



Language Assistance Plan

As of 5/30/2025

Purpose

This Language Assistance Plan (LAP) outlines how Missouri Central Credit Union (MCCU) ensures meaningful access to services for individuals with limited English proficiency (LEP), in accordance with the U.S. Department of the Treasury's Language Access Guidance.

Assessment of LEP Needs

MCCU primarily serves a branch community in Lee's Summit in which approximately 5% of residents identify as Hispanic or Latino. While we currently have very few members who speak only Spanish or other non-English languages, we recognize that language access can be a barrier to financial inclusion.

Historically, when bilingual staff are present, some members prefer to communicate in Spanish, but we do not currently have a formal Spanish-language program.

Language Access Plan

Given our current demographics and size, MCCU is implementing the following measures to ensure appropriate support for LEP individuals:

1. **Bilingual Hiring Consideration**
We will make a good-faith effort to recruit and retain bilingual staff (English/Spanish) at our branch location, or future locations, where feasible. Preference or pay differentials will be offered for bilingual capability when hiring for public-facing positions.
 2. **Staff Responsiveness**
All staff will be made aware of this plan and encouraged to route LEP members to available bilingual employees when possible.
 3. **Member Requests Tracking**
We will informally track LEP member requests and inquiries to monitor growing needs over time.
 4. **Document Accessibility (Future Consideration)**
If LEP needs increase or grant funding becomes available, we will explore translating core documents (loan applications, account disclosures) and enhancing language signage or web content.
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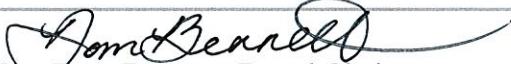


Monitoring and Review

This LAP will be reviewed annually or upon major demographic shifts in our service area. Updates will reflect member needs, staffing capabilities, and available resources, including any future grant funding received.

Contact for Questions

For questions regarding language access services, please contact:
Josh Wooley, CEO
jwooley@mocentral.org
816-246-0002


Approved by: Dom Bennett, Board Chair
Date: 5/30/2025