

Magnolia FCU Language Assistance Plan

I. Introduction

In compliance with Title VI of the Civil Rights Act of 1964 and Executive Order 13166, titled Improving Access to Services for Persons with Limited English Proficiency, Magnolia Federal Credit Union (MFCU) has developed this Language Assistance Plan (LAP) to ensure that persons with limited English proficiency (LEP) have access to MFCU's resources and services.

Executive Order 13166 prohibits discrimination based on national origin, including differential treatment based on English language proficiency. This LAP outlines MFCU's commitment to providing language assistance services to LEP individuals accessing our services. The purpose of this LAP is to establish strategies for providing services to LEP persons to prioritize equity and inclusion with MFCU's offerings which is essential to MFCU's mission of improving lives and strengthening communities through innovative financial solutions. To prepare for the development of this plan, we utilized the four-factor analysis which balanced the below four factors:

1. The number or proportion of LEP persons in the service area who may be served by MFCU;
2. The frequency with which LEP persons come in contact with MFCU's services;
3. The nature and importance of services provided by MFCU to the LEP population; and
4. The resources available to MFCU and costs to provide LEP assistance.

II. Assessment of Language Assistance Needs

MFCU recognizes the importance of providing equitable services to all individuals, including those with LEP. To ensure meaningful access and effective communication with LEP individuals, we have conducted a comprehensive assessment of language assistance needs. We have reviewed demographic data to identify the languages spoken by the population we serve. This analysis helps us understand the language diversity within our community and prioritize language assistance resources accordingly.

We engage the services of a third-party vendor that offers access to interpretation and translation services in hundreds of languages, including languages that MFCU has encountered with its customers. This engagement enables us to bridge language barriers and provide effective communication for LEP individuals accessing our programs and services. MFCU is committed to enhancing accessibility and inclusivity for all members of our community, regardless of language proficiency.

III. Language Assistance Measures

MFCU utilizes the interpreting services of its diverse employees to assist LEP customers with varied translation and interpreting needs. In the instances where we are not able to employ internal resources to provide language services, MFCU has access to a third-party vendor's

services to meet the needs of LEP persons. Our interpreting services will be provided at no charge to LEP persons interested in MFCU's offerings.

IV. Staff Training

The following training will be provided to all staff:

- Information on Title VI and LAP responsibilities
- The third-party vendor offering interpreting and translating services also offers training on how to access and utilize its translation services, and that training is available to MFCU staff.

MFCU's Administration team will oversee the implementation of the LAP and may be contacted at info@magfedcu.org.

V. Dissemination of MFCU's LAP

MFCU will provide notice of language assistance services by posting signage at its headquarters related to MFCU's LAP and how to access its language services. MFCU will also post a copy of this plan on our website.

VI. Monitoring and Tracking

The team responsible for overseeing and implementing our LAP services will be engaged in the following:

- Assess the effectiveness of our language assistance services based on feedback from MFCU's employees, community members, and persons with LEP;
- Establish any changes or updates to the LAP;
- Monitor MFCU's offerings to ensure it aligns with this LAP.