

Tribal Loan Policy and Application

Personal Loans

Only tribal members with good financial standing with the tribe may apply for a personal loan.

All Loans are to be paid in full before any personal loans can be granted, there will be no exceptions.

Emergency Loans

Utilities

Must be ineligible for LiHEAP

Copy of shut-off notice

Check will be made out to the utility company

Car Repairs

A written estimate of repair cost

Check will be made out to business (no "shade tree" mechanics)

Housing

Must be currently homeless or have a written eviction notice

Must be ineligible for Housing Assistance

Check will be made out to landlord/motel

Repayment of loan

Employees of Robinson

Payments may be made by garnishment of wages

And/or

Payments may be made through the set percentage of per-capita payments

Non-employees

Payment may be made by check/money order to the Tribe (no cash)

And/or

Payments may be made through per-capita payments

Non-Payment of Loan(s)

Any loan in arrears for more than 1 month will be withheld in accordance with the set percentage from future per-capita payments.

Abuse of the loan policy and any fraudulent loan checks, (including but not limited to, forged checks, premature loans, or theft of someone else's check) will make said individual ineligible for a loan for a period of not less than one year. The full amount of the fraud check will be deducted from per-capita payments at 100% until paid in full.

All loan Applications are to be filled out completely and turned in to the Fiscal Department, who will then turn it into the Secretary-Treasurer to be brought up at the next regular meeting of the Citizens Business Council. Emergency loans will be handled immediately, with the consultation of at least four (4) Council Members with one of the Council Members being the Council Chair and one being Secretary-Treasurer. If a loan is determined to be a non-emergency, it will be put aside until the next regular meeting of the Citizens Business Council. All Loans are subject to final approval by the Citizens Business Council. The loan application must have at least four (4) Citizens Business Council signatures as stated previously verifying approval.

The per-capita payment definition: Loans will be repaid with the net of the per-capita check until paid in full. After the final repayment has been received and the loan is paid in full, a three (3) month waiting period is required before you may reapply for a loan.

Loan Request

Tribal Member Name: _____

Date: _____ Amount of request: \$_____

Purpose of Loan: _____

Payable To: _____

Loan to be repaid by: ___ Garnishment of wages until Loan is paid in full.
 ___ Per-Capita payments until Loan is paid in full.
 ___ Monthly payment made by check/money order
 until Loan is paid in full, minimum monthly payment
 is \$100.00

Tribal Member/Applicant Signature

Date

We, hereby approve this Loan application.

Tribal Chairperson

Date

Secretary-Treasurer

Date

Office use only

Amount of last loan: _____

Amount Outstanding: _____

Council Member

Date

Loan paid off: _____

Date of Last Loan: _____

Council Member

Date

Date of Next Loan: _____