

MISSOURI COMMISSION FOR THE DEAF AND HARD OF HEARING



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Michael L. Parson
Governor

Greetings on behalf of the Missouri Commission for the Deaf & Hard of Hearing,

The Missouri Commission for the Deaf & Hard of Hearing (MCDHH) is a state agency that works with individuals, service providers, businesses, organizations, and government agencies to improve the lives and opportunities of all Missourians with hearing loss. MCDHH strives to be a proactive resource connecting consumers and service providers.

MCDHH seeks to ensure that all banks and lending institutions to understand their legal obligations with respect and serving deaf and hard of hearing employees' need. The American with Disabilities Act (ADA) "prohibits discrimination against people with disabilities in several areas, including employment, transportation, public accommodations, communications and access to state and local government' programs and services.

The specific requirements are listed below:

- All banks and lending institutions are required to provide qualified American Sign Language Interpreter. Do not rely on family, friends, employees, or staff if they say they know American Sign Language. Being a relative of a Deaf and hard of Hearing person does not mean they are qualified as an interpreter. A qualified certified and licensed interpreter is necessary to communicate with Deaf and hard of hearing customers.
- All banks and lending institutions should not exclude, deny, segregate, or treat individuals with disabilities differently from individuals without disabilities. Ensure equal access to your facilities with auxiliary aids or services.
- All banks and lending institutions are strongly encouraged to consult Deaf and hard of hearing customers to determine the most effective way to communicate.
- All banks and lending institutions are responsible for the auxiliary services that do not result in such alteration financial in service or burden. Such services must be provided at no cost and with the consult of Deaf and hard of hearing customers.
- All banks and lending institutions are responsible to understand that auxiliary aids and services are not limited to Certified Deaf Interpreter (CDI), Video Remote Interpreters (VRI), and Communication Access Realtime Transcription (CART).
- All banks and lending institutions cannot charge Deaf and hard of hearing customers requesting auxiliary aid or service for those services.
- All banks and lending institutions must accept a call or make a call from or through video relay services (VRS) or text-based telecommunication relay services (TRS) to communicate Deaf and hard of hearing customers as the same as direct telephone calls
- All banks and lending institutions provide classes, support group, and other activities involve in your facility that are open to the public must also provide accessible to deaf and hard of hearing.

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Thank you for your attention to this important matter. Please feel free to contact our office if you have any questions regarding making your facility and services accessible to deaf and hard of hearing individuals.

Sincerely,

Missouri Commission for the Deaf & Hard of Hearing

Sources:

American with Disabilities Act:

<https://www.dol.gov/general/topic/disability/ada>

National Association of the Deaf & Hard of Hearing:

<https://www.nad.org/resources/advocacy-letters/>

American Sign Language Interpreting Agency in Missouri:

https://www.canva.com/design/DAE9rzbyvvl/WC1Bb9buswcNQ--C-cXZA/view?utm_content=DAE9rzbyvvl&utm_campaign=designshare&utm_medium=link&utm_source=publishsharelink