

/inclusiv/



Native American
Credit Union Coalition

NOVEMBER 2025 / ISSUE 6

insights

Magazine



Credit Unions Foster Financial Inclusion in Native American Communities

Native American
Credit Union Coalition

Lakota FCU

CEO Spotlight: Christina Sauve

Tongass FCU



NOVEMBER 2025 / INSIGHTS MAGAZINE / ISSUE SIX

CONTENTS



01-03

MEET THE NATIVE AMERICAN CREDIT UNION COALITION

04-05

CREDIT UNION SPOTLIGHT:
LAKOTA FCU

06-07

SMALL BUSINESS FEATURE:
TONGASS FCU HELPS LOCAL
BUSINESS GROW

08-10

Q&A WITH COOP FEDERAL
CEO CHRISTINA SAUVE

11

HOW CREDIT UNIONS CAN SUPPORT
TRIBAL COMMUNITIES

12-13

BUILDING HOME, BUILDING HOPE
ON PINE RIDGE RESERVATION

Cover photo: Tongass member and
business owner Bradley Martinez
with daughter.

*Photo credit: Rising Tide Photography,
Tala Russell, and Aerial Leask.*





THE NATIVE AMERICAN CREDIT UNION COALITION AIMS TO STRENGTHEN FINANCIAL FUTURES IN INDIAN COUNTRY

TOP: Founding members of the Native American Credit Union Coalition

The financial landscape in Indian Country presents significant challenges, particularly for Native American women and small business owners.



➤ ABOVE: NACUC founders in a planning meeting in SeaTac, Washington.

These challenges include stark wage gaps, barriers to homeownership, and limited access to traditional banking services. Formed in 2024, the Native American Credit Union Coalition (NACUC) supports Native-serving credit unions and Native American professionals who are working to strengthen financial opportunities and inclusion in their communities.

The Economic Reality for Native Women and Families

Native American women working full-time, year-round earn, on average, only 59 cents for every dollar earned by non-Hispanic white men. This substantial wage gap directly impacts family well-being, as more than half of Native women serve as the sole or primary breadwinners for their households. Financial inequities at this level make it difficult for Native families to build savings, access credit, and secure stable housing.

The Homeownership Divide

The path to homeownership is another uphill battle for Native Americans. In 2019, the homeownership rate for Native Americans was 50.8%, compared to 73.3% for non-Hispanic white Americans—a stark 22.5 percentage point difference. Homeownership is a crucial element of wealth-building, yet systemic barriers, including limited access to

mortgage financing and land ownership complexities, often prevent Native families from realizing this goal.

Small Business Struggles

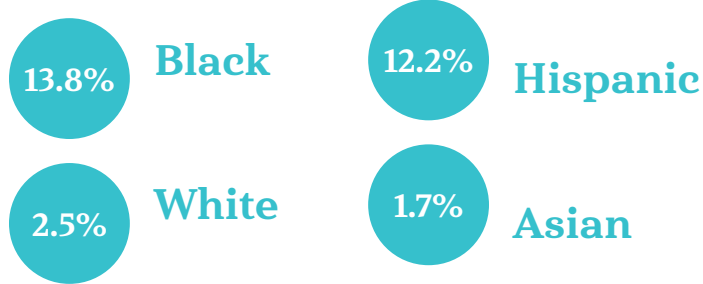
Native entrepreneurs face unique difficulties when trying to start or expand a business. Accessing loans—a critical factor in business formation and growth—is significantly harder for Native-owned businesses than for their non-Native counterparts. Traditional lenders have historically underserved Native communities, limiting economic development and entrepreneurship.

The Importance of Local Financial Institutions

Financial inclusion starts with access to credit union services. Early-life exposure to local financial institutions has been shown to improve long-term consumer credit outcomes. Yet, Native communities face significant challenges in this regard. A 2017 study revealed that for tribes in the contiguous United States, the average distance to the nearest banking branch or ATM was 12.2 miles, with some communities being over 70 miles away from the closest financial institution. Without accessible financial services, many Native individuals remain unbanked or underbanked, limiting their ability to save, invest, and build credit.

The Unbanked Challenge:

A shocking 16% of Native Americans are unbanked. This rate is higher than other racial and ethnic groups:



Without basic banking services, individuals are forced to rely on costly alternatives like payday loans and check-cashing services, which can lead to cycles of financial instability.

