

Language Assistance Program  
Jackson River Community Credit Union

Jackson River Community Credit Union is committed to providing financial services and products for all those in the communities that we serve. Board, management and staff believe in the mission and philosophy of the credit union that all individuals, including those with limited English proficiency (LEP), have a right to financial services that meet their goals and needs as individuals.

**OVERSIGHT:**

- I. The credit union will appoint an individual to oversee the Language Assistance Program (LAP) of the credit union.

**DETERMINATION OF LANGUAGE NEEDS**

- II. A determination of language needs within the credit union's charter will be reviewed, at least yearly, utilizing the most recent census data and based on the overall knowledge of the known membership. If it is determined that document translations are needed, the credit union will work with form vendors to provide the most needed documents in the desired language.

*Per the most recent census data, 98.1% of the charter area is defined as "English Speaking"*

**LANGUAGE ASSISTANCE SERVICES**

- III. The credit union will take reasonable and available steps to ensure that all members are aware of any language assistance services and their right to receive language assistance through In-branch signage and website links.
- IV. If available, a translator will be sought to assist members with LEP. If a human translator is unavailable, translation apps may be utilized to better assist members.
- V. When possible, the credit union will seek out new employees that are bi-lingual in the identified language needs of the credit union.

**COMPLIANCE**

- VI. Ensure the program meets the requirements with all federal and state guidelines, including the Title VI of the Civil Rights Act and other relevant regulations.
- VII. Report to the board on a yearly basis on the overall performance of the LAP and any additional needs that have been determined.
- VIII. Train employees how to respond to LEP members with cultural sensitivity, how to communicate effectively and access needed resources to assist members.

Reviewed and approved by the Board of Directors: February 20, 2025.