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Credit Union Leaders Building Bridges in Indian Country

One year Strong: NACUC

Clearwater's Maria Valandra on Tribal Partnerships

Credit Union Profile: Newly Rebranded Haven Credit Union

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Native American Credit Union Coalition

ONE YEAR STRONG: **BUILDING BRIDGES ACROSS INDIAN COUNTRY AND THE CREDIT UNION MOVEMENT**

Members of the Native American Credit Union Coalition (NACUC).

By Diane Sandoval-Griego, founding member and board chair of the NACUC, corresponding Secretary, Inclusiv Board of Directors, Chief of Financial Empowerment, Guadalupe CU.



As the Native American Credit Union Coalition (NACUC) marks its first year, we reflect on what can happen when people come together with purpose, passion, and a commitment to serving communities that deserve greater financial access and opportunity.

Over the past year, NACUC has found its place in the credit union movement by creating connections, elevating Native voices, and helping credit unions better understand and engage with Tribal Nations, Pueblos, and Native communities. Many feel uncertain about serving Tribal communities, though most already do. Native people are already your members, neighbors, employees, and leaders.

NACUC was never created to encourage credit unions to serve only Native communities. Our goal is helping credit unions become more intentional about the relationships and opportunities that already exist within their fields of membership. The opportunities are clear: nationally, 12.2% of American Indian and Alaska Native households remain unbanked, nearly three times the national average of 4.2%. Yet today, only 10 credit unions nationwide are Native American Minority Depository Institutions (MDIs), and only 41 more carry an MDI designation where Native Americans are one of several minority groups represented. Across Indian Country, there are federally recognized Tribes as well as many state-recognized and unrecognized Native communities. Each is unique, yet many share common goals: economic opportunity, financial well-being, and thriving future generations.

These are goals the credit union movement is poised to advance. We are especially grateful to the credit unions that reached out early on, shared their experiences, and helped us think through both opportunities and challenges. Through those conversations, we discovered how much we have in common. Whether serving Native communities or rural communities more broadly, many credit unions face similar challenges related to access, geography, resources, and economic development.

The solutions will come not from working alone, but by working together.

In our first year, NACUC has connected individuals with



LEFT: Rene Salem, Leilani Harpole – Otoe Missouria Federal Credit Union, NACUC Board Treasurer and Diane Sandoval-Griego, NACUC board chair.

ABOVE: The peregrine falcon visited the NACUC planning session in Santa Fe.

credit unions, helped build relationships, hosted sharing circles, and created space for important conversations across Indian Country. We have brought together professionals with experience starting credit unions, supporting Native economic development, creating community impact, and advancing financial inclusion. Our members and board members are active, dedicated people who care deeply about the future of their communities and the credit union movement.

One of the greatest lessons came during our planning session when we visited a Taos Buffalo Ranch in New Mexico. Surrounded by the land, history, and spirit of community, we were reminded that meaningful work requires a shared vision, deep understanding, and trust. On another occasion, a peregrine falcon paid an unexpected visit during our discussions, a powerful reminder that when we think about the well-being of a community, everything is connected. Financial access, housing, small business development, culture, education, and community prosperity are not separate conversations. They are part of a larger whole.

NACUC is here to serve as a trusted partner that brings a holistic perspective. We do not claim to know every community, but we can help credit unions develop cultural awareness, strengthen relationships, and better understand the needs and aspirations of Native members. We listen, learn, and bring those insights forward so that partnerships can be built with dignity, respect, and authenticity.

One of the most promising opportunities emerging from our first year is our partnership with Inclusiv to expand the visibility of Tribal communities within the Financial Inclusion Data Analytics Platform (FIDAP). Through ongoing discussions with Inclusiv, we have explored ways to incorporate additional Tribal community data that can help credit unions better understand the populations they serve and identify opportunities to deepen their impact. FIDAP provides community development credit unions with powerful tools for impact measurement, strategic analytics, compliance reporting, geographic mapping, and portfolio analysis, allowing institutions to better visualize lending patterns, identify underserved populations, benchmark performance, and demonstrate community impact with meaningful data.

