

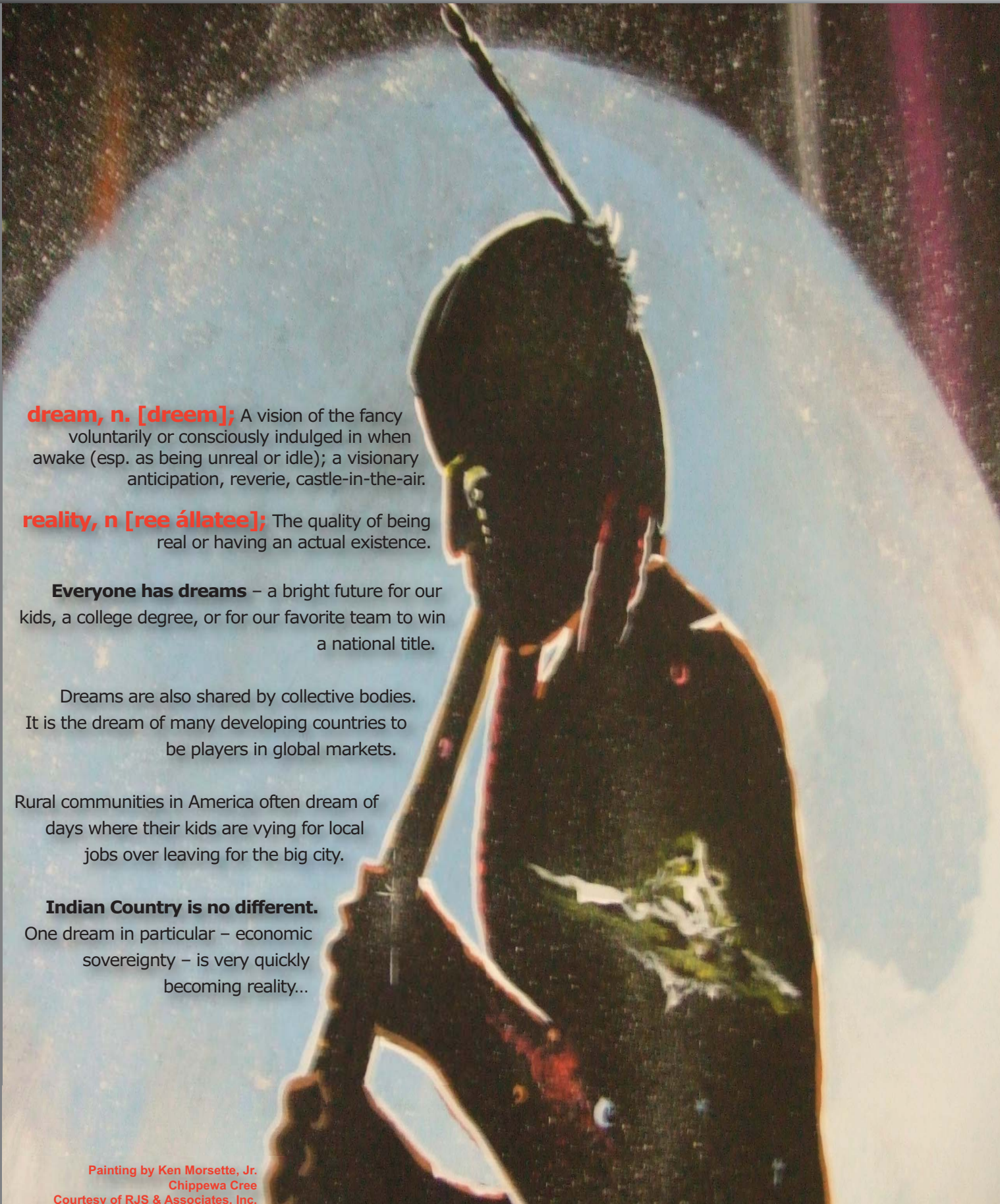
# NAB

NATIVE AMERICAN BANK, NA

Annual Report | 2006

*Turning A Dream Into Reality*





**dream, n. [dreem];** A vision of the fancy voluntarily or consciously indulged in when awake (esp. as being unreal or idle); a visionary anticipation, reverie, castle-in-the-air.

