

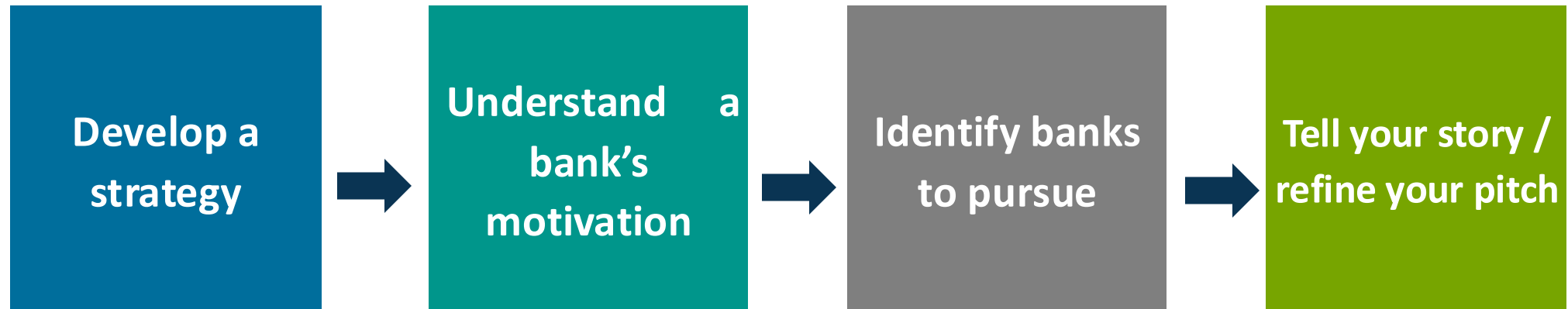


Developing Relationships with Financial Institutions (Part II)

Oweesta Capital Access Convening

May 14, 2025

Agenda



Developing a Strategy

- Identify goals and be strategic about what you want
- What type of relationship or investment are you seeking?

Universe of options for bank engagement

- CRA motivated grant
- CRA motivated loan or investment
- CRA Community Development Services
- Sponsorship of event or program
- Private capital match for government or other programs
- Client financing referrals
- New Market Tax Credit transactions



Assessment

1. What are your organizational priorities and needs of the community you're serving?
2. Which of these priorities & needs fit into these buckets?

Understanding a Bank's Motivation

- Align your goals & needs with the products banks offer in your market

Identifying Banks to Pursue

- Approaching different banks for different needs, and finding the right person to connect with

Resources for identifying banks

[Federal Financial Institutions Examination Council \(FFIEC\)](#)

- One-stop for CRA ratings, exam schedules, and data

[Minneapolis Fed Native American Funding & Finance Atlas](#)

[FDIC Bank Find Suite](#)

Telling Your Story / Refining Your Pitch



Pitching Practice

1. Define a scenario with target bank/ask and put together a pitch
2. Turn to your neighbor and give your pitch

Resource Recap

FFIEC Website



Native American Funding & Finance Atlas



FDIC BankFind Suite



Investment Connection



Questions?