By incorporating Tribal community information into FIDAP, NACUC hopes to help credit unions more accurately identify Native populations within their fields of membership, better understand local needs, and recognize opportunities for outreach and partnership. This effort will also support NACUC's ability to identify banking deserts across Indian Country and connect credit unions with communities that have limited access to affordable and trusted financial services. When Native communities are visible in the data, they are more likely to be included in the conversations, strategies, and investments that drive economic opportunity and financial inclusion. Together, NACUC and Inclusiv are working to ensure that data becomes a bridge to stronger relationships, informed decision-making, and greater impact.

Inclusiv has helped elevate this effort, strengthen our collective impact, and create new opportunities to better understand and serve Native communities through data, collaboration, and shared learning.

We remain committed to strengthening relationships, sharing knowledge, and creating pathways for greater financial inclusion throughout Indian Country. The work ahead is significant, but so is the opportunity. Together, we can ensure that more Native families, entrepreneurs, and communities have access to the financial tools and resources they need to thrive.

We invite you to join us: look at your community data, explore your membership, and reach out with questions. To learn more about NACUC and explore partnership opportunities, connect with us. We would be honored to be part of your journey. //



MARIA VALANDRA IS PROUD TO CHAMPION ECONOMIC GROWTH FOR MONTANA'S TRIBAL COMMUNITIES

When Maria Valandra reflects on her career, she doesn't talk about personal achievement or accolades. She talks about progress for the people she serves.

As Vice President of Community Partnerships and Indigenous Strategy at Clearwater Credit Union, Maria is proud to champion economic growth for Montana's tribal communities. "I have been blessed to have positions that have allowed me to do this work," she says. I've been able to do work that I'm passionate about."

A career in finance wasn't always her plan. After she earned a business degree, a mentor told her about an administrative assistant opening in human resources at the bank where his wife worked. She got the job, and the rest is history. Like so many credit union leaders, "I just kind of fell into it." But her calling has followed her ever since.

"I've actually been doing this work my entire career," Maria says. She is a Cree with dual enrollment in Rocky Boy, Montana and Nekaneet First Nation where her mother is from. "For most of my career, I've been a tribal liaison with financial institutions. I just have a passion for working in what we call 'Indian country.'

She began her banking career in 1994. Clearwater, which she joined 3½ years ago, is her first credit union.

Maria arrived at Clearwater after the credit union began an internal education effort on serving Native communities better, led by a consultant from the Confederated Salish and Kootenai Tribes. His findings pointed to opportunities to get to know the population and deepen engagement. Clearwater needed someone to lead that work.

"I met the CEO, Jack Lawson, at a couple of meetings," Maria says. "They were thinking about starting an indigenous strategy, and I was looking for another position. The timing was right."

Building on the consultant's findings, Maria has drawn on Clearwater's values-based approach to launch several initiatives:

- **Growing Native talent:** Clearwater's mentorship and scholarship support for Native students is already building its own workforce. Both summer interns were hired onto staff.
- **Strengthening Morning Star Federal Credit Union:** Clearwater provides hands-on mentoring and technical support to this small, reservation-based credit union, covering financial education curriculum, philanthropy, operations and compliance, and strategic planning. Maria chairs Morning Star's supervisory committee, putting Clearwater's expertise directly into Morning Star's governance.
- **Investing in Native organizations:** Clearwater donates 5% of its net income every year, and 16% of that giving goes to Native organizations.
- **Building a stronger Native CDFI network:** Clearwater partners and collaborates with Native CDFIs across Montana, so the benefits reach well beyond its own membership.
- **Equipping members with financial skills:** Clearwater staff are certified in Oweesta's Building Native Communities curriculum, which comes from a native perspective, specifically tailored to teach financial education courses in native a communities.

Maria's work extends well past her own credit union. As a co-founder of the Native American Credit Union Coalition (NACUC), she is working to strengthen a very small field: only 10 credit unions in the country are Native-owned and operated. The coalition supports those institutions and offers technical assistance to anyone who wants to charter a new one. "It's a great group of ladies," she says.

She also serves on the Montana Native American Homeownership Coalition, where she sees opportunity to make progress on overcrowding and housing shortages, which are common on reservations.

At Clearwater, she is now researching Native lending organizations to partner with, convinced that direct or indirect impact is possible in car, home and small business loans, and even participation loans.

