



# Asset Building in North and South Dakota Native American Communities

February 28, 2023

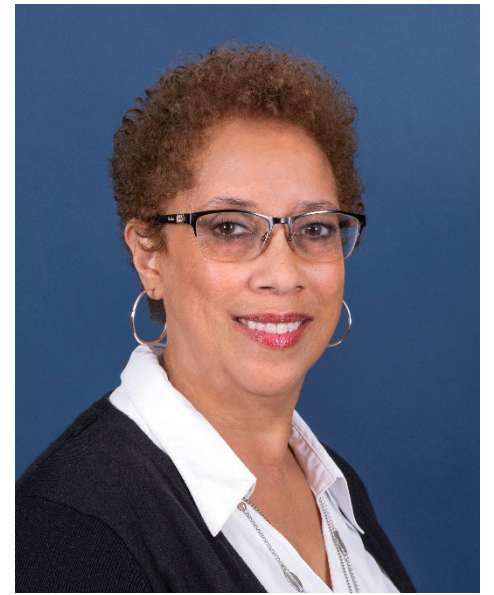
Carla Tillmon, Community Affairs Specialist

Community Affairs – Kansas City Region - FDIC



# Welcome

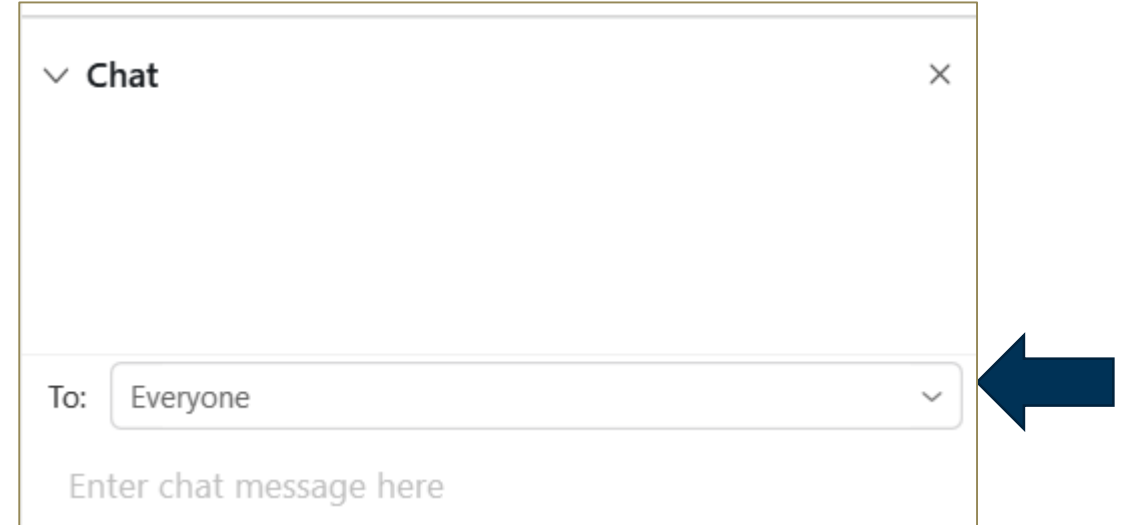
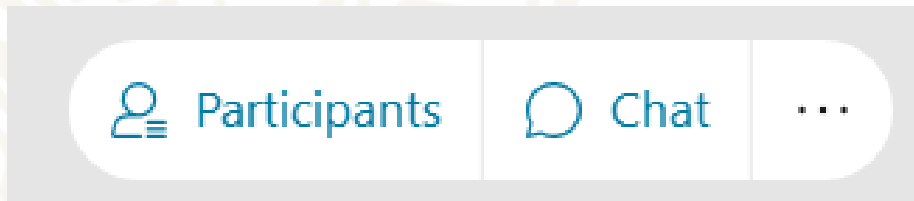
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# Logistics

## Questions & Comments:

- WebEx chat function



To assure presenters see your questions, click on the drop-down box & click on “Everyone.”

