

AN INVESTMENT IN OUR COMMUNITY...

Our request -- Can you help us build our program that provides financial services to under-served Native American and low income families in our service area? We're seeking one-time contributions to help support our Community Development Financial Institute (CDFI) initiative through our CDFI certification process, after which we expect to be eligible to apply for US Treasury Dept. sustaining funds.

What we do – We provide basic financial literacy, credit coaching, down payments assistance, and personal and business loans to clients who are either unbanked or unable to qualify for traditional financial products.

Benefits -- We serve the residents of the Winnebago reservation and all of Thurston County in northeastern Nebraska. We also serve tribal members living off the reservation, primarily in Dakota County, Nebraska and Woodbury County, Iowa. **Our financial services provide benefit to local financial institutions, businesses, and other community stakeholders** by:

In the past year we provided over \$100,000 in small loans to local businesses. We helped 7 families build new homes on the reservation by providing \$330,000 in down payment assistance. We provided personal loans to 19 households and have a comparable number of additional loan applicants in the pipeline.

- Increasing the financial literacy for traditionally under-banked populations, making them more likely to seek (and qualify for) traditional banking services, utility services, and credit purchases
- Establishing and/or improving the credit rating of households who currently may not qualify for mortgages, auto loans, and other mainstream lending products
- Supporting entrepreneurs and small local businesses who in turn seek commercial loans for expansion, establish business banking services, and who rely on local vendors for supplies and services
- Providing capital to assist home buyers and home builders with a ripple-effect benefit to mortgagers, insurers, closing agents, building supply vendor, utility providers, and others



"Path of Life" – Laurie Whitehawk

How you can help -- We need contributions to sustain our programming between January and September of 2016.* **Please consider making a one-time contribution to support this vital community initiative!** HCCDC is a 501c(3) non-profit so your contribution is fully tax-deductible. We will provide an IRS contribution letter confirming your gift. Donors will also be recognized on our electronic monthly newsletter and on our website at www.hccdc.org.

*** Please make checks payable to: HCCDC
Mail to: 509 HoChunk Plaza N;
Winnebago, NE 68071**

Thank you for investing in our community!