FFIEC website

FFIEC

Year: 2024

Address: street address, city, state

Reset

Print

Matched Address

Address

MSA/MD Code

State Code

County Code

Tract Code

MSA/MD Name

State Name

County Name

Census Demographic Data

User Select Tract

Selected Tract

MSA/MD Code

State Code

County Code

Tract Code

MSA/MD Name

State Name

County Name

Census Demographic Data

Census Demographic Data

User Selected Tract

MSA-State-County-Tract: NA-46-102-9411.00

Census

Income

Population

Housing

Tract Income Level

Underserved or Distressed Tract

2024 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income

2024 Estimated Tract Median Family Income

2020 Tract Median Family Income

Tract Median Family Income %

Tract Population

Tract Minority %

Tract Minority Population

Owner-Occupied Units

1- to 4- Family Units

Low

No

\$87,700

\$30,449

\$25,135

34.72

5731

97.71

5600

604

1467

Map

FFIEC website

2023 CRA MSA Aggregate Report - Table 1-1A

PAGE: 1 OF 1

Lenders by County

MSA: NA

Small Business Lenders in Area - Originations

Outside of MSA/MD, SD

Institution Name	Respondent ID	Agency	Num of loans	Amount (000s)	Loans to Businesses with Gross Annual Revenues <= \$1 Million	
					Num of loans	Amount (000s)
OGLALA LAKOTA COUNTY (102), SD						
MSA - NA						
American Express National Bank	0000025151	1	3	13	0	0
Capital One, N.A.	0000013688	1	1	3	0	0
CROSS RIVER	0000058410	3	4	2	4	2
John Deere Financial, f.s.b.	0000715685	1	1	5	0	0
Synchrony Bank	0000715044	1	1	2	1	2
TRUIST BANK	0000009846	3	1	23	1	23
US BANK NA	0000000024	1	2	13	1	8
WELLS FARGO BANK, N.A.	0000000001	1	1	15	1	15

