



**NCFS**  
NIXYÁAWII COMMUNITY  
FINANCIAL SERVICES

## Frequently Asked Questions NCFS Consumer Loan Portfolio

**Overview:** The Nixyáawii Community Financial Services (NCFS) is an independent financial institution operating on the Umatilla Indian Reservation located in the Coyote Business Park.

**What does NCFS CDFI do?** The NCFS administers consumer loans that the Tribal Credit Program historically offered for many years.

**Electronic Loan Applications:** We offer on-line loan applications click the button “Loan Application” on the top of our NCFS website, [www.nixyaawii-cdfi.org](http://www.nixyaawii-cdfi.org).

**Eligibility requirements:** Complete application; Tribal member over the age of 18; individual is not incapacitated; current or previous loan in good standing; \$1,800 in new monies available.

### Consumer Loan Tiers –

**Tier 1 - \$500-\$4,000:** No employment or income requirements with Tribal Quarterly General Welfare Assistance (TQGWA) assignment only. Tier 1 is also the maximum amount for anyone outside of Umatilla County.

**Tier 2 - \$4,001-\$8,000:** Requires \$25,000 annual income and 12 months current and continuous employment. Continuous employment is verifiable employment with no break longer than 30 days.

**Tier 3 - \$8,001-\$12,000:** Requires \$35,000 annual income and 24 months of current and continuous full-time employment.

**Making a Payment:** We offer a few options for making payments to NCFS. Firstly, we offer availability to drop off checks, cash, or money orders. These can be dropped in the drive-thru payment box or in the office during office hours. Secondly, online with a **Debit Card** see “Make Payment” on our website homepage, [www.nixyaawii-cdfi.org](http://www.nixyaawii-cdfi.org). Please keep in mind that **Debit Card processing fee will be assessed and displayed prior to submitting the transaction.**

**Loan Portal:** You can see your actual loan in real time from our “Loan Portal” button at the top of our NCFS website, [www.nixyaawii-cdfi.org](http://www.nixyaawii-cdfi.org). This portal is separate from our loan application and will require a separate login. Once you are signed up for a profile our lending team will connect your loan and you can see all the activity on your loan online.

NCFS Lending Team

Phone Number: (541) 304-2387

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