

VersaBank Accessibility Progress Report 2026

GENERAL

Feedback, Contact Information and Alternative Formats

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

VersaBank

140 Fullarton Street, Suite 2002

London, Ontario N6A 5P2

Email: accessibility@versabank.com

Contact: Senior HR Advisor

Toll Free: 1.866.979.1919

Outside North America: +1.519.645.1919

TTY: 711 for TTY to Voice calls

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

Company Overview

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

Statement of Commitment to Accessibility

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

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

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

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

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

ACCESSIBLE CANADA ACT (ACA) PRIORITY AREAS

Overview of Progress

As required by the ACA, our annual progress report details our achievements against the action items and commitments outlined in our 2024 Accessibility Plan. The Bank is committed to fostering a workplace that is accessible to everyone through ongoing awareness and continuous improvement.

This report highlights the medium-term objectives and action items from our 2024 Accessibility Plan, along with the progress we have made over the past year. Please note that this update also focuses on initiatives that were ongoing at the time of the Plan's publication or are part of our medium-term commitments. Priority Areas that have longer-term action items that are in progress but not completed are not included in this report.

EMPLOYMENT

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

Priorities

1. Review our hiring process to identify barriers and broaden the pool of candidates

Action Item (completed): Develop accessibility-focused training program specifically for HR and hiring managers to ensure awareness and the use of best practices during the recruitment and onboarding process

- **Progress:** We have created and shared with applicable parties an Internal Recruitment and Interview Training guide to ensure managers are equipped with the tools and information necessary for an inclusive and barrier-free recruitment and onboarding process. Each new hiring manager will go through training on this topic at the beginning of the hiring process. This module will evolve over time depending on new best practices and information gathered.

Action Item (completed): Identify and document the various accommodation tools available and confirm their compatibility with the Bank's ecosystem

- **Progress:** A list of accommodation tools available within our tools and systems was created and shared with our employees. We keep an up to date and always available Accessibility Resources shared folder with how to guides and links to various tools through Windows, Microsoft Office, and Adobe Reader.

2. Enhance knowledge and awareness of accessibility across the Bank to remove obstacles.

Action Item (completed): Implement annual and ongoing training to ensure employees are abreast of current and evolving accessibility mandates

- **Progress:** An Accessibility Awareness Training module was created based on the Accessibility Standards and the Accessible Canada Act. The training was shared with our current employees to review annually as well as added to our onboarding checklist. All new employees will be required to review the training during their first few weeks at the Bank and then annually thereafter.

BUILT ENVIRONMENT

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

Priorities

1. Align accessibility standards across all Bank offices to ensure continuity of experience for all who access our building.

Action Item (ongoing): Closely monitor evolving best practices shared by accessibility-focused organizations

- **Progress:** We will continue to monitor best practices shared by accessibility-focused organizations.

Action Item (completed): Implement a national framework establishing a set of design criteria that standardizes universal access at all locations

- **Progress:** We have created a Built Environment Accessibility Standard to ensure consistency across all offices and workplaces at the Bank. The Standard outlines universal design standards based on the Accessible Canada Act and regulations, applicable provincial regulations and codes, as well as the Human Rights Act. The guide will be used during construction projects and future site audits to ensure universal and barrier free access for our employees.

2. Newly developed and redesigned buildings incorporate universal designs to ensure they are usable by all people, to the greatest extent possible, without the need for adaptation or specialized design

Action Item (ongoing): Build for the future – consult with third-party experts to provide guidance in terms of best practice beyond current building code requirements

- **Progress:** We will continue to monitor and work closely with third-party experts as we build for the future. We have not undergone any significant renovations to our workplace over the last year.

INFORMATION AND COMMUNICATION TECHNOLOGIES

The Bank is committed to providing inclusive and accessible information and communication technologies (ICT) to our employees and stakeholders. We use a variety of tools and resources in the form of hardware, software, and cloud-based solutions to facilitate the storage, creation, and/or sharing of information.

Priorities

1. Ensure all employees can access and interact with communications and information across the Bank's tools and platforms

Action Item (completed & ongoing): Prepare for assisted device requirements by identifying existing in-house technologies, as well as those we would need to acquire and implement

- **Progress:** Available and in-house accommodation tools have been identified. We have created a list and published available tools and how to guides in an Accessibility Resources shared folder that is available to all employees. We have identified that the current list of tools meets the needs of our employees, however we are committed to adding tools as necessary.

COMMUNICATIONS, OTHER THAN ICT

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

Priorities

1. Ensure all external and internal communications are accessible

Action Item (completed & ongoing): Create a barrier-free repository of best practices, guides and accessible templates

- **Progress:** The team has created an Accessibility Resources shared folder, available to all employees on the Bank's shared drive. The folder includes how to documents, links to accessible tools available through the MS Office Suite and Adobe Acrobat. We will continue to monitor new tools and advancements and update as necessary.

2. Ensure employees receive and have access to information in a way that facilitates their work

Action Item (completed): Develop and implement an employee training program, with a focus on awareness of best practices and available tools and templates

- **Progress:** An Accessibility Awareness Training module was created based on the Accessibility Standards and the Accessible Canada Act. The training was shared with our current employees to review annually as well as added to our onboarding checklist. All new employees will be required to review the training during their first few weeks at the Bank. The Awareness training module includes a list of best practices and where to find our Accessibility Resources shared folder.

CONSULTATIONS

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

The Accessibility Working Group was consulted on the development of our Accessibility Awareness Training, Built Environment Standard document as well as on the development of our progress report.

The feedback received from all parties involved, including our employees, external stakeholders, and the working group was thoroughly reviewed and incorporated into the final version of our progress report.

CONCLUSION

VersaBank will continue to track our progress as we work toward the goals and priorities outlined in our 2024 Accessibility Plan. Over the next 12 months, we will continue to strengthen accessibility awareness through formal training programs for new hires, current employees, and managers.

We welcome feedback from employees and external stakeholders through the process outlined in our progress report and Accessibility Plan. The Bank is committed to acknowledging all feedback within two (2) business days.

Our new Accessibility Plan will be released by June 1, 2027.