Her faith in the institution is clear. "They are truly a values-based organization. They care about individuals. They care about where people are in their life cycle. They meet members where they're at. It's not just a number," she says. "And the people are great, just real down-to-earth caring people, from the CEO all the way to anybody that I've met."

That faith is matched by optimism about the field. //



> **"When I first started out, there weren't a lot of financial institutions that were interested in Indian country," Maria says. "Now, fast-forward 30 years, there are a lot more financial institutions making loans, philanthropy, just getting involved more than in the past. So that's all positive."**

ABOVE: Clearwater Credit Union Brooks St. branch in Missoula, MT.

BELOW: Missoula, MT where several Clearwater branches reside.





SMALL BUSINESS FEATURE

First American
Your community credit union since 1962

SUPPORTING LOCAL BUSINESSES, STRENGTHENING COMMUNITIES: **FIRST AMERICAN CREDIT UNION'S COMMITMENT TO FINANCIAL INCLUSION**

Founded in 1962 as Navajo Land Credit Union, First American Credit Union has a history deeply connected to serving Native American communities.

ABOVE: AZ CU Week small business recognition: Jesus J and Shrina Castellanos of Castellanos Clean Pro Restoration; Randi Villarreal, Loan Officer and Julia Montoya, Director of Marketing of First American CU; Melissa Engstrom of Deadlift Coffee Shop; Doyle Johnson and Cliff Kinser of Al & Riley's Air Conditioning and Sheet Metal.

What began as a commitment to serving the Navajo community has grown into a broader mission to provide accessible financial services and support communities throughout Arizona and New Mexico.

Today, the credit union serves nearly 12,000 members and manages approximately $115 million in assets. It continues to serve the Navajo community through its Tse Bonito, New Mexico, branch, located near Window Rock, the capital of the Navajo Nation. Its presence has also expanded to other communities, including Sells, Arizona, on the Tohono O'odham Nation, and Casa Grande, serving members throughout Pinal County.

Continued investment in technology, digital banking, and expanded services allows First American to reach more people and make banking accessible wherever members are, while maintaining the personal service and local connections that have defined the credit union since its founding.

Supporting Small Businesses and the People Behind Them

Supporting local small businesses is an important part of how First American serves its communities. Services such as business checking, savings, and money market accounts, give business owners tools to manage their day-to-day finances at a financial institution that understands the value of investing locally.

First American also recognizes that behind every small business are people with financial goals of their own. The credit union works with business owners and employees to meet their personal banking needs, whether it's managing everyday finances, saving for a home, purchasing a vehicle, or building financial independence for the future.

Building Relationships Through Community Involvement

First American values opportunities to work alongside Native American communities and support their financial well-being. Its engagement takes many forms, including providing financial wellness education at elders' meetings, offering presentations for youth, and participating in informational events that help individuals and families build the knowledge and confidence to make informed financial decisions.

The credit union also works closely with the Tohono O'odham Nation to support the community's everyday banking needs. One example is its continued involvement with the Tohono O'odham Nation Rodeo & Fair, "O'odham Wapkial Ha-Tas," held each February. First American helps provide convenient financial services during the event by offering ATMs and check-cashing services for rodeo participants and winners.

Putting Community Support Into Action

First American's commitment doesn't stop at the branch. The credit union supports local businesses, recognizes their contributions, and connects them with the communities they serve. Two examples are its annual Pay It Forward initiative and participation in AZ48.

During Arizona Credit Union Week, First American brings its Pay It Forward efforts to life by purchasing products and services from local businesses and sharing them with community members. Most recently, the credit union sponsored more than $1,000 in coffee and beverages from community hub Deadlift Coffee in Casa Grande and Native American-owned and operated Bear Beans Coffee in Sells.

AZ48 is a program recognizing Arizona small businesses for their entrepreneurship, community involvement, and positive local impact. Awardees received valuable resources, including a new laptop made possible through sponsors. Others nominated by First American, include Al & Riley's Air Conditioning and Sheet Metal, Castellanos CleanPro & Restoration, Air Assurance, and The Box – each representing different parts of the local economy.

