

Tribal Lending Enterprises are a mechanism by which America's indigenous peoples chase the American dream of being protected by the law, but not subject to it. As corporations chartered by sovereign Tribal governments they claim immunity from State and Federal lending laws, but count on American collection agencies and courts to enforce their contracts. This allows them to charge truly hilarious rates of interest, exceeding even the 500% typical of payday loan operations. It also makes collecting on those debts a challenge, when the American legal system refuses to acknowledge the validity of a loan taken out by an unlicensed and unregistered lending enterprise operating under the corporate charter of a sovereign micronation. And the only type of person who would take a loan like that is such a bad risk that even a normal cash advance outfit wouldn't lend to them, meaning they're a special headache to collect from.

That's the world Samuel Pin Bone operates in. As the owner of *Steelhead Lending* it's his job to give loans to people with terrible credit, and somehow get them to pay him back sixfold. There are a lot of people who depend on the money he brings in. Tribal governments can't print money or run a deficit to balance their budgets. If Sam doesn't get paid, someone doesn't get to eat. He's heard all the usual critiques of payday lending, and isn't sympathetic. You weren't there for your friend, and now you're upset because he owes me? You didn't give him anything when he needed money, are you going to pay his debt now? I'm taking care of my people here, maybe you should take care of yours.

Personality: Cheerful but hard nosed. Tough to distract. Willing to let a lot of things go, but not getting what he's owed.

Rage: Unsafe driving. He's been to enough funerals, thank you.

Noble: Sam has no patience for deadbeats, but infinite patience for people he's responsible for, no matter how hopeless. Extended family, old friends who just need twenty dollars. Hopeless cases who need a helping hand, even though he knows they're just going to fall down again.

Fear: Disenrollment. A common fate for Tribe members who lose political fights (Isolation)

Obsession: Provide.

Wound Threshold: 50

Loan Shark 60*%: Of course I can write a contract to get blood from a stone, pursue cross-jurisdictional legal remedies, tell when a situation is about to turn dangerous (Subs Knowledge, Coerces Helplessness, Provides Firearm Attacks)

Former Varsity Basketball Player 60%: Of course I can ignore old injuries, work with my hands even when my leg gives out, reminisce (Subs Fitness, Subs Notice, Protects Self)

Notches	Helplessness	Isolation	Self	Unnatural	Violence
Hardened	3	4	4	2	3
Failed	2	1	1		

Appearance: Sam is mixed blood, and his White ancestors gifted him premature male pattern baldness. His hairline has retreated to the back of his skull, what's left he grows long in a series of braids that dangle behind his neck. On anyone else it would appear silly, but he wears it with such outrageous confidence that it looks natural.

Possessions: Sam runs Steelhead Lending out of an old single family home converted to an office space. It's on the same lot as the Tribal Administration Building, reflecting the company's role as a revenue stream for the reservation's cash-strapped government.

He owns several firearms but never carries a gun outside the Rez. In the event something goes wrong, American courts don't look kindly on a Red man carrying a weapon, even if he has a permit and even if he doesn't use it.

He drives a seagreen Ford Excursion.

WHAT YOU HEAR

Because of its relatively isolated location and its economic niche offering loans to desperate people who need money *right now*, Steelhead Lending does most of its business online. Agree to the terms, input your bank account information and you're off to the races.

When someone doesn't pay, Sam starts with the usual loan enforcement tactics. Non stop phone calls, visits to their place of employment, withdrawing money directly from their bank account until their balance goes into the negative. When that doesn't work, he gets an outside agency involved. Domestic American courts will generally enforce payment, but at a lower rate than the original terms of the loan (which usually exceed what's allowable under state law). Collection agencies will buy the debt from the original lender at a discount, then pursue it through the legal system in hopes of recovering more than they paid - at which point it stops being Sam's problem.

Sam is a loan shark, not the mafia. He never tries to intimidate people with violence, let alone actually assault them over an unpaid debt. If he visits in person, it's to browbeat you in a public place with conventional legal threats. He has a good eye for situations that are about to turn dangerous, and he won't show up at all if he thinks that's going to happen.

The one circumstance Sam will tool up with weapons is if someone attacks him on his home turf. Shooting a violent intruder in his own place of business on Tribal land is legally survivable. If he knows about a threat in advance he gets a handful of relatives to bring their guns and hang around, plying them with beer and home cooked food. This is purely self defense, he never brings the boys with him when he goes a-collecting. If his aunt found out he was putting her sons and nephews in the line of fire, she'd kill him herself.

But the debt collectors Sam sells loans to, they're not as reasonable, as law abiding. Especially if they know the debtors are underworld wizards who won't report unfair treatment to the police.