How the Native American Credit Union Coalition Aims to Make a Difference

The Native American Credit Union Coalition is working to improve on these statistics by ensuring Native communities have access to financial services tailored to their unique needs. By fostering the growth of credit unions serving indigenous populations, NACUC aims to close the financial services gap and create long-term economic stability for Native individuals, families, and businesses. We are laying the foundation for a stronger financial future through these key initiatives:

Networking and Collaboration – Connecting credit unions serving indigenous populations to facilitate shared learning, strategic partnerships, and a unified approach to overcoming financial challenges.

Resource Sharing – Providing tools, best practices, and financial education resources to strengthen credit union operations and ensure sustainable growth.

Community Support – Championing initiatives that enhance financial education and expand access to credit.

Professional Development – Offering training, mentorship, and leadership development to support Native American credit union professionals in advancing their careers.

Elevating the Movement – Elevating the voices and needs of Native American credit unions and the communities they serve within the broader credit union movement.

The financial disparities faced by Native Americans are deeply rooted, but they are not insurmountable. Expanding access to credit unions, improving financial literacy, and advocating policies that support Native economic development are key steps toward closing the wealth gap.

The Native American Credit Union Coalition and its members are committed to being part of the solution. Together, we can build stronger financial futures for Native communities across the nation. //



Founding Members

Leilani Harpole
Otoe-Missouria FCU

Maria Valandra
Clearwater CU

Shayna Ferguson
Lakota FCU

Lexxi Hunter
Lakota FCU

Diane Sandoval-Griego
Guadalupe CU

Jon Douglas
Credit Union of America

Denise Hudson
Tongass FCU

Jade Jordan
Tongass FCU

Grant EchoHawk
Tongass FCU

Helen Mickel
Tongass FCU

Samira Salem
America's Credit Unions

Tom Sakash
Your Credit Union Partner



CREDIT UNION SPOTLIGHT

LAKOTA FCU: PROVIDING ACCESS AND IMPACT ON THE PINE RIDGE AND ROSEBUD RESERVATIONS

Since opening their doors in 2012, Lakota Federal Credit Union has become a vital financial resource for the Pine Ridge and Rosebud Indian Reservations—home to the Oglala and Sicangu Sioux Tribes. As the first federally insured depository institution on Pine Ridge, Lakota Credit Union was created to bring accessible, affordable, and culturally aligned financial services to communities that had long been excluded from mainstream banking.

In its first six months, the credit union exceeded all expectations by opening over 1,000 accounts. Since then, the impact has only grown. It now offers savings and checking accounts, personal, vehicle, and recreational loans, and more recently - mortgages and construction loans to help address critical housing shortages. In 2021, Lakota expanded to serve the Rosebud Reservation and added a mobile branch that travels weekly to remote communities.

Its leaders know that predatory lenders have long taken advantage of the people and are proud to offer fair, local options that help break that cycle. Back

when they were collecting data to get its charter in 2012, they found that 60% of those living on the Pine Ridge Reservation were unbanked or underbanked. Today, they have made significant progress. As of March 2025, Lakota has nearly \$18 million in assets, serves 4,191 members and manages 968 loans totaling \$7.4 million. //

“One of the things I’m most proud of is how we’ve become a financial home for families—grandparents, children, and grandchildren all banking together. It shows that when we create access, we create opportunity—and that’s what Lakota Federal Credit Union is all about,” said, Shayna Ferguson, Manager Lakota FCU.



▲ ABOVE: Lakota Staff Appreciation Day event.

▼ BELOW: In 2021, Lakota expanded to serve the Rosebud Reservation and added a mobile branch that travels weekly to remote communities.



PARTNERING THROUGH TRUST: HOW CREDIT UNIONS CAN SUPPORT TRIBAL COMMUNITIES

When credit unions serve Tribal communities, the goal should go far beyond offering financial products—it should be about **building trust through cultural understanding, listening, and authentic partnership.**

From the beginning, meaningful service starts with listening. That means forming local advisory boards, hiring locally, and working with Indigenous leaders who can share the community's priorities and traditions. **Representation matters**—when Indigenous members serve on boards or committees, their insight helps shape services that truly reflect the people they're seeking to serve.

It's not just about what services you offer today, but how you got there. In one community, needs surfaced quickly: the utility company

was hard to access, so the local credit union accepted payments on-site. There was no income tax support, so a VITA site was launched. Fishermen needed loans, so fish tickets were accepted as income proof. These changes didn't come from the top down—they came from listening and responding with respect.

Cultural sensitivity also means protecting traditions while supporting forward movement.

Financial education programs, such as reality fairs or workshops at housing offices, are most effective when grounded in the community's values and delivered by trained, local counselors.

