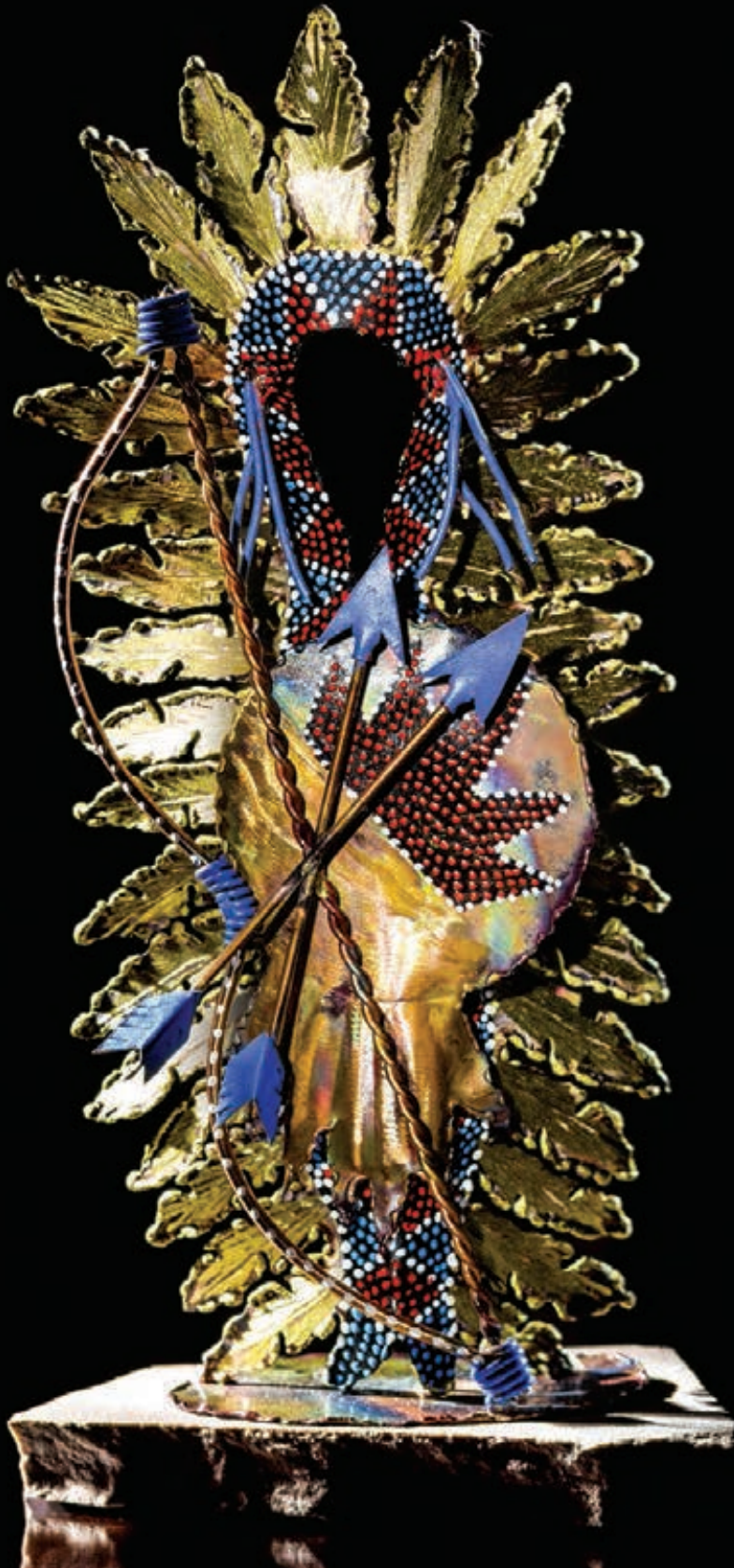




THE NATIVE AMERICAN BANCORPORATION CO.  
NATIVE AMERICAN BANK, N.A.



