

Altura Credit Union Language Assistance Plan

Altura Credit Union (Altura) is dedicated to fostering financial inclusion and community development. This plan focuses on providing equitable access to financial resources for individuals with limited English proficiency (LEP).

Plan Guidelines:

Altura has made a commitment to provide language assistance to its members, ensuring that LEP individuals 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.

Altura shall take reasonable steps to provide LEP individuals with meaningful access to all products, services, and programs offered by Altura.

The guidelines set forth in our plan are to ensure that we take reasonable steps to be inclusive of all individuals with LEP. We will ensure that employees are trained in assisting members with Limited English Proficiency. We will always take reasonable steps to effectively inform the public of the availability of language accessible programs and activities.

Identification of Language Needs

To identify language needs, Altura reviews census data, and reviews our communities and our membership to ensure we have the appropriate language assistance available.

Currently, we have identified Spanish as a primary need. However, we are here for the entire community and will help you to the best of our ability regardless of language needs.

Language Assistance Services

Altura will provide the following language assistance services, with a primary focus on Spanish.

Translation Services

- Website is currently offered in English and Spanish.
- Online banking is currently offered in English and Spanish.
- Our New Account application is available in English and Spanish.
- Our Call Center phone tree and telephone banking are available in English and Spanish.
- Our branches, call center and online chat have Spanish speaking staff available.

- Interpretation/translation services (via a third party) will be available by October, 2025.
- Financial education through our partnership with Balance is provided in English and Spanish.
- Key documents, such as applications, disclosures, and marketing materials are available in English and Spanish.

Feedback Mechanism

Altura will regularly assess and improve language assistance efforts based on community input.

- Please email us at eservices@alturacu.com to provide feedback regarding our program or if you need additional language assistance.

Monitoring and Evaluation

Altura will audit the program annually through feedback analysis to monitor the effectiveness of language assistance services. The results will inform adjustments to the plan to better meet the needs of any LEP persons.

Compliance and Reporting

To ensure compliance with applicable laws and regulations, Altura will maintain records of language assistance activities and provide timely reports to any regulatory bodies deemed necessary.

Altura is dedicated to serving all members regardless of language proficiency particularly to our Spanish speaking communities. We believe that financial inclusivity is a key component in the communities we serve.