

Accessibility Progress Report.

September 2024 to August 2025.



Territory acknowledgement.

We acknowledge the land that our Toronto office is situated on is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee, and the Wendat peoples and is now home to many diverse First Nations, Inuit, and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit.

We would also like to acknowledge that Vancity Community Investment Bank is also headquartered on the Musqueam, Squamish, and Tsleil-Waututh First Nations. They have been custodians of this land for thousands of years and we would like to pay our respect to the elders both past and present.

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Introduction.

We are Vancity Community Investment Bank. Born from Vancity's community-first finance model, we're building on 70 years of banking experience to support organizations and enterprises that share a commitment to positively impact the communities where they live and work.

We're committed to building a barrier-free, inclusive, and accessible banking experience for all. As a purpose-driven financial institution rooted in community-first values, we recognize that accessibility is fundamental to equity and inclusion. Our **Accessibility Plan (2024–2027)** aligns with the **Accessible Canada Act (ACA)** and outlines our commitment to identifying, removing, and preventing **barriers** across seven key domains:

- employment
- built environment
- information and communication technologies
- communication (non-**ICT**)
- design and delivery of programs and services
- procurement
- transportation

In 2024, we launched our first multi-year accessibility plan following meaningful consultation with **people with disabilities** and accessibility experts. These consultations, led in partnership with **Untapped Accessibility**, informed our understanding of the lived experiences of people with disabilities and helped shape our priorities. From enhancing the accessibility of our website and job postings to improving physical access at our Toronto office and embedding accessibility into procurement and communications, we've taken foundational steps toward a more inclusive organization.

This 2024-2025 Progress Report provides a snapshot of the actions we've taken to implement our Accessibility Plan and it follows the **template** provided by the Canadian Human Rights Commission (following PDF/UA standards). It highlights both achievements and areas for continued growth, including updates to our digital platforms, improvements to internal processes, and the integration of accessibility best practices across departments. For the purposes of this report, we've chosen to use a person-first language approach as it can promote inclusivity by separating the individual from the **disability**, helping to reduce stigma. We remain

committed to transparency and accountability, and to ensuring that accessibility is not a one-time initiative, but a continuous journey.

We're grateful to the individuals and communities who've shared their insights with us and helped guide our work. Their voices are central to our progress. As we move forward, we'll continue to listen, learn, and act to ensure accessibility is embedded in everything we do.

About us.

About Vancity Community Investment Bank.

We firmly believe in equity for all people when accessing our services and resources, irrespective of their abilities. For us, accessibility isn't merely a goal—it's a core value that guides every aspect of our operations. We recognize that achieving full accessibility is an ongoing journey, and we're committed to making continuous strides in this area. Together, we can create a more inclusive environment where everyone has the opportunity to thrive.

We've prepared our annual Accessibility Progress Report to meet our organization's obligations under the **Accessible Canada Act (ACA)** and the **Accessible Canada Regulations (ACR)**.

Our report provides updates on the progress we've made in implementing our **accessibility plan**.

Timelines for alternate formats.

To request a copy of our Accessibility Plan and/or Feedback Form in an alternate format, or to provide feedback on accessibility, please contact accessibility@vcib.ca. Please allow for the following timelines:

- For large print (increased font size and clarity) within 20 days of a request.
- For braille (a system of raised dots that people who are blind or have low vision can read with their fingers) within 45 days of a request.
- For audio (a recording of someone reading the text out loud) within 45 days of a request.
- For electronic (an electronic format compatible with adaptive technology intended to assist persons with disabilities) within 20 days of a request.

How to provide feedback.

Send your feedback by email, phone, or mail to the contact information listed in the ‘Contact Us’ section below.

Contact us.

Email:

Jennifer Tang via accessibility@vcib.ca

Phone:

Toll-free phone: 1-888-708-7800

Telephone device for the deaf: 1-888-702-7702

Mail:

Vancity Community Investment Bank
#1800-200 King Street West
Toronto, Ontario
M5H 3T4

For more information on how you can send your feedback, see our detailed [feedback survey](#).

Feedback.

Feedback received.

From September 2024 to August 2025, we didn't receive any feedback related to accessibility through our feedback form or other channels (email, phone, mail).

Our accessibility feedback process remained active and available throughout the year, including on our website and in alternate formats upon request. We'll continue to encourage clients, employees, and the public to share accessibility feedback so we can improve our services and remove barriers. We aim to investigate the reasons behind the lack of accessibility related feedback, the results of which will be included as part of our 2026 Accessibility Progress Report.

Consultations with people with disabilities.

About Untapped Accessibility.

Untapped Accessibility, a BC based consulting firm, helps organizations improve accessibility, whether for meeting legal requirements or making it a priority for their business. The team goes beyond just following the rules by creating truly inclusive spaces for everyone.

Untapped Accessibility's group of accessibility experts work with organizations to reach their accessibility goals. As a social enterprise, the revenue they generate supports the Open Door Social Services Society, a non-profit which helps people with disabilities find meaningful and long-term employment.

Consultation process overview.

Last year, we engaged nine professionals with disabilities from Untapped Accessibility's think tank to review the accessibility of our online services. We used consultant feedback to develop our accessibility plan.

We've now drafted a progress report for this plan. To continue engaging persons with disabilities, we hired Untapped Accessibility to coordinate a review of the report with members from the original consultant group.

The session included the coordination of accessibility features including Communication Access Realtime Translation (CART) captioning and accessible session materials available in advance for all participants. If required by any attendees, they arranged for American Sign Language (**ASL**) interpretation. Participants were encouraged to request any additional supports that could enable their full and equal participation.

Five participants in total reviewed the progress report.

Participating consultants.



**Melissa Lyon, M.Ed., B.Ed.,
TESOL (she/her)**

As an educator with a master's degree in special education and as a person with a disability herself, Melissa offers self-paced or synchronous online accessibility and inclusion courses through her Accessibility & Inclusion Matter Consulting company. She's also worked with various non-profit organizations as a consultant, writer, resource developer, and volunteer. Her areas of expertise include knowledge and strategies for both K-12 education and post-secondary education; creating resources or courses related to disability awareness, inclusion, and accessibility; and mentoring other people with disabilities.