# 2014 Annual Report



## Table of Contents

President and CEO’s Message .....	3
Native American Bank Chairman’s Message .....	4
Native American Bancorporation Chairwoman’s Message.....	5
Vision and Mission .....	6
Organizational Progress .....	7
Commitment to Native America .....	7
Financial Statement .....	8
Financial Summary .....	9
Fox Peak Cinema Movie Theatre .....	10
Ho-Chunk, Inc. becomes Major Shareholder .....	11
Bank Enterprise Award from CDFI Fund .....	11
Lumbee Tribe constructs Pembroke Senior Village ..	12
Emhoolah honored with 2014 Legacy Award .....	12
Denny’s Grand Slam coming to Navajo Reservation ..	13
Oglala Sioux Lakota Housing Project .....	14
Native American Bancorporation Board of Directors .....	15
Native American Bank Board of Directors .....	15
Native American Bank Officers and Staff .....	16
Shareholders .....	17
About Us .....	18
Products and Services .....	18



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On the cover: Jay Tschudy, descendent of the Blackfeet Nation – A gift presented to Native American Bank by the Rocky Mountain Indian Chamber of Commerce in recognition of the Bank’s support.

## Native American Bank President and CEO’s Message

The Native American Bancorporation Co. and Native American Bank continued to make steady progress on a number of fronts throughout 2014. Probably most significant was the addition of new capital to support the bank’s growth and remain in compliance with our regulatory requirements. We welcome Ho-Chunk, Inc. and Tunica Biloxi Economic Development Corporation as new shareholders. In addition, three existing shareholders furthered their commitment to the company by contributing additional capital that was much needed.



In conjunction with the additional capital, we reached an agreement with our preferred shareholders to redeem a portion of their shares with cash and convert the remaining shares into common stock. This was a significant development in that it eliminated dividends due on a quarterly basis and a future maturity date where the original principal investment would be repaid. The result is that the bank will be able to retain earnings for future growth, providing added value to our shareholders.

Throughout the year we were able to become involved in new projects ranging geographically from Alaska, Oregon, Arizona, South Dakota, Nebraska, Nevada, Louisiana and other locations. 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.

As we look ahead, we have challenges that all banks face. The regulatory environment continues to be dynamic, necessitating time and resources to ensure that we remain compliant with all the requirements, which have grown appreciably in the last few years. 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.

As I indicated in this forum a year ago, there is a great deal of economic need, and opportunity, in Indian country. It is our goal to play a prominent role in meeting that need and supporting economic opportunities. 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,

A handwritten signature in black ink that reads "Thomas D. Ogaard". The signature is written in a cursive, flowing style.

**Thomas D. Ogaard**  
President and CEO





## Native American Bank Chairman's Message

We continued to make significant progress this past year, away from the “Great Recession” and the lessons learned from that period. Native American Bank’s Board and Management furthered its mission with sound planning, solid operations, an understanding of the ever changing regulations from Congress and a detailed strategy to navigate through it all.

We have had to overcome numerous obstacles, experienced by many banks, and are better prepared for the future but some additional hurdles remain. From the Board’s perspective, the management team and staff are steadfastly vigilant in their efforts to deploy capital resources to Indian country and did a great deal of effective work to position the bank for 2015 and beyond. We remain confident and optimistic about the direction we see for the future.



Our mission is to serve Indian Country. We do that by supporting capital investment, creating avenues for well thought out projects to obtain financing, providing our expertise and assistance to properly present the best business case for them and, in turn, help create jobs from those projects and improve local economies.

While the path to success may not be any easier today than in the midst of the recession, the outlook is more clear and the opportunities are more abundant. At NAB, we made a concerted effort in 2014 to make the bank’s ability to provide financing to projects in Indian Country better known. The result has been collaboration on a number of projects that came to fruition in 2014 and more for 2015. Our goal to grow the earning assets of the bank is becoming a reality and, with new capital obtained, will define the outlook for this institution for many years to come.

