

2017



 **NATIVE**  
AMERICAN BANK

# 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 2017. We continue to see the growth in this need through our loan pipeline, which is now nearly \$150 million throughout Indian Country. We are especially focused on projects that will provide access to healthy foods, housing, land acquisition and non-gaming hospitality projects. We are committed to our vision and mission and will engage in new opportunities to provide additional financial resources that maintain and grow jobs, and help sustain economic opportunities in the communities we serve.

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

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

### 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 national 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.

### 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.

### Our Mission

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.”



### Our 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.

## LETTER FROM THE PRESIDENT

Our mission is one of service and support for economic growth and economic diversity in Indian Country. 2017 was a year of building on our partnerships, forging new relationships and dedicating resources to improve access to financial products and services. Our accomplishments throughout the year helped lay the foundation for improved systems and operations going forward while at the same time exceeding our financial goals.

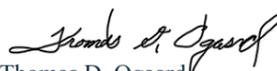
The prospects for growth are evident by the number and size of prospective projects we are working on in 2018. From health care, to grocery stores to housing, hotels and more, we are making the realization of well-conceived plans come to fruition with our abilities to partner with Tribes by providing much needed financing and support for their vision of improving their local economies. Across the country, from coast to coast, we are making a decided difference in Indian Country.

Native American Bank is considered to be a leader in financing for Tribes, Tribal corporations and members. Our goal is to work side by side with our clients to give them the best possible opportunity to be successful. Our diligence in finding and using relevant programs and resources available for financing in Indian Country sets us apart from most other banking entities because of the expertise we have acquired and the knowledge to execute for the mutual benefit of everyone involved in a project.

As we look to the future, having purchased a building in Denver to move our headquarters into, we are laying the groundwork to better serve our constituents, create a unique presence and build on our accomplishments. We are reminded daily of the needs so prevalent we see everywhere we travel. Of particular need is housing and we have committed our time, energy and resources to finding and creating programs to help make a difference in the individual lives of those impacted.

Positive change is occurring as a result of our dedicated staff, management and Board. On behalf of them, we are committed to the ideals of Native American Bank’s mission among Native American and Alaska Native communities and look forward to serving our shareholders and customers.

Sincerely,

  
Thomas D. Ogaard  
Chairman, President and CEO  
The Native American Bancorporation Co.  
President and CEO  
Native American Bank, NA



## CHAIRMAN'S MESSAGE

Progress is a term used to define any number of situations or circumstances where positive change has occurred. A year ago I noted how the bank had made significant progress and today that progress has continued.

There is no more important facet of a bank's profile than maintaining a safe and sound operating environment. During this past year we have embarked on a series of operational changes that will allow Native American Bank to offer more products and services, provide a broader sophistication of applications to our customers and improve access to financial literacy and services.

From the beginning, our primary focus is to improve the economic conditions in Indian Country by providing capital to acquire, build or expand business enterprises. From retail to hospitality to manufacturing and housing, each of the projects we are involved in provides jobs and an economic boost to the communities being served. Our broad reach now encompasses projects in 20 states and is expected to grow.

Our main office for over a decade has been in a business tower in downtown Denver. While it has worked well for us it does not provide us with an opportunity to create our own presence in the area. We took a major step in late 2017 by purchasing a stand-alone building which will eventually house our entire corporate operations and staff and allow us to open a full service retail branch to serve the community.

Fully incorporated into the progress we have made is the realization that the net results and income must be evident and support our plans for the future. As I stated a year ago, 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.

The Board of Directors, as stewards of this institution, are highly aware of the needs that are the basis of our mission. We are appreciative of the support we receive from our customers and the defining work by our staff to fulfill that mission.

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.

### 2001-2007

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. 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. 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.

### 2008-2012

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. 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.

