

Sokaogon Chippewa Community

TRIBAL FINANCIAL SERVICES DISPUTE RESOLUTION PROCEDURE

Effective October 1, 2013 as amended August 12, 2022

- 1.1 **General Principles.** The Tribe desires to expedite the development of the economy of the Tribe in order to improve the Tribe's economic self-sufficiency, to enable the Tribe to better serve the social, economic, educational, and health and safety needs of its members and visitors, and to provide its members with opportunities to improve their own economic circumstances.
- 1.1.2 Tribal operation and licensing of consumer financial services businesses is a legitimate means of generating revenue to address the aforementioned needs and pursuing the Tribe's goal of self-sufficiency and self-determination.
- 1.1.3 Tribal regulation and control of consumer financial services businesses within the jurisdiction of the Tribe is essential for the protection of the public welfare.
- 1.1.4 It is essential that the Tribal Council regulate consumer financial services in a manner commensurate with Tribal law and policy and applicable federal law.
- 1.1.5 It is essential that public confidence in consumer financial services that takes place within the Tribe's jurisdiction be maintained.
- 1.1.6 Appointment of a qualified neutral and independent arbitrator and codifying the Tribal Financial Services Dispute Resolution Procedure by the Tribal Council is a necessary condition for the legal operation of consumer financial services within the Tribe's Reservation and is in the best interest of the Tribe.
- 1.2 **Intent.** The Tribal Council, on behalf of the Tribe, declares that the intent of adopting this Procedure is to: Protect the interests of the public in the offering of consumer financial services.
- 1.2.2 Ensure the maintenance of public confidence in Tribal consumer financial services practices.
- 1.2.3 Ensure that the Tribe provides a Tribal-based forum for the fair and orderly resolution of consumer financial services disputes consistent with the Tribe's preservation of sovereignty.

1.2.4 Ensure that Tribal consumer financial services laws are enforced by the Tribe upon Persons involved in Tribal consumer financial services.

1.3 **Policy.**

1.3.1 Responsibility for Regulation. The Tribe Council has the responsibility for enforcement of Tribal Ordinances Section 6.5 Tribal Small Dollar Lending Ordinance and Section 6.4 the Tribal Pay Day Lending Ordinance.

1.3.2 The Sokaogon Chippewa Community (“Tribe”) values its customers and intends, at all times, to see that questions, concerns, issues, and/or disputes raised by consumer borrowers are addressed in a fair and orderly manner.

1.4 **Opt Out of Binding Arbitration – Tribal Court Option.**

If the consumer has “opted-out” of binding arbitration in accordance with the agreement between the consumer and a lender licensed within the Sokaogon Chippewa Reservation, then the consumer shall pursue the Tribal Dispute Resolution Process set forth in Section 1.5 below. Any consumer seeking redress must exhaust the Tribal Dispute Resolution Process set forth in Section 1.5 *et seq.* before pursuing any further redress available under tribal law. Any consumer seeking redress from a determination from the Tribal Dispute Resolution Process set forth in Section 1.5 shall proceed to the Sokaogon Chippewa Tribal court pursuant to the applicable provisions of Section 6.5 Tribal Small Dollar Loan Ordinance and Section 6.4 Tribal Pay Day Lending Ordinance.

1.5 **Resolving Consumer Disputes Under the Tribal Dispute Resolution Process**

1.5.1. Initiation of Dispute Resolution Process

1.5.1.1. A consumer may initiate a dispute resolution process before the Tribal Consumer Finance Department (the “Department”) by submitting the following information in writing to the Department:

1.5.1.1.1. Consumer name, address, phone number, e-mail address

1.5.1.1.2 Lender name

1.5.1.1.3 Date, account number, and principal amount of loan, if any

1.5.1.1.4 Amounts paid on the loan, if any

1.5.1.1.5 Nature of dispute

1.5.1.1.6 Requested relief

- 1.5.1.2 The Department may provide a Dispute Resolution Request Form for use by consumers.
- 1.5.1.3 The consumer may send the written submission to the Department by e-mail to disputes@_____.com or by US Mail to _____ **Dispute Resolution**, PO Box [ADDRESS].
- 1.5.1.4 The Department does not charge a fee for the processing of consumer disputes.
- 1.5.1.5 The Department will send acknowledgement in writing to the consumer of its receipt of a complete submission or identify in writing to the consumer any missing information, within 72 hours of receipt of the consumer's submission.
- 1.5.1.6 A consumer may not initiate a dispute resolution process as a class representative, a private attorney general, or in any other representative capacity, nor may a consumer participate as member of a class with respect to any dispute pursuant to this process.

