

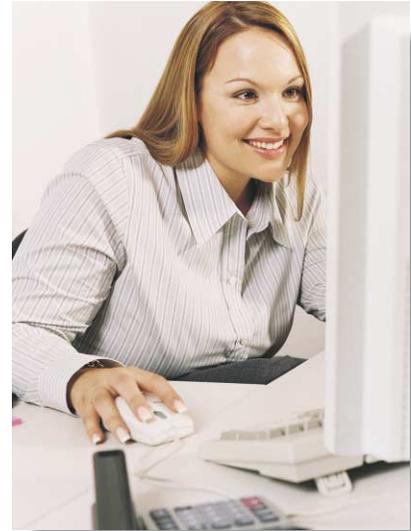
Perform Analysis Regarding Facility, Technical, and Legal Infrastructure Needed

OK, you plan to serve the Hispanic market. You'll need to determine whether your credit union is ready to do so. Do you have the physical, technical, and legal infrastructure to serve this market?

A "facility analysis" sounds complicated but all it means is taking a critical look at your credit union to determine whether it's set up properly to accommodate a member who may not speak English and who may visit your credit union with extended family at his or her side. For some credit unions, it may only mean changing some signs. For others, it may mean redesigning the office layout to comfortably handle a family of visitors. For credit unions like Western CU Inc., Columbus, Ohio, it means planning to print deposit and withdrawal slips, monthly statements, and provide online access in English and Spanish. Other credit unions like Charter Oak FCU, Groton, Conn., added a children's area—complete with television, interactive kiosks, and an Internet café.

Of course, you'll meet with the Information System/Technology staff to determine the special needs this market may require. What information will your credit union need to store for each Hispanic member? How will it differ from information you collect from other members? Be sure to factor in system storage and update needs like having the ability to change an individual taxpayer

identification number (ITIN) to a Social Security number (SSN). Remember to analyze your monthly, quarterly, and yearly reporting needs and measurement standards. What data will you need to store so you can generate reports later?



Finally, you'll need to analyze your credit union's bilingual and Spanish materials. Consider having two reviews—one a legal review to ensure the documents meet applicable state and federal regulatory requirements; the other a local-speaking Hispanic member or staff person to validate the accuracy of the Spanish content.

Analysis of your current operation is vital to serving this market. What follows is a checklist and cost-analysis tool developed from interviews with more than 115 credit unions currently serving the Hispanic market.

Facility, Technical, and Legal Infrastructure Analysis Checklist

Instructions:

Review each question and check the box if your credit union has incorporated the item into your Hispanic market project plan.

Facility analysis—Check the box if you can respond with a “yes.”

Review internal facility

- Is your lobby decorated to attract the Hispanic member?
- Does your lobby contain bilingual signage?
- Do your tellers and member service representatives wear bilingual name tags and welcome buttons?
- Does your credit union have a Spanish-speaking call center (Desert Schools FCU, Phoenix)?
- Does your credit union have a dress code for all tellers and member service representatives that the Hispanic member will be comfortable with?
- Is your lobby or other member areas large enough to accommodate an immediate and/or extended Hispanic family?
- Does your lobby have a children's area to include the following:
 - A television playing Hispanic children programs/movies?
(example: PBS KIDS Sprout On Demand features Spanish-language programming, including episodes of *Bob the Builder*, *Barney & Friends*, and *Angelina Ballerina*, as well as *Plaza Sesamo*, the Spanish-language adaptation of Sesame Street).
 - Southwest colorful walls, chairs, tables, and rug?
 - Bilingual coloring and activity books?
- Are your credit union's hours of operation accommodating to the Hispanic member? Review your hours/days of operation. Determine when the Hispanic member will need financial services. Remember to analyze membership work hours, seasonal jobs, and even the coming weather forecast—expect more office traffic on a rainy day.
- Does your credit union's Web site contain bilingual content?

Review external facility

- Does your credit union have bilingual signage?
- Does your credit union have an electronic sign (example: plasma screen) displaying different bilingual announcements?
- Does your credit union have a bilingual ATM?

Technical infrastructure analysis

- Do your statements show the member's full name (first, middle, and last name)? If not, you may want to consider printing the member's full name to differentiate each family member or relative.
- Does your member database system store Spanish text (example: accents, tildes)?
- Does your member database system accommodate member information with “other” identification numbers besides a standard Social Security number?

Legal review analysis

- Does your credit union need to hire legal counsel to review bilingual/Spanish documents?
You may want to consider looking into a Lawyers Alliance as did Father Burke FCU, Bronx, N.Y. The New York Lawyers Alliance staff is working with Father Burke FCU to translate forms, create leases and contracts that comply with state laws.
- Does your credit union hire an immigration lawyer to explain the legal process (Carolina Mountains CU, Penrose, N.C.)?
- Does your credit union need to hire a local Spanish-speaking member to review Spanish/bilingual documents for content?

Facility, Technical, and Legal Infrastructure Cost Analysis

Instructions:

1. Review the analysis checklist document.
2. If the checkbox is not checked, identify if your credit union needs to incorporate the item.
3. If your credit union needs to incorporate the item, include the item below in the corresponding category column and identify the associated costs.
4. If your credit union does not need to incorporate the item, do nothing.

Category	Items needed	Estimated cost
Internal facility		
	1.	\$
	2.	
	3.	
	4.	
	5.	\$
Subtotal		\$
External facility		
	1.	\$
	2.	
	3.	
	4.	
	5.	\$
Subtotal		\$
Technical infrastructure		
	1.	\$
	2.	
	3.	
	4.	
	5.	\$
Subtotal		\$
Legal/document review		
	1.	\$
	2.	
	3.	
	4.	
	5.	\$
Subtotal		\$
Other		
	1.	\$
	2.	
	3.	
	4.	
	5.	\$
Subtotal		\$
Total		\$