

# Credit Union Deposit Guarantee Corporation

Protecting Credit Union Member  
Deposits for Over 30 Years



## Accessibility Plan

Available in alternate format. Please contact us at:

- Local: 709-279-0170
- Toll Free Number: 1-877-279-0170
- Email: [cudgcnl@gov.nl.ca](mailto:cudgcnl@gov.nl.ca)

# Table of Contents

Welcome Message / Introduction .....	4
Advancements to Date .....	4
Accessibility Goals.....	4
Promoting Accessibility Awareness .....	5
Glossary of Terms .....	5
Statement of Commitment.....	7
Focus Areas .....	8
Actions / Outcomes .....	8
Conclusion .....	10

## Welcome Message / Introduction

---

The Credit Union Deposit Guarantee Corporation (the Corporation) is a provincial Crown corporation reporting to the Minister of Digital Government and Service NL.

The mandate of the Corporation is to protect the qualifying investments of credit union members. The Corporation facilitates the financial stability of the provincially regulated credit union system by monitoring credit unions to ensure they comply with legislation and exercise sound business practices.

The Corporation has six employees: two located in St. John's in the West Block of the Confederation Building complex and four located in Marystown in leased office space. All employees responsible for the administration of the Corporation are employees of core government.

Corporation employees follow the administrative policies and procedures of the provincial government. Administrative services, such as human resources, information technology, etc. are directly provided by applicable government departments or agencies on behalf of the Corporation. In many instances the Corporation would be guided by the Accessibility Plan of government.

The Corporation has minimal interactions with members of the general public in the normal course of operations.

### Advancements to Date

- The Disability Policy Office of the government provided a presentation to the Corporation's board and staff about accessibility and the key aspects of an accessibility plan.
- Consultations were held with key stakeholders: provincially regulated credit unions, Corporation board and staff.
- No specific accessibility issues that specifically related to the Corporation, its employees or its board, have been identified.
- The Corporation has started to revise internal documentation and external correspondence to improve the accessibility of those documents.

### Accessibility Goals

- To promptly identify and address any identified or potential accessibility barriers. Where relevant the Corporation will address identified issues in conjunction with the relevant government department/agency or the landlord.

## **Promoting Accessibility Awareness**

- Corporation employees are all core government employees who receive communications, have access to accessibility training and other resources provided to core government employees.
- Offering flexible work arrangements to accommodate the needs of individuals with disabilities.
- Encouraging feedback from employees and other stakeholders to improve accessibility.

## **Glossary of Terms**

### Accessibility

As defined in the Government of Canada's Guide on Equity, Diversity and Inclusion Terminology, accessibility is the quality of an environment that enables a person to access it with ease.

### Accessibility Plan

As defined in the Accessibility Act, an accessibility plan is a plan to address the prevention, identification, and removal of barriers in the policies, programs, practices, and services of a public body.

### Accommodation

The Government of Canada's Guide on Equity, Diversity and Inclusion Terminology defines accommodation as a measure taken by management based on the personal circumstances of an employee that is designed to enable them to carry out their duties and fully participate in work-related activities.

Examples include acquiring or modifying equipment, software or devices, modifying work schedules, or providing assistance through support services.

In the context of providing services to the public, an accommodation is any technical aid or device, personal support, disability-related support or other accommodation a person may require to fully participate in meetings, events, and information sessions.

Examples include accessible meeting rooms, accessible formats for documents, American Sign Language interpreters, live captioning, and decision-making supporters.

## Barrier

A barrier means anything that prevents a person with a disability from fully participating in society. Barriers can be physical, architectural, information or communication related, attitudinal, technological, or established by or perpetuated by an act, regulation, policy, or practice.

### Physical/Architectural Barriers

Physical and architectural barriers happen when features of buildings or spaces limit people's access.

Examples: Stairs without ramps or elevators; low lighting or weak color contrast; lack of accessible parking or washrooms.

### Information and Communication Barriers

Information or communication barriers exist because not all people read or understand in the same way. When information is not communicated in a way that all persons can access or understand it, it presents a barrier.

Examples: Public meetings or events without American Sign Language interpretation; PDF documents made from images instead of text; websites that do not comply with current Web Content Accessibility Guidelines.

### Attitudinal Barriers

Attitudinal barriers happen when people do not understand how disabilities affect people's lives. These misunderstandings can lead to false assumptions about what persons with disabilities can do, want, or need. Attitudinal barriers come from an unconscious bias. Attitudinal barriers happen because of stereotypes, lack of awareness and discrimination.

Examples: Someone may not assign a laptop to a new employee who is blind because they assume the person cannot use a computer. Someone may speak very slowly and loudly to someone with a speech disability because they assume the person cannot understand them. Someone may assume that employment accommodations for persons with disabilities involve significant costs, resources, and time, even though this is not necessarily the case.

## Technology Barriers

Technology barriers happen when technology is not accessible to persons with disabilities.