**reality, n [ree állatee];** The quality of being real or having an actual existence.

**Everyone has dreams** – a bright future for our kids, a college degree, or for our favorite team to win a national title.

Dreams are also shared by collective bodies. It is the dream of many developing countries to be players in global markets.

Rural communities in America often dream of days where their kids are vying for local jobs over leaving for the big city.

**Indian Country is no different.** One dream in particular – economic sovereignty – is very quickly becoming reality...



Chuckma!

Rarely are there chances to make history. When the opportunity arrives, often barriers prevent people from truly making their mark. I am proud to report that NAB has not only crushed such barriers, but we are now setting the bar on how best to meet the pressing financial needs of Indian Country.

Never before has an effort as ambitious as NAB been formed to bring true financial sovereignty to Indian Country. Our success is not the logical result of some complex algorithm for development, but rather a testament to our shared culture at NAB that Indian Country deserves a financial institution that focuses on its needs.

This past year was also historical for NAB. Our net income of \$551,000 for 2006 is a strong testament to our dedication to provide our shareholders with healthy returns. Our asset growth of \$21 million, to \$81 million, a 34% gain, is not only verification of our development efforts, but is a sign that Indian Country has warmly embraced NAB and its mission. Furthermore, it is proof that opportunities remain plentiful in Indian communities.

We also defined our history with a move to expand NAB's geographic presence as a bank. In December of 2006, NAB entered an agreement to purchase a bank charter in Colorado. This move will allow us to build branches on the reservations in Colorado, as well as in the Denver metropolitan area.

Even though we continue to make history by providing access to capital in Indian communities, we know that in order to become even more effective we must continue to think and act creatively. For example, during 2006 NAB obtained HUBZone status from the SBA - a first for any bank in U.S. history. This status, we believe, will help NAB invent new mechanisms to bring an even wider gamut of financial services to Indian Country.

Two Alaska Native Corporations also joined our historic effort. Akhiok-Kaguyak, Inc. and the Association of Village Council Presidents saw the same promise as our other 24 shareholders did of a financially secure future for Indian Country through NAB. Sealaska, an Alaska Native Regional Corporation and founding shareholder of NAB, also increased their investment in NAB.

This past year also marked the 5th Anniversary of our operations. Therefore, in this Annual Report you will see highlights of not only our work in 2006, but since we opened our doors in October of 2001.

History is also not just about where we have been. Rather, history helps to serve as a foundation to establish where we are going. In 2007 and beyond, you can expect to see some big things from our growing bank. We are expanding our office in Denver to accommodate this growth, and are committed to expand our physical presence in additional Indian communities.

On behalf of NAB's staff, of which 67% is Native, and our board of directors, I want thank you for taking time to read our story - we never get tired of sharing it.

AHO!

JD Colbert  
President and CEO



■ Founding Tribes capitalize the Native American Bancorporation.

■ Internet Banking is launched "Electronic Smoke Signals"



■ NAB closes first large commercial loan with Ho-Chunk, Inc.

**2000**

**2001**

**2002**

**2003**



■ NAB purchases the Blackfeet National Bank in Browning, MT. NAB opens its doors to Indian Country.

■ Intertribal Information Technology Consortium line of credit with NAB helps create over 500 jobs in Indian Country.

■ NAB funds \$3.2 million loan for Samish Nation to buy back ancestral land in Washington State.

# History



NAB awarded \$703,000 CDFI award in recognition of lending efforts in low-income Indian communities.

Alaska office is opened.



Rocky Boy office is opened.

NAB enters agreement to purchase Colorado bank.

NAB hires 1st Native CEO of a Native-owned bank in US History.



Turning Dreams into Reality

2004

2005

2006

Future

Microsoft Corporation makes \$1 million deposit into NAB.



NAB awarded Tribal Enterprise of the Year by NCAIED.



NAB ranked in the top 2% of banks for IT Security.

NAB is the first and only financial institution to receive SBA HUBZone status.

NAB records \$551,000 profit and grows to \$82 million in total assets in 2006.

**community n. [k - mu - ni - te ];** Common character; quality in common; commonness, agreement, identity.  
**bank n. [bænk];** An establishment for the custody of money received from, or on behalf of, its customers.

