

Which Credit Unions Are Serving Hispanics



Many credit unions have trained their staff through Spanish-language classes and cultural sensitivity courses. Through staff education and awareness efforts, many credit unions across the country have successfully developed and implemented financial services geared toward the Hispanic market.

Leagues, credit unions reach out

For credit unions marketing services to the Latino population, staff education is critical to having successful programs.

Charlotte Metro Credit Union in North Carolina addressed the language barrier by hiring a local firm to teach a mini course in business Spanish to employees.

The Credit Union National Association (CUNA & Affiliates) www.cuna.org currently offers a similar service through its "Spanish for Credit Unions eSeminar Series." The training is designed to help tellers, loan officers, member service representatives, and managers gain Spanish-language skills.

In Decatur, Alabama, the Family Security Credit Union hired bilin-

gual employees and gave cultural sensitivity training to its entire staff to help them better understand cultural differences. Family Security also hired Don Casselman, EVP of Financial Marketing Group, a subsidiary of the Alabama Credit Union League, to help develop Hispanic programs in the credit union's service area.

"It's my job to help credit unions understand neighborhood marketing, training issues, and campaign possibilities," Casselman explained. "We're not just teaching people to say 'buenos dias.'" Casselman's goal now is to share some of the key aspects of the campaign with other credit unions. They are developing a Hispanic Market "How To" series designed to "inform, equip, and empower credit unions on how to most effectively and efficiently embrace this underserved market."

The Credit Union Association of Oregon hosted a day-long educational seminar about serving the Hispanic market. The seminar gave participants facts about the Hispanic market and credit union industry, how to market to the Latino community, legal issues, and IRnet services. The Association also provides regular updates on serving the Hispanic market to other credit unions.

The Credit Union Association is also creating an International Development Committee to identify programs that will assist the

state's increasing Latino population.

The Texas Credit Union League has created a workbook to teach credit unions how to support the Hispanic market. The workbook is updated periodically and includes information for credit union employees about the Hispanic culture, market statistics, marketing strategies, and other information such as examples of identification.

The National Federation of Community Development Credit Unions (NFCDCU) offers training for staff, as well as board and committee members. The Federation has been providing information about the Hispanic market since 1994 when it held an informal gathering of credit unions serving the Latino community. Out of that meeting, the group formed the Federation's Latino Credit Union Network. They have now held two conferences and have a third planned for 2004.

In Ohio, several credit unions and other agencies have formed the Latino Outreach Task Force. The group provides "leadership and oversight of the league's delivery of cooperative financial opportunities to the state's growing Latino population."

Of course, there are additional credit union leagues that have initiated programs to support serving the Latino market, among

them Arizona, Kansas, Missouri, New York, Utah, Virginia, and Washington.

Financial education tops needs

One of the top needs in the Latino community is financial education. Several successful educational classes and campaigns are going on across the country.

In 2002, three Columbus credit unions (OhioHealth, Telhio, and Western) and the Ohio Credit Union Foundation started a financial literacy program. They offered weekly two-hour classes for more than 225 Hispanic community members. Funding came from the three credit unions and a grant from the Ohio Credit Union Foundation. There was additional support from local businesses, churches, and community service organizations.

"Credit unions know that education will make life better for these residents," said Sue Helmreich, manager of outreach programs for the Ohio Credit Union League. "Participants in the

financial literacy classes come from many countries. Some cannot speak English, some can't read or write any language, but the common bond is that they want to learn how to handle money in this country where they have come to make a better life for themselves and their families."

This program has been very successful, earning an honorary certificate from the federal government. U.S. Treasurer, Rosario Marin visited the Ohio credit unions' financial literacy program to deliver the certificate in person.

Seven Toledo, Ohio-area credit unions are organizing a similar program. They are organizing a financial education program taught in Spanish. These credit unions are also getting help from the organizers of the successful Columbus program.

