

## **Southeast ADA Center**

### **Show me the Money Webinar Series:**

### **Part 1: Creating a Culture of Financial Inclusion and Access**

**March 8, 2018**

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>> Good afternoon, everyone! Thank you for joining us today for the first Webinar in our three part series: Show Me the Money, Advancing the ADA's goal of economic self-sufficiency, financial inclusion for people with disabilities. I am Pam Williamson, the assistant director of the southeast ADA center based in Atlanta, Georgia. The southeast ADA center is a project of the Burton Blatt Institute at Syracuse University. We are funded by the national institute on disability, independent living and rehabilitation research, also known as NIDILARR. This is a center within the administration of community living, department of health and human services.

We are one of ten centers that make up the ADA national network. Our purpose is to provide informal technical guidance, training and information on all aspects of the Americans with disabilities act.

The Burton Blatt institute at Syracuse University is a leader in efforts to advance civic, economic and participation with people with disabilities in a global society.

We are pleased to have Kathy Loyal as today's speaker. Kathy is the senior vice president at Americans with disability act manager with the risk management group at regions bank. Kathy manages the ADA program for regions and has also completed the Great Plains ADA center, training certification program and the University of Alabama Birmingham's ADA professional training certification. She also serves on the state rehabilitation council for the state of Alabama, serves on the board of paraquad, the disability rights and resource center and the city of Birmingham ADA advisory committee.

It is my honor now to welcome Kathy. Today, I'm going to turn today's Webinar over to you. Thank you!

**Kathy:** Great, thank you. Good afternoon and thank you Pam for that nice introduction. I think it's important to create an inclusive and access environment for individuals with disabilities. When you do that, it also creates an environment that is friendly for all. So I think we need to be thinking about how, ways we can create an environment that is inclusive and is accessible to individuals with disabilities. So let's go ahead and get started. Next, important reminders. I think it's always important just to kind of remind ourselves of the importance of working with individuals with disabilities, meaning that about 56.7 million people have a disability. 19 percent of the population have a disability. Nearly one in five people have a disability. There's a spending power of one trillion aggregate income and 220 billion disposable income. I always tell folks when I'm making a presentation, that really all of us, if you don't have a disability now, that we're one accident away from a disability or if you live long enough, you'll inherit a disability so I think this is really relevant to all.

You know, really no business organization can really afford to turn away 20 percent of its potential customers. Yet, if a business is not accessible and welcoming to their customers with disabilities, they may be doing just that. So you think about how many potential customers may not be purchasing your goods because you're not accessible. It's projected that 36% increase in the number of Americans aged 65 and older will increase between 2010 and 2020. So that's really a staggering percentage. And then these days of instant communication, customers find out very quickly which businesses and organizations are welcoming and are accessible, and which ones are not. When a customer with a disability has a positive customer experience, they're more likely than any other customer to be loyal, to return to the place of business and they will also let their friends and families know as well too. Keep in mind people with disabilities have a significant spending power and besides serving this population well, makes good business sense and it's the right thing to do.

Creating a culture: I don't think you can just say that you can waive your magic wand and say we have an inclusive accessible culture. It takes some organization. It takes some working together with different lines of businesses or different individuals within your corporation to make this happen. I think it's extremely important to have top level leadership support, which is essential in developing an environment that is not only accessible but inclusive.

In developing a resource coordinator such as like an ADA coordinator, a central point, a person that is well versed not only in the law but also providing some suggestions on accommodations but having that central point that you feel comfortable that you can go to.

Then taking a look at your policies such as your website, your vendor policy. Do you have a service animal or a guide dog policy? All of these are essential this putting together a program so that your associates are well versed on what your policies happen to be. I would like to kind of take an expand that dealing with web sites policies because there has been a lot of discussion around website accessibility in final ruling and all but I think when you're thinking about developing a policy and a website, some of the things you might want to consider is having your website go through and audit, to determine the issues that exist. And then based on some information that I have reviewed in lawsuits and settlements and all, the recommended standard is we get 2.0WAA standard. So I recommend that you take a look at that particular standard and ensure that your website developers are comfortable and they understand this standard.

You want to designate or hire a web accessible coordinator. That person is in charge of implementing and enforcing the policies. They are your go to person for accessibility issues because in any organization, you have multiple programmers and developers. Require periodic training for associates that touch the web and are involved in the web. I would recommend implementing the WCAG2.0POUR. The interactive features on your website should be designed to be perceivable by individuals with disabilities. The O stands for operational. Ensure that the content on your website can be operated with both key pad and mouse. Understandable for the U. Ensure that the content can be understood. And then for the R, have a robust program. Robust content allows a blind or low vision user to use different methods of accessibility in content with your website but it also allows other individuals that may not be using a mouse or a key pad. It gives them the flexibility as well too.

