



August 2025

Our Credit Union for Everyone - Our Commitment to Accessibility

At Ballyshannon Killybegs Credit Union we aim to support our members through services that everyone can use.

In this statement we set out how we seek to achieve that aim in line with the European Accessibility Act (EAA).

Under the EAA, we try to ensure the websites and apps we use for providing services are understandable and accessible for people who may have difficulties using them. We also provide information about our services in ways that are easy for members to read and understand.

We include details of the services we offer through our branches, online, over the phone and how we support those services by:

- making them accessible to suit each users needs, regardless of the user's ability,
- ensuring they are understandable to all users,
- providing information on the accessibility of the service; and
- making them compatible with assistive technologies.

How have we made our accounts and services accessible to everyone?

We have put our members first in approaching the accessibility of our services. This means, for example, when we need to communicate a message, we have considered our members and how they can access our communications.

We have also reviewed our website and online banking services in line with the Web Content Accessibility Guidelines (WCAG) 2.2 AA.

Credit union services:

We provide current account services to our members in the Republic of Ireland. These services include:

- **Current accounts:** You can put money into your current account and then use it to:
 - take money out at an ATM (cash machine)
 - pay for items in a shop, online or over the phone with a debit card
 - pay bills from your account; and
 - move money to another account through online banking.
- **Share accounts:** A share account is also called a savings account. This is where you can keep money you don't need every day. We typically pay a dividend on the money in this account, calculated as a percentage of your total balance.
- **Deposit accounts:** These accounts typically do not pay a dividend
- **Loans:** With a loan you can borrow money from us for a set period, usually several years, and repay an amount each week or month. A personal loan is suitable for medium and longer-term needs, for example to buy a car or make home improvements. We charge you interest on the money you borrow.
- **Mortgages:** With a mortgage you can borrow money from us over a longer number of years to buy a home. We charge you interest on the money you borrow.



We've made our online banking services and website more accessible:

What we've done to enhance accessibility:

- Pages are easy to read in most browsers.
- We've made navigation simpler and easier to help users find information quicker.
- We've designed our website to be responsive to different devices. The site will detect your device and show the pages in the best format for it using responsive design.
- We have added descriptions to important images to help people using screen readers.
- Where possible, all text is scalable up and down.
- We've designed our website, mobile applications, and internet services to be compatible with widely used screen readers, ensuring accessibility for users who can't see very well.

We have made enhancements to our online banking services and website areas such as colour contrast and call to action navigational buttons. These are due to go live in September 2025. We have also introduced alternative text for images, and we continue to enhance all areas to improve readability, for example when using screen readers.

Plain language:

We review our documents, letters, emails, webpages and mobile apps for plain language to ensure they are understandable and accessible for all our members.

Accessing our Services and Additional Support:

- For those who have difficulty accessing our services, please contact the credit union where a member of staff will be more than happy to assist.
- Our website www.bkcreditunion.ie has information on our services and products.
- All branches are accessible.
- We look at things differently.

The different ways to avail of our services are:

Visit a branch:

We have five branches around our common bond. You can find out where your nearest branch is with a map displaying accessibility information for each branch on our website.

Contact us by phone:

We're ready to help you over the phone: - [\(074\) 9554455](tel:0749554455) during opening hours.

Online banking services:

You can bank over the internet or by using our mobile app.

- You can learn more about mobile banking services on our website



You can also get more information on our accounts and services through:

- our **website and brochures** where information is available in accessible formats, including paper brochures available at our branches and digital versions on www.bkcreditunion.ie
- **making an appointment** to speak to a staff member or to open an account via our website/app.

We also have the following services:

- **Card Services:** We have 24/7 card services available. You can contact card services on [+353 \(1\) 693 3333](tel:+35316933333)

You can find more information about these services on the Ballyshannon & Killybegs Credit Union website or in one of our branches.

Monitoring and improvement

We are committed to monitoring the accessibility of our services, and we aim to improve their accessibility. We have guidelines and procedures for this.

Feedback:

Please let us know if you need help with our services. Also, if you are not happy with how accessible our accounts and services are, or indeed with the information in this document, let us know.

To contact us:

- **Visit a branch.** You can find out where your nearest branch is on our website. We have branches in Ardara, Ballyshannon, Glenties, Killybegs, & Pettigo
- **Phone.** [\(074\) 9554455](tel:0749554455)
- **Email.** info@bkcreditunion.ie
- **Write to us:** Elmwood Terrace, Killybegs, Co Donegal.

Information about our services is also available on the CU website and in our branches.