

**NATIVE AMERICAN BUSINESS ALLIANCE, FIRSTVIEW, LLC AND
NATIVE ENERGY & ECONOMIC DEVELOPMENT, LLC
TO PROVIDE INNOVATIVE PREPAID ACCOUNT SOLUTIONS
TO INDIAN COUNTRY AND NATIVE ALASKA COMMUNITIES**

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Detroit, MI (PRWEB) July 19, 2009 – The Native American Business Alliance (NABA), FirstView, LLC and Native Energy & Economic Development, LLC (NEED) have formed an alliance to offer affordable checking account alternatives and specialty prepaid card solutions to Indian Country and Native Alaskan communities. FirstView offers low cost alternatives to traditional bank accounts, providing consumers with the ability to receive direct deposit of payroll, benefits, commission or other income into an FDIC-insured, Espree branded debit card account. The Espree debit card account provides organizations and businesses with the ability to eliminate the cost and risk of paper-based payments by funding payroll, benefits and other recurring or one-time payments electronically. Funds deposited into the Espree debit card account may be withdrawn from any ATM or used to make purchases online or at the point of sale. Eligible Espree debit card customers can also write FirstView’s patent pending pre-funded Espree® checks¹.

NABA, FirstView, and NEED are combining forces to provide the innovative Espree debit card solution to Native American leaders who seek to improve the financial self-sufficiency of tribal community members and to unbanked individuals who have been excluded from the financial mainstream and must rely on fringe financial services providers for day-to-day financial transactions. In keeping with the “Evolve, Prosper and Succeed” theme of the 9th Annual National Business and Procurement Conference, this “first of a kind for Indian Country and Native Alaska” Alliance leverages the strengths of each organization to provide a suite of flexible network branded (e.g., MasterCard) prepaid card account solutions to assist Native American Business Owners and Tribal Business Leaders support their unbanked employees and tribal members:

- Checking Account Alternative for Unbanked Citizens
- Employer Payroll Card Solution
- Per Cap Payments
- Shareholder Dividends
- General Assistance Payments
- Student Funding
- Medical Expense Reimbursement/Payment Cards
- Christmas/Gift Cards
- Property and Casualty Claims Payments

¹ Available to customer based on deposit history and eligibility requirements.

“By partnering with FirstView and NEED, NABA will be able to provide the “Best in Class” Espree Prepaid Debit Card Solution that members can implement quickly and easily to help improve the financial lives of their valued unbanked employees,” said NABA’s National Executive Director, Jackie Gant.

If you would additional information regarding these programs, please contact:

Steven J. Morello
Principal
Native American Energy &
Economic Development, LLC
248.996.7773
sjm@needllc.biz

Jackie Gant, National Executive Director
Native American Business Alliance
<http://www.native-american-bus.org>
(248) 988-9344-telephone
(248) 988-9348-facsimile

About FirstView

With a suite of individual products and corporate services, FirstView is meeting the debit card and payroll deposit needs of unbanked and underserved consumers as well as servicing a broad range of enterprises with outsourced, online bill payment and ID/account verification services. For more information, visit www.firstviewfinancial.com

About NEED LLC

Native Energy and Economic Development LLC was founded in order to promote sovereignty, self determination and wider participation in the mainstream economy for all Native Americans. NEED is involved in renewable energy projects, energy conservation products, and projects designed to promote economic development throughout Indian Country and Native Alaska.

About NABA

The Native American Business Alliance (NABA) is a national nonprofit organization formed in 1995 by the vision of one gentleman, Tom “Runningbear” Smith, and three other Native American Business Owners (Lee Pepion of The Blackfoot Company, Lloyd Milby of L.W. Milby Exhibit Services, Inc. and Ken Barnes of Upper Mohawk, Inc.) who knew they could be recognized as competent business people, capable of competing for and winning supplier/vendor contracts, provided they were given the same opportunity to compete as their African-American, Hispanic/Latino American, and Asian-American counterparts. Alone, the founding members were not successful in winning contracts but collectively they were stronger and their voices could be heard by company representatives in charge of Supplier Diversity Programs. Hence the Native American Business Alliance was formed. The founders approached Fortune 500 Procurement representatives to give Native American Businesses an opportunity to compete and to do business with their respective companies. Because of the founding members’ vision and determination to do business with and to help other Native American Businesses, many doors of opportunity have been opened since the beginning days of NABA. Today NABA has business relationships with many Fortune 500 Companies and a membership base that expands across the U.S. borders. Overall, it is the continued need to educate Corporate America on the culture and traditions of Native Americans and Indigenous People - along with the planning for future generations - that serves as the guiding force in keeping the mission of the founding members alive.

Background Information

Regardless of socio-economic status or demographic circumstances, all families require shelter, food, medical care, education and economic opportunity to maintain family stability. At the core of family self-sufficiency is *financial stability*, including basic financial literacy and access to mainstream financial services. Over the years, our financial system has evolved from one based primarily on cash and paper checks processed through traditional banking networks to a system characterized by a proliferation of complex payment types (debit, credit, ACH, PayPal) and varied payment options (Internet, IVR, CSR). For mainstream populations, these technological advances have resulted in unprecedented accessibility and ease of use through the electrification of payments and real-time account information provided by Internet and mobile banking. Yet, for many low income families, the technological advances benefitting mainstream society have resulted in exclusion from the basic financial services necessary for family self-sufficiency. This exclusion stems from a combination of hard and soft barriers, including the use of credit scores and the “ChexSystems” database to deny accounts to those with impaired or nonexistent credit histories and the lack of products that meet the needs of low-income families.

Low-income families, seniors, youths, Native Americans, immigrants and minorities are disproportionately unbanked. Families that are unbanked have less money to start with, pay more for financial services, lack the security of an insured account, and have trouble building a credit history necessary to rent an apartment, buy a car or obtain a loan. Without an understanding of “how money works,” the unbanked resort to high-cost “fringe” financial service providers such as check cashers, pawn shops, payday lenders, title lenders, etc., incur debt at usurious rates, damage credit scores and make imprudent financial decisions. Unbanked families also risk personal safety from carrying cash and lack the ability to weather a financial storm resulting from a job elimination, uninsured casualty loss or health emergency. Communities also pay a high price relating to the unbanked, exemplified by the \$8 billion paid annually to check cashers which would otherwise be spent in mainstream commerce.

Financial literacy programs can increase family self-sufficiency by providing a basic understanding of banking, budgeting, credit building and asset building. Governmental entities, not-for profit organizations and financial institutions across the country have been delivering financial literacy programs for over a decade based on a general belief that such programs improve family self-sufficiency and provide increased economic stability in the community. Yet, recent studies indicate that financial education is of limited benefit unless programs directly link the financial knowledge conveyed with the tools necessary to perform the desired financial behavior. For example, just as providing computer skills training to a person lacking access to a computer would be of limited utility, teaching financial literacy to an individual excluded from the mainstream financial system is unlikely to achieve the desired result.

Improved outcomes from financial literacy programs will be achieved only when the program delivery is directly linked with activities that promote the desired outcome -- such as providing assistance in opening a deposit account at the end of a financial literacy program discussing the benefits of eliminating costly check cashing services in favor of direct deposit. To ensure success, it is critical that account offerings for the unbanked mimic traditional deposit accounts to the greatest extent possible, including the ability to receive direct deposit of payroll or recurring benefits, the ability withdraw funds from ATMs or make purchases online and at the point of sale with a network branded card, the convenience of writing personalized checks, the ability to accumulate emergency funds in a linked savings account and access to internet banking.