

# Lending in Indian Country



## FLEXIBLE CAPITAL AND TRUSTED ADVICE FOR TRIBAL COMMUNITIES

For more than two decades, Craft3 has been a trusted financial partner to Tribal communities across the Pacific Northwest. With \$50 million deployed throughout Oregon and Washington, we've built our reputation on respect for sovereignty, patient relationship-building, and financing solutions that align with Tribal values.

### Financing Solutions

We serve Tribal governments, Tribal enterprises, Native-serving nonprofits, and Native entrepreneurs with:

- General Business Loans
- Bridge Loans
- Owner-Occupied Commercial Real Estate Loans
- Construction Loans
- Community Facilities Financing
- Clean Energy and Land Conservation Loans



### Meet Phoebe Thums

Phoebe is an enrolled member of the Hopi Tribe and advocate for community development. Focused on building relationships with Native Communities throughout Oregon and Washington, she joined Craft3 in 2024. Previously, Phoebe worked at a regional bank, first working with nonprofits on their specialized banking needs, followed by a role leading the bank's social impact programs.

### Our Approach

We understand you may have heard “no” before. We take a different approach—grounded in relationships, not just transactions.

### Knowledgeable and Flexible

We've worked in Indian Country for decades, financing projects that respect Tribal priorities and sovereignty.

### Patient and Relationship-Driven

We understand it takes time to build trust and we're able to structure loans that respect Tribal governance requirements.

### Not Afraid of Complexity

We're able to navigate multi-jurisdictional issues, understand Tribal sovereignty considerations, and structure loans that respect Tribal governance requirements.

### CONNECT

If you're interested in learning more about Craft3's and our financing capabilities, please scan the QR code below or visit us at: [info.craft3.org/tribal-community-loans](https://info.craft3.org/tribal-community-loans)

We look forward to working with you!



Craft3 is an equal opportunity lender, provider, and employer. NMLS #390159.

### Stories of Impact

Across Oregon and Washington, Tribal nations, Native entrepreneurs, and Tribal enterprises have partnered with Craft3 to bring their visions to life—creating jobs, building infrastructure, and strengthening their local economies.

#### Ko-Kwel Wellness Center

Coos Bay, Oregon

The Coquille Indian Tribe built this state-of-the-art, culturally grounded facility on reclaimed land. Powered by Craft3 New Markets Tax Credits and the Tribe's vision for self-determination, it serves both Tribal and non-tribal residents with dignity and tradition.



#### Tattoo 34

Portland, Oregon

A Craft3 loan helped this Native-owned business purchase their commercial building with just 10% down, creating a buffer against gentrification and an opportunity to build wealth.



#### Jesse Kowoosh

Westport, Washington

With Craft3 financing, Native fisherman Jesse purchased the boat he'd worked on for 12 years, including working capital to participate in Treaty Fisheries off the Quinault Indian Reservation.