Location: British Columbia

Expertise: Accessibility education, including course development and workshop facilitation.

Lived experience: Cerebral palsy and Epilepsy.



Noah Senecal-Junkeer (he/him)

Due to Complex Regional Pain Syndrome (CRPS), Noah uses speech recognition software and a headmouse on his computer or mobile device. He's experienced in providing accessibility feedback to designers and developers, including those from Fortune 500 companies.

Before becoming an accessibility consultant, Noah was a research analyst at Scotiabank and Jarislowsky Fraser. He's also a mentor for Inclusion BC.

Location: British Columbia

Expertise: Digital accessibility (websites, applications, and video games).

Lived experience: Complex Regional Pain Syndrome (CRPS). Mobility disability and chronic health conditions.



Tamara Vandendool Cable (she/her)

Tamara has over 15 years of experience as a consultant, lecturer, and developer.

Legally blind since birth and having lost most of her remaining vision in her early teens, she has been a lifelong user of assistive technology.

She works with various clients, from mom-and-pop businesses to educational institutions and Fortune 500 companies.

Location: Alberta

Expertise: Physical accessibility, digital accessibility, organizational accessibility, product development, and user testing.

Lived experience: Legally blind and uses assistive technology.



Wanda Deschamps (she/her)

Wanda is the founder and principal of Liberty Co, a consultancy focused on increasing neurodiverse employment with a special emphasis on autism due to her own midlife diagnosis.

Prior to founding Liberty Co, Wanda enjoyed a 25-year career in the philanthropic sector serving with leading Canadian institutions. Now a neuroinclusion thought leader and speaker, she partners with public, private, and non-profit organizations across Canada, and is known for bringing creativity and passion to every session, panel, and keynote. In recognition of the impact she's making, Wanda is the 2024 recipient of the Phillip Emmerson Award for Employment Excellence from the Canadian Association for Supported Employment (CASE).

Location: Ontario

Expertise: Neuroinclusivity in the workplace.

Lived experience: Autistic and the mother of two **neurodivergent** sons.



Leanna Manning (she/they)

Leanna is an accessibility consultant who supports organizations to deliver on accessible messaging as part of their overall communications.

She specializes in plain language communications, digital accessibility, and conscious and inclusive language. She applies these skills through a combination of copywriting, editing, rewriting, consulting, and training.

With over a decade of professional experience and her own lived experience with disability and divergence, Leanna brings a unique perspective and passion to her work.

Location: British Columbia

Expertise: Digital accessibility, document accessibility, and plain language.

Lived experience: Neurodivergent and multiple chronic illnesses.

Instructions for consultant review.

Each consultant did an asynchronous review of our Accessibility Progress Report. They were instructed to consider the following questions:

1. How well were you able to engage with the report? Did the format meet your access needs?
2. Take a moment to compare the summary of feedback from the original think tank project with the progress Vancity Community Investment Bank highlighted in their report. How well does their progress align with the barriers you identified? Are there any major gaps (for example, a commitment to staff training)?
3. Are there any areas where you'd request more detail or examples to understand the work they've done or the work they have planned?
4. Vancity Community Investment Bank has identified accessibility as a core value to guide every aspect of their operations. As a person with a disability, how would you describe their commitment to this value, based on the progress they've made so far?
5. Is there anything else you'd like the bank to know about the work they've done?

They submitted written notes to Untapped Accessibility.

Executive summary.

Building internal awareness.

We continue to build internal awareness and capacity through educational resources. Employees have access to materials on **ableism**, **Universal Design** principles, and best practices for creating accessible digital content. These resources are designed to challenge stereotypes, promote disability inclusion, and support our commitment to attracting and retaining diverse talent in an inclusive workplace.

Organizing barriers for action.

In the first year of our 2024 - 2027 Accessibility Plan, we identified 74 accessibility barriers across seven key domains. To make these findings clear and actionable, we've organized the barriers into high-level categories and subcategories. This approach follows accessibility reporting best practices recommended under the Accessibility for Ontarians with Disabilities Act (AODA) and widely adopted in Toronto and Ontario based public sector and corporate accessibility reports. Grouping barriers in this way improves clarity for diverse audiences, highlights systemic patterns, and

ensures accountability by aligning specific actions with responsible teams. The complete list of barriers, along with their assigned category and subcategory, is provided in [Appendix B](#) for full transparency.

On track for greater accessibility.

Results from year one shows that we're making meaningful progress toward our accessibility commitments. Several quick wins, particularly in employment (inclusive hiring practices) and communication (improved feedback channels), were implemented early. Physical accessibility at the Toronto office improved with new door automation and verified ramp access. In Information and Communication Technologies and Programs and Services, where many barriers relate to website and digital tools, we've gathered extensive feedback from the Marketing team and test users and developed a plan for a major redesign in the next phase. Procurement and certain built environment upgrades are naturally longer-term projects, but plans are underway to meet these targets by 2026-27.

Employment.

Progress snapshot.



2025 action items: 87% complete.

Progress summary.

We've strengthened our recruitment practices to make them more accessible, inclusive, and respectful for all candidates. Applicants now see clear, consistent invitations to request accommodations at every stage of the process, ensuring needs are met and removing barriers to participation.

Job descriptions have been rewritten in plain language with clearer structure, making opportunities easier to navigate. Work arrangement details are now included in postings and questionnaires, providing candidates with upfront transparency about expectations.

Feedback from accessibility partners prompted swift action, including the removal of the diversity survey

from postings and the creation of a new role within the Diversity, Equity, Inclusion, and Reconciliation (**DEIR**) team to embed equity into hiring practices. These changes demonstrate responsiveness, build trust, and signal that accessibility is a priority, not an afterthought. Together, these improvements are reshaping the candidate experience, creating greater clarity, respect, and confidence in our hiring process.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in the progress summary above.

Barrier: accessible job postings.

Committed 2024-2025 actions and progress – 100 per cent achieved.

1. Invite individualized accommodations: complete.
2. Highlight accessibility in postings: complete.

Implementation details.

