

Tri-County Indian Nations Community Development Corporation

Chairman – Bradley Erwin, Vice Chairman – Cecil Carter, Secretary/Treasurer – Lona Barrick
Members – Cindy Gallup, Debbie Eaton, Johnny Ward, Johnny Jump, Lona Barrick – Chickasaw Nation, Bradley Erwin –
Choctaw Nation

02/05/2026

FILED
PONTOTOC COUNTY

FEB 05 2026

PUBLIC NOTICE

TAMMY BROWN, County Clerk
By Katelyn Bechler, Deputy

RE: Tri-County Indian Nations Community Development
Corporation Regular meeting of the Board of
Directors

Location: Tishomingo Information Center
504 W. Main Street
Tishomingo, Oklahoma 73460
Conference Room

Date: Tuesday, February 10, 2026

Time: 9:30 a.m.

If you have questions, or need additional information,
please call (580) 310-9300, or write to:

Tri-County Indian Nations Community Development Corporation
Attn: Carolyn Hill
122 E. Main Street
Ada, Oklahoma 74820

Tri-County Indian Nations Community Development Corporation

I. Chairman – Bradley Erwin, Vice Chairman – Cecil Carter, Secretary/ Treasurer – Lona Barrick
Members – Cindy Gallup, Debbie Eaton, Johnny Ward, Johnny Jump, Lona Barrick – Chickasaw Nation, Bradley Erwin - Choctaw Nation

BOARD MEETING

Tuesday, February 10, 2026

9:30 a.m.

Tishomingo Information Center

504 W Main Street

Tishomingo, Oklahoma 73460

Conference Room

AGENDA

FILED
PONTOTOC COUNTY

FEB 05 2026

TAMMY BROWN, County Clerk
By Katelyn Baile Deputy

1. CALL MEETING TO ORDER
2. COMPLIANCE WITH OPEN MEETING ACT
3. PUBLIC COMMENT, VISITORS & GUESTS
4. READING AND APPROVAL OF MINUTES
 - a. Discussion and Action on Minutes from Board meeting held on January 13, 2026
5. TREASURER'S REPORT OF CURRENT FINANCIAL STATUS, EXPENDITURES, RECEIPTS
 - a. Discussion and Action on Treasurer's Report
 - b. Discussion and Action on Outstanding Expenditures
6. INFORMATION ITEMS
 - a. Self-Help Housing update
7. DISCUSSION ITEMS
 - a. Discussion of SWOT 2025 results as submitted by Tri-County Indian Nations, CDC Board of Directors and employees.
8. NEW OR UNFORESEEN BUSINESS
9. ADJOURN



**Tri-County Indian Nations
Community Development Corporation
122 E. Main Street
Ada, OK 74820**

January 13, 2026

BOARD MEETING MINUTES

A regular meeting of the Board of Directors of the Tri-County Indian Nations Community Development Corporation was held on Tuesday, January 13, 2026 in Coalgate, Oklahoma.

OFFICERS PRESENT: Bradley Erwin – Chairman via phone, Cecil Carter – Vice Chairman, Lona Barrick – Secretary/Treasurer

MEMBERS PRESENT: Cindy Gallup, Johnny Ward, and Debbie Eaton

STAFF PRESENT: Shawna Graves – Account Specialist

Bradley Erwin called the meeting to order at 9:35 A.M.

Chairman Erwin asked Shawna Graves if we were in compliance with the Open Meeting Act. Shawna Graves confirmed that the meeting notice had been posted, published, and filed.

The minutes from the Board Meeting of December 9, 2025, were presented for approval. Johnny Ward then made a motion to accept the minutes from the December 9, 2025 meeting. Cecil Carter seconded the motion. With no further discussion, the motion passed unanimously.

TREASURERS REPORT:

- A. Discussion and Action on Treasurers Report – Shawna presented the Balance Sheet and Statement of Activities to the board for review. Johnny Ward made a motion to approve the treasurer's report as presented; the motion was seconded by Cecil Carter. With no further discussion, the motion passed unanimously.
- B. Discussion and Action on Outstanding Expenditures – Shawna Graves presented for board approval the list of expenditures that had occurred since the previous board meeting. Shawna explained that there were no outstanding expenditures out of line with normal monthly bills. Cecil Carter made a motion to approve the outstanding expenditures as presented. Lona Barrick seconded the motion. With no further discussion, the motion passed unanimously

INFORMATION ITEMS:

A. Self-Help Housing Update – Chairman Erwin asked Shawna Graves to discuss Self-Help Housing. Shawna advised that there is currently one house under construction. It should be completed within the month. Shawna also explained that she and Carolyn are also working on completing four building packages for the next group of homebuilders. There have been a few extra information items that have been requested for the first two applicants and awaiting OHFA approval and surveys for the next two families. Shawna also explained that Rural Development had funding but were currently not accepting new applications until funds were dispersed.

