

alterna bank

**Accessibility Plan 2026 – 2029**

June 1, 2026

Alterna Bank

**Contents**

Accessibility Plan 2026 – 2029 ..... 1

    Contents ..... 2

    General ..... 4

        Our commitment to accessibility ..... 4

        About Alterna Bank ..... 5

        Feedback ..... 5

    Consultations ..... 7

        Employee Consultations ..... 8

        Canadians with Disabilities ..... 9

    Alterna’s Accessibility Goals and Actions ..... 11

        Employment ..... 11

        The built environment ..... 16

        Information and communication technologies (ICT) ..... 19

        Communications, other than information and communication technologies ..... 22

        The design and delivery of programs and services ..... 25

        Transportation ..... 27

        The procurement of goods, services and facilities ..... 29

Conclusion ..... 31

Appendix..... 31

Definitions ..... 31

# General

This 2026 – 2029 Accessibility Plan outlines how Alterna Bank plans to improve its accessibility in the next three years. It summarizes what barriers we identified across different parts of our organization through internal review, along with internal and external consultation. It also outlines specific actions we plan to take to remove those barriers and prevent the creation of new ones going forward.

## Our commitment to accessibility

Alterna Bank is committed to ensuring that our policies, practices, and procedures meet the needs of people with disabilities. We want to remove barriers and prevent the creation of new barriers for all people with disabilities, especially our clients and our workforce. We are improving our accessibility through compliance with the *Accessibility for Ontarians with Disabilities Act, 2005* (AODA) and the *Accessible Canada Act* (ACA). We are committed to listening to the voices of people with disabilities and involving them in our work on improving accessibility at Alterna Bank.

## About Alterna Bank

Alterna Bank is a digital bank that operates across Canada. While most clients access Alterna Bank's banking products and services through our website and/or mobile application, all clients have access to our physical automated teller machines (ATMs). Select services are also available at our agency branches.

Alterna Bank is owned and operated by Alterna Savings and Credit Union Limited (Alterna Savings), a provincially regulated financial institution. While Alterna Bank has no dedicated employees, Alterna Savings employees complete work for Alterna Bank as needed. Alterna Savings has also published a 2024 to 2028 Multi-Year Accessibility Plan under the requirements of the AODA.

You can learn more about Alterna Bank at our website: [Alterna Bank - Personal](#)

## Feedback

Alterna Bank welcomes feedback from our employees, clients, and members of the public on our Accessibility Plan or any other accessibility related matters.

Feedback can be given anonymously. We will acknowledge your feedback within two business days unless you have submitted your feedback anonymously.

This Accessibility Plan is also available in alternative formats, including Braille and audio.

If you would like to share your feedback with us or request this Accessibility Plan or a description of our feedback process in an alternative format, you can contact the Manager, Concern Resolution in the following ways:

- **Email:** [resolution.centre@alterna.ca](mailto:resolution.centre@alterna.ca)
- **Phone:** 1-866-560-0120

Hours of operation:

Monday to Friday: 8:00 am to 8:00 pm ET

Saturday and Sunday: 9:30 am to 4:00 pm ET

- **Mail:**  
Contact Centre  
319 McRae Avenue, 2<sup>nd</sup> Floor  
Ottawa, ON K1Z 0B9
- **Online feedback form:** [Alterna Bank - Email Us](#)

A large print version of Alterna Bank's Accessibility Plan 2026-2029 is available here.

# Consultations

We partnered with an independent accessibility consulting firm, Left Turn Right Turn (LTRT), to review our existing documents, consult with Alterna Savings' staff and Canadians with disabilities, and help us prepare this Accessibility Plan. LTRT is a boutique accessibility consulting agency with clients across Canada and the United States. Their team is experienced in accessibility planning, and their mission aims to improve communities by providing innovative and collaborative solutions in accessibility, fostering inclusivity and sustainability.

Throughout April and May 2026, LTRT consultants completed a review of our existing policies and procedures to identify potential accessibility related barriers our staff and clients may face, as well as make recommendations to address these barriers moving forward. They conducted interviews with Alterna Savings' employees with disabilities as part of preparing this Accessibility Plan. LTRT consultants reached out to all Alterna Savings employees to invite them to a confidential, one-on-one consultation regarding their personal experiences. Employees provided their feedback anonymously, and that feedback was used in the creation of this Plan.

LTRT also consulted with a panel of Canadians with disabilities. These individuals reviewed Alterna Bank's online banking applications and website and assessed the accessibility of our digital channels. This group of Canadians are not current Alterna Bank clients, but they represent people who could be our clients.

Each group's insights helped us identify areas where we are succeeding and areas where we still have room to grow in addressing accessibility concerns. We value the time all participants took to share their thoughts and perspectives.