A sense of community is built into the business model of NAB. Many banks will claim this, but ours is truly unique in that we are reaching many Indian communities that historically have not enjoyed the presence of a bank or access to capital.

No better can our community focus be seen than on the Blackfeet Indian Reservation in Browning, Montana. Nestled next to Glacier National Park, the Blackfeet have certainly proved their resiliency. Faced with some of the worst economic situations in Indian Country, the Blackfeet remain proud of their heritage and community - and hopeful for better conditions down the road.

Sometimes when hope is all you have, great things happen.

"As a lifetime community member of Browning, I know that the spirit of our community has long called for change - NAB helped bring that," says Patty Gobert, Senior Vice President of NAB's operations in Browning. "Whether it is through a loan around Christmas time for one of our individual clients, or a multi-million dollar note to expand one of our Tribe's enterprises, we are seeing a very bright future for our reservation," adds Patty.



House financed by NAB

### HOUSING

Home ownership has long been cited as one of the great vehicles for building personal wealth. Troubling to many tribal leaders, however, has been the lack of this mechanism in Indian Country for individual tribal members.

Since opening NAB's branch, we have successfully made 105 home mortgage loans, most of which were on trust land and to first time homebuyers.

### SMALL BUSINESS DEVELOPMENT

Key to any developing economy is the promotion of the private and small business community. Understanding this premise, NAB's Browning branch has made an aggressive effort to help grow small businesses already in existence and get new ones off the ground.

In 2004, for example, NAB provided the financing for the construction and ongoing inventory of the reservation's popular Variety Dollar Store. This growing small business is owned by tribal members Joe and Rose Bremner.

"We watched a lot of dollars leave our small reservation. Rather than continue to send our money elsewhere, we took the initiative to keep them circulating here in Browning," says Joe. "Our relationship with NAB has not only helped spark our growing business, but has helped countless others on the reservation."



(L|R) Patty Gobert stands with Rose and Joe Bremner



Glacier Peaks Casino

## TRIBAL BANKING

On a national level, NAB has worked with several Tribes on financing their governments and tribal enterprises. Much of what we do with other Tribes was learned from our success with the Blackfeet Nation.

Recognizing the growing opportunities of their reservation, the Blackfeet Nation had the wisdom to create the Siyeh Development Corporation. Under the leadership of Dennis Fitzpatrick and his dedicated Board of Directors, Siyeh has shown excellence in their business practices. In 2006, the Harvard Project on American Indian Economic Development awarded Siyeh with the coveted Honoring Nations designation for their work.

NAB has been there with them every step of the way. "Our relationship with NAB has been wonderful," says Dennis Fitzpatrick. "Over the years, they have always gone the extra mile – they understand what we are trying to do for the community. In fact, I honestly believe our relationship has been so strong because both Siyeh and NAB share the same overarching goal of ensuring a brighter future for our people."

## PERSONAL BANKING

Personal banking is the heart of NAB's activities in Browning. Whether it is a loan for Christmas gifts, a new pick-up, or to manage the demands of Blackfeet Indian Days (Annual Celebration), NAB has made life easier for members of the Tribe.

Zita Bremner, NAB Consumer Loan Officer says, "There is no feeling like making a dream come true for an individual client of the bank. Whether it is financing a new car or a small loan to get them through the holiday season, I take great pride in helping members of the community."



Browning Branch Staff



Business As Usual

**Resiliency - Indian Country is famous for it. In 2006 NAB exercised its resiliency with strong earnings for our Tribal shareholders and superb growth in our operations. We reached numerous Indian communities with our efforts, and are proud to report that 2006 was truly a historical year for NAB and Indian Country.**



### **JD Colbert Takes the Helm of NAB**

Veteran Chickasaw-Creek banker J.D. Colbert was appointed as President and Chief Executive Officer of Native American Bank, N.A. in February of 2006. Mr. Colbert came to Native American Bank from Bank2 in Oklahoma City, Oklahoma, a bank owned by Chickasaw Nation that Colbert founded and where he served as Executive Vice President.

JD also created the North American Native Bankers Association, an association of Indian-owned banks in the U.S. and Canada. He is a former bank examiner with the Federal Reserve Bank of Boston, bank chief financial officer, tribal administrator and bank president.