It is our goal to continue to make a difference in Native American and Alaska Native communities by providing financial solutions for you, your family, your business and your Nation. We will be good stewards of the trust placed in us by our shareholders and customers. Let me say, on behalf of the Board of Directors of Native American Bank, N.A., we will always strive to maintain your trust and confidence.

Sincerely,

A handwritten signature in black ink that reads "Lewis A. Anderson".

**Lewis A. Anderson**

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

## Native American Bancorporation Chairwoman’s Message

In 2014, The Native American Bancorporation Co. continued to seek new investors and business opportunities for its shareholders. Our current Shareholders are tribal investors from sixteen different states throughout the country and last year we celebrated fourteen years of banking in Indian Country and invested in its mission.

We welcome our newest investor, Ho-Chunk Inc., and Lance Morgan, President and CEO. Mr. Morgan joins The Native American Bancorporation Co. Board of Directors and will be instrumental in assisting in its mission and to better serve Indian Country’s financial needs through its financial services and lending opportunities to promote economic growth in the communities we serve.



The vision and mission of The Native American Bancorporation Co. has promoted job creation internally and externally through its corporate office in Denver, Colorado, a branch location in Browning, Montana and a loan production office in Box Elder, Montana. We will continue to service tribal affiliates, businesses and consumers who are in need of our services. The majority of our customers are Native owned businesses, tribal governments and individuals who reside in rural and tribal reservations where there is limited access to capital to reach their goals. The Native American Bancorporation Co. continues to pride ourselves in helping Native communities grow through access to capital and financial resources. I hope you will join our “NAB Family” by investing in The Native American Bancorporation Co. and utilizing our services.

For more information please contact us at 303-988-2727. We look forward to hearing from you.

Sincerely,

A handwritten signature in cursive script that reads "Cristina Danforth". The signature is written in black ink on a white background.

**Cristina Danforth,**  
Chairwoman of the Board  
The Native American Bancorporation Co.  
Chairwoman, Oneida Nation of Wisconsin



## 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 Alaskan 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).

NAB 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.

## Mission

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

At NAB “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.”



## Organizational Progress

**The Native American Bancorporation Co.** was founded in 1998 and is owned by twenty eight shareholders consisting of seven Alaska Native Corporations, twenty Native American Tribes and one Native American owned enterprise. The organization has a national presence with shareholders located in seventeen states.

**2001** – 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.

**2002** – Established a non-profit affiliate, Native American Community Development Corporation to focus on individual and community capacity building

**2004** – 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 \$500K 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 2015 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. Became a dominant institution in the utilization of BIA 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.

## Commitment to Native America

In 2014, Native American Bank’s national presence is reflected in the fact that loans were made in over seventeen states and over 94% of our loans are to Native individuals, tribes and enterprises for significant projects such as financing a travel center in Louisiana, a senior living facility in North Carolina, 45 housing units in South Dakota, cell towers in Alaska, a grocery store in Alaska, and other viable projects. NAB reaches more and more people across Indian Country every day.

Currently NAB is owned by a collection of 33 investors, of which 30 are Tribal Nations, Tribal Enterprises and Alaskan Native Corporations.