Just some things to think about when we're talking about web accessibility.

Regarding your vendors and we all use vendors. Make sure that your master contract, that your vendor understands the importance of web accessibility or accessibility in general. Make sure they are complying with the required standards to meet your needs within your business community. I would also recommend a service animal or guide dog policy. Put together a training program that educates your associates or your employees on the two major questions that you can answer in a question and answer session in the event you find yourself posed with an issue dealing with a service animal or guide dog.

Then processing, have a robust process for complaints. I call complaints opportunities. The reason being is I handle the complaints at regents and if I see a series of some of the similar complaints come in, that tells me we have a training issue and I need to develop some sort of training to address that issue.

Then also, it gives me insight on some of the things we're not doing right that we should have been doing and ways we could enhance what we are doing. It lets the individuals know that their voice is being heard and that they matter to What we are trying to incorporate to make their experience more positive. I think really looking at your complaints and really taking them seriously and having a robust program for addressing these is essential. Then, getting down to disability etiquette piece which is extremely important

#### **Talking About Disabilities**

Remember that people with disabilities are first and foremost people. They want to be treated like everyone else. So we emphasize the person and not the disability. Avoid using out dated or negative terms. What I would encourage everyone to train their staff using the "people first language." Slide five is an example that we use in house, that talks about phrases to avoid and phrases to use. We have this as part of our training tool kit just to remind folks of some of the terms that are acceptable because what we want our customers and I know you want, for your associates to feel comfortable interacting with your customers as well as our customers interacting with your associates.

It starts with communication and it starts with using the proper terminology. In our branches at Regions, we do have some of the older branches that are not as accessible as our brand news or the ones that were recently modified. Such as maybe a higher teller window or a vault in an older branch. So what we incorporated, was this signage that we would put on a vacant desk that would welcome an individual, if they needed a lower riding surface, this is the signage that said you are welcome to use this signage, or the lower writing service; or maybe at the vault area to ask one of our associates to provide the accommodation that would be needed for a vault that might not be as accessible as some of the other vaults. Having signage like this, sends that message that customers with disabilities are welcome and we're willing to provide whatever accommodation that they need. Next, please.

#### **Evaluating facilities.**

Making sure your customers can park their vehicles, making sure they can get in to your entry way doors. Navigating, once they get in, navigating the space in your facility. Using restrooms and making sure they're accessible if they are available to the

public. Looking at evaluating your facilities such as your parking spaces, entrance, door tension, service counters, making sure you have curb cuts, sidewalks, elevators, having the proper signage such as the way fare signage if you need to direct individuals to a certain door usage, whatever the case may be. What I would recommend doing is hiring a vendor or someone utilize some facility manager in your business to evaluate all of your locations to determine where are your short falls and then you develop a master checklist and you start checking off the items that need to be addressed. Then if you should get a complaint in, you have that data base that you can expand and then determine what needs to be done. I would think about - - I think about how many times I have used a ramp, like when I'm carrying or wheeling some items to a trade show or a vendor show, I'm always looking for curb cuts. I'm looking for ramps. Also, automatic door openers. If I have my hands full, they are sure nice to have. You know, having the universal design, this creates an environment meant to be usable by all people to the greatest extent possible without the need of adoption or specialization. So the universal design is good for all. The intent is with universal design is to simplify life for everyone by making products, communication, and our environment more usable by so many more people than just those with disabilities. So it actually benefits everyone.

**Culture:**

Look for ways for the system or process if an accommodation request is made. Before you deny a request, consider alternative solutions. A lot of times you can think outside of the box and create an accommodation that will meet the customers needs. I think it's always key to ask the individual or the customer when they're requesting an accommodation: Ask them how they would like for us to handle this situation because this is not the first time that they may have requested an accommodation. Part of the communication piece is to ask the individual how they would like for their situation to be handled. I also think it's very important to develop a marketing plan. Know who your customer is. Know who you are reaching out to and trying to secure their business. So having a marketing plan, I believe, is essential. And then conduct outreach visits for focus groups.

I think this is extremely important because it gives you insight into things or it gives you insight into programs, products, services that maybe you're offering or maybe you can tweak them a little bit or maybe it's a brand new product or service that you hadn't thought about. It provides good dialogue between you and the community so I think that is very important too. Then form a council or a working group. This is individuals within your organization that the ADA touches. I know in the banking industry, the ADA touches very many different departments within our bank. We have developed a council or working group that meets once a quarter and we just share what each group is doing in this space. I think it's very important to make sure that everyone is on the same page so to speak.

