**Multi-Year Accessibility Plan 2025-2028**

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## **Land Acknowledgement**

In the spirit of truth and reconciliation, we acknowledge that we are on the traditional territories of the many First Nations, Métis, and Inuit who have graced these lands for millennia. We are privileged to live on, work on and enjoy the benefits of these lands, now known as Canada.

## **Message from Chief Executive Officer**

Dear Members and Colleagues,

At Innovation Federal Credit Union, our commitment to Responsible Banking™ extends beyond financial services. It encompasses our dedication to creating an inclusive and accessible environment for everyone. Our purpose is simple: to simplify banking for Canadians, ensuring that every interaction is seamless and empowering.

As part of our ongoing efforts to enhance your banking experience, we have partnered with a third party to conduct a comprehensive accessibility assessment. This initiative aligns with our core values and the Accessible Canada Act, reinforcing our pledge to support our employees, members,   
and communities.

The findings from this assessment have provided us with valuable insights into our current accessibility practices. While we are proud of our inclusive culture, where individuals with disabilities feel safe and supported, we recognize that there is more to be done. We are committed to going beyond compliance, aspiring to set new standards for accessibility within the financial services industry.

We invite you to join us on this journey towards greater accessibility. Your feedback is invaluable, and we encourage you to share your thoughts and suggestions with us. Together, we can build a community where everyone can bank comfortably and confidently.

Thank you for your continued support and trust in Innovation Federal Credit Union.

Sincerely,

Daniel Johnson  
Chief Executive Officer  
Innovation Federal Credit Union

## **About Innovation Federal Credit Union**

Innovation Federal Credit Union is one of the largest credit unions in Saskatchewan. We have approximately 500 amazing employees and manage more than $4.93 billion in assets. We serve more than 65,000 outstanding members across 25 advice centre locations. In-person service is available in both Regina and Saskatoon.

As a member-owned cooperative, we use our profits to make life better for you, our communities, and our world.

* We offer free banking solutions to save you money
* We provide quarterly returns to our members,
* We reinvest 2 - 4% of pre-tax profits back into the communities we serve.
* Since 2007, we've donated over $9 million to our communities.

It's all part of our Responsible Banking™ philosophy.

With the overwhelming support of our membership, we're excited to be one of the first credit unions in Canada to be a Federal Credit Union under the [Bank Act](https://laws-lois.justice.gc.ca/eng/acts/B-1.01/page-1.html).

Our Purpose

Our purpose is to simplify banking for Canadians.

We want to make your life easier.

We have three core values that guide our team:

Accountability

We take ownership of problems and fix what is broken. When we think we’ve made a mistake (we all do), we ask. We’re best when we collaborate and share success.

Integrity

We say what we do; we do what we say. We speak the truth, kindly. We do the right thing, even when it’s hard, and we honour the commitments we make to each other.

Respect

We are courteous and concerned. We recognize that the thoughts and backgrounds of others are as important as our own. We consider what others are feeling and what they might be going through, because we believe in treating everyone with decency and dignity.

## **General**

Accessibility Statement

We want an inclusive environment for you and our staff members. Everyone should be able to bank comfortably with us.

Contact Information

The Accessibility Lead for Innovation is Kathy Irwin, Chief People Officer. You can contact our Accessibility Lead to:

* Provide feedback on this Plan.
* Request alternative formats of this Plan, or to
* Request a description of our accessibility feedback process

To do this, please contact:

* Email Address: accessibility@innovationcu.ca
* Telephone Number: 1 (866) 446-7001
* Mailing Address

Innovation Federal Credit Union   
PO Box 638  
STN Main  
North Battleford, SK  
S9A 2Y7

The following formats are available upon request:

* Print
* Large Print
* Braille
* Audio
* Other electronic formats that are compatible with   
  adaptive technologies

For more information about Innovation’s feedback process for accessibility, please visit our [Feedback](#_Give_Feedback ) section.

**The Accessibility Issue**

Financial institutions have a responsibility to make their products and services accessible to all Canadians. According to the Return on Disability 2020 Annual Report, 9 million Canadians identify as persons with disabilities. Together, they have about $82 billion in disposable income. Many want to use banking services but face barriers. These barriers can happen online or in person when interacting with staff members.