## Employee Consultations

Alterna contacted all Alterna Savings employees to invite them to participate in one-on-one interviews with LTRT. Employees were ensured their participation and feedback was anonymous. Before the interview, all questions were shared ahead of time, and employees were asked if they required accommodations to assist in their participation. The interviews took place virtually over April and May 2026. Employees were asked a series of questions, ranging from rating their experiences as an employee with a disability to asking for suggestions for Alterna to employ in future consultations with employees with disabilities.

We heard from a number of employees representing experiences with neurodivergence, a physical disability, and a non-apparent disability. While employees who engaged in the interview process had differing experiences and perspectives about the accessibility of employment at Alterna Savings, those that engaged with the formal accommodations process had an overall positive experience, with some noting areas for improvement in the process.

## Canadians with Disabilities

LTRT also consulted with a panel of 10 people with disabilities from across Canada who bring diverse lived experiences and perspectives on accessibility. Types of disabilities represented by the participants include: acquired neurological and cognitive disabilities, communication disabilities/speech impairments, mental health conditions, neurodivergence, including autism and ADHD, hearing loss, sensory sensitivities, deaf-blindness, blindness, low vision, chronic health conditions, mobility device users (including people who use a walking stick, braces, and power and manual wheelchairs), people of shorter stature, and learning disabilities.

The group was asked to participate in several different activities including logging into a test Alterna Bank account, reviewing Alterna Bank's public website and social media accounts, and contacting Alterna Bank's contact centre to ask specific questions. Group members were asked to reflect on a series of specific questions as they completed each activity.

Overall, the feedback from Canadians with disabilities was positive, with some specific barriers identified.

# Alterna's Accessibility Goals and Actions

We are committed to making Alterna Bank more accessible for our clients and staff who do work on behalf of Alterna Bank. For each of the seven priority areas outlined in the ACA, we have outlined our accessibility goals and summarized the efforts we have made in making our products, services, and spaces more accessible, the barriers we have identified, and the actions we plan to take in the future.

## Employment

In all our endeavours we aim to ensure our workplace is a safe and accessible place for all. The goals, past and ongoing actions, barriers, and future plans outlined in this priority area concern the employment of Alterna Savings staff that complete work on behalf of Alterna Bank from time to time.

Alterna is proud of its corporate culture, embodying our core values: integrity, collaboration, accountability, respect and excellence (I-CARE). We strive to create an environment where everyone works together towards a common goal: we are committed to delivering good, caring and transparent financial services as a supportive partner and advisor. Together, we help

our members, customers and employees set and reach their goals, while putting our profits towards member services and helping our local communities. We always endeavour to provide an accessible experience throughout our employees' journey with us.

## **Goal**

- To make employment at Alterna accessible and remove common workplace barriers.

## **Past and Ongoing Actions**

- Reviewed and continue to review all completed employee accommodation requests and supporting documentation and approved nearly all requests received in 2024 and 2025.
- Continue to review internal policies and ensure we are conscious of removing barriers and creating more accessible practices and policies.
- Improved our benefits and wellness offerings to provide greater access to those with disabilities through introduction of telehealth providers in our benefit coverage.
- Developed mandatory staff training concerning accessibility legislation and accessible customer service.

All new employees are required to complete the training when they join Alterna, and all employees are required to retake the training when major updates occur. All training is designed with closed captioning within videos and appropriate colour contrast on graphics.

- Continue to offer and update all templates and job aids digitally available to follow accessibility guidelines for digital media.

## **Barriers**

While Alterna strives to make the workplace accessible for all, we have identified specific areas where we will continue to work towards our accessibility goals, including:

- Variability in how the accommodation process is initiated, as well as where to access information across the employee lifecycle, has been identified as a barrier, that potentially impacts timeliness and the overall employee experience.
- Feedback was provided that some interactions with leaders have been identified as an accessibility barrier, as not all employees—particularly those with non-apparent disabilities—consistently felt included and supported.

- Transparency in job advancement opportunities and the performance evaluation processes was not always as robust as possible.
- Training could be delivered in a more formal manner that accounts for accessibility concerns and different styles of learning.
- Internal company communication to employees could provide more mechanisms for feedback and/or opportunities to ask follow-up questions.

## **Future Actions**

- By June 2027, create a plan to make information related to expected timelines for the formal accommodation processes more readily available to employees.
- By June 2027, add information in internal corporate communications regarding mechanisms through which employees can ask follow-up questions on accessibility and accommodation processes.
- Deliver accessibility and disability inclusion training to all current Alterna Savings employees by the end of 2027.
- Research potential strategies for raising awareness about the formal accommodations process for all by June 2028.

- Deliver accessibility and disability training specifically for managers and leadership by June 2028.
- Review how resources related to assisting employees and managers with performance management are distributed internally by June 2028.
- Review available training resources, identify any gaps and develop a plan to address those gaps by June 2028.