NEW OR UNFORSEEN BUSINESS

A. Cecil Carter asked to address the board concerning the results of the SWOT survey. Chairman Erwin, acknowledged that all of the surveys had been received and that he would compile those results for the meeting set for February 10, 2026.

ADJOURN

With no further business to discuss, Johnny Ward moved to adjourn the meeting, seconded by Cecil Carter. With no further discussion the motion passed unanimously. The meeting was adjourned at 10:34 a.m.

The next meeting will be held on Tuesday, February 10, 2026, in Tishomingo, Oklahoma.

Chairman of the Board

Recorder

Tri County Indian Nations CDC
Profit & Loss YTD Comparison
January 2026

	Jan 26	Jan 26
Ordinary Income/Expense		
Income		
911 Sales	80.00	80.00
Interest Earned	1.65	1.65
Misc Income	300.00	300.00
	<hr/>	<hr/>
Total Income	381.65	381.65
	<hr/>	<hr/>
Gross Profit	381.65	381.65
	<hr/>	<hr/>
Expense		
Computer & Software Expense	14.00	14.00
Dues & Memberships	86.00	86.00
Insurance Expense	1,281.08	1,281.08
Meals and Entertainment	19.99	19.99
Meeting Expense	14.21	14.21
Office Supplies	14.74	14.74
Payroll Expenses	13,879.54	13,879.54
Program Expense	1,161.36	1,161.36
Rent Expense	880.00	880.00
Telephone Expense	725.06	725.06
Travel	114.95	114.95
	<hr/>	<hr/>
Total Expense	18,190.93	18,190.93
	<hr/>	<hr/>
Net Ordinary Income	-17,809.28	-17,809.28
	<hr/>	<hr/>
Other Income/Expense		
Other Expense		
Ask My Accountant	-45.01	-45.01
	<hr/>	<hr/>
Total Other Expense	-45.01	-45.01
	<hr/>	<hr/>
Net Other Income	45.01	45.01
	<hr/>	<hr/>
Net Income	<u>-17,764.27</u>	<u>-17,764.27</u>
	<hr/>	<hr/>

Tri County Indian Nations CDC
Balance Sheet
As of January 31, 2026

	Jan 31, 26
ASSETS	
Current Assets	
Checking/Savings	
1. SHH Checking Citizens 100390	3,977.99
2. SHH Savings Citizens 122520	8,213.17
3. Petty Cash	39.77
4. Tri County Vision Account	2,753.76
5. OHFA Checking	3,289.73
<hr/>	
Total Checking/Savings	18,274.42
Accounts Receivable	
Accounts Receivable	
Accounts Receivable	12,156.76
Grants Receivable	150,800.30
<hr/>	
Total Accounts Receivable	162,957.06
Other Current Assets	
Acc Rec Clearing Acct	-5,660.89
Forgivable Home Loan Receivable	268,883.10
Prepaid insurance	2,269.53
Undeposited Funds	2,030.09
<hr/>	
Total Other Current Assets	267,521.83
Total Current Assets	448,753.31
Fixed Assets	
Accumulated Depreciation	-41,171.57
Furniture and Office Equipment	36,325.72
Tools and Construction Equip	6,074.36
<hr/>	
Total Fixed Assets	1,228.51
TOTAL ASSETS	449,981.82
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	7,631.76
<hr/>	
Total Accounts Payable	7,631.76
Other Current Liabilities	
Payroll Liabilities	440.31
<hr/>	
Total Other Current Liabilities	440.31
Total Current Liabilities	8,072.07
Total Liabilities	8,072.07
Equity	
Unrestricted Net Assets	459,674.02
Net Income	-17,764.27
<hr/>	
Total Equity	441,909.75
TOTAL LIABILITIES & EQUITY	449,981.82