# Disclaimer

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# Today's Objectives

- Outline economic inclusion and asset-building best practices and success stories in Native American communities
- Discuss innovative asset-building practices that have been developed for Native American households
- Discuss how financial institutions and community based organizations can support tribal governments and Native-led nonprofits in their work to build financial security for their communities.
- Suggest ways that banks and community-based organizations can partner to address the asset building needs of Native American communities

# Today's Agenda

Welcome Remarks, Overview, and FDIC Resources – Carla Tillmon, FDIC

Asset Building in Native American Communities – Christy Finsel and Karen Edwards, Oklahoma Native Assets Coalition (ONAC)

VITA (Volunteer Income Tax Assistance) Perspective and Other Asset Building Efforts on the Standing Rock Sioux Reservation – Jonathan Anderson, Entrepreneurial Center Director, Sitting Bull College, North Dakota

Asset Building in South Dakota - Geri LeBeau, Director of Operations, Black Hills Community Loan Fund

Questions and Answers – Via Chat

Next Steps

Webinar Concludes





# About the FDIC

The Federal Deposit Insurance Corporation is an independent agency created by the Congress to maintain stability and public confidence in the nation's financial system by:

- Insuring deposits
- Examining and supervising financial institutions for safety and soundness and consumer protection
- Making large and complex financial institutions resolvable
- Managing receiverships



# Community Affairs

Under the Division of Depositor and Consumer Protection, the Community Affairs Program:

- Promotes economic inclusion and community development activities that support low- and moderate-income (LMI) households and underserved communities.
- Assists financial institutions with the development of strategies responsive to the credit, service and investment needs of their communities.
- Brings communities and financial institutions together to move unbanked and underserved consumers into mainstream banking relationships.





# FDIC's Commitment to Expanding Economic Inclusion

- **Economic Inclusion (EI) is integral to the FDIC's mission of maintaining stability and public confidence in the nation's financial system.**
- **Vision: All Americans have access to secure and affordable banking products and services; every bank offers affordable accounts.**
- **An account relationship is fundamental to participation in the banking system.**



# FDIC 2021 Survey of Unbanked and Underbanked Households

- 5.9 million or 4.5% of U.S. households were unbanked, the lowest national unbanked rate since the FDIC survey began in 2009.
- Nearly half of newly banked households that received government payments said these payments contributed to their decision to open an insured bank or credit union account.
- Unbanked and underbanked rates remain higher among minorities.
- Top reasons cited for not having a bank account:
  - #1 - “Don’t have enough money to meet minimum balance”
  - #2 - “Don’t trust banks”
  - #3 - “Avoiding a Bank Gives More Privacy”
- 14.1% of households were “underbanked”

See 2021 Survey  
Results  
at  
[EconomicInclusion.gov](https://www.economicinclusion.gov)

# #GetBanked Initiative

[fdic.gov/GetBanked](https://fdic.gov/GetBanked)

## ➤ Goals

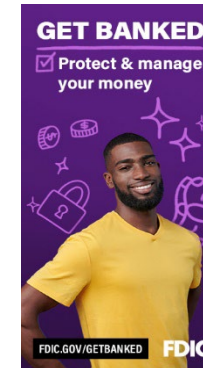
- Increase consumer awareness of secure and affordable bank accounts
- Highlight accounts that banks may offer as an affordable account option, including those that may be opened online
- Maximize engagement with local community partners

## ➤ Collaborative Partners

- Government agencies
- Bank Trade Associations
- Intermediaries that directly serve LMI communities

## ➤ A continuous national effort

- #GetBanked webpage: [fdic.gov/GetBanked](https://fdic.gov/GetBanked)
  - Multiple resources in English and [Spanish](#)
- Public Awareness Campaign (2021 and 2022 pilots)
- Increased outreach via Regional and National webinars
- Increased social media (see our [Social Media Toolkit](#))
- FDIC Consumer News
- Money Smart
- #FDIC Explains



# Resources on the #GetBanked Webpage

[fdic.gov/GetBanked](https://www.fdic.gov/GetBanked)

### TOP REASONS TO #GETBANKED

Opening a bank account can be one of the most important steps you take toward reaching your financial goals. Why? Because putting your money in an FDIC-insured bank account can offer you financial safety, easy access to your funds, savings from check-cashing fees, and overall financial peace of mind. If you do not currently have a bank account, but have been thinking about opening one, here are some things you should consider.



