



2026 – 2028 ACCESSIBILITY PLAN

BACKGROUND

The First Nations Bank of Canada (“FNBC”) is a federally chartered bank serving Indigenous and Non-Indigenous people throughout Canada. The Bank was conceived and developed by Indigenous People, for Indigenous People and regards itself as an important step toward Indigenous economic self-sufficiency. FNBC is committed to inclusivity, and we understand that to be inclusive we must be accessible.

The *Accessible Canada Act* and the *Accessible Canada Regulations* require that federally regulated entities prepare and publish an accessibility plan. The *Accessible Canada Act* (ACA) came into force on July 11, 2019. The goal of the legislation is to create a barrier-free Canada and realize full inclusion for people with disabilities by 2040.

The purpose of the Accessibility Plan is to guide us in our efforts to improve accessibility at the Bank. FNBC created and posted its first plan in 2023 and this year represents an updated three-year plan. FNBC is committed to an annual review of the plan with revisions occurring at least every three years.

This plan has been developed in consultation with employees who identify as having a disability as well as customers and the public through an online survey. We have also looked to the best practices of other organizations to help identify opportunities for improvement.

GENERAL

FNBC welcomes feedback about this Accessibility Plan. We are committed to reviewing and responding to the feedback that we receive and taking steps to address barriers identified through this feedback.

You can submit feedback about accessibility at FNBC or this plan by contacting:

- FNBC Human Resources
- E-mail address: fnbc.hr@fnbc.ca
- Telephone number: (306) 955-6739
- Mailing address: 300 - 224 4th Ave South - Saskatoon, SK, S7K 5M5

You can also contact us to request an alternate version of our accessibility plan.

Alternate versions will be made available within 45 days of receiving the request and include:

- print
- large print (larger font)
- electronic formats such as an audio recording

This plan uses the following definitions:

barrier 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.

accessibility means the design of products, devices, services, environments, technologies, policies and procedures for people who experience disabilities.

EMPLOYMENT

FNBC has approximately 180 employees located across Canada, including a branch network of 10 full-service branches and ten (10) community banking centres located primarily in First Nations communities. Our workforce representation consists of 60% Indigenous; 65% female; 8% visible minority; and 3% are persons with a disability. We offer hybrid work environments where employees work remotely and/or in-person.

Barriers may exist with our employees who have hidden disabilities as they may not feel comfortable disclosing that information. FNBC has an Accommodation policy that outlines the process for medical accommodations required within the workplace. There have been a variety of accommodations that have been met over the last three (3) years and the Bank is obligated to consider workplace accommodations on an ongoing basis.

THE BUILT ENVIRONMENT

FNBC has 10 full-service branches and ten (10) community centres located throughout Canada. There are three downtown offices located in Saskatoon, Winnipeg and Vancouver. Both Saskatoon and Winnipeg have branches in the same location as the administrative offices. These are shared spaces with other businesses and the facilities are leased. The nine community centre locations are also shared spaces in partnership with the Arctic Cooperatives Limited and Whale-Mart. We will continue to work with our external partners and landlords to retrofit existing spaces as needed and consider accessible options for new builds.

INFORMATION AND COMMUNICATION TECHNOLOGIES (ICT)

FNBC has a public website (<https://www.fnbc.ca>). For customers, there is an online banking system, including a mobile banking application, and a telephone banking system. Large volume of information displayed on the website or language that is complex may be a barrier to allow understanding of the content. Where transactions need to be performed, additional time may be needed to complete the transaction. Internal communication systems do not include teletypewriter (TTY) options. . We recognize the need for continuous improvement of our website, applications, and internal systems to strengthen accessibility in alignment with the Web Content Accessibility Guidelines (WCAG)

COMMUNICATION, OTHER THAN ICT

The public can contact the Bank by phone, email, mail, social media and through our website, online banking or mobile banking application. We currently don't provide communications in braille, voice or TTY and our marketing materials may not always reflect how customers can obtain information in an alternate format.

THE PROCUREMENT OF GOODS, SERVICES AND FACILITIES

FNBC does procure technology, goods, services and facilities for operational purposes. We do not intentionally consider accessibility when in the process of procuring such items. We recognize that we need to create a procurement policy to be more inclusive.

THE DESIGN AND DELIVERY OF PROGRAMS AND SERVICES

FNBC delivers financial services including retail, commercial and trust administration services to a wide range of people, communities, and businesses across Canada. While our focus is the Indigenous market our services are accessible to anyone. There are barriers that exist regarding communication of these products to all clients, specifically those with a hearing disability. Employees may not know how to respond to inquiries and requests for accessibility accommodations.

TRANSPORTATION

FNBC does not currently run any transportation services, therefore this section is not applicable.

CONSULTATIONS

FNBC felt it was important to consult with the public, who access our services on a daily basis, and internally with our employees. During our development of this plan, we created an external survey that was open to the public. This survey was posted on our public website and social media pages for approximately one month. Internally, we created a survey for those employees who self-identified as a person with a disability.

Both the public and internal survey included questions regarding the following types of disabilities: physical, vision, hearing, mental health, and other. We asked for feedback, specifically if there were any suggestions on how we could improve accessibility at the Bank. Generally, there were some challenges noted around employment barriers and branch accessibility, however no suggestions were made on how to remove the barriers.

ACTIONS FOR 2026 TO 2028

During the revision of this Plan, the following action items have been identified to be carried out by the Accessibility Committee.

- Consult with employees who have identified as having a disability for their feedback
- Consult with the public, including customers for feedback
- Assess marketing materials to ensure they are accessible
- Assess facility process to include accessibility review
- Consult with Health and Safety committee annually to confirm if any accessibility issues have been identified throughout the year
- Assess technology to explore any opportunities to make improvements with accessibility

CONCLUSION

FNBC recognizes that barriers do exist within our Bank and how we interact with the public and our customers. We are committed to making improvements so that we are fully accessible for all Canadians. We will continuously revisit this plan to make improvements and ensure we remain committed to accessibility.