EXHIBIT 19
DATE 3-14-05
SB SJR 19

Senate Joint Resolution 4
Tribal Secured Transaction Commercial Codes

Mr. Chairman, members of the committee, for the record I'm Jill Jarman, Director of Public Relations and Communications, with the Montana Credit Union Network. We stand in support of SJR 4. Credit unions are not-for-profit, member-owned consumer cooperatives, run by volunteer directors elected by and from the membership. As such, credit unions are eager to reach out to all populations within their fields of membership. Particularly in the past few years, credit unions have made special efforts to provide consumer financial education through training sessions held on or near Indian reservations and promoted to the tribes. Each reservation in Montana- Fort Peck, Fort Belknap, Rocky Boy, Northern Cheyenne, Flathead, Crow, and Blackfeet- is served by at least one credit union. Recognizing this ability to serve, the U.S. Treasury First Accounts Program awarded the Montana Credit Union Network a grant to reach out to "unbanked" individuals who do not have a relationship with a bona fide financial institution. Many of the beneficiaries were Native Americans. This same grant also helped to fund production of a video PSA that encouraged homeownership and saving for Native Americans. The PSA has been broadcast across the state to raise awareness of programs that make homeownership a possibility. Through reaching out to the Fort Belknap Reservation, Bear Paw Credit Union in Havre earned national recognition for their commitment to social responsibility and community service. Their outreach program includes weekly visits to Fort Belknap where they offer traditional financial services to an area where they were previously unavailable. This helps to improve financial stability of the Fort Belknap residents.

Montana's credit unions fully respect the sovereignty and self government prerogatives of our Montana Indian tribes. We support the resolution because it encourages the tribes, in the exercise of those powers, to consider adoption of uniform, consistent rules for securing credit. All fifty states have adopted the Uniform Commercial Code to facilitate the free flow of both consumer and commercial credit. This model has been very successful. We note that the resolution calls for training and assistance from the Bar Association, the Law School and others. We at the Montana credit union association would like to also offer our assistance in any way that we might help. Mr. Chairman, thank you for the opportunity to rise in support of SJR 4.