**FDIC** Federal Deposit Insurance Corporation

FOR MORE INFORMATION ON FINDING THE RIGHT TYPE OF ACCOUNT FOR YOU, GO TO [WWW.FDIC.GOV/GETBANKED](https://www.fdic.gov/GetBanked).

## Find a Bank

The FDIC's [BankFind](#) tool can help you locate an FDIC-insured bank in your area. In addition, the following organizations have compiled lists of banks that offer accounts that can be opened online:

- [Bank On](#) >
- [American Bankers Association](#) >
- [Independent Community Bankers of America](#) >




**Money Smart**

[Money Smart Financial Education Tools](#)



[FDIC Consumer News](#)



### HOW TO PICK A BANK ACCOUNT


For people new to the banking system, finding the right bank account can be a challenge. Banks offer accounts with different features, costs, and requirements.

This checklist can help you make the best decision:

1. Is the account insured by the FDIC?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Does the account have a monthly fee?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how much? \$ _____
3. Is there a way to avoid or reduce the monthly fee, such as by keeping a specific amount of money in the account each month?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Does the account charge overdraft fees for spending more money than is in the account?	<input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how much? \$ _____

Many banks offer accounts that have low or no monthly fees, if you meet certain requirements. For example, you can avoid or reduce the monthly fee if you maintain a specified amount of money in the account each month, make a certain number of transactions, or have your pay deposited directly into your account on a regular basis.

FDIC #GetBanked-There's a Better Way! 30 Second Version [Copy link](#)



FDIC Why it's important to #GetBanked



Watch on [YouTube](#) are investing in them.

## Additional Government Resources:

**Internal Revenue Service**

- [Get Your Refund Faster](#) >
- [Where's My Refund?](#) >

**Consumer Financial Protection Bureau**

- [Tax Time: An Opportunity to Start Small and Save Up](#) >

**U.S. Department of Veterans Affairs**

- [Veterans Benefits Banking Program](#) >

**FDIC Social Media Toolkit**

- [Join the #GetBanked Movement](#) >

# Speakers

Christy Finsel  
Executive Director  
Oklahoma Native Assets Coalition  
(ONAC)



Karen Edwards  
Manager, Native Bank On ONAC  
Oklahoma Native Assets Coalition

Geri LeBeau  
Director of Operations  
Black Hills Community  
Loan Fund



Jonathan Anderson  
TBIC Director (Tribal Business Information Center)  
Sitting Bull College, North Dakota



# Asset Building on the Standing Rock Sioux Reservation

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Jonathan Anderson  
Entrepreneurial Center Director  
Sitting Bull College



# Personal Money Management Education

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- Has been done at Sitting Bull College since 2002
- Asset Building has been a part of Personal money management education
- Recently Sitting Bull College has started using “How Money Smart Are You?”



# Programs that have been used to encourage individual asset building

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- VITA (Volunteer Income Tax Assistance)
- Credit Counseling
- Business Incubator
- Technical Assistance to Small Businesses
- Small Business Workshops
- Personal Money Management Workshops
- Credit Builder Loan Program: \$3,000 or less loans to be repaid 2-3 years and reported to the Credit Bureau
- Small business Lending By Oyate CDFI
- Ag Borrower Training



# The “How Money Smart Are You” topics dealing with asset building

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- Building your Financial Future
- Your Savings



# Basic Assets that need to be developed

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- Physical Assets- Buildings, Equipment,  
Inventory, Supplies, etc.
- Financial Assets- Savings Accounts,  
Financial Investments
- Productive Assets- Training & Education



# Challenges to Asset Building At Standing Rock

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- No financial institution in the community committed to serving the financial needs of the community.
- Lack of Discretionary Income for many people in the community.
- Distance to the closest financial institution
- Marginal Credit Scores and little opportunity to rebuild or establish credit



# Efforts to meet the challenges

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- Because of the lack of access to financial institutions, the effort to establish a credit union in the community has started.
- The Proof of Concept has been Accepted by the NCUA (National Credit Union Agency)
- The Process to get a Credit Union Charter has started.



