

# **Language Access Plan (LAP) for the Hill District Federal Credit Union**

## **July 2024**

The Hill District Federal Credit Union (HDFCU) is dedicated to fostering financial inclusion and community development. This plan focuses on providing equitable access to financial resources for deaf individuals and individuals with limited English proficiency (LEP). With Spanish being a currently uncommon but quickly growing spoken language in the broader Pittsburgh area, this language assistance plan includes a specific emphasis on preparing to be more accessible to the ASL and Spanish-speaking community.

Introduction: To-date, the HDFCU has not encountered any requests to provide services in languages other than English, however we identify a need on the horizon so we are working to build capacity for the future. Spanish language speakers represent a very small (approximately 2%), but rapidly growing community in our region. This population is currently concentrated on Pittsburgh's South Side, outside of our service area, but we expect this will evolve in the coming years. With this in mind, we plan on developing our capacity to provide accessible services.

Language Assistance Policy: HDFCU 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. HDFCU employees are developing reasonable steps to provide LEP individuals with meaningful access to all products, services, and programs. This policy is based on the principle that it is the responsibility of HDFCU and not the LEP person to take reasonable steps to ensure that communications between HDFCU and the LEP person are not limited to English proficiency of the individual. HDFCU staff shall take reasonable steps to effectively inform the public of the availability of language accessible programs and activities.

### **Implementation Plan**

Identification of Language Needs: To identify language needs, HDFCU will begin to conduct regular surveys, include a language preference question in RSVP forms for community engagement events, and track language preferences of members. This proactive approach enables us to tailor our language assistance services to the specific needs of our community.

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. We will post "I Speak..!" language identification cards as soon as our interpretation services have been established through a partnership.

Translation and Interpretation Services:

- Website content available is translatable using Google Translate to ensure online resources are accessible.

- Key documents, such as applications, disclosures, and marketing materials will be translated as needed.
- Establish Phone and/or Video interpretation partnerships with Language Line Solutions or similar providers by 10/1/2024.

Feedback Mechanism and Evaluation:

- Establish a system for collecting feedback on language services and assessing the evolving need.
- Regularly assess and improve language assistance efforts based on community input.
- Use feedback to inform adjustments to the plan to better meet the needs of our members.

Compliance and Reporting:

To ensure compliance with applicable laws and regulations, HDFCU will maintain thorough records of language assistance activities and provide timely reports to the CDFI Fund and other regulatory bodies. HDFCU is dedicated to promoting financial inclusion through linguistic accessibility. We believe that the successful implementation of this Language Assistance Plan will contribute to building a more inclusive and thriving community.