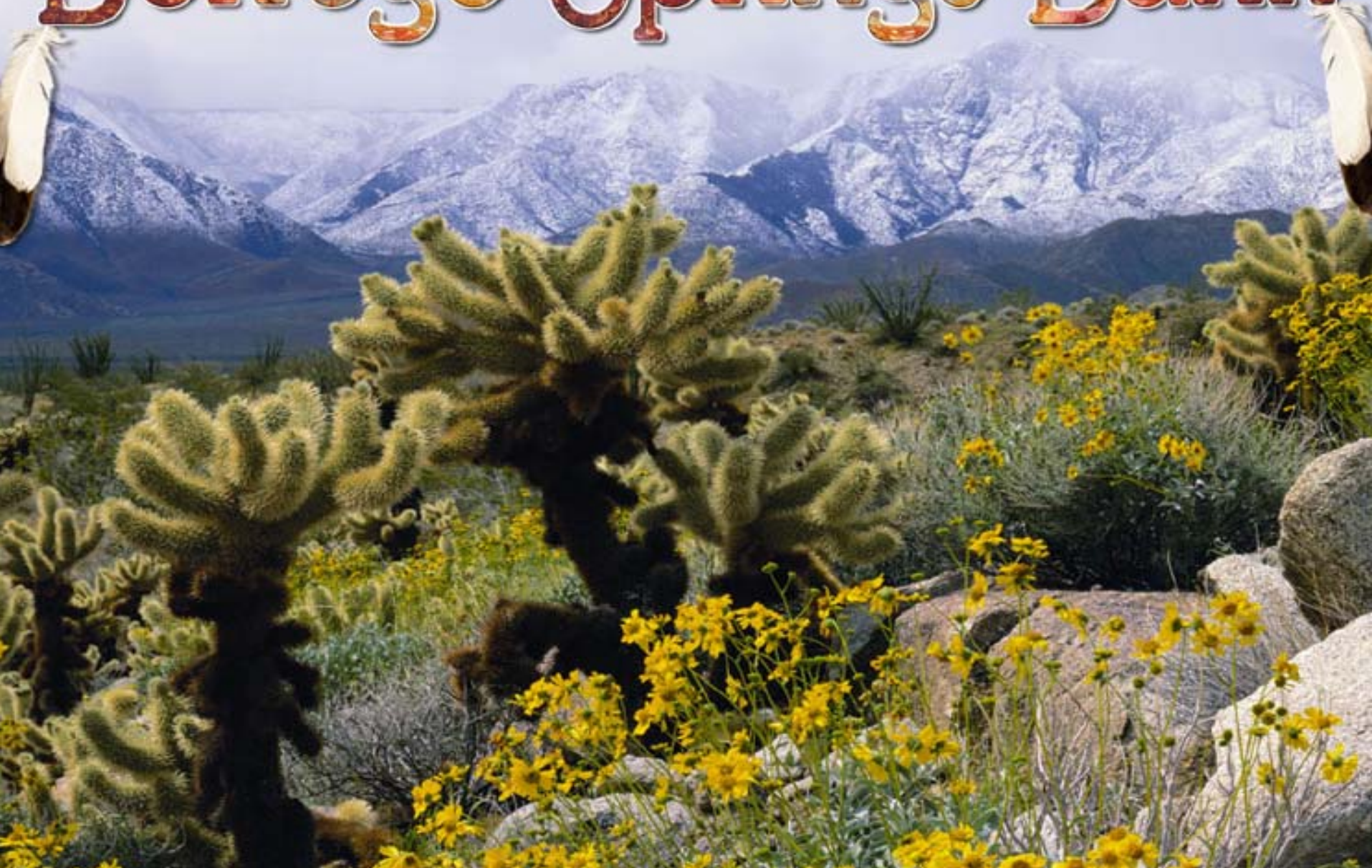


Borrego Springs Bank



VIEJAS

BAND OF KUMEYAAY INDIANS

KUMEYAAY RESERVATIONS



Los Angeles

salton sea

Borrego Springs

La Mesa

Viejas

san diego

pacific ocean

ensenada

USA
MEXICO

mexicali

sea of
cortez

santo tomas



History of Viejas



- **1542 - First European Contact**
- **1769 - The Spanish Mission Period**
- **1821 – Mexican Independence**
- **1848 – United States Annexes California**
- **1875 – Capitan Grande Reservation**
- **1924 – Indians Recognized As Citizens**
- **1932 – Los Canejos Village and Capitan Grande
Forced Out**
- **1934 – Viejas Reservation**
- **1988 – IGRA**
- **1991 – Viejas Casino**
- **1997 – Bank Purchase**
- **1998 – Viejas Outlet Center**
- **2000 – California Amends Constitution**
- **2002 – Tribal Partnership in Hotel**



Casino

Outlet Center



Bank Purchase



- Economic diversification
 - Making money on own money
 - Fees paid for service
 - Deposits
- Expand financial and business expertise
- Enhance credibility through successfully operating in a mainstream, highly regulated environment
- Gain the best access possible to banks for the future



SODAK

Borrego Springs Bank

Ensuring Growth in Indian Country



Security for your Elders and Generations to Come

- Trust Accounts for Menors and Successors
- Funds Management
- Tribal Deposit Services
- Credit Analysis and Counseling
- Checking and Money Market Accounts
- CD's and IRAs
- Loans for Housing and Development