#	Month	Amount	\$ 426,134.00	Received
1	November 2024	\$ 26,755.58	\$ 399,378.42	11/12/2024
2	December 2024	\$ 17,755.58	\$ 381,622.84	12/5/2024
3	January 2025	\$ 17,755.58	\$ 363,867.26	12/24/2024
4	February 2025	\$ 17,755.58	\$ 346,111.68	2/7/2025
5	March 2025	\$ 17,755.58	\$ 328,356.10	3/7/2025
6	April 2025	\$ 17,755.58	\$ 310,600.52	4/3/2025
7	May 2025	\$ 17,755.58	\$ 292,844.94	5/7/2025
8	June 2025	\$ 17,755.58	\$ 275,089.36	6/5/2025
9	July 2025	\$ 17,755.58	\$ 257,333.78	7/5/2025
10	August 2025	\$ 17,755.58	\$ 239,578.20	8/7/2025
11	September 2025	\$ 17,755.58	\$ 221,822.62	9/8/2025
12	October 2025	\$ 17,755.58	\$ 204,067.04	9/30/2025
13	November 2025	\$ 17,755.58	\$ 186,311.46	11/20/2025
14	December 2025	\$ 17,755.58	\$ 168,555.88	12/3/2025
15	January 2026	\$ 17,755.58	\$ 150,800.30	1/7/2026
16	February 2026	\$ 17,755.58	\$ 133,044.72	2/4/2026
17	March 2026	\$ 17,755.58	\$ 115,289.14	
18	April 2026	\$ 17,755.58	\$ 97,533.56	
19	May 2026	\$ 17,755.58	\$ 79,777.98	
20	June 2026	\$ 17,755.58	\$ 62,022.40	
21	July 2026	\$ 17,755.58	\$ 44,266.82	
22	August 2026	\$ 17,755.58	\$ 26,511.24	
23	September 2026	\$ 17,755.58	\$ 8,755.66	
24	October 2026	\$ 17,755.66	\$ (9,000.00)	
	Replace Savings	\$ 4,500.00	\$ (4,500.00)	

Tri County Indian Nations CDC

2/6/2026 12:47 PM

Register: 1. SHH Checking Citizens 100390

From 01/01/2026 through 01/31/2026

Sorted by: Date and Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
01/02/2026	5852	Oklahoma Employm...	Payroll Liabilities	73-1453539	16.28	X		5,365.39
01/05/2026	aw	Sparklight	Telephone Expense	103236378 Tel...	290.53	X		5,074.86
01/05/2026	aw	Comp Risk	Insurance Expense	Policy KWC12...	183.00	X		4,891.86
01/05/2026	aw	Credit Reporting Ser...	-split-	Account Verifi...	75.00	X		4,816.86
01/07/2026	42	USDA Grant	Grants Receivable	January 2026 #...		X	17,755.58	22,572.44
01/09/2026	aw	Central Insurance	Insurance Expense	CLP 8372248	157.33	X		22,415.11
01/10/2026	5847	Downtown Holdco, ...	Accounts Payable	February Rent	880.00	X		21,535.11
01/10/2026	5848	Retail Merchants Ass...	Accounts Payable	Retail Merchan...	11.00	X		21,524.11
01/15/2026	5850	Carolyn J Hill	-split-		1,843.97	X		19,680.14
01/15/2026	5851	Shawna K Graves	-split-		1,367.06	X		18,313.08
01/15/2026	5852	Steven S McDonald	-split-		1,958.81	X		16,354.27
01/15/2026	5856	United States Treasury	-split-	73-1453539	1,527.24	X		14,827.03
01/16/2026	aw	Philadelphia Insuran...	Insurance Expense	64842	940.75	X		13,886.28
01/20/2026	5849	Oklahoma Tax Com...	Payroll Liabilities	WTH-1007942...	438.00	X		13,448.28
01/20/2026	5849	Shane McDonald	Accounts Payable	Mileage 12/01/...	114.95	X		13,333.33
01/23/2026	aw	U.S. Cellular	Telephone Expense		234.53	X		13,098.80
01/26/2026	aw	Vision Bank Visa	-split-	****1251	1,789.55	X		11,309.25
01/29/2026			Acc Rec Clearing Acct	Deposit		X	365.25	11,674.50
01/29/2026	TFR	Tri County	2. SHH Savings Citize...	Replace from ...	1,000.00			10,674.50
01/30/2026	5857	United States Treasury	-split-	73-1453539	1,527.26	X		9,147.24
01/31/2026	5853	Carolyn J Hill	-split-		1,843.97			7,303.27
01/31/2026	5854	Shawna K Graves	-split-		1,367.05	X		5,936.22
01/31/2026	5855	Steven S McDonald	-split-		1,958.81	X		3,977.41
01/31/2026			Interest Earned	Interest		X	0.58	3,977.99

