



VersaBank Accessibility Plan 2024 – 2027

GENERAL

Feedback, Contact Information and Alternative Formats

Feedback is a crucial part of VersaBank's (the "Bank") commitment to accessibility and we welcome open and anonymous feedback about our plan and overall accessibility at the Bank. We will utilize the guidance we receive from our employees, clients, business partners, and all our stakeholders to continuously evaluate and evolve our Accessibility Plan and take all reasonable steps to address barriers to accessibility at the Bank. All feedback will be received and reviewed by an inclusion-focused Human Resources ("HR") team member. As such, all accessibility-related feedback and inquiries can be submitted to:

VersaBank

140 Fullarton Street, Suite 2002
London, Ontario N6A 5P2
Email: accessibility@versabank.com
Contact: Senior HR Advisor
Toll Free: 1.866.979.1919
Outside North America: +1.519.645.1919
TTY: 711 for TTY to Voice calls

We also invite the public and all stakeholders to request alternative formats of this Plan and a description of our feedback process by contacting our Senior HR Advisor using the above contact information. We will, upon request, provide or arrange for the timely provision of accessible communication formats for documents and communication supports for persons with disabilities that consider each person's particular accessibility needs. We will work with the person with a disability to determine the appropriate method of communication or the appropriate accessible communication format for documents. The Bank is committed to ensure that any feedback received will be acknowledged within two (2) business days.

Company Overview

VersaBank is a Canadian Schedule I chartered (federally licensed) bank with a difference. We became the world's first fully digital financial institution when we adopted our highly efficient business-to-business model in 1993 using our proprietary state-of-the-art financial technology to profitably address underserved segments of the Canadian banking market. We obtain all our deposits and provide most of our loans and leases electronically, with innovative deposit and lending solutions for financial intermediaries that allow them to excel in their core businesses. Given this unique branchless bank platform, the Bank does not operate branches that are open to the public.

A Message from our President and CEO

We are proud to share our 2024 – 2027 Accessibility Plan and commitment to ensuring the Bank is inclusive, accessible, and free from barriers for our employees, clients, business partners, and all other stakeholders.

- David Taylor, President and CEO, VersaBank

Statement of Commitment to Accessibility

VersaBank is committed to fostering an inclusive and accessible working environment where everyone, regardless of ability can fully participate, contribute, and thrive. We recognize the importance of accessibility as a fundamental human right and an essential aspect of the Bank's organizational values.

We are committed to upholding the principles outlined in the Accessible Canada Act (the "Act") to actively remove barriers and create an inclusive and accessible environment for all our employees, contractors, visitors, and the public.

Our commitment to accessibility is reflected in our policies, practices, and initiatives across all aspects of our organization. We strive to:

1. **Raise Awareness** – We will ensure our employees receive training on accessibility standards, rights, and best practices to foster a culture of inclusion and understanding
2. **Remove Barriers** – We will identify and remove barriers that prevent persons with disabilities from fully participating in our programs, services, and activities
3. **Provide Accommodations** – We will ensure that reasonable accommodations are readily available to employees as required to facilitate equal access to opportunities and participation
4. **Engage & Consult Stakeholders** – We will actively engage and consult with individuals with disabilities, advocacy groups, experts, and other stakeholders to seek input, feedback, and collaboration in our efforts and commitment to enhance accessibility
5. **Continuously Improve** – We will regularly review, assess, and enhance our accessibility policies, practices, and initiatives to adapt to evolving needs, technologies, and best practices

Through our collective commitment and actions, we will work diligently to contribute to the creation of a barrier-free society where diversity is celebrated and everyone has equal access to opportunities to participate, contribute, and succeed.

Time Frame for the Implementation of Priorities

We have established the following time frames for the various priorities included in this Plan:

- Short-term: Less than 12 months
- Medium-term: One (1) to three (3) years
- Long-term: Three (3) years or longer

Definitions from the Act

The following definitions apply throughout this plan:

“Barrier” or **“Barrier to accessibility”** means 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” means 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.

CONSULTATIONS

To ensure the development of a comprehensive and relevant accessibility plan, we established an Accessibility Working Group with employees from various departments and each of the Bank’s office locations. This group conducted an employee accessibility survey to gather feedback on the current accessibility barriers and gaps within our organization, while also raising awareness about accessibility challenges and standards.

