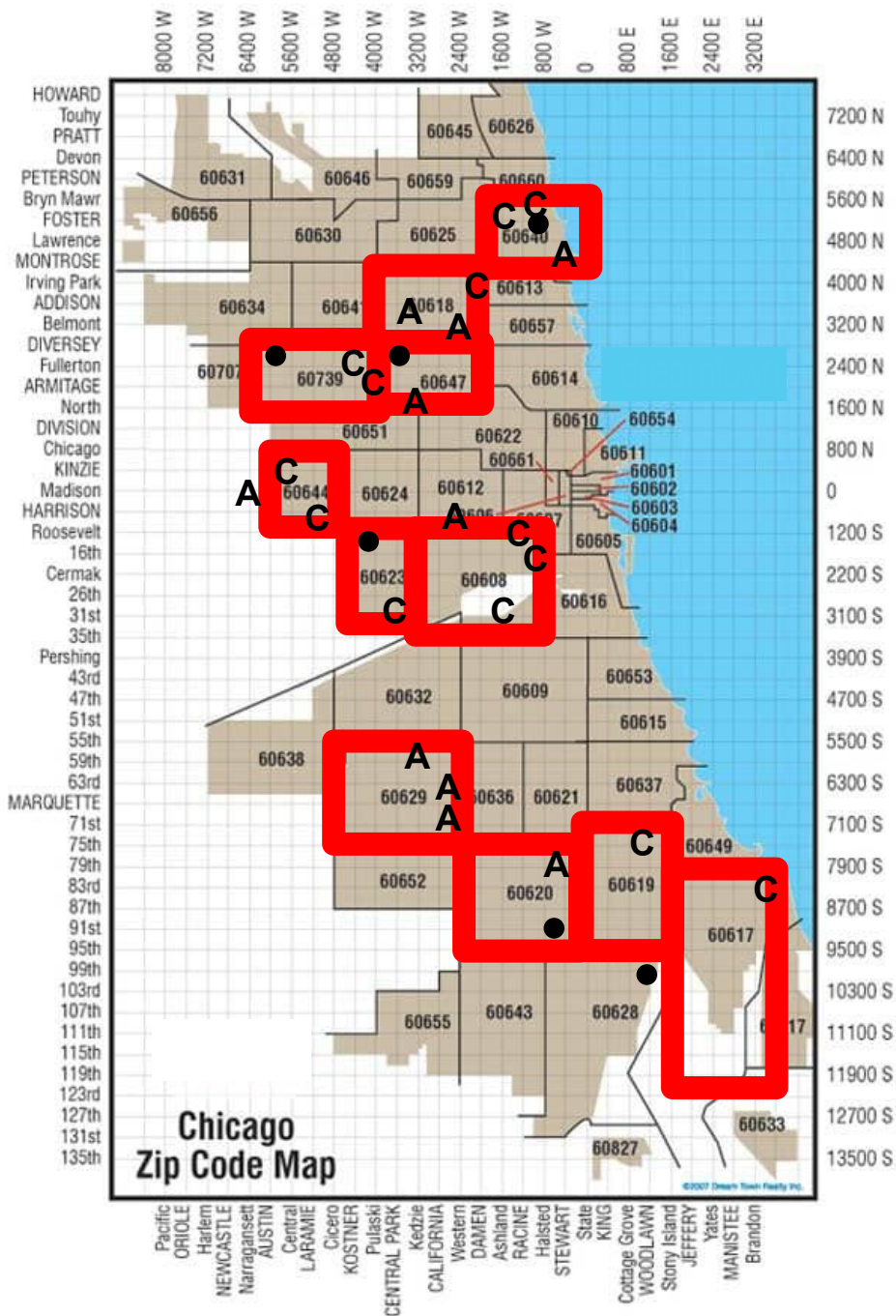




Chicago's efforts to improve financial wellness for our disability community


Joe Albritton, Deputy Commissioner
City of Chicago MOPD

Attachments for Empowered Cities Webinar
January 22, 2019



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Areas of need & their local service providers