"This first year was very rewarding for me. I have the most energetic and passionate staff on the face of the earth, and they never cease to inspire me," says JD. "The challenges Indian Country confronts are immense, but I truly cannot think of a better organization than NAB to tackle them."

Mr. Colbert earned his bachelor's at the University of Oklahoma in Business Administration. He also holds a Master's degree in Administration, Planning, and Social Policy from Harvard University.

### **NAB Supports Healthcare of Chippewa Cree with \$2.8 Million Loan**

NAB, with the bank participatory help of Woodlands National Bank and National Cooperative Bank, closed a \$2.8 million loan with the Chippewa Cree Tribe (CCT) for contract health care shortfalls. The loan transaction was entered into by the Tribe and pledges future tobacco tax revenue sharing from the State of Montana to service the debt.

"This new source of revenue proved to be useful when we needed it most," stated CCT Chairman John "Chance" Houle. Chairman Houle and the council unanimously approved the transaction and are excited about being able to clean-up previous obligations to health care providers across the state of Montana.

Often Indian Health Services funding for Tribes is well below the actual cost of providing adequate care to their members. This loan leveraged previously untapped revenue streams for the CCT and was able to help fill the gap of health services on the reservation, which allowed for the continual delivery of critical health care services for the Tribe.

The Chippewa Cree is a founding shareholder of the Native American Bank, which means the Tribe is receiving a double-bottom line return on the loan. Not only did they receive the cash they needed to catch up contract payables, but any interest they pay directly benefits them as an owner of the bank.

## **NAB helps build new businesses on Turtle Mountain Reservation**

Two years ago, a lonely gas station on Highway 5 through Belcourt, ND lay mostly empty of business activity. Rather than dwell on the sorrow of the situation, one local entrepreneur saw it as an opportunity.

"I was raised with a 'can do' attitude that forced me to see the good instead of the bad," says Richard McCloud, an American Indian entrepreneur in Belcourt, ND. "Opening up the Utter Stop [convenience store] after it was closed by a previous owner gave me a sense of pride that I was providing a needed service for our reservation."

In 2002, Richard received the keys to the Utter Stop from the American Legion – owners of the land where it is located. As a result of his hands-on management skills, Richard quickly turned the operation into a staple store on the rural reservation, which is adjacent to the Canadian border in the northern part of North Dakota.

Bordering the Utter Stop was a vacant piece of land, beckoning to be developed into another local business. "Rather than let the opportunity pass me by, I worked to obtain the necessary financing to open another store. This time, it was more about bringing something new to the community – a Taco John's."

Working with NAB, Richard put together a loan sizable enough to embark on his new mission. The bank, with the assistance of the Bureau of Indian Affairs loan guaranty program, was able help make Richard's dream come true.

"Getting the deal arranged with Richard was a pleasure. He is a top notch and honest individual, which made our work enjoyable. Of course, we are very much looking forward to partnering with Richard in the future as he expands to other areas – both on and off the reservation," said Assistant Vice President Mark Patterson.

## **SBA certifies NAB for HUBZone Status - First bank ever to be approved for program**

In 2006, NAB was notified by the SBA that it was awarded HUBZone designation. This is a historic certification as it marks the first time in the nearly 10 year old program that a bank has received such approval. The SBA's HUBZone program was created in 1997 to promote economic development and employment growth in distressed areas by providing access to increased federal contracting opportunities.

"We are very pleased to be the first bank to ever receive HUBZone certification," stated JD Colbert, President and CEO of NAB. "This designation is a natural fit for NAB since we are the only bank focused primarily on serving historically underutilized business zones on Indian Reservations."

The designation will allow NAB to be awarded contracts up to \$3 million relating to financial services. The federal government has several contracting opportunities in the finance sector from providing pre-paid debit cards to federal employees to managing large financial programs and products.

One area the bank would like to focus on is with regards to government run financial programs aimed at Indian communities. "Given our successful track record of providing financial services to Indian Country, we believe our unique expertise can easily carry over to working with the federal government to make current government financial programs more efficient."

