Language Assistance Program: Co-op Credit Union

Objective: To provide adequate language assistance services to our members with limited English proficiency, ensuring they have equal access to our financial services and information.

Program Components:

1. Language Assistance Program
   1. Designate an employee to be responsible for overseeing and managing Co-op Credit Union’s Language Assistance Program.
2. Identification of Language needs
   1. Determine the language needs within the credit union’s service area.
3. Bilingual resources
   1. Maintain a database of translated materials, such as forms, brochures, and key documents if it is determined that there is a need.
4. Interpretation Services
   1. Establish relationships with professional interpreters or interpretation services for in-person and telephone assistance.
   2. Ensure interpreters are available during regular business hours.
5. Translation Services
   1. If it is determined that there is a need to translate essential documents and forms into the languages most spoken by members.
   2. Prioritize translating essential materials such as account agreements, loan documents, and account statements.
6. Training
   1. Train staff on cultural sensitivity, effective communication with members with limited English proficiency, and the proper use of interpretation and translation services.
7. Communication and Outreach
   1. Promote the availability of language assistance services to members through the credit union’s website, newsletters, and in branch signage.
   2. Create website link to inform members of their language rights and the credit union’s commitment to serving diverse communities.
8. Member feedback and evaluation
   1. Establish a mechanism for members to provide feedback on language assistance services.
   2. Regularly evaluate the effectiveness of the program and make improvements as needed.
9. Compliance
   1. Ensure the language assistance program complies with all applicable federal and state laws, including Title VI of the Civil Rights Act and any other relevant regulations.
10. Record Keeping
    1. Maintain records of language assistance services provided, including the language used, date, and purpose of assistance.
    2. Keep a record of complaints or feedback related to language assistance.
11. Reporting
    1. Prepare an annual report on the credit unions language assistance program, summarizing activities, accomplishments, and improvements made throughout the year.

Reviewed and approved by the Board of Directors: May 29, 2024