Then creating and developing a financial educational curriculum. When we're talking about basic banking, savings, developing credit, restoring credit, retirement. Protecting yourself against identity theft. These are just some topics that I think all can benefit just to name a few. I know money smart is a program that I think is lined up for

the next Webinar under this Sears but then also, the state of Florida has a program called my money that is geared towards individuals with a cognitive disability. So if you don't have a financial education curriculum, think about developing one. Use one that is already available so I would say, you know, research has clearly shown being accessible and welcoming businesses are sending a positive message to all customers not just those with disabilities. The take away is if we conduct an accessible survey of your facility, review all of the policies and procedures that the ADA touches, the key is conducting staff training which is essential and then getting regular feedback from your customers because you can learn a lot from your customers and then think of customers as individuals.

### **So effective ways to communicate with our customers.**

I always like to -- next, please, slide ten. I always like to think about these three words because they're powerful words. Understanding the needs and identifying how to provide requested accommodations so you listen. You listen to the customer. You listen to what the customer has to say. Then you think about it and think about the accommodation that you can provide and then respond. Responding in a timely manner is the essential in making sure it's a positive experience for the customer.

I know we have all had seminars and sessions on what we have talked about with best practice and interacting with persons with disabilities but I think it's helpful to be reminded of some things that we need to be thinking of when we are addressing the needs of individuals with disabilities. Next.

### **Interacting with blind and low vision customers.**

Identify yourself and identify others that are present. That shows a welcoming of a positive grading. When you're departing, don't leave the person without excusing yourself or letting them know you'll be right back. Guiding or offering your arm or allowing him or her to reach for you and then ask, walk slightly ahead and point out doors and stairs and curbs but I think it's always essential that you ask first if they would need any sort of assistance. I think it's beneficial to describe the layout. I worked with an individual who is blind and he has indicated he is a visual person even though he lost his sight. He's a visual person so when we're in a room, I'm describing how the room looks so that he can kind of have, in his mind, a visual of what that looks like. Then if an individual is using a cane, remember that the cane is their personal space. If the person puts the cane down, don't move it. Just let the person know if it's in the way, that they do need to move it or ask if they would like for you to move it for them. Remember, the details matter in addressing the needs of a person who is blind or has low vision. Next.

### **Accommodations.**

We're always looking for alternative formats whether it's braille, enlarged print, audio, online. We're always looking for ways that can enhance an experience or maybe it's something that would need to be in writing or maybe you have a disclosure that, like we have like a bank depository disclosure and it's 21 pages long, fine print. It's essential that individuals get this disclosure so it may be that, what we can do is either braille it, we have done that before, or record it so they're able to listen to the disclosure so I think having options like that so they are able to conduct their business

just like anyone else. Or, maybe rearranging the room or using a screen magnifier. These are just some examples and there are many more accommodations, but I think looking outside of the box, asking the customer how you can accommodate their needs and wants is extremely important.

**Addressing the needs of the deaf or hard of hearing.**

Let the person take the lead in establishing ways to communicate. They may use lipreading, they may request an American sign language interpreter, or we have customers who would simply prefer writing notes. So whatever accommodation works for that customer, then we need to offer that. Talk directly to the person and not the sign language interpreter. I think it's always important to remind your associates about that. If a person lip reads, face him or her directly, speak clearly in a moderate pace and then of course, there's many other accommodations that can be provided in this area as well.

**Other accommodations might be providing American sign language interpreter.**

We have one main vendor we use because we want it to be consistent. We have procedures in place to set one up if we should we have a request. You may use written material as I mentioned earlier, assistive listening devices, closed captioning might be an option as we're using today, a video text display or a video relay service is also available but so many other accommodations, that in asking the customer what their accommodation is, that would with be most meaningful to them to conduct their business is as I have mentioned, the key.

**Regarding individuals that utilize a wheelchair.**

That is their personal space. We do not push nor lean and do not hold on the person's wheelchair. Try to put yourself on eye level. I think that's extremely important so if you have the ability to pull up a chair so you can speak with the individual eye level, I think that is also another positive experience for an individual utilizing a wheelchair. Then, rearrange furniture objects that might be in the way for an individual utilizing a wheelchair and just think about different things that you can do in your branch or in your place of business that would make it a more user friendly experience for an individual who is using a wheelchair.

**Accommodations**

Think about making your isles and clutter free. I know I've been in some businesses with racks of clothing, and you can't get through the isles but just evaluate and make sure it's clutter free and wide enough. Install automatic door openers or if that's not feasible, try utilizing a doorbell. We have gotten a lot of positive feedback with the doorbell concept. Some of these doorbells are flexible enough so that the person who is monitoring the doorbell, if they're going to lunch, they can give the device to someone else so that the doorbell is being monitored while the business is open. Maybe utilize a clipboard for lower riding surface if that is an area or issue within your facility. And when talking, pull up a chair so you can have eye to eye conversation with the individual and as I mentioned earlier, take a look at the curb cuts and the path of travel. You want to make sure that your path of travel is accessible and free of anything that might be in the way for an individual to be able to navigate through your place of business. Ramps, with appropriate slopes are extremely important. As I mentioned

with other slides, there's many other accommodations that can be offered to individuals utilizing a wheelchair.