### 2013-2016

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. Completed a capital acquisition campaign, raising \$2.55 million, retiring preferred shares and providing for growth. Ho-Chunk Inc. becomes the largest shareholder. Native American Bank continues to make impressive strides in commercial lending with a solid loan portfolio. Received a second Bank Enterprise Award from the U.S. Department of Treasury and a Performance Lending Award from the US Department of Interior, Office of Indian Energy and Economic Development Division of Capital Investment two years in a row. The bank's risk profile improves again and the OCC eliminates the regulatory action against the bank which had been in place for eight years. Additional capital is acquired as the bank's size approaches \$100 million in assets.

### 2017

Native American Bank selected a new core processor to drive product and service availability. The Bank buys a building at 201 Broadway in Denver, CO for future headquarters and branch location. Native American Bank improves resources for financial literacy by partnering with EverFi.



## STATEMENT of FINANCIAL CONDITION

(\$ in thousands)

|  | 2017             | 2016              | 2015             | 2014             |
|--|------------------|-------------------|------------------|------------------|
| <b>Assets</b>                                    |                  |                   |                  |                  |
| Cash and Due from Banks                          | \$ 6,934         | \$ 12,250         | \$ 4,780         | \$ 7,571         |
| Securities and Federal Funds Sold                | 7,342            | 6,264             | 6,858            | 6,736            |
| Net Loans  | 71,967           | 80,220            | 64,300           | 48,110           |
| Bank Premises and Equipment, Net                 | 4,989            | 207               | 222              | 207              |
| Intangible Assets, Net                           | -                | -                 | -                | -                |
| Other Assets                                     | 4,250            | 1,121             | 985              | 812              |
| Total Assets                                     | <u>\$ 95,482</u> | <u>\$ 100,062</u> | <u>\$ 77,145</u> | <u>\$ 63,436</u> |
| <b>Liabilities and Shareholders' Equity</b>      |                  |                   |                  |                  |
| Total Deposits                                   | \$ 84,752        | \$ 90,121         | \$ 68,788        | \$ 56,326        |
| Federal Funds Purchased and Overnight Borrowings | -                | -                 | -                | -                |
| Other Liabilities                                | 875              | 720               | 448              | 317              |
| Total Liabilities                                | 85,627           | 90,841            | 69,236           | 56,643           |
| Shareholders' Equity                             | 9,855            | 9,221             | 7,909            | 6,793            |
| Total Liabilities and Shareholders' Equity       | <u>\$ 95,482</u> | <u>\$ 100,062</u> | <u>\$ 77,145</u> | <u>\$ 63,436</u> |

## STATEMENT of OPERATIONS

(\$ in thousands)

|  |               |               |              |                |
|--|---------------|---------------|--------------|----------------|
| Interest Income                                      | \$ 4,652      | \$ 4,299      | \$ 3,257     | \$ 2,744       |
| Interest Expense                                     | 551           | 473           | 283          | 208            |
| Net Interest Income                                  | 4,101         | 3,826         | 2,974        | 2,536          |
| Provision for Loan Losses                            | -             | -             | -            | -              |
| Net Interest Income After Provisions for Loan Losses | 4,101         | 3,826         | 2,974        | 2,536          |
| Non-Interest Income                                  | 1,079         | 674           | 907          | 1,007          |
| Salaries and Employee Benefits                       | 2,800         | 2,383         | 2,221        | 1,982          |
| Premises and Equipment Expenses                      | 397           | 353           | 361          | 328            |
| Other Non-Interest Expenses                          | 1,362         | 1,927         | 1,262        | 1,296          |
| Total Other Expenses                                 | 4,559         | 4,033         | 3,844        | 3,606          |
| Adjusted Net Income/(Loss)                           | 621           | 467           | 37           | (63)           |
| Income Tax Expense/(Benefit)                         | (72)          | (161)         | -            | -              |
| Net Income/(Loss)                                    | <u>\$ 693</u> | <u>\$ 628</u> | <u>\$ 37</u> | <u>\$ (63)</u> |



## FINANCIAL SUMMARY

2017 was a year marked with change. Interest rates began to move upward after the stagnant period in which interest rates were low for the last few years. The new administration in Washington D.C. created uncertainties for the banking environment. While lobbying efforts by our banking organizations paid off with positive regulatory improvements, banks still have an increased regulatory compliance burden, including higher capital requirements.