## Efforts to meet the challenges (Continued)

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- A site in the Business Incubator has been reserved.
- The Apprenticeship Program at Sitting Bull College has been contacted to assist with Credit Union Employee Training.
- Fund Raising is in Progress.



# The Credit Union Will:

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- Be located on the Standing Rock Sioux Reservation.
- Be owned by the members who will mostly be residents of the Standing Rock Sioux Reservation
- Will offer checking accounts, savings accounts and other financial investment programs for people in the community.



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**This credit union will provide  
Individuals, business people, farmers  
and ranchers a better opportunity to  
build their financial futures.**



# Resources Available in the Community

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- Credit Builder Loans
- Small Business Loans
- Agricultural Loans
- Money Management Workshops
- Agricultural Borrower Training
- Entrepreneurship Training
- Credit Counseling
- VITA Free Income Tax Preparation



# Partnership Opportunities for Financial Institutions

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- Partner with Oyate CDFI on small business and agricultural loans to individual loan applicants
- Make loans that Oyate CDFI would not be able to make and have Oyate CDFI provide loan servicing for these loans
- Lend to Oyate CDFI to provide Oyate CDFI for relending to small business and agricultural opportunities
- Other partnership opportunities limited only by the creativity of the partners
- Mentorship for the startup credit union



# Contact Information

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- (701)854-7590



# Oklahoma Native Assets Coalition, Inc. (ONAC)

## Asset-Building Programs and Initiatives

### Including Native Bank On ONAC



Christy Finsel and Karen Edwards  
Oklahoma Native Assets Coalition, Inc. (ONAC)



# Oklahoma Native Assets Coalition

**Christy Finsel, Ph.D.**  
**Executive Director**  
**Oklahoma Native Assets Coalition**  
**Citizen of the Osage Nation**  
[cfinsel@oknativeassets.org](mailto:cfinsel@oknativeassets.org)





The Oklahoma Native Assets Coalition, Inc. (ONAC) is a nationally-serving nonprofit Native asset-building coalition that collaborates with Native Nations and other partners to promote and establish Native-led and culturally compatible asset-building programs and initiatives in Native communities. ONAC and partners work together to create greater opportunities for self-determined economic success for tribal citizens.

# ONAC's Interrelated Asset-Building Programs

Current Native-specific programs and initiatives include:

- Intermediary funder: Mini-grant program
- Native Bank On ONAC
- National Native EITC/VITA Network
- Training and TA
- Resource guides: Investor education, remote financial education, and Native women entrepreneurs
- Research: Best practices for delivering Native asset-building programs and Native CSAs
- Native-specific financial education
- Financial coaching
- Children's Savings Account program
- Emergency Savings Account program
- Down payment assistance program
- Emergency cash assistance program
- Prevention of frauds and scams





# Need for Safe and Affordable Accounts and Rollout of Native Bank On ONAC

50.5% of American Indians/Alaska Native un- or underbanked (FDIC, 2017)

ONAC's longer-term interest in safe and affordable accounts involves securing options for accounts that complement asset-building program implementation

There is no one easy solution to getting Native families banked

Faced with issues of geographic access to financial institutions; mistrust of financial institutions; difficulty with affording home Internet subscriptions and devices; and challenges with access to online banking (46.5% of population on Tribal Lands have adopted broadband service of 25 Mbps/3 Mbps, according to Federal Communications Commission, 2021)

Banking access is crucial for Native people to be able to 1) benefit from greater participation in the financial mainstream, (2) quickly access federal economic stimulus payments and Child Tax Credit payments, and (3) avoid high-cost alternative financial services

