



**CDFI Fund Compliance with Title VI - Language Assistance Plan (LAP)**  
**Locus Impact Fund**  
**Locus Bank**

**Introduction**

Locus is committed to serving individuals with Limited English Proficiency (LEP) and will take reasonable steps to ensure meaningful access to all financial products, services and programs. In addition, Locus will inform the public of the availability of its statement and resources on its website.

**Purpose:**

Locus is committed to meeting Title VI of the Civil Rights Act of 1964 regarding language access for LEP individuals by ensuring free, meaningful access for all individuals and organizations, so that language is never a barrier to awareness of essential benefits, services and responsibilities. The Language Assistance Plan (LAP) is designed to ensure that LEP individuals have meaningful access to the services, programs, and information offered by Locus, a community development financial institution. This plan aims to eliminate language barriers and provide effective communication for current and prospective customers.

**Assessment of Need**

To identify language needs, Locus reviews census data related to where borrowers and projects exist in the Target Market to establish language preferences. This proactive approach enables us to provide language assistance services unique to the needs of our communities. This proxy data has identified Spanish, Korean and Vietnamese being the top three non-English languages in the Target Market.

**Providing Language Assistance Services**

Upon identifying the language an individual is speaking, staff will record this preference to ensure consistent and effective support in future interactions. The following language assistance services may be offered:

- Employ bilingual staff to directly assist LEP individuals.
- Offer translation services for written materials and essential documents.
- Ensure access to professional interpreters for meetings.
- Provide multilingual resources and information on our website and in our communications.

Our website may be translated into another language using the free built-in translate tool available through web browsers. LEP individuals may contact Locus directly to submit a translation request through our Contact Us page. Locus will evaluate the need for additional third party vendors for video conferencing and telephone interpretation services based on demand.

**Accountability**

To ensure ongoing effectiveness , Locus’ Management Committee will advise and support the practices and procedures necessary to ensure language accessibility and cultural inclusion. The Management Committee will support the evaluation and future development of the LAP services to help ensure compliance with our policy.

Evaluation will include tracking indicators like the number of LAP requests and LEP individuals served. The Management Committee will also help identify ongoing staff resources and training that provides meaningful information about LEP communities to continuously improve our Language Assistance Plan. The LAP will be reviewed as part of Locus annual policy review process.



Submitted by: \_\_\_\_\_  
Signature, Board Secretary

Policy Approved: 10/30/2025  
Date

Amended October 2025.