## The Native American Bancorporation Co.

### STATEMENT OF FINANCIAL CONDITION (\$ in thousands)

Assets	2014	2013	2012	2011
Cash and Due from Banks	\$ 7,571	\$ 4,634	\$ 8,750	\$ 6,306
Securities and Federal Funds Sold	6,736	3,677	5,045	7,960
Net Loans	48,110	48,834	45,213	52,378
Bank Premises and Equipment, Net	207	248	287	275
Intangible Assets, Net	-	-	1,345	1,345
Other Assets	812	1,067	1,021	1,310
Total Assets	<u>\$ 63,436</u>	<u>\$ 58,460</u>	<u>\$ 61,661</u>	<u>\$ 69,574</u>
Liabilities and Shareholders' Equity				
Total Deposits	\$ 56,326	\$ 52,855	\$ 53,755	\$ 60,755
Federal Funds Purchased and Overnight Borrowings	-	-	-	-
Other Liabilities	317	311	362	335
Total Liabilities	<u>56,643</u>	<u>53,166</u>	<u>54,117</u>	<u>61,090</u>
Shareholders' Equity	6,793	5,294	7,544	8,484
Total Liabilities and Shareholders' Equity	<u>\$ 63,436</u>	<u>\$ 58,460</u>	<u>\$ 61,661</u>	<u>\$ 69,574</u>

### STATEMENT OF OPERATIONS (\$ in thousands)

Interest Income	\$ 2,744	\$ 2,565	\$ 2,850	\$ 3,654
Interest Expense	208	203	334	621
Net Interest Income	<u>2,536</u>	<u>2,362</u>	<u>2,516</u>	<u>3,033</u>
Provision for Loan Losses	-	-	-	65
Net Interest Income after Provision for Loan Losses	<u>2,536</u>	<u>2,362</u>	<u>2,516</u>	<u>2,968</u>
Non-Interest Income	<u>1,007</u>	<u>644</u>	<u>814</u>	<u>737</u>
Salaries and Employee Benefits	1,982	1,967	1,962	1,975
Premises and Equipment Expenses	328	323	314	422
Other Non-Interest Expenses	1,296	1,553	1,948	1,723
Total Other Expenses	<u>3,606</u>	<u>3,843</u>	<u>4,224</u>	<u>4,120</u>
Adjusted Net Income/(Loss)	(63)	(837)	(894)	(415)
Goodwill Impairment	-	1,345	-	-
Net Income/(Loss)	<u>\$ (63)</u>	<u>\$ (2,182)</u>	<u>\$ (894)</u>	<u>\$ (415)</u>



## Financial Summary

The last few years were challenging for the banking industry and NAB 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 has stabilized and is now positioned for growth.

Our regulator, the Office of the Comptroller of the Currency, requires us to maintain higher capital levels, specifically a Tier 1 Leverage Ratio to Average Adjusted Assets of at least 9.0%. Achieving the minimum ratio required reducing the size of our balance sheet. NAB met the requirement and has maintained it since 2011 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 10.46% for the fourth quarter of 2014. NAB raised \$2.6 million of new capital in December 2014 of which \$1.5 million was injected into our Bank as capital. The additional capital will support future growth.

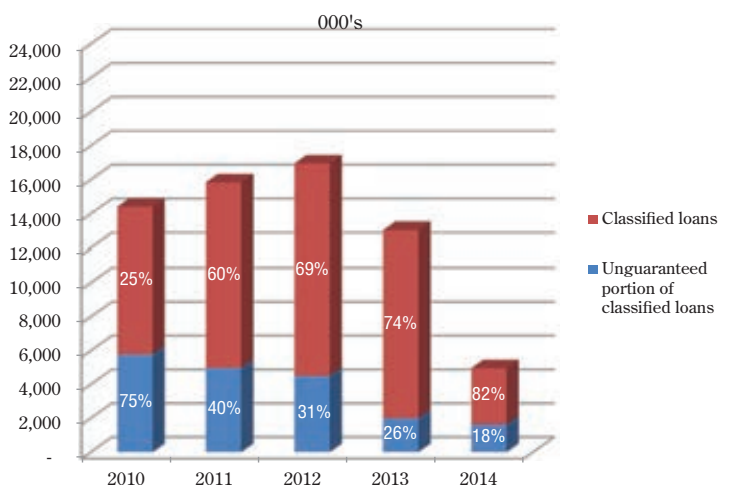
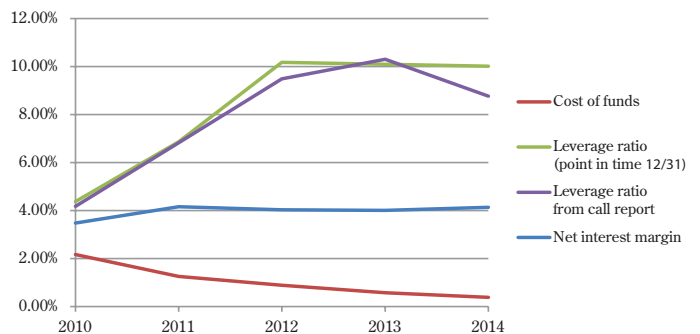
Reducing the size of our balance sheet and the historically low interest rate environment had a negative impact on net interest income (interest earned on loans and investments less interest paid on deposits and borrowings). In 2011 net interest income was \$3.0 million declining to \$2.5 million in 2014. Net interest income increased \$174 thousand in 2014 compared to 2013 due to the growth in earning assets. 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 four 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 \$5.0 million in 2011 to \$1.6 million in 2014.

