



This application is intended for credit unions who are interested in earning the Juntos Avanzamos designation, which is a collaborative effort developed by the Cornerstone CU League, managed by the National Federation of Community Development Credit Unions and supported by the Credit Union Association of New Mexico, the California and Nevada Credit Union League, the Mountain West Credit Union Association, Coopera and CUNA. Once your application is submitted, it will be reviewed by the Selection Committee comprised by representatives of the Federation, your state League/Association and Coopera. All credit unions that complete the application will be notified once the committee makes its decision.

PLEASE FILL OUT AND SUBMIT ELECTRONICALLY

General Credit Union Information

1	Credit union name	
2	Contact Person / Title	
3	Address	
4	City/State/Zip	
5	Phone/Fax	
6	E-mail	
7	Total number of credit union employees	
8	Total number of board members	
9	Total number of Hispanic board members	
10	Total number of Hispanic employees	
11	Number of bilingual staff (who speak English and Spanish)	
12	Total number of branches	
13	Total number of branches with Hispanic bilingual front-line staff	
14	Total number of Hispanics in middle-management positions	
15	Total number of Hispanics in upper-management positions	
16	Credit union field of membership definition (enter as much info. as possible)	
17	Credit union asset size	
18	Please have CEO sign and date: I attest to the best of my knowledge that the information contained in this application is true, factual, and accurate.	
19	growing our credit union by serving Hispanics with dignified financial services and to strive beyond the Juntos Avanzamos designation to become a Best Practice credit union in this field.	
20	Mandatory: Does the CU accept alternative ID forms (matricula consular; municipal IDs, etc.)	

Instructions: Please examine the following areas within your credit union as it relates to Hispanic outreach and mark whether you have or have not completed a step with a **yes** or **no**. Feel free to add comments in the comment section to clarify or further explain your answer. Items shaded in gray are mandatory for designation. Please note that all steps shaded in gray

Groundwork

Steps	Yes/No	Points	Comments
1 Board of directors has, collaboratively with management, developed a strategic plan with milestones and goals for serving Hispanic populations		2	
2 Board of directors has received adequate training to understand Hispanic populations		1	
3 Credit union has general knowledge of how many Hispanic members they currently have		2	
4 Board of directors believes reaching Hispanic populations is a critical strategy for long-term member and asset growth		2	
5 Demographic and focus group research has been conducted to understand the make-up of the Hispanic community as well as their needs and the relevance of financial products		1	
6 Credit union knows the degree to which its staff embraces the Hispanic initiative		2	

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Personnel

Steps	Yes/No	Points	Comments
1 All employees have received training on issues related to reaching Hispanic populations (e.g. diversity training, cultural nuances and values, national and generational differences)		2	
2 Credit union has bilingual Hispanics in member-facing positions		2	
3 Employees are incented to participate in Hispanic community events		2	
4 An <i>internal</i> Hispanic task force / advisory committee or other feedback mechanism has been created to collect employee feedback to improve service to Hispanics		2	

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Products

Steps	Yes/No	Points	Comments
1 Credit union provides at least 2 of the following products and services that are competitively priced and accessible to Spanish-speakers:		4	
>> Money orders			
>> International remittances			
>> Second chance checking			
>> Credit-building loans, lines of credit, or credit cards			
>> Direct deposit			
>> 24-hour automated service line in Spanish			

	>> ATM services in Spanish		
2	Credit union provides first-time homebuyer and affordable housing programs in a way that is relevant to Hispanics		2
3	Credit Union provides financial education classes/counseling		2
4	Credit union provides personal loans for individuals who use an ITIN		2

Promotion and Marketing

Steps	Yes/No	Points	Comments
Strategy			
1 Credit union has developed a marketing plan to reach Hispanic populations		3	
2 Credit union has developed a strategy to effectively serve Hispanics through their facilities (signage, architecture, location)		2	
Print Collateral, Advertising and Signage			
3 Marketing materials contain information that is relevant, simple and transparent and culturally-relevant images and messages		2	
4 Relevant marketing materials and signage have been translated culturally (captures intent of English version)		2	
5 At least <u>2</u> of the following member service documents are translated to Spanish and endorsed by a qualified legal or compliance expert:		4	
>> Bilingual staff business cards			
>> Fee schedule			
>> Membership application			
>> Loan application			
>> Mortgage application			
>> Credit card application			
>> Debit/ATM card application			
>> Signature cards			
>> Deposit slips			
>> Direct deposit form			
>> Funds availability disclosure			
>> Privacy disclosure			
>> Truth in savings disclosure			
>> Truth in lending disclosure			
>> Electronic funds agreement			
>> Welcome letters			
>> Collection letters			
>> Lobby signs			
>> Member satisfaction survey			
6 Credit union has produced culturally relevant advertising and advertises in media used by the area's Hispanics		2	

Location			
7	Bilingual member-serving staff have name badges and/or signs identifying them as bilingual		2
8	Credit union displays outdoor and indoor signage relevant to the surrounding Hispanic population(s) at appropriate locations		2
9	Credit union has a physical presence (branch, kiosk, ATM, service counter, shared branch, outreach efforts, etc.) in a largely Hispanic area		2
10	Credit union has extended business hours beyond 8 a.m. - 5 p.m. and on weekends		1
Partnerships			
11	Credit union has established at least 2 long-term relationships with any of the following community partners trusted by the Hispanic community:		4
	>> Consulates		
	>> Festivals, cultural organizations, and Latin American country/state/community-based organizations located in the U.S.		
	>> IRS acceptance agents and Volunteer Income Tax Assistance (VITA) Sites		
	>> Employers		
	>> Hispanic-owned businesses and chambers of commerce		
	>> Faith-based		
	>> Human services		
	>> Community services		
	>> Entertainment		
	>> Sports		
	>> Youth organizations and schools		
	>> Legal clinics and trusted immigration and worker's compensation attorneys		
	>> Health clinics		
12	Credit union partners or provides at least 2 of the below-listed financial literacy opportunities for Hispanic members and potential members on the topics of:		4
	>> Avoiding abusive lending practices		
	>> Identification theft		
	>> Purchasing a vehicle		
	>> Small business technical assistance		
	>> Tax credits		
	>> The credit union difference		
	>> Savings and checking accounts		
	>> Sending remittances		
	>> Building or restoring good credit		

>> Budgeting and financial planning		
>> Purchasing a home		
		30
Total Maximum Possible Points		60
Minimum Points Required for Designation		42
FOR OFFICE USE ONLY		

		Date
Application Received		
Score		
Staff Recommendation to International Relationships Committee		
International Relationships Committee Recommendation		

Please forward this application and all supporting attachments to:
National Federation of Community Development Credit Unions
Attention: Jason Chang jchang@cdcu.coop
39 Broadway 21 FL New York, NY 10006

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