- In 2024, the following text has been added to all our open job postings: “We’re committed to providing an inclusive and accessible recruitment experience for all candidates. If you require any accommodations at any stage of the recruitment process, please reach out to our Talent Acquisition team at recruitment@vancity.com for confidential support. In-person assistance is also available. We’ll collaborate with you to ensure your needs are met promptly and effectively.”
- The following text is included in the questionnaire portion for each application: “Vancity offers required accommodations in all stages of the recruitment process. If you require an accommodation, please contact recruitment@vancity.com, and we’ll work with you to meet your needs.”

- The following text is added to calendar invitations for screening calls and interviews: “If you require accommodations or support for this call or any part of the recruitment process, please feel free to reach out to recruitment@vancity.com.”
- Job descriptions have been rewritten in plain language with clearer structure, making opportunities easier to navigate. Work arrangement details are now included in postings and questionnaires, providing candidates with upfront transparency about expectations. While font size adjustments are pending due to system limitations, updates in future template rollouts are planned.

Impact: Consistent accessibility messaging now appears in postings, questionnaires, and interview invitations. Candidates are invited to request accommodations at every stage.

Barrier: job description layout.

Committed 2025 actions and progress – 83 per cent achieved.

3. Organize job descriptions clearly: complete.
4. Simplify and shorten job descriptions: complete.
5. Use larger fonts, highlight key info: in progress.

Implementation details.

- In 2024, recruitment templates were updated to have specific focused sections with bolded headings. Job postings are now organized in an easier to follow format with plain language. Our Talent team is aware of the recommendation to increase font size but was unable due to a current HR system limitation. They'll take it into account for the next recruitment template rollout.

Impact: Templates now use bold headings and plain language. Font size adjustments are pending future system updates.

Barrier: clarity in work arrangements.

Committed 2025 actions and progress – 50 per cent achieved.

6. Offer alternative interview options and clarify the process: in progress.
7. Provide training on accommodation request guidelines: in progress.

Implementation details.

- Our internal and external job postings now clearly outline the working arrangements

required for each position. Some of these options include fully remote, hybrid, and in-office. Example: “This is a permanent, full-time role that will enjoy hybrid working arrangements which can be fulfilled primarily from the Vancity Community Investment Bank head office location and your Ontario-based home office. This role may require you to work in-office at least once a week.”

- For Vancity Community Investment Bank roles, the following question/statement is included in the questionnaire section: “Vancity Community Investment Bank employees need to be located in Ontario.” Candidates can select either ‘Currently reside in Ontario’, ‘Willing to relocate’, or ‘Not willing to relocate’.

Impact: All postings now clearly state remote, hybrid, or in-office expectations. Questionnaires clarify Ontario residency requirements for Vancity Community Investment Bank roles.

Barrier: respectful and inclusive application process.

Committed 2025 actions and progress – 50 per cent achieved.

7. Offer alternative interview options and clarify the process: in progress.
8. Provide training on accommodation request guidelines: in progress.

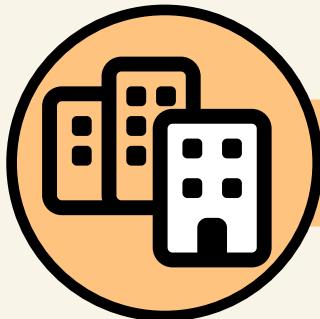
Implementation details.

- As a result of the feedback from Untapped Accessibility, the diversity survey was removed from all job postings immediately. We acknowledge the importance of creating a respectful and supportive experience for all applicants, and we remain committed to ensuring our recruitment practices reflect that standard. An update on the language being used in our survey is scheduled for 2027 (in alignment with what's outlined in our Accessibility Plan timelines).
- In April of 2025, we hired a senior consultant, DEIR talent programs. Their role involves reviewing the end-to-end recruitment process from an equity and inclusion lens, ensuring our hiring practices are fair and accessible.

Impact: diversity survey removed from postings in 2024 following accessibility feedback. New training and interview options are underway to ensure a respectful candidate experience.

The built environment.

Progress snapshot.



2025 action items: 100% complete.

Progress summary.

Our Toronto sales office is located in a shared commercial building constructed in 1985 and renovated in 2013.

As a tenant in a shared commercial building, we recognize both the limitations and opportunities of influencing accessibility improvements. Over the past year, we've worked closely with our landlord to ensure identified barriers are addressed and that accessibility remains a priority in building operations and renovations.

Accessibility upgrades such as automatic motion-sensor doors, ramps at ground level and in the parkade, and wheelchair-accessible elevators now make it

easier for staff, candidates, and visitors with mobility needs to enter and move through the building. Clearer signage, including Braille in elevators and washrooms, supports navigation, while additional enhancements such as higher-contrast stair markings have been recommended.

We've raised concerns about corridor dimensions and restroom accessibility, advocating for push-button entry and compliant turning space on all floors. While these upgrades are planned for future renovations, accessible washrooms are available in the building (on the floor below), ensuring immediate access for those who need it.

Collaboration has been central to this progress. We've maintained open communication with the landlord, shared consultant feedback, and provided accessibility plan recommendations. By reviewing key standards, such as the Accessible Canada Act (ACA) Draft Standards, Ontario Building Code, Canadian Standards Association (CSA) Guidelines, and the National Building Code of Canada, we're ensuring that our advocacy is grounded in best practices, while setting the stage for continuous improvement.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in progress summary above.

Barrier: building entry and access.

Committed 2025 Actions and progress – 100 per cent achieved.

1. Contact Facilities to discuss recommendations in the context of ACA: complete.
2. Connect with landlord/building owner on best path forward: complete.
3. Review ACA Draft Standards for Built Environment: complete.

Implementation details.

- An accessible motion-sensor door has been installed by the landlord at the building's main entrance, located at the corner of King Street and Simcoe Street.

