Omaha Tribe of Nebraska

Credit and Loan P.O. Box 363, Macy, Nebraska 68039

Omaha Tribal Employees, Tribal & Community Members

The Omaha Tribe Credit Loan program is now accepting Christmas loan applications on Monday, November 16, 2026, at 12:00 a.m. and closing on Thursday, November 19, 2026, at 4:30 p.m. Distribution will begin on Tuesday, November 24, 2026, as loan checks are readily available. Applications will be an online process via FSA TPA online link. All applicants must qualify based on the Credit Loan Program Policy and Procedures which are summarized in the Criteria below. NOTE: *Any late Christmas Loan requests after November 19th will be based on available funding on the next loan date, which is scheduled for Monday, December 7, 2026.*

2026 Christmas Loan Criteria

Applicants:

1) All applicants must be employees or tribal/community members of the Omaha Tribe of Nebraska.
2) All applicants must provide a source of income for repayment of loans. ***All income will be verified, which includes employment, monthly and land lease income. ***
3) All applicants must be at least 18 years of age.
4) All applicants must have a co-signer who is a permanent, full-time employee for at least one year+ for the Omaha Tribe of Nebraska Entity/Carl T. Curtis Health Center and in good standing with Credit. (A co-signer must not be on payroll deduction for any co-signer loans. A co-signer is only allowed to co-sign for up to (3) applicants. The applicant is responsible for verifying the status of your co-signer with Credit. Failure to do so may cause a denial of your application.)
5) All applicants must be zero balance in their Christmas loan account and regular loan account. Any person who has a regular loan balance may qualify for up to $500.00. (Please contact Credit to verify your account balance(s).)
6) ***All applicants must be current on loan payments or making payments consistently, i.e.; emergency loan, tide-over loan, ARPA loan, etc.***
7) The applicant will not qualify for any other loan (emergency, tide-over, regular or ARPA) during the same week as the Christmas loan process.
8) Please refer to the Credit Loan Policy & Procedures for more information regarding eligibility.

Loan amounts, interest rate and payments are as follows:

Temporary/Part-Time/Full-time: employed at least 3 months.

Loan amount:	18% Interest:	Total amount:	Payment Schedule:
$300.00	$54.00	$354.00	(6) payments of $59.00

***Weekly payments will be half of bi-weekly payments*

Full-time/Permanent: employed between 4 months and 23 months (1 year & 11 months/Less than two years).

Loan amount:	18% Interest:	Total amount:	Payment Schedule:
$300.00	$54.00	$354.00	(6) payments of $59.00
$400.00	$72.00	$472.00	(6) payments of $79.00
$500.00	$90.00	$590.00	(6) payments of $98.33
$600.00	$108.00	$708.00	(10) payments of $70.80
$700.00	$126.00	$826.00	(10) payments of $82.60
$800.00	$144.00	$944.00	(10) payments of $94.40
$900.00	$162.00	$1,062.00	(10) payments of $106.20
$1,000.00	$180.00	$1,180.00	(10) payments of $118.00

***Weekly payments will be half of bi-weekly payments*

Full-time/Permanent: employed between 2 years (24 months) and 4 years & 11 months (59 months) .

Loan amount:	18% Interest:	Total amount:	Payment Schedule:
$300.00	$54.00	$354.00	(6) payments of $59.00
$400.00	$72.00	$472.00	(6) payments of $79.00
$500.00	$90.00	$590.00	(6) payments of $98.33
$600.00	$108.00	$708.00	(10) payments of $70.80
$700.00	$126.00	$826.00	(10) payments of $82.60
$800.00	$144.00	$944.00	(10) payments of $94.40
$900.00	$162.00	$1,062.00	(10) payments of $106.20
$1,000.00	$180.00	$1,180.00	(10) payments of $118.00
$1,200.00	$216.00	$1,416.00	(10) payments of $141.60

***Weekly payments will be half of bi-weekly payments*

Full-time/Permanent: employed more than 5 years (60 months).

Loan amount:	18% Interest:	Total amount:	Payment Schedule:
$300.00	$54.00	$354.00	(6) payments of $59.00
$400.00	$72.00	$472.00	(6) payments of $79.00
$500.00	$90.00	$590.00	(6) payments of $98.33
$600.00	$108.00	$708.00	(10) payments of $70.80
$700.00	$126.00	$826.00	(10) payments of $82.60
$800.00	$144.00	$944.00	(10) payments of $94.40
$900.00	$162.00	$1,062.00	(10) payments of $106.20
$1,000.00	$180.00	$1,180.00	(10) payments of $118.00
$1,200.00	$216.00	$1,416.00	(12) payments of $118.00
$1,300.00	$234.00	$1,534.00	(12) payments of $127.84
$1,400.00	$252.00	$1,652.00	(12) payments of $137.67
$1,500.00	$270.00	$1,770.00	(12) payments of $147.50

***Weekly payments will be half of bi-weekly payments*

Monthly & Annual lease applicants will be based on their income and payment history and may be approved up to $500.00 with 12% interest.

Loan Dates & Distribution Dates:

The Credit programs online Christmas Loan applications will open on Monday, November 16, 2026, and close on Thursday, November 19, 2026, at 4:30 p.m. This time schedule will allow us time to process all Christmas loan checks prior to the Thanksgiving Holiday. You may apply for a Christmas Loan at the following link,

https://www.cognitoforms.com/FSATPA/ChristmasLoanApplication2026 .

A valid email address for both the applicant and co-singer is required for the online link. Technical assistance is available in our office for those who do not have access to the online application however; the applications will only be available on each day, M-TH, 8:00 a.m. - 4:30 p.m.

The Credit program will begin reviewing and processing on Friday, November 20th and Monday, November 23rd, and plan to begin distribution on Tuesday, November 24, 2026, when the Christmas loan checks are readily available. Location TBD. Any person picking up for someone MUST know his or her enrollment/non-enrollment number. Please be advised, the location may change depending on priority use, but we will send an update via email if necessary. NOTE: *Any late Christmas Loan requests after Novem 19th will be based on available funding on the next loan date, which is scheduled for Monday, December 7, 2026.*

Any questions, please contact Sheena or Riley @ (402) 837-5391 ext. 454 or email sheena.grant@theomahatribe.com or riley.galvin@theomahatribe.com