*Before*



*After*



### **NAB makes managing debt easier and cheaper for Navajo businessman**

NAB Assistant Vice President Jon Panamaroff saw great promise with Romero Brown and his Navajoland Days Inn and Denny's Restaurant located on the Navajo Nation in St. Michaels, Arizona. The hotel remains one of the few hospitality establishments on the vast reservation that is home to over 250,000 Navajos.

In addition to operating a successful hotel on the reservation, Mr. Brown also owns an adjacent Denny's Restaurant. Since opening in 2003, the Denny's has become a staple restaurant in St. Michael's, which is just up the road from the capital of the Navajo Nation.

With the assistance of the Bureau of Indian Affairs Loan Guaranty Program, NAB was able to secure financing for these quality establishments.

"The deal was a win-win for NAB and Mr. Brown. We gave him an affordable rate, and it increased our presence in Navajo country." said Jon Panamaroff. "By creating new business development on the reservation the Navajos are keeping more money at home. By doing their banking with Native American Bank, the Browns are also investing in their own people."



The deal also couldn't have come together at a better time. "For quite a while there I was looking to refinance at an affordable rate. Native American Bank worked with me, the Navajo Nation, and the BIA to make sure that our business remains a permanent fixture on the reservation" said Mr. Brown. "Navajoland finally has a bank that not only pays attention to us, but shares our vision to grow the reservation."

### **NAB uses SBA 504 Program to bring long-term, low-cost financing for CPA firm**



Rogers & Company, CPA, P.C. is a small accounting firm that embodies a philosophy of providing a high level of quality service to small businesses and their owners. Their motto is "We sell peace of mind."

In 2006, Lisa Rogers came to Native American Bank wanting to purchase a building in downtown Anchorage. With the help of the SBA 504 program, the Evergreen Community Development Corporation and Native American Bank, Rogers and Company has found a permanent home at 738 H Street in downtown Anchorage.

"Companies like Rogers & Company are the type of business that NAB was created to serve." said Assistant Vice President Jon Panamaroff. "Their sense of business and pride in serving the Alaska community made the transaction a true pleasure to complete."

Native American Bank maintains substantial relationships with financial institutions like Evergreen in finding ways to finance commercial real estate for American Indian Tribes, Alaska Native Corporations and many small businesses. The SBA 504 program allows the borrower to receive very low-cost loans for commercial real estate and other long-term assets.



**Mandaree Enterprises Corporation**

Who would have thought that you could develop a multi-million corporation in one of the poorest communities in North Dakota and the country? Clarence O’Berry did.

The fairytale story of Mandaree Enterprises Corporation (MEC) didn’t have an easy start. MEC was given \$32,000 from the Mandan, Hidatsa and Arikira Nations (MHA) to begin their operations in 1992.

“Things were tough back then. The Tribe gave us what limited resources they could. We knew that we weren’t going to be able to buy our way to the top. Our business model was simple – and it remains today – provide a better product at a better price.” Says Clarence O’Berry, CEO of MEC.

And build a better product they did. The company initially had built its infrastructure through a mutually beneficial working relationship with Northrop Grumman Corporation, and then later participating in the Department of Defense Mentor-Protégé Program with Northrop, where the company was involved in manufacturing electronic components for front-line military weapon systems.



Throughout the next several years MEC put various multi-million dollar contracts in place. The Chief Executive Officer of MEC, Clarence O’Berry, says, “The company is at an exciting stage of its life and continues to break new ground”.

To manage their numerous contracts and growing business, NAB worked with MEC to establish several different lines of credit. “In the beginning we used BIA Guarantees on their notes as credit enhancements for their rapidly growing business. Now Mandaree is a real player in their industry, and certainly stand on their own,” says Mark Patterson, NAB Business Development Officer.

MEC has also taken what they learned from a previous mentor-protégé relationship with Northrop Grumman and have applied it in their very own, Native-focused mentor-protégé program. Here, MEC is able to work with new American-Indian owned businesses to grow into successful enterprises.

[www.mandaree.net](http://www.mandaree.net)



**Ho-Chunk, Inc.**

There are few success stories in Indian Country like that of Ho-Chunk, Inc.(HCI), a successful tribal enterprise of the Winnebago Tribe of Nebraska. As the company grew from infancy, NAB was there by their side with available financing.

