

Nez Perce Tribe

Short Term Loan Program

Electronic Application

Information & Application

Applicant Responsibility

Be sure to read the Short Term Loan Requirement Sheet to familiarize yourself with the requirements of the Program.

YOU MAY PRINT AND RETAIN THE REQUIREMENT SHEET FOR YOUR REFERENCE

Requirements for Short Term Loans

Interest 15%

1. **Submission of Application:** Applications completely filled out and signed by the applicants for Short Term loans. Short Term loans are available only to enrolled members of the Nez Perce Tribe. All applications are processed as soon as received.

Approval/Disapproval Authority: The Credit Officer has full approval or disapproval authority for Short Term loans as delegated by the Nez Perce Tribal Credit Committee. Individuals may borrow up to \$500.00 for a personal loan *provided* the individual is not delinquent for any other tribal loan OR up to \$1,000.00 for emergencies involving death in the immediate family.

Requirements/Restrictions: The following information lists requirements and restrictions of the program. Data identified as necessary to accompany your application must be submitted with your loan application in order for your needs to be evaluated.

2. **Maturity of Short Term Loans** will not exceed one (1) year. The total amount loaned for either Short term or Emergency purposes shall not exceed 60% of the applicant's estimated lease income for any given year not otherwise pledged.
3. **Full Security:** All loans made under this program will be fully secured by trust funds or co-signers. Proceeds of pending land sales, timber sales or proceeds of undistributed estates will **NOT** be accepted as security for Short Term loans. **CO-SIGNERS** must meet the same requirements as applicants. Once a tribal member has co-signed one Short Term loan, s/he shall **NOT** be eligible to co-sign other loans.
4. **EXISTING TRIBAL INDEBTEDNESS:** Members of the Nez Perce Tribe who have existing indebtedness in the Revolving Credit or Short Term Programs will not be eligible to act as sureties for loans for other members except educational loans. The Credit Committee may approve Short Term loan applications where the applicant's total cash indebtedness to the Tribe will not exceed \$5,000.00.

UNDUE RISK/HARDSHIP: Loans will not be made if the findings of the Credit Officer reflect that the loan would involve undue risk to the Tribe and/or will cause undue hardship on the borrower. Nor will loans be made if they fall in any one of the following categories:

- A. If the applicant falsifies his/her application or conceals his/her liabilities.
- B. Loans to minors or persons who are incapable of entering into valid contracts will not be made.
- C. The applicant (man and/or woman) must be an enrolled member of the Nez Perce Tribe, to be eligible for a loan. Loans will not be made to non-Indians or non-Tribal members.

5. ALL APPLICATIONS FOR SHORT TERM LOAN MUST BE ACCOMPANIED BY THE FOLLOWING INFORMATION:
- A. COMPLETE APPLICATION: Including the purpose of the loan, the amount requested, financial data including wages and lease income of farmers, banks or other individuals, expenses of the home, and debts owned through charge accounts, loans, contract accounts, etc.
 - B. REPAYMENT SCHEDULE: All borrowers are required to make monthly payments; the repayment amount will coincide with the amount borrowed. **Nez Perce Tribal employees will be required to submit wage assignments as repayment for their loans.**
 - C. SECURITY OFFERED FOR THE LOAN: Do you have lease or other trust income you want to offer as security for your loan?
 - D. OTHER SECURITY: If you own land or interests in land on a reservation other than the Nez Perce Reservation, please identify the Reservation where such land is located.
 - E. PROOF OF INCOME: All applicants are required to furnish proof of income, such as copies of Leave & Earnings statements, check stubs and/or award letters received from Social Security or BIA General Assistance programs. If these documents are not included, it will only delay Credit Committee action regarding your loan request.
6. REPAYMENT ABILITY: Loans will be granted only to those persons who can show an ability to repay and to those who have lease or other assured income and execute sufficient assignments or pledges of such income to guarantee that payment will be made, providing that the applicant's credit rating is found to be satisfactory upon determination and findings of the Credit Committee.
7. SHORT TERM LOAN APPLICATIONS: Care shall be used by all members to not classify as emergencies those applications which can wait. Loans may be made for support, emergency or any other purposes.
8. CREDIT REFERENCE CARDS will be developed on each and every applicant. The information contained therein will be used in evaluating the loan application. The Credit Committee is responsible for making the credit check on each applicant and keeping the credit reference information current. All information concerning an applicant is kept in strictest confidence.
- CREDIT BUREAU REPORTING: All loans under the Nez Perce Credit programs are subject to reporting to the Credit Bureau Services. This will be of benefit to those members seeking finance other than with the Tribe.
9. LOAN FEE: There will be assessed a 1% Loan Fee on the total amount of dollars loaned. This fee can be paid at the time you receive your loan from your personal funds or included in the loan.
10. EXTENSIONS OF REPAYMENT TERMS: Extensions of Short Term loans will **NOT** be approved.
- Failure of any borrow to repay his/her Short Term loan in accordance with the terms thereof will automatically make such borrower ineligible for further loans under the Short Term Loan Program. The borrower will be subject to a waiting period of one (1) year moratorium from the date the loan is paid in full. A SECOND default will result in a three (3) year moratorium. You will also be required to obtain a co-signer regardless of your repayment ability or personal lease income. There will be **NO WAIVERS** to this policy.*
11. MAIL SHORT TERM APPLICATIONS TO:
- Nez Perce Credit Committee
PO Box 506
Lapwai ID 83540
12. CHECKS WILL BE ISSUED: Upon closing of the loan and all signatures are in place.
13. MAKING LOAN PAYMENTS: Please *identify your loan number*.
Make checks/money orders payable to: **"Nez Perce Short Term Credit"**

