



HABEMATOLEL POMO OF UPPER LAKE

Tribal Consumer Financial Services Regulatory Commission

635 E. Highway 20, Upper Lake, California 95485

Phone: 707-275-9050, Ext. 207

Dear Valued Consumer,

Thank you for your interest in lending products offered by the Habematolel Pomo of Upper Lake. On behalf of our Tribe, I welcome you to this webpage and wish to introduce myself and our Tribe. The Habematolel Pomo of Upper Lake is a federally recognized tribe located in Lake County, California. Our ancestors have occupied the region of Upper Lake, California since time immemorial.

You help the people of our nation when you borrow from one of the Tribe's licensed lenders. Our Tribe offers consumer financial services from our tribal trust land, and we use the revenue from these financial services to serve the social, cultural, economic, educational, and health and safety needs of our members. Like you, we have often been overlooked in times of financial need.

It is important to our Tribe that the loans we offer to consumers are transparent, and that our lending operations follow Tribal law and U.S. Federal Law. To do this, our Tribe created a Tribal Consumer Financial Services Regulatory Commission. I have the honor to serve as the Commissioner of this organization, and my responsibility is to help ensure that our operations live up to Upper Lake Pomo values of fairness, honesty, and self-determination.

In an effort to foster transparency, our Tribal Financial Services Regulatory Code is available in full on this website; you may find it under "Regulations" on the Commission page. If you have a complaint about one of our Licensees, you may request that the licensee address your complaint by returning to the licensee's website, clicking the "Contact Us" link, and submitting your complaint via the form. The Licensee should respond to your complaint in writing within 30 days. Consumers who have followed the complaint procedure outlined in the terms of their loan agreement and are dissatisfied with a Licensees' determination may request that our Regulatory Commission review the complaint and the response that you received. A form to request review may be found under "Contact Us" at the bottom of the Commission page.

Again, thank you for your interest in lending products offered by our Tribe. I wish you the very best.

Sincerely,

David Tomas
Tribal Consumer Financial Services Regulatory Commission
Habematolel Pomo of Upper Lake

Please note that nothing in this letter waives the Tribe's, a Licensee, or the Commission's sovereign immunity or any rights or privileges.

This letter does not constitute legal advice. We cannot give legal advice or act as your attorney.