“HCI was our first loan,” says Pam Nesius, Senior Vice President of Native American Bank. “It was a neat transaction for us both, as they too were just really getting off the ground. Our printers were just barely out of the box when we closed the loan.”

Lance Morgan, the famed CEO of HCI, prides his relationship with NAB. “We knew that NAB was different than most run of the mill banks. Specifically, we saw that NAB not only understood Indian Country, but that they had the same goals as we did. We wanted to grow to help build our community from the ground up, and NAB was interested in helping us get there.”

One shining example of NAB’s relationship with HCI has been Ho-Chunk Village. The plan for Village calls for 120 homes to be completed and the development of the downtown business center are moving at a rapid pace.

Residents are now able to purchase single-family homes, and move out of the government owned housing - the only previous living option. The ongoing work is also bringing back members of the tribe, many of whom had relocated to more urban areas in search of a higher-quality of housing and employment.

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



**double** adj. [ dub-l ] Consisting of two members, things, or sets combined; twofold; forming a pair.

**bottom line** n. [ baet-em lyn ] The net profit; fig., the final analysis or determining factor.



## Visionary Depositors (\$500,000 +)

MHA Nations  
Mashantucket Pequot Nations  
Mohegan Tribal Nation  
Microsoft  
Fort Berthold Development Corporation  
Mandaree Enterprise Corporation  
Blackfeet Indian Housing  
Indian Land Tenure Foundation

Not only are you getting the best return on your deposited dollars, but you can rest assured that your dollars are being lent in Indian communities.

Our deposit services offer a wide range of consumer checking and savings options, commercial business checking and cash management accounts, as well as high yielding certificates of deposit.

## Development Depositors (\$100,000 - \$499,999)

Arthur and Cynthia Whitman-Bradley  
Association for India's Development  
Ben & Jerry's Foundation  
Blackfeet Tribe  
CADDO Solutions, Inc.  
Calvert Social Investment Fund  
Domestic Missionary  
General Motors Company  
Intertribal Economic Alliance  
Intertribal Information Technology Consortium  
Lannan Foundation  
Lawrence Seaway Development Corporation  
National Cooperative Bank  
Navajo Arts & Crafts  
Prince of Whales Tribal Corporation  
RR Donnelley Foundation  
Samish Indian Nation  
Shoshone Tribal Grants  
Stone Child College  
The F.B. Heron Foundation  
Woodlands National Bank



Each Depositor Insured to \$100,000



## Native American Community Development Corporation

The founding Tribes of NAB recognized that while the availability of financial capital was important, its presence alone would not be enough to overcome what in many cases were generations of economic distress. As a result, they established Native American Community Development Corporation (NACDC) as a nonprofit affiliate to work with Native communities to address underlying factors that inhibit economic development and the productive use of available financial capital.

NACDC has been directed to focus its efforts in a number of key areas to include financial education, facilitation services for tribal planning, small business and the provision of development services and technical assistance, housing development finance and home mortgages, as well as on exploring the possibilities for providing non-conventional intermediary financing.



**Elouise Cobell (Blackfeet) is NACDC's Executive Director**



**Angie Main (Gros Ventre / Assiniboine) is NACDC's Small Business Coordinator**

While there are challenges, optimism about the future is alive and well in Native communities. NACDC has developed and tested an effective strategy that builds on this optimism by assisting communities to achieve economic sovereignty by building resources and capacity from within. It utilizes a facilitated strategic planning process coupled with a comprehensive on-site assessment as a tool for not only helping a community to design a plan for moving forward, but also to help determine a potential NACDC role in implementing the plan.

NACDC has worked intensively with the Blackfeet and Shoshone Bannock Tribal communities and has aided both in the development and implementation of their plans for enhancing economic development. NACDC has also laid the groundwork for working in a similar fashion with the Ute Mountain Ute Tribe and the Chippewa Cree Tribe.

In the year ahead, NACDC will be working on the development of a model small business incubator program that will be tested within at least two Tribal communities. It will also expand its successful school "mini-bank" program as part of its overall financial education efforts. The emerging home mortgage initiative aimed at assisting Indian people in qualifying for and purchasing a home will expand to meet a growing demand. Finally, NACDC will partner with the Indian Land Tenure Foundation on an exciting community building initiative in the northern Great Plains that complements its current community-based work, and will continue to provide ongoing assistance to NAB on an as needed basis.

