

Division of Banks

Language Access Plan

I. Introduction

The Division of Banks (DOB) has prepared this Language Access Plan (“LAP” or “Plan”), which defines the actions to be taken by DOB to ensure meaningful access to agency services, programs and activities on the part of persons who have limited English proficiency. The DOB will review and update, on a biannual basis, this LAP in order to ensure continued responsiveness to community needs and compliance with the Executive Office for Administration and Finance (“ANF”) Administrative Bulletin #16.

II. Purpose

The purpose of this plan is to ensure clients of the DOB meaningful access to services, programs and activities although they may be limited in their English language proficiency.

The DOB is committed to this Language Access Plan as the appropriate response to meeting our clients’ needs. The Plan is consistent with the requirements of Administrative Bulletin #16 as promulgated by the Executive Office of Administration and Finance.

Consistent with the guidance of ANF Administrative Bulletin #16, a Limited English Proficient (“LEP”) person is someone who is not able to speak, read, write or understand the English language at a level that allows him/her to interact effectively with DOB staff. A client maintains the right to self-identify as a LEP person.

III. Agency Description

The mission statement for the Division of Banks is to ensure a sound, competitive, and accessible financial services environment.

The MA Division of Banks has jurisdiction over Massachusetts state-chartered financial institutions and out-of-state financial institutions that have been granted authority to do business in the Commonwealth. By law, the Division is required to examine or regulate the following state-chartered financial institutions and facilities to ensure their compliance with state and federal laws and to oversee their safe and sound operation:

- Commercial Banks (Trust Companies)
- Co-operative Banks
- Savings Banks
- Credit Unions

The Division also licenses and examines certain consumer or creditor servicing agencies. These include:

- Check Cashers
- Check and Money Order Issuers
- Debt Collectors
- Foreign Transmittal Agencies
- Insurance Premium Finance Companies
- Loan Servicers
- Mortgage Brokers and Lenders
- Motor Vehicle Sales Finance Companies
- Retail Installment Sales and Service Companies
- Small Loan Companies

The Division oversees the following areas of consumer protection with regards to our institutions:

- Availability of Funds
- Automobile Repossession
- Checking Accounts
- Community Reinvestment
- Credit Cards
- Debt Collection
- Electronic Fund Transfers
- Equal Credit Opportunity
- Retail Installment Sales & Service
- Truth in Lending
- Truth in Savings

The Division has a full-time staff that is available to assist consumers with any problems that they may have regarding the above mentioned areas or any other questions about any of the entities that we regulate.

IV. Language Access Plan:

Approach: The Agency Language Access Plan shall be fully implemented subject to the availability of fiscal resources to implement said language access plan. This Language Access Plan has been developed to adhere to the Language Access Guidelines of ANF Administrative Bulletin #16. This Language Access Plan represents DOB's administrative blueprint to provide meaningful access to DOB's services, programs and activities on the part of LEP individuals. This Language Access Plan outlines the tasks DOB will undertake to meet this objective.

Language Access Plan:

(1) Agency Language Access Coordinator:

Sheila Frackleton
Director of Operations
Division of Banks
1000 Washington Street
Boston, MA 02118
Sheila.frackleton@state.ma.us

(2) Agency Language Access Needs Assessment:

- a. The DOB provides services to a vast number of people throughout the Commonwealth; no language meets or exceeds the 5% threshold. However, the primary second language population we serve is Spanish.
- b. While the agency does not meet or exceed a language threshold greater than 5% for any non-English speaking population served, we follow the results of the 2000 census data below.

Table 1: Massachusetts Limited English Proficiency (LEP) populations as a percentage of the total population

Population	Number	Percentage (out of total MA population)
Population 18 Years or older	4,853,130	100.00%
Speak Only English	3,944,715	81.28%
Speak a Language Other than English	908,415	18.72%
Total MA LEP Population (people who speak English "Not Well" or "Not at All")	193,785	3.99%
Spanish or Spanish Creole	71,895	1.48%
Portuguese or Portuguese Creole	39,620	0.82%
Chinese	18,050	0.37%
Russian	8,990	0.19%
Vietnamese	8,990	0.19%
French Creole	6,810	0.14%
Italian	6,525	0.13%
Mon-Khmer, Cambodian	5,125	0.11%

c. Division of Banks Contact Information:

Main Office
1000 Washington Street
Boston, Ma 02118
Consumer Hotline: 617-617 956-1501 or 1-800-495-2265 ext 501
Website: [Division of Banks](#)

Field Offices:

436 Dwight Street, Suite 140
Springfield, MA 01103

10 Riverside Drive, Suite 207
Lakeville, MA 02347-1698

6 Lincoln Knoll Lane, Suite 103
Burlington, MA 01803-4729

Steps for Access

(3) Language Resources Assessment:

Language	Number of employees
Spanish	9
Portuguese	3
French	2
Tigrina, Amharic	2
Igbo	2
Greek	2
Korean	2
Mandarin	2
Cantonese	1
Arabic	1
Polish	1
Czechoslovakian	1
Italian	1
Hindi/Guarati	1
Japanese	1
Haitian Creole	1

(4) Language Service Protocols:

- a. The DOB has and will continue to provide: in-person interpretation and phone interpretation when we receive a call from a consumer who prefers to speak in Spanish. Other languages are also handled as requested.
- b. The DOB has a diverse work force and for years has been utilizing our employees to conduct in person interpretation and phone interpretation.
- c. A message will be posted on our web site and we will have signage at our reception desk to assist clients who may need interpretation services.

(5) Vital Document Translation: The Division has added a translation feature to its website homepage so that key information is available in 8 languages in addition to English. The Division also has informational brochures available in Spanish.

(6) Stakeholder Consultations:

This plan was discussed with the DOB's senior staff as well as senior staff from the umbrella agency, the Office of Consumer Affairs & Business Regulation

(7) Staff Training:

The DOB plans to initiate training for all employees as resources allow in order to better serve our clients in the future.

(8) Notice to Public.

The DOB will post this plan on our website and offer information regarding our interpretive services in the languages identified above. The DOB will also post a sign for all clients as they enter our reception area.

(9) Agency Monitoring:

The DOB will conduct biannual reviews of this plan and assess the needs for any additional services.

(10) Complaints:

Agency Language Access Coordinator:
Sheila Frackleton
Director of Operations
Division of Banks
Boston, Ma 02118
617-956-1570
Sheila.frackleton@state.ma.us



David J. Cotney
Commissioner Of Banks
Agency Head
2/13/2013

Secretary
Date

Language Access Complaint Procedure

You may file a complaint with the Agency Language Access Coordinator or the Office of Access and Opportunity if you believe you have been denied the benefits of this Plan. You must file your complaint within 6 months of the alleged denial. You must file a written complaint. To file a complaint with the Language Access Coordinator, submit the written complaint to:

Sheila Frackleton
Director of Operations
Division of Banks
1000 Washington Street
Email Address: Sheila.frackleton@state.ma.us

To file a complaint with the Office of Access and Opportunity, please submit the written complaint to the attention of:

Office of Access and Opportunity
Executive Office of Administration and Finance
State House, Room 373
Boston, MA 02133
Email Address: Ronald.Marlow@state.ma.us