

Mentors for the 2025-2026 NCDFI Fellowship Pilot Program

Seven NCDFI staff will act as mentors to
the Fellows in the first round of the program



The Native Community Development Fellowship Program is a transformative professional development experience aimed at empowering Native leaders and advancing the future of the Native Community Development Financial Institution (Native CDFI) sector. This one-year fellowship program focuses on strengthening Native communities by supporting economic well-being and providing the skills, resources, and networks needed to create meaningful change. It is designed to be accessible, offering place based opportunities for Tribal members of all backgrounds, with a special emphasis on empowering Native women.

Melissa Curley



Melissa Curley is the Director of Lending for Akiptan. She is an enrolled member of the Cheyenne River Sioux Tribe. Melissa found her true passion working in the financial industry in 2011. She owns/operates a small scale cow calf operation with her husband on the reservation. With her professional and personal experiences, she understands the integral role that Native Ag plays in the Tribal Nation's economies and has seen firsthand the impact that it can have within Native Communities. In her role, Melissa spends the majority of her time advocating, educating, and providing resources to Native Producers around Indian Country.

In addition to Akiptan, Melissa serves as a mentor for the Native American Agriculture Fund Ag Underwriting School and regularly coaches other loan officers as well as speaks on panels at national conferences. She currently sits on the loan committee for the Mountain | Plains Native CDFI Coalition's revolving loan fund as the Vice Chair, Four Bands Community Development Board of Directors, Great Lakes Intertribal Food Coalition Finance Committee, Whitehorse Community Board, and Whitehorse PowWow Board. She is very active in her community and provides great support throughout Indian Country.

Sarah Frelsi



Sarah Frelsi lives on the Pine Ridge Reservation and helps run a multi-generation cow-calf operation with her husband and their daughter. She is originally from Wyoming where she attended the University of Wyoming and graduated with a Bachelor's of Science in Animal and Veterinary Science and Bachelor's of Science in Agricultural Business in 2018. Sarah worked at a Native Owned federal credit union as a loan and collection specialist before joining Akiptan, Inc, and has been an ag loan officer there for 2 and a half years. She believes that agriculture is the single most important industry to any community, and giving ag producers the support they need will not only help their businesses but also strengthen their communities.

Darrel "DJ" Fish



DJ was born and raised on the Blackfeet Reservation. He attended Haskell Indian Nations University and Salish Kootenai College where he earned his Bachelor's Degree in Business Administration. He started his career as a Credit Analyst for Valley Banks where he eventually became a Loan Officer. DJ enjoys raising his two sons; Marcus and Andreas, with his beautiful partner Kylie. When he's not chasing his boys around, he is coaching basketball. After 15 years away from home, DJ strives to give back to his community and Indian Country. As of May 1st, 2023, he joined NACDC Financial Services team as the Business Specialist. He oversees the small business development by assisting borrowers with business plans, financials, training, technical assistance and counseling. He is also responsible for recruiting businesses, underwriting loans, as well as business retention.

Patty Gobert



Patty is responsible for management of the lending program. She has worked for NACDCFS since its inception in 2010 and assisted in establishing the organization. Prior to working for NACDCFS, she worked for 23 years at Native American Bank (and what was previously Blackfeet National Bank). Her most recent position there was as Senior Vice President. She is responsible for overseeing all of the lending and technical assistance functions at NACDCFS. She will travel to each of the reservations several times a year to provide trainings and technical assistance as well as outreach. Patty underwrites all the loans and provides portfolio management. She is a member of the Blackfeet Tribe.

Paula Crawford



Since 2006, Paula has coordinated the seeding of home loan mortgages, in Indian community markets nationwide, her extensive knowledge of both real estate and mortgage markets, give her insight into the issues faced by working families, who want to apply for a mortgage, she has successfully connected aspiring homeowners with credit counseling and financial education programs to achieve the homeownership dream. Working with loan products like NACDC , Section 184, Conventional, FHA, VA. Allow her to remove barriers that exist in Indian County that prohibits the flow of capital access and credit, Paula works tirelessly addressing critical needs in Native, communities related to growth of family assets and sustainable economic development. Paula is enrolled member of the Rosebud Sioux Tribe of South Dakota.

April Anderson



In her role as Loan Officer at Four Bands, April Anderson has been an integral part of growing our lending program through agricultural and homeownership program areas. She was instrumental in launching our USDA Rural Development 502 Direct CDFI Relending Pilot in 2019, and since then has helped several borrowers become homeowners through that program by becoming certified as a USDA 502 Direct Loan Application Packager. April leverages her first hand life experiences within the agriculture industry to help our ag borrowers create financial resiliency and profitability within their operations through customized patient capital solutions. She helped establish Four Bands' process for lending on trust land and has developed strong working relationships with federal agencies to advance our trust land lending activity. April is also highly skilled at forming solid client relationships and is committed to supporting them every step of the way, from pre-application to loan closing and everything in between.

April has a strong background in finance. Prior to coming to Four Bands, she was the Branch Manager at Western Dakota Bank in Eagle Butte for five years. She also has several years of experience working in the nonprofit sector, and has two Bachelor's degrees – one in Professional Accounting and another in Business Management. April, her husband, who is a 3rd generation rancher, and their three children enjoy their rural lifestyle on a cattle ranch north of Eagle Butte. As an active member of the community, April serves on the United Eagle Butte Cemetery Board and the Windswept Academy Board.

Kole Fitzpatrick



Kole Fitzpatrick is an enrolled member of the Blackfeet Tribe and grew up on his family ranch near Browning, Montana. Kole attended college at the University of Montana receiving a Bachelor's of Science Business Degree in 2007. After college Kole worked for the Blackfeet Tribe in the Tribal Employment Rights Office as a compliance officer. Kole then went on to work for Native American Community Development Corporation as an Ag Consultant working on the Native American Credit Outreach Initiative, which was a program to help Montana Native American producers access Farm Service Agency farm loan programs. After the outreach position Kole went on to a position with Intertribal Ag Council as the Montana and Wyoming Regional Technical Assistance Specialist. Kole continues to operate his cow calf operation on the Blackfeet Reservation alongside his family and joins Akiptan Inc. as a Loan Officer for the Montana region.

The Mountain | Plains Regional Native CDFI Coalition is a collaboration of nine Native CDFIs across a four state region (MT, SD, ND, WY). The Coalition prioritizes capacity building through peer-to-peer weekly mentorship, catalyzing agency to amplify organizational strength. While individual CDFI strength drives tribal economic change, Indigenous economies continue to be fluid and connect regionally. Community, culture, and capital link markets, opening greater regional opportunities and impacts. By unifying collective action, The Coalition recalibrates our regional Indigenous economies through collective strategies, shared resources and networked partnerships. However, it is also essential to consider long term impacts as the Coalition lives daily with systemic racial economic inequality. Consequently, reorganizing systems of allies and resources to sustain future generations is also a central strategic focus for the Coalition.



NACDC Financial Services, Inc. is a tax exempt, non-profit CDFI located in Browning, Montana on the Blackfeet Indian Reservation, founded in 2010. They offer a range of services that are tailored to the needs of Native entrepreneurs including: Loan Products, small dollar, consumer, business, agriculture, artist line of credit, home loans.