Non-interest income increased \$363 thousand in 2014 compared to 2013. This is due to a \$355 thousand Bank Enterprise Award we received from the CDFI Fund in 2014. This award relates to our lending in distressed communities.

Expenses declined from \$4.1 million in 2011 to \$3.6 million in 2014.

	2014	2013	2012	2011
Unguaranteed portion of classified loans	1,639	2,468	4,515	4,994
Classified loans	4,822	11,028	16,958	15,843
Net interest margin	4.42%	4.14%	4.01%	4.03%
Cost of funds	0.50%	0.39%	0.58%	0.89%
Leverage ratio (point in time 12/31)	10.51%	9.01%	10.09%	10.17%
Leverage ratio from call report	10.46%	8.77%	10.30%	9.49%





## Groundbreaking for Fox Peak Cinema Movie Theatre

Native American Bank was given the opportunity to finance a \$11.5 million construction business loan with Fallon Tribal Development Corporation (FTDC) and the Fallon Paiute-Shoshone Tribe for a state-of-the-art eight screen cinema theatre in Fallon, Nevada. The theatres will have wall-to-wall screens, an enhanced sound system, luxury Irwin seating and digital presentation in every auditorium. In addition, several auditoriums will have RealD-3D capability as well as the new Dolby Atmos® sound system.

Tribal Chairman Len George said, “Economic development has taken another step and will benefit both the tribe and the community.” Rod Ariwite, Director of Fallon Tribal Development Corporation said, “We’ve been working toward a dream. We’ve been chasing it for a long time,” he said, adding that patrons will be able to see movies in the manner producers had intended and we want the community to enjoy the facility and benefits from it. FTDC was established to promote the economic efforts of the people. The theatre project is expected to be completed the fall of 2015.



*left to right: Carl Erquiaga-Churchill County Commissioner, Vice Chairman; Jon Pishion-FTDC President & FBC Treasurer; Commander Eugene Woodruff-NAS Fallon; Herman Dixon-FTDC Board Member; Laura Ijames-FBC Tribal Secretary/FTDC Ex-Officio; Janet Allen-FTDC Vice President; Denea Zulz-FTDC Board Secretary; Rod Ariwite-FTDC Economic Development Director; Kenneth Tedford-Mayor, City of Fallon; Len George-FBC Tribal Chairman*

## **Ho-Chunk, Inc. becomes a major Shareholder in The Native American Bancorporation Co.**

Ho-Chunk, Inc. became a major shareholder in The Native American Bancorporation Co. Ho-Chunk, Inc. is the economic development corporation for the Winnebago Tribe of Nebraska. Lance Morgan, President and CEO of Ho-Chunk, Inc. said “First and foremost, we saw this as an excellent investment opportunity for Ho-Chunk, Inc. but we also understand that access to capital is a major economic hurdle for tribal communities and truly wanted to be part of the solution.”