## The built environment

As noted earlier, Alterna Bank is a digital bank, with most of our clients accessing our banking products and services through our website or our mobile application. Select services may be accessed at specific Alterna Savings branches, referred to as agency branches, while all clients have access to our ATMs.

Most Alterna Savings employees that complete work on behalf of Alterna Bank have hybrid work arrangements, working both remotely and in our corporate office locations or at our agency branches. Our offices and branches are either leased or owned, which dictates our ability to make structural changes to the spaces.

All Alterna locations are inside buildings that are compliant with the Ontario Building Code and the *Accessibility for Ontarians with Disabilities Act (AODA)*. This means that the locations met the standards for accessibility at the time the building was built or renovated. Over time, as the minimum accessibility requirements have increased, older buildings may be considered less accessible than more recently constructed spaces. Alterna acknowledges that the legislative requirements should be considered a baseline and not the leading accessibility practice.

## **Goal**

- To make our spaces accessible for clients and employees

## **Past and Ongoing Actions**

- Installing accessible teller wickets where wheelchair users can comfortably fit their wheelchairs.
- When building a new location, we install tactile indicators on surfaces to support blind and low-vision individuals.
- Where a space may have inaccessible areas beyond our control, we ensure that no required services or amenities are located in those inaccessible areas.
- When employees or clients identify barriers to us, we initiate our internal process to investigate and address each identified barrier wherever possible.

## **Barriers**

- Although a building may be compliant with the AODA, there can still be barriers to accessibility, although no specific barriers were identified.

## **Future Actions**

- Continue to include accessibility features and requirements in the procurement of new facilities (both owned and leased) throughout June 2029 and beyond.
- Continue to complete our current investigation process when barriers are identified to address the issue throughout June 2029 and beyond. In leased spaces, this may involve consultation with building management and/or landlords as needed.
- Draft a plan to assess our locations, including corporate offices and agency branches, and identify potential opportunities for improving accessibility by June 2029.

## Information and communication technologies (ICT)

As noted, most of our clients access our products and services through our online banking website or our mobile application.

While we strive to make our digital offerings barrier-free, we acknowledge that we have continued room for improvement and are committed to assessing and constantly updating our ICT.

### Goal

- Make our online banking website and mobile application accessible for all.

### Past and Ongoing Actions

- Ensure our public website and website content is digitally accessible and compliant with the AODA, which includes meeting version 2.0 Level AA of the Web Content Accessibility Guidelines (WCAG).
- Continue to work with a third-party vendor (currently partnering with UsableNet), to complete digital audits of our most frequently visited webpages and online banking applications.
- Continue to resolve the majority of barriers identified in digital audits.

- Complete website testing in accordance with version 2.2 Level AA of the WCAG.

## **Barriers**

- External auditing and testing, specifically for accessibility of our mobile banking application, is not currently completed, resulting in potential barriers remaining unknown.
- In assessing Alterna Bank's public website and online banking platform some links did not open the expected document, unintuitive transactions steps were found, and cookie pop-ups occurred that were deemed inaccessible.
- The map function for finding ATMs or agency branches available on our website could be more intuitive and/or accessible.

## **Future Actions**

- Launch an updated mobile application in 2027 and test the accessibility of the new application by the end of 2028.
- Continue to conduct annual testing of frequently accessed webpages.
- Remediate specific issues identified during consultation, including fixing document links and unintuitive transaction

steps, and addressing cookie pop-ups deemed inaccessible by June 2027.

- Explore alternative options for providing information currently available through our map function by June 2028.

## Communications, other than information and communication technologies

Alterna Bank primarily communicates with our employees and our clients, as well as with members of the general public, through emails or mail, our public website and social media accounts. As a bank, it is important that the financial information we share with clients and potential clients is always clear and accurate.

### **Goal**

- To ensure that our communications with clients, employees, and the general public are clear and accurate.

### **Past and Ongoing Actions**

- Maintain internal policies that mandate the use of clear language in our communications and emphasize the importance of using language that is both easy to understand and not misleading to consumers or employees.
- We have acknowledged that Portable Document Format (PDF) documents can pose accessibility barriers for some individuals, and have opted to avoid publishing PDF documents whenever possible and post information directly on our accessible website.

- When publishing PDF documents, we have accessibility experts review and remediate documents to ensure accessibility wherever possible.
- Remove outdated language regarding accessibility and disabilities from our website.

## **Barriers**

- Internal policies which promote and mandate clear and precise language in communications while also acknowledging that some information and terminology used in reference to Alterna Bank can be highly technical and difficult for some to understand are not consistently referenced within every department.
- Some internal policies included inaccessible features such as headings in capital letters which can be difficult to read.
- Social media posts included some inaccessible features.
- Identified a lack in representation of people with visible disabilities in communications on our website and social media posts.

