Vancity Community Investment Bank

Accessibility Progress Report.

August 2025 to May 2026.

Territorial 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.

Table of contents.

Introduction.

We are Vancity Community Investment Bank. Born from **Vancity's** community-first finance model, we're building on 80 years of banking experience to support organizations and enterprises that share a commitment to positively impacting the communities where they live and work.

Vancity Community Investment Bank is 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, following meaningful consultation with **people with disabilities** and accessibility experts, we launched our first multi-year accessibility plan. 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 offices, and embedding accessibility into procurement and communications, we have taken foundational steps toward a more inclusive organization.

This 2025-2026 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 have 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 are grateful to the individuals and communities who have shared their insights with us and helped guide our work. Their voices are central to our progress. As we move forward, we will continue to listen, learn, and act, ensuring that accessibility is embedded in everything we do.

About us.

About Vancity Community Investment Bank.

At Vancity Community Investment Bank, we are committed to ensuring equitable access 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 are committed to making continuous strides in this area. Together, we can create a more inclusive environment where everyone has the opportunity to thrive.

We have 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 progress report provides updates on the progress our organization has made in implementing our **accessibility plan**. For full information on the progress made on specific barriers please refer to **Appendix B**.

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 at Vancouver Community Investment Bank, please contact **accessibility@vcib.ca** or contact us by mail at:

Vancity Community Investment Bank
PO Box 13133, Station Terminal,
Vancouver, BC
V6B 6K1

- For large print (increased font size and clarity) within 15 days of a request.
- For braille (a system of raised dots that people who are blind or who 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 15 days of a request.
- For electronic (an electronic format that is compatible with adaptive technology that is intended to assist persons with disabilities) within 15 days of a request.

How to provide feedback.

You can send your feedback by email, phone or mail to Vancouver Community Investment Bank's Manager of Lending and Deposit Services using the contact information listed below in the 'Contact us' section.

For more information on how you can send your feedback, see our detailed **feedback survey**.

Contact us.

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

Email:
Jennifer Tang via **accessibility@vcib.ca**

Phone:
Toll-free phone: **1-888-708-7800**
Telephone device for the deaf (TDD): **1-888-702-7702**

Feedback.

Feedback received.

From August 2025 to May 2026, Vancity Community Investment Bank did not receive any accessibility feedback through our formal accessibility feedback form, or other direct channels such as email, phone, or mail. Our accessibility feedback process remained active and publicly available throughout the year, including on our website and in alternate formats upon request.

Accessibility feedback and lived-experience insight are primarily gathered through Vancity-led accessibility committees. These include the **Accessibility Advisory Committee (AAC)** and the **Leaders Accessibility Working Group (LAWG)**. While these structures are owned and overseen by Vancity, Vancity Community Investment Bank is represented through the participation of Jennifer Hutcheon, Head of Vancity Community Investment Bank, on the Leaders Accessibility Working Group (LAWG). This connection helps ensure that accessibility insights and priorities are shared with Vancity Community Investment Bank leadership, even in periods when direct accessibility feedback to Vancity Community Investment Bank is limited.

Consultations with people with disabilities.

About Untapped Accessibility.

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

Their group of accessibility experts works with organizations to reach their accessibility goals. Untapped Accessibility is also a social enterprise. The revenue they generate supports the Open-Door Social Services Society, which helps people with disabilities find meaningful and long-term employment.

Consultation process overview.

In 2024, Vancity Community Investment Bank engaged nine professionals with disabilities from Untapped Accessibility to review the accessibility of our online services. We used the feedback from those same consultants to develop our accessibility plan.

In 2025, Vancity Community Investment Bank drafted a progress report for the accessibility 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.

Five participants in total reviewed the progress report and provided written feedback on the draft progress report. Their feedback was consolidated into a What We Heard report. Vancity Community Investment Bank used the feedback to update the progress report and inform the approach to the 2026 progress report.

In 2026, the same group of Untapped Accessibility consultants reviewed this progress report.

Instructions for consultant review.

The draft progress report was shared with the 5 consultants. They were instructed to review the draft and provide written feedback to Untapped Accessibility by April 24, 2026. Untapped Accessibility provided guiding questions to inform the feedback but also encouraged consultants to share anything they encountered, or observed, that they thought Vancity Community Investment Bank should know.

The guiding questions included:

1. How well were you able to engage with the report? Did the format meet your access needs?
2. 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?
3. Vancity Community Investment Bank has identified accessibility as a core value to guide every aspect of the bank's 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?
4. Is there anything else you'd like Vancity Community Investment Bank to know about the work they've done?

The Untapped Accessibility team consolidated and synthesized all consultant feedback and translated it into the What We Heard report with feedback themes and recommendations.

Note: The appendices in the report were out of scope for review.

Executive Summary: Overall Progress.

Building internal awareness and accountability.

During the 2025 to 2026 reporting period, Vancity Community Investment Bank continued to build staff awareness, accountability, and skills related to accessibility. Employees have access to learning resources on **ableism**, **Universal Design**, and accessible digital practices. All active employees also complete required training on respectful workplace behaviour.

Strengthening governance and translating insight into action.

Following feedback from Untapped Accessibility, Vancity refined its accessibility governance structures to strengthen how accessibility insights are shared and acted upon. While these committees are Vancity owned, Vancity Community Investment Bank is connected to this work through leadership participation. In particular, the Head of Vancity Community Investment Bank sits on the Leaders Accessibility Working Group, helping ensure that accessibility priorities, insights, and learnings are shared with Vancity Community Investment Bank leadership and considered in decision making, even when direct accessibility feedback to Vancity Community Investment Bank is limited.

Organizing barriers for coordinated action.

In the first year of the 2024 to 2027 Accessibility Plan, Vancity Community Investment Bank identified 74 accessibility barriers across seven priority areas. To improve clarity and accountability, barriers were grouped into clear categories and subcategories. This approach follows accessibility reporting practices used by public and private sector organizations in Ontario.

