

Habematolel Pomo of Upper Lake
RSTF (REVENUE SHARING TRUST FUND) **Discretionary Loan Application**
& Withholding Authorization

Name: _____ Telephone No.: _____

Mailing Address: _____

Email Address: _____ Date of Birth: _____

Loan Amount Requested: \$ _____ (MINIMUM AMOUNT \$1.00 – MAXIMUM AMOUNT \$1,000.00)

Loan Purpose: _____

Check & Initial Fee(s):	INITIAL BELOW:	INITIAL BELOW:
<input type="checkbox"/> \$1.00-\$100.00 \$5.00 Fee	_____	<input type="checkbox"/> \$501.00-\$600.00 \$30.00 Fee
<input type="checkbox"/> \$101.00-\$200.00 \$10.00 Fee	_____	<input type="checkbox"/> \$601.00-\$700.00 \$35.00 Fee
<input type="checkbox"/> \$201.00-\$300.00 \$15.00 Fee	_____	<input type="checkbox"/> \$701.00-\$800.00 \$40.00 Fee
<input type="checkbox"/> \$301.00-\$400.00 \$20.00 Fee	_____	<input type="checkbox"/> \$801.00-\$900.00 \$45.00 Fee
<input type="checkbox"/> \$401.00-\$500.00 \$25.00 Fee	_____	<input type="checkbox"/> \$901.00-\$1,000.00max \$50.00 Fee

Initial Method of Re- Payment: \$250.00 Increments ____ \$500.00 Increments ____ Pay In Full ____
 (↓CIRCLE ONE ↓)

Have you requested a Discretionary RSTF Loan within this RSTF quarter? YES NO
 If yes, please indicate the \$ amount of the RSTF loan that was awarded? \$ _____

Please check / list any personal withholding/deductions currently in effect with your RSTF distributions:

<input type="checkbox"/> Federal Taxes: _____ %	<input type="checkbox"/> Funeral Fund: \$ _____
<input type="checkbox"/> AFLAC Premium: \$ _____	<input type="checkbox"/> ULPWA : \$ _____
<input type="checkbox"/> Chapel of the Lakes: \$ _____	<input type="checkbox"/> Donation: \$ _____
<input type="checkbox"/> Other: _____	

How do you wish to receive your loan check (please check one):

Please notify me by telephone and/or email at the above contacts & I will pick it up from the tribal office

Please mail it to me at the above mailing address

Please notify me by telephone at the above telephone number & allow _____ to pick up from the tribal office on my behalf. PRINT NAME

By signing this application the above Tribal Member Applicant agrees to the HPUL Discretionary RSTF Loan terms and fees and authorizes the Tribe to withhold the borrowed amount plus any applicable fees in full from the above Tribal Member's next quarterly RSTF distribution.

 Tribal Member Signature Date

 Tribal Administrator Approval PURSUANT TO GUIDELINES Date

HPUL FISCAL USE ONLY:

RSTF Quarterly Distribution Period:

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RSTF Loan Applications are prohibited for any Tribal Member Minors' (17 yrs. of age & Under)

Tribal Member must complete an RSTF discretionary loan application authorizing Tribe to withhold the borrowed amount in full from the Tribal Members next RSTF distribution.

Discretionary Loan Criteria:

Discretionary purposes of a HPUL-Tribal Member

The RSTF discretionary loan application is allotted a maximum of \$1,000.00 per RSTF quarter and a minimum \$1.00 per quarter, to Tribal Members' RSTF distributions after all personal deductions* (if less than \$1,000.00). Thus, NO RSTF discretionary loans exceeding the \$1,000 maximum will be approved.

The RSTF discretionary loan applications are considered and approved by the HPUL-Tribal Administrator pursuant to the RSTF guidelines. Any RSTF discretionary loan application exceeding the maximum \$1,000.00 limit will be considered invalid and will automatically void your application submission.

After the November, 2013 RSTF distribution the Executive Council has determined to maintain the RSTF loan program but under the following 6 provisions:

1. Purpose of loan must be stated on the application
2. Tribal Members can apply for up to \$1,000.00 if available
3. Tribal Members can elect to pay loan in full with their next distribution or make equal payments of \$250 or \$500 plus fees.
4. Only 1 loan can be outstanding at any time.
5. Tribal Members cannot apply for a new loan until 30 days after their previous loan has been paid in full.
6. NO EXCEPTIONS

Should there be any question as to full funding for the RSTF going into 2014, the Executive Council reserves the ability to hold on funding or make modifications and will likely base funding any additional loans on a quarter by quarter basis until we have a clearer picture from the state of the RSTF solvency.

The same borrowing fees/rate applies, Five Dollars (\$5.00) for every One Hundred Dollars (\$100.00) borrowed.

Loan Fees:

\$1.00-\$100.00	\$5.00 Fee	\$501.00-\$600.00	\$30.00 Fee
\$101.00-\$200.00	\$10.00 Fee	\$601.00-\$700.00	\$35.00 Fee
\$201.00-\$300.00	\$15.00 Fee	\$701.00-\$800.00	\$40.00 Fee
\$301.00-\$400.00	\$20.00 Fee	\$801.00-\$900.00	\$45.00 Fee
\$401.00-\$500.00	\$25.00 Fee	\$901.00-\$1,000.00max	\$50.00 Fee

* If prior to end of the RSTF quarter, a Tribal Member can change current tax withholding with the HPUL Fiscal Office. **The full amount (including all fees) to be withheld from the Tribal Members next RSTF distribution.**