

NATIVE
AMERICAN BANK

2016

ANNUAL REPORT



NATIVE PEOPLE INVESTING IN NATIVE COMMUNITIES

COMMITMENT TO NATIVE AMERICA

Native American Bank continued to provide access to capital for Native Tribes, Tribal Corporations, Alaska Native Corporations and Native American individuals in 2016 at a pace that continues to accelerate. In addition to growing our outstanding loans 24.4%, we have over \$100 million in projects throughout Indian Country we are currently involved in, demonstrating the growing need for financing. We are committed to our vision and mission and will engage in new opportunities to provide additional financial resources that maintain existing jobs, create new jobs, and help sustain economic vitality in underserved communities.

Native American Bank is owned by 33 investors, of which 30 are Tribal Nations, Tribal Enterprises and Alaska Native Corporations.

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.

OUR 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.”



NATIVE AMERICAN BANK

PRESIDENT AND CEO'S MESSAGE AND NATIVE AMERICAN BANCORPORATION CO. CHAIRMAN'S MESSAGE

For our shareholders, customers and our employees, 2016 was an outstanding year for the organization. The Native American Bancorporation Co. and Native American Bank continued to grow at an accelerated pace, which improved shareholder value, increased our capacity to bring capital resources to Indian Country and create jobs while bringing economic vitality to underserved areas around the country. Most significantly, we continued to improve our risk profile resulting in the elimination of regulatory actions against the holding company and Bank. This will allow the company to freely pursue new products, services and lines of business. For the third year in a row we were able to count on the addition of new capital to support the bank's growth and meet our strategic operating metrics. 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 continue with and become involved in new projects in California, New Mexico, North Dakota, South Dakota, Montana, and in the Northeast. Additionally we are working on structuring financing in Minnesota, Alaska, California, North Dakota New Mexico and Oregon. 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 is 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 and received the distinction of being named a Performance Lender for the second year in a row. 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 in previous communications, 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. Our commitment to play a prominent role in meeting that need and supporting economic opportunities remains our goal. 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 Chairman of the Board
The Native American Bancorporation Co.



NATIVE AMERICAN BANK

CHAIRMAN'S MESSAGE

As a member of the Board of Directors of Native American Bank nearly since its inception, I have seen all of the ups and downs experienced over the years, some of them nearly ending the dream of a nationwide, Native owned bank.

Today, I can confidently say that we are in the best position we have ever been in to achieve the kind of success and impact that was originally envisioned.

From the Board of Directors, to the Management team and staff, the work that has been done to facilitate our mission has been both painstaking to “right the ship”, but also very rewarding in that we have an organization that can provide value for shareholders and the financing needed for just about any project being considered anywhere in Indian Country.

Of primary importance to our new direction, was the improvement in our safety and soundness as an institution which resulted in the elimination of regulatory agreements that the bank had been under for eight years. The benefits to the bank cannot be overstated in that it reduced expenses, saved tremendous amounts of time for the Board and staff and allows us to expand our offerings. We are grateful to be in this position and are dedicated to maintaining the highest standards we have set for ourselves within the banking industry.

From the information contained in this report you can see the steady and remarkable progress in our net income over the last five years. We are a mission oriented bank however, there is no mission without a bottom line. It is our intention to have robust earnings that further the extent to which we can operate more effectively and provide value to our shareholders and improve our ability to meet the financing needs in Indian Country.

It remains our goal to be good stewards and be aware of the responsibilities of the Board to keep our mission in mind while maintaining a safe and sound operation. We are confident in the direction we have made and dedicated to our vision and values.

Sincerely,



LEWIS A. ANDERSON

Chairman of the Board
Native American Bank, N.A.





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.

BUILDING MOMENTUM

- | | |
|------------------|---|
| 2001-2004 | Acquired Blackfeet National Bank in Browning, Montana, as a wholly owned subsidiary. Established a non-profit affiliate, Native American Community Development Corporation to focus on individual and community capacity building. 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 \$500 thousand 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 Bureau of Indian Affairs 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 | Native American Bank delivered results with a steady increase to the asset base of \$13.7 million or 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 U.S. Department of Interior, Office of Indian Energy and Economic Development Division of Capital Investment. |
| 2016 | Native American Bank achieves sustained profitability. The bank's risk profile improves again and the Office of the Comptroller of Currency eliminates the regulatory action against the bank which had been in place for eight years. For the second year in a row the bank is named a Performance Lender by the Department of Interior. Additional capital is acquired as the bank's size approaches \$100 million in assets. |

