

**Native American Community Response Fund
Providing Emergency Cash Assistance to American Indian/Alaska Native Families
Frequently Asked Questions (FAQ) for Applicants**

What is the purpose of the initiative?

The goal of this initiative is to provide \$500 in emergency cash assistance to American Indian/Alaska Native families who are financially impacted by COVID-19. These funds may be used to pay for personal expenses.

Who is eligible?

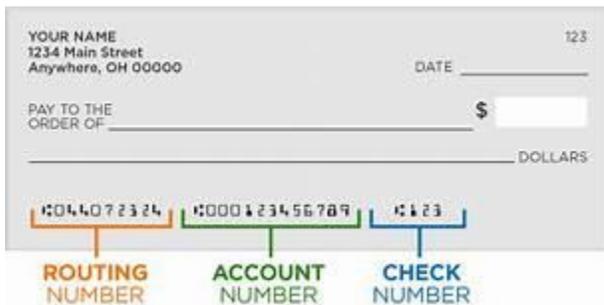
In order to apply for this fund, you will need to certify that you meet the following criteria:

1. You are from an American Indian/Alaska Native household experiencing a financial hardship brought on by the COVID-19 crisis/pandemic.
2. You were selected by a tribal or Native-led nonprofit partner, for this initiative, and you were given a customized 8-digit invitation code for this application.

How are the funds distributed?

ACH deposit:

For those of you interested in receiving the \$500 by ACH transfer into a savings or checking account that you own, you will need to include your bank information including account and routing number in the application. This information can be found on your checks as shown here:



Please ensure you have this documentation with you before you click the apply button. You will need to complete the application in one sitting. Please note: FII will allow funds to be transferred to a bank account that is not owned by you (so, for example, if your husband does not have a bank account, but you do, and his name was identified for receiving cash assistance, the funds can be deposited into an account owned by you, his wife).

Physical pre-paid card

If you want to receive the funds by a physical pre-paid card, FII and ONAC recommend that you include the mailing address, in the application, where you receive your mail. If you receive your mail at a P.O. Box, then you should include that address in the application.

Digital pre-paid card

If you want to receive the funds by digital pre-paid card, you will need to provide an email address or phone number so that you may receive a link that will direct you to the card.

What is the approval process?

The approval process includes a review of your application by the Family Independence Initiative (FII) and verification of the information you submit. If you are approved to receive the \$500 in emergency cash assistance, you will receive an email from the FII. Funds will then be distributed to you based on the option you selected in the application.

What if the applicant does not have a bank account but wants to get the funds by ACH deposit?

If you do not currently have an account, but would like to open one, an option is to open a Bank On Certified Account (a safe and affordable account with no overdraft fees). You can locate financial institutions providing these accounts by going to the [Bank On map](#) where you can click on your state to get a list of financial institutions with Bank On approved accounts in your area.

If you are interested in an account held by a Native-owned bank with an online bank account, [Chickasaw Community Bank has a personal checking account](#) that is able to be opened online (across the U.S., though currently not in California).

You can also check with other financial institutions in your area to inquire about opening a savings or checking account while observing social distancing.

During this COVID-19 pandemic, ONAC has specifically worked with two financial institutions in Oklahoma, for those receiving emergency cash assistance in that state, to create mechanisms for account openings with social distancing. Here are two such options:

- 1). If you live near Anadarko, OK, [First State Bank of Anadarko has an eChoice account](#) available that only requires a \$25.00 opening account deposit.
- 2). If you live near Shawnee, OK, [AllNations Bank \(owned by the Absentee Shawnee Tribe\), has a Bank On certified account available called the Simply Safe Account](#). New accounts may be opened through their drive-through.

Do I need to complete the follow-up survey and invitation and accept the FII invitation to participate in UpTogether?

The Family Independence Initiative (FII) is managing the distribution of the funds. FII will send a follow-up survey and invitations to participate in one of their initiatives, [UpTogether](#), which works to connect families to small capital investments. There is no requirement that you choose to complete the survey or participate in UpTogether to receive the emergency cash assistance.

Are there other financial services I can register for?

Free financial coaching is available from the Oklahoma Native Assets Coalition, Inc. (ONAC). ONAC, one of the partners for this initiative, provides three types of free financial coaching: 1) building your credit score, 2) getting ready to purchase a home, and 3) making your money work for you (i.e. budgeting).

Confidential sessions are offered one-on-one, by teleconference (Zoom) or phone call, with a certified Native credit counselor, homebuyer education provider, and financial educator. Typically, these sessions will last for an hour and are available on weekday evenings and Saturday mornings.

If you would like to register for these services, here is the registration link: <https://www.surveymonkey.com/r/ONACcounselingregistration>.

Questions?

If you have received an application link and a customized code for the application, and you still have questions, please contact Kristen Wagner, ONAC Program Manager, by email at kwagner@oknativeassets.org, or by phone at 314-626-3086.