In addition, the Ohio Credit Union Foundation is currently investigating ways to make its financial education program a statewide service. The "Latino Financial Education" program would run from 2004-2007

throughout Ohio.

Another bilingual educational program is called CreditSmart Español, sponsored by Freddie Mac and seven Hispanic organizations. The program is designed to help consumers build and maintain good credit and to help increase financial literacy through money management skills.

Affiliates and local offices offer CreditSmart Español programs. For more information about this program, go to www.freddiemac.com/creditsmartespanol.

In Idaho, the Credit Union League received a \$38,000 First Accounts grant that it will use to pay for a full-time bilingual financial educator.

In Texas, the El Paso Credit Union Affordable Housing LLC (AHCUSO), a credit union service organization owned by eight El Paso credit unions, has developed in-house classes on credit management and home ownership. The classes offer English and Spanish content for students and community groups. AHCUSO also has become a leader in a High

By the time participants graduate from the Ohio Credit Union Movement's Latino Financial Education Program, they have attended four classes. The courses are taught in Spanish by Ruben Nieto, standing at far right, an instructor with the Ohio State University Extension Office. Credit unions, churches and local businesses provide space for the free classes.



School Financial Planning Program offered by the National Endowment for Financial Education (NEFE). The community liaison for AHCUSO became interested in the program and AHCUSO staff recognized that having the program translated to Spanish would increase their ability to teach the program. AHCUSO's goal is to reach more than 1,000 students with the program in 2003. Many other Texas credit unions are looking into developing this program through their credit unions.

Cooperativa Comunitaria Latina de Crédito offers a program called Building a Better Future. The program's goal is "to target students who have little experience using a financial institution in the United States and to expose them to strategies for building wealth and managing their finances." The program is available for other

credit unions to use and is offered in both English as a second language and Spanish. For more information, visit www.cooperativalatina.org.

Community outreach is important

An important factor in many credit unions' success is their community outreach efforts.

The Family Security Credit Union has developed a campaign to reach the more than 80,000 Hispanics living in northern Alabama. "Our strategy was not to dwell on teaching our credit union employees about the Hispanic culture, rather to teach people in the Hispanic community about the credit union culture," said Casselman.

As part of their outreach efforts, Family Security Credit Union in Gadsden, Ala., hired a Latino teacher with strong ties to

the targeted communities. She shadowed employees in every credit union department for several months. Then she went out into the neighborhood, spreading the word about credit union services to church groups, business leaders, and the media.

The combined efforts of credit union staff, community outreach, and months of preparation and education has created, according to Casselman, "a tightly knit program that is earning the respect and business of the North Alabama Hispanic community."

In San Bernardino, Calif., Arrowhead Credit Union set up enrollment opportunities for Spanish-speakers through outreach efforts sponsored by employers. Arrowhead found that those efforts were not enough. Instead, the credit union needed one-on-one, personal communication, and pro-active community

American Dreams

Mother and daughter from Panama volunteer to help other new Americans learn about finances By Sue Helmreich

At age 18, Vanessa Cortez came to America to find a better life. She left her home in Panama 11 years ago. Her mother, Aida Barrera, came to join her last year.

Vanessa's American experience has resulted in more success and opportunity than she ever dreamed possible. She left Panama when she was a senior in high school and was placed in the 11th grade in a school in southern Ohio because she

knew no English. "I was totally determined to learn English and did so in only eight months," she says. "I had to, just to survive. I was the only person [in the school] who did not speak English." After graduation, Vanessa enrolled at Ohio University to study elementary education. After two years, she relocated to Columbus and took a job as a member service representative at OhioHealth Credit Union in Columbus. When her westside church agreed to host free Spanish-language credit union money management classes last spring, Vanessa volunteered, hoping to use her financial knowledge to help others.

Vanessa and Aida use their own experiences to help others who are new to the United States.



