



National  
Congress of  
American  
Indians



FIRST NATIONS  
DEVELOPMENT INSTITUTE

Tribal Approaches to Small Dollar Lending  
September 1<sup>st</sup> at 1pm MT



# Question & Answer Box

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What organization are you representing today?



# Presenters

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Record

*Director of  
Partnership for  
Tribal Governance*  
National Congress  
of American  
Indians

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Citizen Potawatomi CDC



# Marshall Pierite

## *Consultant*

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# The Pierite Group, LLC



Angie Main  
*Executive Director*

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Native American CDC



Sarah Dewees

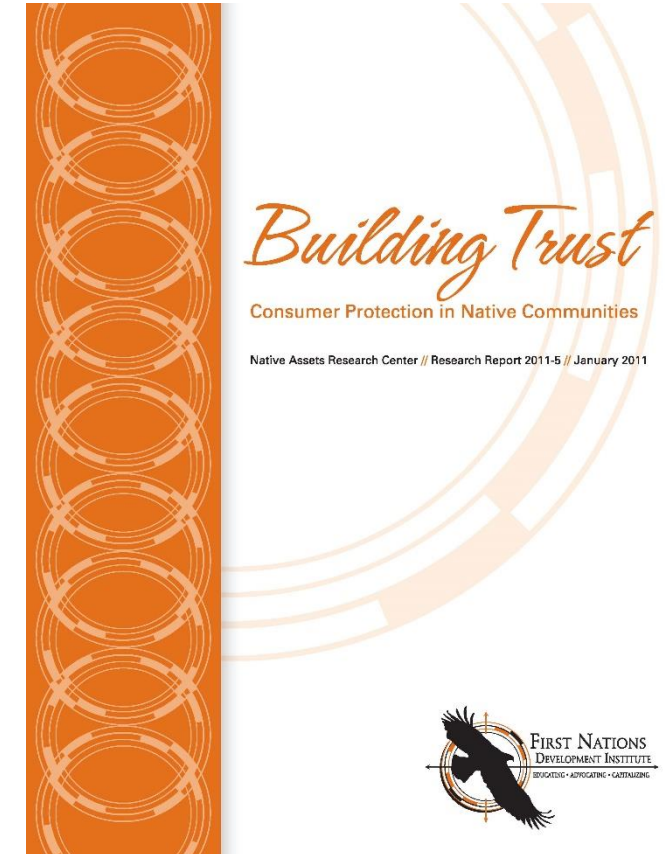
*Senior Director of Research, Policy, &  
Asset Building Programs*

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First Nations Development Institute

# Small Dollar Lending: First Nations Development Institute Research

- Report: *Building Trust: Consumer Protection in Native Communities* (2011)
  - Many Native Nations have consumer protection codes
  - Still a lot of work to do
  - Enforcement as important as codes
  - Downloadable on First Nations Development Institute's Knowledge Center:  
<http://www.firstnations.org/knowledge-center/predatory-lending/research>





## Tribal Consumer Protection Codes as of 2011

Indian Nation	Elements of Tribal Code
<b>Oglala Sioux Tribe</b>	Adopted in 2007, this code outlines procedural and jurisdictional considerations for such actions as repossession and sale of items.
<b>Navajo Nation</b>	This law defines acceptable consumer business practices, regulates pawn transactions, automobile sales and sets usury interest caps for loans.
<b>Rosebud Sioux Tribe</b>	Chapter two of the Tribal Business Laws deals specifically with consumer protection, mainly dealing with business transactions done in homes of tribal members (for example, door-to-door solicitations).

## Tribal Consumer Protection Codes as of 2011

Indian Nation	Elements of Tribal Code
<b>Blackfeet Nation</b>	Enacted in 1999, this consumer protection code establishes a Truth in Lending policy and establishes an APR not to exceed 21% per year, and regulates unconscionable business practices, lending and debt collection. It also outlines creditor and consumer remedies.
<b>Grand Traverse Band of Ottawa and Chippewa Indians</b>	Chapter nine of the Housing and Property statute titled “Homeownership Protection From Predatory Lending Ordinance” establishes standards by which creditors, lenders, appraisers, home inspectors, builders, manufactured housing dealers, contractors, and real estate agents must conduct business when tribal members, tribal lands, and/or tribal dollars are involved in housing and mortgage lending transactions.
<b>San Ildefonso Pueblo</b>	Consumer civil rights and welfare protection statutes note that tribal citizens are protected by the Consumer Protection Statutes of the State of New Mexico in commercial transactions with dealers licensed by the State of New Mexico, and should avail themselves of those statutes’ benefits and remedies. Moreover, the code outlines regulations for pawn transactions and repossessions.

# Model Tribal Consumer Protection Code

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- Downloadable on First Nations Development Institute's Knowledge Center:  
<http://www.firstnations.org/knowledge-center/predatory-lending/model-code>
- Has 10 sections, includes Fair Debt Collection Practices, Privacy Protection, Rental Purchase agreement, etc.



# Q & A





Follow us!!

# Thank you

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Wopida Tanka      Miigwetch      Sepk'eec'a      Mvto  
Ahéhee'      T'éei k'anóomp'áh  
Fa'afetai      Nia:wen  
Alíila      Chi yakōkilih chitoh      Mahalo      qagaasakung  
Néá'eše      Quyanaq      Chin'an      Gunalchéesh  
Dá'wá'éh      Wado  
nitsíniyi'taki      Hahóu      Ahó      Kia ora

Thank you for joining us!

We truly appreciate your participation and feedback