The results speak for themselves: credit scores rising, access expanding, trust deepening. //



**For credit unions looking to make a difference, the message is clear:
Look within your own field of membership. Research. Listen.
Include Indigenous voices. Meet people where they are.
That's how lasting partnership begins.**

TONGASS FCU PLAYS A VITAL ROLE IN HELPING LOCAL BUSINESS GROW

Tongass Federal Credit Union (TFCU) has built its business lending success in Metlakatla, one relationship at a time. As the only financial institution serving Alaska's only Native reserve, TFCU plays a vital role in helping local people grow and sustain their businesses within the Metlakatla Indian Community. The island is home to about 1,500 residents, many of whom make their living through fishing, family enterprises, and other small ventures that rely on trust, persistence, and community support.

For many members, the path to owning a business began with small steps. Some started with credit builder loans or CD-secured loans to establish their first lines of credit. Others took out a vehicle loan just after high school, learning to manage payments and build a financial history. Over time, those small beginnings created the foundation for something much larger. Members who once borrowed only a few hundred dollars have gone on to finance full commercial fishing vessels, turning their skills and determination into family-run operations that now serve as the backbone of Metlakatla's economy.

One of those members is the Martinez family, who owns a fishing business in Metlakatla, Alaska. Bradley Martinez began working the waters alongside his family at just 6 years old. Baiting hooks and crewing on boats by 10 years old. By 16, he was captaining his own gillnetter F/V Black Widow co-signed by his late grandfather Solomon Atkinson. Who made sure he learned how to budget. A milestone made possible with the support of Tongass Federal Credit Union. Learning not only the tides but the values of hard work, stewardship, and community.

Over the years, his enterprise grew. He expanded into diving for geoducks and sea cucumbers, buying and selling boats as his operations evolved. In his mid-30s, he reached another milestone—purchasing a 57-foot seiner that he now captains with a crew of local fishermen, two of them being his nephews



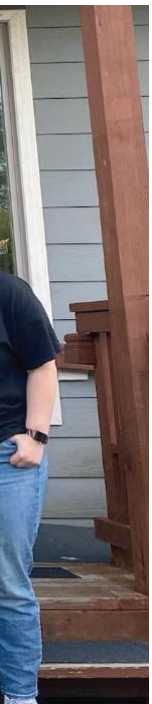


TOP: Alaska Entrepreneur Bradley Martinez Photo credit: Rising Tide Photography, Tala Russell, and Aerial Leask.

ABOVE: The Martinez family run runs three fishing vessels in Metlakatla – Photo credit: Rising Tide Photography, Tala Russell, and Aerial Leask.

MIDDLE: Tongass staff.

BOTTOM: Grand opening of Metlakatla branch.



starting in middle school getting a full share on the seiner. Today, he runs three different boats with his wife Chelsea, each serving a season and a purpose: the seiner with four crew, the dive boat with a small, skilled team, and the gillnetter with one crew member.

When asked about his experience at Tongass FCU Bradley said,

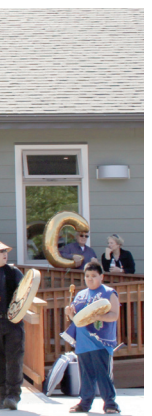
“TFCU has made the American dream of owning a small business—even in a trying economy—possible. They understand Alaska and the importance of community. When working with TFCU employees, it’s more usual for them to know what’s going on with your family, excited for your next child, purchase, or big dream idea. TFCU understands family.”

Between 2021 and 2025, Tongass Federal Credit Union funded nearly 50 business loans in Metlakatla, totaling more than nine million dollars. Each loan represents more than just a financial transaction. Every new or upgraded boat strengthens the community by creating jobs and

expanding opportunities. Larger seiner boats, for example, require full crews, which means more local employment and more families supported through the fishing season. These businesses also help keep local knowledge alive, passing fishing traditions and stewardship of the waters down to younger generations.

TFCU’s lending approach reflects an understanding of local realities. Fishing in Metlakatla waters operates under tribal governance, and taxes are not required to be reported in the same way as elsewhere in Alaska. Instead of relying solely on conventional tax returns, the credit union accepts “fish tickets” as valid proof of income. These tickets record each catch and its value, accurately reflecting a member’s earnings in a way that fits the community’s way of life. By recognizing local documentation, TFCU has opened doors for many fishers who would otherwise be overlooked by traditional lenders.

