

## **Our Commitment to Civil Rights**

Hampton Roads Educators' Credit Union, Inc. (HRECU) is an applicant for federal financial assistance from the Community Development Financial Institutions (CDFI) Fund. It is the policy of HRECU to provide equal opportunity and equal access to all financial programs, services, and activities without regard to race, color, national origin, age, disability, or sex.

- Title VI of the Civil Rights Act of 1964: HRECU prohibits discrimination on the grounds of race, color, or national origin in any of its member programs or activities.
- Section 504 of the Rehabilitation Act of 1973: HRECU ensures equal access to its facilities, digital banking tools, and services for individuals with disabilities.

## **Accessibility and Language Assistance**

HRECU provides free aids, auxiliary services, and language assistance to ensure all individuals can communicate effectively with us. This includes providing written information in alternative formats (such as large print, audio, or accessible digital formats) and offering language translation services to individuals whose primary language is not English. If you require accommodation or language assistance, please speak with a branch representative or contact our Civil Rights Coordinator.

## **How to File a Complaint**

Any person who believes they have been subjected to prohibited discrimination or reprisal may file a written grievance with the Credit Union within 180 days of the alleged occurrence. Please direct internal compliance complaints to:

- Civil Rights & Compliance Coordinator: Cindy Richmond
- Mailing Address: Hampton Roads Educators' Credit Union, 2130 Cunningham Drive, Hampton, VA 23666
- Telephone: 757-838-0707 x 102 | Email: [cindy.richmond@hrecu.org](mailto:cindy.richmond@hrecu.org)

You may also file a formal civil rights complaint directly with the federal agency overseeing our application and compliance:

- Agency: Director, Office of Civil Rights and Equal Employment Opportunity (OCRE)
- Filing Office: U.S. Department of the Treasury, 1500 Pennsylvania Avenue, N.W., Washington, DC 20220
- Regulatory Reference: Title 31 Code of Federal Regulations Part 22