Vanessa, an OhioHealth Credit Union member service representative, and her mother, Aida, a graduate of the Ohio credit union money management class, volunteer to teach other Latinos new to the community.

outreach to convince people to become members.

Chocolate Bayou Community Federal Credit Union in Alvin, Texas, has been very successful as a main sponsor and event planner of the area's Cinco de Mayo (celebrates Mexico's defeat of the French in 1862) festival. Instead of trying to sign up members, the credit union uses the event for community outreach, giving out T-shirts and balloons. The credit union sponsored several booths and enlisted the help of volunteers.

Effective promotions are tricky

Many credit unions have begun translating materials and creating new materials that market credit union services to the Latino community. Even those credit unions that have been successful marketing to Latinos say creating effective materials can be tricky.

Having a reliable translator is essential, according to Mary Falcon, marketing consultant for Fairleigh Dickinson University Federal Credit Union in Madison, N.J. A direct translation of an English advertising campaign does not always work. For example, the Chevy Nova car did not sell well in Spanish-speaking countries because the word "Nova" sounds like the Spanish words "No va" or "No go."

Credit unions located in areas

with a large percentage of Latinos should also incorporate cultural

Having a reliable translator is essential. A direct translation of an English advertising campaign does not always work.

aspects into marketing credit union services. If your existing materials are ethnicity neutral, can translate into Spanish without changing the marketing piece's intent or understanding, and do not go against any Latino cultural norms or beliefs, you can use them. Just remember to keep those

things in mind when developing marketing materials.

Another thing to keep in mind is making sure you send Hispanic marketing materials to the appropriate people. Using a person's last name to determine ethnicity can be risky. Sending a person with a Hispanic-sounding last name a Spanish-language brochure could alienate some consumers. To avoid this problem, some marketers have begun using lists generated by people who selected their preferred language.

Knowing your audience is key. Before the Family Security Credit Union in Decatur, Ala., began marketing its services to the Latino market, its Hispanic marketing team spent nearly a year just researching the local audience, identifying and locating key community leaders and learning about their financial needs.

Deb McLean of the Charlotte Metro Credit Union offers similar

advice to other credit unions, "Marketing messages should be unified messages to every member you're trying to reach. If you are serving the Hispanic community, be sure you reach it effectively through every available delivery channel."

For Arrowhead Credit Union the best way to market services was by posting basic flyers explaining that the credit union offered financial products and services. Arrowhead's goal with the flyers was to create a marketing piece that did not make potential members have to read and comprehend a lot of information. They wanted to simply inform their audience about what a credit union is and what services they offer.

CUNA also offers several informational brochures about a variety of topics, including car-buying, financing, the U.S. Patriot Act, the differences between banks and credit unions, who qualifies for credit union services and other information (buy.cuna.org/list.php?cat=member).

The National Credit Union Administration also has brochures in Spanish (www.ncua.gov). Its brochure about home buying gives Latino home shoppers information about mortgages, interest rates, and refinancing.

The World Council of Credit Unions offers a translated edition of *Credit Union World*, its quarterly international credit union news magazine. The Spanish-language edition is also available on their Web site (www.woccu.org).

Use a variety of media

Credit unions also include information geared toward the

Hispanic market in telephone, radio, Internet, and other services.

The California Credit Union League has a telephone-based "match up" service that helps consumers looking to join a credit union connect with credit unions for which they are eligible. In addition to instructions in English, the service comes in Spanish. The service includes information on 440 credit unions that are members of the league, as well as more than 30,000 select employee groups.

Charlotte Metro Credit Union already has translated its main member services brochure and member application into Spanish. It also has Spanish-language signs in the lobby and a Spanish option for the phone and on the Internet. Using its slogan, "You are always welcome at CMCU" and in Spanish, "Usted es siempre bienvenido," the credit union is translating and designing a part of its Web site specifically for Spanish-speaking members.