Tri County Indian Nations CDC

2/6/2026 12:47 PM

Register: 2. SHH Savings Citizens 122520

From 01/01/2026 through 01/31/2026

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
01/06/2026	Dep	Tri County	Misc Income	Deposit		X	300.00	8,262.82
01/10/2026	1471	Shari Manwell, RPES	Accounts Payable	Giturwa Perc test	350.00			7,912.82
01/10/2026	1472	Shari Manwell, RPES	Accounts Payable	Baker Perc Test	350.00			7,562.82
01/10/2026	1473	Shari Manwell, RPES	Accounts Payable	Prater Perc Test	350.00			7,212.82
01/29/2026	TFR	Tri County	1. SHH Checking Citiz...				1,000.00	8,212.82
01/31/2026			Interest Earned	Interest		X	0.35	8,213.17

Tri County Indian Nations CDC

2/6/2026 12:48 PM

Register: 5. OHFA Checking

From 01/01/2026 through 01/31/2026

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
01/31/2026			Interest Earned	Interest		X	0.14	3,289.73

Tri County Indian Nations CDC

2/6/2026 12:47 PM

Register: 4. Tri County Vision Account

From 01/01/2026 through 01/31/2026

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
01/31/2026	dep	Tri County	911 Sales	Deposit			80.00	2,753.18

Tri-County Bills / Expenses 2025

Bill	\$ Jan	\$ Feb	\$ Mar	\$ April	\$ May	\$ June	\$ July	\$ Aug	\$ Sept	\$ Oct	\$ Nov	\$ Dec	\$ YTD
Vision Credit	\$1,789.55												\$1,789.55
Vision ARC	\$365.25												-\$365.25
Downtown Holding	\$880.00												\$880.00
Credit Bureau	\$11.00												\$11.00
Credit Reporting	\$75.00												\$75.00
Home Depot	\$0.00												\$0.00
Home Depot ARC													\$0.00
Johnston Co.													\$0.00
Kershaw CPA	\$0.00												\$0.00
Sparklight*	\$290.53												\$290.53
Telecom													\$0.00
US Cellular*	\$234.53												\$234.53
Adobe Sign													
Land Glide													
Intuit (pd with BB)													
GoDaddy													
TOTAL													\$2,915.36
Central (\$1834.00)	\$152.83												\$152.83
Comp Risk*	\$182.00												\$182.00
Phil (\$3908)*	\$940.75												\$940.75
Nautilus (MB)													\$0.00
TOTAL INSURANCE													\$1,275.58
Standard Payroll	\$10,339.67												\$10,339.67
OHFA Bonus (tax)	\$0.00												\$0.00
Christmas Bonus													\$0.00
Mileage	\$114.95												\$114.95
Payroll Taxes	\$3,508.78												\$3,508.78
TOTAL PAYROLL													\$13,963.40
Network Maint.													\$0.00
Building Maint.													\$0.00
Southern Design													\$0.00
MISC. EXPENSES													\$0.00
Total Expenses	\$18,154.34												\$18,154.34
Revenue/Grants													
USDA - RD*	\$17,755.58												\$17,755.58
OHFA*													
House Plans													\$0.00
Simmons Bank													\$0.00
Other													\$0.00
													\$17,755.58
													-\$398.76

	Date App to RD	Applicant Name	Date Certified	Closing @ Home Title	Final Inspection	County	%	OHFA	Race
1	8/10/2022	Zenaida Griffin	11/7/2022	8/22/2024	7/29/2025	Pontotoc	100		Asian
2	8/7/2025	Tyra Baker	9/12/2025			Pontotoc	0	X	Native American
3	9/4/2024	Rhonda Vesely	10/11/2024	7/1/2025		Pontotoc	95	X	Native American
4	8/7/2025	Dannielle Gutirwa	9/12/2025			Pontotoc		X	Caucasian
5	8/7/2025	Reagan Clark	9/12/2025			Pontotoc			Caucasian
6	8/7/2025	Meagan Prater	9/12/2025			Pontotoc			Native American
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At RD to be Certified

Certified and Dropped

9/4/2024	Alexandria Zapata	10/11/2024	10/28/2024	Pontotoc	Native	Job Transfer
9/4/2024	Sydney Summers	10/11/2024	10/1/2025	Pontotoc	Caucasian	Time limit reached

WORKING APP IN OFFICE
