

Language Assistance Plan Mountain Star Federal Credit Union

Mountain Star Federal Credit Union (MSFCU) 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 MSFCU's service area, this language assistance plan includes a specific emphasis on the Spanish-speaking community.

II. Introduction:

Acknowledging the diverse linguistic landscape of our community, MSFCU 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 MSFCU products, services, and programs.

III. Language Assistance Policy:

MSFCU 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.

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

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

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

IV. Identification of Language Needs:

To identify language needs, MSFCU conducts regular surveys, community engagement events, and tracks language preferences of members, with a specific focus on Spanish speakers. This proactive approach enables us to tailor our language assistance services to the unique needs of the Spanish-speaking community.

V. 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. MSFCU will provide the following language assistance services, with a primary focus on Spanish:

1. **Bilingual Staff:**

- Ensure staff members receive ongoing cultural competency training, specifically tailored to serving the Spanish-speaking community.
- Ensure financial education presenters are trained and knowledgeable to present course materials in Spanish.

2. **Translation Services:**

- ATM transactions are offered in English and Spanish.
- Key development services documents such as financial education materials are available in Spanish. Additional languages will be translated as needed.
- Website content available in all languages to ensure online resources are accessible.
- Key documents, such as applications, disclosures, and marketing materials will be translated as needed.

VI. Implementation Plan:

To seamlessly integrate language assistance services into our operations, MSFCU 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.

VII. Monitoring and Evaluation:

MSFCU 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.

IX. Compliance and Reporting:

To ensure compliance with applicable laws and regulations, MSFCU 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.

MSFCU 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.