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 since that time. The Tier 1 Leverage Ratio to Average Adjusted Assets was 10.49% for the fourth quarter of 2017.

The tangible book value of our common stock increased \$5.02 per share to \$72.21 as of December 31, 2017 when compared to the same period in 2016.

Due to our positive earnings trend, we began recognizing a deferred tax asset in 2016. The deferred tax asset relates to the carry forward of prior year's losses that can be used to offset income tax expense going forward. The change in tax law that was passed in late 2017, which lowered the corporate tax rate from 34% to 21%, required us to revalue our deferred tax asset. This reevaluation reduced the amount of the deferred tax asset by \$144 thousand. During 2017, our deferred tax asset increased \$71.8 thousand (net of the adjustment mentioned above) due to the recognition of the same amount as a credit to income taxes.

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 2014. 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 \$4.1 million in 2017. Net interest income increased \$275 thousand in 2017 compared to 2016 due to the growth in earning assets, primarily investments and overnight deposits. Despite the historically low interest rate environment in previous years, 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 \$2.5 million in 2013 to \$2.4 million in 2017. When compared to 2016, the unguaranteed portion of classified loans decreased \$.5 million in 2017. The percentage of these loans to our total loans decreased from 4.93% as of December 31, 2013 to 3.25% for the same period in 2017.

Non-interest income increased \$405 thousand in 2017 compared to 2016. This is primarily due to a Bank Enterprise Award of \$227 thousand received in 2017 that we did not receive in 2016. The award relates to our lending in distressed communities.

Expenses increased \$526 thousand from \$4.0 million in 2016 to \$4.6 million in 2017. The increase resulted from higher personnel and employee benefit costs, costs related to changing our core data processor and supplemental information technology assistance needed to support our growth.

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
|  | 2017   | 2016   | 2015   | 2014   | 2013   |
| Unguaranteed portion of classified loans | 2,372  | 2,914  | 1,516  | 1,639  | 2,468  |
| Classified loans                         | 7,942  | 14,326 | 5,106  | 4,822  | 11,028 |
|  | 2017   | 2016   | 2015   | 2014   | 2013   |
| Net interest margin                      | 4.58%  | 4.44%  | 4.34%  | 4.42%  | 4.14%  |
| Cost of funds                            | 0.91%  | 0.74%  | 0.46%  | 0.50%  | 0.39%  |
| Leverage ratio (point in time 12/31)     | 10.01% | 9.00%  | 10.11% | 10.51% | 9.01%  |
| Leverage ratio from call report          | 10.49% | 9.53%  | 10.12% | 10.46% | 8.77%  |

## Native American Bank provides funding to small businesses utilizing the Bureau of Indian Affairs' Loan Insurance Program

Native American Bank utilized the U.S. Department of Interior's Bureau of Indian Affairs' Insurance Program for the first time in 2017. Two separate loan requests made by small business owners were met with the benefit of this credit enhancement.

This program, managed by the Office of Indian Energy and Economic Development, is well suited for loan requests ranging from \$50,000 to \$250,000 for projects located on or near reservations or Bureau of Indian Affairs statistical service areas, have 51% Native ownership, and meet a 20% minimum equity requirements. This type of loan has a more streamlined decision making process compared to typical government loan guarantees, and a lower fee of 1%.

The first loan was to a small business owner located in New Mexico for \$250,000, for the purpose of providing excavation and hauling services to the local reservation community for its construction projects. The second loan, for the same amount, funded additions to an existing shop used to provide marine repair services in a very remote part of Alaska. Both examples illustrate businesses that will directly serve the needs of their community. Native American Bank expects to provide capital for similar projects utilizing this loan insurance program in the future.