“The Native American Bancorporation Co. and Native American Bank, N.A. are very pleased to have Ho-Chunk, Inc. as an investor,” stated Thomas Ogaard, President and CEO of both entities. We have made a concerted effort to source projects that meet the bank’s mission while providing economic diversity and meaningful jobs. The capital support provided by Ho-Chunk, Inc. is a valuable resource that allows us to continue these efforts, grow the bank and make a difference in the lives of the people we serve.”

“Ho-Chunk, Inc. understands and appreciates NAB’s mission to assist Native American and Alaskan Native individuals, enterprises and governments to reach their goals by providing affordable and flexible banking and

financial services. This is the first and only bank to exclusively serve the financial needs of Indian Country,” said Morgan. Lance Morgan believes NAB’s mission and philosophy of “Native People Investing in Native Communities” complements Ho-Chunk, Inc.’s mission to provide long-term economic self-sufficiency and job opportunities for the Winnebago Tribe.



*Lance Morgan, President and CEO of Ho-Chunk, Inc. and Thomas Ogaard, President and CEO of Native American Bank, N.A. (photo by NAB)*

## **Native American Bank Receives Bank Enterprise Award from US Treasury’s CDFI Fund**

In 2014, Native American Bank received a Bank Enterprise Award (BEA) in the amount of \$355,000 in recognition of the financial service provided to economically distressed communities. This award was part of the fiscal year 2014 BEA Program offered by the U.S. Department of Treasury’s Community Development Financial Institutions Fund (CDFI Fund).

“We were pleased to receive the highest amount awarded to a number of institutions,” stated Tom Ogaard, President and CEO of Native American Bank,

“This award will benefit a number of Native American economic activities around the country by allowing us to leverage it and provide capital resources where it is needed.”

This award will assist Native American Bank to move forward in its mission to provide access to financial services for Alaska Native and Native American communities creating economic independence, development and sustainability.





## Native American Bank and Lumbee Tribe of North Carolina partners to construct Pembroke Senior Village

The Lumbee Tribe of North Carolina approached Native American Bank for a commercial loan to build fifty housing units with options of one or two-bedroom units to meet a high demand for elderly housing. The loan was underwritten and approved with a BIA Loan Guarantee Program. Pembroke Senior Village is scheduled to be completed in the summer of 2015. The rental units will be exclusively for elders over 55 years of age and tenants must be able to meet income guideline requirements. Once completed, the tribal elders will also be able to enjoy a community room, exercise room, computer center, covered picnic area, gazebo and outdoor seating areas. The Village is also conveniently located near a shopping center, pharmacy, grocery store and a recreation complex.



## Debbie Emhoolah honored with 2014 Legacy Award

Native American Bank's Debbie Emhoolah (Kiowa/Arapaho) Vice President, Human Resources and Community Relations Officer received the 2014 Legacy Award at the 11th Annual Rocky Mountain Indian Chamber of Commerce (RMICC) Gala in Denver, Colorado. The Legacy Award is an award to recognize an individual not only for their contributions to the Rocky Mountain Indian Chamber of Commerce but also for their significant contributions to the American Indian community at large. Dee St. Cyr, Chairwoman of RMICC stated, "What is unique about this award is that the recipient is selected by the RMICC Board of Directors and Debbie Emhoolah was selected to receive the 2014 Legacy Award for her dedication, commitment, and unparalleled support of the Rocky Mountain Indian Chamber of Commerce and its members."

Deb said, "I was deeply honored to receive this prestigious award and be recognized for the work I do at Native American Bank and on a personal basis. I truly

support and will continue the partnership established with the Rocky Mountain Indian Chamber of Commerce and to assist in the thriving of economic development in Indian Country. Let's keep moving forward."



