

ONEIDA NATION HOME IMPROVEMENT LOAN



Purpose: To provide a sustainable Home Improvement Loan Program for Tribal Member homeowners that offers both low interest & minimal requirements and is funded by the Nation. Through the repayment of loans, the Nation will have the ability to sustain the program.

Eligibility: Open to all enrolled Tribal Member homeowners with a minimum annual income of \$15,000 and that have no past due debt owed to the Nation.

Loan Specifics:

- Online application at Bay Bank starting on June 3, 2024.
- Up to \$20,000 Maximum loan amount offered at 2%.
- Link to apply: <https://baybank.connectfi.com/>

Low Monthly Payments

- Approximate maximum monthly payment of \$184 when borrowing the full \$20,000.

Program contingent upon funding.