## Native American Bank provides financing for acquisition loan in the Pacific Northwest



Native American Bank successfully closed an acquisition loan for a Data Center hosting and management services company in Oregon. Opus Interactive, founded in 1994, provides custom IT solutions, specializing in cloud hosting, managed services, and colocation services from state-of-the-art, Tier III, data centers located in the Pacific Northwest, California, and Texas. Through close partnerships with industry leaders, and a commitment to customer satisfaction, the company has earned a reputation for building and managing customized, reliable hosting solutions that have yielded 25% year growth since 2012.

Native American Bank originated the loan with the inclusion of a Small Business Administration Loan Guaranty, which allowed for competitive terms and other unique benefits to the borrower.

With this acquisition, Opus Interactive is now certified as a Minority owned, Women-owned, Emerging Small Business (MWESB) and a Small Business Administration 8(a) business to further develop contract opportunities in addition to the existing strong contracted customer base.

Opus CEO and Co-Founder, Shannon Hulbert, a member of the Yurok Tribe of Northern California stated,

“We’re excited to continue on our current trajectory of 25% year over year growth. Thanks to Native American Bank, we’re able to now focus completely on the next steps in our journey. We just expanded our footprint in the Oregon market and are looking to expand in both Virginia and Frankfurt, Germany this year. For our service offering, we’ll continue to innovate and hone it as the market demands.”

Many of the loans made by Native American Bank incorporate a government loan guaranty included those offered by Bureau of Indian Affairs, and the U.S. Department of Housing and Urban Development, and the U.S. Department of Agriculture.

## Native American Bank continues its support in the Indian Community in Denver, Colorado

Native American Bank is headquartered in the bustling metropolis of Denver, Colorado. Not only does Denver allow us access to tribal nations all over the country, there is a large and thriving Native community right here in Denver! Through partnerships with many of the local organizations, Native American Bank is able to support a diverse array of groups working in various aspects of Indian Country. Notably in 2017, Native American Bank provided support to the Rocky Mountain Indian Chamber of Commerce (RMICC), The Tesoro Cultural Center, and the Denver Indian Family Resource Center.

The Rocky Mountain Indian Chamber of Commerce works to assist commerce that benefits American Indian Communities through economic development. This is done through training and community development programs, business workshops, and more. Native American Bank supports a variety of RMICC's programs, such as an annual business expo, business webinar training, and the annual American Indian Achievement Awards Gala.

The Tesoro Cultural Center is a Colorado-based non-profit organization that is committed to protecting and making available to the community the artistic treasures of the American past. From art to cuisine to historical re-enactments and music, the Tesoro Foundation's mission is to create community based events and educational outreach programs designed to enrich and celebrate cultural heritages. Native American Bank supports the Tesoro Cultural Center's Annual Indian Market and Pow Wow and other activities, and Native American Bank President/CEO Thomas Ogaard serves on the Tesoro Cultural Center's Advisory Board.

The Denver Indian Family Resource Center was founded in 2000 to respond to the overrepresentation of American Indian and Alaska Native families involved in the child welfare system. The center was founded to meet the need of critically unmet culturally responsive services to this population base. The Center provides family services and community programs to this population base, and provides Indian Child Welfare Act advocacy throughout the community. Native American Bank supported the Denver Indian Family Resource Center's Annual Meeting and Fundraising Dinner.

These are just some of the examples of how the bank is supporting groups in the Colorado region. We look forward to growing these and new partnerships in years to come.



## Native American Banks partners with EVERFI to offer Financial Education:



In addition to offering products and services needed to enhance tribal economies and tribal members, Native American Bank believes it is intrinsically important to provide an additional tool in the form of financial education to our customer base.

Native American Banks is aware that our customers face financial decisions every day: not just for themselves, but for their family as well as tribal communities. We want to equip our customers with the critical knowledge and skills needed to make those difficult financial decisions.

In 2017, Native American Bank partnered with EVERFI, the leading provider of subscription-based digital learning, to provide playlists of various financial literacy topics to our customers.

Native American Bank, through EVERFI's courses, now provides e-learning on topics such as credit cards, credit score, emergency savings, budgeting, courses for small business owners and more. These courses are easily accessible on a computer or mobile device, and usually range from five to seven minutes. They are self-paced, easy-to-follow, and will help to facilitate additional dialogue. We are proud to provide this content to Indian Country.