The working group engaged in external stakeholder consultations, seeking input from local community organizations such as CNIB Foundation, March of Dimes, and Goodwill Industries. These organizations provide direct support to individuals with disabilities and offer guidance for employers on matters related to employment, hiring, practices, alternative formats, communication, and available resources.

Throughout the creation of this plan, we actively solicited input from our employees and external stakeholders, and upon completion, we sought final review before final publication. The feedback received from all parties involved, including our employees, external stakeholders, and the working group was thoroughly reviewed and incorporated into the final version of our plan.

ADDRESSING AREAS OF PRIORITY IN THE ACCESSIBLE CANADA ACT

Employment

The Bank recognizes the importance of integrating principles of inclusion and accessibility across the entire employee lifecycle. It is our priority to foster an environment where all employees, visitors, and stakeholders feel valued and can fully participate and contribute to their daily work activities.

The Bank is committed to providing accommodations for employees with disabilities throughout their employment journey. In line with this commitment, we will ensure that accessibility is ingrained in our policies, processes, and practices across various aspects, including but not limited to recruitment, employee onboarding, professional development, business travel, leaves of absence, and return to work procedures. Through these actions, we aim to foster an inclusive and accessible workplace for all.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of employment at the Bank.

Priorities	Actions	Timeline
Review our hiring process to identify barriers and broaden the pool of candidates	Benchmark current recruitment selection and onboarding practices against leading accessibility best practices	Short-term
	Document and ensure accessibility guidelines and good practices are included in recruitment practices	Short-term
	Develop accessibility-focused training program specifically for HR and hiring managers to ensure awareness and the use of best practices during the recruitment and onboarding process	Medium-term
	Identify and document the various accommodation tools available and confirm their compatibility with the Bank's ecosystem	Medium-term
Enhance knowledge and awareness of accessibility across the Bank to remove obstacles	Consult with disabilities organizations to develop and launch an accessibility awareness training program for employees	Medium-term
	Implement annual and ongoing training to ensure employees are abreast of current and evolving accessibility mandates	Medium-term
Ensure our workplace policies and procedures identify barriers and support accessibility for all employees	Ensure our accessibility policy and practices reflect best practices, inclusive language, and employee feedback	Short-term
	Implement channels for ongoing employee feedback	Short-term

Built environment

The Bank is dedicated to providing barrier-free access to our facilities for employees and visitors with disabilities by adapting spaces as needed to ensure an accommodating and inclusive environment for all.

Looking ahead, the Bank will also uphold evolving accessibility requirements when redesigning existing spaces or developing new facilities.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of the built environment at the Bank.

Priorities	Actions	Timeline
Align accessibility standards across all Bank offices to ensure continuity of experience for all who access our buildings	Conduct a built environment audit at each location to identify and prioritize accessibility gaps	Medium-term
	Implement a national framework establishing a set of design criteria that standardizes universal access at all locations	Medium-term
	Closely monitor evolving best practices shared by accessibility-focused organizations	Ongoing
Ensure our existing corporate buildings are accessible and adapted to persons with disabilities, both internally and externally	Work with property managers, where applicable, to implement enhancements within existing infrastructure	Medium-term
	Develop a plan to address accessibility gaps and upgrade facilities	Medium- to long-term
Newly developed and redesigned buildings incorporate universal designs to ensure they are usable by all people, to the greatest extent possible, without the need for adaptation or specialized design	Build for the future – consult with third-party experts to provide guidance in terms of best practice beyond current building code requirements	Ongoing

Information and communication technologies

The Bank is committed to providing inclusive and accessible information and communication technologies (ICT) to our employees and stakeholders. We use a variety of tools and resources in the form of hardware, software, and cloud-based solutions to facilitate the storage, creation, and/or sharing of information. These technologies include, but are not limited to:

- our website
- web applications such as Outlook
- documents (PDFs, MS Word and Excel files, presentations like PowerPoint)
- employee mobile phones and laptops
- Microsoft Teams virtual meeting and communication platform

Our website and digital platforms comply with WCAG 2.0 accessibility standards, and we continuously monitor evolving best practices and standards to make our content accessible to a wider range of people with disabilities.

