margin (net interest income divided by average earning assets) above 4% for the last five years.

A large portion of our loan portfolio is government guaranteed which reduces our risk exposure to the unguaranteed portion of the loan. Our unguaranteed portion of classified loans decreased from \$4.5 million in 2012 to \$1.5 million in 2015. When compared to 2014, the unguaranteed portion of classified loans decreased \$1.1 million in 2015.

Non-interest income decreased \$100 thousand in 2015 compared to 2014. This is primarily due to the smaller Bank Enterprise Award received in 2015 of \$265 thousand compared to the \$355 thousand award we received in 2014. This award relates to our lending in distressed communities.

Expenses declined from \$4.2 million in 2012 to \$3.8 million in 2015.

	2015	2014	2013	2012	2011
Unguaranteed portion of classified loans	1,516	1,639	2,468	4,515	4,994
Classified loans	5,106	4,822	11,028	16,958	15,843
Net interest margin	4.34%	4.42%	4.14%	4.01%	4.03%
Cost of funds	0.46%	0.50%	0.39%	0.58%	0.89%
Leverage ratio (point in time 12/31)	10.11%	10.51%	9.01%	10.09%	10.17%
Leverage ratio from call report	10.12%	10.46%	8.77%	10.30%	9.49%



## KWETHLUK, INC. BUILDS A NEW HOME FOR SPORTS AND SUPPLY STORE

Kwethluk, Inc., an Alaska Native village corporation, approached Native American Bank for a commercial loan to construct a new commercial building to house its existing stores, Kwethluk Sports Store and Kuiggluum Kallugvia. Both retail stores have been in operation for more than 35 years; the first offers a variety of camping and fishing supplies, sporting goods, guns, ammunition and snow machine and engine parts. The latter is a supplier of electrical services to the community, selling gasoline, stove oil, and other petroleum products.

The new building increased the retail space for these two enterprises from 2,000 square feet to 4,800 square feet and has allowed Kwethluk, Inc. to expand its product and service offerings to the community to include grocery items and some maintenance services. Native American Bank was pleased to have been involved in providing these vital retail offerings in this remote Alaskan community.



## WORK BEGINS ON BIG LAGOON RANCHERIA'S NEW FITNESS CENTER

Construction is underway on a two story, 29,000 square foot fitness center called The Club at Mill Creek, being built by the Big Lagoon Rancheria. The fitness center will include a swimming pool, sauna tub, steam rooms and a host of exercise equipment. It will also offer various fitness classes and will provide jobs for 40 to 60 community members. The center, which is expected to open in the fall of 2016, is the culmination of a decade of work. Native American Bank is proud to provide the construction and term financing for the project.

"We are so excited to bring a new health club and fitness center to McKinleyville," stated Rancheria Tribal Chairman Virgil Moorehead in a press release. "Not only does McKinleyville need this club, but we're proud of the opportunity to provide jobs to our community."

## DENNY'S RESTAURANT GRAND OPENING

The Denny's restaurant project in Chinle, AZ, a project under development for over 7 years, held its grand opening on November 30, 2015. The owner, Romero Brown, hired 80 people to work in the new restaurant and during the grand opening the Department of Workforce Services presented Brown with a plaque for creating new jobs on the Navajo Nation. Native American Bank financed Navajo Nation Division of Economic Development and Regional Business Development Office for a \$2.15 million loan to build the new restaurant. Native American Bank worked with the Navajo Nation Division of Economic Development and Regional Business Development Office to provide the loan funding for the restaurant in 2015. At the April ground breaking ceremony, former Navajo President Shelly said, "We must work with our small businesses for the benefit of the Navajo nation."





