

Below is the explanation of the CDIB Card and Tribal Enrollment Card. After talking with the BIA it was made clear that because an individual has a CDIB card, **this does not mean they are a member of a federally recognized tribe**. They must apply with the tribe to actually be enrolled as a member.

Lenders must obtain and HUD 184 needs a copy of the Tribal Membership Card or Tribal enrollment letter on Tribal letterhead.

### **What is a Tribal Membership?**

A Tribal membership card registers an individual as a member of a tribe per tribal constitutions or other similar governing documents. Member's requirements vary from one tribe to another. Tribal programs require an individual to be a tribal member to receive benefits.

### **What is a CDIB Card.**

The CDIB card is issued by the Bureau of Indian Affairs (BIA). It provides a blood degree by tribe. The card will also indicate a date of birth and the last four digits of a social security number and is signed by a BIA representative.

### **Can I have more than one tribe listed on my CDIB Card?**

Yes, for example, if an individual has blood degree from all of the Five Civilized Tribes (Creek, Chickasaw, Cherokee, Choctaw and Seminole).