14. MONTHLY PAYMENTS are required on **ALL** Short Term loans. Below are listed loan amounts with the monthly payment required:

AMOUNT BORROWED	MONTHLY PAYMENT REQUIRED
1. \$525.00	\$48.00 per month
2. \$425.00	\$39.00 per month
3. \$325.00	\$30.00 per month
4. \$275.00 *	\$27.00 per month
5. \$225.00	\$21.00 per month
6. \$125.00	\$12.00 per month

***Please not that all payroll deductions are \$25.00 or Higher for Maximum Amount Loans. No releases will be made of payments where more than TWO (2) payments are made in any ONE (1) Month through Payroll.**

15. QUESTIONS concerning the Electronic Short Term Loan Program or requests for applications forms should be directed to:
- Kim Bomar
(208) 621-3675
Fax (208) 843-7398
Nez Perce Credit Program

APPLICATION FORM

The following forms are to be completed by the applicant. Failure to complete the application will result in delaying action by the Credit Committee.

If you need additional space or wish to provide additional information, please add additional sheets.

Return all required documents including this page and the following five (5) pages to the Credit Program.

1. Please read Loan Requirement Sheet above.
2. Fill out loan applications form complete where indicated.

To Avoid Delay in Processing your Application, please follow instructions

Applicant Name _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security No. _____ Home Phone: _____ Work Phone: _____ Ext. _____

Enrollment No _____ Tribe: _____ Marital Status _____

Age: _____ Degree of Blood: _____ No. Children under 18 years of age in the family: _____

Total Annual Lease Income \$ _____ From Reservation Source: _____

Spouse Name _____ Social Security No: _____

Enrollment No _____ Tribe: _____

1ST CO-SIGNER NAME _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security No. _____ Home Phone: _____ Work Phone: _____ Ext. _____

Enrollment No _____ Tribe: _____ Marital Status _____

Total Annual Lease Income \$ _____ From Reservation Source: _____

2ND CO-SIGNER NAME _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security No. _____ Home Phone: _____ Work Phone: _____ Ext. _____

Enrollment No _____ Tribe: _____ Marital Status _____

Total Annual Lease Income \$ _____ From Reservation Source: _____

3RD CO-SIGNER NAME _____

Address: _____ City: _____ State: _____ Zip: _____

Social Security No. _____ Home Phone: _____ Work Phone: _____ Ext. _____

Enrollment No _____ Tribe: _____ Marital Status _____

Total Annual Lease Income \$ _____ From Reservation Source: _____

Amount of loan request \$ _____ (If you are refinancing show total amount after refinance)

Purpose of loan _____

Security Offered for Loan: Payroll Deduction of: Applicant Co-Signer
 Lease Income of: Applicant Co-Signer
 Co-Signer

Method of Loan Repayment: check one and fill in information required

Monthly Voluntary \$ _____ on the _____ of each month.

Bi-Weekly Voluntary \$ _____ on the _____ of each month.

Bi-Weekly Payroll \$ _____ on the _____ of each month.

Annual Date of repayment _____

Other \$ _____ Specify _____

Additional Information

NET WORTH STATEMENT

	YEAR	MAKE	MODEL		ESTIMATE
Auto (passenger)	_____	_____	_____	\$	_____
	_____	_____	_____	\$	_____
Truck or Pickup	_____	_____	_____	\$	_____
	_____	_____	_____	\$	_____
Boat, Trailer, Camper, Etc.	_____	_____	_____	\$	_____
	_____	_____	_____	\$	_____
Tools	_____	_____	_____	\$	_____
Other (Specify)	_____	_____	_____	\$	_____
Trust Land	_____	_____	_____	\$	_____
	_____	_____	_____	\$	_____
Taxable Land	_____	_____	_____	\$	_____
	_____	_____	_____	\$	_____
				Totals	\$ _____

Living Expenses – Yearly (Estimate)

Food	_____	\$ _____			
Clothing	_____	\$ _____			
Fuel	_____	\$ _____			
Utilities	_____	\$ _____			
Medical	_____	\$ _____			
Insurance	_____	\$ _____			
Auto Operating Expenses	_____	\$ _____			
Recreation	_____	\$ _____			
Rent	_____	\$ _____			
Taxes	_____	\$ _____			
Other (specify)	_____	\$ _____			
	_____	\$ _____			
	Total	\$ _____			

