

TOTEM TECHNOLOGIES, INC.

2022 Notable Impact Highlights



Overview

Totem is creating pathways to financial inclusion for Native Americans through digital banking. We partner with sovereign tribal governments to deliver culturally relevant financial products and education, make tribal benefits more accessible, and help the growing number of self-identifying Natives born off-rez connect to culture.

Challenging "Business As Usual"

Large national and community banks have to be all things to all people and this leads them to overlook and exclude indigenous populations with special needs. Our inclusive approach to onboarding and culturally relevant products challenge the models in the traditional banking landscape.

Procurement

We were intentional in selecting a local bank partner to keep deposits in the community we're based in. We also selected our card embosser based partially on their demonstrated commitment to sustainability in revamping their facilities and processes.

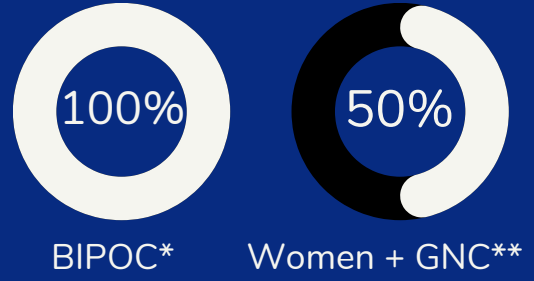
Community Engagement

Totem is intentional about involving our community in developing our business plans and product roadmap. Our informal Native Advisory Group includes representatives from eight different tribes across a broad geography. We also have a dedicated customer research program that engages our target market in discussions about their financial habits and needs. We're launching an online community for these research participants and other key stakeholders to provide feedback, respond to polls, and stay informed about paid customer research opportunities.

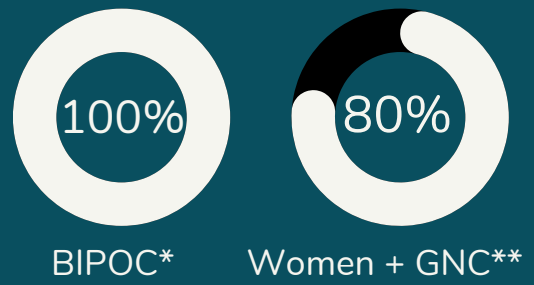
Customers & End Users

Native Americans have the highest poverty rate among all minority groups. The national poverty rate for Native Americans was 25.4%

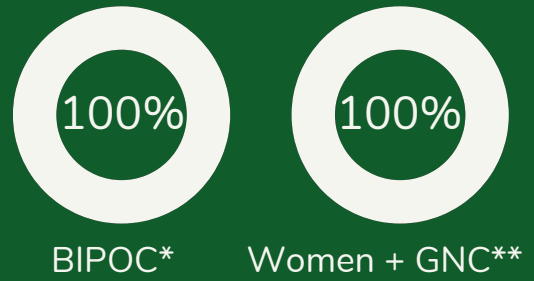
Founders



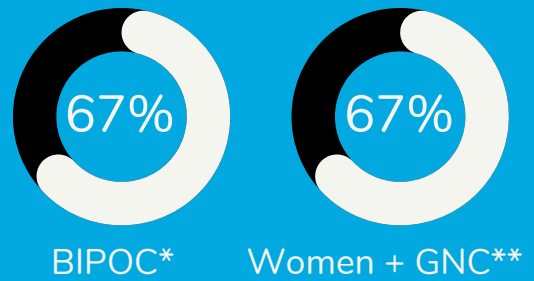
Owners



Leaders



Workforce



*BIPOC = Black, Indigenous, People of Color. **GNC = Gender Nonconforming

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