Organizing barriers in this way helps identify system wide patterns, clearly link actions to responsible teams, and track progress over time. The full list of barriers and categories is included in **Appendix B**, where each barrier is presented as a goal with its current status (complete, in progress, or incomplete), remaining actions, and associated timelines. Detailed actions for barriers addressed during the 2024–2025 reporting period are documented in last year's **accessibility progress report**.

Demonstrating progress and momentum.

This reporting period shows meaningful progress across several accessibility areas. In Employment, Vancity Community Investment Bank introduced more accessible and better designed recruitment practices. These include clearer ways to request **accommodations**, updated job postings with improved readability and transparency, and the removal of the diversity survey in response to accessibility feedback, which reduced potential barriers for candidates.

Within Information and Communication Technologies, Vancity Community Investment Bank made significant improvements to its website in early 2026. Changes included clearer navigation, improved structure for screen readers, better use of alternative text, and clearer pathways to key content. Planning also began for a broader website refresh.

Inclusive service delivery was strengthened through staff guidance on Telephone Relay Services. This supports more equitable access for **Deaf**, hard of hearing, and speech-impaired members.

In Procurement, accessibility was embedded into **Sustainable Procurement Principles**. New tools were introduced to support inclusive supplier discovery and accessibility-informed vendor management. Some built environment and procurement initiatives will take longer to complete, but important foundations are now in place to support continued progress through 2026 and 2027.

Employment.

Progress summary.

2026 action items: 89% complete.

Vancity Community Investment Bank has improved its recruitment practices to make them more accessible, inclusive, and respectful for all candidates. These changes address barriers that were previously identified across the hiring process.

Clear accessibility messaging is now used consistently across job postings, application questionnaires, and interview invitations. Candidates are invited to request accommodations at every stage of the process. This helps reduce uncertainty, signals that support is available, and allows accommodation needs to be identified and addressed early.

Job descriptions have been rewritten in plain language with a 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 are planned as part of future template rollouts. In the meantime, Vancity Community Investment Bank has added an option for candidates to request a large-font version of any posting via email.

All job postings now clearly state whether roles are remote, hybrid, or in-office. Application questionnaires also explain Ontario residency requirements for Vancity Community Investment Bank roles. This provides candidates with clear and upfront information about role expectations.

Feedback from accessibility partners led to additional changes, including the removal of the diversity survey from job postings. This helps reduce barriers and avoids asking candidates to share personal information too early in the process. Clearer accommodation pathways, trained support from the Disability Management team, and expanded interview options further support a respectful and supportive hiring experience.

Together, these actions help build equity, transparency, and trust. They also support candidates with disabilities to fully participate in the recruitment process without unnecessary burden or exclusion.

Overall, these improvements reflect a more intentional and candidate-centred approach to hiring. By embedding accessibility into messaging, documentation, process design, and support structures, Vancity Community Investment Bank is creating a recruitment experience that offers greater clarity, confidence, and fairness for all applicants.

The built environment.

Progress summary.

2026 action items: 100% complete.

Vancity Community Investment Bank's Toronto Sales Office is located in a shared commercial building that was built in 1985 and renovated in 2013. As a tenant, Vancity Community Investment Bank recognizes that there are limits to what can be changed in a shared space. At the same time, there are opportunities to influence improvements. Over the past two years, Vancity Community Investment Bank has worked closely with the building's landlord to address identified accessibility barriers, share feedback, and ensure accessibility is considered in building operations and future renovations.

As a result of this collaboration, several accessibility improvements have been made to support entry and movement throughout the building. These include automatic motion-sensor doors, accessible ramps at ground level and in the parkade, and wheelchair-accessible elevators. These upgrades support more independent access for staff, candidates, and visitors with mobility needs, and reduce the need to rely on assistance.

Wayfinding has also been improved through clearer signage. This includes braille in elevators and washrooms. Additional improvements, such as higher-contrast stair markings, have been identified and recommended for future action.

Vancity Community Investment Bank has also raised concerns related to corridor widths and washroom accessibility. This includes the need for push-button entry and sufficient turning space in washrooms on all floors. While these upgrades depend on future renovation cycles, people with mobility needs currently have access to at least one accessible washroom on the floor below the Vancity Community Investment Bank office. This ensures immediate accommodation while longer-term improvements are planned.

Throughout this process, Vancity Community Investment Bank has maintained ongoing communication with the landlord. Consultant feedback has been shared, along with recommendations aligned with recognized accessibility standards, including Accessible Canada Act draft standards, the Ontario Building Code, Canadian Standards Association guidelines, and the National Building Code of Canada. This continued collaboration supports accountability, ongoing monitoring, and a clear path toward future improvements as opportunities arise.

Information and communication technologies (ICT).

Progress summary.

2026 action items: 92% complete.

During the 2025 to 2026 reporting period, Vancity Community Investment Bank made strong progress in improving the accessibility of its website. The focus was on clearer content, easier navigation, and better overall usability. Guided by feedback from Untapped Accessibility and internal review, Vancity Community Investment Bank completed most of its planned actions related to website content and clarity.

Changes included clearly welcoming users with disabilities, explaining Vancity Community Investment Bank's commitment to accessibility, and aligning updates with **WCAG 2.2** guidelines. A new accessibility footer was added to the website. This footer links directly to a dedicated Accessibility page, which outlines Vancity Community Investment Bank's commitments and provides the Accessibility Plan in multiple formats, including braille, audio, and large print. These updates improve transparency, help build trust, and reduce barriers for people with different communication and access needs.

The most significant progress was made in navigation and site structure, where all planned actions were completed. In February 2026, Vancity Community Investment Bank's web developer implemented several technical and structural improvements. These included a "skip to main content" feature, menus that are easier to use with assistive technologies, anchor links, improved page structure for screen readers, corrected display settings, added alternative text for images, and a new site search function. Outdated video content was also removed.

Together, these changes reduce navigation and usability barriers. They support more independent use for people who rely on keyboards, screen readers, or other assistive technologies, and they also improve the experience for all users.