When Local Businesses Succeed, Communities Benefit

Small businesses create local jobs, support families, provide essential services, and often give back to the same organizations and causes that make their communities special.

As First American CEO Phil Peters explains, **"Being a community credit union means supporting the people and businesses that make our communities great. When local businesses succeed, everyone benefits."**

Ultimately, First American's approach comes down to relationships. Its employees live and work in the same communities as the people they serve. They've been there when members opened their first business account and have celebrated alongside them as their businesses expanded. First American is proud of where it started and remains committed to supporting the rural, Native American, and underserved communities that have always been at the heart of its work. //

FINANCIAL INCLUSION

AT LAKOTA FCU, FINANCIAL EDUCATION STARTS WITH A $5 ACCOUNT AND REACHING MULTIPLE GENERATIONS

In Kyle, South Dakota, a partnership between a credit union and a Native CDFI is helping Native American parents build financial stability, one account, one class, and one job at a time.

Lakota Federal Credit Union is the only financial institution on the Pine Ridge Indian Reservations, and the nearest bank is 45 minutes away. Lakota Federal Credit Union also serves the Rosebud Reservation as well. Through a financial education partnership with the Family and Child Education (FACE) program, the credit union is showing what it looks like when a financial institution is part of the community it serves.

FACE is a Native American family support program that provides "targeted resources and services that meet the unique needs of each community while integrating local language and culture." It offers family enrichment, pre-kindergarten and adult education across 53 Native American communities nationwide. Lakota Federal Credit Union works with several local FACE sites: Little Wound School, Crazy Horse School, American Horse School and St. Francis Indian School.

A partnership built to last

The financial education work is a collaboration between the credit union and Lakota Funds, a 40-year-old economic development Native CDFI offering lending, asset development, workforce development and partnerships. The two organizations are closely tied. Lakota Funds Executive Director Tawney Brunsch sits on the credit union's board and was integral to its formation in 2012.





The division of labor is simple. "Lakota Federal Credit Union provides all the accounts associated with the FACE Program on behalf of Lakota Funds; we provide accounts for their match savings, the youth accounts, and their parent/guardian's accounts. So, it's $5 to open an account here. Lakota Funds provides the funds to make those accounts," explained Lexxi Hunter, the credit union's Mortgage Loan Officer.

FACE offers home-based and school-based options for young parents. Catalina Rodriguez, the credit union's Collection Specialist, describes the home-based program as teaching "parents how to parent in a financial way" through trainings and assessments. The school-based program focuses on parents with older children and helps them prepare for the future.

"They focus on the parents' trying to start jobs, going to school to get their high school education or GED, and whatever else they need to do. We stand as a guide for the parents to get on their feet while still being able







TOP LEFT: FACE program workshops.

TOP RIGHT: Lexxi Hunter, Mortgage Loan Officer.

BOTTOM RIGHT: Catalina Rodriguez, Collection Specialist.

BOTTOM LEFT & CENTER: FACE program workshops.

RIGHT: Catalina Rodriguez & Lexxi Hunter at their Lakota FCU branch in Kyle, SD.





to bring their child with them." Catalina said.

Incentives encourage parents to keep attending, including help finding employment. For one client, that made all the difference.

"He had a hard time being sober. He had no income… But he became a part of the FACE program and his kids started going to school," Catalina recalled. Program staff told him that if he could pass a drug test and a background check, they would help him complete a job application. "He later started working at the school as a sub teacher. Now he has a full contract with a school and is doing well. That's exactly what we're looking for – the parents to become financially stable. It is nice to see him doing better for him and his family."

Transportation is another challenge on the reservations, and many residents don't have bank accounts, which puts buying a car even further out of reach. The credit union's Car Buyer 101 class addresses both problems.

"We dive into showing them the loan application and how to fill it out. We show them how to navigate different websites that are selling vehicles and let them pick out their dream vehicle. We do an example with them to show them how it would look if they were to purchase that car. We teach them about loan terms, interest rates, and even the definition of equity. We let them practice how to shop for a car while teaching them what to avoid, like high interest rates, or payments they are unable to afford." said Lexxi.

Because many families on the reservations share homes with extended relatives, what parents learn in FACE reaches multiple generations. Lexxi and Catalina say the program works because the community is close-knit.

