

**RESOLUTION OF THE GOVERNING BODY OF
THE THREE AFFILIATED TRIBES OF THE
FORT BERTHOLD RESERVATION**

WHEREAS, This Nation having accept the Indian Reorganization Act of June 18, 1934, and the authority under said Act; and

WHEREAS, The Constitution of the Three Affiliated Tribes generally authorizes and empowers the Tribal Business Council to engage in activities on behalf of and in the interest of the welfare and benefits of the Tribes and of the enrolled members thereof; and

WHEREAS, Article VI, Section (C), of the Constitution of the Three Affiliated Tribes specifically authorizes and empowers the Tribal Business Council to administer any funds or property within the exclusive control of the Tribes and to make expenditures from available Tribal funds for public purpose of the tribes; and

NOW, THEREFORE, BE IT RESOLVED, That the Tribal Business Council of the Three Affiliated Tribes, hereby adopts the following policies in the appropriate plan and the appropriate form in the declaration of policies and plan of operation for the Small Loans Program with all policies effective January 01, 2001;

POLICY (1): The Small Loans Director has authority to approve loans up to \$1,000.00. In consideration of a loan approval amount shall not exceed net pay of payroll in a bi-weekly period or \$1,000.00, which ever is less; Applicants who have delinquent loans must have loans paid in full. Exception will be given for funeral loans.

POLICY (2): Any loans being approved over \$1,000.00 shall have collateral securing the loan. Wage assignments or IIM accounts shall not be considered as security for the loans.

POLICY (3): All loans will have an interest rate of 9.5% including funeral and medical loans.

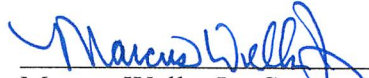
POLICY (4): Medical loans will be approved up to \$250.00, depending on severity of situation. Medical loans will be approved for immediate family only. Immediate family includes: Father, mother, husband, wife, brother, sister, son, daughter, son, grandparents and grandchildren. Applicants who have delinquent loans shall not be approved for a loan.

POLICY (5): The maximum cap on personal loans is \$3,500.00, which will require Tribal Business Council approval.

CERTIFICATION

I, the undersigned, as the Secretary of the Tribal Business Council of the Three Affiliated Tribes of the Fort Berthold Reservation, hereby certify that the Tribal Business Council is composed of 7 members of whom 5 constitute a quorum, 7 were present at a REGULAR MEETING thereof duly called, noticed, convened, and held on DECEMBER, 14th, 2000; that the foregoing resolution was duly adopted at such Meeting by the affirmative vote of 7 members, 0 members opposed, 0 members abstained, 0 not voting, and that said resolution has not been rescinded or amended in any way.

Dated this 14 day of DECEMBER, 2000.



Marcus Wells, Jr., Secretary
Tribal Business Council

ATTEST:



Tex G. Hall, Chairman
Tribal Business Council