STATEMENTS OF FINANCIAL CONDITION

(\$ IN THOUSANDS)

| Assets | 2016 | 2015 | 2014 | 2013 |
|---|-------------------|------------------|------------------|------------------|
| Cash and Due from Banks | \$ 12,250 | \$ 4,780 | \$ 7,571 | \$ 4,634 |
| Securities and Federal Funds Sold | 6,264 | 6,858 | 6,736 | 3,677 |
| Net Loans | 80,220 | 64,300 | 48,110 | 48,834 |
| Bank Premises and Equipment, Net | 207 | 222 | 207 | 248 |
| Intangible Assets, Net | - | - | - | - |
| Other Assets | 1,121 | 985 | 812 | 1,067 |
| Total Assets | 100,062 | 77,145 | 63,436 | 58,460 |
| Liabilities and Shareholders' Equity | | | | |
| Total Deposits | \$ 90,121 | \$ 68,788 | \$ 56,326 | \$ 52,855 |
| Federal Funds Purchased and Overnight Borrowings | - | - | - | - |
| Other Liabilities | 720 | 448 | 317 | 311 |
| Total Liabilities | \$ 90,841 | \$ 69,236 | \$ 56,643 | \$ 53,166 |
| Shareholders' Equity | 9,221 | 7,909 | 6,793 | 5,294 |
| Total Liabilities and Shareholders' Equity | \$ 100,062 | \$ 77,145 | \$ 63,436 | \$ 58,460 |

STATEMENTS OF OPERATIONS

(\$ IN THOUSANDS)

| | | | | |
|--|---------------|--------------|----------------|-------------------|
| Interest Income | \$ 4,299 | \$ 3,257 | \$ 2,744 | \$ 2,565 |
| Interest Expense | 473 | 283 | 208 | 203 |
| Net Interest Income | 3,826 | 2,974 | 2,536 | 2,362 |
| Provision for Loan Losses | - | - | - | - |
| Net Interest Income after Provision for Loan Losses | 3,826 | 2,974 | 2,536 | 2,362 |
| Non-Interest Income | 674 | 907 | 1,007 | 644 |
| Salaries and Employee Benefits | 2,383 | 2,221 | 1,982 | 1,967 |
| Premises and Equipment Expenses | 353 | 361 | 328 | 323 |
| Other Non-Interest Expenses | 1,297 | 1,262 | 1,296 | 1,553 |
| Total Other Expenses | 4,033 | 3,844 | 3,606 | 3,843 |
| Adjusted Net Income/(Loss) | 467 | 37 | (63) | (837) |
| Income Tax Expense/(Benefit) | (161) | - | - | - |
| Goodwill Impairment | - | - | - | 1,345 |
| Net Income/(Loss) | \$ 628 | \$ 37 | \$ (63) | \$ (2,182) |

FINANCIAL SUMMARY

The last few years were challenging for the banking industry and Native American Bancorporation, including its subsidiary Native American Bank, 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 reached a couple of milestones in 2016.

The first is that the Office of the Comptroller of Currency lifted the Formal Agreement and Capital Directive effective May 2016. The second is that we have grown our assets, specifically loans, to a size that supports sustained earnings.

Our Bank's regulator, the Office of the Comptroller of the Currency, required us to maintain higher capital levels, specifically a Tier 1 Leverage Ratio to Average Adjusted Assets of at least 9.0% through May of 2016. With the removal of the Capital Directive, our target is still to maintain a minimum ratio of 9.0%. Native American Bank met the requirement and has maintained it 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 9.53% for the fourth quarter of 2016.

Native American Bancorporation raised \$746 thousand of new capital in 2016 of which \$700 thousand was injected into our Bank as capital. The additional capital will support future growth. The tangible book value of our common stock increased \$4.72 per share to \$67.19 as of December 31, 2016 when compared to the same period in 2015.

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 2013. In 2013, we stabilized the bank and began implementing a growth plan which came to fruition in 2015. In 2013, net interest income was \$2.4 million increasing to \$3.8 million in 2016. Net interest income increased \$852 thousand in 2016 compared to 2015 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 increased from \$2.5 million in 2013 to \$2.9 million in 2016. When compared to 2015, the unguaranteed portion of classified loans increased \$1.4 million in 2016. The increase is primarily due to the deterioration in three commercial relationships. Despite the increase in the unguaranteed portion of our classified loans, the percentage of these loans to our total loans decreased from 4.93% as of December 31, 2013 to 3.58% for the same period in 2016.

