

Yakama Nation Credit Enterprise
Service Announcement - Coronavirus Closure

Yakama Tribal Membership:


Due to the Coronavirus Pandemic, and for the safety and welfare of all staff and general public, The YN Credit Enterprise has announced it will be closing its offices beginning March 20, 2020 thru May 1, 2020, at which time business hours will be re-evaluated.

For your convenience, we are posting on Yakama Nation's website under the Yakama Nation Credit Enterprise link a Consumer Loan Application, which you can download, fill out and then email the completed application, and attach pertinent documentation (see brochure on this website), to the following email addresses:

Anita George, email address: ageorge@ynce.com

Joy Esquivel, email address: jesquivel@ynce.com

You can also fax the completed application to (509)865-4288, or put in the YNCE dropbox.

	Yakama Nation Credit Enterprise P. O. Box 1160 Toppenish, WA 98948	CONSUMER LOAN APPLICATION Phone (509) 865-7156, Fax (509) 865-4288	Single Application Joint Application
	Amount Requested: \$	Purpose:	Enrollment #:
	Repayment Plan:		

APPLICANTS PERSONAL INFORMATION											
First Name	Middle Initial	Last Name	DOB	Age	Marital Status	M/ F	Dependent(s) / Age(s)	Social Security No.			
Mailing Address			City	State	Zip	How long?	Home Phone No. / Cell Phone No.		Work Phone No. / Ext.		
Street Address			City	State	Zip	How Long?	Exp. Date / Drivers license No. and State				
Nearest Family Member (Not living in same household)				Phone Number	Address			City	State	Zip	Employer

EMPLOYMENT INFORMATION REGARDING APPLICANT
PLEASE PROVIDE COPIES OF LAST 2 PAYROLL STUBS – INDICATE IF: SEASONAL OR FULL TIME

EMPLOYMENT INFORMATION REGARDING APPLICANT									
Present Employer / Department		Employer's Address			City	State	Zip	Date Employed	
Occupation	Supervisor's Name		Work Phone / Ext.		Wages (check one)		Amount		Hrs Worked Per Week
				Monthly	Hourly	\$			
Previous Employer (If less than two years)		Address			City	State	Zip	How long?	Occupation

ADD SECOND JOB ON ADDITIONAL SHEET OF PAPER IF APPLICABLE

CO-APPLICANT INFORMATION											
First Name	Middle Initial	Last Name	DOB	Age	Marital Status	Dependent(s) / Age(s)		Enrollment No. / Tribe			
Address			City	State	Zip	Home Phone No.		Exp. Date / Drivers license No. and State		Social Security No.	
Present Employer / Supervisor		Address		City	State	Zip	How long?	Occupation	Work Phone # / Ext	Hrs. Per Week	Hourly Wages
										\$	
Nearest Family Member (Not living in same household)				Phone Number	Address			City	State	Zip	Occupation

LIST ALL EXISTING ASSETS – IDENTIFY APPLICANT OR JOINT OWNERSHIP

Assets	A / J	Ownership Code	Current Value
Cash in Banks			\$
Savings Account			\$
Auto(s) Year / Make			\$
Real Estate Owned			\$
Cash Value Life Insurance (not face value)			\$
Other Assets (Describe)			\$
Total Assets			\$

DO NOT OMIT ANY DEBTS! LIST ALL EXISTING DEBTS OF APPLICANT						
Name of Creditor	Address and City	A / J	Purpose or Acct. No.	Original Amt.	Present Bal.	Monthly Pmt.
Mortgagor or Landlord			Renting Buying	\$	\$	\$
Credit Card(s)				\$	\$	\$
Cultural Heritage Center Shop				\$	\$	\$
Tire Bill				\$	\$	\$
Car Loan(s)				\$	\$	\$
Other Creditors / Tribes				\$	\$	\$
Furniture				\$	\$	\$
Yakama Nation Credit Enterprise				\$	\$	\$
TOTAL MONTHLY OBLIGATIONS \$						

IF YOU ANSWER 'YES' TO ANY OF THESE QUESTIONS, PLEASE PROVIDE DETAILS BELOW

Are any of your debts past due?	Have you ever had your vehicle or property repossessed?	Have you or your co-applicant ever declared bankruptcy?
Yes No	Yes No	Yes No
DETAILS:		