- Ramps are available at ground level and in the parkade, and the building is flat on ground level. There are wheelchair accessible elevators. A map with ramp locations will be provided to all staff and made accessible for visitors by the end of 2025.
- Two signs have been installed at the main entrance pointing persons with disabilities to a nearby (approximately 150m away) accessible entryway where a motion-sensor automatic door was installed (on the corner of King Street and Simcoe Street).
- We maintain open communication with the landlord, and share the barriers identified by consultants and persons with disabilities, provide Accessibility Plan recommendations to guide improvements, and conduct ongoing check-ins and site visits to track progress.

Impact: Improved entry access supports independence for individuals with mobility devices, ensuring equal access to the building.

Barrier: safety and wayfinding.

Committed 2025 actions and progress – 100 per cent achieved.

4. Review the Ontario 2012 Building Code which defines accessibility for new construction and renovations: complete.
5. Review Ontario's Design of Public Spaces Standard: complete.

Implementation details.

- Stair edges are confirmed to be non-slip; landlord is exploring high contrast markings for stair edges.
- Landlord confirmed that the building has Braille signage in the elevators and washrooms.

Impact: Improved entry access supports independence for individuals with mobility devices, while ongoing collaboration with the landlord ensures that accessibility needs are consistently identified, addressed, and monitored over time. This partnership builds accountability and creates a pathway for continuous improvements to the built environment.

Barrier: corridor and restroom accessibility.

Committed 2025 actions and progress – 100 per cent achieved.

6. Review CSA B651-18: Accessible Design for the Built Environment: complete.

7. Review National Building Code of Canada (NBC): complete.

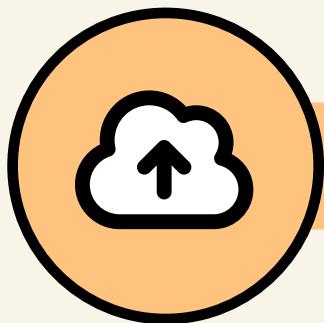
Implementation details.

- The landlord confirmed that only the designated accessible washrooms currently have push-button access. They acknowledged the importance of having accessible washrooms on every floor and indicated that this is on their radar for future renovations. In the meantime, they noted that there's already an accessible washroom available one level below our tenanted space.
- The landlord confirmed that only the designated accessible washrooms currently meet the required turning space standards. They acknowledged the importance of having accessible washrooms on every floor and noted that this is being considered for future renovations. In the meantime, they pointed out that an accessible washroom is available one level below our tenanted space.

Impact: Candidates, staff, and visitors with mobility needs have reliable access to at least one compliant washroom, with commitments to further improvements in future renovations.

Information and communication technologies (ICT).

Progress snapshot.



2025 action items: 67% complete.

Progress summary.

We've made progress in improving the accessibility of our website and digital platforms. Guided by feedback from Untapped Accessibility, new content that better communicates its values and explicitly welcomes disabled users has been added. A dedicated accessibility page, linked in the footer, now clearly outlines our commitment and provides the Accessibility Plan in multiple formats including Braille, audio, and large print. These changes ensure visitors with diverse access needs can engage with our information more confidently and equitably.

Navigation and structure remain a priority. Updates underway include accessible click-to-open menus, anchor links, and a “skip to main content” feature. These improvements, scheduled as part of the 2025 website refresh, will reduce barriers for people who use screen readers, keyboards, or other assistive technologies, enabling them to navigate the site with greater independence and ease.

Multimedia and forms are also being updated. All videos now include **closed captions**, while future enhancements like descriptive audio and improved button labeling will make content more inclusive for people with vision or hearing loss. Feedback on CAPTCHA use is being monitored to reduce challenges for screen reader users while maintaining site security.

Taken together, these actions demonstrate our commitment to aligning with **Web Content Accessibility Guidelines** (WCAG) standards and embedding accessibility into digital design. With many updates scheduled for release in late 2025, visitors can expect a more seamless, inclusive, and user-friendly experience across all of our online platforms.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in progress summary above.

Barrier: website content and clarity.

Committed 2025 actions and progress – 83 per cent achieved.

1. Explicitly welcome disabled users: in progress.
2. Clearly reflect our accessibility commitment: complete.
3. Consult WCAG 2.2 guidelines: complete.

Implementation details.

- Our “About” header now has a subsection labeled “Our Impact”. This new section welcomes website visitors with the following statement: “We define ourselves by our actions, rather than our words. The company we keep, the change we drive—these are our investments, and these are our returns.” This page highlights our work supporting sustainable communities, local economies, clean energy,

housing for all, and a change mindset. This will be further improved when the website relaunches with a refreshed look at the end of 2025.

- There is now an accessibility footer leading to our dedicated page on accessibility. The accessibility page welcomes users with the following statement: “At Vancity Community Investment Bank we firmly believe in the principle of equitable access for all to our services and resources. For us, accessibility isn’t merely a goal, it’s a core value that guides every aspect of our operations. We recognize that achieving full accessibility is an ongoing journey, and we’re committed to making continuous strides in this area. Together, we can create a more inclusive environment where everyone has the opportunity to thrive.” This page also provides access to our Accessibility Plan in standard format, as well as in alternative formats including Braille, audio, and large print, in accordance with accessibility requirements.

Impact: Clearer and more explicit content builds trust with visitors by affirming our accessibility values, welcoming disabled users directly, and ensuring information is available in multiple formats. This reduces barriers for people with diverse communication and access needs.

Barrier: navigation and structure.

Committed 2025 actions and progress – 50 per cent achieved.

4. Use click-to-open menus with manual ability to close or use escape key: in progress.
5. Add anchor links for navigation: in progress.

Implementation details.

- The Marketing team and web developers are integrating the feedback from Untapped Accessibility for an implementation date of end of 2025.

Impact: Accessible menus and anchor links allow users of screen readers, keyboard navigation, and assistive technologies to move through the site more independently and efficiently. This enhances usability and reduces frustration.

Barrier: multimedia and forms.

Committed 2025 actions and progress – 50 per cent achieved.

6. Enhance button descriptions: in progress.

Implementation details.

1. “About” and “about us” pages have been consolidated for clarity.

