



Accessibility plan for Bridgewater Bank

2023-2026





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General

This Accessibility Plan forms part of Bridgewater Bank's compliance with the *Accessible Canada Act* (ACA). The ACA is a new law that aims to make Canada barrier-free by 2040. The law recognizes that individuals should have their needs accommodated without discrimination and, in particular, discrimination on the basis of disability. This Accessibility Plan outlines Bridgewater Bank's strategies and actions to prevent and remove barriers over the next three years, 2023-2026.

Executive summary

Bridgewater Bank is owned by the Alberta Motor Association (AMA). The AMA encourages its employees to treat everyone as they would like to be treated, regardless of disability. We do not make assumptions about a customer or employee's disability based on physical appearance or behaviour. We listen and respond to customers to improve accessibility and support our employees with accommodations and training to deliver the best possible customer experience.

Accessibility statement

Bridgewater Bank is committed to being accessible to everyone, including people with disabilities. This commitment extends to our employees, customers and broker partners. Bridgewater Bank recognizes that everyone with a disability is unique and the disability community is diverse. Therefore, actions to improve accessibility will focus on consulting with people with disabilities and learning from their experiences. Our Accessibility Plan will evolve based on lessons learned. We will address barriers as soon as we are made aware of them.

Contact information and feedback process

Bridgewater Bank is committed to meeting the communication needs of people with disabilities. Upon request and in a timely manner, we will provide or arrange for publicly available information to be available to people with disabilities. We will consult with the person making the request to determine the required format or communication support.

Bridgewater Bank welcomes all feedback, including anonymous feedback about this Accessibility Plan and accessibility in general. This feedback will assist us with measuring the progress of our accessibility goals. Bridgewater Bank has appointed an Accessibility Officer and provides several channels to contact this individual. Further, Bridgewater Bank created a focus group which is comprised of a diverse group of employees with disabilities. The focus group provided insight into workplace attitudes, premises layout and accessibility. The focus group will meet regularly to evaluate the progress of the key goals of this Accessibility Plan.

For more information, contact our Accessibility Officer:

Name: Accessibility Officer, Director, Employee Engagement

By Mail: 926 5 Ave SW, Suite 150, Calgary, Alberta T2P 0N7

By Phone: 403-718-1733

By Email: JLeonard@BridgewaterBank.ca

Areas described under Section 5 of the ACA

Built environment

Bridgewater Bank leases office space in Calgary, Alberta. The office space is for employee use as our banking services are provided to our customers over the phone or through our deposit and mortgage broker network. Bridgewater Bank operates under a hybrid work model that blends in-office and remote work to offer flexibility to our employees. The building has some accessibility features, including ramps at the front and back doors, step-free entry, accessible access buttons for doors on our main and 6th floor and accessible bathrooms for individuals with physical limitations or mobility issues.

We currently have the following in place:

- Quiet spaces for employees who work in the office and need a break from the distractions of the open-concept setting.
- Sirens and strobe lights to alert in-office employees with disabilities of an emergency.
- A documented process for evacuating employees with physical disabilities from the building in an emergency.

The following accessibility goals are identified:

- By December 2023, review building evacuation procedures for rapidly removing people with mobility challenges from office floors and create a more effective plan for coordinated assistance during an evacuation.
- By December 2023, review the accessibility of building premises and offices with our property manager and request an assessment of compliance with accessibility standards. Some recommendations of items to be assessed are:
 - The current location of strobe lights to determine whether the placement is satisfactory.
 - Whether interior corridors and external ramps meet regulatory standards for width and provide enough space for persons with reduced mobility to open interior doors.
 - Determine whether the accessible washroom meets the strictest requirements for universal design.

- Determine whether workspaces comply with accessibility standards regarding layout and minimum clearances.
- Review how employees enter the building from the accessible parking spaces to ensure that there is a barrier-free unobstructed path of travel from the parking lot to the building entrance and, once in the building, assess whether the corridor leading to the elevators is wide enough to allow persons using electric or manual wheelchairs easy access.
- Review signage for washrooms and exits throughout the floors.

Employment

Bridgewater Bank has just over 100 employees. Since 2020, a hybrid work model has been implemented for employees. Our focus group told us that working from home helps productivity because they are able to work in a situation-specific barrier-free environment.

We aim for a culture where all employees are respected; diversity, equity, inclusion and belonging are embraced; and all employees are supported to meet their full potential. We strive to understand the nature of disabilities and how people can experience them differently. We currently:

- Have policies and procedures to address individual accommodation plans for employees with disabilities.
- Conduct a survey that encourages employees with disabilities to voluntarily self-identify, which helps us understand the barriers they face when performing their work functions and what accommodations are needed to support them.
- Conduct pre-screen, first and second interviews virtually to eliminate potential travel and accessibility concerns for candidates.