"I just think that because we're such a small community, we all know each other. We're very close to one another. It's easier to work with our clients, so we have that to our advantage…9 out of 10 people that walk into our lobby, we know them. We're probably related to them; they are our friends; or maybe, we've gone to school with them," said Lexxi. //

CEO SPOTLIGHT

BRINGING CREDIT UNION SERVICES TO INDIAN COUNTRY IS NO EASY TASK BUT SHAYNA FERGUSON IS MAKING IT HAPPEN



When Shayna Ferguson talks about serving the families of the Pine Ridge Reservation, she doesn't refer to branches. She talks about showing up. **"We want to be able to serve you the best we can, and if that means us going to your community once a month, twice a month, three times a month, we're going to be there,"** she said.



That commitment earned Ferguson, Manager/CEO of Lakota Federal Credit Union (LFCU), the 2026 Annie Vamper Helping Hands Award at Inclusiv's 2026 Conference in Portland, Oregon. The award is Inclusiv's highest honor, which recognizes individuals who make extraordinary contributions to advancing the mission of community development credit unions.



A community once cut off

Lakota Federal Credit Union, based in Kyle, South Dakota, is the only federally insured financial institution located on the Pine Ridge Indian Reservation. Before it opened, many residents lived in a banking desert, with the nearest financial institutions 40 to 50 miles away and an estimated 60% of reservation residents unbanked.





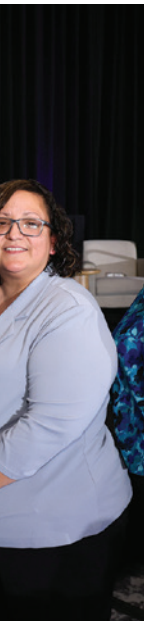
TOP LEFT: Shayna giving her Annie Vamper Helping Hands Awards acceptance speech at Inclusiv Conference 2026.

MIDDLE: Shayna with Lakota FCU colleague Lexxi Hunter.

BOTTOM: 2026 Annie Vamper awardees Diane Sandoval-Griego and Winona Nava with Cathie Mahon, Helen Mickel.

ABOVE: Shayna's Annie Vamper Helping Hands Award.





Leading from within

Ferguson, a member of the Oglala Sioux Tribe, came into the work almost by accident. She was commuting 45 minutes to another job when she heard a credit union was being started on the reservation. She asked questions, and her curiosity led to her recruitment by Lakota Funds, the Native CDFI that sponsored the credit union. She was LFCU's first Member and when the doors opened in 2012. What she expected to be a short-term job in the early days became a calling and a career. She moved up ranks and became LFCU's manager/CEO in 2016. She is also a co-founding member of the Native American Credit Union Coalition.

Stepping into the role of Manager at Lakota Federal Credit Union was not without its challenges. In 2016, the credit union was facing significant difficulties, with an uncertain direction and an unclear future. Despite these obstacles, she remained committed to the credit union's mission and the members it served. "We pushed through because we knew what we could do and how we could help our membership," she reflected. ""We continued moving forward, and today, we are proud of the success we have achieved as a Native credit union."

A goal for the next decade

That growth continues.

Under her leadership and dedicated staff, Lakota Federal Credit Union has helped thousands of members gain access to financial services, with many opening a savings account for the first time in their lives. Today the credit union serves 4,248 members.

The credit union has continued to expand its outreach through community-focused initiatives, including mobile banking services that provide convenient financial access to reservation communities.

The LFCU Mobile Branch allows Lakota Federal Credit Union to extend its services throughout the Rosebud Reservation, home to the Sicangu Lakota people. By bringing banking services directly into the communities it serves, the credit union helps reduce transportation barriers and ensures that residents have greater access to convenient, reliable financial services. This initiative reflects LFCU's commitment to serving the Lakota people, strengthening community relationships, and promoting financial inclusion throughout the reservation.

In her acceptance speech, Ferguson also spoke about the opportunities too many Native families have gone without. "Native American families sometimes don't have the opportunities, but we're going to make sure they're going to have it, right? . . . By my goals here in 10 years, I would like to see all Native communities get what most everybody else can get with credit union services. We can all do this." //

CREDIT UNION PROFILE

FROM VETERANS TO TRIBAL NATIONS: **HAVEN CREDIT UNION'S PATH TO SERVING NATIVE COMMUNITIES**





What could spark a once veteran-focused credit union in Utah to begin serving Native American reservations in Southern California? It all makes sense when you dig a little deeper.

