



Language Assistance Plan for Limited English Proficiency Individuals

Purpose:

Lone Star National Bank (LSNB) is dedicated to support our communities with pride and integrity to promote growth that provides economic advances and community development in underserved communities. This will be reached by delivering financial education to reach the un-banked and underserved while providing superior customer service through an array of financial products.

As part of our commitment, LSNB plans to implement its shared values of communication, customer focus, and excellence by executing the Limited English Proficiency (LEP) Plan. The plan will assist individuals whose English is not their primary language or has a limited ability to speak, read, write, or understand English. The plan will ensure that guidelines meet Title VI of the Civil Rights Act of 1964 requirements for employees to follow when providing services to LEP individuals.

Assessment:

Using recent U.S. Census Bureau data, the bank's assessment areas which comprise of Cameron, Hidalgo and Starr Counties are predominantly Hispanic. As a result, the likelihood of LEP individuals interacting with the Bank is relatively high and consistent with our past experience interacting with the public.

Language Assistance Services:

Our Bank is devoted to effectively communicate with all consumers regarding our products and services regardless of language they speak. We believe that all consumers, regardless of the language they speak, should have meaningful access to our products and services.

Most of our employees are bilingual (English and Spanish) and can provide interpretation services when needed. Our employees offer on-staff interpretation services to LEP individuals. In addition, our bank has an International Department, which staff are fluent in Spanish and can assist as well. Lastly, we offer upon request, and if feasible in light of time or cost restraints, written translations of our written materials (e.g., disclosures, applications, forms, etc.) into Spanish.

The Language Assistance Services discussed above is provided free of charge.

Training:

As part of our process, all frontline staff will be trained to assist LEP individuals through our LSNB University training center. The training will consist of the Language Assistance Plan, which consists of staff training and how to reach out to designated departments to provide support.

Monitoring:

The Language Assistance Plan will be reviewed on an annual basis and re-evaluated as needed. When new U.S. Census Data is provided, the plan will also be updated to see if the bank needs to change its process in place. The Language Assistance Plan and the U.S. Census Bureau ACS data will be reviewed annually to assess the need for updates or changes to the Language Assistance Plan.