Work on multimedia and forms is still underway. About half of the planned actions in this area have been completed. To improve clarity, overlapping About pages were combined and outdated videos were removed. Based on consultant feedback, Vancity Community Investment Bank has identified the need for clearer button labels, better **captions**, and improved form structure. These changes are important for people with low vision, hearing loss, or those who use assistive technologies.

CAPTCHA remains in place as a temporary security measure. Vancity Community Investment Bank recognizes that CAPTCHA can create accessibility barriers, especially for screen-reader users. As part of planned website improvements, Vancity Community Investment Bank has committed to reviewing its use and exploring more accessible options.

Overall, this work shows meaningful progress in reducing digital accessibility barriers and building accessibility into Vancity Community Investment Bank's online presence. Some areas remain in progress, including form usability, multimedia accessibility, and CAPTCHA replacement. Even so, the changes made during this reporting period create a stronger and more accessible foundation. With further improvements planned as part of the 2026 website refresh and the reintroduction of multimedia content in 2027, Vancity Community Investment Bank continues to move toward a more inclusive and usable digital experience for all users.

Communication, other than ICT.

Progress summary.

2026 action items: 86% complete.

During the 2025 to 2026 reporting period, Vancity Community Investment Bank improved how it communicates with clients and stakeholders. This work focused on making accessibility feedback easier to share and improving the clarity of public-facing information.

A dedicated Accessibility Feedback section was created to make it easier for people to share their experiences. Feedback can now be submitted through a fillable online form, as well as by phone, email, or mail. An accessibility footer was added to improve navigation across the website. Accessibility feedback is now tracked separately instead of being grouped under a general complaints process. Together, these changes show Vancity Community Investment Bank's commitment to listening, responding to concerns, and maintaining clear and accessible feedback channels that support ongoing improvement.

At the same time, Vancity Community Investment Bank took steps to improve language and content clarity across its communications. Complex language and jargon were reduced to make information easier to understand. Accessibility information was also made easier to find and navigate. These changes were informed by feedback from Untapped Accessibility and internal teams, and help more people engage with Vancity Community Investment Bank's materials without barriers.

Vancity Community Investment Bank is also beginning work on a broader communications accessibility plan. This plan will support consistent use of plain language, accessible formats, and accessibility best practices across departments.

Overall, these actions improve both how people communicate with Vancity Community Investment Bank and how Vancity Community Investment Bank communicates in return. By combining clear and inclusive language with accessible feedback options and multiple formats, Vancity Community Investment

Bank is building a stronger organizational capacity and laying the foundation for more consistent, equitable, and inclusive communication practices going forward.

The procurement of goods, services, and facilities.

Progress summary.

2026 action items: 73% complete.

During the 2025 to 2026 reporting period, Vancity Community Investment Bank made strong progress in improving accessibility within its procurement practices. The focus shifted from reviewing policies to building more structured and consistent practices across the organization.

All planned reviews of procurement policies and processes were completed, including internal procurement policies, Ontario accessibility requirements, and external best practices such as Queen's University's approach to accessible and inclusive procurement. As a direct result of these reviews, accessibility has been explicitly incorporated into the Sustainable Procurement Principles under the

Equity and Reconciliation area. This change clarifies expectations, signals the importance of accessibility in procurement considerations, and ensures accessibility is considered earlier and more consistently in procurement decision-making.

Vancity Community Investment Bank also took steps to bring accessibility into everyday vendor management and supplier discovery. In the first quarter of 2026, Vancity and Vancity Community Investment Bank introduced a supplier diversity platform called Supplier.io. This tool supports better supplier research and improves visibility of businesses that are disability owned or part of other equity-deserving groups. Vancity Community Investment Bank is using these tools to assist in the early discovery phase to better understand supplier capabilities and identify opportunities to support more inclusive, accessible and equitable procurement practices.

It also helps prepare procurement practices to align with accessibility requirements under the Accessible Canada Act.

Vancity Community Investment Bank is collaborating with legal partners to better understand regulatory and compliance requirements. This collaboration supports clearer and more consistent accessibility expectations in vendor relationships and future contracts.

Vancity Community Investment Bank has also started identifying and connecting with businesses owned or operated by people with disabilities. Inclusive supplier criteria are being explored for future procurement opportunities.

Overall, these actions show a shift from early exploration to more deliberate and accountable procurement practices. This work lays the foundation for more inclusive procurement and will continue to develop through 2026 and beyond.

The design and delivery of programs and services.

Progress summary.

2026 action items: 71% complete.

During the 2025 to 2026 reporting period, Vancity Community Investment Bank made clear progress in improving the accessibility, clarity, and usability of its digital services. This work focused on website navigation, content structure, forms, and visual design.

Website navigation was improved through clearer page headings and the addition of a site search function. These changes make it easier for users to find information and move through the site. A full accessibility audit aligned with WCAG 2.2 is also underway. This work responds to feedback from Untapped Accessibility about confusing menus, inconsistent indicators, and unclear button behaviour. Together, these efforts support a more predictable and accessible experience for people who use screen readers, keyboards, or other assistive technologies, while also improving usability for all visitors.

Improvements have been made to forms and documents focused on reducing barriers related to structure and clarity. Users can now save progress on applicable forms, and multiple accessible document formats are available. The current credit card application form will remain unchanged in the short term. However, its structure, language, and related materials are planned for review as part of the 2027 redesign. This future work is intended to reduce repeated fields, clarify purpose, simplify calls to action, improve colour contrast, and strengthen screen-reader compatibility. These changes will support more equitable access for users who rely on assistive technologies or who need more time or clarity when working with written information.

Language and content clarity across digital platforms were also improved. Vancity Community Investment Bank reduced jargon, shared expected response times, and clarified invitations and eligibility criteria. These steps help create a more predictable and less stressful experience for users with different literacy levels or cognitive needs. Further efforts to reduce financial terminology and improve plain language are planned as part of the 2026 and 2027 website updates.