### **Hidden or Invisible Disabilities**

I would like to turn our attention to this type of disability. These are a little bit harder to address because they may not be readily visible but they're still extremely important. Instead of saying hidden, I'm going to refer to them as invisible disabilities. So what would be considered an invisible disability? So for example, PTSD, maybe a learning disability, an individual may have severe asthma, maybe an individual on the spectrum, autism, dementia, attention deficit disorder. These are all examples of an invisible disability and once again, these are disabilities that are a little bit harder to accommodate because they could possibly not be known. When you get to know your customer and you're working with your customer, they will let you know if there's any accommodations that they're needing in order for them to have their transaction within the facility or your business. Some items to think about when you're interacting with an individual with an invisible disability, reduce your outside distractions. Speak clearly, keep your sentences short and write down complex concepts. We have found using symbols or pictures have been very beneficial and ask open ended questions that either require a yes or a no answer is very helpful. Allow additional time to speak or allow the customer additional time to respond. Making sure that they understand what you have just communicated to them. You can necessarily ask them the open ended question or repeat the information again. We have also found that providing visual material is also helpful in addition to the written material and then interaction based on one's experience. The key is focusing on the customer and knowing the customer's needs is essential when you're interacting with an individual with an invisible disability. .

### **Accommodations.**

If you're interacting with an individual that has fatigue in the afternoon, and you're aware of this, maybe if they need to schedule an appointment, do it in the morning or the early afternoon. Maybe provide a screen guard. Offer written or verbal instructions so that they have not only written but the verbal instructions that they can fall back on and provide clear instructions. You know, step one, two, three, four, very precise and if some sort of visual aid is needed, then we have found that is very, very beneficial. Next slide, 22.

You might also want to think about graphics or how something works. Particularly in the banking world, maybe walk through the steps of what would be the necessary steps for maybe taking out a loan or a mortgage or if I'm trying to balance a checking account or if I want to open up a checking account or if I'm trying to navigate through online banking. What are the essential steps that I would need to do in order to set up an online banking account and then maybe provide a visual aid that says here is step one and this is what the content on the screen is going to look like or this is the content on the screen of what you would encounter. Creating a checklist of next steps is what I mentioned. We have found that to be very beneficial, especially with closing on a loan or mortgage. Using the terminology that the customer because in banking, we have a tendency to use terminology that may not be as understandable with a customer so

making sure that you're using terms that they're familiar with. Alternative key boards, joy sticks, a mouse for small motor difficulties: these are things that you want to consider. Symbols and pictures are essential as well too. Maybe offer assisting to complete a form, we have done that for our customers as well too. We will ask if we can assist with completing the form and have found that it is very beneficial and helpful to the individual.

What I would like to do now is take maybe a little deeper dive into an invisible disability that I think is very important and maybe individuals that are on the spectrum or family members that have individuals on the spectrum have not always felt welcomed in a place of business.

### **Autism:**

So let's turn our attention briefly on autism. Slide 24, some of the facts about autism. I think, when I started reaching out to organizations that are involved with autism, I realized very quickly that this is a growing community and that maybe from the banking standpoint, although we didn't mean to not make it a friendly environment, maybe they felt it wasn't a friendly environment so we wanted to do something about that. Some of the facts around the autism space is 1 in 68 or 1.5 percent of 8 year olds have been diagnosed. I attended an autism conference in Alabama, an Alabama autism conference a couple of weeks ago. It is mindboggling the amount of cases in this area. 1.5 million people in the United States are considered on the spectrum. Boys are 4.5 times more likely to be diagnosed with being on the spectrum and the thing about autism is that, being on the spectrum varies from one person to another. You can't just have a standard type of approach. You need to keep in mind that it varies from person to person. So I think these facts are very it really tells the story that if you haven't thought about it, you may want to think about creating an autism friendly environment within your company or business. Autism is a neurological disorder that affects the brain and structure and development. Individuals with autism are able to feel emotions; they're able to express emotions, but they may do it in a different way than the way that you experience emotions or maybe your friends or family members. Training and awareness is key and we will cover that in just a few minutes. Individuals can develop a close relationship on the spectrum and they're not violent. They're diagnosed in early childhood and I think the important thing to remember is that children do not outgrow autism; it's a lifelong disability. So for children that are diagnosed early, then individual clinical, psychologist and physicians can work with them to help and assist them to develop the skills necessary to integrate into society but there's a lot of, I think, misconceptions around autism and individuals on the spectrum.

