



Policy Title:	ACCESSIBILITY FOR PERSONS WITH DISABILITIES – MEMBER/CUSTOMER SERVICE POLICY	Policy #:	HR – 009
Review Date:	January 10, 2020	Reviewed By:	Chief Leadership Team
Review Date:	March 31, 2020	Reviewed by:	Governance Committee of the Board of Directors
Effective Date:	April 15, 2020	Approved By:	Board of Directors
Next Review:	December 2020		

Policy Statement

As a provider of financial services, YNCU is committed to providing accessible member/customer service to persons with disabilities in every aspect of our business. We strive to provide the same opportunity to access our goods and services and allow the same benefit from the same services, in the same place and in a similar way as other members.

It is the policy of YNCU that all branches, offices and self-serve options, including but not limited to our websites, ATMs, online banking and telephone banking, provide quality financial services and information to all members/customers, and in a manner that respects the dignity and independence of persons with disabilities.

Purpose

The purpose of this policy is to meet the requirements of the Accessibility Standards for Customer Service outlined in Ontario Regulation 429/07 under the Accessibility for Ontarians with Disabilities Act, 2005 by establishing member/customer service standards of access for persons with disabilities.

This policy is available upon request to any person, whether or not they are a member of YNCU, and can be provided in various formats.

YNCU endeavours to make every reasonable effort to ensure experiences with YNCU are positive.

Definitions

Assistive Device is a technical aid, communication device, or medical aid modified or customized that is used to increase, maintain, or improve the functional abilities of persons with disabilities.

Barrier, as defined by the Accessibility for Ontarians with Disabilities Act, 2005, means anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, an information or communications barrier, an attitudinal barrier, a technological barrier, a policy or a practice.

Disability, as defined by the Accessibility for Ontarians with Disabilities Act, 2005 and the Ontario Human Rights Code, as amended from time to time, is:

- a) Any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device
- b) A condition of mental impairment or a developmental disability
- c) A learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language
- d) A mental disorder, or
- e) An injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997.

Guide Dog, is a dog trained for a blind person and having the qualifications prescribed by the regulations under the Ontario Blind Persons' Rights Act.

Service Animal, as outlined in Ontario Regulation 429/07, means an animal is a service animal for a person with a disability, if it is readily apparent that the animal is used by the person for reasons relating to his or her disability; or if the person provides a letter from a physician or nurse confirming that the person requires the animal for reasons relating to the disability.

Support Person, as outlined in Ontario Regulation 429/07, means, in relation to a person with a disability, another person who accompanies him or her in order to help with communication, mobility, personal care or medical needs or with access to goods or services.

Communication

YNCU staff have been trained to communicate in a manner that takes into account a person's disability.

Telephone Services

YNCU is committed to providing accessible telephone services to all members/customers. Staff have been trained to communicate with members/customers over the telephone in clear and plain language. Staff have also been made familiar with telephone technologies intended for use by persons with disabilities.

Assistive Devices

Our staff have been trained and are familiar with various assistive devices that persons with disabilities may use while accessing our services.

Printed and Online Material

YNCU provides accessible information and materials to all our members/customers. Brochures, mailings and website content can be provided in an alternate format upon request.

Service Animals

We welcome persons with disabilities and their service animals. Service animals are allowed on the parts of our premises that are open to the general public. While visiting any YNCU location, it is the responsibility of the person with the service animal to keep the animal under control at all times.

In the event a staff member or other member/customer has allergies to a service animal or expresses discomfort, we will offer alternate reasonable arrangements to accommodate the needs of the member/customer.

Support Persons

A person with a disability who is accompanied by a support person may have that person accompany them on our premises in areas that are open to the general public. We will request consent from the person with a disability prior to communicating confidential or personal information related to their business with YNCU in the presence of the support person.

Notice of Temporary Disruption

YNCU will make every reasonable effort to provide members/customers with notice in the event of a planned or unexpected disruption in the services or facilities usually used by persons with disabilities. This notice will include information about the reason for the disruption, the anticipated duration, and a description of alternative facilities or services, if available.

We will not be able to give advance notice in case of an emergency or unanticipated disruption.

Notices will be posted in accessible locations (including the websites, if possible). Printed notices will be clearly laid out, of sufficient size and easily readable; they will be displayed prominently at entrances, on member notice boards and at service workstations.

Training for staff

YNCU has provided training in relation to this policy to staff and other persons to whom this policy applies.

Training includes:

- The importance of service excellence for all members/customers, and the need for the provision of service in a manner that respects the dignity and independence of persons with disabilities
- The purpose of the Accessibility for Ontarians with Disabilities Act, 2005
- The requirements of the Accessibility Standards for Customer Service (Ontario Regulation 429/07)
- How to interact and communicate with persons with various types of disabilities
- How to interact with persons with disabilities who use an assistive device or require the assistance of a service animal or support person
- How to provide material and information from our brochures and websites in alternate formats
- How to use any equipment or devices available at the workplace to assist with providing service to persons with disabilities
- What to do if a person with a disability is experiencing difficulty accessing the services provided by YNCU

Staff will be trained on an ongoing basis when changes are made to this policy related to the provision of service to persons with disabilities.

Feedback Process

It is the goal of YNCU to meet and surpass member/customer expectations while serving persons with disabilities. Comments on our services regarding how well those expectations are being met are welcome and appreciated.

If members/customers are having difficulty accessing our services, or wish to share their feedback, the following methods may be used:

- Email to access@yncu.com
- Postal mail to Access Feedback, YNCU, 38 Executive Place, Kitchener ON N2P 2N4
- Telephone to 1-866-635-6917 or 1-866-942-2328 and speak with a Service Excellence Associate
- Speaking with a Manager at any branch, who will forward comments to the Access Co-ordinator in Human Resources
- By completing a comment form in any branch, or
- By completing a comment form through the website (go to www.yncu.com and click 'Contact Us' at the top of any page, then click Online Contact Form. From the dropdown list select 'Accessibility'. Type comments in the comment box.)

Where feedback indicates our service does not meet the requirements of this policy, complaints will be addressed as soon as reasonably possible and will be acknowledged no later than five (5) business days from the date of receipt. Members/customers can expect to hear back within five (5) business days.

Feedback may be shared anonymously however we will not be able to respond or acknowledge anonymous comments.

Modifications to Policy

No change to this policy will be made before considering the impact on persons with disabilities.

Questions about this Policy

Anyone with questions about this policy is welcome to contact the Chief Human Resources Officer or designate at YNCU's Corporate Office by:

- Telephone at 519.804.9190 or
- Postal mail to: Chief Human Resources Officer
YNCU
38 Executive Place
Kitchener ON N2P 2N4

Reference Materials

Accessibility for Ontarians with Disabilities Act, 2005 available online at:

<https://www.aoda.ca/the-act/>

AODA Customer Service Standard available online at:

<https://www.aoda.ca/customer-care-standard/>

Policy Administration

Requests for advice and assistance in administering or interpreting this policy should be directed to the Chief Human Resources Officer or designate. YNCU reserves the right to rescind and/or amend this, and all Credit Union policies, at its discretion at any time. This policy shall be reviewed and approved annually by the Chief Leadership Team, the Governance Committee of the Board of Directors, and the Board of Directors.