



# Commonwealth

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## NATIONAL BANK

### **Language Access Policy**

At Commonwealth National Bank, we are committed to providing exceptional service to all our customers, regardless of their proficiency in the English language. We recognize that some individuals may face language barriers that can hinder their ability to fully utilize our services. To ensure equitable access and facilitate clear communication for all customers, we have developed the following language access policy:

### **Purpose and Authority**

This plan serves to establish clear guidelines, in accordance with Title VI of the Civil Rights Act of 1964, for Commonwealth National Bank personnel when engaging with individuals who have Limited English Proficiency (LEP). Commonwealth National Bank upholds a firm policy of non-discrimination against LEP individuals and is committed to facilitating meaningful access to program information for this demographic. By adhering to these guidelines, Commonwealth National Bank aims to fulfill its mission of enhancing social and economic conditions for residents and businesses in Mobile, Alabama by providing tailored financial products and development services.

### **Steps Taken to Develop a Plan for Language Assistance**

- Conducted an assessment to understand the interaction between LEP individuals and the bank.
- Identified and evaluated LEP communities and their specific needs.
- Reviewed various options for delivering language assistance services.
- Provided comprehensive training to staff on relevant policies and procedures.
- Issued notices regarding the availability of language assistance services.
- Established protocols for monitoring, evaluating, and updating language access policies and procedures.

## **Assessment of Language Assistance Needs**

Following a thorough assessment, it was determined that the volume of LEP individuals in our customer base is relatively small, estimated at 1% or less of our clientele. Spanish is the predominant language encountered, with verbal interpretation being the most common need.

## **Staff Training and Responsibility**

Frontline staff and managers receive guidance on Commonwealth National Bank's mission and their responsibility towards LEP individuals through training sessions and distribution of the language assistance plan. They are trained on how to access and utilize third-party translation services. Oversight of the Language Assistance Plan is managed by designated personnel, including the LAP Coordinator, CDFI Coordinator, and HR Director.

## **Notice of Language Assistance Services**

Commonwealth National Bank communicates the availability of language assistance services through bilingual notices in branches and on the website, ensuring visibility at service stations and entryways.

## **Monitoring, Evaluating, and Updating the Language Access Policy**

Designated staff members are responsible for annually reviewing processes, identifying areas for improvement, implementing quality control measures, and making necessary updates to the language assistance plan. As demand increases, Commonwealth National Bank will prioritize the recruitment of bilingual candidates to meet evolving needs.