



Accessibility Plan for Bridgewater Bank

2027-2030



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General

Bridgewater Bank's Accessibility Plan outlines the organization's commitment to meeting the requirements of the Accessible Canada Act (ACA), legislation designed to help achieve a barrier-free Canada by 2040. The ACA recognizes the right of all individuals, including persons with disabilities, to access services and opportunities free from discrimination. Through this plan, Bridgewater Bank describes the initiatives and measures it will take between 2027 and 2030 to identify, remove, and prevent accessibility barriers.

Bridgewater Bank's commitment to accessibility is further reinforced through a broader framework of policies and governance practices that support inclusion, respect, and employee well-being across the organization. In addition to the initiatives outlined in this and previous Accessibility Plans, the Bank maintains policies focused on Respect in the Workplace and Health & Safety, which help foster an environment where all individuals are treated with dignity, fairness, and consideration.

At the governance level, Bridgewater Bank's Board of Directors is guided by a Diversity, Equity, and Inclusion (DEI) policy that promotes diverse perspectives, equitable practices, and inclusive decision-making. Together, these policies strengthen the Bank's ongoing efforts to build and maintain an accessible, safe, and inclusive workplace and customer experience for everyone.

Executive Summary

Bridgewater Bank, a subsidiary of the Alberta Motor Association (AMA), is committed to fostering a respectful and equitable environment for all individuals, including persons with disabilities. Bridgewater Bank expects employees to interact with customers and colleagues in a fair and inclusive manner, without making assumptions based on appearance or behaviour. By encouraging open feedback and continuously improving accessibility practices, the organization aims to enhance inclusion while ensuring employees have access to the accommodations, resources, and training necessary to provide exceptional 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 directly 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 dedicated to ensuring effective and accessible communication for individuals with disabilities. Accessible versions of publicly available information can be provided upon request and within a reasonable timeframe. When accommodation is needed, the Bank will collaborate with the individual to identify the most suitable communication format or support option.

Feedback regarding this Accessibility Plan, as well as accessibility initiatives across the organization, is encouraged and welcomed, including feedback submitted anonymously. Input from customers, employees,

and the public plays an important role in helping Bridgewater Bank evaluate its progress and strengthen its accessibility efforts. To support these initiatives, the Bank has designated an Accessibility Officer and provides several channels for individuals to share comments or concerns.

To further advance accessibility objectives, Bridgewater Bank has also created a consultation group consisting of employees with disabilities from a variety of backgrounds and experiences. This group contributes valuable perspectives on workplace culture, physical environments, and accessibility practices throughout the organization.

For more information, contact our Accessibility Officer:

Name: Accessibility Officer, Director, Human Resources

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 for employee use only. Our services are delivered to customers by phone and through our deposit and mortgage broker network. We operate under a hybrid work model that combines in-office and remote work, providing flexibility for employees.

Our office building includes several accessibility features, such as:

- A ramp at the front and rear entrance
- Step-free access
- Automatic door openers on the main and sixth floors
- An accessible washroom designed to support individuals with mobility or physical limitations.
- Quiet, individual workspaces for employees who require a break from the distractions of an open-concept work environment
- A Wellness Room that provides a private space where individuals can rest, manage symptoms, or regulate sensory input, helping them remain comfortable, supported, and able to fully participate in the workplace.
- Emergency alert systems, such as sirens and strobe lights, are used to notify employees with disabilities of evacuation situations.

Bridgewater Bank underwent a renovation of our physical workspace in 2025. During this process, special care was taken to advance accessibility:

- Workstations are equipped with height-adjustable sit/stand desks capable of accommodating a seated working height between approximately 680 mm and 865 mm, with sufficient knee clearance to support wheelchair users.
- All workstations have two monitors to reduce cognitive fatigue and minimize strain on vision.
- Removal of file cabinets and other obstructing furniture within hallways to create wider, more accessible pathways.
- Removal of cubicle partitions to allow for natural light and better visibility.
- Introduced noise dampening cubicle separation between workspaces.
- Two accessible parking stalls that are located at the back of our building, near entrance ramps.
- Communal kitchen devices such as microwaves are placed at counter height.