Non-interest income decreased \$233 thousand in 2016 compared to 2015. This is primarily due to a Bank Enterprise Award received in 2015 of \$265 thousand that we did not receive in 2016. The award relates to our lending in distressed communities.

Expenses increased \$189 thousand from \$3.8 million in 2015 to \$4.0 million in 2016. The increase resulted from higher personnel and employee benefit costs, marketing expenses related to our re-branding project and supplemental information technology assistance needed to support our growth.

| | 2016 | 2015 | 2014 | 2013 | 2012 |
|--|--------|--------|--------|--------|--------|
| Unguaranteed portion of classified loans | 2,914 | 1,516 | 1,639 | 2,468 | 4,515 |
| Classified loans | 14,326 | 5,106 | 4,822 | 11,028 | 16,958 |
| | 2016 | 2015 | 2014 | 2013 | 2012 |
| Net interest margin | 4.44% | 4.34% | 4.42% | 4.14% | 4.01% |
| Cost of funds | 0.74% | 0.46% | 0.50% | 0.39% | 0.58% |
| Leverage ratio (point in time 12/31) | 9.00% | 10.11% | 10.51% | 9.01% | 10.09% |
| Leverage ratio from call report | 9.53% | 10.12% | 10.46% | 8.77% | 10.30% |

50 NEW UNITS OF MULTI-FAMILY LOW-INCOME HOUSING BUILT IN BROWNING, MONTANA

Blackfeet Housing Authority, created by the Blackfeet Tribal Business Council approached Native American Bank for a loan to construct 50 new units of multi-family low-income housing in Browning, Montana. This project will expand the Glacier Heights housing division in the community, as well as the development of utility infrastructure, roads, and a community playground. This project utilized the Housing and Urban Development's (HUD) Title VI Guaranteed Loan Program. The project consists of 40 three to four bedroom houses in addition to ten homes for elderly veterans.

"Blackfeet Housing would not have completed the Title IV application process without the expertise of our friends at Housing and Urban Development (Mr. Robert Lamp) and Native American Bank (Shannon Loeve, Shawn Johnston and Sheldan Ground). The only way we will meet the housing needs of our tribe is through homeownership. We are thankful and value our partnerships with Housing and Urban Development and Native American Bank. We anticipate this as the first of many projects with Native American Bank", Chancy C. Kittson, Executive Director, Blackfeet Housing.



UIC, INC BUILDS A NEW EXTENDED STAY HOTEL IN BARROW, ALASKA

In 2016, the Ukpeaġvik Iñupiat Corporation (UIC) approached Native American Bank about securing financing to refinance the development costs of a 15 unit housing/extending stay facility in Barrow, Alaska. UIC and Native American Bank utilized a United States Department of Agriculture (USDA) loan guaranty for this project. The housing facility, Tukcumavik Suites is located in Barrow, Alaska, the northernmost community in American and the largest village on the Arctic Slope.

Barrow is home to around 4,500 people, the majority of whom are Iñupiat Eskimo. "With more and more global focus on the Arctic, by providing Barrow with this new lodging facility, this is just one way UIC is continually adapting and helping Barrow stay at the leading edge as our world changes", UIC president and CEO Anthony E. Edwardsen.

The culture of the Iñupiat people heavily focuses on community and helping one another, values which UIC uses as a driving force in their corporate operations. Native American Bank is proud to be involved in a project that will provide for this community.



KWAHN CORPORATION: CHIMNEY ROCK TRAVEL CENTER

The Pit River Tribe approached Native American Bank to provide financing to construct a travel center located in Northern California on tribal land. The travel center includes a truck stop, passenger vehicle, and commercial fueling stations, as well as a convenience store.

The construction work was completed by the Tribe's construction subsidiary, Pit River Construction, LLC. The tribe also owns another store, the Pit River Convenience Store, in Burney, California. The newest store, the Chimney Rock Travel Center is particularly well situated geographically to draw in commercial traffic traveling along the highway.

The Chimney Rock Travel Center held its Grand Opening on December 9, 2016. It is great to see the tribe continuing to expand their economic enterprises and Native American Bank is pleased to be able to help support such initiatives.

Chimney Rock Travel Center



Invitation for Grand Opening of Chimney Rock Travel Center

Allow me the pleasure of inviting you to the Grand Opening of Chimney Rock Travel Center on December 9th, 2016.