I think making your staff well aware of the education piece and the awareness is essential in order to interact with individuals on the spectrum. **Some of the characteristics with individuals on the spectrum**, there's three main areas: communication, socialization, and repetitive behavior. I think having a better understanding and awareness, although it will not prevent an episode from occurring, but if you have trained your staff on some of these key points, such as on the slide, I think it better equips your staff to deal with an episode if one should occur. So accommodations for individuals who are on the

spectrum is to be patient and provide visual or written forms. Always ask how can I assist. Keep your language simple, direct, and literal so that if you're asking an individual to sign their name on a document or whatever, you simply ask please sign your name. Don't just say, put your John Henry here. You want to make sure that you're clear and precise as far as what you're asking or instructing the individual to do. If they don't understand, you simply explain it again, provide another form of visual or written form and then ask if they have any questions or if they need any further assistance. Another key point that I think you need to think about, creating autism friendly environment, avoiding sudden loud noises or bright lights and I know in banking sometimes it can be really loud in a branch so you know, trying to keep the environment or your place of business with not loud noises or bright lights and avoid being too close in personal space. You want to respect everyone's personal space. That's with everyone in general. Then, have procedures in place if a person should have an episode.

I know individuals call them meltdowns but I refer to call them episodes. If you don't know what the next step is or you don't know what you should be doing, just simply ask, how can I help or how can I assist. Then, the customer or the family member will let you know what is needed to either carry out the transaction or to help them with the accommodation.

Slide 30, creating an autism friendly environment. So at Regions, as I mentioned, I had reached out to a nonprofit, the autism society of Alabama and I had developed a relationship with this organization for a couple of years and they came to us and they said, would you be interested in becoming an autism friendly environment? I said, well, tell me more about that- What would be the best approach and all. We went through the necessary steps and I'll talk to you briefly about that and discuss it briefly in just a minute but what I also realized is that I was going to need support from our senior leaders on creating this autism friendly environment.

So I met with several leaders and they all agreed that this was a project that we needed to under take. So then what I did was I brought together a group of individuals within regions that would be involved with creating an autism friendly environment such as our branch folks, such as our facility folks and key stakeholders.

We sat down at a table with the autism society of Alabama and worked through what are the key components that we need to have in order to consider ourselves an autism friendly environment. With their guidance, we developed a program. We used signage. We created a marketing program last April, and then we used some signage that says ask us about our autism friendly environment. We determined a quiet space or a calming zone and those are within the branches, a vacant conference room. Maybe a vacant office so that if an individual did have an episode, then we can ask if they would like to visit one of, you know, our quiet spots or our quiet space. Then we put together an education awareness training video and we used a couple of clinical physicians, affiliated with the University of Alabama to talk about what were some of the tips that we would need to communicate to our associates such as communication challenges and tips and how we would navigate in order to communicate better with the individuals on the spectrum.

We also talked about sensory challenges. And understanding the sensory challenges

such as bright lights and loud noises and then we also talked about the social challenges. Repetitive, you know, habit they would do and maybe they weren't as interactive as another person. So just talking about the characteristics of autism and in talking about ways that we could, first of all, educate our associates and then also offer a means or a solution and a call to action of how we could better serve individuals that are on the spectrum. Next slide please.

*Creating a sensory pack.* We also created, and each one of our branches has a sensory pack. Each has a stress ball, noise canceling ear buds in them and then sunglasses; or you could incorporate ear plugs. The autism society also recommended a timer that you could use for an individual that was escorted to the quiet room. All of these items have been proven to be successful in helping an individual who has had an episode. Although the steps that we have put in place is always to remind our associates is our steps that we put in place is to not necessarily prevent an episode but help our associates deal with it in a more effective manner. Each one of our branches has a sensory pack and then I maintain a supply of extras so that when they are given to one customer or family member, then they'll request another one from me.

I wanted it set up that way because it gives me a better understanding. I'll ask our banker: how did it go, what were the positives and negatives so we can learn and make our program more efficient and more effective. After all, that's what our intent is. All right?

Based on what we have talked about today, we need to look around and see how each one of us can improve our culture, our inclusion, our access to make individuals with disabilities feel welcome.

We can talk all day long about best practices but until action is actually taken, service will not improve. So based on some of the things that I have covered today, I hope, my challenge to you is to think about what is your call of action. What are you going to create or think about creating that will provide an environment that provides inclusion and access.

