

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*

10/09/2025

PUBLIC NOTICE

FILED
PONTOTOC COUNTY

OCT 09 2025

TAMMY BROWN, County Clerk
By  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, October 14, 2025

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, October 14, 2025
9:30 a.m.
Tishomingo Information Center
504 W Main Street
Tishomingo, Oklahoma 73460
Conference Room
AGENDA

FILED
PONTOTOC COUNTY

OCT 09 2025

TAMMY BROWN, County Clerk
By SS 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 September 9, 2025
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 on Board Meeting for November 11, 2025, Veteran's Day, in Coalgate, Oklahoma. Does the board want to keep this meeting date or propose a new date?
8. NEW OR UNFORESEEN BUSINESS
9. ADJOURN



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

September 9, 2025

BOARD MEETING MINUTES

A regular meeting of the Board of Directors of the Tri-County Indian Nations Community Development Corporation was held on Tuesday, September 9, 2025, in Sulphur, Oklahoma.

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

MEMBERS PRESENT: Johnny Ward, Johnny Jump, and Debbie Eaton,

STAFF PRESENT: Carolyn Hill - Housing Director, Shawna Graves – Account Specialist

Chairman Erwin called the meeting to order at 9:37 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 August 12, 2025, were presented for approval. Cecil Carter then made a motion to accept the minutes of the August 12, 2025, meeting. Debbie Eaton 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. Lona Barrick made a motion to accept the outstanding expenditures as presented. Johnny Ward seconded the motion and with no further discussion the motion passed unanimously.

INFORMATION ITEMS:

- A. Self-Help Housing Update – Chairman Erwin asked Carolyn Hill, to give an update on the status of Tri-County Indian Nations Self-Help Housing. Director Hill stated that the home in Byng had been completed, and that the house in Latta is 65% completed. There are also five new applications that have been submitted to USDA/Rural Development for review for the second group for the current grant. Tri-County is still awaiting the final review of these applications. Director Hill explained that one of those applications is a re-submittal from the previous group that was working to correct a problem. Director Hill also explained to the board that it is still hard to find usable land within budget and that it is difficult to find very low-income families that qualify for loans.

NEW OR UNFORESEEN BUSINESS

- A. Chairman Erwin announced to the board that a SWAD survey had been sent out to members and staff as a way to gather ideas and goals in regard to current and future plans for Tri-County Indian Nations, CDC. He asked that this survey be filled out and completed by the next board meeting occurring October 14, 2025.

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 10:31 a.m.

The next meeting will be held on Tuesday, October 14, 2025, in Tishomingo, Oklahoma.

Chairman of the Board

Recorder

9:39 AM
10/09/25
Accrual Basis

Tri County Indian Nations CDC
Profit & Loss YTD Comparison
September 2025

	Sep 25	Jan - Sep 25
Ordinary Income/Expense		
Income		
911 Sales	0.00	240.00
Credit Report Fee	0.00	130.00
Grant Revenue - OHFA	29,411.76	34,323.52
Interest Earned	1.67	13.18
Misc Income	0.00	1,000.00
Program Revenue - House Plans	0.00	2,400.00
Total Income	29,413.43	38,106.70
Gross Profit	29,413.43	38,106.70
Expense		
Accounting Expenses	0.00	4,000.00
Advertising	0.00	181.06
Bank Service Charges	0.00	-200.00
Building Supplies	0.00	19.06
Computer & Software Expense	14.00	2,289.44
Dues & Memberships	97.00	685.49
Employee Benefits	0.00	100.00
Insurance Expense	264.83	5,377.47
Internet & Website	0.00	19.98
Loan forgiveness expense	0.00	29,411.76
Meals and Entertainment	149.69	692.68
Meeting Expense	21.99	131.30
Office Equipment	103.33	103.33
Office Supplies	73.09	987.53
Other Expense	0.00	517.50
Payroll Expenses	13,818.52	126,404.71
Program Expense	9.99	1,982.81
Rent Expense	0.00	7,040.00
Telephone Expense	720.08	6,805.89
Tools & Equipment	0.00	459.61
Travel	155.65	4,146.53
Total Expense	15,428.17	191,156.15
Net Ordinary Income	13,985.26	-153,049.45
Other Income/Expense		
Other Expense		
Ask My Accountant	0.00	-159.00
Total Other Expense	0.00	-159.00
Net Other Income	0.00	159.00
Net Income	13,985.26	-152,890.45