HAVE YOU OMITTED ANYTHING? INCOMPLETE APPLICATIONS CANNOT BE PROCESSED

CSO / Central States Health & Life: Please select one of the following coverage plans (Ask your Credit Officer about Payment Options)

LIFE INSURANCE (Required per YNCE Declaration of Policies and Plan of Operation)

LIFE INSURANCE PLUS DISABILITY INSURANCE (Optional: Primary borrower only, age 70 & over not eligible)

PLEASE READ BEFORE SIGNING:

In accordance with the Declarations of Policies and Plan of Operation Title 20-Section D: Factual Applications: "If the applicant/co-applicant **falsifies** his/her application or conceals his/her liabilities, loan(s) will not be approved."

The undersigned specifically acknowledge(s) and agree(s) that: Verification of any information contained in the application may be made at any time by the Lender, it's agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application.

X _____
SIGNATURE OF APPLICANT DATE

X _____
SIGNATURE OF CO-APPLICANT DATE



YAKAMA NATION CREDIT ENTERPRISE

Post Office Box 1160, Toppenish, WA 98948
Area Code 509: 865-7156 * 865-7157

FAX 865-4288

**FUNERAL
LOAN
APPLICATION**

AMOUNT REQUESTED:

\$

**PER CAPITA-BASED FUNERAL LOAN
~ Official Death Notice Required ~**

ENROLLMENT NO.:

APPLICANTS PERSONAL INFORMATION

First Name	Initial	Last Name	DOB	Age	Male / Female	Dependent(s)/Ages(s)	Social Security No.
			/ /				

Mailing Address	City	State	Zip	How Long?	Home Phone No.	Cell Phone No.	Message Phone No.
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Please list the names of your parents (living or deceased):

Mother (maiden name):

Father:

Which parent is related to deceased and how:

Please List your grandparents (living or deceased):

INFORMATION REGARDING DECEASED

Name of deceased:

Describe Family Tree Relationship (How Are You Directly Related?). MY:

SPOUSE - PARENT - SON - DAUGHTER - BROTHER - SISTER - GRANDPARENT - GRANDCHILD - UNCLE

AUNT - NEPHEW - NIECE - COUSIN - IN-LAWS AND/OR STEP RELATIVES IN ONE OF THE ABOVE CAPACITIES

NOTICE TO FUNERAL LOAN APPLICANTS: COMMITTEE ACTION NUMBER: #074-99

- If the applicant is a family member of the deceased but does not have any apparent means of repayment, the maximum that can be loaned by the Credit Officers for funeral expenses based on per capita hold is \$200 per funeral, not to exceed \$600 total in a Fiscal Year.
- If the client is in delinquent status, the initial funeral loan will be authorized contingent upon the loan client's agreement to work with the Credit Officer and/or the Collections department to make satisfactory payment arrangements for the delinquent loan(s). The per capita payment will be first applied to the funeral loan.
- The loan client will not be eligible for future funeral loans if the arrangements are not made.
- Tribal members with adequate repayment capability can make loans larger than \$200 through the standard credit lending process. If the ceiling of the \$600 in a fiscal year is reached, standard credit lending practices apply.

PLEASE READ BEFORE SIGNING:

In Accordance with the Declaration of Policies and Plan of Operation Title 20-Section D; "If the applicant falsifies his/her application or conceals his/her liabilities, loan(s) will not be approved."

The undersigned specifically acknowledges and agrees that verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved.

Certification: I certify that the information provided in this application is true and correct as of the date set forth opposite my signature on this application, and I have read and understand the requirements for per capita based funeral loans as described above in the NOTICE TO FUNERAL LOAN APPLICANTS.

I also state that there are no other holds on my per capita that obligate funds for the repayment of this loan.