Then, take that and put it in place. What's your best practices and your customer service? I think all of us strive for good customer service or extraordinary customer service but there's always ways to improve. I challenge you to think about what your call to action might be. To end, the best way to be certain you're providing services appropriately to a customer with a disability is to focus first on the person and not focus on how a particular procedure is supposed to work or what - - how are we going to address this. Focus on the person first. Good customer service means finding the most effective way to reach out to each customer's goals whether they're financial, whether they're wanting to open up an account or just have a question about a checking account or a loan or a mortgage. This means not only achieving their desired outcome but also doing it in such a way that is in a dignified manner.

I always like to end any presentation with a quote from Helen Keller because I think this is key that alone we can do so little, but together we can do so much. Working with nonprofits within the community, working with the customer, working with your associates- we can get so much more done if we all work together. Thus, these actions, we have the potential to provide a culture of inclusion and access through

accommodations. I thank you all for the privilege of your time. I know your time is very valuable. So thank you so much. If I can just end with one last thought, it's just always ask the customer "how can I help". Thank you!

**PAM:**

I thank you so much for all of your excellent information today and I know that our participants also appreciate it.

We have actually gotten some questions throughout this session so I'm just going to start going through those now and if you do have more questions, feel free to put them in the Q and A section. We'll take them in the order in which we receive them. If for some reason we do not get to them today, we will respond to you after the Webinar.

*One of the first questions ha we have today is: so folks want to know if they can get more information about the policies and best practices that you have in place at Regions and your overall ADA program.*

Kathy: As far as our policies, I worked with our folks in compliance. I worked with our folks in legal. It was a very broad policy in making sure we meet all of the needs of our individuals with disabilities and incorporated in the policy and procedure were the key stakeholders that were touched by the ADA and their roles and responsibilities so that everyone within our corporation that is touched by the ADA, they understood their roles and responsibilities in order to carry it out. I think it's helpful as far as procedures are concerned is to have one central point of information in. At Regions, we have an internal website and I'm sure most of you do as well too. I have an ADA web page. So it has a wealth of information, of whether -- letting individuals know about our braille statements, our enlarged statements, our audio CDs and how you go about getting our customers set up with one of those types of statements or if they need American sign language interpreters, here's some of the steps to go through. So I think just preparing your staff as far as the procedures and then having the resource they can go to carry out these procedures. Also, making sure when you're establishing your policies is that your key stakeholders that are involved, is they know what their role and responsibility is and if they have any questions or concerns that they have a resource that they can turn to.

*Thank you, Kathy! One of our next questions, actually, it's more of a comment is, when talking about people who are blind and written information, it's best not to paraphrase information, especially when it's legal or financial. I think we can agree with that. If it's legal or financial, we read it as is so that folks get the information. So we definitely agree on that.*

Kathy: Oh, absolutely! As I mentioned like with our disclosures on a loan, I know for example, we had an individual that was blind and part of the disclosure was on a website and he did not own a computer. So what we ended up doing is reading the disclosure to him and then we followed it up with an audio version that he could take home with him. So when you're dealing with any sort of financial or legal, yes, you need to give the same information that you're giving to everyone else.

*Excellent! Excellent! The next comment or question is that we in Chicago have formed a group to tackle some of the issues discussed here. My question is, what would be the best way to approach a financial institution, to encourage them to become more accessible?*

Kathy: Well, you know, I think sitting down with maybe an individual, maybe starting at the branch level and just, you know, having a conversation with that individual, or maybe a branch manager. Probably a branch manager is a good start. Just ask, I would ask, you know, that you are interested in more accessibility in a particular branch and how would you go about navigating? Would they give you some recommendations on who you could talk with to discuss, you know, ways that you could enhance a banking experience for an individual. I think it starts with open discussion in a positive manner and you know, a lot of times the facts that I mentioned in the very beginning, if a person is not familiar with those facts, that really gets their attention very quickly. You know, letting them know it's not only a good business decision, but it's the right thing to do. I would probably start with someone in the branch or someone in branch administration that could maybe direct you to having that conversation. Maybe, you know, maybe it's someone in compliance. Maybe it's someone in legal. What I was always -- you know, what I always was thankful for is Regions were proactive enough to create this position but I fell under the community affairs department. Because that really makes sense in that I'm engaged in the community and I'm out in the community and I wasn't rolled under legal or compliance because although those are important of the ADA, the right reason is to, because it's the right thing to do.