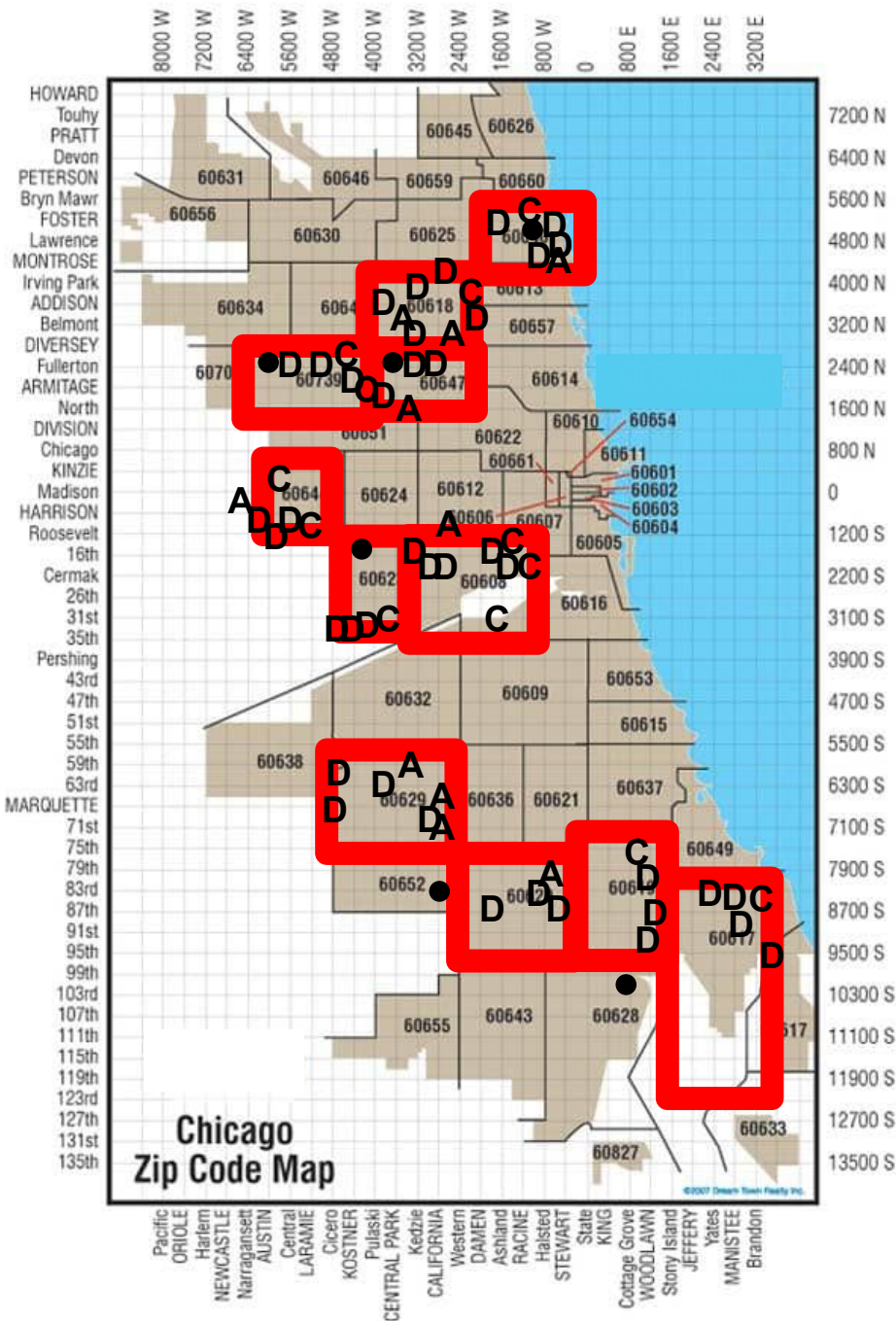
 = High disability population areas (over 1,500 SSDI beneficiaries)

● = Local social Security office locations

A = Local supportive services for people with disabilities & independent living assistance locations

B = Local adaptive community job training and financial coaching locations (are located in other areas of Chicago)


C = Other local CBO service locations serving people with disabilities



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Areas of need & their local service providers

With local bank branches

 = High disability population areas (over 1,500 SSDI beneficiaries)

 = Local social Security office locations

A = Local supportive services for people with disabilities & independent living assistance locations

B = Local adaptive community job training and financial coaching locations (are located in other areas of Chicago)