## Statement of Condition<sup>1</sup> | In Thousands

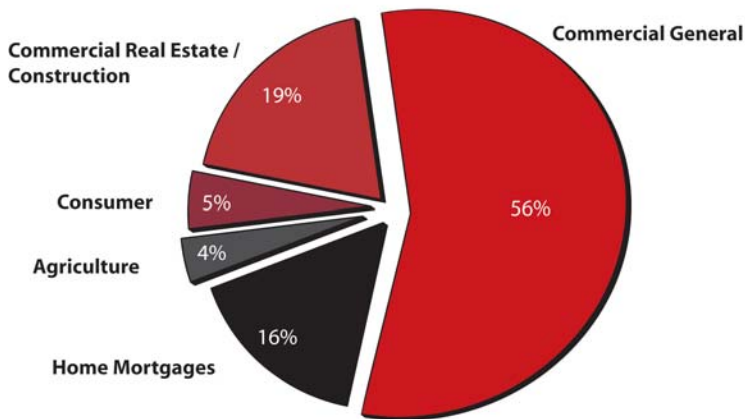
	2006	2005	2004	2003	2002
<b>Assets</b>					
Cash and Due from Banks	\$ 3,619	\$ 3,462	\$ 3,269	\$ 3,884	\$ 3,415
Securities and Federal Funds Sold	7,725	6,022	6,620	6,058	4,994
Net Loans	68,142	49,106	41,233	26,189	14,218
Bank Premises and Equipment, Net	541	605	632	733	811
Intangible Assets, Net	902	902	902	902	902
Other Assets	1,408	940	707	535	600
Total Assets	<u>\$ 82,337</u>	<u>\$ 61,037</u>	<u>\$ 53,363</u>	<u>\$ 38,301</u>	<u>\$ 24,940</u>
<b>Liabilities and Shareholders' Equity</b>					
Total Deposits	\$ 71,243	\$ 50,156	\$ 45,655	\$ 31,925	\$ 18,457
Federal Funds Purchased and Overnight Borrowings	-	700	-	-	-
Other Liabilities	821	497	378	284	187
Total liabilities	72,064	51,353	46,033	32,209	18,644
Shareholders' Equity	10,273	9,684	7,330	6,092	6,296
Total Liabilities and Shareholders' Equity	<u>\$ 82,337</u>	<u>\$ 61,037</u>	<u>\$ 53,363</u>	<u>\$ 38,301</u>	<u>\$ 24,940</u>

## Statement of Operations<sup>1</sup> | In Thousands

	2006	2005	2004	2003	2002
Interest Income	\$ 6,018	\$ 4,122	\$ 2,916	\$ 1,830	\$ 1,476
Interest Expense	2,259	1,191	714	485	346
Net Interest Income	3,759	2,931	2,202	1,345	1,130
Provision for Loan Losses	160	150	128	110	285
Net Interest Income after Provision for Loan Losses	3,599	2,781	2,074	1,235	845
Non-Interest Income	651	578	470	468	377
Salaries and Employee Benefits	1,944	1,966	1,518	1,954	1,862
Premises and Equipment Expenses	401	394	496	389	386
Other Non-Interest Expenses	1,354	1,141	1,203	1,128	1,530
Total Other Expenses	3,699	3,501	3,217	3,471	3,778
Net Income	<u>\$ 551</u>	<u>\$ (142)</u>	<u>\$ (673)</u>	<u>\$ (1,768)</u>	<u>\$ (2,556)</u>

<sup>1</sup>As per Federal Financial Institutions Examination Council's Report of Condition and Income (Call Report). These may be found at [www.fdic.gov](http://www.fdic.gov)