*Pam: Thank you, Kathy! All right. Okay, the next question is how does Regions distinguish from or balance their advertising services to entice people with disabilities to buy or use more product and services that they may not necessarily need but that, with -- but they also -- let me back up. I'm misreading this question. How does Regions plan to distinguish from or balance advertising services to entice people with disabilities to buy more products and services that they don't necessarily need but with the bank's need to promote products and be services that help with smart financial decisions and money management.*

Kathy: That is an excellent question because we have really put a lot of emphasis and stress to our associates that we, because we have a reputation to protect. We have a relationship with the customer to protect. We have put a lot of emphasis and stress to our associates that we only offer the products that would be beneficial to the consumer and what the consumer is asking. Now, we will suggest other, you know, other products or services because we want to make sure that the customer, that we're meeting their needs whether it's wealth, trust, investments, whatever the case may be. We really have put a lot of emphasis on only selling the customers what they need and only offering that. We'll also take it an extra step forward. We're always looking for opportunities that we can get financial education classes maybe with school children. We're in the schools an awful lot. When I'm doing the outreach visits, it always comes up about financial education. So what we're wanting to do, whether you are a customer or a noncustomer is we want to give individuals the tools they can make their own financial sound decisions and then if they have any questions or need any advice,

then we are there to help. We really have put a big emphasis on only selling or offering what the customer requests. We may make suggestions but those are only suggestions and we do not obviously put any pressure on a consumer to purchase any certain type of product. I think it gets back to the culture, doing what is right. That is one of our core values is doing what is right and making life better. If we're doing those and doing the right thing, then we will be on track only offering the products that are necessary for that particular consumer. I know that was a long way of getting around the question.

*Pam: That's okay, you answered it well, you answered it well. We have another question that has come in. Going back to a Regions focus on individuals who are autistic. And creating the autism friendly environment. Did Regions consult with people who have autism in establishing the policies and procedures?*

Kathy: Yes. We worked with the autism society of Alabama and these are experts in the field. We worked with the executive director and there were two other individuals on education and awareness and they were part of our working group and they really told us what we needed to have in place so they were valuable as far as providing the information needed in order to set up the program because they - - we consider those individuals as experts and then we also reached out as I mentioned in our video tape that we created, we reached out to a couple of physicians that workday in and day out with individuals on the spectrum as far as presenting the communication skills and how we interact with individuals on the spectrum. They were an integral part with what we put in place. We could not have done it without them, nor would I have wanted to.

*Pam: All right, well so just so you'll know, we have also got a recommendation about another group that you might want to consult with is the autistic self- advocacy network, also known as ASAN. You and I can follow up afterwards, Kathy and I'll get that information to you. Another question that we have is in today's technology culture, many people are opting to use online banking or mobile banking. How is Regions ensuring that its online presence is accessible for all users. That's the first part of the second. The second part is what measures are being taken to ensure that the programmers incorporate access to individuals who use the assistive technology such as zoom text or other screen readers?*

Kathy: So on the first one, how is Regions ensuring that our online presence is accessible? We are continuing to test our online presence any time anything new is released. We are addressing that. Of course, when you talk about web accessibility, that is a huge, huge space and so we are committed to making sure that our site is accessible and working towards that each and every day. You know, our programmers are constantly testing and as new products are offered, we're testing the accessibility but we have a group of online architects and developers and with their main focus on accessibility and so they're constantly working with developers, programmers and all to ensure that our side is accessible. As I mentioned, there's always work to be done, especially on some of our older pages. We have a true commitment to making sure that we are addressing that area and that space. We're being very proactive. In the

next couple of months on our online banking age, we will - - it has this PDF in statement format. We will be launching in a couple of months where the statements will be accessible to individuals with the screen readers so if I'm using a screen reader and I click on that PDF statement, it will automatically convert it to where it is in a readable form for a screen reader. We've been working on this project for about two years. Things with technology, you change one thing and then it changes something else. We have a group that is totally committed to doing nothing else but web accessibility and they are very passionate, as passionate as I am about products and services to make sure we're delivering what we need to be delivering on that space.

*Pam: Kathy, that's great to know. I'm glad you're continuing to keep up on the latest technology that allows people to access more and more of your services. Speaking of more technology, with have a person who has asked, to you do training on the use of mobile devices and fin tech apps to help people with disabilities and I'm hoping that you know what fin tech apps are because I have a feeling this person may be in the banking business.*

Kathy: We offer that type of training in house for our associates so that if an individual comes in and has questions, then we will be a little bit more familiar in how to navigate through the apps and all. We don't actually - - at this point in time offer it to our consumer base.

