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Native Action Convinces Montana Bankers to Make a Withdrawal

Photo: Ronnie Farley, Impact Visual

By John Anner

The Scott family was shocked. One of the most powerful families in Montana, with gigantic holdings in land and cattle in several states, the Scotts also own the third largest bank in Montana and the fourth largest in Wyoming. They are used to getting their way. They are also used to ignoring the demands of Montana's Native Americans.

But when the family applied to merge the First Interstate BancSystem of Montana with the Commerce BancShares of Wyoming, they ran into an organized obstacle — a group called Native Action, based on the Northern Cheyenne Reservation in Montana. In an historic first, Native Action successfully convinced the Board of Governors of the Federal Reserve Bank (the Fed) to deny the two banks the right to merge, based on First Interstate's failure to serve the Native American communities in their area. According to bank officials, the merger would have allowed them to consolidate many administrative functions and reduce other overhead costs.

As *American Banker* noted, the action was the first time the Fed had ever rejected a proposed merger solely on the basis of a bank's failure to meet the needs of a low-income community of color under the standards set by the Community Reinvestment

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