## How ONAC's Asset Building Programs and Assistance Interface With Native Bank On ONAC

- ONAC co-hosted webinars
- Distributing Bank On information via the national ONAC EITC/VITA Network. To join, email Patsy Schramm (Cherokee) at [edgpj@aol.com](mailto:edgpj@aol.com) (networking and sharing asset building expertise)
- Linking the promotion of claiming tax credits to getting banked through webinars and flyers
- Providing \$603,900 in grant awards, primarily to Native VITA programs over the years, to help tribal citizens claim EITC, etc.
- Launching the Get Banked Indian Country campaign
- Providing free financial education and train-the-trainers and providing Bank On information via ONAC grantees (capacity building for Native families and tribal- and Native-led nonprofit partners)
- Working, when possible, to link Bank On accounts to ONAC seed-funded emergency savings accounts, down payment assistance initiative, financial coaching, Children's Savings Account outreach, and pandemic-related emergency cash assistance (identifying, promoting and integrating banking access and safe and affordable accounts)
- Providing free technical assistance for designing and implementing asset-building programs, such as matched savings accounts or emergency savings accounts (integrating banking access)
- Incentivizing Bank On accounts (promoting confidence and trust in certified financial accounts, account security, and banking services)



# Native Bank On ONAC

**Karen Edwards**

**Manager**

**Native Bank On ONAC**

**Citizen of the Choctaw Nation**

[kedwards@oknativeassets.org](mailto:kedwards@oknativeassets.org)



# The National 'Bank On' initiative

- Bank On promotes more universal access to, and the development of, certified, safe, low-cost financial account products, that have attractive features while meeting Bank On National Account Standards (NAS).\*
- Financial institutions in states, cities, on tribal lands (including those owned by tribes), and in rural communities (through a broad network of Bank On coalitions and supporting partners) offer these accounts.
- Bank On accounts are certified by an independent third-party evaluator: the National Consumer Law Center (NCLC). NAS standards are updated every two years to address issues that most often discourage people from establishing accounts in financial institutions (Latest: 2023-24 – see next slide for access)
- Currently there are 319 certified accounts at banks and credits unions in the US, available at 46,490 branches: established in partnership with 98 national Bank On coalitions (including Native Bank On ONAC) SD and ND currently do not have a Bank On coalition in the states, but you are surrounded by WY, MN, IA, MO, KS and CO that do have active coalitions
- For more information go to [www.cfefund.org](http://www.cfefund.org) and choose <https://joinbankon.org/accounts/> This link takes you to an interactive map that allows you to link to most of the financial institution account pages by state

\* Often times a transactional account at a financial institution leads to opening savings accounts and utilizing financial products and services.

# Bank On National Account Standards 2023-24

## NAS Certified Core Product Features Must Include:

- A checking account or pre-paid account (often “checkless checking”)
- Debit card or prepaid card included (with or without checks)
- Minimum opening deposit of zero to \$25
- Total monthly account fees of zero to \$5 (\$5 maximum – but can be waivable\*)
- No overdraft, inactivity or dormancy fees
- No fees for using in-network ATM; fees of \$2.50 or less for using out-of-network ATMs
- Free direct deposit included
- Free bill pay feature of some kind included
- Free online and mobile banking access included
- Free electronic statements OR zero to \$2 monthly charge for paper statements
- Insured by FDIC or NCUSIF

\*Can be waived for making regular direct deposits (with no minimum), using bill pay, etc.