C = Other local CBO service locations serving people with disabilities

D = Branches of major banks

Banks	Asset Size (\$ 000,000)	Size	# of branches in Chicago	# ATM locations in Chicago https://www.branchspot.com/#/chicago/citibank	Accessibility Features	Accessibility/Disability policy located on website?	Products designed for persons with disabilities	Active Programs/outreach to Disability Community?	Physically accessible branches?	Accessible on-line banking (Configured for "WCAG 2.0 AA")	Accessible Mobile App	Customers with disabilities shown in ads	Links
Chase	2,153,028	Big	119	398	<ul style="list-style-type: none"> Guideline/raised-line checks Information reformatting (large print, Braille, Audio) Operator Relay and TTY/TDD Reader services Sign language interpreters Talking ATMs Accessible Web and App 	yes	not mentioned	accessibility@chase.com	Not mentioned	yes	yes	Not found	https://www.chase.com/digital/resources/accessibility
Wells Fargo	1,737,980	Big	20	25	<ul style="list-style-type: none"> Talking ATMs Accessible physical locations Raised-line, large print, high-contrast checks. Free Braille or large font statements. Braille and raised letter embossments on ATM and cards. Auditory equipment such as magnifiers and headphones. 	yes	Special Needs Trust	wellsfargoadaptation@wellsfargo.com , scholarship program for people with disabilities	yes	yes	yes	Yes	https://www.wellsfargo.com/about/diversity/accessibility/
Bank of America	1,725,215	Big	59	50	<ul style="list-style-type: none"> Braille, audio and large print Accessible electronic documents Raised-line and large print checks Reader services Telecommunications relay service Interpreter services TTY/TDD 	yes	Auto loans for customers with disabilities	Special Olympics https://about.bankofamerica.com/commitment-to-supporting-people-with-disabilities.html?hcc=bankofamerica-279295Qub65	yes	yes	Not mentioned	Not found	https://www.bankofamerica.com/accessiblebanking/access-services.go
Citi	1,407,297	Big	27	15	Website Accessibility	yes	not mentioned	accessibility@ci.com	Not mentioned	yes	not mentioned	Not found	https://www.citigroup.com/citi/accessibility.html
U.S. Bank	452,252	Big	36	45	<ul style="list-style-type: none"> Barrier-free banking facilities Optimized web experience for bank account transactions A strong commitment to provide a welcoming environment Assistance for individuals with hearing or speech impairments Audio-assisted ATMs in convenient, accessible locations A commitment to make online and mobile banking easy for all of our customers to use A dedicated Accessibility Banking Program Coordinator who can answer your questions 	yes	not mentioned	accessibilitybanking@usbank.com	yes	yes	yes	Not found	https://www.usbank.com/accessibility-banking/index.html
PNC	363,681	Big	42	69	<ul style="list-style-type: none"> Accessible branches- Drive thru banking and drive up ATMs Talking ATMs and PNC DepositEasy Accessible online and mobile banking Telecommunication Relay Service/ TDD Visually Impaired (VIP) statements: Braille, Diskette, Large Print 	yes	not mentioned	Member and sponsor of various assistive tech initiatives	yes	yes	yes	Not found	https://www.pnc.com/en/customer-service/accessible-banking.html
Capital One	290,965	Big	0	4 (at Capital One Cafes)	<ul style="list-style-type: none"> We follow the Web Content Accessibility Guidelines (WCAG) and use the Accessible Rich Internet Applications (ARIA) specification. You can also request auxiliary aids and services or reasonable modifications to our policies, practices, and procedures. We will consider all requests. 	Not in details	not mentioned	Diverse suppliers program	Not mentioned	yes	not mentioned	Not found	https://www.53.com/content/fifth-third/en/privacy-security/about-our-site/ada-compliance.html
Fifth Third	139,988	Big	35	37	Accessible Web, Accessible PDFs	Not in details	ABLE Account	Project SEARCH, a school-to-work transition program for people with disabilities	Not mentioned	yes	not mentioned	Not found	https://www.53.com/content/fifth-third/en/privacy-security/about-our-site/ada-compliance.html
BMO Harris	106,190	Big	30	507	<ul style="list-style-type: none"> Accept calls made via Telecommunications Relay Service - Accessible ATM (accessible height, speech output/privacy, input controls/function & numeric keys, Braille Instructions Website developed in accordance with the World Wide Web Consortium (W3C) and the Web Content Accessibility Guidelines (WCAG) 2.0. 	yes	not mentioned	Partner with ADA 25 and CBLN	yes	yes	not mentioned	Not found	https://www.bmo-harris.com/main/about-us/accessibility/accessibility-at-bmo-harris/
Associated Bank	30,001	Big	5	9	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
MB Financial	20,048	Big	23	20	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Wintrust	4,584	Big	15	15	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Republic Bank of Chicago	1,888	Big	6	4	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Lakeside Bank	1,565	Big	7	7	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Marquette Bank	1,547	Big	7	3	NA	No	Special Needs Trust Able Account	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Albany Bank	597	Medium	3	3	ALBANK Online Accessibility Statement - WCAG 2.0	No	not mentioned	altcustservice@albanybank.com 773-267-7300	not mentioned	not mentioned	Not mentioned	Not found	https://www.albanybank.com/Online-Accessibility-Statement.aspx
International Bank of Chicago	540	Medium	2	2	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Gold Coast Bank	477	Medium	1	1	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
First Eagle Bank	472	Medium	1	1	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
First Midwest	463	Medium	13	14	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Peoples Bank	313	Small	1	1	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
Westmonte Bank	297	Small?	1	1	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	
First Financial	78	Small	2	27	NA	No	not mentioned	not mentioned	not mentioned	not mentioned	Not mentioned	Not found	