Visual design and readability improvements are being addressed through planned updates informed by Universal Design principles and early consultation with people with disabilities. Upcoming design and content changes include better colour contrast, clearer layouts, and accessible document formats. Input from a colour blind staff member and accessibility consultants helped shape this work and ensure it reduces barriers for people with low vision, colour blindness, or other visual access needs.

Together, these actions show meaningful progress in embedding accessibility into Vancity Community Investment Bank's digital services. They also create a solid foundation for continued improvement through future redesign efforts.

Transportation.

Progress summary.

Although no barriers were identified by external consultants in this area, Vancity Community Investment Bank has proactively committed to improving both the accessibility of transportation-related information and the flexibility of transportation supports for employees and clients.

As part of the website refresh scheduled for the last quarter of 2026, Vancity Community Investment Bank will 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.

Vancity Community Investment Bank supports employees who experience transportation-related barriers through its workplace accommodation process. This may include flexible work arrangements, adjusted start or end times, remote or hybrid work options where appropriate, and individualized accommodations related to commuting or travel for work. These supports are provided on a case-by-case basis to ensure employees can participate fully and equitably in the workplace.

In addition, we offer organization-wide transportation programs that may help reduce barriers for some employees, depending on their individual circumstances. These include a transit pass reimbursement program that supports the use of public transit, and an employee cycling incentive that provides reimbursement toward the purchase of bicycles, e-bikes, e-bike conversion kits, and related supports. While these programs are not disability-specific, they can complement individualized workplace accommodations by increasing transportation flexibility and choice for employees.

Self-directed action.

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

Vancity Community Investment Bank has committed to implementing the following actions as part of its website refresh scheduled for the last quarter of 2026:

1. Providing accessible travel information under the "Contact Us" section,

2. Regularly including accessible transportation and parking details for all events.

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

Vancity Community Investment Bank also continues to maintain employee transportation programs, including a transit pass reimbursement program and an employee cycling incentive that supports the use of bicycles and e-bikes. Transportation needs may also be addressed through individualized workplace accommodations, with solutions tailored on a case-by-case basis to support equitable participation in the workplace.

Organizational culture, awareness, and inclusive practices.

Progress summary.

In addition to progress made in the priority areas outlined in the **Accessible Canada Act**, Vancity Community Investment Bank continued to strengthen accessibility through work that supports organizational culture, awareness, and inclusive practices. This work is guided by feedback from Untapped Accessibility and informed by engagement with people who have lived experience of disability.

The focus of this effort is on building staff knowledge, strengthening governance, and integrating accessibility into everyday work practices.

Vancity Community Investment Bank also took further steps to support accessibility through culture, education, and collaboration across teams. This shared approach helps ensure accessibility is understood as a collective responsibility and is considered across different roles and areas of the organization.

Accessibility governance structure.

After publishing the 2024 to 2025 Accessibility Progress Report, and based on feedback from Untapped Accessibility, Vancity and Vancity Community Investment Bank updated their accessibility governance structure. The goal was to better support both lived experience input and clear operational decision making.

Untapped Accessibility noted that the original Accessibility Committee Terms of Reference described a level of scope, responsibility, and authority that went beyond what is typically expected of an advisory committee alone. This created confusion about roles and accountability.

In response, Vancity and Vancity Community Investment Bank replaced the former Accessibility Committee with two connected groups. These are the Accessibility Advisory Committee and the Leaders Accessibility Working Group.

This updated structure reflects Untapped Accessibility's recommendation to create a leadership working group to support implementation. It strengthens Vancity Community Investment Bank's ability to move from consultation to action, while continuing to center lived experience in accessibility work.

Inclusive Practices: Relay Services Training.

Research conducted by the DEIR Integration Community of Practice in late 2025 and early 2026 strengthened Vancity's and Vancity Community Investment Bank's ability to provide accessible phone-based service. This work focused on supporting **Deaf**, hard of hearing, and speech-impaired members.

The resulting staff guidance clarifies that telephone relay services are a standard way to communicate, not a special or alternate option. Clients who use relay services can access the same services, verification steps, and outcomes as any other caller. Relay operators act only as communication supports and do not take part in the conversation itself. This guidance helps ensure service is delivered in a consistent, respectful, and non-discriminatory way.

The research also helped reduce uncertainty among staff by clearly explaining how different relay services work. This includes **TTY** or **TDD** calls through 7-1-1, **IP Relay**, **Video Relay Service**, and **Real-Time Text**. Clear guidance on what to expect during relay calls builds staff confidence and reduces the risk of calls being refused or cut short. It also helps ensure clients are not asked to explain or justify their access needs.

The guidance confirms that relay calls are secure and follow the same verification and fraud prevention processes as other calls. This supports both accessibility and operational requirements.

A key outcome of this work is the normalization of modern relay services following the removal of our dedicated TTY line. The guidance clearly explains that clients can continue to contact Vancity Community Investment Bank using standard relay services without added cost, special phone numbers, or reduced service options. This approach reflects current communication practices used by Deaf and hard of hearing communities and supports reliable, up-to-date access without requiring specialized equipment.

Overall, the Community of Practice research turns accessibility principles into practical guidance for frontline staff. By providing clear expectations, inclusive language, and simple best practices, this work helps reduce unintentional barriers, supports smoother interactions, and reinforces Vancity Community Investment Bank's commitment to providing equitable service regardless of how clients communicate.

Culture and awareness.

Vancity Community Investment Bank continues to support a culture of accessibility and inclusion through internal learning and awareness activities. Staff can choose to take part in the Persons with Disabilities Employee Resource Group and the Accessibility Advisory Committee.

These spaces allow employees to connect, share lived experiences and raise workplace barriers. Insights from these groups are shared with senior leaders to help inform decisions and guide action. This approach supports ongoing learning and helps drive meaningful change across the organization.