## **Future Actions**

- Continue to review the language used on our website concerning disabilities and accessibility and remove all outdated language by the end of 2026.
- As internal documents and policies come due for scheduled reviews and updates, address and amend inaccessible formatting and language through June 2029.
- Develop accessible document templates and/or guidelines for making documents accessible by June 2027.
- Develop guidance related to accessible social media posts and use it for all future social media posts by June 2027.
- Review our process for developing and/or selecting images to include in marketing materials and consider how to include more people with visible disabilities by June 2028.

## The design and delivery of programs and services

As a bank, we design and deliver financial products and services for our clients. While most of our clients use our services through our digital platforms, some select services are available at our agency branches and all clients can use our physical ATMs. We also provide customer service through online chat and over the phone, seven days a week.

### **Goal**

- Design and deliver our products and services in a manner that is accessible to all, including individuals with disabilities.

### **Past and Ongoing Actions**

- Alterna Bank is compliant with the federal government's commitment on low-cost and no-cost accounts, which allows some seniors and people with disabilities to open a bank account with no monthly fees.
- Our website features a specific support page for seniors, which includes information about accessible customer service.
- In compliance with the AODA, all Alterna Savings employees, including those who complete work on behalf of Alterna Bank, receive accessible customer service training.

## **Barriers**

The main barrier we identified is that people with disabilities, have historically not been specifically considered in the design of services.

## **Future Actions**

- Currently, Alterna Savings in collaboration with the Business Development Bank of Canada (BDC) offers a Loan Program that supports people with disabilities. Determine by June 2028 whether this offering can be expanded and extended to Alterna Bank clients in the future.

## Transportation

Alterna Bank does not operate any transportation services directly. However, some of our clients travel to our ATMs and agency branches, and employees completing work on behalf of Alterna Bank commute to corporate offices multiple times per week.

### **Goal**

- To make our physical locations available through public transport or main roadways wherever possible.

### **Past and Ongoing Actions**

- Intentionally selected branch and corporate office locations that are centrally located and/or offer connections through public transportation wherever possible.
- Ensure that our physical locations are AODA compliant, which includes adhering to AODA standards related to accessible parking spots.
- Enact internal remote and hybrid work policies that allow employees to work remotely, where that aligns with their recognized job description, associated responsibilities and/or appropriate accommodations.

- Approve formal accommodation requests to work from home wherever appropriate.

## **Barriers**

- Our internal travel policy for employees is overdue for review and update and does not explicitly include considerations for employees with disabilities.
- No information is available online about the accessibility of our physical locations or ATMs.

## **Future Actions**

- Update our current internal travel policy and include specific considerations for employees with disabilities, by the end of 2026.
- Document the accessibility of our corporate office and agency branch locations and make that information available upon request by June 2027.

## The procurement of goods, services and facilities

Many goods, services, and facilities that support Alterna Bank's operations are also used by Alterna Savings. For most shared resources, Alterna Savings is procuring, or buying, these resources and contracting with third-party vendors.

### **Goal**

- To consider the accessibility features of every good, service, or facility procured on behalf of Alterna Bank and choose the most accessible option wherever possible.

### **Past and Ongoing Actions**

- When procuring new software, consider the accessibility features of the technology and opt for the most accessibility option wherever possible.
- When canvassing new facilities for lease or purchase, consider the accessibility of the space and accessibility requirements throughout the process.

## **Barriers**

- Current procurement processes did not present any specific accessibility barriers, but we will continue to take actions to review, identify and remove any barriers going forward acknowledging that barriers may still exist.

## **Future Actions**

- Continue to include accessibility requirements in our procurement processes. This includes in the built environment and ICT.
- Review the Accessible Standards Canada's technical guides on procurement of accessible goods and services, identify any gaps in our current procurement process, and make a plan to address them by June 2029.

# Conclusion

This plan represents our continued commitment to improving accessibility at Alterna Bank for our clients and our staff. We are open to hearing directly from people with disabilities about how we can improve and remove accessibility barriers. We will continue to report on our progress towards our goals in the next two years and post an updated plan in June 2029.

# Appendix

## Definitions

The following definitions apply throughout this accessibility plan:

**Accessibility:** The design of products, devices, services, environments, technologies, policies and rules in a way that allows all people, including people with a variety of disabilities, to access them.

**Barrier:** Anything that might hinder people with disabilities' full and equal participation. Barriers can be architectural, technological, attitudinal, based on information or communications, or can be the result of a policy or procedure.

**Digital Bank:** A financial institution that is mostly available online through a website or a mobile application. Clients do not need to go to a physical location to use the services or make transactions.

**Disability:** Any impairment, or difference in physical, mental, intellectual, cognitive, learning, or communication ability. Disabilities can be permanent, temporary, or can change over time.