Register-Guard Credit Union opens to Tribal members

By Ron Karten
Smoke Signals staff writer

Tribal member Jon Darcy-Chantell was seeing a lot of Tribal members having difficulty with their finances and then with establishing new credit.

"Years and years ago when I was younger, in my early 20s, I had trouble with my credit. I was lucky enough to become a member (of the Register-Guard Federal Credit Union), and they worked with me one-on-one, and they turned everything around for me," Darcy-Chantell said.

Based on what they did for him, Darcy-Chantell thought last year that there might be Tribal members who could also benefit.

He contacted Carolyn Smith, chief executive officer of the credit union, and proposed they join forces.

"Jon and I agreed that it was a good match," said Smith, but she then had to present the idea to the credit union's board of directors. If the board was on board with the idea, the credit union then had to submit an application to its regulator, the National Credit Union Association.

"She told me that it would be a long and complicated process," said Darcy-Chantell.

The credit union had served the employer group represented by the Eugene Register-Guard since 1954, but the Tribal entity operated by a constitution instead of a set of corporate by laws, said Smith.

Requests for information went from credit union to Tribe, and the answers came back.

"We have to show that we can serve the group in a way that is beneficial to the group, not just to us," said Smith.

At the end of November 2009, after months of details, the relationship was approved. The doors opened to Tribal members in January.

It came down to the personal service, free financial education and the credit union's ability to work creatively with members — just as it did with Darcy-Chantell — that made it work, said Smith.

Of particular interest to Tribal members who currently see their financial situation in shambles, said Smith, is the credit union's policy of charging the same interest rate for all members, whether past credit histories are a mess or not.

There are pluses and minuses to charging the same interest rate to all members or charging rates based on credit histories, said Smith, but "we really believe that the way to go is to help people rebuild."

In fact, Smith says the top reason to join the credit union is that "we are personalized. We work one-on-one with people."

Part of that effort is the seminars Smith will conduct on a regular basis for members. In the future, she'll be holding them at the Tribal satellite office in Eugene.

"One of the things I like to do is to educate people. It is one of the critical components of our service," she said.

Topics covered will include:

- How to read and understand your credit report.
- How to build and live within a budget.
- How to buy a car.
- How to apply for a loan in general.
- Financial planning.
- Developing good savings habits.

"These are things we consider very basic financial literacy issues," she said. They are just one of the free services provided by the credit union.

Seven Tribal members are now members of the Register-Guard Federal Credit Union, and approximately 300 Tribal members reside in the Eugene area and could become members.

In addition, said Smith, with many services available online, the Eugene-based credit union could be the right choice for Tribal members in the Grand Ronde, Salem or Portland areas.

Through the credit union Web page (www.registerguardfcu.org) and its home banking and bill payment programs, members can manage their accounts online. The credit union offers direct deposit and bill pay programs online and free.

Likewise, debit and ATM cards that allow access to your money 24/7 are free.

Like all federal credit unions, the Register-Guard Federal Credit Union is fully insured with all accounts backed by the federal government up to $250,000.

The Register-Guard Credit Union has $19 million in assets with a capital ratio (a financial measurement of the strength of the credit union by measuring its assets to reserves or capital) of 18 percent. The National Credit Union Association says that a well-capitalized credit union has a ratio of 7 percent to 10 percent.

"Our financial statement is available to anyone," said Smith. "Go to www.ncua.gov. Type in our name and all of our financials are posted there."

"Our youth get their money when they turn 21," said Darcy-Chantell. "I thought it would be useful for them to have someone to talk to, face to face, about buying a car, a house and all that stuff.

"I'm excited about this, and Tribal members are excited, too. It's going to be a real win-win. Another free benefit that we were able to create for the members."

The Register-Guard Federal Credit Union can be reached at 541-988-9059 or toll-free at 1-800-554-8969.

Tribal members also can visit the branch at 850 Beltline Road, Springfield, or go online at www.registerguardfcu.org. To send e-mails, use the "Contact" button and select "info@registerguardfcu.org." ■

Tribe wants rules on land status eased

By Hannah Hoffman
The Yamhill County News-Register

The Grand Ronde Tribal Council is preparing to submit to Congress draft legislation that would streamline the Tribe's land acquisition process.

The aim is to allow the Tribe to acquire land that made up its original reservation, established in 1857.

The Yamhill County Board of Commissioners agreed Wednesday, May 12, to draft a resolution in support of the legislation, after hearing a presentation from Tribal Attorney Rob Greene, accompanied by Tribal members.

Currently, the Confederated Tribes of Grand Ronde owns only a small portion of its original allotment — land straddling the western parts of Polk and Yamhill counties. The original reservation encompassed more than 60,000 acres; the current one approximately 10,000 acres.

In 1954, the Western Oregon Indian Termination Act ended the relationship between the Tribe and federal government, stripping the Tribe of its land as well as its Tribal status.

The Tribe was re-established in 1983 after a long fight. The reservation was re-established five years later, but at a greatly reduced size.

Greene said the Tribe has been slowly buying pieces of the original property on the open market. But he said the process required to reintegrate that land into the reservation is very slow and cumbersome.

Greene said land owned by the Tribe can be classified three ways.

When the Tribe buys it outright, it's considered "fee land." It is treated like any other private property by the county planning department and assessor's office.

In stages, the land can eventually become "trust land," then "reservation land."

Greene said the two are similar. In both cases, actual ownership is transferred to the federal government. However, trust status can be revoked by the federal Bureau of Indian Affairs' regional office in Portland, while it takes an act of Congress to revoke reservation status.

The legislation would establish a simpler, quicker, more streamlined system of advancing land in the process.

Greene said all of the land the Tribe is buying falls within original reservation boundaries. He said none of it would be used to build another casino.

All three commissioners supported the legislation.

Commissioner Mary Stern said she thought it would serve to help the federal government keep promises it had made in past treaties. Commissioner Leslie Lewis said she sympathized with the difficulties the Tribe has faced navigating the present system.

Greene said Tribal representatives plan to visit Washington, D.C., in June to line up sponsors. In the meantime, the commissioners agreed to draft and approve a resolution in support of the effort. ■

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