Examples: Website functions that only work when users click with a mouse, which presents a barrier for people who control their computers using speech or keyboard commands instead. Training modules that are not compatible with screen reader software.

## Legal Barriers

A barrier established by or perpetuated by an act, regulation, policy or practice. This may be a legal barrier within legislation, or within departmental policies and procedures.

Example: In order to access certain services, persons may be required to provide substantial medical documentation and/or assessment, complete a form that is not available in accessible format, or complete a phone assessment or interview.

## Disability

As defined in the Accessibility Act, disability includes a physical, mental, intellectual, cognitive, learning, communication or sensory impairment, or a functional limitation that is permanent, temporary, or episodic in nature that, in interaction with a barrier, prevents a person from fully participating in society.

## Inclusion

As defined in the Government of Canada's Guide on Equity, Diversity and Inclusion Terminology, inclusion is the practice of using proactive measures to create an environment where people feel welcome, respected, and valued, and to foster a sense of belonging and engagement. This practice involves changing the environment by removing barriers so that each person has equal access to opportunities and resources and can achieve their full potential.

## **Statement of Commitment**

---

The Corporation is committed to improving accessibility by preventing, identifying, and removing barriers that prevent persons with disabilities from equitable access to services and opportunities.

Under the Accessibility Act, the Corporation is required to develop an accessibility plan and make it public and update it every three years thereafter.

The goals outlined in this plan promote and foster inclusion. This Accessibility Plan is a dynamic process and a living document that will continue to evolve as the Government of Newfoundland and Labrador progresses toward full inclusion and accessibility.

## **Focus Areas**

---

- Information and Communication – the information provided to the senior officials of provincially regulated credit unions will be provided in accessible formats where required.
- Employment – the Corporation in conjunction with the relevant department (e.g. Department of Transportation and Infrastructure, Office of the Chief Information Officer, Public Service Commission, etc.) and if applicable the landlord will seek to promptly address any identified barriers.

## **Actions / Outcomes**

---

- Services and Communication – ensure that the senior management of provincially regulated credit unions receive and understand information provided by the Corporation.
- Accommodations for staff and board members - ensure a secure, healthy workspace (including meeting spaces) for staff and board members of all abilities.
- Education and Training - Increase accessibility/disability training opportunities for Corporation staff and board members.

### Services and Communication

- Prepare reports and communications that adhere to accessibility standards.
- If required, issue correspondence that is available in alternate format.
- Use plain and inclusive language to the extent possible.
- Setting up multiple methods of communication and information transfer.

## Accommodations

- The Corporation will endeavor to provide flexible work schedules for people of all abilities.
- The Corporation will create workspaces suited to needs of people such as adjustable desks, chairs and workstations to remove any inconveniences, as required.
- Where possible, the Corporation will strive to use accessible spaces for meetings or make such gatherings available through a hybrid in-person/online model.

## Increase Accessibility/Disability Training Opportunities

- The Corporation will work to provide employees with accessibility awareness training to increase awareness and understanding of accessibility, challenge unconscious bias, and educate on how to identify, prevent, and remove barriers to accessibility for persons with disabilities.
- The Corporation will work to provide mental health training opportunities for staff.

## **Actions / Outcomes**

### **Responsibilities**

- Providing education and training to staff on accessibility best practices.
- Adhere to the Corporation's Accessibility Plan and where applicable the Accessibility Plan of core government.
- Working with relevant government departments and agencies to address identified accessibility concerns.

### **Timeline**

- The Corporation will design a work schedule that aligns with compliance deadlines.

### **Questions and Complaints**

- The Corporation will ensure questions and complaints received regarding accessibility are addressed in a timely manner.
- The Corporation welcomes feedback from individuals with disabilities or their advocates.

- The Corporation will work with applicable government departments to address matters that are directly administered by a government department on behalf of the Corporation.

### **Monitoring and Evaluating**

The Accessibility Plan will be monitored and evaluated on an ongoing basis. Any barriers identified to achieving accessibility goals will be addressed during the reviews. In addition, the plan will be updated as required, such as when a new standard and subsequent regulations are developed.

The Corporation will:

- Monitor compliance with accessibility laws and regulations.
- Implement mechanisms for reporting and addressing accessibility concerns or issues in a timely manner.
- Engage in continuous improvement efforts to enhance accessibility and ensure a welcoming environment for all individuals.
- Solicit feedback from employees, and other stakeholders to gauge the impacts of accessibility efforts.

## **Conclusion**

---

The Corporation will work to operationalize this plan to create impactful change and progress by identifying, preventing, and removing barriers to accessibility.

The Corporation is committed to collaborating with stakeholders, such as persons with disabilities, and organizations of and for persons with disabilities during the development, implementation and evaluation of this Accessibility Plan and future plans.

The Corporation will update this plan every 3 years with ongoing feedback from stakeholders and check compliance when standards become regulations. The Corporation will update the accessibility for substantive changes.