SHINGLE SPRINGS BAND OF MIWOK INDIANS
Shingle Springs Rancheria, (Verona) Tract, California
5281 Honpie Road, Placerville CA 95667
P.O. Box 1340, Shingle Springs CA 95682
(530) 676-8010 office; (530) 676-8068 fax

Extensions of Credit, Check Cashing, and Automatic Teller Machines (ATM's) Standards

The Shingle Springs Band of Miwok Indians ("Tribe") is a federally-recognized Indian tribe conducting gaming activities pursuant to the Indian Gaming Regulatory Act, 25 U.S.C. Section 2700, *et seq.* and in accordance with the Gaming Compact between the Tribe and the State of California originally executed on September 10, 1999 and subsequently amended on September 25, 2008 (hereinafter "Amended Compact");

Pursuant to Sections 10.2 (h) and (j) of the 1999 Compact, the Tribe, hereby adopts the following State standards regarding extensions of credit, check cashing, and automatic teller machine standards.

Section 1. Extensions of Credit

The Tribe's Gaming Operation ("Gaming Operation"), may extend credit to a patron if, prior to extending credit to the patron, the Gaming Operation determines that an extension of credit is not prohibited by any statute, law, regulation, or local ordinance. The Gaming Operation may not extend credit to an owner, supervisor, player or other employee of a proposition player that is in a game with a player-dealer position in any establishment owned by the Tribe. The Gaming Operation may not extend credit to an employee of the Tribe to act as a "house prop player" or "public relations player."

All other extensions of credit will comply with the following:

(A) Prior to extending credit to a patron for the first time, the Gaming Operation will ensure that the person requesting the credit is positively identified by examining the patron's unexpired government-issued form of identification evidencing residence and bearing a photograph of the patron, such as a driver's license, passport, or tribal identification card. In addition, the Gaming Operation must ensure that one of the following has been met:

(1) Receipt of patron information on a credit application form which includes the patron's name and signature, current address, telephone number, social security number, band and/or trade references, employment

and income information to form an assessment of the patron's financial situation and collateral circumstances of the patron;

Receipt of a signed and dated authorization from the patron to access their consumer credit report from a bona fide credit-reporting agency to show the patron has an established credit history consistent with approved credit policies and/or receipt of information from a bona fide credit-reporting agency that the patron has an established credit history consistent with approved credit policies.

(2) Examination of records of previous credit transactions with the patron, if any, showing that the patron has paid in a timely manner all credit instruments and/or otherwise documents that it has a reasonable basis for extending the amount to the patron.

(B) Owner, The Gaming Operation Executive Management or designated key employee other than a dealer must approve any credit application.

(C) No credit may be extended to any patron who has signed a self-exclusion form or has self-restricted access to credit for the time period of the exclusion or restriction.

(D) The Gaming Operation must notify the patron of the issuance or denial of credit. The notification for issuing credit shall include the date of issuance, terms of repayment, and interest charges, if applicable. If a patron is denied credit, the notification shall include the justification for denial in compliance with California Civil Code 1785.20.

(E) A copy of any consumer credit report obtained by the licensee shall be kept on file with the card room and made available to a denied patron upon request.

(F) For each patron that is issued credit, the following information shall be collected and maintained:

(1) Patron's name, current address, and telephone number;

(2) A photocopy of the patron's unexpired government-issued form of identification evidencing residence and bearing a photograph of the patron, such as a driver's license, passport, or tribal identification card;

(3) Basis upon which credit verified, as listed in subsection (A);

(4) Documentation of authorization by a person designated by management to approve credit;

(5) Authorized credit limit and means of repayment of obligations;

(6) Payment schedule;

(7) Credit balance outstanding and payments; and

(8) The patron's signature on a credit agreement.

(G) If payment upon an extension of credit is delinquent for more than 90 days, the person to whom credit was extended shall be prohibited from obtaining additional credit until the amount owed is paid in full.

(H) Delinquent extensions of credit will be collected by the Gaming Operation's accounting or financial department which is authorized to utilize every means available to the Tribe to collect such delinquent accounts. Written or electronic records shall be maintained on each attempt to collect on delinquent credit accounts. The accounting or financial department, under the direction of the TOA will determine the maximum amount to be advanced to each individual, the maximum time an extension of credit will be outstanding, and any repayment terms associated with extensions of credit.

Section 2. Check Cashing Standards

The Gaming Operation shall not permit an employee to cash any check if cashing such a check is prohibited by any statute, regulation, or ordinance. No Gaming Operation employee shall be permitted to cash any check drawn against any federal, state, county, city, or other government fund, including, but not limited to, social security, unemployment insurance, disability payments, or public assistance payments, as outlined in California Business and Professions Code section 19841, subdivision (q), unless the check is for wages or the payment of goods or services.

If the Gaming Operation does not deposit a patron's check within three banking days of receipt, the Gaming Operation shall be considered to have extended credit to the patron.

If the Gaming Operation does cash the check of a patron, the following standards will apply:

(A) The Gaming Operation will not allow a patron to repurchase an uncashed personal check with a subsequent personal check or checks, unless that patron has been approved for an extension of credit as provided in Section 1 and the amount of the check to be replaced is within the patron's credit limit.

(B) Prior to cashing a check for a patron, the cage cashier shall determine that:

(1) The patron presenting the check has not signed a self-exclusion form or self-restriction access to check cashing for the time period of the exclusion or restriction;

(2) Cashing such check is not prohibited;

(3) Cashing such check conforms to the Gaming Operation's approval process;

(4) The check is for a specific amount and within the established check amount limit, with the current date; and

(5) The check is payable to the Red Hawk Gaming Operation.