Ribbon cutting at 12pm. Food and raffle to follow. Please come and celebrate with all of us at 27002 Hwy 395, Alturas CA

All Welcome

Thank you,
Kwahn Board of Directors
And Chimney Rock Staff



Glen D. Begay (Navajo)

NATIVE AMERICAN BANK CONTINUES TO PROVIDE SUBJECT MATTER EXPERTISE



Senior Staff at Native American bank participated as speakers and on multiple panels across a variety of conferences in 2016. This covered an array of topics relevant in Indian Country from rural lending to housing initiatives.

Native American Bank’s Senior Vice President and Chief Credit Officer, Joel Smith (Caddo Nation of Oklahoma), spoke to the audience of the National Rural Lenders Association’s (NRLA) Annual Conference in October 2016. The session focused on lending in Indian Country. The NRLA functions as the advocate for the United States Department of Agriculture’s Guaranteed Lending programs that support rural economic development.

Mr. Smith also participated in a workshop hosted by the U.S. Small Business Administration’s (SBA) Denver Regional Office: Native American Access to Capital. This workshop was for SBA managers across nine states, each of which contains a large Native American population. The goal of this workshop was to help SBA senior managers better engage the Native American communities in their states-both on and off reservations. Mr. Smith spoke regarding best practices for helping Native Americans finance business ventures as well as impediments Native entrepreneurs often face when financing small businesses.

Mr. Smith and Shannon Loeve, Senior Vice President and Chief Lending Officer (Northern Arapaho Tribe of the Wind River Reservation), participated in the Reservation Economic Summit Oklahoma 2016’s Interactive Access to Capital Fair, sponsored by the National Center for American Indian Enterprise Development (NCAIED). This panel allowed Mr. Smith and Ms. Loeve to explain the types of financing provided by Native American Bank, as well as spend time having one-on-one discussions with potential customers regarding business ventures. Ms. Loeve participated in a panel specific to financing housing projects at the Building Partnerships, Building Communities: Exploring Tribal Housing Opportunities in the Northern Plains. This event covered investment opportunities relating to housing, specifically state and private sector opportunities that have led to the successful rehabilitation, acquisition, and development of housing in Indian Country.

President and CEO Thomas Ogaard (pictured above) was a presenter at the National Conference for the National Community Investment Fund speaking about leveraging social performance metrics in Chicago, Illinois.



NATIVE AMERICAN BANK: BROWNING, MONTANA BRANCH CONTINUES TO THRIVE



Elouise Cobell, a Blackfeet woman who led a 15-year legal fight against the federal government over mismanagement of Indian trust funds was awarded the Presidential Medal of Freedom – the nation’s highest civilian honor. In addition to the lawsuit that ended with a \$3.4 billion settlement in 2009, Cobell was a rancher who helped found Native American Bank, first located in Browning, Montana.



The Browning Branch has been providing financial services to its customers, this branch goes above and beyond to serve and be an active part of the community. The Browning staff has been holding a customer appreciation day cookout in the summer where customers can come in and enjoy a hotdog or hamburger and visit with staff from the bank as well as others from the community. In 2016, over 250 people attended the gathering. During the holidays, the bank hosts a toy giveaway with a “Native Santa”. Gifts are donated by local businesses and handed out by staff & Santa to the children; this is an event the staff looks forward to every year.



Our staff is very proactive and involved in the community and it is evidenced by the Land Buy-Back Program event, which provided funds to purchase fractional interests in trust or restricted land from willing sellers. Many tribal members in Browning took advantage of this program, and staff members from Native American Bank were actively involved in outreach meetings held in the community.

The Browning staff have a keen understanding of the history and culture of their community and this allows them to provide even better customer service. Most tellers and financial services representatives are on a first-name basis with many customers.



Native American Bank provides a crucial service to the community by providing financial services, it also allows for branch employees to have a great career with upward mobility in an ever-thriving industry.

Native American Bank is dedicated to serving Indian country. The staff at the Browning Branch exemplifies the bank’s motto: “Native People Investing In Native Communities”.

SHAREHOLDERS



Alaska

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

Navajo Nation
Salt River Pima-Maricopa
Indian Community



California

Table Mountain Rancheria



Colorado

Ute Mountain Ute Tribe



Connecticut

Mashantucket Pequot Nation
Mohegan Tribe



Florida

Seminole Tribe of Florida



Idaho

Shoshone-Bannock Tribes



Iowa

Sac and Fox Tribe of the
Mississippi



Louisiana

Tunica Biloxi EDC



Michigan

Grand Traverse Band EDC
Sault Ste. Marie Tribe



Minnesota

Mille Lacs Band of Ojibwe Indians



Montana

Blackfeet Indian Nation
Chippewa Cree Tribe



Nebraska

Ho-Chunk, Inc.