2. Confirmed all current videos on the website support **closed captions**. Additional accessibility features, such as descriptive audio or voiceovers, will be considered as part of the upcoming website refresh in the last quarter of 2025.
3. The website uses a more advanced form of reCAPTCHA. If it detects a bot making a submission on any form, it will prompt a test, but if it thinks the user is human, they automatically get let through without having to click a checkbox or go through a reCAPTCHA check. Based on this input from the Web Development team we've decided to keep the Captcha on the site for now while being mindful of the need to address that screen readers/assistive technologies can sometimes erroneously trigger the "bot sensor" in future progress reports.
4. The Marketing team and web developers are integrating the feedback from Untapped Accessibility for an implementation date of end of 2025.

Impact: Clearer button descriptions, captions, and form structures support users with low vision, hearing loss, or reliance on assistive technologies, ensuring smoother interaction with multimedia and forms.

Communication, other than information and communication technologies.

Progress snapshot.



2025 action items: 86% complete.

Progress summary.

We've strengthened how we communicate with members and stakeholders by creating clearer channels for accessibility feedback and by simplifying website language. In 2024, a dedicated accessibility feedback section was added to the Contact us page, featuring a fillable form and clear instructions on alternative ways to provide feedback, i.e., by phone, email, or mail. An accessibility footer was also added for easy navigation, and accessibility feedback, which was previously grouped under a general complaints form, is now tracked separately.

To improve readability, jargon and complex terminology have been reduced across the website, with further refinements planned as part of the full website refresh in late 2025. We're also in the early stages of developing a comprehensive communications accessibility plan, informed by valuable learnings from both external partners like Untapped Accessibility and internal teams.

These actions make it easier for members and clients to share feedback and access information in formats that meet their needs, while laying the foundation for consistent, inclusive communication going forward.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in progress summary above.

Barrier: accessibility feedback process.

Committed 2025 actions and progress – 83 per cent achieved.

1. Offer multiple reporting methods to report accessibility barriers: form, email, phone: complete.
2. Add an accessibility feedback tab next to forms: complete.
3. Ensure website meets WCAG 2.2 Level AA compliance: in progress,

Implementation details.

- As of 2024, there's now a clearly defined subsection in our "Contact us" page labeled "Accessibility feedback". This section leads website users to a fillable feedback form with the following text as an introduction: "At Vancity Community Investment Bank, we value your feedback on our accessibility practices and are dedicated to continuously improving our services to better serve our members and the community. Your insights and suggestions are important to us. Please use the form below to provide your feedback on accessibility or choose an alternative way to reach us." Other methods for providing accessibility feedback are now clearly

outlined on that same webpage and they include: mail, phone, and email. There is now an accessibility footer leading to our dedicated page on accessibility.

- Even though the “Resolving your complaint” subsection of our “Contact us” page remains in place, it now serves the purpose of addressing general client/member complaints. “Accessibility feedback” has been moved to its own section as described in barrier outlined above.
- The Marketing and web development teams are actively working to align the website with WCAG 2.2 Level AA standards, with updates scheduled for the 2025 website relaunch.

Impact: These improvements make it easier for members, clients, and visitors to share feedback in the way that works best for them. The dedicated section signals our commitment to listening, acting on concerns, and creating an open, transparent channel for continuous improvement in accessibility.

Barrier: clarity and language.

Committed 2025 actions and progress – 88 per cent achieved.

4. Simplify language and clarify accessibility information: complete.
5. Provide PDFs in various accessible formats: complete.
6. Share and integrate accessibility best practices: complete.
7. Create a plan for accessibility in communications: in progress.

Implementation details.

- Jargon has been minimized across our entire website. This will be further improved when the website relaunches with a refreshed look at the end of 2025.
- The Accessibility Plan is available in multiple alternative formats, including Braille, audio, and large print, meeting diverse user needs.
- Clients are able to request PDF documents in other formats.
- Best practices for accessibility have been shared and embedded with relevant teams to guide ongoing communications work.

Impact: Clearer, simplified language and multiple accessible formats ensure that more people can engage with our materials without barriers. Sharing best practices also builds organizational capacity, helping staff integrate accessibility into communications consistently.

The procurement of goods, services, and facilities.

Progress snapshot.



2025 action items: 67% complete.

Progress summary.

We've taken meaningful early steps to build accessibility into our procurement practices. By reviewing internal policies, Ontario's accessibility requirements, and external examples such as Queen's University's approach, we've established a strong foundation for aligning future procurement with the Accessible Canada Act.

The Procurement team has started work to embed accessibility criteria into contracts, develop a formal framework for accessibility reviews, and create a process for maintaining an inventory of accessible vendors. These efforts are in the early stages, but they

mark important progress toward more systematic and accountable procurement practices.

The team is also exploring tools and methods to track supplier compliance and has begun identifying which vendors are required to have accessibility plans under the ACA. At the same time, we're building relationships with businesses owned or operated by people with disabilities and considering inclusive supplier criteria for future opportunities.

Taken together, these actions are moving us toward more equitable and transparent procurement practices. While much of the work will continue in 2025 and into 2026, early reviews and partnerships demonstrate a commitment to creating a supply chain that reflects and supports accessibility and inclusion.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in progress summary above.

Barrier: policy and process review.

Committed 2025 actions and progress – 88 per cent achieved.

1. Connect with Procurement division to review recommendations in the context of the ACA: complete.
2. Review Ontario government's Accessibility rules for procurement: complete.
3. Review Queen's University's procurement policies for accessible and diverse vendors: complete.
4. Review procurement and update procurement policies for accessibility: in progress.

Implementation details.

- We're in the early stages of developing a procurement framework for incorporating accessibility reviews into the contract renewal process. This framework will help ensure that contracts align with current accessibility standards and regulatory requirements, including the ACA.
- We've completed initial reviews of internal policies, Ontario government requirements, and best practices from Queen's University.

- The team is exploring how to embed this knowledge and accessibility reviews into existing workflows and is considering tools and checklists to support consistent implementation.

Impact: We've reviewed internal policies, provincial requirements, and external examples to start building a more accessible procurement framework. Work to embed accessibility criteria into contracts is underway and will guide alignment with the ACA.

Barrier: vendor management and monitoring.

Committed 2025 actions and progress – 50 per cent achieved.

