



***For Immediate Release***

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**San Francisco Federal Credit Union Leads the Way to Transform Online  
Banking to Better Serve Customers with Vision Disabilities**

**San Francisco, California (August 2, 2016):** Today, Disability Rights Advocates (“DRA”) and San Francisco Federal Credit Union (“Credit Union”) announce a precedent-setting agreement which is expected to bring change across the online banking industry. The Credit Union agreed to work together with DRA to ensure its website, online banking services and mobile apps are accessible to people who are blind or low vision. The Credit Union’s website and online banking services are powered principally by a system created by digital banking industry leader, Q2 Software, Inc. (“Q2”). Q2 has agreed to implement accessibility features for the Credit Union that will ultimately be made available to all of Q2’s current and future customers around the nation.

In September of 2015, the Credit Union overhauled its website. Suddenly, Credit Union member Marco Salsiccia, who is blind, discovered he was unable to use the Credit Union’s online banking services independently. “I could no longer log in to my account like I had before,” he recalled. “I had to get a sighted friend to enter my confidential login information for me.” Scott Blanks, who is also blind, tried to join the Credit Union but couldn’t access the online application form using his screen reader software.

Once DRA notified the Credit Union that its website and mobile applications were inaccessible to blind members and prospective members, DRA and the Credit Union collaborated to craft an extensive remediation plan for the Credit Union’s website, online banking services and mobile applications to make them accessible to individuals with vision disabilities. The Credit Union hired accessibility experts to perform testing and recommend solutions, and brought in its partner Q2 to create a comprehensive, accessible online banking platform. Together the Credit Union, through its outside

counsel, and DRA representing its clients negotiated and documented a comprehensive agreement. When complete, the Q2 Platform and the Credit Union's website, online banking and mobile apps will meet the international accessibility standard, WCAG 2.0, level AA.

Accessibility standards ensure that blind and low vision people can use websites, online services and mobile apps. Many blind and low vision people use assistive software called screen readers to navigate digital content on computers and mobile phones. The software converts screen text into audible speech or digital braille. When developers plan ahead for online accessibility websites and mobile apps can easily and inexpensively be coded to work with screen readers.

Scott Blanks looks forward to the Credit Union's landmark access. "Control of one's finances is one of the most important building blocks of independence, but barriers to accessing financial services have been an obstacle to the blind and low vision community for years. We worked long and hard to get accessible ATMs, and now the frontier has shifted to online banking services."

"We are pleased that San Francisco Federal Credit Union is leading the way to better serve people with vision disabilities and are hopeful that other banks in the industry will follow," said Mary-Lee Smith, Director of Litigation at Disability Rights Advocates.

Marco Salsiccia agreed: "I was really happy with San Francisco Federal Credit Union's banking services prior to the website overhaul, and I am definitely looking forward to being able to use all the functionalities they have to offer again."

Steven Stapp, President and Chief Executive Officer of San Francisco Federal Credit Union noted, "Access to the Credit Union's online financial services is imperative for all of our members; and as we led with speech-enabled ATM's about 15 years ago, we wanted to ensure that our blind and low vision members have fully functional access to our online services. This agreement with DRA allows us to lead the nation and set the standard for all financial institutions to provide access to their online content and services for blind and low vision individuals."

Due to San Francisco Federal Credit Union's commitment to accessibility for people with vision disabilities, no lawsuit was filed in reaching this agreement. The Credit Union was represented by Jonathan D. Joseph and Jonathan Cohen of banking law boutique, Joseph & Cohen, in San Francisco. Scott Blanks and Marco Salsiccia were represented by Mary-Lee Smith and Meredith Weaver of DRA. Q2 was represented by its General Counsel, Barry G. Benton.

**About Disability Rights Advocates**

DRA is one of the leading non-profit disability rights legal centers in the nation. With offices in Berkeley and New York City, DRA's mission is to advance equal rights and opportunities for people with all types of disabilities nationwide. DRA represents people with the full spectrum of disabilities in complex, system-change, class action cases. Thanks to DRA's precedent-setting work, people with disabilities across the country have dramatically improved access to health care, employment, transportation, education, disaster preparedness planning, voting, and housing. For more information, visit [www.dralegal.org](http://www.dralegal.org)

**About San Francisco Federal Credit Union**

San Francisco Federal Credit Union has been serving San Francisco since 1954. Today, anyone who lives, works, worships or attends school in San Francisco and San Mateo counties may apply for membership. We currently serve more than 40,000 members with assets over \$1 billion. San Francisco FCU is federally insured by the National Credit Union Administration and is an Equal Housing Lender. Our corporate office is located at 770 Golden Gate Avenue, San Francisco, California 94102. [www.SanFranciscoFCU.com](http://www.SanFranciscoFCU.com)

**About Q2 Holdings, Inc.**

Q2 Holdings, Inc. (Q2) is a leading provider of secure, cloud-based digital banking solutions headquartered in Austin, Texas. Q2 is driven by a culture of partnership and dedication to empowering community banks and credit unions with digital banking solutions that help them stand apart, scale smart and grow beyond with retail and commercial account holders. Q2's solutions are designed to deliver a compelling, secure and consistent user experience on any device and enable customers to improve account holder retention and to create incremental sales opportunities. To learn more about Q2, visit [www.q2ebanking.com](http://www.q2ebanking.com).

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