[See all account features, \*\*including recommended product features\*\*, at: Financial Institution Benefits of bank on v2 \(oknativeassets.org\)](https://www.oknativeassets.org/financial-institution-benefits-of-bank-on-v2)



# How Banks and CUs benefit from offering products with NAS Core & As Many Recommended Features As Possible:

Three top benefits for banks and credit unions offering NAS certified accounts are:

- **Community Recognition and Support:** FIs that offer Bank On accounts often receive public recognition for “good-faith” banking access and offering low-cost accounts in the communities they serve; local programs rely on the certification features to help them sell Bank On accounts to their clients and constituents
- **A More Sustainable Customer Base:** The easy-to-use accounts appeal to youth and young adult, as well as older customers; the products also offer features that are in demand and in sync with other community-led banking access efforts
- **Community Reinvestment Act (CRA) Consideration:** Most Bank On NAS certified products support at least three key CRA “service test” criteria

[See More About Financial Institution Benefits of Bank On NAS Certification](#)

## Making The Case in Native Communities For The Opportunity and Efficacy of Owning One or More Financial Accounts (Including Savings)

Bank On accounts effectively reduce costs and offer a significant financial benefit for Native families. There are also a great number of banks serving Native communities offering Bank On or Bank On-type accounts. How do we get those accounts into the hands of Native peoples? **Addressing certain roadblocks comes first.**

**Key Roadblocks Include:** 1) Distance from financial institutions, 2) Lack of available Broadband, 3) Associating FIs with historical prejudice and racism 4) Previous redlining experiences with FIs, and 5) General Distrust of Mainline Financial Institutions, and 6) Wide availability of alternative commercial financial businesses

- According to an FDIC 2017 survey and report, the two most cited reasons for the larger population to be unbanked or underbanked: **1) Not enough money (minimum deposits and balances) [57.2%] and 2) Don't trust banks [not to take the money] [30.2%]**
- Three roadblocks for Native families known anecdotally from ONAC's experience and partners:
  - **Geography and tech issues:** Living far from any mainstream financial institution; not having broadband access; not having needed tools (including a computer or smart phone); lack of opportunity to adequately learn online banking skills or access assistance for online banking issues that arise.
  - **What is perceived as a U.S. banking system with confusing rules:** As stated above, this is also related to the number one reason identified for all unbanked individuals – incorrect ideas include the belief that you *must always* have a certain amount of money in a bank account to keep that account, and that the bank may take the money from the account if you don't keep a certain amount in the account
  - **Trust:** 1) not being familiar with the financial institution/fear of being scammed OR, 2) having once had a checking account that was lost due to issues with hidden fees or lack of understanding about why fees are charged.

# Partnering With Tribes: Ways To Promote NAS Certified Accounts in Native Communities

- Promote and market desirable account features, including online and mobile banking
- Highlight affordability of accounts with desirable features such as zero to \$25 minimum deposit and account maintenance fees of zero to only \$60 per year
- Reveal the high cost of using ‘alternative banking services’ (see next slide)
- Present FIs as trusted tribal partners, and give assurance that account deposits are FDIC or NCUSIF insured
- Encourage tribal departments and non-profits to promote opening Bank On accounts for programs that relate to employment, commerce, housing, tribal youth, elders, etc.
- Stress the benefits of having free direct deposit when receiving paychecks, tax refunds, unemployment benefits, Social Security, and tribal payments
- Host Bank On account opening events (called integrations) at tribal facilities
- Show tribal support of Bank On certified accounts with local financial institutions



# Messages to the Unbanked: High Cost Of Some Banking & All 'Alternative Banking' In 2021

- The average checking account may cost a consumer about **\$150 per year** (based on averaged monthly maintenance fees, and 2 averaged overdraft fees)\*\*
- The average cost for people who do not have a bank account, but use only prepaid cards that feature direct deposit is **\$196.50 per year\*\***
- The average cost of not having a bank account jumps to **\$497.33 per year** if a person's prepaid card doesn't offer direct deposit\*\*
- People who deal only in cash face average costs of **\$198.83 per year** for check cashing and money order charges (the product most typically used for paying bills)\*\*
- People who have no bank account or prepaid card with direct deposit pay an additional **\$182.03 per year**, on average, just to access their money from payers\*\*
- The average payday loan borrower pays fees are **\$520** for an initial loan of \$375 (this relates to a typical rolled-over payday loan that is taken out to make ends meet)\*