5. Include accessibility reviews in vendor contracts: in progress.
6. Inventory accessible vendors regularly: in progress.
7. Monitor vendors for accessibility improvements: in progress.
8. Identify vendors needing accessibility plans under the ACA: in progress.

Implementation details.

- We're developing a procurement process to regularly monitor vendors for accessibility improvements.

Team members have proposed ideas that demonstrate planning and commitment to this goal.

- Discussions are underway about how to maintain an inventory of vendors with accessibility capabilities, including those identified through accessibility assessments.
- The team is also exploring systems and tools, such as spreadsheets, Customer Relationship Management (CRM) platforms, and procurement software, to track vendor accessibility features and compliance.
- We're working to identify vendors that may be required to have accessibility plans under the ACA, based on the nature of their services and associated accessibility needs.

Impact: New processes are being developed to add accessibility checks to contracts, track accessible vendors, and monitor progress. These steps strengthen vendor accountability and set the stage for continuous improvement.

Barrier: inclusive supplier engagement.

Committed 2025 actions and progress – 50 per cent achieved.

9. Engage disability-owned businesses actively: in progress.

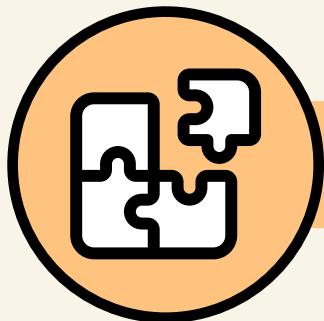
Implementation details.

- We've identified businesses owned or operated by individuals with disabilities and are exploring opportunities to engage with them more actively.
- Inclusive supplier criteria are being considered for future procurement opportunities to support equity and accessibility goals.
- These efforts align with our broader commitment to inclusive procurement and supplier diversity and will be further developed in collaboration with internal stakeholders.

Impact: We've begun identifying and connecting with businesses owned or led by people with disabilities. Early work on inclusive supplier criteria will expand opportunities and support equity and accessibility goals over the next two years.

The design and delivery of programs and services.

Progress snapshot.



2025 action items: 71% complete.

Progress summary.

We're taking concrete steps to improve the accessibility and clarity of our digital services, with a focus on the website's structure and user experience. We've streamlined navigation with clearer headings and are adding a new search function as part of the 2025 redesign. An accessibility audit is underway to align the site with WCAG 2.2 standards, addressing feedback from Untapped Accessibility on confusing menus and inconsistent indicators.

On forms and documents, we're enabling users to save progress and have completed work to provide multiple accessible formats. While the current credit

card application form will remain unchanged for now, its structure, language, and supporting sell sheets will be reviewed and refreshed during the 2025 redesign to remove redundant fields, clarify purpose, and improve screen reader compatibility.

Language across platforms is being simplified by reducing jargon and adding clearer response times and transparent invitation criteria. Visual design updates, including improved button clarity, better color contrast, and the addition of pause controls for moving content, are in progress.

These actions will reduce barriers for people with visual, cognitive, and motor impairments while improving usability for all visitors.

Our team is actively addressing these barriers through the website redesign, with the goal of creating a more inclusive and user-friendly experience for all visitors.

Detailed implementation and status of 2024–2025 Accessibility Plan action commitments organized by barrier.

This section provides detailed actions for each barrier already summarized in progress summary above.

Barrier: navigation and page structure.

Committed 2025 actions and progress – 50 per cent achieved.

- Provide clear button functionality: in progress.
- Enhance button descriptions: in progress.

Implementation details.

- The headings at the top of the page have been refreshed and streamlined to make website navigation easier for all visitors. The new headings are: Commercial Lending, Banking Products & Services, Rates & Fees, About, and Blog.
- This feedback from Untapped Accessibility has been acknowledged. As part of our website refresh launching at the end of 2025, we're conducting a comprehensive accessibility audit to ensure all webpages meet **WCAG** 2.2 standards. The updated site will include clearer accessibility indicators and consistent formatting to reduce confusion and improve user experience across all pages.
- A search function will be incorporated into the new version of the website, to be launched at the end of 2025.

Impact: Early changes are making navigation more intuitive, and upcoming improvements will further enhance consistency and ease of use across all our digital services.

Barrier: form and document accessibility.

Committed 2025 actions and progress – 75 per cent achieved.

- Allow users to save progress: in progress.
- Offer document in multiple formats: complete.

Implementation details.

- The entire sell sheet will be updated and redesigned as part of our website refresh being implemented in the last quarter of 2025.
- This feedback from Untapped Accessibility has been acknowledged and is being addressed through the redesign of our website, scheduled to launch at the end of 2025.

Impact: Saving progress prevents data loss and supports users who need extra time, while multiple document formats ensure people using screen readers or different devices can access content equally.

Barrier: language and content clarity.

Committed 2025 actions and progress – 100 per cent achieved.

- Share estimated response times: complete.
- Explain organization invitation criteria: complete.

Implementation details.

- Our team has acknowledged this feedback from Untapped Accessibility and is working to reduce financial jargon and improve the clarity of accessibility information across our digital platforms. These updates will be incorporated into the redesigned website launching at the end of 2025, with the goal of creating a more welcoming and inclusive experience for all users, including business owners with disabilities.

Impact: Clear, transparent language helps users understand processes and timelines, reducing confusion and stress for people with varying literacy levels or cognitive needs.

Barrier: visual design and readability.

Committed 2025 actions and progress – 50 per cent achieved.

- Add pause button for processing: in progress.

Implementation details.

- Ensure sufficient color contrast in overlapping elements like buttons, headings, and background graphics to enhance readability. The document would benefit from higher color contrast and better alignment between images and content.
- This feedback from Untapped Accessibility has been acknowledged by our team and is being addressed through the redesign of the website, scheduled to launch at the end of 2025. A colorblind staff member was part of the focus group used to determine the readability/colours of our upcoming website look.

Impact: Stronger button cues, adequate contrast, and pause controls aid users with low vision or motion sensitivities, creating a more comfortable and inclusive experience.

Transportation.

Progress summary.

