



Three Strategies To Ensure Your Website Is ADA Compliant

technology regulatory DEI

Summary: Website ADA compliance is not new. However, with new technologies to accommodate those with disabilities, community financial institutions need to keep up to speed. In 2021, the number of accessibility-related lawsuits involving websites, apps, or videos increased 15% YoY. Here are three strategies to ensure your website is accessible for everyone.

They say that it sometimes takes just a split second to make a decision. When it comes to your website, customers make the decision to stay or leave even faster — some say users take 0.05 seconds to judge a website, including whether they will stay on the site or not. While we all want visitors to stay on our website longer than 0.05 seconds, it is especially important when you are trying to provide information to those with disabilities.

So, the question to ask yourself is: Is your institution's website accessible for everyone, no matter their abilities? If not, there's a chance your institution could be sued for failing to comply with the Americans with Disabilities Act.

Indeed, the [number of accessibility-related lawsuits involving websites, apps, or videos in 2021 rose 15% from 2020 to 4,055](#) – at a pace of more than 10 per day, according to UsableNet. Of those, the vast majority were for inaccessible websites. Community financial institutions (CFIs) will want to take note: more and more smaller companies are getting sued as larger companies previously hit with lawsuits now have formal accessibility programs for their digital channels.

But aside from the threat of a lawsuit, many CFIs believe that making sure your website is available and can be understood by all is just the right thing to do.

A CEO for a CFI in FL reiterates this thought. *"We want to take care of every customer in the way they need to be taken care of. That's just our philosophy."*

Here are **three strategies** to consider when making your website accessible for everyone.

1. **Form the right development team.** Consider engaging with a third-party developer with expertise in website accessibility, as well as software, to periodically test whether your website continues to measure up. If you have any disabled workers within your organization, encourage them to provide input on whether or not your efforts are helpful in making your website fully accessible. Alternatively, you may want to consider forming a focus group of customers with various disabilities within your market.

"People who are actually disabled can tell you about the user experience," says a website accessibility consultant. "You could make a website that is technically compliant, but the user experience may still not be ideal."

2. **Follow the guidelines.** While the federal government has yet to formulate explicit rules pertaining to ADA compliance for websites, lawsuit plaintiffs have been successfully suing for non-compliance, if websites don't

meet the [Worldwide Web Consortium's Web Content Accessibility Guidelines \(WCAG\) 2.1](#). Make sure your website adheres to these guidelines, organized under four categories: websites must be perceivable, operable, understandable, and robust. For example, your website should be compatible with the latest technologies for disabled people, such as screen readers.

3. Go beyond the guidelines to be more inclusive. It's not enough to dot the i's and cross the t's to be technically compliant. It is prudent to make sure that older, less tech-savvy people can easily navigate your website and that people with low reading skills can comprehend the content. Stay away from using jargon and long sentences. Use plain language, so that you don't automatically cut out large swaths of your communities.

Says one Midwest-based banker: *"Internally we talk about not talking in 'bankerese' to our customers. The words that mean something to us that probably don't mean something to my mom or to the man on the street."*

Staying on top of ADA compliance for your website and other digital channels doesn't need to be difficult. Take the time to do it right. It is important to make sure your website is accessible for all – for both their benefit and yours.

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| Treasury | Yields | MTD Chg | YTD Chg |
|-----------|---------|---------|---------|
| 3M | 0.20 | -0.02 | 0.14 |
| 6M | 0.48 | -0.01 | 0.29 |
| 1Y | 0.87 | 0.09 | 0.48 |
| 2Y | 1.31 | 0.13 | 0.57 |
| 5Y | 1.78 | 0.17 | 0.51 |
| 10Y | 1.93 | 0.14 | 0.41 |
| 30Y | 2.22 | 0.11 | 0.31 |
| FF Market | FF Disc | IORB | |
| 0.08 | 0.25 | 0.15 | |
| SOFR | Prime | OBFR | |
| 0.05 | 3.25 | 0.07 | |

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