Income	
Wages:	\$ _____
Crop:	\$ _____
Social Security:	\$ _____
Veteran Pay:	\$ _____
Other:	\$ _____

Total Income	\$ _____

Yearly Recapitulation

Total All Income	\$ _____
Less Living Expenses	\$ _____
Less Debt Repayment (Other)	\$ _____
Funds Available for this Debt Repayment	\$ _____

Bureau of Indian Affairs
Northern Idaho Agency

Return to Branch of Economic Development Agency Northern Idaho Agency

Date of Request _____

Name _____ Birth date _____
Last First Middle Maiden Name if Any

Father _____ Birth date _____ Tribe _____

Mother _____ Birth date _____ Tribe _____

Option 1	Is Listed as No. _____ on _____ & _____
	Date _____ Name of Roll or Census _____
	As being _____ Degree of Indian blood.

If Option 1 cannot be completed, then Option 2 will be used

Option 2	_____ Is listed as No. _____
	Father's Full Name _____
	_____ As being _____ Degree Indian Blood.
	Date _____ & Name of roll or census _____
	_____ Is listed as No. _____
	Mother's Full Name _____
	_____ As being _____ Degree Indian Blood.
	Date _____ & Name of roll or census _____

Option 3 is to be completed by Tribal Chairman when certification is to be used for the branch of Administration/Personnel or Branch of Credit

Option 3	_____ Is considered a member
	Name of applicant _____
	Of the _____
	Name of Tribe _____

	Date _____ Signature of Tribal Chairman _____

<input type="checkbox"/>	On the basis of available documents and birth records, applicant's degree of blood is certified to be : _____
<input type="checkbox"/>	No birth documents supplied to verify parentage, but on the basis of information supplied, applicant's blood degree would be: _____
<input type="checkbox"/>	Other Information _____

Date _____ Signature _____
Superintendent _____ Tribal Operations Officer, Enrollment

Release of Confidential Information

I authorize the Bureau of Indian Affairs Credit Staff and the Nez Perce Tribal Credit Staff to exchange information with the following Agencies/Programs if necessary to determine eligibility for services:

Office of Trust Funds Management (IIM)	Bureau of Indian Affairs Offices and other Federal Agencies
State, Tribal, and Federal Employment Agencies	State, County, and Tribal Welfare Departments
Social Security Administration	State, Tribal Federal, and Private Places of Employment
Nimiipuu Health/Private Physicians	Tribal and other Alcohol Programs
Other Tribal Programs as deemed necessary	Attorney/Legal Representatives
County, State, Tribal, and other Court Personnel	Utility Companies
Landlords	Schools, Universities and other Educational Entities

Please list any place that we may need to contact to verify your eligibility for assistance benefits/services from the Nez Perce Tribal Credit Program. List also any person you may want us to release information to on your behalf, such as spouse, relative, friend, caretaker, etc.

Name _____	Contact Information _____
Name _____	Contact Information _____

The information exchange will pertain to my eligibility to receive assistance benefits/services from the Nez Perce Tribal Credit Program.

I understand any information obtained will be kept confidential and will be used only for the purpose directly connected with the administration of benefits or services on my behalf.

I further understand that any information obtained may be released to a proper government agency, or court of law, law enforcement agency for purposes or legal and investigative actions concerning fraud.

This release of information will remain in effect ending upon the full repayment of my loan.

Certification: I fully understand that Title 18, Section 1001 of the United States Code, states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department or agency of the United States. I, therefore, certify the foregoing information is true and complete to the best of my knowledge. I authorize inquires to be made to verify this statement is true.

Date _____

Signature of Applicant

ST Loan No. _____

Social Security Number

Employment Status

You must attach a copy of your most recent leave and earning statement.

Tribal employees, please have the employment status sheet signed by a designated person to verify your employment.

Name: _____	Employed:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	
Social Security Number _____				

If Employed by the Nez Perce Tribe, Complete the Following:				
Program _____	Job Title _____			
Years Employed with the Nez Perce Tribe _____	Years with this Program _____			
Salary Annual \$ _____	Monthly \$ _____	Weekly \$ _____		
Nez Perce Tribal Finance Department: (Please verify employment of applicant)				
Length of Employment	Years: _____	Months: _____		
Permanent Employee?	<input type="checkbox"/> Regular Full Time	<input type="checkbox"/> Regular Part Time	<input type="checkbox"/> Seasonal / Furlough	
Temporary Employee?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Expected length of employment: _____	
If this a new employee, when is/was the Probationary Period completed? _____				
				Date
				_____ Authorized Signature Finance Office

Applicant Authorization	
I hereby authorized the Nez Perce Tribal Payroll Department to release the above information, on my behalf, to the Nez Perce Tribal Credit Program:	
Date: _____	Applicant Signature: _____

For other Employment Complete the Following:				
Employer: _____				
Employer Address: _____				
Length of Employment _____				
Salary Annual \$ _____	Monthly \$ _____	Weekly \$ _____		

Be sure to attach a copy of your most recent earnings statement.