*Colleen Brave, Vice-Chair of RMICC Board of Directors, Deb Emhoolah, Vice-President-Human Resources & Community Relations Officer, Dee St. Cyr, Chair of RMICC Board of Directors*



## **A Denny’s Grand Slam Restaurant Is Coming to Navajo Reservation**

Native American Bank backed Navajo Nation Division of Economic Development and Regional Business Development Office for a \$2.15 million loan to build a new Denny’s restaurant on the Navajo reservation in Chinle, Arizona. It is expected the Denny’s project will provide 100 jobs and 230 temporary construction jobs and about \$1 million annually in payroll and it is anticipated the construction will be completed in October 2015. Romero Brown, Navajo businessman said “Work on the Denny’s project began in 2008 and with Shelly’s involvement made the project a reality.”

The new Denny’s restaurant broke ground with a traditional Navajo blessing and participants blessed themselves with Tádídíín (corn pollen) and the site of the restaurant. The group took photos at the site of

the Denny’s Restaurant before convening at the Chinle Chapter House for the festivities. Participating in the shovel ceremony celebration were President Shelly, First Lady Martha Shelly, Navajo businessman Romero Brown, President-Elect Russell Begaye, Vice President-Elect Jonathan Nez, Chapter President Andy Ayze, Chapter Vice President Myron McLaughlin, along with tribal officials from Navajo Nation Division of Economic Development and the Navajo Nation Council.

“We must work with our small businesses for the benefit of the Navajo Nation. These businesses create new jobs and stimulate the economy,” former President Shelly said. “It gives me great pleasure to break ground for a new Navajo-owned business. Ahéhee’ (Thank you).”



*President Shelly and First Lady Martha Shelly broke ground for the new Denny’s restaurant in Chinle. (photo by Rick Abasta)*



## Native American Bank supports Oglala Sioux Lakota Housing Project

In July 2014, Paul Iron Cloud, Executive Director of Oglala Sioux Lakota Housing Project (OSLH) and other tribal officials worked with Clay Colombe, Senior Vice President and Chief Lending Officer at Native American Bank and First National Bank of Gordon, to secure a \$6 million Title VI HUD Guarantee Loan. The project is to build 45 new rental homes to be located in each of the nine districts on the Pine Ridge Reservation. “The Oglala Sioux Tribe has asked us to find the resources to build new houses on the Pine Ridge Reservation, houses that will help deal with the incredible housing shortage we have,” said Iron Cloud, “this is a historic step that we are undertaking and this is the first HUD Title VI Guaranteed loan completed in South Dakota”.

The project had the first set of homes built by the end of December of 2014. “This is wonderful, it was a huge undertaking for the housing authority,” said Pinky Iron Plume Clifford, past Board Chair and



current Board Member of OSLH, “we couldn’t have done this without a lot of help from a variety of agencies and the hard work of our staff. Special thanks to U.S. Department of Housing and Urban Development, Bureau of Indian Affairs, and our banking partners; the First National Bank and the Native American Bank, this represents a great opportunity for all of us and it opens an array of additional opportunities down the road.”



### Board Member Emeritus

Native American Bank recognizes the passing of founder and longtime Board Member Elouise Cobell in October 2011. In recognition of her contributions to the bank, the Board of Directors unanimously designated her as “Board Member Emeritus – In Memoriam.”

## The Native American Bancorporation Co. Board of Directors

*We recognize all Board Members represents all Shareholders as part of their fiduciary responsibilities while serving as a Director. Listed below are our Directors and the Native American Tribe, Corporation and/or Entity.*

Cristina Danforth, Chair	Oneida Tribe of Indians of Wisconsin
David Burrell, Vice-Chair	Sac and Fox Tribe of the Mississippi in Iowa
Lewis A. Anderson	Mille Lacs Band of Ojibwe Indians
Tino Batt	Shoshone-Bannock Tribes
David Cottrell	United Companies, Inc.
Anthony Mallott	Sealaska Corporation
Lance Morgan	Ho-Chunk, Inc.
Thomas Ogaard	Native American Bank
Marc Stemp	Association of Village Council Presidents
Terry J. Show	Blackfeet Tribe
Derrick Watchman	Navajo Nation
Rod Worl	Eyak Corporation