Although no barriers were identified by external consultants in this area, we've proactively committed to improving the accessibility of transportation-related information. As part of the website refresh scheduled for the last quarter of 2025, we'll add accessible travel details to the "Contact Us" section and ensure that transportation and parking information is included for all events. These updates are being developed by the Marketing and Web Development teams to make this information easy to find and inclusive for all users.

Self-directed action.

No barriers were identified by our external consultant in this area.

We've committed to implementing the following recommendations as part of our website refresh scheduled for the last quarter of 2025: (1) providing accessible travel information under the "Contact Us" section, and (2) regularly including accessible transportation and parking details for all events. These

updates are being developed by our Marketing and Web Development teams to ensure the information is easy to find and inclusive for all users.

Conclusion.

We're committed to making accessibility a core part of how we work and serve our community. Over the past year, we've improved website navigation with clearer headings, added accessible document formats, enhanced plain language, and embedded accessibility into hiring and internal processes. We are also conducting a full accessibility audit to align with WCAG 2.2 standards and preparing a 2025 website redesign to include a new search function, refreshed sell sheets, clearer navigation, and improved visual contrast.

In the year ahead, we'll complete these redesign projects, introduce accessibility training with our Learning and Development team, and continue to monitor our progress. We'll act on feedback from employees, clients, and the public, collected via email, phone, and mail and publish our next update in June 2026 as we advance toward a more inclusive, barrier-free future.



“Our path forward is about listening, learning, and acting - strengthening training, improving our materials, and welcoming feedback. We see accessibility not as a checkbox for compliance, but as a commitment to respect, equity, and creating services where everyone belongs. ”

Jennifer Hutcheon

Vice President

Vancity Community Investment Bank

Appendix A: glossary of terms.

Ableism is the discrimination or prejudice against people with disabilities. Ableism can manifest in attitudes, actions, or institutional policies that devalue and limit the potential of people who have physical, mental, or sensory impairments. It often results in barriers to access, exclusion, or unequal treatment of people with disabilities.

Accessible Canada Regulations (ACR) – Federal regulations that support the Accessible Canada Act. The ACR provide specific requirements and guidelines on how organizations must create multi-year accessibility plans, establish feedback processes on accessibility, and prepare progress reports. These regulations ensure that the principles of the Accessible Canada Act are put into practice through concrete actions and timelines.

Accessibility is the design of products, devices, services, environments, technologies, policies, and rules that makes their access possible for all people, including people with a wide range of disabilities.

Accessible Canada Act (ACA) came into force on Thursday, July 11, 2019. The legislation was enacted with the goal of removing barriers and achieving accessibility within areas of federal jurisdiction on, or prior to, January 1, 2040.

Accommodation is the legal obligation of eliminating disadvantages and barriers to employees, prospective employees or customers resulting from policy or practice that has more have an adverse impact on individuals or groups protected under the Canadian Human Rights Act.

American Sign Language (ASL) is the language of D/deaf Canadians. ASL uses signs, facial expressions, body language and finger spelling to convey information. Its vocabulary and grammar constructs are different from that of English. Note: Canadians in Quebec use Langue des signes québécoise (LSQ).

Barriers are defined by the Accessible Canada Act (ACA) as anything that hinders the full and equal participation of people with an impairment in society. The impairment could include, cognitive, communication, functional, intellectual, learning, mental, sensory, or physical limitations. The barriers could be architectural, attitudinal, physical, or

technological; barriers could be based on information or communication or the result of a policy or practice.

Captions are text displayed on videos to enable people to read dialogued sounds. Closed Captioning (CC) can be turned on or off by the user whereas open captions are part of the video itself and cannot be turned off. Automated captioning, such as those available on Microsoft Teams.

D/deaf is used as a collective noun to refer to both people who identify with the Deaf culture and people who have little to no functional hearing who do not identify with the Deaf culture.

Diversity, Equity, Inclusion, and Reconciliation (DEIR) – An acronym referring to a framework or initiatives that promote diversity, ensure equity, foster inclusion, and advance Reconciliation. At Vancity Community Investment Bank, DEIR represents our commitment to these four principles. “Diversity” acknowledges and values differences among people, “Equity” involves fairness and justice in treatment and opportunities, “Inclusion” means creating environments where everyone feels welcome and valued, and “Reconciliation” refers to the ongoing effort to rebuild and strengthen relationships with Indigenous Peoples

through acknowledgement of historical contexts and active efforts toward justice and healing.

Disability is defined by the Accessible Canada Act as any impairment that, in interaction with a barrier, hinders an individual's full and equal participation in society. The impairment could include, cognitive, communication, functional, intellectual, learning, mental, sensory, or physical limitations. The impairment may also be permanent, temporary, or episodic in nature, and either visible or hidden.

Information and Communication Technologies (ICT) – An umbrella term for digital and communication tools that manage information and facilitate communication. ICT includes technologies such as computers, mobile devices, software applications, telecommunication networks, websites, and email systems. In the context of accessibility, ensuring ICT is accessible means designing these technologies so that people with disabilities can use them effectively (for example, websites that work with screen readers or software that supports voice commands).

Neurodivergent – Describes individuals whose neurological development or functioning diverges from the typical. This term recognizes natural variations in

brain function among the population. Neurodivergent people may include those with autism spectrum disorder, attention deficit hyperactivity disorder (ADHD), dyslexia, Tourette's syndrome, or other neurological differences. The concept of neurodiversity emphasizes that these differences are not deficits or disorders in need of “fixing,” but are part of normal human variation.

People with Disabilities (PWD) describes people who have long-term physical, mental, intellectual, or sensory impairments who interact with various barriers that may hinder their full and effective participation in society on an equal basis with others.

Universal Design is the planning and configuration of an environment, building, product, program, or service so that it can be accessed and used to the greatest extent possible by all people.

Vancity Community Investment Bank – A community-focused bank in Canada, owned by Vancity Credit Union. Born from Vancity's community-first banking model, we specialize in impact-driven finance, providing banking services and loans to organizations and enterprises that aim to create positive social and environmental impact.