Branch

- Com
- Bank
- On
- ATM
- To

Moving Forward with Viejas



- Move the bank to a level where a sound economic future is insured
- Develop banking services specifically designed to meet the needs of Native American communities
- The first bank to be a true partnership between the Native American community and the American community

Tribal Program Development



- Develop programs first for Viejas' needs
- Implement, test and refine at Viejas
- Offer those programs to other tribes with similar needs
- Expand programs to assist all tribes through government programs or businesses

Tribal Programs



- **Banking Services Adopted To Tribal Government Needs**
 - **Banking outreach to tribal members**
 - **Credit assistance**
 - **Per capita based loan programs**
 - **Deferred compensation**
 - **Trusts for future generations and elders**
 - **Asset allocation and risk policies-models**
 - **Economic Diversification**

Per Capita Loan Program



- Established by contract between the tribe and the bank
- Tribe agrees to allow pledge of individual's per capita income as collateral
- Tribal government adopts procedures for assignment, recordation of lien, and default
- Program size is established by contract

Tribe's Experience



- The diversification into the bank financially impacted all business and government operations positively
- Knowledge, experience and access to expertise has positively impacted all tribal operations
- Significantly improved access to all levels of financial services and reduced cost of capital
- Improved tribal members financial expertise, enhanced their credit options, gave them access to assistance.

Bank's Experience

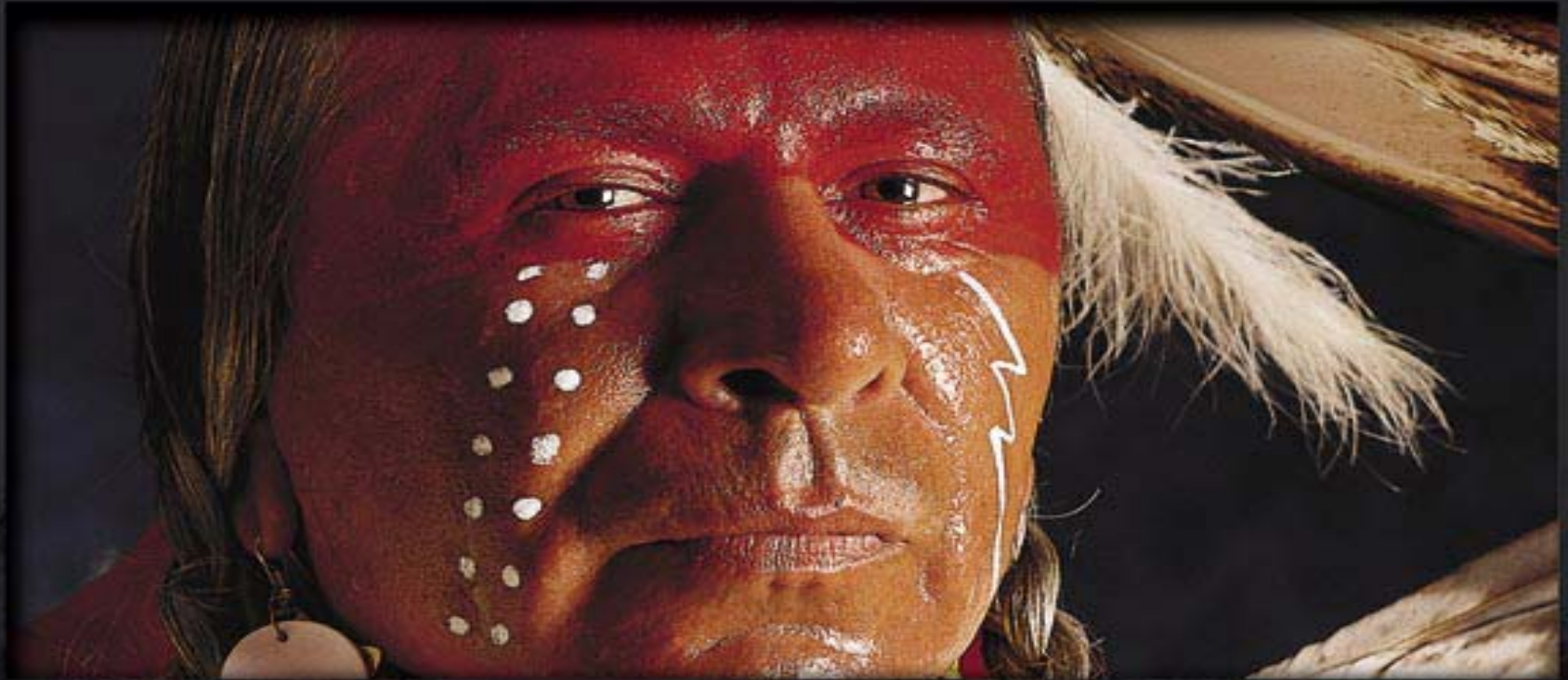


- Process, respect, patience, trust
- Focus on the Government
- Not every tribe is ready
- Remain focused on niche

Touch 'N' Go Check System



Borrego Springs Bank



Buy Native and Complete the Circle

Resources



➤ www.borregospringsbank.com

➤ www.viejas.com

➤ www.kumeyaay.com

➤ www.pechanga.net