



The Saginaw Chippewa Indian Tribe of Michigan
 7070 East Broadway, Mt. Pleasant, MI48858
 Phone: 989-775-4040 * 1-800-225-8172

LOAN APPLICATION

Applicant Name First/Last (Please Print):		Maiden Name:	Date of Birth:
Mailing Address:			Phone Number:
City:	State:	Zip Code:	Social Security #:
Tribal Membership Number: (Must be an enrolled, eligible SCIT Tribal Member to apply.)			
List amount of Loan Request:		Please Check One: <input type="checkbox"/> Mail <input type="checkbox"/> Pick Up	
Co-Signer Name First/Last (Please Print):		Maiden Name:	Date of Birth:
Mailing Address:			Phone Number:
City:	State:	Zip Code:	Social Security #:
Tribal Membership Number: (Must be an enrolled, eligible SCIT Tribal Member to apply.)			

- Loans are available to tribal members of the Saginaw Chippewa Indian Tribe of Michigan, eighteen years of age and over actively receiving Per Capita payments.
- Any tribal member loan applications executed by a POA must have a co-signer to be eligible to receive a loan. The POA cannot act as the co-signer on the same loan application for which he/she is serving as POA. The co-signer must meet all of the same requirements as the loan applicant, except that the co-signer may have an out-standing tribal member loan in his/her own name at the time he/she acts as co-signer on another member's loan application. A tribal member may act as a co-signer on not more than one tribal member loan application at any given time. In the event the original loan applicants' per capita payment are eliminated or reduced to an amount that doesn't cover all of the Tribal member's obligations, deductions will be made from the co-signer's per capita payments in the amount to make the minimum bi-weekly payment on the loan. The co-signer will be given Notice not less than 10 (ten) business days before the first deduction is made from the co-signer's per capita payments.
- A Tribal Member applicant for a loan who is incarcerated without a conviction and who has not appointed a POA is required to have a co-signer to be eligible for a loan. The co-signer must meet the requirements of Paragraph 2.
- Tribal member loans are not available to any Tribal Member during his or her incarceration, jail or imprisonment as a result of a plea, plea bargain, or conviction in any court of competent jurisdiction. The undersigned Applicant or P.O.A. hereby states and represents that the applicant Tribal Member is not so incarcerated, jailed or imprisoned. The undersigned Applicant or P.O.A. understands and agrees that a finding by the Tribe that the Tribal member Applicant was incarcerated, jailed or imprisoned when this application was submitted may result in legal action including but limited to action for immediate return of entire loan amount.
- Tribal Member loans are not available to any Tribal Member while such Tribal Member is the subject of a disenrollment proceeding at the Office of Administrative Hearings, Tribal Community Court or Tribal Appellate Court
- Tribal members who are the subject of a review by the Enrollment Department for possible disenrollment proceedings, including those members whose membership is being reviewed for possible referral and consolidation with reopened OAH disenrollment cases, do not qualify for a loan. Such members may qualify, contingent on meeting all other loan requirements, at the conclusion of the Enrollment Department's review unless they are the subject of a disenrollment proceeding.
- Effective April 1, 2016, the maximum SCIT Tribal Member loan amount is \$10,000.00. All loans will be subject to an application fee of 5%to 7%.
- The applicant must agree to pay the loan in full via bi-weekly deductions from per capita payments. The minimum bi-weekly payment depends on your loan amount. See guidelines for fee and payment table.
- Two pieces of photo identification are required at the time of review. One must be a Tribal ID Card. If the Application is being executed by a POA, the POA must provide a copy of the POA Appointment and one piece of photo ID; the cosigner must provide two pieces of photo ID, one of which must be a Tribal ID Card.
- Loan repayment CAN NOT be stopped until loan is paid in full.
- Upon approval of loan, your loan may take 5 to 10 working days to be completely processed from date of approval.
- The signatures on all loan applications submitted by U.S.MAIL **must be NOTARIZED** (Include copy of ID's)



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I authorize the Saginaw Chippewa Indian Tribe of Michigan to deduct from my Per Capita payments, the sum of \$ _____ bi-weekly, to begin immediately. Deductions shall continue in amounts no less than the minimum payment amount and will not be suspended for any reason until the loan has been repaid in full. If my Per Capita payments with the Saginaw Chippewa Indian Tribe of Michigan cease for any reason or if I become ineligible to receive sufficient funds to allow for such deduction for any period of time, the loan payments shall be deducted from my wages. I understand if I relinquish my membership in the Saginaw Chippewa Indian Tribe of Michigan and I have an outstanding Tribal Member loan, the full amount outstanding loan balance at the time of my relinquishment becomes due immediately. If I fail to repay the outstanding balance I understand the Tribe may take any measures necessary, up to and including litigation to recover the amount owed to the Tribe. I agree to file my annual report no later than May 4th of each year. (bi-weekly= every two weeks)

Applicant's Signature	Date
Applicant's Power of Attorney (If Applicable)	Date
Co-Signer acknowledges and accepts the obligations outlined herein.	
Co-Signer Signature	Date

Notarization

Subscribed and Sworn to before me by _____ Print Applicant's or POA Name above	Of	Loan Applicant or Power of Attorney, on this _____ day 20____
Notary Public My Commission Expires		
Subscribed and Sworn to before me by _____ Print Co-Signer's Name above	Of	Loan Applicant or Power of Attorney, on this _____ day 20____
Notary Public My Commission Expires		

In the event of a member's death, the Per Capita Department will verify whether the member had an outstanding loan balance. If the member had a balance owed on a tribal loan, any and all funds still owed to the member's estate from Per Capita will be applied to the loan balance. Any remaining funds owed to the members' estate from Per Capita, beyond the repayment of a tribal loan, will be in the form of a check (no direct deposits) and held in the Per Capita Department until a legal document appointing a personal representative or executor for the tribal member's estate is received.