**NWCU Questions for Product and Services Offers in Diverse Communities**

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| 1. What is the general community’s attitude towards banks and credit unions? |
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| 2. What barriers will you possibly encounter when introducing products or services?  language, lack of trust, speak slower not louder, etc. |
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|  3. How accessible are credit unions to you? Were you live or where you work? |
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| 1. Do banks or credit unions have your best interests in mind when it comes to your finances?
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| 1. Before offering credit union services research the culture, ethnic groups are generally happy to educate you on their heritage.
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| 1. What are the barriers to opening a checking account at a credit union or bank?
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| 1. If you’ve had a relationship with a financial institution in the past, what’s the best/worst experience you have had?
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| 1. How do you currently obtain financial services? What did you like and not like about the service you are provided?
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| 1. How important is having a Spanish-speaking employee at a financial institution when conducting transactions?
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| 1. What financial information is important for you to be in Spanish?
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| 1. What would make you feel welcome at a financial institution?
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| 1. How and where could we get information and material to you? What types of communication channels should be used- print (newspaper), mail to your home, radio, TV,, community center?
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