(C) If personal checks, cashier's checks, or payroll checks are cashed, the Gaming Operation or its designated employee shall examine and, if the patron is not approved for credit, record an unexpired government-issued form of identification evidencing residence and bearing a photograph of the patron, such as a driver's license or passport.

(D) Records of all returned checks shall be maintained by the Gaming Operation and shall include, at a minimum, the following:

(1) Date on the check;

(2) Name of the customer presenting the check;

(3) Amount of the check;

(4) Date(s) the check was dishonored;

(5) Date(s) the amount(s) of any collection received on the check after being returned by a bank;

(E) If a first-party check is dishonored, the person who proffered the check shall be prohibited from cashing additional personal checks until the amount owed is paid in full, but may replace a dishonored check in accordance with the policies of the Gaming Operation. This does not prohibit a person who presented a dishonored check from a third party or a dishonored two-party check from replacing the check.

(F) The Gaming Operation's accounting or financial department shall determine internal written procedures for the collection of checks dishonored for non-sufficient funds (NSF), including any charges for NSF checks, including a point in time that the NSF checks will be written off as a bad debt.

(G) If the Gaming Operation decides to charge a patron check-cashing fee, the Gaming Operation will obtain and maintain an unexpired California Department of Justice Cashing Permit.

(H) Checks accepted or credit instruments completed in accordance with this policy are valid and enforceable instruments.

Section 3. Automatic Teller Machine (ATM) Standards

(A) The Gaming Operation shall not have an ATM (automatic teller machine, cash or voucher dispensing machine) accessible by an individual while physically seated at a gambling table, unless otherwise required under the Americans with Disabilities Act.

(B) ATMs shall be configured to reject Electronic Benefit Transfer cards (EBTs) issued by the State of California, Tribal TANF, or any city and county therein.

CERTIFICATION

As a duly-elected official of the Shingle Springs Band of Miwok Indians, I do hereby certify that, at a meeting duly called, noticed, and convened on the 15th day of August, 2013 at which time a quorum of 7 was present, this policy was duly adopted by a vote of 7 FOR, 0 AGAINST, 0 ABSTAINED, and said policy has not been rescinded or amended in any form.

Tribal Council Chairperson — August 15, 2013 Date

ATTEST

Tribal Council Secretary — August 15, 2013 Date

SHINGLE SPRINGS BAND OF MIWOK INDIANS
Shingle Springs Rancheria, (Verona) Tract, California
5281 Honpie Road, Placerville CA 95667
P.O. Box 1340, Shingle Springs CA 95682
(530) 676-8010 Office; (530) 676-8033 Fax

RESOLUTION 2013-43

SUBJECT: APPROVAL OF EXTENSION OF CREDIT, CHECK CASHING, AND AUTOMATIC TELLER MACHINES (ATM'S) STANDARDS

WHEREAS, the Shingle Springs Band of Miwok Indians (the "Tribe") is a federally recognized Indian tribe eligible for the special programs and services provided by the United States to Indians because of their status as Indians and is recognized as possessing powers of self-government; and

WHEREAS, the Shingle Springs Tribal Council is the duly-elected governing body of the Tribe and is authorized to act on behalf of the Tribe; and

WHEREAS, on July 23, 2013 the Amended and Restated Gaming Compact (the "Compact") between the Tribe and the State of California was approved; and

WHEREAS, Sections 12.3 (g) and 12.4 of the Compact require the Tribe to adopt and comply with specific standards related to extension of credit and check cashing, to which the Gaming Operation will be held; and

WHEREAS, the Tribe adopted the Extension of Credit, Check Cashing, and Automatic Teller Machines (ATM's) Standards on October 23, 2008; and

WHEREAS, the Tribe desires to update the Standards to comply with sections 12.3 (g) and 12.4 of the Compact; and

WHEREAS, the Standards were amended to require the Gaming Operation keep electronic records, insure compliance with California Civil Code 1785.20 and require the collection of payment schedules and signatures of those extended credit; and

WHEREAS, the Tribal Council has reviewed the changes to the Extensions of Credit, Check Cashing, and Automatic Teller Machines (ATM's) Standards, a copy of which is attached, and has found adoption of the Standards necessary in order to comply with the Compact.

NOW THEREFORE, BE IT RESOLVED that the Tribal Council hereby enacts and adopts the amendments to the attached "Extensions of Credit, Check Cashing, and Automatic Teller

Machines (ATM's) Standards," as the standards of the Tribe, and authorizes the Chairman or his designee to execute any and all documents and agreements necessary as may be required to give effect to the transactions, herein contemplated, and to take such other actions as may hereby be necessary and appropriate to carry out the obligations there under; and

BE IT FURTHER RESOLVED, that by adopting these Standards, the Tribe does not in any way waive its sovereign immunity with respect to the application of any state or federal laws or regulations that otherwise would not apply; and

BE IT FURTHER RESOLVED, that this resolution shall take effect immediately.

CERTIFICATION

As a duly-elected official of the Shingle Springs Band of Miwok Indians, I do hereby certify that, at a meeting duly called, noticed, and convened on the 15th day of August, 2013 at which time a quorum of 7 *was present, this resolution was duly adopted by a vote of* 7 *FOR,* Ø *AGAINST,* Ø *ABSTAINED, and said resolution has not been rescinded or amended in any form.*

Nicholas [signature] 8-15-13

Tribal Council Chairperson Date

ATTEST:

Kathleen G. [signature] 8-15-13

Tribal Council Secretary Date