New Mexico

AMERIND Risk Management Corporation



North Dakota

Three Affiliated Tribes



South Dakota

Cheyenne River Sioux Tribe



Washington

Colville Tribal Enterprise Corporation
Marine View Ventures, Inc.
Chippewa Cree Tribe



Wisconsin

Oneida Tribe of Indians of Wisconsin



Wyoming

Eastern Shoshone Tribe

Socially Responsible Shareholders

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

THE NATIVE AMERICAN BANCORPORATION CO. BOARD OF DIRECTORS



Thomas D. Ogaard
Chairman
Native American Bank



David Cottrell
United Companies, Inc.



Anthony Mallott
Sealaska Corporation



Terry J. Show
Blackfeet Nation



David Burrell
Vice-Chair
Sac and Fox Tribe
of the Mississippi in Iowa



Lewis A. Anderson
Mille Lacs Band of Ojibwe
Indians



Lance Morgan
Ho-Chunk, Inc.



Derrick Watchman
Navajo Nation



Rod Worl
Eyak Corporation

NOT PICTURED

Cristina Danforth
Oneida Tribe of Indians
of Wisconsin

Taitum DeGarmo
Shoshone Bannock
Tribe

NATIVE AMERICAN BANK, N.A. BOARD OF DIRECTORS

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Lance Morgan
President and CEO, Ho-Chunk, Inc.

David Burrell
President and CEO, Pinnacle Bank

Thomas D. Ogaard
President and CEO, Native American Bank

David Cottrell
President and CEO, United Companies, Inc. and
President of Mikunda, Cottrell & Company

Terry J. Show
Blackfeet Nation and President, Show
Logging Corporation

Cristina S. Danforth
Chairwoman, Oneida Tribe of Indians of Wisconsin

Rod Worl
Chief Executive Officer of The Eyak Corporation

NATIVE AMERICAN BANK, N.A. BANK OFFICERS



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President and CEO



Joel Smith
Senior Vice President and
Chief Credit Officer



Jamie Santistevan
Vice President and
Compliance Officer

Mika Leonard
Assistant Vice President and
Director of Sales and Marketing

Theresa Duncan
Assistant Vice President and
Deposit and Operations Man-
ager

Jana Zimmermann
Assistant Vice President and
Loan Operations Manager



Tracie Davis
Executive Vice President,
Chief Financial Officer and
Secretary



Shannon Loeve
Senior Vice President
and Chief Lending
Officer



Jamie Yancy
Senior Vice President and
Chief Technology Officer

BROWNING, MT.
Sheldan Ground
Vice President and Relationship
Manager

NATIVE AMERICAN BANK, N.A. BANK STAFF

DENVER, CO.

Shawn Johnston (Loan Assistant)
Barbara Keto (Senior Operations Specialist)
Veronica Lane (Business Development Officer)
Tree Mangan (Executive Assistant)
Amber May (Operations Specialist)
Monica Muresan (Credit Analyst II)
John O'Connell (Senior Accountant)
Ben Ogoe (IT Support Specialist)
Mia Richards (Loan Operations Specialist II)
Sandra Stirling (Commercial Loan Processor)
Wes Walters (Credit Analyst)

BROWNING, MT.

Jaime Bechel (Consumer Loan Officer)
Paula Bremner (Teller)
Amanda Kennerly (Teller)
Jessica MadPlume (Financial Services Representative)
Timothy McKay (Financial Services Representative
and IT Support Specialist)
Tammi Trombley (Branch Operations Supervisor)
Malorie Upham (Teller)
Betty Whitford (Image Operator)
ROCKY BOY, MT.
Carol Swan (Business Development Representative)

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 Enterprise (CDE) 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. Native American Bank supports the communities that it serves 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 exploring the possibilities for providing non-conventional intermediary financing. Working in tandem with the bank, NACDC provides counseling and borrower consulting services.



Sonia Reyes-Buffalo (Red Cliff Band of Lake Superior Chippewa)

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

Personal Loan Products

- Consumer Lending

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

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



CORPORATE HEADQUARTERS

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Cover Photo:
Freddy Gipp (Kiowa / Apache-Comanche)