Staff training and culture change (proposed): In response to Untapped Accessibility's feedback highlighting the need for broader culture change and regular accessibility training, DEIR recommended to the Learning & Development team that **Accessible Employers' accessibility courses** be incorporated into Vancity Community Investment Bank's internal learning platform. This includes exploring the inclusion of these courses as part of annual required learning for compliance, with content that centers the voices and lived experiences of people with disabilities and supports ongoing, organization wide understanding of accessibility.

Resources shared with employees include:

- Mandatory course on Respect in the Workplace outlining the importance of inclusion and the damage caused by bullying and micro-aggressions.
- Educational content on **ableism** and its impact in the workplace.
- Guidance on **Universal Design** principles to support inclusive service and space planning.
- Tools and best practices for creating accessible digital content, including adherence to Web Content Accessibility Guidelines (**WCAG**).
- Curated articles and videos that challenge stereotypes and promote disability inclusion in the workplace.
- Complimentary access for staff to Coursera's learning catalog.

These resources are part of a broader effort to dismantle **ableism** and foster a workplace where all employees can thrive. They also support our commitment to continuous improvement in how we attract, hire, retain, and develop diverse talent.

Staff training, culture change, and resource engagement.

In response to feedback from Untapped Accessibility, which highlighted the need for broader culture change and more consistent staff training, Vancity Community Investment Bank continued to expand access to accessibility learning resources. Efforts also focused on making these resources easier to find and more visible across the organization.

Accessibility learning is shared through internal communications, learning platforms, and manager-led conversations. The goal is to support accessibility as a core skill for all staff, rather than something optional or added on.

These resources support greater awareness of disability inclusion and provide practical guidance that staff can apply in their daily work.

Staff engagement with learning resources is supported in several ways. This includes onboarding, role-specific guidance, and referrals from DEIR, managers, and the Accessibility Advisory Committee. While formal measurement of learning outcomes is still developing, early signs of impact include more accessibility-related questions from staff, increased consideration of accessibility in planning and communications, and greater awareness of when to seek guidance or raise accessibility concerns.

To further strengthen uptake and impact, DEIR has recommended that **Accessible Employers' accessibility courses** be incorporated into Vancity Community Investment Bank's internal learning platform and explored as part of annual required learning for compliance. This proposed approach would shift accessibility learning from optional engagement to consistent, organization wide practice, with content that centers the voices and lived experiences of people with disabilities. Future actions will also focus on improving how engagement and learning outcomes are tracked, including participation rates and qualitative feedback, to better understand how training is influencing knowledge, confidence, and performance over time.

Conclusion.

Since launching its first multi-year Accessibility Plan in 2024, Vancity Community Investment Bank has taken steady steps to build accessibility into decision making, daily operations, and service delivery. Over the past two years, this work has moved from planning and consultation to clear actions across governance, digital accessibility, employment practices, service delivery, procurement, and organizational culture.

Key milestones include the creation of stronger accessibility governance through the Accessibility Advisory Committee and the Leaders Accessibility Working Group (owned and overseen by Vancity), improvements to website accessibility and usability, more inclusive and transparent hiring practices, the integration of accessibility into Sustainable Procurement Principles, and clearer guidance for staff on Telephone Relay Services.

Vancity Community Investment Bank recognizes that accessibility work is ongoing. The organization remains focused on listening to feedback, building staff knowledge and skills, and continuing to move toward a more inclusive, equitable, and 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
Head of 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.

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.

Accessibility Advisory Committee (AAC): The Accessibility Advisory Committee (AAC) is an advisory body established to ensure that the lived experiences of people with disabilities inform accessibility efforts at Vancouver City Savings Credit Union and its wholly owned subsidiary, Vancity Community Investment Bank. The AAC identifies barriers across areas such as employment, communications, digital services, built environments, and service delivery, and provides recommendations to support the removal and prevention of accessibility barriers.

Accessible Canada Act (ACA) came into force on 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.

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.

Accommodation is the legal obligation of eliminating disadvantages and barriers to employees, prospective employees or customers, resulting from policy or practices that 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 québecoise (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.

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.

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.

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 the bank’s 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.

Employee Resource Group (ERG) – An Employee Resource Group is a voluntary, employee-led group that brings people together around shared identities, lived experiences, or interests. ERGs provide space for connection, learning, and mutual support, and they help organizations identify barriers, improve inclusion, and inform policies, practices, and decision making. ERGs are open to a broad range of people including advocates for 2SLGBTQIA+, racial equity, women's rights, and mental health, and typically work in partnership with leadership to support a more inclusive workplace.

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).

IP Relay: An internet based relay service that allows people who are Deaf, hard of hearing, or have speech disabilities to communicate by typing messages online, which a relay operator voices to the other party and types spoken responses back in real time.

Leaders Accessibility Working Group (LAWG): The Leaders Accessibility Working Group (LAWG) is a senior leader working group responsible for advancing and overseeing the implementation of accessibility commitments across Vancouver City Savings Credit Union and its subsidiary, Vancity Community Investment Bank. The LAWG has decision-making authority to prioritize actions, allocate resources, and address systemic accessibility barriers in alignment with organizational strategy, internal policies, and applicable accessibility legislation, including the Accessible Canada Act.

The LAWG works in close collaboration with the Accessibility Advisory Committee (AAC) by reviewing lived experience informed recommendations, incorporating them into operational and strategic planning, and reporting on progress and outcomes. Through this role, the LAWG provides leadership accountability and ensures accessibility initiatives move from advisory insight to implementation and continuous improvement.

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.

Real Time Text (RTT): A communication feature that allows text to be sent instantly during a phone call as it is typed, enabling real time conversation for people who cannot use voice.

TTY/TDD: Text-based telephone technology that allows people who are Deaf, hard of hearing, or have speech disabilities to communicate by typing messages, often using a relay service such as 7-1-1.

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 Vancouver City Savings Credit Union. Born from Vancity's community-first banking model, Vancouver Community Investment Bank specializes in impact-driven finance. It provides banking services and loans to organizations and enterprises that aim to create positive social and environmental impact.

Vancity: Full legal name is Vancouver City Savings Credit Union.