\*Bill Fay, staff writer, online Debt.org article

\*\*Nerd Wallet: a personal finance web site, in the article: "The Cost of Being Unbanked: Hundreds of Dollars a Year; Always One Step Behind"

# Other Examples of ONAC Messages to the Unbanked and Underbanked

We provided steps for claiming EIP

<https://bit.ly/ONACGetBanked>

We provided flyers for local Bank On account opening information and how to claim available incentives

[https://bit.ly/AccountFeatures\\_ONAC](https://bit.ly/AccountFeatures_ONAC)

We widely shared FDIC's statistics and information regarding being underbanked and unbanked in the US

<https://bit.ly/ClaimCTC>

We provided specifics about Bank On accounts and links to a map for local options, as well as a link to FDIC financial institution search tool

We promoted the features to look for when opening a savings or checking account

We provided information about how to claim CTC payments, provided specifics about the CTC and GetCTC.org portal, and explained what to do to receive the CTC by direct deposit

We provide financial coaching that includes information about banking and promotes savings

# Contacts and Additional Information

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Native Bank On ONAC Manager:

Karen Edwards (Choctaw)

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620-218-2759

Native Bank On ONAC page: <https://bit.ly/ONACBankingAccess>







Asset Building in North  
and South Dakota  
Native American  
Communities

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*Presented by: Gerri LeBeau, Director of Operations  
Black Hills Community Loan Fund*

**Black Hills  
COMMUNITY LOAN FUND**

# ***Who Are We:***

A Native Non-profit 501(c)(3)  
Community Development Financial  
Institution (CDFI)



# ***Mission***

*To provide families with the tools  
and opportunities to strengthen  
and empower their financial well-  
being in the He Sapa region.*





# ***What is a Native CDFI***

Native CDFI's help Native Communities thrive and grow by increasing their access to credit, capital, and financial services.



# *Whom do we serve?*

- 5 county region in South Dakota (Butte, Custer, Fall River, Pennington, Meade)
- Up to 110% of the area's median household income
- Urban Native CDFI, but we serve everyone



# *Products and Services*

- Building Credit
- Credit Repair
- Buying a Home
- Starting a Business





# *Technical Assistance*

- *Building Native Communities; Financial Literacy*
- *Pathways Home; 1<sup>st</sup> Time Homebuyer*
- *Indianpreneurship; A journey into Business for Entrepreneurs*



# ***Credit Coaching***

BHCLF coaches help clients along their journey toward financial independence by creating client action plans, goal setting, financial education, and credit building.



