



Eastern Band of Cherokee Indians
Tribal Member Assistance Loan Program
 2019-2020 Application

You may return this form in-person to the EBCI Office of Budget & Finance located at 468 Sequoyah Trail (Old Police Dept).
 If returning this form by mail, please mail to:
EBCI Finance Office Attn: Per Capita Loan
 PO Box 455, Cherokee, NC 28719

****YOU MUST ATTACH A COPY OF YOUR ENROLLMENT CARD TO THIS FORM & THIS FORM MUST BE NOTARIZED****

FIRST NAME	MIDDLE INITIAL	LAST NAME
SOCIAL SECURITY #	ENROLLMENT #	TELEPHONE #
MAILING ADDRESS	CITY	STATE
		ZIP CODE

YOUR LOAN ASSISTANCE WILL BE MAILED EACH MONTH AS LONG AS YOU ARE ELIGIBLE.

YOU MAY CANCEL LOAN ASSISTANCE DURING THE CYCLE,

IF CANCELLED YOU MAY NOT RESTART LOAN ASSISTANCE UNTIL THE NEXT CYCLE.

SELECT CYCLE FOR YOUR LOAN: **October 2019 – March 2020** **April 2020 – September 2020**

(You may select both cycles) Max Garnishment \$2,535.00 Max Garnishment \$2,535.00

Loan amount is \$500.00 per month. The amount will be reduced if you are not eligible for \$500.00 based on other garnishments.

I understand and agree that I may not receive more than \$500.00 per month in accordance with the established policies of this program. I understand and agree that amounts of garnishments and voluntary assignments of per capita will be monitored on an ongoing basis, and should my circumstances change the amount of loan assistance afforded to me can and will be adjusted accordingly. I understand and agree that I may make only one application for loan assistance per cycle and upon acceptance of my application my assistance will be recurring for the remainder of the cycle. I understand and agree that I may stop recurring loan assistance at any time during the cycle, but once I have stopped the loan assistance I will not be eligible to reapply for assistance within the same cycle.

I understand and agree that I am making a voluntary assignment of per capita through my application for assistance. I understand that the total amount I receive in assistance will be withheld from my biannual per capita distribution, and that assistance received during the October-March cycle will be withheld from my June distribution and assistance received during the April-September cycle will be withheld from my December distribution.

I hereby pledge my portion of the net distributable per capita allocation (per capita) for the next applicable cycle as collateral for this loan assistance. I further assign to the Eastern Band of Cherokee Indians (the Tribe) the right to apply the payments of this loan assistance to my per capita distributions of net gaming revenues. I make this Voluntary Assignment knowingly and voluntarily as repayment of a debt. This form shall act as both application and Security Agreement I have entered with the Tribe.

I cannot revoke, breach or interfere with this Voluntary Assignment, it will remain in effect until my debt is paid in full. I understand that if I breach the terms of this Voluntary Assignment or the terms of a Note and/or Security Agreement to which it applies or refers, this assignment shall constitute my irrevocable consent and authorization to the Tribe to involuntary garnishment of my per capita to collect the debt expressed herein.

I understand and agree that by making this Voluntary Assignment I am giving the Tribe all of my present and future right, title and interest in my present and future per capita distributions, in the amount expressed herein and, if applicable, the accompanying Note and/or Security Agreement. By signing this Voluntary Assignment I am also granting permission to the Tribe to execute and file any documents necessary or helpful to the Tribe to perfect a security interest in my per capita and/or collection therefrom. I agree to cooperate with the Tribe in the execution of the documents and to execute the documents.

I understand and agree that upon payment of my debt in full, my per capita distributions will be distributed to me without further deduction for the debt expressed herein.

On behalf of myself, my heirs and assigns, I release and forever discharge the Eastern Band of Cherokee Indians and/or Entity named below, their successors, assigns, affiliates, agents, employment and legal representatives, from any an all claims and demands, whether known or unknown, which may arise out of this Voluntary Assignment. This Voluntary Assignment is governed by the laws of the Eastern Band of Cherokee Indians. By executing this Voluntary Assignment I consent to the exclusive jurisdiction of the Cherokee Tribal Court and to venue in that Court.

SIGNATURE OF ENROLLED MEMBER	DATE	(NOTARY SEAL)
State of _____ County of _____	On this _____ day of _____, 20____,	
before me, _____, the undersigned Notary Public for _____ County, personally appeared:		
Name of Signer	() Personally known to me, or	
	() Proved to me on the basis of satisfactory evidence.	
Signature of Notary Public	Printed Name of Notary Public	My Commission Expires

Completed by Finance Office: Previous Garnishment Amount \$ _____	Approved Loan Amount \$ _____
Applicant Owes Tribal Debt: \$ _____	Program _____ Initials: _____