Video Relay Service (VRS): A relay service that allows people who use sign language to communicate by video with a hearing person through a live sign language interpreter who relays the conversation in real time.

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 were published in December 2008 and became an ISO standard, ISO/IEC 405.

Appendix B: Detailed Actions and Status Updates for Accessibility Barriers Identified in our Accessibility Plan (2024–2027).

Purpose.

This appendix provides a detailed overview of the actions taken to address each of the 74 accessibility barriers identified in Vancouver Community Investment Bank's 2024–2027 Accessibility Plan. For each barrier, the appendix outlines the specific actions implemented or underway, allowing readers to clearly understand how feedback and identified gaps have translated into concrete progress. Barriers are organized into categories within each domain to highlight systemic patterns, support accountability, and make the information easier to navigate and reference.

Employment.

Barrier: Accessible job postings.
Committed 2025-2026 Actions and progress – 100% achieved.

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

Implementation details.

- Previously, the following text appeared in the questionnaire section of 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 will work with you to meet your needs."

- As noted by a person with disabilities who reviewed our 2024–2025 Accessibility Progress Report, the language used above was perceived as overly legalistic and did not convey a welcoming or inclusive tone. In response to this feedback, the wording was updated in March 2026 to better reflect Vancouver Community Investment Bank's commitment to accessibility. The revised statement now reads:

"This role is an open vacancy, and our hiring process is grounded in fairness, transparency, and inclusion. We are committed to an inclusive, barrier-free, and accessible recruitment experience for all candidates. If you require any accommodations or support at any stage of the recruitment process (including the application stage), we encourage you to let us know by contacting our Talent Acquisition team at recruitment@vancity.com. We're here to work with you to ensure your needs are met promptly and effectively. All requests will be handled with the utmost respect and confidentiality, so you can participate fully in the process."

- 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 don't hesitate to let us know."

- Job descriptions have been rewritten in plain language with a 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 are planned as part of future template rollouts. In the meantime, Vancouver Community Investment Bank has added an option for candidates to request a large-font version of any posting via email.

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 2025-2026 Actions and progress – 100% achieved.

1. Organize job descriptions clearly: Complete
2. Simplify and shorten job descriptions: Complete
3. Use larger fonts, highlight key info: In progress

Implementation details.

- 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 and will incorporate it into

the next recruitment template rollout, once current HR system limitations allow for the update. In the meantime, Vancouver Community Investment Bank has added an option for candidates to request a large-font version of any posting via email.

Impact: Updated recruitment templates with bold headings and plain language sections make job postings easier to scan and understand. While system limitations currently prevent font size changes, offering candidates the option to request a large-font version by email ensures immediate access for those who need it, helping reduce visual barriers while longer term system updates are pursued.

Barrier: Clarity in work arrangements.
Committed 2025-2026 Actions and progress – 100% achieved.

1. Information unclear regarding flexible work arrangements around hours: Complete
2. Information unclear regarding work location requirements: Complete

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 Vancouver Community Investment Bank roles, the following question/statement is included in the questionnaire section: “Vancouver 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 Vancouver Community Investment Bank roles.

Barrier: Respectful and inclusive application process.

Committed 2025-2026 Actions and progress – 100% achieved.

1. Offer alternative interview options and clarify the process: Complete
2. Provide training on accommodation request guidelines: Complete

Implementation details.

- As a result of the feedback from Untapped Accessibility, the diversity survey was removed from all job postings immediately. Vancouver Community Investment Bank acknowledges 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 is outlined in our Accessibility Plan timelines).
- In April 2025, Vancouver Community Investment Bank hired a Senior Consultant, Diversity, Equity, Inclusion and Reconciliation (**DEIR**) Talent Programs to support a more equitable and accessible end-to-end recruitment process. This role focuses on reviewing hiring practices through an equity, inclusion, and accessibility lens to help ensure fair and respectful candidate experiences.

- In response to feedback from Untapped Accessibility emphasizing the importance of explicitly naming accessibility, Vancity/Vancouver Community Investment Bank are also exploring a potential rebranding of the DEIR function to Reconciliation, Equity, Accessibility, Diversity and Inclusion (READI), pending internal review and approval.
- After being selected for next steps (interview) - there is an invitation to disclose accommodations via email to accommodations@vancity.com. Our Disability Management team takes over the accommodation requests at this step. A feedback loop is implemented to ensure accommodations are being looked at and the level of satisfaction reported by the candidate.
- Candidates are provided with detailed information about interviews, including location, transit, parking, and who will be present. Dress code is not typically specified, but there is consideration to clarify expectations to avoid unnecessary formality and financial burden on candidates.

Impact: Removing the diversity survey from job postings in response to accessibility feedback reduced potential barriers and supported a more respectful application experience. The introduction of clearer accommodation pathways, trained support through Disability Management, and expanded interview options ensures candidates are informed, supported, and able to participate fully in the recruitment process. Together, these actions strengthen equity, transparency, trust, and help ensure that candidates with disabilities can engage in the hiring process without unnecessary burden or exclusion.

The built environment.

Barrier: Building entry and access.
Committed 2025-2026 Actions and progress – 100% 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.
- 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).
- Vancouver Community Investment Bank and the landlord maintain open communication, share 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 2025-2026 Actions and progress – 100% achieved.

1. Review the Ontario 2012 Building Code which defines accessibility for new construction and renovations: Complete
2. 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 2025-2026 Actions and progress – 100% achieved.

1. Review Canadian Standards Association (CSA) B651-18: Accessible Design for the Built Environment: Complete

2. 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 is an accessible washroom 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)

Barrier: Website content and clarity.
Committed 2025-2026 Actions and progress – 100% achieved.

1. Explicitly welcome users with disabilities: Complete
2. Clearly reflect Vancouver Community Investment Bank's 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: “At Vancouver Community Investment Bank, 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 on sustainable communities, local economies, clean energy, housing for all, and a change mindset. This will be further improved when the Vancouver Community Investment Bank website relaunches with a refreshed look at the end of 2026.