1.5.2 Initial Processing by Department: Investigation; Report; Determination and Recommended Resolution

- 1.5.2.1 Upon receipt of complete submission, Department shall immediately undertake an investigation of the matter.
- 1.5.2.2 The investigation may include any or all of the following:
 - 1.5.2.2.2 Examination of relevant documents;
 - 1.5.2.2.3 Interview of witnesses and other persons possessing information relevant to the dispute; and
 - 1.5.2.2.4 Review of consumer's interactions with the Lender and/or related entities involved in the processing of loan applications and/or servicing of accounts.
- 1.5.2.3 The Department shall make its best effort to conclude the investigation within ten (10) days after its receipt of a complete submission or such other time frame as it may determine to be reasonable given the nature of the dispute.
- 1.5.2.4 Once the investigation has been completed, the Department shall prepare a report that includes a determination regarding the dispute, including recommended resolution.
- 1.5.2.5 The Department shall then provide written notice to the consumer and the Lender summarizing the Department's determination and recommendation and notifying the consumer

of his/her right to request a hearing should the consumer not be satisfied with the determination and recommendation of the Department regarding the dispute.

1.5.2.6 The Department shall make its best effort to provide such written notice within twenty-one (21) days after its receipt of a complete submission from the consumer or such other time frame as it may determine to be reasonable given the nature of the dispute.

1.5.3 Hearings

1.5.3.1 The Department shall conduct a hearing if it receives a timely hearing request from the consumer. A consumer's hearing request will be timely if received by the Department via e-mail to disputes@_____.com or US mail to _____ **Dispute Resolution**, PO Box _____, _____, WI _____, within ten (10) days after the date of the Department's written notice of determination.

1.5.3.2 The following procedure shall apply to hearings conducted by the Department:

1.5.3.2.2 The Department shall provide written notice of the date, time and location of the hearing to the consumer, Lender and any witnesses at least ten (10) days in advance of the hearing.

1.5.3.2.3 The consumer will have the right to attend the hearing in person or via electronic videoconference.

1.5.3.2.4 The consumer shall have the right to be represented by an attorney.

1.5.3.2.5 The hearing shall be conducted by Department personnel or, in the Department's sole discretion, a designated third party neutral.

1.5.3.2.6 At the hearing, the Department or its designee shall first present its report regarding the dispute, including its determination and recommendations regarding resolution.

1.5.3.2.7 The consumer shall then be given the opportunity to respond to the report of the Department.

1.5.3.2.8 Any witness with relevant knowledge or information regarding the dispute may be asked to give testimony.

1.5.4 Decisions of the Department

1.5.4.1 The Department shall issue a decision in writing, explaining the reasons for its decision following a hearing, and describing any remedy it deems appropriate, within ten (10) days after the hearing.

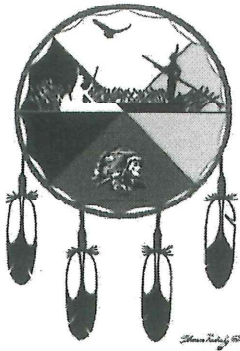
1.5.4.2 The Department's written decision shall be sent to the consumer and Lender.

1.5.4.3 In the event no hearing is timely requested, the written notice referenced in section 1.5.2.5 above shall be the decision of the Department.

1.6 **Tribal Arbitration Ordinance.** Section 1.8.1 the Tribal Arbitration Ordinance is applicable.

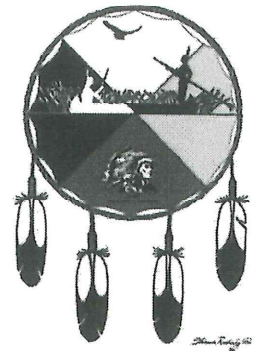
1.7 **Sovereign Immunity.** Nothing in this Section shall be construed as a waiver of the Tribe's sovereign immunity or any of the rights and privileges attendant thereto.

Enacted Tribal Council Resolution 9-8E-2014 on September 8, 2014 and amended on August 12, 2022 Tribal Council Resolution 08-12 C-2022.



Sokaogon Chippewa Community

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Resolution No. 12/2/2011

SUBJECT: Enactment of Arbitration Ordinance

WHEREAS, the Sokaogon Chippewa Community (Mole Lake Band of Lake Superior Chippewa Indians) ("Tribe") in Mole Lake, Wisconsin is a federally recognized Indian Tribe, organized under a Constitution adopted October 8th, 1938 and approved on November 9th, 1938, pursuant to Section 16 of the Indian Reorganization Act; and

WHEREAS, the Constitution of the Sokaogon Chippewa Community, as amended, confers certain sovereign powers upon the Tribal Governing Board by members of the Sokaogon Chippewa Community; and

WHEREAS, Article IV of the Constitution, as amended, establishes a Tribal Council as the governing body of the Tribe; and

WHEREAS, the Tribal Council has the power, pursuant to Article VII, Section 1(e) of the Constitution, to manage all economic affairs and enterprises of the Tribe; and