Often, institutions treat accessibility as an extra feature rather than integrating it into their overall design. When accessibility is embedded within the banking framework, everyone can utilize and benefit from the services offered. Accessible resources enable more Canadians to grow their savings and invest in their future, ultimately strengthening our communities.

**Our Approach**

To support the development of the accessibility plan, Innovation Federal Credit Union engaged a third-party consultant to conduct a thorough accessibility assessment. This assessment provided valuable insights into the organization's current accessibility practices and identified areas for improvement.

The accessibility assessment included document reviews, stakeholder consultations, and focus group sessions. The assessment provided valuable insights into existing policies, processes, and practices. It highlighted both strengths and areas for improvement.

**Consultations**

The consultant spoke with Innovation employees and members. This included focus groups and interviews with employees with disabilities, allies, managers, leaders, and others who support accessibility at Innovation. Participants were asked to share their thoughts on what is working well, what barriers still exist, and what opportunities there are to improve accessibility for persons with disabilities. Consultations included:

* 15 employee one-on-one interviews
* 4 focus group sessions,
* 12 completed employee surveys, and
* 9 completed member surveys.

## **Areas Described Under Section 5 of the Accessible Canada Act (ACA)**

**Culture**

What We Are Doing Well

Innovation has an inclusive, welcoming, and accepting culture. We offer flexible schedules and an accommodating work environment for our employees and members. The organization has prioritized creating a culture that values individualized support and inclusion. We are highly accommodating, recognizing, and valuing everyone's differences from the start.

The Diversity, Equity, Inclusion, Accessibility, and Belonging (DEIAB) Committee plays a pivotal role in fostering a supportive culture within the organization. The Committee has broadened its focus to include other elements like accessibility, showing an openness to learning and starting conversations on important topics.

Barriers Identified

We are in the early stages of developing frameworks, policies, and practices to create a fully accessible organization. We are committed to learning and adapting to meet evolving accessibility needs.

Future Actions

* Start an ongoing schedule of consultations with persons with disabilities.
* Develop an Accessibility Policy.
* Increase accessibility awareness campaigns.
* Improve processes for tracking accessibility.
* Review Code Book language for accessibility considerations.

**Employment**

What We Are Doing Well

Innovation prioritizes the needs of all of its employees. This starts with the recruitment and onboarding process and ends when the individual leaves the organization. We provide prompt accommodation, effective workplace emergency responses guidelines and short and long-term disability absences for employees.

Barriers Identified

We identify the need to have more training around accessibility and disability, ensuring consistency in the accommodation process. Innovation also needs to provide a dedicated recruitment program that includes accommodations before, during, and after the interview process.

Future Actions

* Provide additional training, support, and resources on accessibility.
* Provide continued awareness and training regarding accommodation to managers.
* Add a statement to the hiring website pages regarding accommodations available during and after the interview process.
* Implement a dedicated recruitment program for persons with disabilities.
* Implement a feedback process for persons with disabilities.
* Implement individualized emergency response plans.
* Increase information related to accessibility for employees to access.

**The Built Environment**

What We Are Doing Well

Our Facilities team is dedicated and attentive, always ready to address any accessibility needs within advice centres. We have conducted built environment accessibility assessments at various advice centres   
to evaluate aspects of accessibility, and modification requests are consistently addressed in a timely manner.

Barriers Identified

We have noted some accessibility challenges in the built environment of a few smaller advice centres. To address these, Innovation will need to fully understand the built environment requirements that extend beyond standard building codes. Currently, we do not have a regular schedule in place to review the built environment.

Future Actions

* Address known barriers in smaller advice centres. This will include implementing temporary adjustments until permanent fixes can be found.
* Develop a schedule to review all built environment spaces. This is especially important when the season changes to make sure access is clear of weather-related issues.

**Information and Communications Technologies (ICT)**

What We Are Doing Well

The website and Digital Banking areas have adopted compliance standards to help persons with disabilities navigate all digital assets. Additionally, accessibility features in Microsoft products enable users to check their documents for accessibility issues.