X _____ DATE _____
SIGNATURE OF APPLICANT

~SIGN AND DATE WITH BLACK OR BLUE INK~

Frequently Asked Questions:

1. What is the maximum loan amount that I can get?
No more than 3x gross monthly income
2. How long does it take to get the loan?
Usually 1-3 business days, Funeral loans always take priority & are processed same day as received
3. What types of Fixed Income are **NOT** counted as means for repayment?
 - Social Security
 - Per Capita Income
 - Other Tribal Disbursements (WIA/Summer Youth)
 - Proposed Land/Timber Sales
 - Estate Probates
 - Scholarship Awards
 - Child Support Payments
4. Can I get a loan to pay off Credit Cards? -No, per Plan Provisions
5. What is a CBR? -Credit Bureau Report: Shows personal Credit History
6. Can I Refinance my Loans?
Refinances are for delinquent loans, discuss with a loan officer
7. What is an Unsecured Loan? A loan that is based on the borrower's credit worthiness (wages) rather than on collateral
8. What is a Secured Loan? A loan that is backed by collateral – like a car or home

Yakama Nation Credit Enterprise
51 Teo Road
PO Box 1160
Toppenish, WA 98948

Tel 509-865-7156
Fax 509-865-4288
www.yakamanation-nsn.gov



Yakama Nation Credit Enterprise

Consumer Loan Eligibility Requirements



Consumer Loans

- Must be an enrolled member of the Yakama Nation
- Must be employed 6+ months- Regular Full Time
- Eligible co-signer needed for 1st time borrowers and those trying to re-establish credit***
- Debt to Income Ratio (DTI) cannot exceed 45%
- Cannot have delinquent loans or delinquent co-signed loans
- Must live within the Boundaries/Ceded Area of the Yakama Reservation -OR- loan must be secured by trust funds or automatic payroll deduction
- Refinance Loans must be paid 50% prior to receiving any new loans (2nd Refinances: No new loans until paid in full)
- Combined total loans cannot exceed 3x's gross monthly income

***Eligible Co-signer:

Employed with the YN or one of its enterprises to secure a payroll deduction if loan becomes delinquent

Co-signer allowed to sign for NO more than one applicant

First Time Borrower Requirements:

1. COMPLETE APPLICATION – All sections **must** be filled in - including all Assets & Liabilities – If any sections are not filled in it will be considered incomplete and will be **DISAPPROVED**.
2. YAKAMA NATION TRIBAL ENROLLMENT CARD AND/OR CERTIFICATION OF DEGREE OF INDIAN BLOOD
3. SOCIAL SECURITY CARD
4. DRIVER'S LICENSE/STATE ID – (If Applicable)
5. PROOF OF INCOME
 - a. Last 2 Paystubs (a full month)- showing all deductions
 - b. Employment Verification- Legends Casino & YFP Employees
 - c. Approval Letter – YN Housing Employees
 - d. Land Owner Income Report – Lease Loans
 - e. Note: Per Capitas, Social Security and other Fixed Incomes are not accepted as a means for repayment
6. Eligible Co-Signer with same requirements listed above –
7. Repayment plan: Maximum of 24 months
8. Total unsecured Loans over \$25k will require a CBR
9. Applicants are limited to 12 outstanding loans

What We Offer:

- Consumer Loans: Based on Payroll
- Funeral Loans: Per Capita or Payroll Based (See Brochure)
- Vehicle Loans: (See Brochure)
- Income Tax Loans: Based on Previous Income Tax Return
- Lease Income Loans: Based on Land Owner Income Report
- Home Loans: (See Brochure)
- Home Equity Loans: (See Brochure)
- Business Loans: (See Brochure)

Interest Loan Rates

- | | |
|---|---------|
| • Consumer Loans | 8.00% |
| • Funeral Loans | 8.00% |
| • Vehicle Loans | %Varies |
| • Income Tax Loans | 8.00% |
| • Lease Loans | 8.00% |
| • Home/Land & Home Equity Non-Trust | 7.00% |
| • Home/Land & Home Equity Trust | 6.00% |
| • Refinance Loans | 9.00% |
| • Business Loans – Total Indebtedness exceeds \$100,000 | 9.00% |



**Yakama Nation Credit Enterprise
Announces upcoming . . .
9TH ANNUAL
BACKPACK GIVEAWAY
YAKAMA NATION CULTURAL CENTER
-AUGUST 13, 2020-**



We're Going Back To School