WHEREAS, the Tribal Council has the power, pursuant to Article VII, Section 1(i) of the Constitution, to adopt resolutions not inconsistent with the Constitution and By-Laws regulating the procedure of the Tribal Council itself and of other agencies, officials and organizations of the Community; and

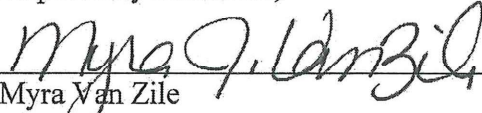
WHEREAS, the Tribal Council determines that it is in the best interest of the Tribe to regulate arbitration of disputes on the Reservation of the Sokaogon Chippewa Community;

THEREFORE, BE IT RESOLVED that the Tribe, through the Tribal Council resolves and ordains that Chapter 1 of the Sokaogon Chippewa Community Ordinances is amended adding Section 1.8, Arbitration, a copy of which is attached hereto, effective as of the date of this Resolution.

CERTIFICATION

I, the undersigned, as Tribal Secretary, hereby certify that Resolution No. 1212C2011 was duly adopted by the Sokaogon Chippewa Community Tribal Council, composed of (6) members of whom (4) were present, which constitutes a quorum, held on the 12 day of Dec, 2011, by a vote of (4) member(s) for, and (0) member(s) against, and (0) member(s) abstaining, and (2) member(s) absent.

Respectfully submitted,


Myra Van Zile
Tribal Secretary

Sokaogon Chippewa Community Ordinances

Section 1.8 ARBITRATION

1.8.1 Authority.

- (a) Article VII, Section 1(i) of the Constitution grants to the Tribal Council the power to make laws, including codes, ordinances, resolutions, and statutes.
- (b) Article VII, Sections 1(a), 2 and 3 of the Constitution grants to the Tribal Council the power to negotiate and enter into treaties, compacts, contracts, and agreements with other governments, organizations, or individuals.

1.8.2 Scope.

- (a) This Ordinance applies to any written contract, agreement or other instrument entered into by the Sokaogon Chippewa Community, by any subdivision, instrumentality, wholly owned entity or affiliate of the Tribe or by any other person in a transaction that is subject to the jurisdiction of the Tribe, in which the parties thereto agree to settle by arbitration any claim dispute or controversy arising out of such contract, agreement or other instrument. Any prior legislation or other Tribal laws which are inconsistent with the purpose and procedures established by this Ordinance are hereby repealed to the extent of any such inconsistency.
- (b) As used in this Ordinance the term "Tribal Forum" shall mean any present or future tribal court or other dispute resolution established by the Tribe.

1.8.3 Agreements to Arbitrate are Enforceable. An agreement in any written contract, agreement, or other instrument, or in a separate writing executed by the parties to any written contract, agreement or other instrument, to settle by arbitration any claim, dispute or controversy thereafter arising out of such contract, agreement or other instrument, or any other transaction contemplated thereunder, or a written agreement between two or more persons to submit to arbitration any claim, dispute or controversy existing between them at the time of the agreement, shall be valid, irrevocable and enforceable.

1.8.4 Law to be Applied.

- (a) In any contract, agreement or instrument described in Section 1.8.2, the parties may agree upon the jurisdiction whose substantive law shall govern the interpretation and enforcement of the contract, agreement, instrument or claim, dispute or controversy. Such choice of law shall be valid and enforceable, and not subject to revocation by one party without the consent of the other party or parties thereto, provided that the subject matter of the contract, agreement, instrument or claim, dispute or controversy, or at least one of the parties thereto, shall have some contact with the jurisdiction so selected.
- (b) In any proceeding under this Ordinance, whenever the contract, agreement or other instrument sets forth a choice of law provision, the Tribal Forum shall apply the

procedural rules of the Tribal Forum and the substantive law of the jurisdiction selected in such choice of law provision; provided that no procedural rule of the Tribal Forum shall bar, delay or impair any action, proceeding or remedy where such action, proceeding or remedy would not be barred, delayed or impaired by the procedural rules of the courts of the jurisdiction whose substantive law applies.

- (c) In any proceeding under this Ordinance, whenever the contract, agreement or other instrument does not set forth a choice of law provision, the Tribal Forum shall apply the substantive law of the Tribe, including any applicable choice of law principles.

1.8.5 Stay of Proceedings and Order to Proceed with Arbitration.

- (a) If any action for legal or equitable relief or other proceeding is brought by any party to any contract, agreement or instrument described in Section 1.8.2, the Tribal Forum shall not review the merits of the pending action or proceeding, but shall stay the action or proceeding until an arbitration has been had in compliance with the agreement.
- (b) A party to any contract, agreement or instrument described in Section 1.8.2 of this Ordinance claiming the neglect or refusal of another party thereto to proceed with an arbitration thereunder may make application to the Tribal Forum for an order directing the parties to proceed with the arbitration in compliance with their agreement. In such event, the Tribal Forum shall order the parties to arbitration in accordance with the provisions of the contract, agreement or instrument and the question of whether an obligation to arbitrate the dispute at issue exists shall be decided by the arbitrator(s).