Our employment goals are:

- By December 2023, review the accommodation request process to ensure it is clear, efficient and effective.
- By December 2023, review hiring practices to identify barriers in the recruitment, assessment and applicant selection processes.
- By December 2023, include accessibility in mandatory onboarding and online training for all employees.
- By January 2024, implement a process during onboarding to identify specific accommodation needs for new hires.
- By December 2024, develop and launch a leadership training course on accessibility, disability inclusion and empathy.

- By December 2024, develop and launch a diversity and inclusion course, which includes a section on awareness of accessibility for all employees, including how to interact and communicate with people with various types of disabilities.
- By December 2024, review our procedures concerning workplace layout, access to adapted equipment, and absences due to medical reasons.

Customer experience

Bridgewater Bank has a core belief that everyone should be treated with respect. Bridgewater Bank is committed to providing people with disabilities the same opportunity to access our products and services free from discrimination and at the same excellent standard as our other customers. To uphold this commitment, Bridgewater Bank plans to:

- By December 31, 2023, have a large print format option for our customer documents to make them more readable for blind or low-vision customers.
- By June 30, 2024, explore braille printing services for our visually impaired customers through our current printing company.
- By June 30, 2024, explore accessibility features in our customer management system that would assist customers with auditory impairments to better interact with our customer experience representatives.
- By June 30, 2025, complete a proposal to management to acquire TTY (teletypewriter) services for our customers with hearing impairments for improved communication with our customer experience representatives.
- By June 30, 2025, create a toolkit for our customer experience representatives that provide tips on how to communicate with people with disabilities in ways that consider their disability and what to do if someone with a disability is having trouble accessing Bridgewater Bank's services.

Information and communication technologies (ICT)

Bridgewater Bank communicates information to its employees through many avenues, including email, video and website. Our customers primarily contact us by phone. Our user-friendly website has been built in accordance with Web Content Accessibility Guidelines (WCAG), where possible. Our website is equipped with technical tools such as screen readers and large font options. To assist our hearing-impaired users, our videos have accompanying captions. We recognize more can be done to improve the accessibility of our information and communication technologies; therefore, we plan to do the following:

- By June 2024, engage the IT and Communications team to provide universal design for all by ensuring that new technology meets accessible design principles and seeks to identify additional accessibility web tools.

- By June 2024, confirm that the accessibility features of Microsoft Office 365, Microsoft Teams and Outlook are enabled (e.g., listening devices, large screens).
- By June 2024, review the accessibility options within core banking systems our employees use.

Communications, other than ICT

Bridgewater Bank provides a wide range of written information to its customers and employees, such as mortgage agreements, account disclosures, employee information and privacy notices. To improve communication with our customers and employees, Bridgewater Bank endeavours to:

- By September 2024, review key documents to determine if alternative formats are required.
- By September 2024, review accessibility principles within brand and communication standards.
- By September 2024, review our current code of conduct to ensure it includes the needs of people with disabilities and accessibility.
- By January 2025, create a process for requesting and receiving documents and materials in alternate formats.

Procurement of goods, services and facilities

Bridgewater Bank will endeavour to incorporate accessibility procurement criteria into its procurement practices. When purchasing products, we will consider criteria such as: can the product be used by someone in a seated position or using one hand, does the product meet ergonomic standards, and can the product be customized to meet different needs?

Design and delivery of programs and services

Bridgewater Bank specializes in competitive residential mortgages and deposit products directly over the phone with customers and through a select network of brokers. We specialize in three products - Guaranteed Investment Certificates (GICs), High-Interest Savings Accounts (HISAs), and alternative mortgages. We interact with our employees mostly through our website, email and videos. We communicate with our customers primarily by phone, mail and through mortgage and deposit brokers. Therefore, all the goals identified in the sections above will help Bridgewater Bank comply with the ACA. At this time, no additional barriers related to our products and services have been identified.

Transportation

Bridgewater Bank is not involved in the transportation business; therefore, this section does not apply to Bridgewater Bank.

Consultations

To connect with the disabled community and understand the barriers they face in daily life, Bridgewater Bank reached out to employees with disabilities to form a focus group.

The objective of the consultation was to create a confidential, transparent and inclusive process to provide feedback on our accessibility initiatives. The consultation group included people with physical disabilities, vision disabilities, hearing disabilities, mental health disabilities, cognitive disabilities and chronic health conditions. Disabled employees were asked to share their experience working at Bridgewater Bank. The consultation provided recommendations that directed the content of this Accessibility Plan on how best to support people with disabilities and achieve the highest level of accessibility.