# NATIVE AMERICAN BANK PROJECTS IN NATIVE COMMUNITIES

\$15 million Native American Bank Lead Financing for Tribal Justice Center Construction & Permanent Financing



Restaurant On  
Tribal Reservation

\$5.5 million Loan Tribally  
Owned Hotel Construction  
& Permanent Financing



\$10 million Native American Bank Lead Financing for Tribally Owned Multiplex Cinema Construction & Permanent Financing



## NATIVE AMERICAN BANK RECEIVES PERFORMANCE LENDER AWARD

Native American Bank, N.A. was designated by the Office of Indian Energy and Economic Development Division of Capital Investment as a Department of the Interior Performance Lender, announced President and CEO Thomas D. Ogaard. This designation, the highest the Department approves, makes Native American Bank one of only three lenders in the United States to earn this classification in the Loan Guarantee, Insurance and Interest Subsidy Program.

The program is open to federally-recognized American Indian tribes or Alaska Native groups, individually enrolled members of such tribes or groups, or a business organization with no less than 51 percent ownership by American Indians or Alaska Natives. The borrower's project must be located on or near a federally recognized Indian reservation, or recognized service area, and the project must contribute to the economy of the reservation or service area.

"Native Americans often face the absence of access to financial capital and services, which is a significant impediment towards the realization of self-sufficiency and financial freedom. Our mission is 'Native People Investing in Native Communities.' We are proud to have passed the rigorous standards set by the Department of the Interior regarding the Loan Guarantee, Insurance and Interest Subsidy Program," said Ogaard.



## NATIVE AMERICAN BANK RECEIVES BANK ENTERPRISE AWARD FROM US TREASURY'S CDFI FUND

In 2015, Native American Bank received a Bank Enterprise Award (BEA) in the amount of \$265,496 in recognition of the financial service provided to economically distressed communities. This award was part of the fiscal year 2015 BEA Program offered by the U.S. Department of Treasury's Community Development Financial Institutions Fund (CDFI Fund).

"We are pleased to receive the highest amount awarded to a number of institutions for the second year in a row," stated Tracie Davis, Chief Financial Officer of Native American Bank.

This award will assist Native American Bank to move forward in its mission to provide access to financial services for Alaska Native and Native American communities creating economic independence, development and sustainability.



## JOEL SMITH NAMED TO THE CLASS OF 2015 NCAIED'S 40 UNDER 40 AWARD



Native American Bank's Senior Vice President and Chief Credit Officer, Joel Smith (Caddo Tribe of Oklahoma), was among those selected to receive the 2015 "40 Under 40" by the Native Center for American Indian Enterprise Development at the NCAIED's 40th Annual Indian Progress in Business Awards Gala in Arizona on November 18, 2015. This award recognizes forty emerging American Indian leaders from across Indian Country who have demonstrated leadership, initiative and dedication to achieve significant contributions to Native communities throughout North America.

Joel said, "There are so many strong young business leaders in Indian Country and I am extremely honored to be chosen as one of the top 40. The 40 Under 40 Award to me is an extension of the work everyone at Native American Bank is doing to bring needed capital to Indian Country."

## VICE PRESIDENT AND SENIOR RELATIONSHIP MANAGER

Native American Bank is pleased to welcome Shannon Loeve as the Vice President and Senior Relationship Manager to oversee our Lending Department. Shannon Loeve's skills and experience will complement Native American Bank's established expertise in state and federal government guaranteed lending, economic development and sustainability in Indian Country. She will focus on maintaining the current relationships and expanding the loan portfolio.

"We are fortunate to have Shannon come to Native American Bank with her expertise and knowledge of lending in Indian Country" said Thomas Ogaard, President and CEO.



Prior to joining Native American Bank, Shannon was the Principle Project Manager for the Tribal Energy Program at New West Technologies, LLC and served as Interim Chief for the Division of Capital Investment at the U.S. Department of Interior, providing nationwide management for the Indian Loan Guaranty Program. Shannon was a lender at Native American Bank when she had accepted the position at the Department of Interior and she is very familiar with Native American Bank's lending activity. Shannon is a graduate of University of Wyoming and an enrolled member of the Northern Arapaho Tribe of the Wind River Reservation.