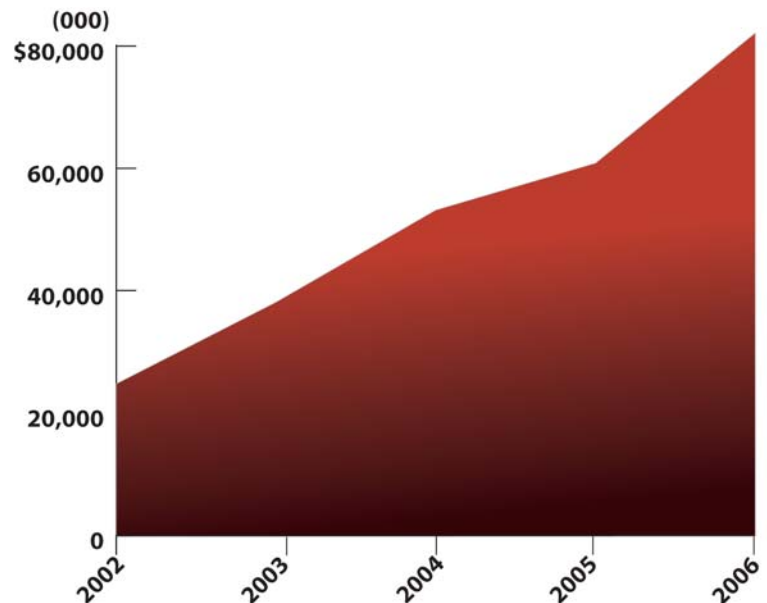
## Loan Portfolio as of 12/31/2006



NAB remains well diversified as a bank and financial services provider for Indian Country.

## Growth in Total Assets

There is no better description than *strong and steady* to describe NAB's Asset Growth.



# The Reality Makers

## **Native American Bancorporation - Board of Directors**

Tex G. Hall, Chairman of the Board – Former President, National Congress of American Indians  
Christina S. Danforth, Vice Chairperson of the Board - Oneida Tribe of Wisconsin  
Lewis. A. Anderson - President, Woodlands National Bank  
Wilson Barber, Jr. - Navajo Nation  
Emil Christiansen, Sr. - President, Old Harbor Native Corporation  
David Hoffman - President, Alaska Growth Capital, Inc.  
Leo M. Kennerly III - Educator, Blackfeet Indian Nation  
Willie Noseep - Councilman, Eastern Shoshone  
Kenneth M. Reels – Vice Chairman, Mashantucket Pequot Tribal Nation  
Richard Rinehart - CFO, Sealaska  
Bruce Sunchild - Chippewa Cree Tribe  
Selwyn W. Whiteskunk - Ute Mountain Ute Tribe

## **Native American Bank, NA – Board of Directors**

Lewis A. Anderson, Co-Chairperson of the Board  
Elouise Cobell, Co-Chairperson of the Board - Executive Director, Native American Community Development Corporation  
JD Colbert - President & CEO, Native American Bank, NA  
Gene A. Keluche – Entrepreneur, Wintun Tribe of California  
Byron I. Mallot - President, First Alaskans Institute  
Kent A. Paul – President, AMERIND Risk Management  
William D. Snider - Vice Chairman, United Western Bancorp

## **Denver Corporate Officers**

J.D. Colbert, President and Chief Executive Officer  
Tracie L. Davis, Senior Vice President & Chief Financial Officer  
Pam Nesius, Senior Vice President, Business Development  
Nathan Bell, Chief Credit Officer  
Carol Wadleigh, Vice President, Operations  
Debbie Emhoolah Sankey, Human Resources Director  
Marlene Sullivan, Information Technology Officer  
Jon Panamaroff, Assistant Vice President  
Mark Patterson, Assistant Vice President

## **Browning Officers**

Patty Gobert, Senior Vice President, Business Development  
Melanie Wall, Operations Officer  
Zita Bremner, Consumer Loan Officer

## **Rocky Boy Officers**

Tim Guardipee, Assistant Vice President

Corporate Headquarters  
National Commercial  
Lending

Blackfeet Nation  
Branch

Chippewa Cree  
Office

Alaska Office

999 18th Street, Suite 2460  
Denver, CO 80202  
P | 800.368.8894  
F | 303.988.5533

125 North Public Square  
Browning, MT 59417  
P | 800.307.9199  
F | 406.338.7008

RR 1 Box 565  
Box Elder, MT 59521  
P | 406.395.4355  
F | 406.395.4356

1577 C Street, Suite 105  
Anchorage, AK 99501  
P | 907.646.1212  
F | 907.646.7976