## Native American Bank Board of Directors

Lewis A. Anderson, Chair	Chair of Board, Woodlands National Bank
Kent E. Paul, Vice-Chair	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	Chairwoman, Oneida Tribe of Indians of Wisconsin
Anthony Mallott	President and CEO, Sealaska Corporation
Lance Morgan	President and CEO, Ho-Chunk, Inc.
Thomas Ogaard	President and CEO, Native American Bank
Terry J. Show	Blackfeet Nation and President, Show Logging Corporation
Rod Worl	Chief Executive Officer, The Eyak Corporation



**NABC and NAB Board Directors**





## Native American Bank Officers

### Denver, CO

Thomas Ogaard	President and CEO
Clay Colombe	Senior Vice President and Chief Lending Officer
Tracie Davis	Senior Vice President, Chief Financial Officer and Secretary
Joel Smith	Senior Vice President and Chief Credit Officer
Debbie Emhoolah	Vice President Human Resources and Community Relations Officer
Jamie Santistevan	Vice President Operations and Compliance Officer
Jamie Yancy	Vice President Information Technology and Security Officer
Theresa Duncan	Assistant Vice President and Deposit and Operations Manager
Jana Zimmermann	Assistant Vice President and Loan Operations Manager

### Browning, MT

Sheldon Ground	Vice President and Relationship Manager
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## Native American Bank Staff

### Denver, CO

Janet Gaudreau, Loan Operations Specialist II
Shawn Johnston, Executive Assistant
Barbara Keto, Senior Operations Specialist
Veronica Lane, Credit Analyst
Mia Richards, Loan Operations Specialist II
Gregg Roberts, Credit Analyst III
Julie Simmons, Senior Accountant

### Browning, MT

Jaime Bechel, Consumer Lender
Judy Cobell, Image Operator
Shaunell Davis-Bullchild, Teller
Tisha Little Plume, Teller
Anthony Mad Plume, Teller
Jessica Mad Plume, Financial Services Representative
Tammi Trombley, Operations Supervisor

### Rocky Boy, MT

Carol Swan, Business Development Representative
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Executive Management Team



## 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.

### **Wisconsin**

Oneida Tribe of Indians of Wisconsin

### **Wyoming**

Eastern Shoshone Tribe

### ***Socially Responsible Shareholders***

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



## ABOUT US

### **The Native American Bancorporation Co.**

Native American Bancorporation Co. serves as the holding company for Native American Bank, N.A. and is a Community Development Institution (CDI) 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). NAB is committed to being a self-sustaining CDFI and is the only nationally Indian-owned community development bank in the country. NAB 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 on exploring the possibilities for providing non-conventional intermediary financing. Working in tandem with the bank, NACDC provides counseling and borrower consulting services.

Though each component of our organizations it performs specific functions, all are structured around and committed to a single mission, *“Native People Investing in Native Communities”*.

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## PRODUCTS AND SERVICES

### **Business Depository Accounts:**

- 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

### **Personal Depository Accounts:**

- Free Checking
- Regular Checking
- Interest Checking
- Elders Checking (Age 55+)
- Personal Savings
- Premium Savings
- Youth Savings

- Personal Money Market
- Personal Certificates of Deposit
- IRA – Individual Retirement Accounts

### **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
- Lockbox Services

### **Business Loan 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

### **Personal Loan Products:**

- Consumer Lending

*“Native People Investing in Native Communities”*

NAB



THE NATIVE AMERICAN BANCORPORATION CO.  
NATIVE AMERICAN BANK, N.A.



To locate Native American Bank website  
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