Our priority is to ensure that all employees and stakeholders can use ICT to engage in their work efficiently and productively while also having full access to participate in training, conferences, town halls, and other Bank-related activities.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of ICT at the Bank.

Priorities	Actions	Timeline
Provide IT solutions that are accessible to persons with disabilities – internally and externally	Review accessibility of existing websites, applications and platforms used across the Bank, build protocol for regular audits	Short-term
	Ensure any digital platforms we develop are compliant with standards and accessible to everyone	Ongoing
	Create a standard accessibility requirement list for the search for IT solutions	Ongoing
Ensure all employees can access and interact with communications and information across the Bank's tools and platforms	Make employees aware of the accessibility tools and features we already have available	Short-term
Ensure all employees with the need for accessible technology accommodation are provided with resources as needed	Prepare for assisted device requirements by identifying existing in-house technologies, as well as those we would need to acquire and implement	Medium-term
	Develop a procedure to support implementation and use of assistive technologies	Medium-term

Communications, other than ICT

The Bank communicates with employees, clients, and external stakeholders through a wide variety of channels, including email, telephone, chat platforms, in-person and virtual meetings, web posts, etc. Recognizing that people give and receive information in different ways, we aim to communicate with all stakeholders in a manner and format that is accessible to them.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of communication, other than ICT at the Bank.

Priorities	Actions	Timeline
Ensure all external and internal communications are accessible	Review information currently available to assess for accessibility	Short-term
	Stay abreast of new communication tools that help provide accessible information to employees and external stakeholders	Ongoing
Ensure employees receive and have access to information in a way that facilitates their work	Develop best practices to support creation of accessible and inclusive communications	Short-term
	Create a barrier-free repository of best practices, guides and accessible templates	Medium-term
	Develop and implement an employee training program, with a focus on awareness of best practices and available tools and templates	Medium-term

Procurement of goods, services, and facilities

The Accessible Canada Act requires the Bank to consider accessibility for the provision of goods, services, and facilities, where appropriate, to make our purchases usable by the broadest set of users. This means including accessibility criteria along with other key procurement measures, such as the quality and cost of the goods or services, when purchasing goods and services.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of procurement of goods, services, and facilities at the Bank.

Priorities	Actions	Timeline
Ensure accessibility is considered in the Bank's internal procurement process	Bring attention to general procurement guidelines within accessibility policy where applicable	Short-term
	Stay abreast of procurement best practices through outreach and collaboration with procurement-related associations and accessibility experts	Ongoing

Create awareness related to accessibility criteria when determining providers of goods, services and facilities	Provide employee training on accessible procurement practices	Medium-term
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Design and delivery of programs and services

The Bank wants our products and services to be accessible to everyone, so we have made efforts to ensure that both internal and external stakeholders are considered in their design and delivery – from a focus on client experience and satisfaction to enabling our teams to deliver with accessibility in mind.

The following priorities and actions have been identified as critical to overcome accessibility barriers within the context of the design and delivery of programs and services at the Bank.

Priorities	Actions	Timeline
Strengthen our knowledge of the barriers encountered by persons with disabilities to adapt our programs and services	Create a process to document, assess and action the feedback we receive from clients and other external stakeholders with disabilities	Short-term
Ensure the Bank's programs and services are barrier-free and provide a consistent experience to all users	Provide multiple ways for external stakeholders to submit feedback and request accommodations	Short-term
	Ensure external stakeholders can access publicly available information on our website	Short-term
	Develop training programs for client-facing teams to enhance interactions with persons with disabilities	Medium-term
	Review and update current programs and services based on feedback from persons with disabilities	Ongoing

Transportation

Given that the Bank does not provide transportation services as defined under the Accessible Canada Act, these standards fall outside the scope of this plan. However, to promote accessibility the Bank provides accommodations to employees and external stakeholders travelling for Bank business and training. We are also committed to regularly reviewing our policies and communications related to travel and transportation to ensure they are barrier-free.

PLAN UPDATES

In accordance with the Accessible Canada Act and Accessible Canada Regulations, the Bank will update and publish our Accessibility Plan every three years. In the interim years, we will prepare and publish progress reports that highlight the actions we have taken to implement our plan. Our progress reports will also include information on any feedback we receive and how we considered the feedback. The Bank's next progress report will be published June 1, 2025.