9:39 AM

10/09/25

Accrual Basis

Tri County Indian Nations CDC

Balance Sheet

As of September 30, 2025

	Sep 30, 25
ASSETS	
Current Assets	
Checking/Savings	
1. SHH Checking Citizens	21,156.75
2. SHH Savings Citizens	6,962.01
3. Petty Cash	39.77
4. Tri County Vision Account	2,671.49
5. OHFA Checking	5,298.09
Total Checking/Savings	36,128.11
Accounts Receivable	
Accounts Receivable	11,106.76
Grants Receivable	204,067.04
Total Accounts Receivable	215,173.80
Other Current Assets	
Acc Rec Clearing Acct	-5,660.89
Forgivable Home Loan Receivable	371,688.00
Prepaid insurance	2,269.53
Undeposited Funds	2,030.09
Total Other Current Assets	370,326.73
Total Current Assets	621,628.64
Fixed Assets	
Accumulated Depreciation	-41,171.57
Furniture and Office Equipment	36,325.72
Tools and Construction Equip	6,074.36
Total Fixed Assets	1,228.51
TOTAL ASSETS	622,857.15
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable	7,642.76
Total Accounts Payable	7,642.76
Other Current Liabilities	
Payroll Liabilities	504.76
Total Other Current Liabilities	504.76
Total Current Liabilities	8,147.52
Total Liabilities	8,147.52
Equity	
Unrestricted Net Assets	767,600.08
Net Income	-152,890.45
Total Equity	614,709.63
TOTAL LIABILITIES & EQUITY	622,857.15

16.

#	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	
14	December 2025		\$ 17,755.58	\$ 168,555.88	
15	January 2026		\$ 17,755.58	\$ 150,800.30	
16	February 2026		\$ 17,755.58	\$ 133,044.72	
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		\$ 2,500.00	\$ (6,500.00)	

Tri County Indian Nations CDC

10/3/2025 11:33 AM

Register: 1. SHH Checking Citizens

From 09/01/2025 through 09/30/2025

Sorted by: Date and Order Entered

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/02/2025		Oklahoma Employm...	Payroll Liabilities	73-1453539		X		3,018.29
09/03/2025	aw	Sparklight	Telephone Expense	103236378 Tel...	285.67	X		2,732.62
09/05/2025	aw	Comp Risk	Insurance Expense	Policy KWC12...	112.00	X		2,620.62
09/08/2025	aw	Credit Reporting Ser...	-split-	Account Verifi...	75.00	X		2,545.62
09/10/2025	5815	Downtown Holdco, ...	Accounts Payable		880.00	X		1,665.62
09/10/2025	5816	Retail Merchants Ass...	Accounts Payable		11.00	X		1,654.62
09/11/2025	39	USDA Grant	Grants Receivable	September 202...		X	17,755.58	19,410.20
09/15/2025	5809	Carolyn J Hill	-split-		1,828.97	X		17,581.23
09/15/2025	5810	Shawna K Graves	-split-		1,357.05	X		16,224.18
09/15/2025	5811	Steven S McDonald	-split-		1,940.81	X		14,283.37
09/15/2025	5820	United States Treasury	-split-	73-1453539	1,553.26	X		12,730.11
09/19/2025	5809	Oklahoma Tax Com...	Payroll Liabilities	WTH-1007942...	438.00	X		12,292.11
09/20/2025	5817	Shane McDonald	Accounts Payable		155.65	X		12,136.46
09/20/2025	5818	Shawna Graves	Accounts Payable		173.80	X		11,962.66
09/24/2025	aw	U.S. Cellular	Telephone Expense		234.41	X		11,728.25
09/24/2025	aw	Vision Bank Visa	-split-	****1251	494.75	X		11,233.50
09/24/2025	Trans	Tri County	2. SHH Savings Citize...	Replace money...	1,000.00			10,233.50
09/26/2025	aw	Central Insurance	Insurance Expense	CLP 8372248	152.83	X		10,080.67
09/26/2025	39	USDA Grant	Grants Receivable	October 2025 #...		X	17,755.58	27,836.25
09/30/2025	5812	Carolyn J Hill	-split-		1,828.97	X		26,007.28
09/30/2025	5813	Shawna K Graves	-split-		1,357.05	X		24,650.23
09/30/2025	5814	Steven S McDonald	-split-		1,940.81	X		22,709.42
09/30/2025	5819	United States Treasury	-split-	73-1453539	1,553.26	X		21,156.16
09/30/2025			Interest Earned	Interest		X	0.59	21,156.75

Tri County Indian Nations CDC

10/3/2025 11:33 AM

Register: 2. SHH Savings Citizens

From 09/01/2025 through 09/30/2025

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/24/2025	Trans	Tri County	1. SHH Checking Citiz...				1,000.00	6,961.76
09/30/2025			Interest Earned	Interest		X	0.25	6,962.01

Tri County Indian Nations CDC

10/3/2025 11:34 AM

Register: 5. OHFA Checking

From 09/01/2025 through 09/30/2025

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/25/2025	DEP	Tri County	Grant Revenue - OHFA	OHFA draw R...		X	29,411.76	30,297.81
09/30/2025			Interest Earned	Interest		X	0.28	30,298.09
09/30/2025	1180	Rhonda Vesely	Accounts Payable	OHFA Draw	25,000.00			5,298.09

