

HOPI CREDIT ASSOCIATION

A Native Community Development Financial Institution (CDFI)

December 2020

New Face to Hopi Credit Association Building

The Hopi Credit Association (HCA) had undergone some construction in mid-August with completion in September. A ramp as well as a reception area with a service window was built for the safety and convenience of our customers. With the COVID-19 pandemic we have been facing, necessary changes had to be considered.

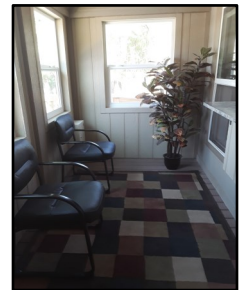
Adhering to Hopi Tribal Executive Orders, HCA had reopened for in person business on Monday, October 12, 2020 and had to cease in person services once again on November 16, 2020. Although we are not able to conduct in person business just yet, HCA continues to remain open with full services, loans and financial education via email, telephone, and fax. Office hours are from 8:00 a.m. - 3:00 p.m., Monday through Friday per the most recent executive order. We remain committed to keeping our employees and customers safe, healthy, and informed. If you have any questions, would like to apply for a loan or utilize our financial education services please contact us at 928-738-2205.



"For Hopi, By Hopi"



Ramp/Stairs and Reception Area



Board of Directors

Vaughn Sieweumtewa

King Honani Sr.

Shawn Namoki Sr.

Belma Navakuku

Randy Poleahla

Staff

Alissa Charley

Josephine Lomahaptewa

Lynnora Mahle-Talayumtewa

Greetings.

This year proved to be a challenging one. Most organizations faced many obstacles trying to provide services to their clients, Hopi Credit Association included.

From adjusting to working from home and learning new technology we managed to make it through the year. With every challenge comes new lessons learned and a push to try and improve services for our Hopi people.

This year gave us that push to finally implement online account information and telephone/online payment options. We are pleased to announce Borrowers View Central for our clients, please read more about how to access this service in this newsletter.

Hopi Credit Association created a Small Business Emergency Loan with a low interest rate and 6 month deferred first payment in response to the needs of our small business community during this time of uncertainty. We were also able to implement a payment deferment option for clients experiencing hardships because of the COVID-19 pandemic.

Many opportunities were made available for grant funding. Hopi Credit Association is pleased to announce that we are the recipient of the 2020 Native Community Development Funds Institution Technical Assistance Grant, this grant will help staff and board develop needed strategizing to help better serve our community. We also received a grant from Oweesta and the NDN Collective to develop a more interactive website, marketing strategies, and provide a support network for our small businesses. The Hopi Tribe Cares Act funding was also instrumental in providing the reception area for our office as well as needed equipment, software, and personal protection supplies for our organization. We look forward to beginning all these new projects in the new year!

Along with service and physical changes, we had change among staff. We are pleased to welcome a new staff member, Lynnora Mahle-Talayumptewa as our Accountant. Our previous Accountant, Theresa Lucero has moved on to other opportunities and we wish her well in her future endeavors.

Although we did not get to hold our Annual Membership Meeting this year for the safety of everyone, we hope to hold our annual meeting next year, possibly virtually. Look out for announcements in the new year.

Our community has been hit hard this year, we pray that the new year is a better one and wish everyone a safe and Happy New Year.

Hopi Credit Association Board and Staff



Collections

We understand the hardships caused by the COVID-19 pandemic this year. If you have been impacted financially, please do not hesitate to call to discuss your account.

We offer a variety of options to keep your account on track as well as budgeting and credit tips that can help you get through this time of need.

Mission Statement

“To enhance the quality of life by providing lending, financial education, and training opportunities for our Hopi Senom to become informed consumers”

In need of a workspace, new laptop or basic school essentials?
Let Hopi Credit help.




Apply today for a Personal Loan

Max loan amount up to \$5,000

Interest rate 10-18%
(based on credit history)

Eligibility requirements:

- * Primary applicant must be enrolled with the Hopi Tribe
- * Must reside on the Hopi reservation full time
- * Must have reliable income



HOPi CREDIT ASSOCIATION
PO Box 1259
Keams Canyon, AZ 86034

Call (928) 738-2205 for an application or go online
@ www.hopi-nsn.gov/hopi-credit-association

Made with PosterMyWall.com

New Services!

Online Access

Customers are now able to make online payments or view their balance by logging onto www.borrowersviewcentral.com. You will be prompted for a company ID, user ID, and PIN. Every new loan will be provided this information. If you did not receive this information, please contact us so that we may assist you.

Phone Payments

Payments over the phone can also be made with debit cards.

