

# **WINDSOR FAMILY CREDIT UNION LIMITED**

## **Accessibility Plan and Policies**

**WFCU Credit Union, ECU Credit Union and Health Care Credit Union**

**2014 - 2023**

***Effective Date: November 21, 2013***

***Revised: December 3, 2014***

***Revised: June 12, 2017***

***Revised: June 7, 2018***

***Revised: June 22, 2021***

***Revised: November 2, 2023***

### Accessibility for Ontarians with Disabilities Act (AODA), 2005

In order to assist in removing and preventing barriers for individuals with disabilities, the Ontario government introduced the Accessibility for Ontarians with Disabilities Act (AODA) in 2005. The goal is to make Ontario fully accessible by 2025.

Under AODA there are five mandatory standards. The standards are:

1. Customer Service
2. Information and Communications
3. Employment
4. Transportation
5. Design of Public Spaces (formerly the Built Environment)

### Integrated Accessibility Standards Regulation

The Integrated Accessibility Standards Regulations (IASR) within AODA requires that effective January 1, 2014, WFCU Credit Union establish, implement, maintain and document a multi-year accessibility plan which outlines the organization's strategy to prevent and remove barriers for persons with disabilities and to meet requirements under the IASR.

WFCU Credit Union has completed the following action items:

- Established an Accessibility Policy as outlined in Internal Procedures – Member Service Functions – AODA dated January 1, 2012.
- Created, implemented and has followed our Multi-Year Accessibility Plan. The details are outlined below.

### Accessibility Plan

The Multi-Year Accessibility Plan at WFCU Credit Union outlines the ways in which WFCU Credit Union will adapt into a fully accessible organization including compliance related to Customer Service, Information & Communication, Employment, Transportation and the Design of Public Spaces (formerly the Built Environment). This document outlines the plan to ensure that WFCU Credit Union achieves compliance with objectives that are future dated. It also provides a status update on the initiatives that have been completed.

### Commitment

WFCU Credit Union is committed to eliminating barriers and improving accessibility for our members and non-members including persons with disabilities in a manner that respects dignity, independence, integration and equality of opportunity. WFCU Credit Union will provide goods and services to any WFCU Credit Union member or non-member who requires accommodation in a unique way to meet his/her individual needs. WFCU Credit Union will meet accessibility requirements under the *Accessibility for Ontarians with Disabilities Act, 2005*.

## 1. Customer Service

To date, WFCU Credit Union has complied as required with the guidelines outlined within the Customer Service Standard. The following measures have been implemented at WFCU Credit Union:

- Established and documented policies, practices and procedures on providing goods or services to people with disabilities. These policies were developed with the principles of independence, dignity, integration and equality of opportunity.
- Created a policy allowing people to use their own personal assistive devices to access our goods or services.
- Created a policy to ensure that people with disabilities can be accompanied by a guide dog or service animal as required.
- Created a policy to ensure that people with disabilities are permitted to have a support person with them while accessing services on our premises.
- Established a process for people to provide feedback on how WFCU Credit Union provides goods or services to people with disabilities. This information has been made readily available to the public on our corporate website and can be requested in a format that takes into consideration the person's disability.
- A procedure was developed for handling temporary disruptions in service.
- All managers, staff and volunteers who interact with the public or third parties have been trained on customer service standards at WFCU Credit Union and interaction tips (including assistive devices) for communicating with a person who has a disability.
- If a person with a disability requests information in an accessible format WFCU Credit Union would accommodate to provide a solution that meets his/her needs as soon as possible. Accessible formats do not have to be on hand or produced if the requested information comes from a third party.
- Employees are aware of the organization policies that are available for supporting employees with disabilities.
- WFCU Credit Union submitted an online Accessibility Report confirmation in December 2012 via Service Ontario's One-Source for Business website.
- WFCU Credit Union submitted an online Accessibility Report confirmation in July 2017 via Service Ontario's One-Source for Business website.
- WFCU Credit Union submitted an online Accessibility Report confirmation in June 2021 via Service Ontario's One-Source for Business website.
- WFCU Credit Union submitted an online Accessibility Report confirmation in December 2023 via Service Ontario's One-Source for Business website.

WFCU Credit Union will continue to ensure our compliance with the Accessible Customer Service Standard as well as the other initiatives that have been implemented as a result of the *Integrated Accessibility Standards Regulation*.