# SHAREHOLDERS

## ALASKA

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- Akhiok-Kaguyak, Inc.
- Arctic Slope Regional Corporation
- Association of Village Council Presidents
- The Eyak Corporation
- Old Harbor Native Corporation Settlement Trust
- Sealaska Corporation
- United Companies, Inc.

## ARIZONA

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- The Navajo Nation
- Salt River Pima-Maricopa Indian Community

## CALIFORNIA

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- Table Mountain Rancheria

## COLORADO

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- Ute Mountain Ute Tribe

## CONNECTICUT

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- Mashantucket Pequot Nation
- Mohegan Tribe

## FLORIDA

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- Seminole Tribe of Florida

## IDAHO

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- Shoshone-Bannock Tribes

## IOWA

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- Sac and Fox Tribe of the Mississippi in Iowa

## LOUISIANA

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- Tunica Biloxi EDC

## MICHIGAN

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- Grand Traverse Band EDC
- Sault Ste. Marie Tribe

## MINNESOTA

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- Mille Lacs Band of Ojibwe Indians

## MONTANA

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- Blackfeet Indian Nation
- Chippewa Cree Tribe

## NEBRASKA

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- Ho-Chunk, Inc.

## NEW MEXICO

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- AMERIND Risk Management Corporation

## NORTH DAKOTA

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- Three Affiliated Tribes

## SOUTH DAKOTA

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- Cheyenne River Sioux Tribe

## WASHINGTON

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- Colville Tribal Enterprise Corporation
- Marine View Ventures, Inc.

## WISCONSIN

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- Oneida Tribe of Indians of Wisconsin

## WYOMING

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- Eastern Shoshone Tribe

## SOCIALLY RESPONSIBLE SHAREHOLDERS

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- Wells Fargo Community Development Corporation
- The Ford Foundation
- The F.B. Heron Foundation



## THE NATIVE AMERICAN BANCORPORATION CO. BOARD OF DIRECTORS

We recognize all Board Members represent all Shareholders as part of their fiduciary responsibilities while serving as a Director. Listed below are our Directors and the Native American Tribe, Corporation and/or Entity.

Thomas Ogaard, Chair	<i>Native American Bank</i>
David Burrell, Vice-Chair	<i>Sac and Fox Tribe of the Mississippi in Iowa</i>
Lewis A. Anderson	<i>Mille Lacs Band of Ojibwe Indians</i>
David Cottrell	<i>United Companies, Inc.</i>
Cristina Danforth	<i>Oneida Tribe of Indians of Wisconsin</i>
Tatium DeGarmo	<i>Shoshone Bannock Tribe</i>
Anthony Mallott	<i>Sealaska Corporation</i>
Lance Morgan	<i>Ho-Chunk, Inc.</i>
Marc Stemp	<i>Association of Village Council Presidents</i>
Terry J. Show	<i>Blackfeet Nation</i>
Derrick Watchman	<i>Navajo Nation</i>
Rod Worl	<i>Eyak Corporation</i>

## NATIVE AMERICAN BANK, N.A. BOARD OF DIRECTORS

Lewis A. Anderson, Chair	Chair of Board, Woodlands National Bank
Kent E. Paul, Vice-Chair	President, K&L Risk Consulting
David Burrell	President and CEO, Pinnacle Bank
David Cottrell	President and CEO, United Companies, Inc. and President of Mikunda, Cottrell & Company
Cristina S. Danforth	Chairwoman, Oneida Tribe of Indians of Wisconsin
Anthony Mallott	President & CEO, Sealaska Corporation
Lance Morgan	President & CEO, Ho-Chunk, Inc.
Thomas Ogaard	President and CEO, Native American Bank
Terry J. Show	Blackfeet Nation and President, Show Logging Corporation
Rod Worl	Chief Executive Officer, The Eyak Corporation