We spoke with Haven Credit Union President and CEO Jake Bowman about this credit union's nearly 75-year journey and name change that further solidifies and more clearly illustrates the credit union's mission.

Previously called American United Federal Credit Union until November 16, 2026, Haven's focus on veterans was a natural bridge into serving Native American communities. The credit union's tribal relationship in California began in 2009 (predating Bowman's tenure) eventually growing into more native serving branches, mainly by building strong relationships through word of mouth. These branches were branded as First Californian Credit Union, as a division of American United. The new name "Haven Credit Union" aims to unite the brand. The branches are as follows:

- **Morongo**: since 2009, serves members of the Morongo Band of Mission Indians, their families, and employees, in Cabazon, CA
- **Soboba:** since 2018, serves members of the Soboba Band of Luiseno Indians, their families, and employees, in San Jacinto, CA
- **Twenty-Nine Palms:** since 2019, serves Twenty-Nine Palms Band of Mission Indians, their families, and employees, in Twenty-Nine Palms reservation and Coachella, CA
- **Torres Martinez:** Since 2026, serves members of the Torres Martinez Desert Cahuilla Indians, their families, and employees, in Thermal, CA





HAVEN
CREDIT UNION

TOP:
Employees celebrate the unveiling of Haven Credit Union's new identity during We Help! Day in October 2026.

MIDDLE:
Haven Credit Union's mobile branch, keeping its promise to "Meet you where you are".

BOTTOM:
Jake Bowman, President and Chief Executive Officer, Haven Credit Union.





President and CEO Jake Bowman, who spent much of his career in the U.S. Department of Veterans Affairs explains, "The connection for us was Native Americans, per capita, serve at a higher rate than any other population in the armed services. So it was a really natural extension of our mission for us to start serving them."

Being frequently located in remote locations that mainstream financial institutions often won't serve has left many of these communities disenfranchised and underserved. Even in areas where tribal nations have large gaming and casino operations, the corporation may be served but individual members are often sidelined.

"Historically, we've heard stories of auto dealers lining up outside reservations offering high-interest loans. More recently, it's been pawn shops and payday lenders with interest rates that are in the triple digits."

Bowman also cites an understandable lack of trust for institutions as another major barrier, but Haven takes careful consideration and effort in earning it from members in its various reservation branches.

"We found it's best to start by listening, understanding what these groups need, and hear it directly from the leadership, the councils, and individual members. And then build our products, our services, and our staffing around the need of that particular community."

He added, "As a credit union, our job is to return value to our members. That can be in the form of capital, or new branches or technology. It can also be in the form of a better rate on your loan or a dividend. And that's something we found that helps those members. It's about affordability. It's about being able to accomplish their goals in life more accessibly."

Haven Credit Union continues to embrace its longstanding mission, "We Help When Others Won't", while its new tagline, "Meet you where you are." captures much of the same spirit.

"We look beyond the reasons to say no, beyond the credit score, beyond the geography and the vocation or whatever someone does and wherever they came from. However they got to us, it's the person in front of us that we want to help."

Whether it's helping members behind on mortgage payments get approved for a loan by evaluating criteria beyond delinquency; helping families finance funeral expenses; or a second opportunity for vehicle financing – Haven measures success by the difference made on members' lives, not the number of new branches.

Looking into the future, Haven has its sights in its own backyard and beyond. The credit union is working to develop relationships with tribal nations in Utah, along with councils in other states.

To other credit unions looking to serve a new market or population, Bowman says, "It's about finding people who don't have access to financial resources and delivering those in a unique way that stays true to the credit union spirit and that institution's mission. You know, back to the philosophy of our whole industry: people helping people." //

Q&A with Samira Salem of the NACUC



Samira Salem who most recently worked for America's Credit Union as Vice President Culture and Belonging, was recently named Interim Executive Director of the Native American Credit Union Coalition. We spoke to her about her goals for the organization formed in 2024.