Both online and phone payments may be made by debit card only.

Annual Membership Meeting

Our annual membership meeting was scheduled to take place on March 18, 2020 at the Hopi Day School gymnasium.

Due to the Covid-19 pandemic, the meeting had to be postponed until 2021.

We will notify members when plans have been made for the 2021 Annual Membership Meeting.

“Do good in this world. We are all in this together”

Financial Education

Hopi Credit Association provides financial education services for the Hopi Reservation. Financial education consists of either group or one on one consultation regarding money management such as budgeting, learning about or how to improve credit, home purchase, identity theft, etc.

We offer a variety of curriculum and have also recently partnered with Susan Sekaquaptewa of the U of A extension to co-teach the curriculum she offers as part of their program.

Hopi Credit Association was unable to provide in person financial education classes for 2020.

We plan to provide classes in 2021 via zoom and hopefully in person by the end of the year. Look out for the schedule. If you would like to schedule one on one consultation via phone or zoom, please call the office to set up an appointment.



Hopi Credit Association

is pleased to announce..

Small Business Emergency Loans
for businesses impacted by the pandemic
Up to \$2,500/First payment deferred up to 6 months
Special Low Interest Rate
Call today for more information! *(for a limited time)*



Shareholders

We are currently updating our shareholder listing. If you are an HCA member, contact our office so that we may update the following info: phone number, postal address, email address, and village affiliation.



CHANGE OF ADDRESS, EMAIL, PHONE

An attempt is also being made to locate family members of the following shareholders listed below:

1. Lloyd Ami Sr.
2. Angela Benoist
3. Doris & Albert Bilagody
4. Branyon Claw
5. Phillip Collateta
6. Jack Cooka
7. Bernard & Alice Dawahoya
8. Deanna Etnire
9. Elfreda Holmes
10. Thorden Holmes
11. Perry Honani Sr.
12. Phillip Honanie
13. Jerry Honawa
14. Arthur R. Honie
15. John Honie Sr.
16. Mary Howato
17. Theoria Howato
18. Donald Humetewa
19. Palmer Jenkins
20. Valjean Joshevama
21. Kathleen Kahe
22. Phyllis Kelhoyouma
23. Kenneth Kewenvoyouma
24. Sarah Koinva
25. Jaylene Kuwunvana
26. Madeline Lamson
27. Murray Leslie
28. Loren Lomayaktewa
29. Eugene Mahkewa
30. Daisy & Vernon Mansfield
31. Arnold Masawistewa
32. Samuel Masayumtewa
33. Herbert Nahpi Jr.
34. Dorcie Namoki
35. Lawrence Namoki
36. Melvina Navasie
37. Marnette Numkena
38. Peter Nuvamsa Jr.
39. Waylon Pahona Sr.
40. Kenneth & Lorena Pavenyouma
41. Darrell Pooyouma
42. Melvin Pooyouma
43. Lydia Poseyesva
44. Michael Puhuyaoma
45. Raymond & Lorena Puhuyesva
46. Wilma Puhuyesva
47. Harvey Quanimptewa
48. Gene Seckletstewa
49. Raleigh Seeyouma
50. Myron Sekakuku
51. Sidney Sekakuku Jr.
52. Phillip Sekaquaptewa
53. Douglas Shupla
54. Gary Shupla
55. Vernon Sieweyumtewa
56. Garrett Silas
57. Wilburt & Rose Talashoma
58. Wayne Taylor Sr.
59. Richard Tewayguna
60. Hansen & Elizabeth Tootsie
61. Laura Torivio
62. Aaron Wadsworth
63. Ted & Bertha Wadsworth
64. Winifred Wadsworth
65. Remolda William
66. Benedict Youvella
67. Jerry Youyetewa
68. Faron Yowytewa

**NOTICE
REQUEST FOR PROPOSAL
CUSTODIAL & GENERAL MAINTENANCE
SERVICE**

The Hopi Credit Association (HCA) is seeking a qualified individual for custodial & general maintenance of our business office and surrounding grounds located in Keams Canyon, AZ.

Proposals will be accepted by email or mail.



How to Reach Us:

**Hopi Credit Association
P.O. Box 1259
Keams Canyon, AZ 86034**

Phone: (928) 738-2205 **Fax:** (928) 738-5633

Location: Main Street, Space KC-53 (past fire station)
in Keams Canyon

Limited office hours: 8:00 a.m to 3:00 p.m.
(excluding holidays)

Services are available by email, fax, and postal mail. Payments may be made online, by telephone or postal mail. Drop box is now available.