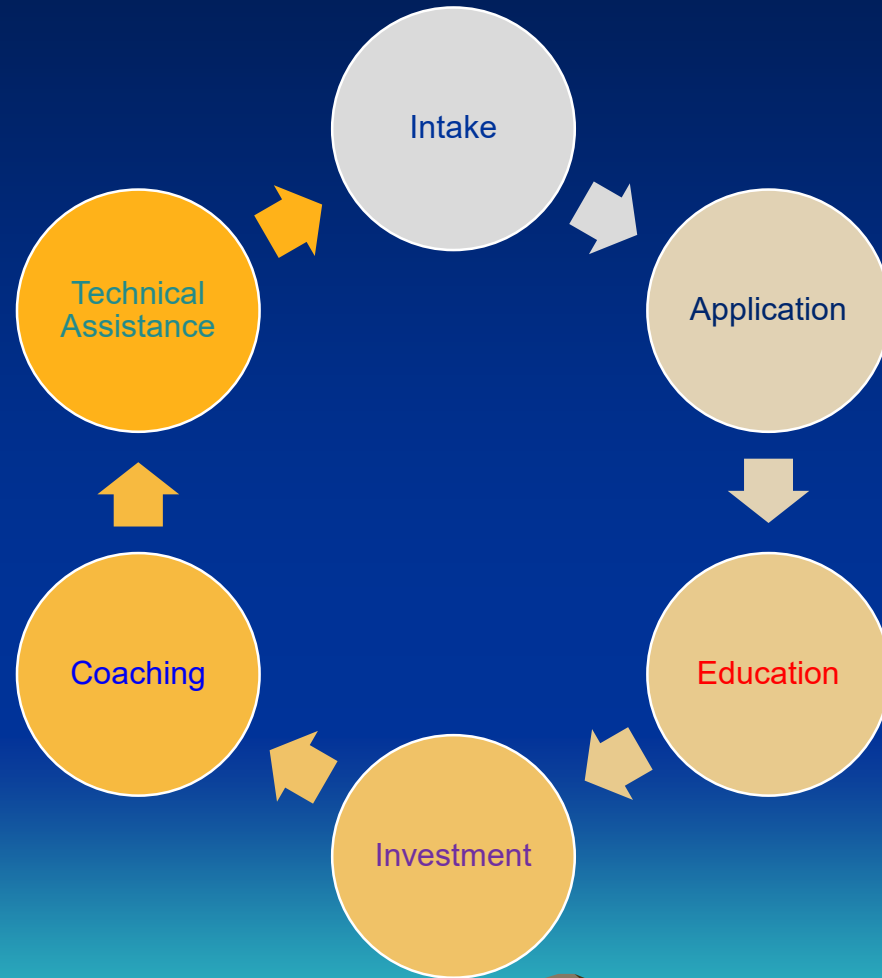
# Loan Products

- *Small Dollar Loan*  
\$500-\$2,500
- *Credit Builder/Debt Consolidation Loan*  
\$500-\$5,000
- *Home Improvement Loan/Rehab Loan*  
\$500-\$20,000
- *Business Micro Loan*  
\$5,000-\$50,000
- *Business Loan*  
\$50,001-\$100,000



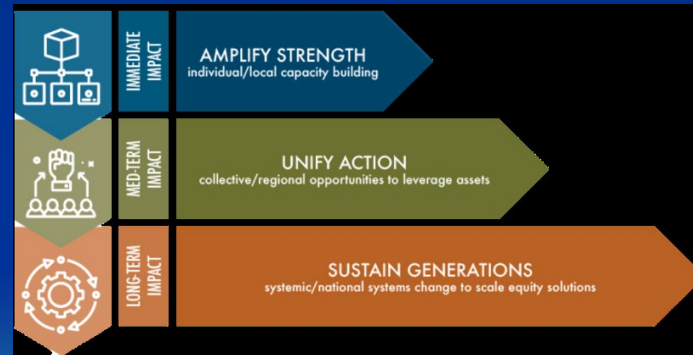


# Process



# Collaborations

- Mountain | Plains Regional Native CDFI Coalition-U.S. Department of Commerce's Economic Development Administration (EDA), Build Back Regional Challenge-\$45 million grant per year for 5 years



# Collaborations

- Bush Foundation-Good Relatives Collaborative- \$1.2 million grant program per year + Bush Prize for 6 years, North Dakota, South Dakota and Minnesota





# *Partnership Opportunities*

## *Financial Institutions*

*\*First Interstate Bank*

*\*Wells Fargo Bank*

## *Foundations*

*\*Philanthropy*



# Partners



## ***BHCLF Team***

*Barbara Schmitt, Executive Director*

*Gerri LeBeau, Director of Operations*

*Shannon Ahhaitty, Business Development  
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*Wachipi (Star) Means, Loan Fund Director*

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# Questions and Answers



# Invitation to Take Action

- Reach out to Native Bank on ONAC
- Join Native Bank on ONAC
- Contact Sitting Bull College or Black Hills Community Loan Fund to Discuss their Asset Building Needs
- Contact the Tribe's in your area to learn more about the asset building needs of their citizens
- Contact the FDIC for More Information on Resources or Innovative Partnership Ideas
- Add a link to the FDIC #GetBanked website to your web page, [fdic.gov/GetBanked](https://www.fdic.gov/GetBanked)



# This Concludes Today's Webinar

## **THANK YOU FOR ATTENDING!!**