Tri County Indian Nations CDC

10/9/2025 9:34 AM

Register: 4. Tri County Vision Account

From 09/01/2025 through 09/30/2025

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/30/2025			Interest Earned	Interest		X	0.55	2,671.49

Tri-County Bills / Expenses 2025

Bill	\$ Jan	\$ Feb	\$ Mar	\$ April	\$ May	\$ June	\$ July	\$ Aug	\$ Sept	\$ Oct	\$ Nov	\$ Dec	\$ YTD
Vision Credit	\$6,390.90	\$2,670.66	\$223.99	\$4,516.08	\$2,250.00	\$369.90	\$794.28	\$1,150.87	\$494.75				\$18,861.43
Vision ARC	-\$6,082.36			-\$3,195.00									-\$9,277.36
Downtown Holding	\$880.00	\$880.00	\$880.00	\$880.00	\$880.00	\$880.00	\$880.00	\$880.00	\$880.00				\$7,920.00
Credit Bureau	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00				\$99.00
Credit Reporting	\$74.99	\$75.00	\$74.99	\$75.00	\$75.00	\$75.00	\$75.00	\$89.55	\$75.00				\$689.53
Home Depot	\$32.75	\$0.00	\$0.00	X	X	\$394.73	\$0.00	\$0.00	\$0.00				\$427.48
Home Depot ARC													\$0.00
Johnston Co.													\$0.00
Kershaw CPA	\$0.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,000.00	\$0.00				\$4,000.00
Sparklight*	\$282.81	\$282.81	\$282.81	\$282.81	\$283.28	\$284.45	\$284.00	\$285.67	\$285.67				\$2,554.31
Telecom					\$200 monthly charged to Vision Credit								\$0.00
US Cellular*	\$192.11	\$221.44	\$221.44	\$221.44	\$221.48	\$318.79	\$234.48	\$234.41	\$234.41				\$2,100.00
Adobe Sign					\$287.88 / yr (1/27/2025) Billed to Vision Card								
Land Glide					\$9.99 /mo billed to Vision Card								
Intuit (pd with BB)				\$14/mo	\$999 Annual Desktop Plus (1/27/2025) Billed to Vision Card								
GoDaddy				Microsoft 365 (3 emails) \$1726.92 exp 12/3/2027 Billed to Vision Card									
TOTAL													\$27,374.39
Central (\$1834.00)	\$152.83	\$152.83	\$152.83	\$152.83	\$152.83	\$152.83	\$152.83	\$152.83	\$152.83				\$1,375.47
Comp Risk*	\$174.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00	\$112.00		X		\$1,070.00
Phil (\$3908)*	\$982.00	\$982.00	\$982.00	X	X	X	X	X	X	X			\$2,946.00
Nautilus (MB)	X	X	X	X	X	X	X	X	X	X		X	\$0.00
TOTAL INSURANCE													\$5,391.47
Standard Payroll	\$10,105.67	\$10,105.67	\$10,105.66	\$11,137.16	\$10,253.67	\$10,253.67	\$10,253.68	\$10,253.68	\$10,253.68				\$92,722.54
OHFA Bonus (tax)	\$205.30	\$205.30	\$205.30	X	X	X	X	X	X				\$615.90
Christmas Bonus	X	X	X	X	X	X	X	X	X	X		X	\$0.00
Mileage	\$202.40	\$121.00	\$227.70	\$237.05	\$154.00	\$239.80	\$212.30	\$309.65	\$329.45				\$2,033.35
Payroll Taxes	\$3,702.50	\$3,702.50	\$3,702.50	\$3,977.41	\$3,544.50	\$3,544.50	\$3,656.57	\$3,544.50	\$3,544.50				\$32,919.48
TOTAL PAYROLL													\$128,291.27
Network Maint.								\$375.00					\$375.00
Building Maint.													\$0.00
Southern Design	\$1,152.31			\$0.00									\$1,152.31
MISC. EXPENSES													\$1,527.31
Total Expenses	\$18,459.21	\$19,522.21	\$19,182.22	\$18,407.78	\$17,937.76	\$16,636.67	\$16,666.14	\$19,399.16	\$16,373.29	\$0.00	\$0.00	\$0.00	\$162,584.44
Revenue/Grants													
USDA - RD*	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$17,755.58	\$0.00			\$159,800.22
OHFA*									\$4,911.76				\$4,911.76
House Plans				\$600.00			\$600.00						\$1,200.00
Simmons Bank													\$0.00
Other	\$260.00			\$2,345.50				\$410.00					\$3,015.50
	\$18,015.58	\$17,755.58	\$17,755.58	\$20,701.08	\$17,755.58	\$17,755.58	\$18,355.58	\$18,165.58	\$22,667.34	\$0.00	\$0.00	\$0.00	\$168,927.48
													\$6,343.04

	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	68	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 Clark	9/12/2025			Pontotoc			Native American
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20									

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					