But the real key to success is trust. The credit union’s team lives and works in the same community. They see their members not as account numbers but as neighbors, relatives, and friends. They’ve watched members grow from their first credit builder loan to business ownership and are often among the first to celebrate when a member’s new vessel sets sail. This close connection helps build confidence on both sides and reinforces the sense that the credit union and the community succeed together. //





How To Be An Ally To Indigenous Peoples

- Care for the Earth
Give thanks frequently
- Respect and support Indigenous sovereignty
- Learn about treaties
- Remember that treaties are
the Supreme Law of the United States
(Article 6, US Constitution)
- Demand that our nation honor its
treaty commitments



Thank you to Cooperative Federal Staff & Members!

Indigenous Peoples Day 2022 Witness to Injustice Team / NCCM



with
Christina Sauve
CEO of Cooperative
Federal in NY

When first-generation college student Christina Sauve began charting her path in education at Stanford, “Credit Union CEO” was not the destination she had in mind. But a job posting titled “Looking for Activists Posing as Bankers” changed everything.

Describe your background. What attracted you to credit unions?

I grew up in the Syracuse area and I had the opportunity to go to Stanford, which was wonderful but very far away. I left Syracuse just two other times in my life and had never been to California before the day I left for college. There, I got involved with the Native American Community Center student preparation program. I went out a few days early and we did college preparation and that was very helpful for me as a low-income first-generation college student to have a landing place and community on campus. I majored in social and cultural psychology.

After graduating, I came back home because I have a little sister who was born right before I left for college and I wanted to spend time with her – but I thought I was going to go back to California and leave the Syracuse area. I worked in some school programs and I was thinking about going back to school for education. Then, I ran into this job posting from Cooperative Federal: “Looking for Activists Posing as Bankers.”

My motivation going into education was really just around helping students like me and getting involved and helping revitalize underserved communities. So when I saw this, I was like, “Wait a minute!” It was very similar and money is an awfully tangible way to make a difference in someone’s life.

Has your Native American background informed your path in any way? If so, how?

There was definitely a point when I left for school when I felt that pull of...My family has roots in this area because this is where our land was for a long time.

And another thing: For the type of credit union we are – we’re very cognizant and thoughtful about structures of power, income and wealth, and why it’s so important to have programs that actively work at dismantling systems that are holding people back. So I think education, in that regard, really connected me to the mission of a credit union.

And I think there are elements of Haudenosaunee culture: Women always had leadership roles and there is a lot of thoughtfulness about our impact on future generations.

Could you share more about Haudenosaunee culture?

Haudenosaunee is the confederacy of six nations; I’m Mohawk, or Kanien’kehá:ka. Wherever possible, we like to use our own language to identify ourselves. Important principals in Haudenosaunee culture include practicing gratitude and using the “good mind,” grounding ourselves in gratitude to shape how we see and operate in the world.



ABOVE: Christina Sauve, center, with Cooperative Federal Credit Union staff in Syracuse NY.

Is there a significant Haudenosaunee population in Syracuse?

Yes. Close to Syracuse, not very far out, there's the Onondaga Nation. People have also come to Syracuse, certainly historically, for work – especially the Mohawk folks. My family's from Akwesasne which is on the border. My family members moved here because it was a good midpoint to New York City for ironwork. So they were ironworkers.

Does Cooperative Federal have services or programs that serve the Native population in Syracuse?

We have worked to ensure that businesses and nonprofits operating on the Onondaga Nation get access to certain programs that we've offered. Through Federal Home Loan Bank of New York, there are small business recovery grants and we were able to connect businesses and nonprofits from the Nation to those. This requires an understanding of the importance of sovereignty to Native nations and working through reporting requirements while keeping

that nation to nation relationship paramount. And it was during COVID, and I was definitely very proud of that.

Cooperative Federal seems to be maybe more outspoken than most credit unions about social issues, with campaigns, openly mentioning racial justice on your website. Is that something you can speak on?

Yeah. It's always been an important part of the mission. It is an important part of the mission of the credit union, and our pledge is that it will not change. I think if you're going to be about something, you've got to be about it when it's not easy. Because if everyone just backs down and backs off...I think it's needed even more because of the time we're in. You have to stand up. There are so many people that believe the same thing. It's important to clearly state that.

Cooperative Federal is a CDFI. Can you describe that journey?