Charlotte Metro's member brochures are translated by a certified translator, so they also used the text from the brochure to create the Spanish-language section of the Web site. The Spanish section of the site started in 2001 and has become a frequently viewed page. Charlotte Metro also sent out press releases promoting the Web site to the Hispanic press in Charlotte.

One word of warning from Charlotte Metro, be careful with instant translation services available through the Internet. To test these services, Deb McLean of Charlotte Metro translated several credit union home pages into Spanish. She then had them

translated back into English. One credit union's Web site that promoted its children's "Kids Account" was translated through the instant Spanish Web site into "the account of the little goats."

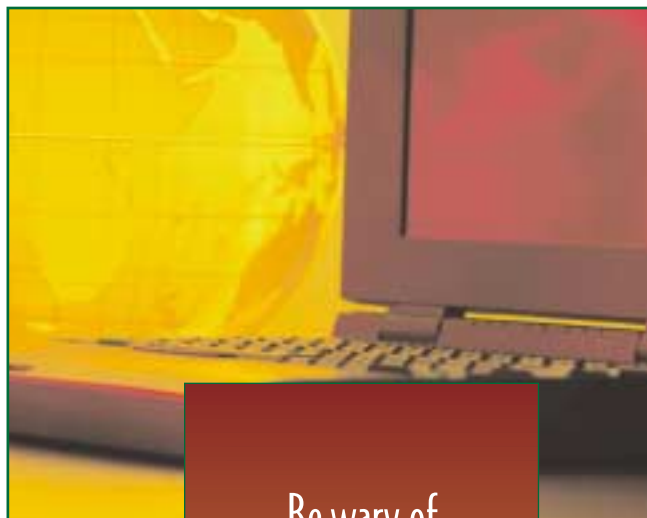
Some credit unions have also taken to the radio to promote their services. The Government Employees Credit Union of El Paso (GECU) uses the radio to urge people in the U.S. and Mexico to stop using check cashers and start using the services that credit union's offer. Fermin Acosta, Jr., senior vice president with GECU and Rene Cantu, host of KSVE Radio Unica air messages about credit unions that reach El Paso, Texas, Ciudad Juarez, Chihuahua, Mexico and Southern New Mexico. KSVE airs the program one night a week. Cantu came up with the idea after learning that many people in the area paid 1% to cash their paychecks at check-cashing stores.

Offer IRnet

Many credit unions offer remittance services as a first step toward earning the trust and business of the Latino community.

In 1999, the World Council of Credit Unions Inc., (WOCCU) developed its International Remittance Network (IRnet) service, known as Red Internacional de Remesas, in Spanish. Through an agreement that CUNA & Affiliates has entered into with

WOCCU and Travelex, remittance services are more broadly available to credit unions and their members. Credit unions now have the option of using IRnet services



Be wary of
instant
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services
available over
the Internet.

through Travelex's Money Transfer system or the Vigo Remittance system. With IRnet, U.S. credit unions can offer international money transfer services to their members in a more efficient and more economical way than can other financial service providers.

Through the IRnet system, cred-

it union members could send up to \$1,000 to Mexico for only \$9. The IRnet does not charge foreign recipients any fee for accepting transfers. Many other money transfer services charge fees to both the sender and to the recipient.

“Providing these remittance services to a burgeoning consumer market is an additional way credit unions—with help from CUNA—are maintaining their commitment to members, especially those of modest means,” said Dan Mica, CEO of CUNA & Affiliates.

CUNA also supports pending legislation (H.R. 1375, the Financial Services Regulatory Relief Act) (<http://thomas.loc.gov>) that gives credit unions the authority to cash checks and provide money transfer services for nonmembers within their field of membership. This authority would give credit unions the ability to better reach and serve the unbanked populations in the United States.

“By getting these unbanked individuals through the door, credit unions can (and will) earn their trust, respect, and loyalty so they’ll consider becoming full-fledged members—just as so many other hard-working Americans have done in the past century,” explained Mica.