## **2. Information and Communications**

WFCU Credit Union is committed to meeting the communication needs of people with disabilities. We will consult with people with disabilities as required to determine their information and communication needs.

WFCU Credit Union has made our website and its web content compliant with the World Wide Web Consortium Web Content Accessibility Guidelines (WCAG) 2.0 initially at Level A and is in compliance with Level AA.

### **a) Website**

The general public and members of WFCU Credit Union are aware about the availability of accessible formats and communication supports. The requirement to make information accessible to the public took effect January 1, 2016. As an example, this could include providing electronic documents so individuals can resize the text or providing a text only file format.

WFCU Credit Union has taken the following steps to make our corporate website and content conform to WCAG 2.0, Level AA by January 1, 2021 to the extent practicable:

- identify accessibility features and functions during planning stages
- identify all accessibility non-conformance during User Acceptance Testing phases
- conduct accessibility reviews of the website prior to launch

Effective June 2021, WFCU Credit Union has reached WCAG 2.0 Level AA standards on the following websites: [wfcualerts.ca](http://wfcualerts.ca), [xpressloan.ca](http://xpressloan.ca), [xpresspay.ca](http://xpresspay.ca), [avantiwealth.ca](http://avantiwealth.ca), [omniadirect.ca](http://omniadirect.ca) and [myecu.ca](http://myecu.ca).

Our corporate websites [www.wfcu.ca](http://www.wfcu.ca) and [www.ecu.ca](http://www.ecu.ca) as well as our mobile applications met WCAG 2.0 Level AA standards effective DATE. These are facilitated through our service partner Central 1.

The next steps required that [www.wfcu.ca](http://www.wfcu.ca) and its mobile application meet WCAG 2.0 Level AA standards by December 31, 2021 per an extension granted to Central 1. Through our partnership with the external provider, Central 1 this has been achieved.

### **b) Accessible Formats**

- WFCU Credit Union uses software (SiteImprove and WAVE) to scan for compliance and to report on the issues requiring modifications to meet WCAG requirements.
- If a person with a disability requests information in an accessible format WFCU Credit Union would accommodate to provide a solution that meets his/her needs as soon as possible. Accessible formats do not have to be on hand or produced if the requested information comes from a third party.
- WFCU Credit Union will continue to provide our members and non-members with documents and materials at no additional cost.

- Customer and/or employee service feedback will be made available in accessible formatting as required to accommodate individuals with specific needs.

### c) Communication

- Information is accessible in an alternative format upon request. It will be generated in a way that meets the needs of the individual.
- WFCU Credit Union notifies job applications that accommodation through the selection process is available. This took effect January 1, 2016.
- WFCU Credit Union notifies successful candidates of our policies for accommodation. This took effect January 1, 2016.
- Managers, employees and volunteers at WFCU Credit Union are notified about our policies for supporting employees with disabilities. This took effect January 1, 2016.
- WFCU Credit Union has established a Workplace Emergency Response policy. WFCU Credit Union is committed to providing our members with publicly available emergency information in an accessible format upon request.

### 3. **Employment**

WFCU Credit Union is committed to fair, equitable and accessible employment practices and took the following steps to notify applicants and employees that accommodations will be provided upon request. These requirements were effective January 1, 2016.

- reviewed existing policies and procedures; if necessary develop inclusive procedures for people with disabilities for recruitment, retention and employee development
- provided managers with accessibility training to support workplace accommodation and to address non-discrimination
- continue to provide employees with training to ensure non-discrimination in the workplace

WFCU Credit Union developed individual accommodation plans and return to work policies for employees that have been absent due to a disability:

- continue to review existing policies and procedures; continue to develop processes for people with disabilities on the development of accommodation plans and return to work processes

WFCU Credit Union continues to ensure that the accessibility needs of employees with disabilities are taken into consideration during performance management and career development:

- continue to review existing policies and procedures; if necessary develop a process for people with disabilities related to performance management and career development

#### *Individual Emergency Response Information*

WFCU Credit Union is committed to providing our employees with disabilities an individualized emergency response plan when necessary. Upon request, an individual will be provided with a plan to assist him/her during an emergency. This will be a customized individual emergency response plan, which would be available in an accessible format as requested.