How has your lived experience led you to become involved with the Native American credit union movement?

My parents were immigrants from Guatemala and Egypt. Growing up, I was exposed to the deepest poverty, social and economic inequality, exclusion, and injustice. While I do not have the lived experience as a Native American, I learned that the Latino and Native American identities are deeply intertwined. They share histories of land colonization and mutual support. I personally carry indigenous ancestry that is Xinca and Maya woven into my Latinidad.

When I spoke with Helel Mickel, who, along with her staff at Tongass FCU, was dreaming of creating a space for Native American professionals to build community, and through that, to address financial inclusion in Indian country—I was like, "I'm all in."

What does serving as Interim Executive Director mean to you personally?

It means everything. This work is personal. I get to advance financial inclusion in Indian country, which I am passionate about.

The need is real. There was an FDIC survey from 2023 that shows 12 percent of Native households were unbanked, compared to two percent of white households.

The opportunity is much bigger: there are more than 800 credit unions within 10 miles of tribal land. However, being near does not mean that you are serving. At NACUC, we are trying to bridge the gap by sharing what is working and by offering professional development.

What are some of the biggest financial challenges facing Native communities today, and how are credit unions helping address them?

I point to three challenges: access, income, and homeownership.

Access: Distance is part of this issue. One study found that tribal communities are on average 12 miles from their nearest branch or ATM, and some are over 70 miles. Income: Native women working full-time, year-round earn 59 cents for every dollar earned by white men. More than half of these women are the sole or primary breadwinners for their families.

Homeownership: We have numbers from 2019 data that tell us that about 51 percent of Native Americans own homes versus 73 percent for white households. A family can wait years for a residential lease from a tribe, and on the reservation often there is only one appraiser.

What are credit unions bringing? It's local trust, flexibility, knowledge, and cultural relevance in creating products, processes, and methods that get it and respond.

The concept of economic sovereignty is often discussed in Native communities. What does economic sovereignty mean in practice, and how do credit unions contribute to that goal?

Economic sovereignty is the ability of a community to make its own financial decisions, build wealth locally, and build financial stability on their own terms. In practice, it looks like a family building credit; it looks like buying a reliable car or saving for the future.

Credit unions contribute because of how they are built: we are member-owned, locally governed. Decisions are shaped by the people we are serving.

What opportunities do you see for strengthening partnerships between Native credit unions and the broader credit union movement?

The biggest opportunity is to move the idea from supporting Native credit unions to partnering with them. First, helping new and small Native-serving credit unions get started and grow. Clearwater Credit Union in Montana is a really good model. It spent time with the Northern Cheyenne community training staff, helping to develop policies, and being on site early as the Morning Star Federal Credit Union was opening.

Second, shared learning. We do sharing circles on a quarterly basis. We are doing campfire chats where we are putting Native-serving credit union professionals and allies in the same room to share their stories of what's working. The learning goes both ways.

Third, we want to widen the circle even beyond credit unions. There are Native-CDFIs and investors that partner with them.

Fourth is representation. We want Native leaders to have seats at the table where the credit union movement is making decisions, on panels, boards, and committees.

What goals or priorities are at the top of NACUC's agenda over the next year?

Our founding vision is for every tribal nation to have a credit union serving its members. Over the next year, we want to move toward that direction. We are launching our Membership and Supporting Donors Programs this quarter.

Second, we are also reaching beyond credit unions that are already Native serving to credit unions with tribal nations in their field of membership that are not already serving them.

Third, we want to create programs that make our membership truly valuable. Yes, that means our monthly gatherings: our campfire chats and sharing circles, but we also want to create opportunities for professional development, for building pipelines for Native talent.

We want to build a sustainable foundation for the Coalition. We are a young Coalition. We were formed in 2024, and we were incorporated in Alaska earlier this fall. We are now pursuing our 501(c) 3. We feel like we can do so much. This is just the beginning for us. //



RIGHT: Rolling Rez, a mobile bank bringing basic banking access to Native artists.

BELOW: NACUC friends and family.

**The interview was edited for length. Full interview at Inclusiv.org/our-stories*



/ inclusiv™ /

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Opportunity for All:
Financial Inclusion for a Resilient Future