Many credit unions now offer IRnet services. For example, in Idaho, three credit unions offer IRnet services to encourage more participation from the Latino community. Kansas has also started the IRnet program and in Texas, approximately 70 credit unions currently are signed up and actively offering IRnet services.

Support Matricula Consular use

Along with IRnet services, many credit unions are working to enable members of the Hispanic community to participate in other financial services. Because it is difficult for many potential members to provide official IDs needed to open savings accounts, many credit unions support using Matricula Consular and other forms of ID.

“[Immigrants] should not have to break any laws just to drive to work or drop their children off at school. Without proper form of identification, such as a driver’s license, these individuals will be unable to open an account at a traditional financial institution, such as a credit union.

Instead, they will be forced to continue using check-cashing outlets that charge them an exorbitant fee to cash what is often-times, a modest check,” said Dick Ensweiller, CEO of the Texas Credit Union League.

Arrowhead Credit Union in California partnered with the local Mexican consulate to help potential members sign up for Matricula Consulars. Arrowhead helps provide the paperwork that the consulate requires. Arrowhead also helps potential members fill out the right paperwork to receive a “worker ID” number from the IRS. Other local government agencies, such as the police, also

accept Matricula Consulars.

Al Beltran, CEO of Security First Federal Credit Union in McAllen, Texas, recently spoke to the House Financial Institutions Subcommittee about identification forms and credit unions serving immigrants. Beltran told the panel that CUNA supports legislation allow-

ing the Matricula Consular to be used for identification purposes. He informed them that 56 credit unions from 17 states currently accept the cards.

While credit unions admit that there are many challenges to successfully marketing services to the Hispanic population and incorporating them into the credit union, the rewards in serving the Latino

community are worth it. These credit unions enjoy the loyalty and the satisfaction of helping improve the quality of life for many members.

“You wouldn’t believe the looks on their faces when you hand them a card and explain that they can check balances and withdraw money with it,” said Casselman. “They feel that someone is looking out for their financial interests. We see some come in and open an account, deposit \$100, and come back the next day to draw it out just to see if they really could. They have been taken advantage of so much and just want to make sure this is for real.”

“We’re not just teaching people to say, ‘buenos dias.’”

Don Casselman,
Financial Marketing Group

Resources

The following sources offer more information:

- World Council of Credit Unions, 5710 Mineral Point Rd., P.O. Box 2982, Madison, WI 53701, 608-231-7130, www.woccu.org
- The Filene Research Institute, P.O. Box 2998, Madison, WI 53701, 608-231-8550, www.filene.org
- Financial Marketing Group, Don Casselman, dcasselman@acul.com, www.fmg4u.com
- National Federation of Community Development Credit Unions (NFCDU), 120 Wall Street, 10th floor, New York, NY 10005, 212-809-1850, www.natfed.org
- Jump\$tart Coalition for Personal Financial Literacy, www.jumpstart.org
- Arrowhead Credit Union, Elsa Montes, VP Membership Development, 909-881-3355.
- Cooperativa Comunitaria Latina de Credito Latino Community Credit Union: 201 West Main Street, P.O. Box 25360, Durham, NC 27702, 919-530-8800
4801 E. Independence Boulevard, P.O. Box 10310, Charlotte, NC 28212, 704-531-0201
- CUNA & Affiliates, www.cuna.org
- Illinois Credit Unions:
 - Earthmover Credit Union—630-844-4950
 - Consumers Cooperative Credit Union—847-623-3636
 - CEFCU—309-633-7000
 - North Side Community—773-549-6790
 - Baxter—847-522-8600
 - Central Credit Union of Illinois—708-649-6400
- Ohio Credit Unions:
 - OhioHealth Credit Union Inc., Bill Butler, CEO, 614-737-6035
 - Ohio Credit Union League, Sue Helmreich, Outreach Programs Manager, 614-336-2894
www.ohiocreditunions.org
- Oregon:
 - Danielle Brown, SVP of Operations, Credit Union Association of Oregon, 503-350-2221
 - Alison Carr, CUDE, Director of Education & Training, Credit Union Association of Oregon, 800-688-6098
 - Texas Credit Union League, Troy Stang, VP, 4455 LBJ Freeway, Ste. 1000, Farmers Branch, TX 75244