NATIVE AMERICAN BANK, N.A.  
**BANK OFFICERS**

<b>Denver, CO</b>	
Thomas Ogaard	President and CEO
Tracie Davis	Senior Vice President and Chief Financial Officer, Secretary
Joel Smith	Senior Vice President and Chief Credit Officer
Debbie Emhoolah	Vice President Human Resources and Community Relations Officer
Shannon Loeve	Vice President and Senior Relationship Manager
Jamie Santistevan	Vice President Operations and Compliance Officer
Jamie Yancy	Vice President Information Technology and Security Officer
Theresa Duncan	Assistant Vice President and Deposit and Operations Manager
Jana Zimmermann	Assistant Vice President and Loan Operations Manager

<b>Browning, MT</b>	
Sheldon Ground	Vice President and Relationship Manager

NATIVE AMERICAN BANK, N.A.  
**BANK STAFF**

<b>Denver, CO</b>	
Nina Boone	Executive Assistant
Shawn Johnston	Loan Assistant
Barbara Keto	Senior Operations Specialist
Veronica Lane	Credit Analyst III
Cynda Martinez	Operations Specialist
Monica Muresan	Loan Operations Specialist II
Mia Richards	Loan Operations Specialist II
Gregg Roberts	Credit Analyst III
Julie Simmons	Senior Accountant

<b>Browning, MT</b>	
Jaime Bechel	Consumer Lender
Paula Bremner	Teller
Judy Cobell	Image Operator
Jessica Mad Plume	Financial Services Representative
Timothy McKay	IT Support Specialist Internship
Tammi Trombley	Operations Supervisor
Malorie Upham	Teller

<b>Rocky Boy, MT</b>	
Carol Swan	Business Development Representative



# PRODUCTS AND SERVICES

Native American Bank offers a broad range of personal and business banking products and services to individuals, businesses, commercial entities, non-profit organizations, and others to help achieve their goals.

## Personal Banking Products

- Free Checking
- Regular Checking
- Interest Checking
- Elders Checking (Age 55+)
- Personal Savings
- Premium Savings
- Youth Savings
- Personal Money Market
- Personal Certificates of Deposit
- IRA Savings – Individual Retirement Accounts
- ATM Network

## Cash Management Services

- Online eBanking
- Premier eCorp Internet Banking
- TeleBanking
- Bill Pay
- CDARS Certificate of Deposit
- Merchant Services
- Business Debit Cards
- Personal Debit Cards
- Remote Deposit
- Lockbox Services

## Personal Loan Products

- Consumer Lending

## Business Banking Products

- Business Checking
- Small Business Checking
- Business Analysis Checking
- Business Interest Checking
- Non-Profit Checking
- Business Savings
- Business Premium Savings
- Business Money Market
- Business Certificates of Deposit

## Business Lending Products

- Commercial Lending
- Commercial Lines of Credit
- Commercial Real Estate
- BIA Guaranteed Loans
- Agricultural Lending
- Agricultural Lines of Credit
- USDA Rural Development Loans
- HUD Title VI Loans



# ABOUT US

## The Native American Bancorporation Co.

The Native American Bancorporation Co. serves as the holding company for Native American Bank, N.A. and is a Community Development Institution (CDI) whose purpose is to promote economic development in areas that are underserved by traditional financial institutions.

## Native American Bank, N.A.

Chartered as a national community development focused bank, Native American Bank is also a certified Community Development Financial Institution (CDFI). Native American Bank is committed to being a self-sustaining CDFI and is the only nationally American Indian owned community development bank in the country. NAB supports the communities that it services and received an “outstanding” on the most recent Community Reinvestment Act (CRA) exam.

## Native American Community Development Corporation

The mission of Native American Community Development Corporation (NACDC), our non-profit CDFI affiliate, is to effectively address underlying factors that inhibit economic development and the productive use of available financial capital. It is focused on financial education, facilitation services for tribal planning, small business and technical assistance, housing development finance, home mortgages, as well as on exploring the possibilities for providing non-conventional intermediary financing. Working in tandem with the bank, NACDC provides counseling and borrower consulting services.



**NATIVE  
AMERICAN BANK**

[www.nabna.com](http://www.nabna.com)

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