#### **4. Design of Public Spaces (formerly the Built Environment)**

WFCU Credit Union meets the Accessibility Standards for the Design of Public Spaces when building new structures or during major renovations to public spaces. These requirements came into effect January 1, 2017.

#### *Exterior Paths of Travel*

Outdoor paths include i.e. sidewalks, ramps, stairs and curb ramps. New and redeveloped exterior paths of travel must follow certain technical requirements including:

- follow minimum width and height requirements
- slopes of sidewalks, walkways and ramps cannot exceed certain ratios
- surfaces of ramps and stairs must be firm, stable and slip resistant

#### *Service Counters and Waiting Areas*

If WFCU Credit Union builds a new service counter and/or waiting area or makes major changes to existing service counters or waiting areas, they must be made accessible to people with disabilities by following certain requirements.

#### *Service Counters*

Service counter standards require:

- at least 1 service counter must be accessible using mobility aids (i.e. wheelchair)
- accessible service counters must be identified with appropriate signage

#### *Waiting Areas*

Waiting areas must meet the following requirements:

- seating fixed to the floor must allow at least 3% for accessible seats
- no fewer than one (1) seating space must be accessible

#### *Accessibility Plan*

- must prepare preventative and emergency maintenance procedures for accessible parts of the building

#### Additional Information

For additional information related to this accessibility plan, please contact WFCU Credit Union at [info@wfcu.ca](mailto:info@wfcu.ca) or via telephone at 519-974-3100. Accessible formats of this document are readily available free of charge upon request. Please request at [info@wfcu.ca](mailto:info@wfcu.ca).

#### Feedback Process

Any person who wishes to provide feedback on the way WFCU Credit Union provides goods, services and facilities to people with disabilities can request information in person at any of our retail locations, by telephone (519-974-3100), in writing or by delivering an electronic text via email to [info@wfcu.ca](mailto:info@wfcu.ca). Members can expect to hear back within 15 business days.

## **Accessible Customer Service Providing Goods and Services to People with Disabilities**

WFCU Credit Union is committed to excellence in serving all members including people with disabilities.

### **Assistive devices**

We will ensure that our management, staff and volunteers are trained and familiar with various assistive devices that we have on site or that we provide that may be used by members with disabilities while accessing our goods or services.

### **Communication**

We will communicate with people with disabilities in ways that take into account their disability.

### **Service animals**

We welcome people with disabilities and their service animals. Service animals are allowed on the parts of our premises that are open to the public.

### **Support persons**

A person with a disability who is accompanied by a support person will be allowed to have that person accompany them on our premises.

### **Notice of temporary disruption**

In the event of a planned or unexpected disruption to services or facilities for members with disabilities, WFCU Credit Union will notify members promptly. This clearly posted notice will include information about the reason for the disruption, its anticipated length of time, and a description of alternative facilities or services, if available.

The notice will be placed as required (i.e. elevator).

### **Training**

WFCU Credit Union provides training to employees, volunteers and others who deal with the public or other third parties on our behalf. Training will also be provided to people involved in the development of policies, plans, practices and procedures related to the provision of our goods and services.

This training continues to be provided to new staff during new employee orientation.

The training manual is also available for review by accessing it on our internal Intranet.

Training components are as follows:

- An overview of the Accessibility for Ontarians with Disabilities Act, 2005 and the requirements of the customer service standard

- WFCU Credit Union's plan related to the customer service standard.
- How to interact and communicate with people with various types of disabilities
- How to interact with people with disabilities who use an assistive device or require the assistance of a service animal or a support person
- What to do if a person with a disability is having difficulty in accessing WFCU Credit Union's goods and services

Staff will also be trained when changes are made to our accessible customer service plan.

### **Feedback process**

Any person who wishes to provide feedback on the way WFCU Credit Union provides goods, services and facilities to people with disabilities can request information in person at any of our retail locations, by telephone (519-974-3100), in writing or by delivering an electronic text via email to [info@wfcu.ca](mailto:info@wfcu.ca). Members can expect to hear back within 15 business days.

### **Notice of availability**

WFCU Credit Union will notify the public that our policies are available upon request by contacting [info@wfcu.ca](mailto:info@wfcu.ca) or reviewing them on our corporate website. If requested WFCU Credit Union will provide for the provision of the document or the information contained in the document, to the person in an accessible format or with communication support. This request would accommodate the person's accessibility needs and would be at no cost to the person.