*Pam: Okay. Well, we will continue to look forward to that because I have a feeling that may be something coming down the road. All right, another question we have is for individuals who have low vision, or are deaf, do you have access to your online program with captions as well as having it signed in ASL for accessibility?*

Kathy: Those are items that question are working on. We do not have the capability of online at this point in time. Simply because some of our limited technology but that is a question that I have posed to certain departments that now we're using the - - we have what we call video teller machines where it's a two way ATM machine where you're actually talking with the banker and so I think that would be a great venue to provide that type of, you know, American sign language interpreter. Now, on the video teller machines, we do have the capability of the chat and text function. So an individual who is deaf would be able to utilize the video teller machines through that venue. They're very interactive and it's a great positive experience and then also with the blind and low vision customers, if they are wanting to use an ATM, of course, we have the speech mode capabilities on the ATM but with the video teller machine, I any it has a better experience all the way around. We can instruct where the individual can navigate. It's really amazing technology.

*Pam: Excellent! Folks, I just want to remind you, if you want to ask a question, please use the Q and A function on the bottom of your screen. You can type in your question and you will hit send and it will send the question to us. In the meantime, Kathy, we do have another question. Folks are asking about how you identified your vendors for braille, getting sign language interpreters, any other type of services that you might need. How did you go about that process of identifying the vendors that you work with in order to be able to have consistent accessibility for your customers?*

Kathy: Well, there's several options. One being we in the banking industry had formed a user group, an industry user group. So we meet once a month and so as things would come up, we would ask each other, you know, what vendor do you recommend? Or have you had success with? Also doing some web searches and then also asking for some recommendations or some clients that have used this vendor. And going to different conferences and trade shows where the vendors are there and have their products and services like a table set up or whatever and I would gather information from them and then I would do my research and look for clients they had used in recommendations. So kind of several different ways because you want to make sure that you use the right vendor because they reflect your business and your company and you want to make sure it's reflected in the right way.

*Pam: That sounds great, Kathy. Yes, networking and finding out from others the best people they have used always works well. All right, we have another question. What practices do you have for individuals who have a legal guardian? So I'm going to guess maybe policies and procedures here that you have in place?*

Kathy: We usually refer those individuals because you know, when you're getting into guardianships and trust and things along that line, we usually work very closely and it's primarily case by case with our trust department in making sure we can facilitate that. We have -- I have a great resource in our legal department and it one of our branches should have a question about what should we be doing or how should we answer this question, he is a wonderful resource that I will reach out to and then we will correspond back to our customer. We want to make sure that we represent the bank and protect the customer as well in making sure we're handling everything accordingly and like we should be. Each case is different.

*Pam: It sounds very much like the Americans with disabilities act. We take things on a case by case basis. Exactly, exactly. Just a reminder, if you have a question, please do type it in the Q and A area and click send and then we will read the question to Kathy. We do have a comment. It says thank you to providing this to us Kathy and thank you for sharing your knowledge and being passionate about this. Kudos to all. We're very excited that Katy could kick it off with us.*

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Kathy: Thank you very much! I'm very passionate about what I do. You know, I remind my manager each and every day that it's a privilege to do what I'm doing. I'm doing it for the right reasons and that I'm hoping that I am making life better for individuals that may be haven't had the same opportunities as everyone else. If I can give back and do that, I feel like I have earned my pay.

Pam: Well, Kathy, with that, we're going to head towards wrap up together. Again, we thank for joining us and providing your excellent information about the work that you and Regions do together in order to increase access to financial inclusion for people with disabilities. I want to thank you all of you who have attended the Webinar for us and for all of your excellent questions. As a reminder and to answer the questions that have come along the

way, we will be posting all of this information to our website at [www.ADA-southeast.ORG/Webinars](http://www.ADA-southeast.ORG/Webinars). The presentation is already available and you can access it today. The links to the archive, the transcript and evaluation and post test will be -- and the post test and evaluation are also available immediately. The transcript and the other pieces will be available within 48 hours. We do appreciate everything and if you want to earn a certificate of participation for this Webinar series, please note that you must attend all three of either the live or archived sessions, complete the post test made available to you and then submit a request for verification of completion from the southeast ADA center. We also would love to have your feedback because it's very important to us and we would like for you to take a minute to complete the evaluation form. It will be -- it's provided in the links on this page. It will also be e- mailed to you and it will also be available on the website, [ADA-southeast.ORG/Webinars](http://www.ADA-southeast.ORG/Webinars). The second part of the series is next Thursday, March 15th and we're going to be talking with FDIC representatives about their money smart program and as you remember, using the financial education curriculum earlier so this is a good way to follow up this session today. FDIC has recently implemented modules specific to people with disabilities so I do encourage you to join us for that session. If you have any questions at all about the Americans with disabilities act, please contact your regional ADA center at 1- 800- 949- 4323 or contact the center. Our e- mail is [ADA-southeast@law.SYR.EDU](mailto:ADA-southeast@law.SYR.EDU) and all calls are confidential. Again, thank you for joining us today. We look forward to getting your feedback and I hope you have a great rest of the afternoon, we'll see you next week.