FACED Banking Access Survey

This Banking Access survey is designed by Financial Advisory Council for the Empowerment of People with Disabilities (F.A.C.E.D.) to collect information on the banking status of Chicagoans with disabilities. Data collected will be used internally only, and your responses are anonymous and confidential.

1. Do you have a checking or saving account at a bank or credit union?

☐ Yes ☐ Checking ☐ Saving Other: _____

☐ Bank ☐ Credit Union

☐ No

2. What are the main reasons why you don't have a saving or checking account? (check all that apply).

- ☐ Bank hours are inconvenient
- ☐ Family member or other supporter manages my finances
- ☐ Bank locations are inconvenient
- ☐ Bank locations are inaccessible
- ☐ Don't know how to open an account
- ☐ Difficult to interact with bank staff
- ☐ Bank account fees are too high
- ☐ Bank account fees are unpredictable
- ☐ Banks do not offer products or services I need
- ☐ I don't trust banks
- ☐ I do not have enough money to keep in an account
- ☐ Avoiding a bank gives more privacy
- ☐ Cannot open an account due to personal identification, credit, or former bank account problems

Other, please describe: _____

3. What kind of service do you use for managing your cash inflows and outflows? (check all that apply)

Inflow:

- ☐ Paper check or money order
- ☐ Direct deposit or electronic transfer into a bank account
- ☐ Direct deposit or electronic transfer onto a prepaid card
- ☐ Cash payments
- ☐ Payday loan
- ☐ Check casher
- ☐ Pawn shop
- ☐ Pre-loaded Debit card

Other: _____

Outflows:

- ☐ Credit card
- ☐ Debit card
- ☐ Online payment through a bank account
- ☐ Personal check drawn on my bank account
- ☐ Prepaid card (including government benefit cards)
- ☐ Money order from a place other than a bank
- ☐ Cashier's check or money order from a bank

Other: _____

4. If you are currently unbanked, was there any time in the past that you did use a bank?

- ☐ Yes, which bank(s) _____, for how long: _____, when did you stop _____?
- ☐ No

If yes, what services did you use with that bank(s)?

- | | |
|---|---|
| <input type="checkbox"/> Checking account | <input type="checkbox"/> Mobile banking |
| <input type="checkbox"/> Saving account | <input type="checkbox"/> Direct deposit |
| <input type="checkbox"/> Debit Cards | <input type="checkbox"/> Money transfer |
| <input type="checkbox"/> Credit Cards | <input type="checkbox"/> Investment product |
| <input type="checkbox"/> ATMs | <input type="checkbox"/> Loans |
| <input type="checkbox"/> Online banking | |

If comfortable sharing, why did you stop using a bank?

5. If you are currently banked, what changes do you want to see in the services of your bank? If not, what changes in the banking services will make you more willing to open a bank account?

- ☐ Physical accessibility of bank branches and ATMs
- ☐ More bank/ATM locations near me
- ☐ Convenient hours
- ☐ Better services from the bank staff, a welcoming environment
- ☐ Accessible ways to present information
- ☐ Accessible online/mobile banking services
- ☐ Lower account fees
- ☐ Clearer communication of account fees and overdraft fees
- ☐ Products suitable to my needs, please describe:

Other, please describe:

6. What is the best way for you to hear about new banking products?

- ☐ TV or radio advertising
- ☐ Newspapers, brochures or other print advertising
- ☐ E-mail or social media marketing (Facebook, Twitter)
- ☐ Short Message Service (SMS-text messaging)
- ☐ Direct Mail
- ☐ Telemarketing
- ☐ Billboard advertising or signage outside

Other, please describe:
