

## **Language Assistance Policy for SnoCope Credit Union**

**BOD Approved 5.28.2024**

SnoCope Credit Union (SCU) is dedicated to fostering financial inclusion and community development. This plan focuses on providing equitable access to financial resources for individuals with limited English proficiency (LEP). With Spanish being the second most spoken language in SCU's service area, this language assistance plan includes a specific emphasis on the Spanish-speaking community.

### **I. Introduction:**

Acknowledging the diverse linguistic landscape of our community, SCU underscores the significance of linguistic accessibility, particularly for Spanish-speaking residents. This plan emphasizes our commitment to serving all members of our community, irrespective of language proficiency. The purpose of this Language Access Plan is to make reasonable efforts to eliminate or reduce English proficiency as a barrier to accessing SCU products, services, and programs.

### **II. Language Assistance Policy:**

SCU affirms its commitment to language assistance, ensuring that LEP individuals, especially Spanish speakers, have equal access to financial services. This commitment aligns with the principles of Title VI of the Civil Rights Act of 1964, emphasizing nondiscrimination in programs and activities receiving federal financial assistance.

SCU employees shall take reasonable steps to provide LEP individuals with meaningful access to all products, services, and programs offered by SCU.

This policy is based on the principle that it is the responsibility of SCU and not the LEP person to take reasonable steps to ensure that communications between SCU and the LEP person are not impaired as a result of the limited English proficiency of the individual.

SFU staff shall take reasonable steps to effectively inform the public of the availability of language accessible programs and activities.

### **III. Identification of Language Needs:**

To identify language needs, SCU has utilized reports from the Washington State Office of Financial Management Percentages of Languages spoken by County and the Washington State Department of Health Language Access Plan Report. In addition, we plan on conducting regular surveys in our community and tracking the language preferences of members and potential members. This proactive approach enables us to tailor our language assistance services to the unique needs of our community with an emphasis on the Spanish-speaking community.

### **IV. Language Assistance Services:**

All staff will receive training on the importance of providing meaningful information and services to LEP communities in a way that they can understand. This training will be included as part of New Employee

Orientation and refresher training will be provided periodically at staff meetings. SCU will provide the following language assistance services, with a primary focus on Spanish:

**1. Translation Services:**

- Implement an On Demand interpreting service for phone, video and in person interpreting service including Spanish and 230 languages available during business hours.
- Launch an online financial education/wellness portal with materials in English and Spanish.
- Work with our website provider to make all content available in Spanish.
- Translate other key documents, such as applications, disclosures, and marketing materials as needed.
- Work with our ATM vendor to make contents/instructions available in Spanish on our two existing ATMs and on any future ATMs.

**2. Bilingual Staff:**

- Ensure staff members receive ongoing cultural competency training, specifically tailored to serving the Spanish-speaking community and the use of our translation services.
- Provide staff members opportunities for Spanish language education and training.

**V. Implementation Plan:**

To seamlessly integrate language assistance services into our operations, SCU will:

**1. Staff Responsibilities:**

- Designate specific staff members responsible for language assistance services, particularly for Spanish-speaking members.
- Appoint a Language Access Coordinator to oversee the implementation and maintenance of language services, with a focus on Spanish.

**2. Community Outreach:**

- Promote language assistance services through community events, newsletters, and social media, with targeted outreach to Spanish-speaking residents.
- Utilize Spanish-language communication strategies to inform LEP individuals about available services.

**3. Feedback Mechanism:**

- Establish a system for collecting feedback on language services, with an emphasis on feedback from the Spanish-speaking community.
- Regularly assess and improve language assistance efforts based on community input.

**VI. Monitoring and Evaluation:**

SCU will employ regular assessments and feedback analysis to monitor the effectiveness of language assistance services, with a particular focus on the Spanish-speaking community. The results will inform adjustments to the plan to better meet the needs of our Spanish-speaking members.

**VII. Compliance and Reporting:**

To ensure compliance with applicable laws and regulations, SCU will maintain thorough records of language assistance activities and provide timely reports to the CDFI Fund and other regulatory bodies, with a specific focus on Spanish-language services.

SCU is dedicated to promoting financial inclusion through linguistic accessibility, primarily for the Spanish-speaking community. We believe that the successful implementation of this Language Assistance Plan will contribute to building a more inclusive and thriving community.