- 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 are 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 Vancouver Community Investment Bank’s accessibility values, welcoming users with disabilities 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 2025-2026 Actions and progress – 100% achieved.

1. Use click-to-open menus with manual ability to close or use escape key: Complete
2. Add anchor links for navigation: Complete

Implementation details.

- As part of ongoing accessibility improvements to the Vancouver Community Investment Bank website, our web developer implemented several meaningful enhancements in February 2026. These updates include applying a theme update that enables a "skip to main content" feature for improved keyboard and screen-reader navigation; using semantic HTML where applicable to improve structure and assistive technology compatibility; correcting the viewport meta tag to support responsive and accessible display; adding alternative text to images; removing outdated video content; and introducing a site search function to improve findability. In addition to these changes, BA completed multiple smaller accessibility improvements that collectively reduce barriers and improve usability across the site.

- Vancouver Community Investment Bank has begun updating hyperlink anchor text to ensure link purpose is clear and descriptive, in alignment with WCAG 2.2 guidance. This work will continue as part of the 2026/2027 website redesign and content refresh.

Impact: The accessibility improvements implemented in February 2026 have reduced navigation and usability barriers across the website. These include a "skip to main content" feature, improved semantic structure, added image alt text, responsive viewport corrections, removal of inaccessible video content, and the addition of a site search function. Together, these changes support more efficient, independent use for people who navigate with keyboards, screen readers, or other assistive technologies, while also improving overall usability and reducing frustration for all users.

Barrier: Multimedia and forms.
Committed 2025-2026 Actions and progress – 50% achieved.

1. Enhance button descriptions: In progress

Implementation details.

- “About” and “About us” pages have been consolidated for clarity.
- All videos have been removed from the current website as they were outdated. When video content is reintroduced as part of the planned 2027 website refresh, accessibility features - such as **closed captions**, descriptive audio, and voiceovers - will be incorporated.
- Vancouver Community Investment Bank’s website currently uses an automated CAPTCHA system

designed to identify and block suspected bot activity. While this system does not require all users to complete a CAPTCHA challenge, it can and does prompt additional verification when a user is flagged as a potential bot. Vancouver Community Investment Bank recognizes that people using screen readers and other assistive technologies are disproportionately likely to be misidentified by automated bot detection systems. As a result, CAPTCHA challenges may be encountered more frequently by users with disabilities than by others, creating a significant accessibility barrier.

- Based on feedback from Untapped Accessibility, Vancouver Community Investment Bank acknowledges that describing CAPTCHA as “not required” is misleading, as it often is required for users of assistive technologies. Vancouver Community Investment Bank also acknowledges that CAPTCHA can create cognitive, sensory, and usability barriers, particularly for screen-reader users.
- At this time, and based on guidance from the Web Development team, Vancouver Community Investment Bank has decided to retain the

CAPTCHA as a temporary security measure. However, we recognize this as a known accessibility barrier and commit to reassessing its use. Feedback from Untapped Accessibility has been shared with both the Marketing and Web Development teams, and alternative, more accessible approaches to spam prevention are being explored as part of planned website improvements.

- Vancouver Community Investment Bank will continue to document the accessibility impacts of CAPTCHA in future progress reports and will prioritize reducing or eliminating this barrier as part of the planned website redesign targeted for implementation by the end of 2026.

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.

Barrier: Accessibility feedback process.

Committed 2025-2026 Actions and progress – 83% achieved.

1. Offer multiple reporting methods to report accessibility barriers: form, email, mail, 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 is 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 clients 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 in 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 the barrier outlined above.
- Marketing and Web Development teams are actively working to align the website with WCAG 2.2 Level AA standards, with updates scheduled for the 2027 website relaunch.

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

Barrier: Clarity and language.
Committed 2025-2026 Actions and progress – 88% achieved.

1. Simplify language and clarify accessibility information: Complete

2. Provide PDFs in various accessible formats: Complete
3. Share and integrate accessibility best practices: Complete
4. 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 Vancouver Community Investment Bank website relaunches with a refreshed look at the end of 2026.
- 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, plainer language and multiple accessible formats ensure that more people can engage with Vancity Community Investment Bank's materials without barriers. Sharing best practices also builds organizational capacity, helping staff integrate accessibility into communications consistently.

The procurement of goods, services and facilities.

Barrier: Policy and process review.
Committed 2025-2026 Actions and progress – 100% achieved.

1. Connect with Procurement Division to review recommendations in the context of the Accessible Canada Act (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 processes and update procurement policies for accessibility: Complete

Implementation details.

- Vancouver Community Investment Bank is 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 Accessible Canada Act.

- Vancouver Community Investment Bank has completed initial reviews of internal policies, Ontario government requirements, and best practices from Queen’s University.
- The team is exploring how to embed these knowledge and accessibility reviews into existing workflows and is considering tools and checklists to support consistent implementation.
- The Sustainable Procurement Principles have been reviewed by the DEIR Manager, and DEIR input has been incorporated into the finalized principles. Accessibility is now explicitly referenced under the “Equity & Reconciliation” heading, ensuring that accessibility considerations are formally embedded within Vancity’s/Vancouver Community Investment Bank’s sustainable procurement framework and reflected in procurement decision-making going forward.

Impact: Embedding accessibility explicitly within the Sustainable Procurement Principles strengthens accountability by ensuring accessibility considerations are integrated into procurement decision-making from the outset. This establishes a clearer foundation for engaging vendors through an equity and accessibility informed lens and supports more consistent consideration of accessibility alongside broader equity and reconciliation priorities.

Barrier: Vendor management and monitoring.
Committed 2025-2026 Actions and progress – 50% achieved.

1. Include accessibility reviews in vendor contracts: In progress
2. Inventory accessible vendors regularly: In progress
3. Monitor vendors for accessibility improvements: In progress
4. Identify vendors needing accessibility plans under the ACA: In progress

Implementation details.

