

Providing Quality Service to Members with Disabilities

Design Document and Project Overview

Overview

This document outlines the need assessment, learner analysis, goals and content overview of a proposed training for providing quality service to credit union members with disabilities.

The training objectives focus on key areas such as understanding the barriers faced by individuals with disabilities in banking, legal obligations regarding accessibility and mandated reporting, implementing disability etiquette, and recognizing and reporting instances of abuse or neglect.

Targeted learners include both direct and indirect credit union employees, encompassing those directly involved in member service as well as those responsible for. The audience varies in demographic characteristics and job functionality, necessitating a tailored approach to training delivery.

Problem Identification

71% of Americans utilize a bank or credit union to manage their finances. However, only 43% of Americans with disabilities utilize a bank or credit union to manage their finances. It is hypothesized through survey research that many adults with disabilities avoid banks and credit unions due to a lack of accessible practices, and poor customer and member service (Whaley et al., 2022). Without proper access to a bank or credit union, individuals with disabilities are more likely to rely on other individuals to complete their transactions at a financial institution for them or utilize alternative financial institutions such as pawn shops and check cashers. A combination of a lack of resources of credit union and banks as well as a lack of training can lead to the current risk individuals with disabilities face for being victims of financial abuse through scams or exploitation.

ACU Credit Union is trained in fraud prevention, however, with a lack of training in accessible banking and providing member service to those with disabilities, these fraud prevention tactics may be ineffective for individuals with disabilities.

Additionally, the current fraud prevention training does not discuss topics of financial abuse through exploitation, which includes a lack of training on mandated reporting laws that encompass adults that are being financially abused by an individual in their life (caretaker, family and/or significant other).

In order to better serve our community and be advocates for our members, it is recommended that individuals at ACU are provided training on providing member service to those with disabilities.

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Aim

The goal of this training is to provide credit union employees the knowledge and skills to better serve members with disabilities through offering or advocating for relevant accommodations when barriers are perceived during service. Additionally, it is the aim of this training to provide credit union employees the knowledge and skillsets to identify when a member with disabilities may be a victim of abuse or neglect and implement protocols within the credit union to secure the member's financial safety as well as follow steps towards filing a report to advocate for the member's physical and/or emotional safety.

Goals

Potential Goals

- 1) Identify the demographics of adults with disabilities
- 2) Identify the demographics of individuals most likely to be victims of financial abuse
- 3) Explain the legality of accessible practices
- 4) Explain the legality of mandated reporting practices
- 5) Discriminate between accessibility and accommodations
- 6) Implement the steps of a mandated report
- 7) Implement the steps toward reporting fraud / financial abuse
- 8) Identify the warning signs of financial abuse
- 9) Explain the types of financial abuse
- 10) Identify the behaviors of victims of abuse or neglect within the adult population
- 11) Identify the common barriers of adults with disabilities face when banking
- 12) Implement disability etiquette when providing service to a member with a disability

Refine Goals

- Identify the demographics of individuals most likely to be victims of financial abuse
- Explain the legality of accessible practices and reporting suspected abuse/neglect
- Implement the steps of a mandated report
- Identify the common barriers of adults with disabilities face when banking

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- Implement an accommodation when providing service to a member with a disability

Rank Goals

- 1) Implement disability etiquette when providing service to a member with a disability
- 2) Implement the steps of a mandated report when provided with a scenario that warrants a report
- 3) Identify the common barriers of adults with disabilities face while banking
- 4) Explain the legality of providing accessible banking
- 5) Explain the legality of reporting financial abuse
- 6) Identify the demographics of individuals most likely to be victims of financial abuse

Further Refine Goals

- Implement disability etiquette when providing service to a member with a disability
- Implement the steps of a mandated report when provided with a scenario that warrants a report
- Identify the common barriers of adults with disabilities face while banking
- Explain the legal obligations of financial institutions to provide accessible services.

Final Ranking of Goals

1. Implement disability etiquette when providing service to a member with a disability
2. Implement the steps of a mandated report when provided with a scenario involving abuse and/or neglect
3. Identify the common barriers of adults with disabilities face while banking
4. Explain the legal obligations of financial institutions to provide accessible services.

Finalized Learning Objectives:

Objective One: Identify the common barriers of adults with disabilities face while banking.

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Objective Two: Explain the legal obligations of financial institutions to provide accessible services.

Objective Three: Implement disability etiquette when providing service to a member with a disability.

Objective Four: Implement the steps of a mandated report when provided with a scenario involving abuse and/or neglect.

Learner Characteristics

The learners selected for this training are credit union employees that provide direct and indirect member service to members of the credit union. Direct and indirect employees are targeted for this training because both types of employees influence the culture of the credit union especially how the credit union engages in member service. Direct employees are responsible for directly assisting members of the credit union with financial transactions as well as financial consulting and planning. Direct employees include tellers, branch managers and financial consultants. Indirect employees are responsible for training future direct employees in member service practices, providing resources for the community and what the credit union's policies are for addressing the needs of the community it serves. Indirect employees include trainers, management trainers, human resource employees and community engagement employees.

Specific learner characteristics

The audience of this training widely varies in demographic and job functionality.

The age range for this training is between 19 - 65.

The time with the company ranges between 0 - 30 years.

The educational history of this audience ranges between high school and master's level employees with the majority of employees targeted for this training having completed their high school degree.

The majority of this audience self identifies as not having a disability.

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Prerequisite knowledge and other requirements

-Employees targeted for this training all have the skillset and knowledge of credit union policies as it relates to identifying and reporting fraud/burglary.

-The audience for this training all have experience in member service either through direct member service through interacting with the consumers of the credit union or through indirect member service through providing training services or administrative support between departments.

-The majority of the audience for this training (at least 75%) have knowledge and/or experience in the protocols for assisting members in financial transactions and consultation.

-All audience members have gone through fraud prevention training that prioritized identifying common phishing schemes, money laundering, and robbery.

Topic Analysis

Overview of disabilities and accessibility

- a) What is accessibility
- b) What are accommodations
 - a. Understanding of the categories of disabilities within the adult population
 - i. Physical
 - ii. Developmental
 - iii. Mental
 - iv. Intellectual
 - v. Sensory
 - vi. Disabilities that the elderly population face
 - b. Percentage of adults that have disabilities based on age

Remediating barriers in member service

- c. Understanding the common barriers people with disabilities face when managing finances
- d. Legal obligations of ensuring excellent service to members with disabilities

Ensuring quality member service

- 1) Awareness of physical accessible practices credit union has in place
- 2) Strategies to provide member service to those with disabilities

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- a) Behaviors that support accessible member service
 - i) Respectful communication
 - (1) Use of current terminology to describe individuals with disabilities
 - (2) Addressing the member during transactions:
 - (a) Tone and volume
 - (b) Eye contact

Identifying when a member may be a victim of abuse

1. Identify Financial Abuse
 - 1) Identifies common behaviors of financial abusers
2. Identifies signs of abuse / neglect within adults
3. Implements steps towards advocating for member's safety
 - a. Mandated report
 - i. Awareness of what behaviors or observations warrant a mandated report
 - ii. Completes report within 24 hours
 - iii. Reports case number to manager
 - b. Credit union internal report
 - i. Completes internal report with case number and signature

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Reference

Whaley, B., Williamson, P., Goodman, N., Altunkol-Wise, F., Morris, M. (2022) *Inclusion for all: improving banking practices for customers with disabilities.*