Other resources

- *Credit Union Magazine*, August 2003, P.O. Box 431, Madison, WI 53701, www.cuna.org
- Credit Union Rep on Radio Program in Huge Border Market, *Credit Union Journal*, New York, May 28, 2001
- E-Marketing: Siempre Bienvenido, Deb McLean, *Credit Union Management*, Madison, Wisconsin November 2002
- California's CU League's "Match Up" Service Now in Two Languages, Elaine Kingoff, *Credit Union Times*, West Palm Beach, Florida April 7, 1999
- Reaching Out to the Hispanic Market, Mary Falcon, *Credit Union Magazine*, January 2003, P.O. Box 431, Madison, WI 53701, www.cuna.org
- Alabama CU Works to Make Hispanics Part of the Family, Lauralee Ortiz, *The Credit Union Journal*, June 16, 2003
- How the First Step-Translating Materials-Can Become a Misstep, Rob Blackwell, *Credit Union Journal*, New York, Feb. 24, 2003
- Two New Efforts Toward Reaching Hispanic Market, *Credit Union Journal*, New York, Dec. 16, 2002
- In Ohio, Year Two In Financial Ed Program in Spanish, Laura Ortiz, *Credit Union Journal*, New York, Feb. 24, 2003
- Treasury at Ohio Latino Literacy Program Today, CUNA News Now, June 23, 2003
- Bilingual Financial Literacy, Elaine Laroa, *Credit Union Magazine*, Madison, Wis. January 2003
- WOCCU to Publish Newsletter in Spanish, *Credit Union Times*, West Palm Beach, March 14, 2001
- Popular home-buying brochure from NCUA, now available in Spanish, *Credit Union Times*, West Palm Beach, Aug. 29, 2001

The new faces of Ohio credit unions

The faces of Ohio's cities are changing. Latinos are the fastest-growing minority in the United States. Sixty percent are younger than 34. Latina-owned businesses are the fastest growing business category in the country. Yet over half of all Latinos in America do not have a primary financial institution. Can credit unions help?

By **SUE HELMREICH** Manager of Outreach Programs, Ohio Credit Union League

Why do some credit unions keep sticking their necks out to help new Americans when there is no guarantee of a return?

We've heard other credit unions say, "We did a database check and we have no Latinos in our field of membership." Well the facts are in. There *are* Latinos in Ohio. And they are in almost every Ohio city. And yes, they are in your field of membership even if they are not yet members. Have you asked them to join? Are you concerned about the challenges that will follow?

Where do you think your credit union will be in 2010 if you do not change with the times? In seven years, it's estimated that 68% of all automobiles will be purchased by Latinos, African Americans, Asians and other multicultural groups. Will your credit union be out of the loop?

Credit union membership must include females, Latinos, Asians, African-Americans, disabled people, young and old to balance the needs and wants of your credit union membership. In 1880, it was the Irish, the Germans, the Italians and many more European groups who came to America. Today it is Latinos, Somalis and Asians. Does your credit union's business plan include these new Americans?

The Central Ohio credit unions that co-sponsor the Latino

Financial Education Program in Columbus are planning for tomorrow. They are reading the statistics. These credit unions and the Ohio Credit Union Foundation were recognized by United States Treasurer Rosario Marin for their continued commitment to offer free Spanish-language financial education classes to the new Columbus residents.

Latinos have quickly become the fastest growing ethnic population in the United States. Latinos from 15 countries attended the free credit union-sponsored financial education classes in 2002. The United States is the fourth largest Spanish-speaking country in the world. And Latinos spend more on consumer loans and vehicle loans than any other segment in America today.

