

Language Assistance Plan Policy for New Reach Lending Company (NRLC)

Objective:

To provide adequate language assistance services to our members with Limited English Proficiency (LEP), ensuring they have equal access to our financial services and information.

Program Components:

1. Language Assistance Program (LAP)
 - a. Analyze the need to designate an employee to be responsible for overseeing and managing NRLC's Language Assistance Program.
2. Identification of Language needs
 - a. Determine the language needs within the institution's service area.
3. Bilingual resources
 - a. 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
 - a. Establish relationships with professional interpreters or interpretation services for in-person and telephone assistance if there is a need.
5. Translation Services
 - a. If it is determined that there is a need to translate essential documents and forms into the languages most spoken by members, prioritize translating essential materials such as account agreements, loan documents, and account statements.
6. Training
 - a. Train staff on cultural sensitivity, effective communication with members with limited English proficiency, and the proper use of interpretation and translation services, if needed.
7. Communication and Outreach
 - a. Promote the availability of assistance services to members through the institution's website, newsletters, and in branch signage, if needed.
 - b. Create website link to inform members of their language rights and the institution's commitment to serving diverse communities, if needed
8. Compliance
 - a. 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.

NRLC has conducted an initial evaluation of the need to provide LAP services in the community it currently serves.

For the year 2024, NRLC has determined that about 31 percent of the population in the area is Hispanic. Therefore, NRLC will work on implementing a plan to establish LEP access to better reach Spanish speaking members in the area. NRLC is currently in the process of becoming a lender, part of this process is to obtain all documents necessary to implement a lending program.

As part of this plan, NRLC will request quotes to incorporate tools for LEP community members. Once this initial due diligence is completed, NRLC will determine the feasibility of implementing the program

during FY 2025 or later. The institution will promptly notify the CDFI Fund by updating Title VI as soon as the program is implemented.

Approved by the Boad of Directors of the New South Lending Company.

Kellyann Day, Board President

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Nicole Barnofski, Board Secretary

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Al Smith, Director

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