FFIEC website

2023 CRA MSA Aggregate Report - Table 1-1

PAGE: 1 OF 1

Loans by County

Small Business Loans - Originations

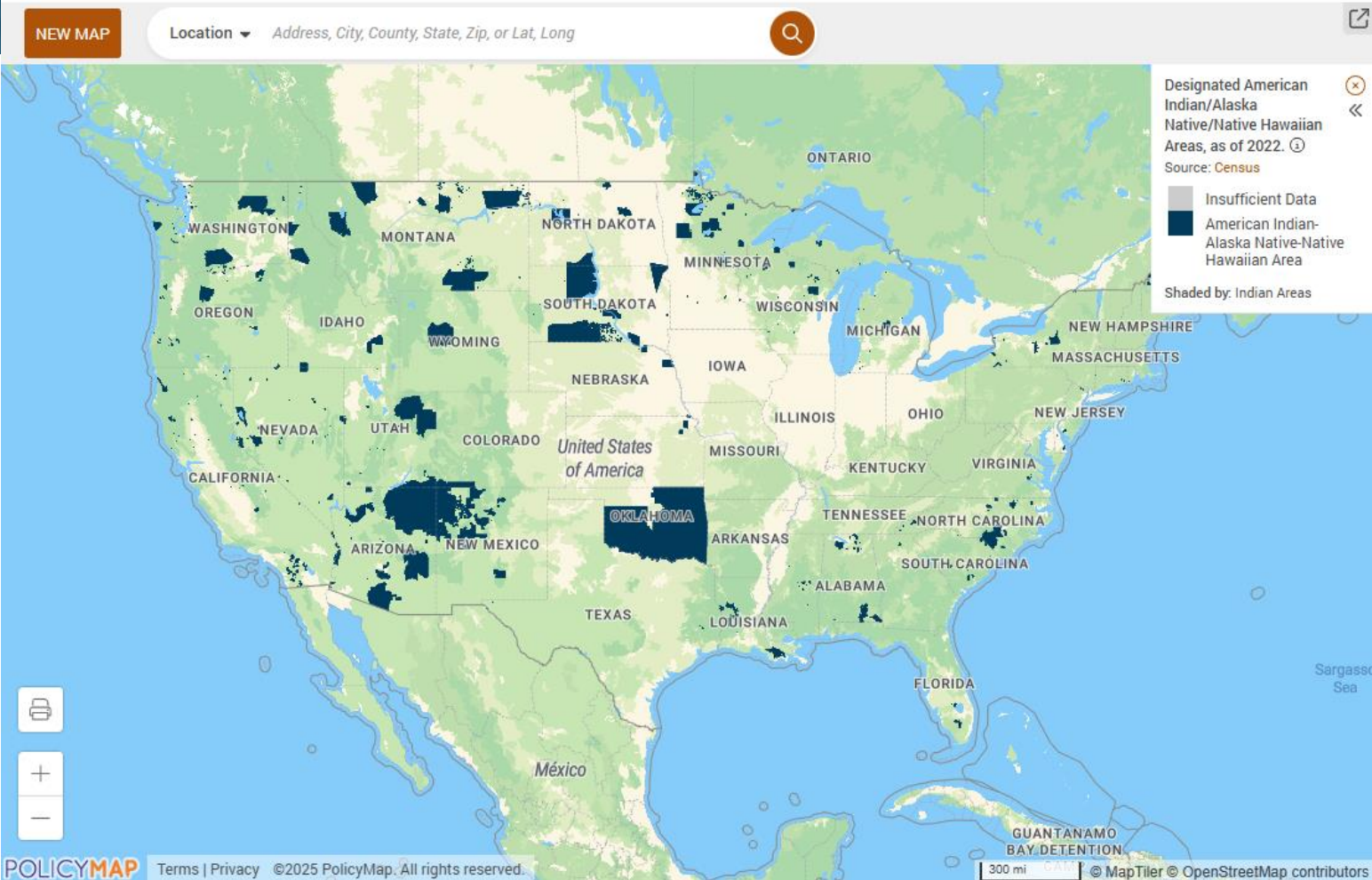
MSA: NA

Outside of MSA/MD, SD

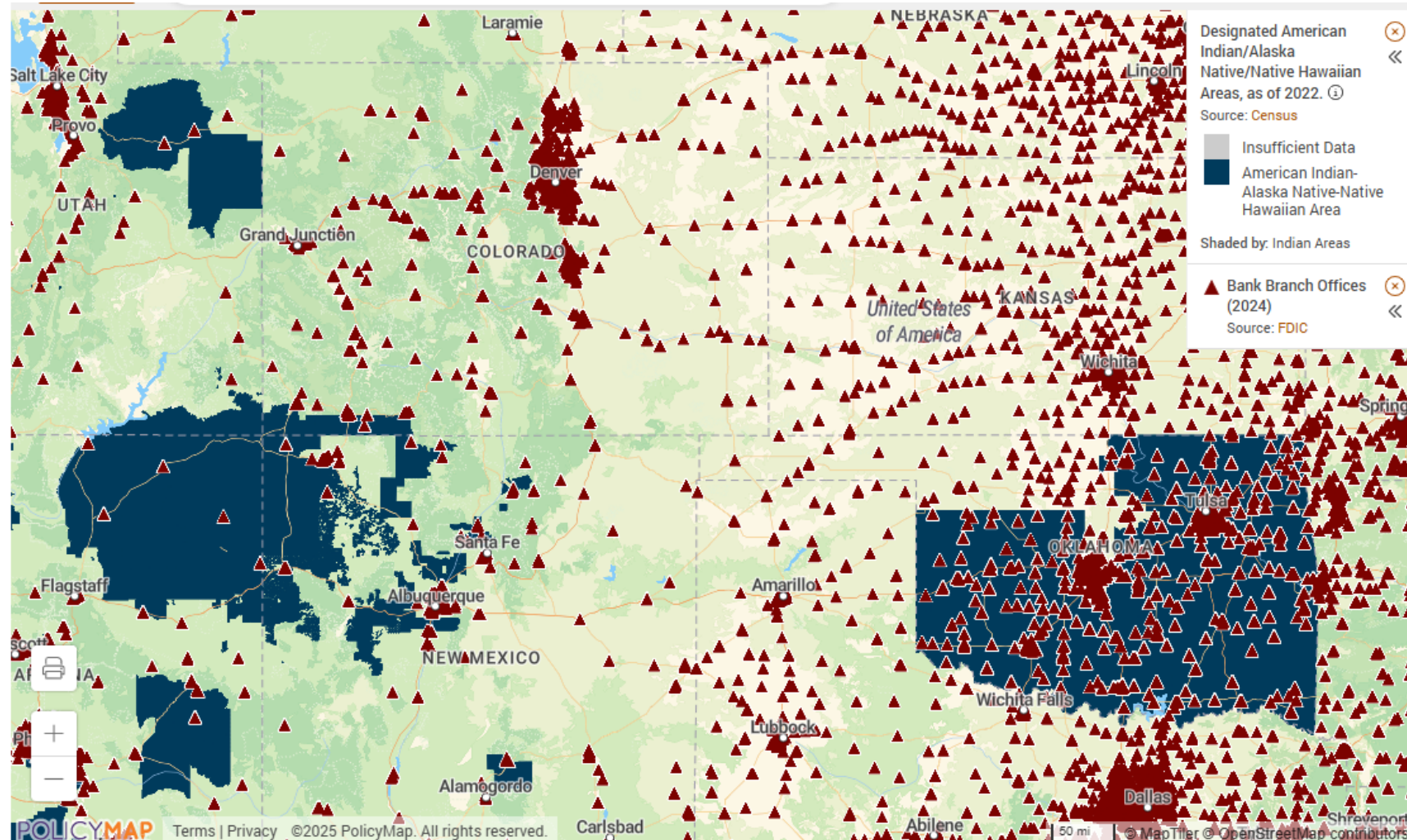
MSA Income Characteristics	Loan Amount at Origination <= \$100,000		Loan Amount at Origination > \$100,000 But <= \$250,000		Loan Amount at Origination > \$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million	
	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)	Num of loans	Amount (000s)
OGLALA LAKOTA COUNTY (102), SD								
Low Income								
9411.00	7	28	0	0	0	0	5	25
Subtotal for Income Group	7	28	0	0	0	0	5	25
Moderate Income								
9410.00	2	15	0	0	0	0	0	0
9412.00	2	17	0	0	0	0	2	17
Subtotal for Income Group	4	32	0	0	0	0	2	17
Tract Not Known								
Subtotal for Income Group	3	16	0	0	0	0	1	8
County Total	14	76	0	0	0	0	8	50

