

PHCU Language Assistance Plan for Limited English Proficient Individuals

Steps Taken to Develop a Plan for Language Assistance

- Assessment to understanding how LEP individuals interact with the Credit Union.
- Identifying and assessing LEP communities and their needs.
- Reviewing and analyzing options for providing language assistance services.
- Training staff on policies and procedures.
- Providing notice of language assistance services.
- Monitoring, evaluating, and updating language assistance policy directives, plans, and procedures.

Assessment of Language Assistance Needs

Palmetto Health Credit Union's interaction with the public is mainly in our branches through member service and lending staff. Based upon our assessment, the volume of LEP persons in our community and at our Credit Union is relatively small considering our experience with members and the demographics data from the U.S. Census Bureau. PHCU estimates that less than 1% of our members are LEP individuals.

Spanish is the primary language spoken by LEP individuals in the State of South Carolina with an estimated 5% of all households speaking Spanish at home. The estimated number of households is less than 5% in Richland and Pickens counties respectively – both of which fall within the purview of the Credit Union's field of membership.

Language Assistance Measures

PHCU utilizes a third-party vendor to provide language assistance services to LEP individuals on an as-needed basis. The Credit Union anticipates that the need for these services will be minimal given our demographics and member experience; accordingly, we believe the availability of a third-party contracted interpreter should sufficiently and reasonably address the LEP needs. Document translation needs will be assessed and addressed as needed. Our member service and lending staff are trained to be watchful for LEP needs and quickly respond to members – or potential members - needing or requesting LEP assistance. If needed, language assistance services will be provided free of charge.

Staff Training and Responsibility

PHCU will provide guidance and information to frontline staff (member services, lending, call center) and managers regarding PHCU's mission and responsibility to LEP individuals through distribution of our language assistance plan and staff training. The training will include simple instructions on how to access and use the third-party vendor translation services. Our CDFI/LAP Coordinator will help oversee the implementation of

the Language Assistance Plan. PHCU will assess on an annual basis language assistance needs and measures for their effectiveness and efficiency.

Notice of Language Assistance Services

PHCU will provide notice of language assistance services through written notices in the entry way or lobby of the branches. The Credit Union will also post a copy of this plan on our website.

Monitoring, Evaluating, and Updating the Language Assistance Policy Directives, Plans, and Procedures

Under the direction of our CDFI/LAP coordinator, our staff will be responsible for overseeing and implementing our Language Assistance services by:

- Annually reviewing processes and procedures for use of non-English languages;
- Evaluating which areas of business would most benefit from LEP services;
- Developing quality control mechanisms in the current language assistance plan and measures taken and used; and
- Establishing any changes or updates to the language assistance plan.

For questions regarding Palmetto Health Credit Union's Language Assistance Plan, you may reach us by phone at 803-978-2101 or toll-free at 888-978-2101. You may also contact us by email at info@phcu.org.