

REACH FOR THE STARS

creative models for Increasing Homeownership, Credit Scoring, and Small Business Investments

OCC
The more we know about your local needs the more we can help participants pull more levers

FINANCING FOR HOUSING, SMALL BUSINESS INFRASTRUCTURE AND MORE.

incentives in CRA deserts

Now reflects E-DEPOSITS



NEW OCC RULES
cra banks ranked on how they serve all of their communities

CRA 2.0

DAVID BLACK
COMMUNITY DEV EXPERT
OCC

CAPITAL COMBINING
MULTI-SOURCE LOANS
MINORITY BUSINESS ENTERPRISES EQUITY POOL INVESTMENT TOOLS

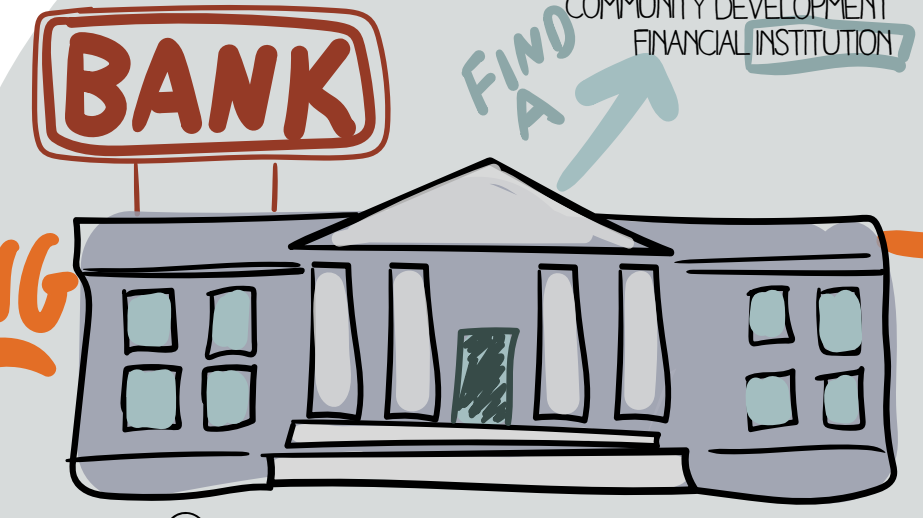
WE NEED EDUCATION IN FINANCE AND BUSINESS AND THE JOBS TO FILL THEM!



support Diversification



economic development



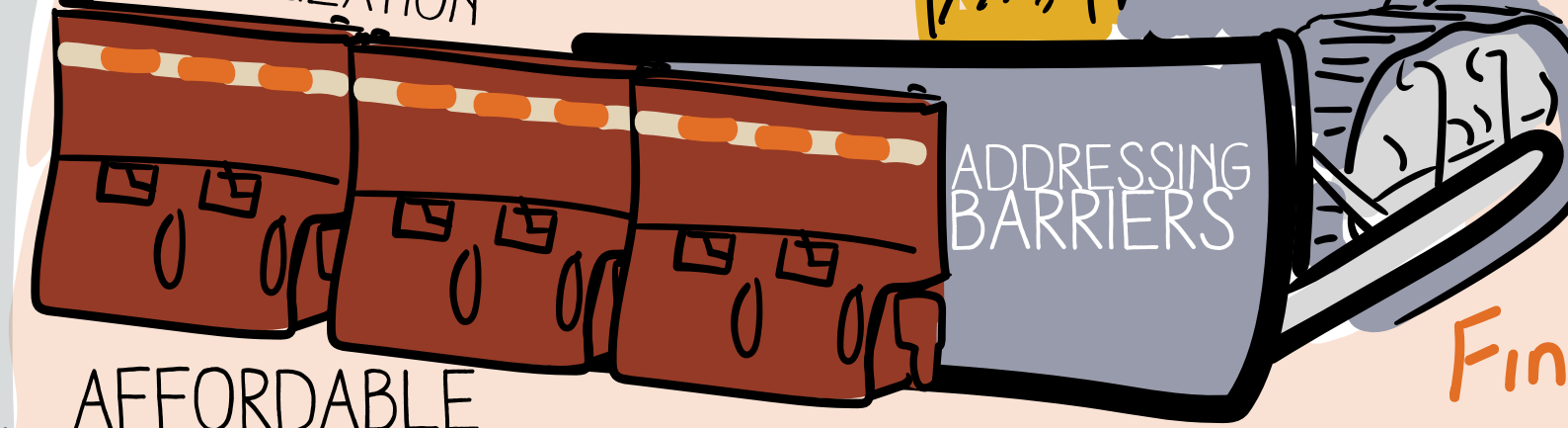
INDIAN COUNTRY

SERVING

CDFI
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION

FIND AN MDT BANK

MDT BANK REVITALIZATION



ADDRESSING BARRIERS

AFFORDABLE HOME OWNERSHIP FOR MINORITIES
TOOLS: EQUITY SHARE AS DOWN PAYMENT

OUTSIDE OF CREDIT REPORTING SYSTEM
LOW SCORES or invisible

MDT + CDFI
Bypasses CREDIT SCORES
TOM OGAARD
PRESIDENT AND CEO
NATIVE AMERICAN BANK

COMMERCIAL LENDING

you NEED to MAKE

BANKS that understand INDIAN Country



QA

184 loans through tribes for Multiple home builds on reservations

loan delinquency rate for non-credit score loans: **It is higher because of the increased risk but we are Community first**



MICROLOANS
OFTEN NON-PROFIT
ASPEN INSTITUTE
OPPORTUNITY FINANCE NETWORK

interest only deferrals?
CERTAINLY LATELY DEPENDENT ON BORROWER

AND our recapture is higher

CREATIVITY IS IMPORTANT FOR COMMUNITY BANKS

small business resources

- BIA
- HUD
- SBA
- USDA
- NMTC
- STATE PRORAMS
- TRIBAL SUPPORT



\$50M-250M COMMON LENDING SETUP

51% NATIVE OWNERSHIP
in or RESERVATION AREA near
Lower 1% Fee Streamlined
BIA Approval NOT MANDATORY

ANDREW MOSS
DIR. OF MINORITY OUTREACH OCC

PROJECT REACH

Roundtable for Economic Access and Change

Financial Equality
RESPECT

SMALL STARTER LOANS TO ESTABLISH CREDIT

rural rarity
MDT

15 years ago
stopped using credit scores
IHS unfair COLLECTIONS
woman owned



VALERIE MANN
FIRST NATIONAL BANK OF GORDON, NE