Barriers Identified

While we have made significant progress, there may still be some barriers on the website and within Digital Banking areas. Currently, we do not have a formalized process for requesting ICT-related accommodations. Additionally, virtual training may not always be fully accessible for staff using screen readers, and there is no established ICT procedure or policy for procuring specialized equipment.

Future Actions

* Consider hiring a subject matter expert for ongoing assessments of the website and Banking App.
* Develop a process to request specialized equipment and programs.
* Develop a policy/procedure outlining Innovation’s commitment to removing ICT barriers.

**Communication (Other Than ICT)**

What We Are Doing Well

Communications for members are clear and concise, using plain language that is easy for people to understand. This supports accessibility for persons with disabilities by keeping in mind that people have different processing abilities and communication styles.

Innovation branded colours and the use of colours on the website and materials are also designed with accessibility in mind. The colour contrast allows people with low vision to see text easily.

Barriers Identified

We acknowledge that our understanding of accessible communication is limited, and we currently do not have clear processes in place to support accessible communication. At this time, we do not have a process for providing information in alternate formats. As well, our website and materials also lack representation of persons with disabilities.

Future Actions

* Develop a process for making internal communications accessible.
* Develop a process to provide communications and information in alternate formats.
* Consider including images of persons with disabilities on our website and marketing materials to reflect diversity and promote inclusion.
* Ensure training materials are available in accessible formats.

**The Procurement of Goods, Services, and Facilities**

What We Are Doing Well

Innovation is in the beginning stages of gaining awareness of accessibility in procurement. We are dedicated to increasing our knowledge of ways to make our procurement processes more accessible.

Barriers Identified   
Our current procurement process could benefit from incorporating an accessibility perspective. Procurement documents are not always provided in an accessible format, and there is room for improvement in including persons with disabilities in the procurement process.

Future Actions

* Provide mandatory training for our procurement team on how to purchase with accessibility in mind.
* Introduce best practices and use an accessibility lens in all areas of procurement.

**The Design and Delivery of Programs and Services**

What We Are Doing Well

Innovation has a strong reputation for being inclusive, supportive, and adaptive. Employees go above and beyond to meet and exceed the needs of members. We do everything possible to ensure that members   
have positive experiences. Additionally, Innovation has implemented   
Mobile Advice Centres (MACs), which are mobile banking facilities that travel to communities without a nearby branch.

Barriers Identified

We will consider developing accessible member service training to better support our members. Additionally, it would be beneficial to establish   
a central location where members can easily access information about accessibility.

Future Actions

* Provide training to staff on how to support and serve members with a variety of disabilities.

**Transportation**

What We Are Doing Well

Our travel policy offers flexibility, with corporate vehicles available for use. Employees can also use their own vehicles and receive mileage reimbursement. Additionally, we have corporate accounts with Uber, WestJet, Air Canada, and Enterprise, providing employees with various options when booking travel.

Barriers Identified

No barriers have been identified.

Future Actions

* We will review our travel policies and practices to identify and address barriers that might affect people with disabilities.

## **Accessibility and Training**

Innovation is committed to consistently promoting accessibility training and learning activities for employees. All Innovation employees are encouraged to deepen their understanding of accessibility and take pride in learning about the diverse needs of all Canadians. Our team is dedicated to assisting everyone.

As part of the employee onboarding process, mandatory accessibility courses are included to ensure inclusivity in both language and actions. Innovation also offers staff the opportunity to invest in personal learning, which can include additional accessibility courses.

Innovation will continue to support accessibility training and learning opportunities for employees, including group sessions and individual courses in our learning center.

## **Progress Summary and Conclusion**

Innovation Federal Credit Union has earned a positive reputation as an inclusive place to work and bank for persons with disabilities. We have made great strides in our online banking platform and in our in-person facilities. We remain dedicated to fostering an inclusive and accessible environment for all members and employees.   
  
Through our Multi-Year Accessibility Plan, we have identified key areas for improvement and outlined actionable steps to enhance accessibility across our organization.

We are committed to continuous progress and welcome feedback to ensure that we meet the needs of everyone.   
  
Together, we can create a more accessible and equitable future.