For the purposes of this Accessibility Plan, the following future goals are identified:

- Annually, 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 2030, review and update all building signage to ensure it meets current accessibility standards, improving clarity, inclusivity, and ease of use for all employees and visitors.
- Annually, review access to equipment, ensuring shared assets such as printers and coffee machines are accessible for all.

Employment

Bridgewater Bank currently has approximately 140 employees and operates with a hybrid work model. Feedback from our consultation group indicates that periodically working from home can enhance productivity by allowing employees to work in environments that are tailored to their specific accessibility needs.

We are committed to fostering a culture where all employees are respected, and where diversity, equity, inclusion, and belonging are actively supported, as reinforced through our Code of Conduct. Our goal is to enable every employee to reach their full potential; while deepening our understanding of disabilities and the different ways they may be experienced in the workplace.

The following supports have been implemented:

- Procedures to address and support individual accommodation plans for employees and interview candidates with disabilities that are clear, efficient, and effective.
- Launched a mandatory onboarding e-learning course focused on Belonging and Unconscious Bias that strengthens our internal understanding of inclusion.
- All mandatory regulatory e-learning training has been updated to ensure equitable access for all employees. This includes considerations of screen reader compatibility, captioning, keyboard navigation, and compatibility with assistive technologies.
- All employees receive access to a variety of comprehensive health supports for themselves and eligible dependents, such as on-demand Telus Virtual Healthcare. This program supports accessibility by reducing barriers to timely medical and mental health services, particularly for individuals who may face challenges related to mobility or access to diverse care.
- Implementation of a four-day work week model that employees can apply to participate in. This model compacts the hours of a typical five-day work week into four, allowing for three days of rest. This optional work model enables accessibility for employees and caregivers who benefit from an alternative work/life balance.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2030, develop and launch a mandatory diversity and inclusion course, which includes a section on awareness of accessibility for customer-facing employees, including how to interact and communicate with people with various types of disabilities.
- By 2027, develop and launch mandatory digital technology training for all employees who develop and/or maintain technology systems to increase awareness and understanding of the requirement of accessibility features.
- By 2027, Bridgewater Bank will provide all people leaders with The Working Mind mental health training (content owned by the Mental Health Commission of Canada) to strengthen awareness, reduce stigma, and support the creation of a psychologically safe and inclusive workplace for all employees.

Customer Experience

Bridgewater Bank is grounded in the belief that everyone deserves to be treated with respect. We are committed to ensuring that people with disabilities have equitable access to our products and services free from discrimination and delivered to the same high standard as all customers.

The following supports have been implemented:

- Large print format option for all customer documents, upon request.
- Braille format option for all customer documents, upon request.
- Accessible digital format with audio for all customer documents, upon request.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2028, integrate RTT (real time text support) services for customers with hearing or speech impairments within our Call Center.

Information and Communication Technologies (ICT)

Bridgewater Bank shares information with employees through a variety of channels, including email, video, and its internal website. Customers most often connect with Bridgewater Bank by phone. The public website has been designed with accessibility in mind and aligns with Web Content Accessibility Guidelines (WCAG) wherever feasible. It incorporates features such as compatibility with screen readers and options for larger text to support ease of use. In addition, video content includes captions to better serve individuals with hearing impairments.

The following supports have been implemented:

- Our organization leverages Microsoft 365 applications, which support accessibility standards including WCAG 2.1.
- Upon request, all employees are provided with hardware and/or software that accommodates visual, auditory, motor, or cognitive disabilities. These technologies, such as screen readers, alternative keyboards, voice dictation software, and headsets, ensure barrier-free communication.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2028, develop a “best practices guide” for universal design by ensuring that internal and external digital communications meet accessible design principles.
- By 2028, review internal HR systems and policies to ensure they meet Clause 4 of the ICT Standard of being usable by people with disabilities. This will include confirming with our HRIS vendor, Workday, that their system meets accessibility standards, and all internal policies meet the universal design standards.
- By 2028, review internal policies, guidelines, and procedures to ensure they meet Clause 4 of the ICT Standard of being usable by people with disabilities. This includes but is not limited to ensuring the documents have keyboard navigation, alt text for images, sufficient colour contrast, proper headings, and are screen reader compatible.
- By 2028, review internal Intranet site to ensure it meets Clause 9 of the ICT Standard of being usable by people with disabilities. This includes but is not limited to ensuring the documents have keyboard navigation, alt text for images, sufficient colour contrast, proper headings, and are screen reader compatible.

