

AODA Accessibility Policy

This policy is intended to provide the overarching framework to guide the review and development of Creative Arts Financial policies, standards, procedures, and guidelines to comply with the Integrated Accessibility Standards, Ontario Regulation 191/11, and the Accessibility for Ontarians with Disabilities Act, 2005 (AODA). Creative Arts Financial is a division of FirstOntario Credit Union Limited (the “Credit Union”).

Statement of Commitment

Creative Arts Financial is committed to providing an environment and services that are welcoming, accessible, and inclusive for all persons with disabilities. Creative Arts Financial services will be provided to persons with disabilities in a way that is respectful of their dignity and independence. This commitment will be integrated wherever possible and will ensure that persons with disabilities benefit from the same services, in the same place, and in a similar way as other Creative Arts Financial Members.

Creative Arts Financial is committed to offering a barrier-free environment and meeting the requirements of existing legislation. Creative Arts Financial is also committed to its own policies and objectives related to identifying, removing and preventing barriers for persons with disabilities that may interfere with their ability to interact with the credit union.

Creative Arts Financial is committed to ensuring that every employee and Member receives equitable treatment with respect to employment and services, without discrimination, and receives accommodation, where required, in accordance with the provisions of the Ontario Human Rights Code, the AODA, and its regulations. FirstOntario will meet the accessibility needs of persons with disabilities in a timely manner.

Policy Application

This policy applies to all individuals entitled to the protections set out in the AODA, and its regulations, including Members and employees of Creative Arts Financial.

Definition of Disability

The AODA defines “disability” as:

- Any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness and, without limiting the generality of the foregoing, includes diabetes mellitus, epilepsy, a brain injury, any degree of paralysis, amputation, lack of physical co-ordination, blindness or visual impediment, deafness or hearing impediment, muteness or speech impediment, or physical reliance on a guide dog or other animal or on a wheelchair or other remedial appliance or device;
- 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,

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- 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.

Where required, Creative Arts Financial will consult with the individual who has a disability to understand their specific accessibility needs and make all reasonable efforts to meet those needs in a timely manner.

Means of Achieving FirstOntario's Accessibility Objectives

To achieve our accessibility objectives, the credit union utilizes a Multi-Year Accessibility Plan which documents the credit union's operational approach to comply with the applicable standards of the Integrated Accessibility Standards Regulation (Regulation 191/11) (the "IASR"). The five standards within the IASR include Customer Service, Information and Communication, Employment, Transportation, and Built Environment - Design of Public Spaces. The Transportation standard is not applicable to Creative Arts Financial since we do not offer or provide transportation services.

The credit union's Multi-Year Accessibility Plan, this policy, and related policies and procedures are utilized to prevent and remove barriers to accessibility and to meet the requirements under the AODA and its regulations. The Multi-Year Accessibility Plan will be reviewed and updated at least once every five years.

Policy Administration

Requests for advice and assistance in administering or interpreting this policy should be directed to the VP, Human Resources Services or their designate. The credit union reserves the right to rescind and/or amend this policy and all credit union policies at its discretion at any time.

Related Policy

- AODA Member Service Policy

Market Conduct Code

Creative Arts Financial has pledged to support and follow the Market Conduct Code (The Code) as required by the Financial Services Regulatory Authority of Ontario (FSRA). The policy herein has been reviewed and has been determined to be in compliance with the requirements of The Code. Please refer to the credit union's Market Conduct Code Policy for more information.