“Native American Bank is an integral part of our community, they are far more than just a financial institution, they are our neighbor, friend and relative. As an organization that is dedicated to the achievement of economic success for our members, the Rocky Mountain Indian Chamber of Commerce has achieved these goals in large part due to the partnership with Native American Bank. With their unparalleled support and commitment to our community we are better, we are stronger, and we are thriving.

Rocky Mountain Indian Chamber of Commerce Board of Directors  
Dee St. Cyr, Chairwoman

## THE NATIVE AMERICAN BANCORPORATION CO. BOARD OF DIRECTORS



Thomas D. Ogaard  
Chairman



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

Lewis A. Anderson - Chairman (Chairman of Woodlands National Bank)  
Kent E. Paul - Vice-Chairman (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 (President, NAFOA)

Anthony Mallott (President and CEO, Sealaska Corporation)  
Lance Morgan (President and CEO, Ho-Chunk, Inc.)  
Thomas D. Ogaard (President and CEO, Native American Bank)  
Terry J. Show (Blackfeet Nation and President, Show Logging Corp.)  
Rod Worl (Chief Executive Officer of The Eyak Corporation)

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



Thomas D. Ogaard  
President and CEO



Joel Smith  
Senior Vice President  
and Chief Credit Officer



Jamie Santistevan  
Vice President and  
Compliance Officer



Tracie Davis  
Executive Vice President  
Chief Financial Officer  
and Secretary



Shannon Ward  
Senior Vice President  
and Chief Lending  
Officer



Jamie Yancy  
Senior Vice President  
and Chief Technology  
Officer

Theresa Duncan  
Assistant Vice President and  
Deposit and Operations  
Manager

Mika Leonard  
Assistant Vice President and  
Director of Sales and  
Marketing

John O'Connell  
Assistant Vice President  
and Senior Accountant

Jana Zimmermann  
Assistant Vice President  
and Loan Operations  
Manager

Sheldan Ground  
(Browning MT.)  
Vice President and  
Relationship Manager

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

### DENVER COLORADO

Barbara Keto (Senior Operations Specialist)  
Veronica Lane (Business Development Officer)  
Tree Mangan (Executive Assistant)  
Amber May (Operations Specialist)  
Monica Muresan (Credit Analyst II)  
Ben Ogoe (IT Technical Support)  
Mia Richards (Loan Operations Specialist II)  
Allemreh Stoker (Commercial Loan Processor II)  
Wes Walters (Credit Analyst II)

### BROWNING MONTANA

Tammi Trombley (Branch Supervisor)  
Jaime Bechel (Consumer Loan Officer)  
Timothy McKay (Financial Services Representative)  
Amanda Kennerly (Financial Services Representative)  
Thomasine Mittens (Teller I)  
Raychell Williams (Teller I)  
Joni Rae Comesatnight (Teller I)  
Aloysius Fish (Office Janitor)

### ROCKY BOY MONTANA

Carol Swan  
(Business Development  
Representative)

## 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.c

### --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 Shore Tribe

### --Socially Responsible Shareholders

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

## PRODUCTS & 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  
Personal Interest Checking  
Elders Checking  
Personal 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  
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 Guaranteed Loans  
HUD Title VI Loans  
SBA Guaranteed Loans



#### CORPORATE HEADQUARTERS

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#### RETAIL BRANCH

Browning Montana  
125 North Public Square  
P.O. Box 730 Browning, Montana 59417  
TEL 406.338.7000  
TOL FREE 800.307.9199  
FAX 406.338.7008

#### LOAN PRODUCTION OFFICE

Chippewa Cree Office  
613 Sundance Road Box Elder, Montana 59521  
TEL 406.395.4355  
FAX 406.395.4356

 **NATIVE**  
AMERICAN BANK

Member  
**FDIC**   
EQUAL HOUSING  
LENDER