## **Give Feedback**

We would love to hear from you about accessibility at Innovation. We take feedback seriously and we are committed to working to improve accessibility based on the information that you provide.

We have established the following process for receiving feedback related to accessibility.

By Mail:  
   
Kathy Irwin  
Chief People Officer

Po Box 638  
STN Main  
North Battleford, SK  
S9A 2Y7

By Phone:  
1 (866) 446-7001  
   
By Email:   
[accessibility@innovationcu.ca](mailto:accessibility@innovationcu.ca)

Feedback can be submitted anonymously or with personal information.

## **Glossary**

Accessibility

Accessibility refers to how services, technology, locations, devices, environments, and products are designed to accommodate persons with disabilities. Accessibility means giving people of all abilities equal opportunities to take part in life activities. The term implies conscious planning, design, and/or effort to make sure something is barrier-free to persons with disabilities. Accessibility also benefits the general population   
by making everything more usable and practical for all people.

Alternate Formats

Alternate formats refer to print, audio, or video materials that have been modified from their original format. Alternative formats present information in other ways so that everyone has equal access to the information. This can be very beneficial to persons with disabilities. Some common types of alternative formats are audio recordings, captions, braille, descriptive video, and large print. Alternative formats are sometimes referred to as accessible formats.

Barrier

According to the Accessible Canada Act (2019) a barrier is “anything - including anything physical, architectural, technological, or attitudinal, anything that is based on information or communications or anything that is the result of a policy or a practice - that hinders the full and equal participation in society of persons with an impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment or a functional limitation.”

Disability

According to the Accessible Canada Act (2019) disability is defined as “any impairment, including a physical, mental, intellectual, cognitive, learning, communication or sensory impairment — or a functional limitation — whether permanent, temporary or episodic in nature, or evident or not, that, in interaction with a barrier, hinders a person’s full and equal participation in society.”

Code Book

An organizational Code Book is a comprehensive guide that outlines the standards and expectations for behaviour within a company. Its purpose is to provide clear direction, ensure consistency across the organization, and describe the company's culture. Typically, it includes the company's purpose statement and values.

**Table of Action Items**

|  |  |  |
| --- | --- | --- |
| Category | Action Item | Timeline Status |
| Culture | Start an ongoing schedule of consultations with persons with disabilities. | 2025 |
|  | Develop Accessibility policy | 2025 |
|  | Increase accessibility awareness campaigns | 2026 |
|  | Improve processes for tracking accessibility | 2026 |
|  | Review code book language for accessibility considerations | 2025 |
| Employment | Provide additional training, support, and resources on accessibility | 2025 |
|  | Provide continued awareness and training regarding accommodation to managers | 2026 |
|  | Add a statement to the hiring website pages regarding accommodations available during and after the interview process | 2025 |
|  | Implement a dedicated recruitment program for persons with disabilities | 2028 |
|  | Implement a feedback process for persons with disabilities | 2025 |
|  | Implement individualized emergency response plans | 2026 |
|  | Increase information related to accessibility for employees to access | 2026 |
| Built Environment | Address known barriers in smaller Advice centres even with temporary adjustments until permanent fixes can be found | 2025 |
|  | Develop a schedule to review all built environments, this is important when the seasons change | 2026 |
| Information and Communication Technologies | Consider hiring subject matter expert for ongoing assessment of the website and Banking App | 2028 |
|  | Develop a process to request specialized equipment and programs | 2025 |
|  | Develop a policy/procedure outlining IFCUs commitment to removing barriers | 2025 |
| Communication (Other than ICT) | Develop a process for internal communications to be accessible | 2025 |
|  | Develop a process to obtain communications in different formats | 2025 |
|  | Consider using images on the website and materials of persons with disabilities to show inclusiveness | 2025 |
|  | Training material needs to be accessible in all formats | 2018+ |
| The Procurement of Goods, Services, and Facilities | Training required for those in procurement on how to purchase with accessibility in mind | 2028 |
|  | Introduce best practice and use an accessibility lens in all areas | 2028 |
| The Design and Delivery of Programs and Services | Provide training for staff on how to provide service to members with different disabilities | 2026/27 |
|  | Develop a repository of information on accessibility | 2026/27 |