The credit union's founding was people coming out of the



HELPING MEMBERS BUILD EQUITY FOR THE FUTURE

Melissa, a Syracuse resident of Haudenosaunee heritage, used to own a home with her late husband, but she downsized to an apartment after he passed away. A few years later she was tired of paying high rents – and ready to build something of her own. That’s when a friend told her about the Homebuyer Dream Program at Cooperative Federal.

cooperative movement, a lot of times, food coops. I think back to this very specific desire to have local control of finance. There were groups being underserved. There was pressure within the activist community at the time to pressure financial institutions to divest from any investments that supported apartheid South Africa and so we have a long history of doing this.

Any last thoughts or message for young Native Americans interested in community development?

The background information, the understanding of finance can be taught. It’s the passion for understanding and building those connections in the community that are so critical to making sure that Native communities are served.

If you are motivated, you can learn that. So many of us here have. We come from education backgrounds, women’s studies backgrounds...we have the accounting folks though – that’s very important! But you can learn the finance piece if you’re motivated to help your community. //



“

“My housing counselor helped me to get my credit in order and understand the home-buying process,” Melissa recalled. “They were with me every step of the way.” Today, her monthly mortgage payment is \$300 less than what she was paying in rent, and she’s building equity for the future. This process “got me my first house on my own, of which I am very proud,” Melissa said. “I sit here every day and think – this is mine.”



BUILDING HOME, BUILDING HOPE: **WHAT IT REALLY TAKES TO SECURE A MORTGAGE ON PINE RIDGE**

By Lexxi Hunter

Mortgage Loan Officer, Lakota Federal Credit Union

When people ask me what it's like to do mortgage lending on the Pine Ridge Reservation, I usually smile first, because the truth is complicated, emotional, and deeply rooted in who we are as Lakota people in South Dakota.

Out here, there aren't rows of houses for sale or a steady real estate market. In fact, there are very few homes available to purchase at all. Most families live in multigenerational housing—parents, grandparents, children, nieces, nephews—all under one roof, sometimes for decades. Not because they want to, but because housing is scarce, expensive, and incredibly difficult to access.

The Long Road to Homeownership

On Pine Ridge, it can take years just to secure the land. Before anyone even thinks about a mortgage application, they first need a residential lease from the Tribe, a process that can stretch on for months, sometimes years, depending on land status and family history.

And even after the lease is approved, the challenges keep coming:

- Only one appraiser currently works on the reservation.
- The Tribe requires five-year leases, which automatically disqualify most conventional mortgage products.
- Every loan we do is in-house, designed to meet unique land and legal needs that mainstream lenders won't touch.
- Members often need down payment assistance, sometimes from multiple sources.
- We don't do "pre-approvals" because timing here doesn't work the way it does off-reservation, people are "mortgage-ready" only when the land, lease, and build plan finally align.

Since we launched mortgage lending in 2020, Lakota



Kiva Sam, a local teacher, was able to get into her first home thanks to Lakota FCU.

Federal Credit Union has averaged about five mortgage loans per year, and every single one has been new construction, modular, or mobile. Not one has been a standard purchase of an existing home. That tells you everything about our housing supply.

The People Behind the Paperwork

I often joke that I'm part mortgage lender, part financial educator, part counselor, but it's not really a joke. The process is heavy. It asks a lot of our members, emotionally and financially. By the time they sign closing papers, no one has done it alone.

And sometimes, the work becomes personal.

One of my favorite stories is about my old high school teacher, Kiva Sam, the woman who helped me write essays, push through tests, and believe college was possible for me. Years later, the roles reversed. I got to help her get into her first home.

She used three different down payment assistance programs, her own savings, and every bit of patience she had. Her house was built with accessible features including an outdoor ramp and a chair lift because she was caring for elders while preparing for life in her own space.

Why We Keep Going

People sometimes ask, "Only five loans a year, does that even make a difference?"

My answer: Each home changes an entire family tree.

A mortgage on Pine Ridge isn't just a financial tool. It's sovereignty in action. It's safety. It's permanence. It's the first time someone hangs photos because they know the walls belong to them.

Every loan is a victory over systems not built for us. Every set of keys is a story of persistence, culture, community, and love.

Housing here isn't just scarce. It's sacred.

And helping our people access it no matter how slow, complicated, and emotional as it is, will always be worth it.

Wóphila thánka, deep gratitude, to every member who lets me walk this journey with them. We are not just building houses. We are building futures. //

/inclusiv/

BUILDING RESILIENT COMMUNITIES:

Credit Unions and Cooperativas at the Core of Community Recovery.



JANUARY 28-29

San Juan, Puerto Rico



/inclusiv/

CONFERENCE



MAY 12-14, 2026

PORTLAND, OREGON

Standing strong, building forward.