

Policy Statement

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

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

Purpose

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

This policy will be made available upon request to any person, whether or not they are a member of Creative Arts Financial, and will be provided in various formats.

Creative Arts Financial endeavours to make every reasonable effort to ensure experiences with Creative Arts Financial are respectful and positive.

Definitions

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

Barrier, as defined by the AODA, means anything that prevents a person with a disability from fully participating in all aspects of society because of his or her disability, including a physical barrier, an architectural barrier, an information or communications barrier, an attitudinal barrier, a technological barrier, a policy or a practice, which creates a systemic barrier.

Disability, as defined by the AODA and the Ontario Human Rights Code, as amended from time to time, is:

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

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

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

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

Communication

Creative Arts Financial employees have been trained to communicate in a manner that takes into account a person's disability.

Telephone Services

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

Assistive Devices

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

Printed and Online Material

Creative Arts Financial will provide accessible information and materials to all our members. Brochures, mailings and website content will be provided in an alternate format upon request.

Service Animals

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

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

Support Persons

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

personal information related to their business with FirstOntario in the presence of the support person.

Notice of Temporary Disruption

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

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

Notices will be posted in accessible locations (including the website, if possible). Printed notices will be clearly laid out, of sufficient size, easily readable, and prominently displayed at entrances to Creative Arts Financial premises.

Training for Employees

Creative Arts Financial has provided training in relation to this policy to Employees and other persons to whom this policy applies.

Training includes:

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

Employees will be trained on an ongoing basis when changes are made to this policy and/or practices and/or procedures related to the provision of service to persons with disabilities.

Feedback Process

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

If members are having difficulty accessing Creative Arts Financial services, or wish to share their feedback, the following methods may be used:

- Click “Go to our contact form” near the bottom of the “Contact Us” page on the Creative Arts Financial website <https://www.creativeartsfinancial.com/contact> and share your message

- Postal mail to: Access Feedback, Human Resources Coordinator
970 South Service Road, Suite 301
Stoney Creek, ON L8E 6A2
- Telephone: 1-800-616-8878 ext. 1555 and speak with the Human Resources Coordinator who acts as the Access Co-ordinator
- Speak with a Manager at any branch or department who will forward comments to the Access Co-ordinator

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

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

Modifications to Policy

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

Questions about this Policy

Anyone with questions about this policy is welcome to contact Human Resources at FirstOntario's Corporate Office by:

- Telephone: 1-800-616-8878 ext. 1555
- Postal mail to: Human Resources Coordinator, 970 South Service Road, Suite 301, Stoney Creek, ON L8E 6A2

Reference Materials

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

http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_05a11_e.htm

Ministry of Community and Social Services Accessible Customer Service for organizations with 20 or more employees, available online at:

<http://www.mcsc.gov.on.ca/en/mcss/programs/accessibility/customerService/Over20.aspx>

Policy Administration

Employee requests for advice and assistance in administering or interpreting this policy should be directed to the Vice President, Human Resources or designate. Creative Arts Financial reserves the right to rescind and/or amend this, and all Credit Union policies, at its discretion at any time.