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.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2028, review and update external marketing and communication materials to ensure they meet applicable accessibility standards, supporting clear, inclusive, and accessible communication for all audiences.

Procurement of Goods, Services and Facilities

In 2025, Bridgewater Bank employed our first Vendor Manager who oversees the procurement of goods and services. As this is a new role to the organization, upon employment dedicated time was spent with that individual to review the requirements of the Accessible Canada Act, and the commitment Bridgewater has made to positively contribute to a barrier-free Canada by 2040.

When purchasing goods and/or services, we are committed to consider accessibility 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 accommodation needs?

A strong partnership has been established between the Vendor Manager and the Human Resources department to ensure that Accessibility is a top consideration within all contracts.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2030, review the Bank's Third-Party Risk Management Policy and Standards to ensure expectations regarding accessibility are clearly articulated.
- By 2027, develop and launch mandatory training for all procurement employees who purchase technology systems to increase awareness and understanding of the requirement of accessibility features.

Design and Delivery of Programs and Services

Bridgewater Bank focuses on delivering competitive residential mortgage solutions and deposit products, offered directly to customers by phone as well as through a carefully selected broker network. Our core offerings include Guaranteed Investment Certificates (GICs), High-Interest Savings Accounts (HISAs), and alternative mortgage options.

Communication with employees is primarily carried out through digital channels such as internal websites, email, and video content. Customers are served mainly via telephone, traditional mail, and through mortgage and deposit brokers.

Based on this operating model, the objectives outlined in the preceding sections support the Bank's alignment with the Accessible Canada Act (ACA). At present, no further accessibility barriers have been identified in relation to our products or services. Bridgewater Bank will ensure to update and enhance programs and services based on feedback and through consultations with Persons with Disabilities to continue to align with industry best practices and future ACA regulations.

Transportation

Bridgewater Bank does not operate or provide transportation services.

While the Bank's business travel policy requires employees to select the most cost-effective transportation option that reasonably meets business needs, the Bank recognizes that accessibility considerations may require alternative arrangements. Employees with disabilities, including mobility-related needs, are supported in selecting the mode of transportation that best enables safe, dignified, and equitable participation in work-related travel. Where required as accommodation, employees may utilize transportation options that exceed standard cost expectations, including air travel, accessible vehicle rentals, or other appropriate travel arrangements, with managerial support and approval. The Bank is committed to ensuring that accessibility needs are prioritized and that employees are not disadvantaged in fulfilling their work responsibilities due to barriers related to transportation.

Consultations

Bridgewater Bank engaged employees with lived experience of disability to participate in an internal accessibility consultation group aimed at better understanding the barriers individuals may encounter in the workplace and in everyday activities. The purpose of the consultation was to foster an open, respectful, and inclusive forum where employees could confidentially share feedback and perspectives on the Bank's accessibility efforts and priorities.

Participants were invited to discuss their experiences working at Bridgewater Bank and identify opportunities to improve accessibility and inclusion across the organization. Feedback and recommendations gathered through this engagement helped inform the development of this Accessibility Plan and continue to guide the Bank's approach to creating a more accessible and barrier-free workplace for employees with disabilities.

Additionally, in 2025 Bridgewater Bank engaged through their parent organization, AMA, a partnership with CNIB to understand how we can further our accessibility efforts. Through consultation with CNIB, the following supports have been implemented:

- Movement of our accommodation statement on our careers website to be more prominently placed, for candidates to request support during the interview process.
- Updating how job postings are written to reduce bias and barriers. All metaphors and personality-based language were removed and replaced with clear, literal language.
- Utilization of accessibility practices within interviews such as allowing for pauses and processing time, using plain language and avoiding figurative phrasing, and ensuring interviews take place with minimal background noise.

For the purposes of this Accessibility Plan, the following future goals are identified:

- By 2027, partner with the Bank's Marketing department to incorporate a question into the existing satisfaction survey issued to Brokers regarding accessibility of our products, communications, and customer service channels. The data collected from this survey will inform us if our accessibility efforts are meeting the diverse needs of our customers and deepen feedback channels.