Latinos are brand loyal and respect cultural identity. Sixty percent of the Latinos are under 34 years old. They can be a credit union's best borrowers of today and tomorrow. Did you know that Mexican salsa now outsells ketchup in this country?

Latino consumers are upwardly mobile and hungry for all types of information, especially on how to save money, get a loan and buy a house. Did you know that more than half of Latinos in America prefer to speak English over Spanish? Only 39% are foreign born. Many were born in the States and have chosen English as their primary language. Latina-owned businesses are the fastest growing business

Continued on next page

category in the U.S. today, growing four times faster than any other category.

Yet over half of the Latino population is unbanked! They need wire transfers, check-cashing services and savings accounts just to begin to develop a financial institution relationship. Is your credit union poised to boom in the next five or 10 years?

So what is next? As you will read in this edition of INTEREST MAGAZINE, the Ohio Credit Union System is addressing this in its outreach initiatives, which include:

- Working with the Mexican Consulate to assist Mexican immigrants in obtaining legal status so they will be able to join credit unions.
- Working with the Ohio State University Extension Service to obtain grant monies to fund a statewide three-year, five-city Spanish financial education program.

- Assisting Big Bear/Members First Credit Union with its outreach efforts in Central Ohio as the credit union offers the first year of a new Somali financial education program, using the Spanish curriculum as a model.
- Developing local partnerships to better serve underserved neighborhoods with the creation of low income credit unions or credit union branches.
- Supporting State Representative Joyce Beatty's bill (HR 160) that would require 10 hours of financial education for every Ohio high school student.
- Distributing the names of the 47 Ohio credit unions which have offered to assist teachers with financial education, either by providing in-class instruction or free teaching materials.
- Supporting Cleveland Saves and Columbus Saves — affiliates of the America Saves program — which encourage the building of wealth and the reduction of personal debt.

By the time participants graduate from the Ohio Credit Union Movement's Latino Financial Education Program, they have attended four classes. The courses are taught in Spanish by Ruben Nieto, standing at far right, an instructor with the Ohio State University Extension Office. Credit unions, churches and local businesses provide space for the free classes.



- Expanding the League's website to include links to dozens of other supporting agencies which can serve as CU partners, a link to the 125-page Spanish-language class teacher's guide, and a list of the 47 credit unions that have volunteered to help in classrooms.

The list goes on. The League is here to help every Ohio credit union find its niche in its own community and to help credit unions thrive in the new millennium.

Credit unions are who we say we are: *People Helping People*. And we are helping people. Just like we did back in 1934 when it was credit unions that were new in America. ■

The New Faces of Ohio Credit Unions

Meeting with Mexican Consulate leads to Columbus visit

The Ohio Credit Union League plans to host representatives from the Mexican Consulate this September after a successful meeting with the consulate's staff in July.

Danielle Chatfield, vice president of OhioHealth CU, and Sue Holmrich, the League's manager of outreach programs, met with consulate staff at its new regional office in Indianapolis.

The upcoming September meeting at the League's offices in Dublin will focus on matricula identification and the registration process of Mexican nationals living in the United States. This form of identification has been used in the U.S. and around the world for 133 years. The meeting will be open to banks and credit unions in Ohio that need more information to determine the acceptance of these cards as proof of identification for opening financial service accounts.

According to Holmrich, the next step would be to have political leaders in Ohio issue statements of endorsement for acceptance of matricula cards as proof of identification. This would

Danielle Chatfield of OhioHealth Credit Union and Sue Holmrich of the Ohio Credit Union League meet with Dulce Vega of the Mexican Consulate in Indianapolis.

include the condition that the Consulate share the registration list and information of the matricula cardholders with state government. The third step will be to hold an open meeting for Mexican nationals to obtain the Identity cards. Look for more information in the coming months. ■