- In Q1 of 2026, Vancity/Vancouver Community Investment Bank implemented a supplier diversity platform (Supplier.io) to support more informed supplier research. This platform may enable Procurement Division to better identify and explore disability-owned businesses that align with Vancity and Vancouver Community Investment Bank procurement needs, supporting accessibility and equity considerations within supplier selection processes.

- Supplier registration and discovery (planned): Procurement Division is planning to introduce a supplier registration process in Q2 of 2026 that will allow interested suppliers to register their capabilities directly with Vancity/Vancouver Community Investment Bank. This process is intended to improve visibility into supplier offerings and support more inclusive supplier engagement. DEIR referrals and support in identifying disability-owned businesses will help inform this work and strengthen discovery efforts as the process is developed and implemented.

- Vancouver Community Investment Bank is working to identify vendors that may be required to have accessibility plans under the Accessible Canada Act, based on the nature of their services and associated accessibility needs. To support this work, the Procurement Division plans to engage the DEIR and Legal teams to build a shared understanding of relevant regulatory and compliance requirements and to inform next steps.

Impact: Implementing a supplier diversity platform and planning a supplier registration process strengthen Vancouver Community Investment Bank's ability to identify, engage, and better understand suppliers through an equity and accessibility informed lens. These actions improve visibility into disability-owned and diverse suppliers, support more inclusive supplier discovery, and create a stronger foundation for aligning procurement practices with accessibility requirements, including identifying vendors that may be subject to accessibility planning obligations under the Accessible Canada Act. Together, these steps enhance transparency, broaden supplier engagement, and support more consistent consideration of accessibility in procurement decision-making.

Barrier: Inclusive supplier engagement.
Committed 2025-2026 actions and progress – 50% achieved.

1. Engage disability-owned businesses actively: In progress

Implementation details.

- Vancouver Community Investment Bank has identified businesses owned or operated by individuals with disabilities and is 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 Vancouver Community Investment Bank's broader commitment to inclusive procurement and supplier diversity and will be further developed in collaboration with internal stakeholders.

Impact: Vancouver Community Investment Bank has 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 year.

The design and delivery of programs and services.

Barrier: Navigation and page structure.
Committed 2025-2026 actions and progress – 50% achieved.

1. Provide clear button functionality: In progress
2. 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 by Vancouver Community Investment Bank. As part of our website refresh launching at the end of 2026, we are 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 was incorporated into the new version of the website in February of 2026.

Impact: Recent updates to page headings and the addition of a site search function have improved wayfinding and made it easier for users to locate information. Planned enhancements such as clearer button functionality, improved descriptions, and consistent formatting informed by a comprehensive WCAG 2.2 accessibility audit are expected to further reduce navigation barriers. Together, these changes support a more intuitive, predictable, and accessible experience for people using screen readers, keyboard navigation, or other assistive technologies, while improving overall usability across Vancouver Community Investment Bank's digital services.

Barrier: Form and document accessibility.
Committed 2025-2026 actions and progress – 75% achieved.

1. Allow users to save progress: In progress
2. Offer document in multiple formats: Complete

Implementation details.

- The entire sell sheet will be refreshed and redesigned as part of our website refresh being implemented in the last quarter of 2026.
- This feedback from Untapped Accessibility has been acknowledged by Vancouver Community Investment Bank and is being addressed through the redesign of our website. The hope is to have the mentioned

sell sheets refreshed to address issues such as redundant fields, unclear document purpose, and poor screen-reader compatibility. Improvements will also include clearer contact information, simplified calls to action, and better colour contrast.

Impact: The forthcoming redesign is intended to improve clarity, colour contrast, and navigation, simplify calls to action, and provide clearer contact information. Together, these changes are expected to support more equitable access to information for people using screen readers, alternative devices, or who require more time or clarity when engaging with written materials.

Barrier: Language and content clarity.
Committed 2025-2026 Actions and progress – 100% achieved.

1. Share estimated response times: Complete
2. Explain organization invitation criteria: Complete

Implementation details.

- Vancouver Community Investment Bank teams have acknowledged this feedback from Untapped Accessibility and are working to reduce financial jargon and improve the clarity of accessibility information across our digital platforms.

Impact: Clearer language, including the sharing of estimated response times and transparent invitation criteria, reduces uncertainty and supports a more predictable, less stressful experience for users with varying literacy levels or cognitive needs. Planned efforts to reduce financial jargon and improve content clarity as part of the 2026/2027 website redesign are expected to further enhance understanding and usability, creating a more welcoming and inclusive experience for business owners and clients, including people with disabilities.

Barrier: Visual design and readability.
Committed 2025-2026 Actions and progress – 50% achieved.

1. Add pause button for processing: In progress

Implementation details.

- Ensure sufficient colour contrast in overlapping elements like buttons, headings, and background graphics to enhance readability. The document would benefit from higher colour contrast and better alignment between images and content.
- Feedback from Untapped Accessibility regarding the lack of detail on accessibility implementation

for refreshed sell sheets, PDFs, and other documents has been acknowledged by Vancouver Community Investment Bank teams. As part of the website redesign scheduled to launch at the end of 2026, accessibility considerations (including colour contrast, readable layouts, and accessible document formats) are being integrated into the broader visual and content refresh. Usability and accessibility insights have informed this work, including input from a colour-blind staff member who participated in a focus group assessing readability and colour use for the new design.

- In addition, the DEIR team has engaged the Marketing team on the importance of applying Universal Design principles and consulting people with disabilities early in the design process, to ensure accessibility and usability considerations are embedded from the outset across all materials and experiences.

Impact: Integrating accessibility considerations into upcoming visual and document redesigns (such as improved colour contrast, clearer layouts, and accessible document formats) is expected to reduce readability and usability barriers for people with low vision, colour blindness, or other visual access needs. Early engagement with Universal Design principles and consultation with people with disabilities, including input from a colour-blind staff member, helps ensure that accessibility and usability are embedded from the outset, supporting more inclusive and consistent experiences across Vancouver Community Investment Bank's digital and visual materials.

Transportation.

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

Back to table of contents ▶