Web Content Accessibility Guidelines (WCAG) are a set of recommendations for making web content more accessible, primarily for individuals/applicants with a disability, but also for all user agents, including highly limited devices, such as mobile phones. WCAG 2.0, was published in December 2008 and became an ISO standard, ISO/IEC 405.

Appendix B: complete list of identified accessibility barriers.

Purpose

This appendix provides full transparency into the 74 barriers identified during our first-year review of the 2024 – 2027 Accessibility Plan. Barriers are organized into categories within each domain to highlight systemic patterns and ensure accountability. Grouping similar barriers into categories also allows information to be more consumable for the reader. The categorized structure is intended to make the information clearer and easier to navigate.

Employment.

Accessible job postings.

- Barrier 1: Job descriptions didn't mention accessibility.
- Barrier 2: Job descriptions didn't specifically welcome applications from individuals with disabilities/neurodivergent individuals.

Job description layout.

- Barrier 3: Job descriptions weren't straightforward.
- Barrier 4: Job descriptions lacked organization.
- Barrier 5: Font sizes in job postings were too small.
- Barrier 6: Job postings were long and unfocused.
- Barrier 7: Job descriptions were unclear and used jargon.

Clarity in work arrangements.

- Barrier 8: Information's unclear regarding flexible work arrangements around hours.
- Barrier 9: Information's unclear regarding work location requirements.

Respectful and inclusive application process.

- Barrier 10: Diversity survey in job postings was perceived as inappropriate.
- Barrier 11: Diversity survey used outdated terms such as “able-bodied” and “able-minded.”

Built environment.

Building entry and access.

- Barrier 12: No automatic door at the interior access.
- Barrier 13: Front door is heavy and difficult for some individuals to enter.

- Barrier 14: There's a lack of ramps for wheelchair and mobility aid users.

Safety and wayfinding.

- Barrier 15: There's an absence of high-contrast edge markings on stair steps.
- Barrier 16: No clear high-contrast signage.
- Barrier 17: No tactile signage.
- Barrier 18: Braille signage limited to elevators.
- Barrier 19: Lack of signage directing to restrooms.

Corridor and restroom accessibility.

- Barrier 20: Corridors are too narrow to meet accessibility standards.
- Barrier 21: Restroom door isn't automatic.
- Barrier 22: Restroom stalls lacked required minimum turning space.

Information and communication technologies (ICT).

Website content and clarity.

- Barrier 23: Information about our work isn't clearly presented.
- Barrier 24: Impact and clients not highlighted with clear headers.

- Barrier 25: Website lacked an accessibility statement.

Navigation and structure.

- Barrier 26: Homepage navigation unclear; participants relied on direct links.
- Barrier 27: Homepage carousel is too fast-moving and overwhelming.
- Barrier 28: Hover menus are unclear and difficult for speech recognition users.
- Barrier 29: There's no “skip to main content” option for screen reader users.

Multimedia and forms.

- Barrier 30: Duplicate “About” and “About Us” pages created confusion.
- Barrier 31: Use of red colors caused accessibility challenges.
- Barrier 32: Use of green colors caused accessibility challenges.
- Barrier 33: Colors were found to be distracting for some users.
- Barrier 34: Videos lacked descriptive audio/voiceovers.

- Barrier 35: Button labels too generic (e.g., “Click here”).
- Barrier 36: Some elements mislabeled as buttons, coded incorrectly.
- Barrier 37: Dropdown menus didn’t clearly indicate which keys to use.
- Barrier 38: Screen reader user timed out of Captcha.

Communication (non-ICT).

Accessibility feedback process.

- Barrier 39: There’s no straightforward form for submitting accessibility feedback.
- Barrier 40: There’s no clear contact information for accessibility feedback.
- Barrier 41: Complaint form didn’t directly address accessibility concerns.

Clarity and language.

- Barrier 42: Use of jargon made content intimidating.
- Barrier 43: Lack of plain language increased anxiety for users.

Procurement of goods, services and facilities.

Policy and process review.

- Barrier 44: Procurement policy not reviewed annually for accessibility.
- Barrier 45: No corporate guidelines for accessible procurement practices.
- Barrier 46: No accessibility review included in contract renewals.

Vendor Management and Monitoring

- Barrier 47: Vendors not regularly monitored for accessibility improvements.
- Barrier 48: No inventory of vendors with accessibility capabilities.
- Barrier 49: Vendors requiring accessibility plans under ACA not identified.

Inclusive supplier engagement,

- Barrier 50: Limited engagement with disability-owned businesses.

Design and delivery of programs and services.

Navigation and page structure.

- Barrier 51: The row of headings at top of page are confusing.
- Barrier 52: There's uncertainty about accessibility of certain webpages.
- Barrier 53: The menu system isn't functional for screen readers.
- Barrier 54: There's an absence of a search function.
- Barrier 55: Excessive information on some pages increased cognitive load.
- Barrier 56: The “Apply Now” button's hard to locate for screen reader users.

Form and document accessibility.

- Barrier 57: Separate labels and fields created redundancy in forms.
- Barrier 58: Repetition of information increased cognitive load.
- Barrier 59: There's insufficient descriptive information after submitting application.

- Barrier 60: The sell sheet's inaccessible to many screen reader users.
- Barrier 61: The reading order on sell sheet content's incorrect.
- Barrier 62: Marketing materials aren't fully accessible to all users.
- Barrier 63: Contact information in PDFs isn't clearly clickable.

Language and content clarity.

- Barrier 64: Application form resembled contact form, creating confusion.
- Barrier 65: Open-ended questions caused confusion without examples.
- Barrier 66: Use of financial jargon made site feel unwelcoming.
- Barrier 67: Lack of accessibility information discouraged business owners with disabilities.
- Barrier 68: Post-submission confirmation lacked estimated response times.
- Barrier 69: Sell sheet contained multiple calls to action instead of one.

Visual design and readability.

- Barrier 70: Form text size too small.
- Barrier 71: There's insufficient color contrast in overlapping elements.
- Barrier 72: Poor alignment of images and text reduced readability.
- Barrier 73: Some elements lacked contextual labels.
- Barrier 74: Mislabeled buttons confused users.

Transportation.

None.