Native American Funding and Finance Atlas


Explore the economic development landscape in Indian Country



Designated Tribal areas overlaid with bank branches



FDIC BankFind




ABOUT

RESOURCES

ANALYSIS

NEWS



Provide [feedback](#) or [submit a question](#) about this page.

Search For Institutions

Data as of: 5/2/2025

Name/Cert/Website

Search Type

Bank Name

Enter Bank Name

Status

Active

Locations

State/Territory

Washington

County

Okanogan

City

Zip Code

☒ Include Branch Offices

All fields are optional.

Reset

Search

75 Matching Results

Download Results

Selected Search Criteria

Active Institutions

Include Branch Offices

County: Okanogan

State: WA

Results Per Page

25

1

2


3

Go To Page

Sorting: Bank Name

Order: Descending

Zions Bancorporation, N.A.



FDIC Insured

Since 01/01/1934

FDIC Cert #

2270

Primary Regulator

Comptroller of the Currency

Corporate Headquarters

1 S Main St
Salt Lake City, UT 84133


Primary Website

www.zionsbancorporation.com

View Details

Matching Branch Locations

Yakima Federal Savings and Loan Association



FDIC Insured

Since 08/09/1989

FDIC Cert #

28116

Primary Regulator

Federal Deposit Insurance Corporation

Corporate Headquarters

118 E Yakima Ave
Yakima, WA 98901

Primary Website

yakimafed.com

View Details

Matching Branch Locations

Key Statistics

Total Insured Institutions

4,464

Data as of 5/2/2025, updated weekly.

Total Insured Branch Offices

78,763

Data as of 5/2/2025, updated weekly.

Total Assets

\$24,223,048

Millions \$USD

Data as of 12/31/2024, updated quarterly.

Total Deposits

\$19,276,340

Millions \$USD

Data as of 12/31/2024, updated quarterly.

Federal Reserve Investment Connections

Sunflower Bank and Native CDFI Connect to Boost Opportunities

Dave Castillo faces many challenges in securing funding for tribal members wanting to purchase or rehab housing or start or grow a business. A new connection with Sunflower Bank, N.A., helped along through the [Kansas City Fed's Investment Connection program](#), makes his job a little easier.



"We believe strongly in supporting economic development throughout all geographies and populations in New Mexico. Partnering with Native Community Capital is an exceptional opportunity to be responsive and innovative in the community by providing financing to tribes and tribal members. Sunflower Bank is proud to make this first investment with a Native CDFI."

— Scott Z. Czarniak, Sunflower Bank's Regional President



Investment Connection Helped Get the Conversation Started

Special Thanks to Our Sponsors



Resilience. Abundance. Kōkua.
OWEESTA'S 10TH ANNUAL
Native CDFI Capital Access Convening

Waikoloa, Hawaii

May 13-15, 2025