1.8.6 Advice of the Court. At any time during an arbitration, upon request of all the parties to the arbitration, the arbitrator(s) may make application to the Tribal Forum for advice on any question of tribal or state law arising in the course of the arbitration so long as such parties agree in writing that the advice of the Court shall be final as to the question presented and that it shall bind the arbitrator(s) in rendering any award.

1.8.7 Time Within Which Award Shall be Rendered.

- (a) If the time within which an award is rendered has not been fixed in the arbitration agreement, the arbitrator(s) shall render the award within thirty (30) days from the date the arbitration has been completed. The parties may expressly agree to extend the time in which the award may be made by an extension or ratification thereof in writing.
- (b) An arbitration award shall be in writing and signed by the arbitrator(s). The arbitrator(s) shall provide written notice of the award to each party by certified or registered mail, return receipt requested.

1.8.8 Application for Order Confirming Award; Record to be Filed with Clerk of Court; Effect and Enforcement of Judgment.

- (a) At any time within one year after an arbitration award has been rendered and the parties thereto notified thereof, any party to the arbitration may make application to the Tribal Forum for an order confirming the award.

- (b) Any party applying for an order confirming an arbitration award shall, at the time the order is filed with the clerk (or other appropriate representative) of the Tribal Forum for entry of judgment thereon, file the following papers with the clerk (or other appropriate representative): (1) the agreement to arbitrate; (2) the selection or appointment, if any, of the arbitrator(s); (3) any written agreement requiring the reference of any question as provided in Section 5; (4) each written extension of the time, if any, within which to make the award; (5) the award; (6) each notice and other paper used upon an application to confirm; and (7) a copy of each order of the Tribal Forum upon such an application.
- (c) An arbitration award shall not be subject to review or modification by the Tribal Forum, but shall be confirmed strictly as provided by the arbitrator(s). The judgment confirming an award shall be docketed as if it were rendered in a civil action. The judgment so entered shall have the same force and effect in all respects as, and be subject to all the provisions of law relating to, a judgment in a civil action, and it may be enforced as if it has been rendered in a civil action in the Tribal Forum. When the award requires the performance of any other act than the payment of money, the Tribal Forum may direct the enforcement thereon in the manner provided by law.

1.8.9 Arbitration Award Not Appealable. No further appeal may be taken from an order issued by the Tribal Forum pursuant to this Ordinance enforcing an agreement to arbitrate or an award issued by an arbitrator.

1.8.10 Jurisdiction of the Tribal Forum in Actions to which the Tribe is a Party.

- (a) The Tribal Forum shall have jurisdiction over any action to enforce an agreement to arbitrate, to compel arbitration pursuant to such an agreement to arbitrate and to enforce an award made by an arbitrator pursuant to such agreement to arbitrate, contained in any contract, agreement or other instrument described in Section 2 to which the Sokaogon Chippewa Community or any subdivision, instrumentality, wholly owned entity or affiliate of the Tribe is a party; provided that in any such actions brought against the Sokaogon Chippewa Community or any other entity so authorized shall have explicitly waived the defense of tribal sovereign immunity in the contract, agreement or other instrument; and provided further that such contract, agreement, or other instrument does not expressly prohibit the Tribal Forum from exercising jurisdiction thereunder.
- (b) Notwithstanding any other provision of this Ordinance, any consent to the jurisdiction of a state or federal court contained in a contract, agreement or other instrument described in Section 2 of this Ordinance to which the Sokaogon Chippewa Community or any subdivision, instrumentality, wholly owned entity or affiliate of the Tribe is a party shall be valid and enforceable in accordance with its terms for purposes of enforcing an agreement to arbitrate.

1.8.11 Severability. If any section or part thereof of this Ordinance or the application thereof to any party shall be held invalid for any reason whatsoever by a court of competent jurisdiction or by federal legislative action, the remainder of the relevant section or part of this Ordinance shall not be affected thereby and shall remain in full force and effect.

1.8.12 **No Waiver of Sovereign Immunity.** Nothing in this Ordinance shall be interpreted to provide a waiver of the sovereign immunity of the Sokaogon Chippewa Community, any subdivision, instrumentality, wholly owned entity or affiliate of the Tribe or any of their respective officers, employees or agents acting within the scope of their authority.

1.8.13 **Additional Enforcement Provisions.** All police or other law enforcement officials of the Sokaogon Chippewa Community, or other law enforcement officials with whom the Tribe has an agreement, shall carry out any orders that may be entered by any Tribal Forum pursuant to this Ordinance.