



## Industrial Credit Union UX Accessibility Website Evaluation

A heuristic analysis of members' experiences with cognitive insights and research based recommendation.



# Summary:

My accessibility UX design analysis of our website yielded a score of 2.87 meaning some disruptive user experience are present. This is the full heuristic evaluation of pain points for members with cognitive design explanations and UX principle backed recommendations. The presentation is divided into two major parts pain points that can be rectified in the short term and those that require longer planning. Both plans combined a mix of low to high priority findings.

Usability Evaluation Score - [Industrial Credit Union](#)

2.87

## Evaluation Details

Evaluated by: Mike Riffon

Evaluated on: 2-20-2026

### Impact on the end-user experience

0 = Usability catastrophe

1 = Major disruption

2 = Disruptive user experience

3 = Cosmetic problems; no negative impact

4 = Positive user experience

# Content:

---

## **Short Term Plan (4 weeks):**

- General quick fixes
- Simple Redesign Considerations
- Priority quick fixes

## **Long Term Plan (12 weeks):**

- CTA consistency
- Motion and Video Usage
- Vendors and External Links uniformity
- Navigation and Wayfinding
- Major Redesign Consideration

# Short Term:

---



# General Quick Fixes:

- Website's Copyright is out of date, 2024
- Accessibility statement just one sentence. Will a screen reader get that far, opportunity for user test.
- No, cookie pop-up notice; also cookies are only briefly mentioned in Privacy Statement'
- Date for Annual meeting is out of date, July 22, 2025.
- Credit card account agreement is copyright 2020

© 2024 Industrial Credit Union. All rights reserved.

Industrial's 2025 Annual Meeting will be held in person at 5 pm on July 22.

Page 1 - CREDIT CARD ACCOUNT AGREEMENT AND DISCLOSURES  
©2020 Farleigh Wada Witt  
P:\DOCS\ICUWC\34395\DOC\3XO9176.DOC

## Excellent UX:

- The updated Eagle Tree Farms photo is more in place and removes the potential for misinterpretation as sponsorship or promoting w/o intending to because of lack of context. The adding of a clarified purpose of statement sentence as a caption is perfect.

# General Quick Fixes:

- Privacy Policy last revised April 2025.
- Headings don't always follow a logical order. Loans page: h2 > h1 > h2 How to Join: h1 > h4s
- En Espanol takes you to the loan page in Spanish only, but html is coded as Lang=Eng. This can potentially cause SEO issues by confusing Google on where to index and rank our site. That can lead to not being shown to potential demographics.
- Displaying an account number as a flatten PNG file is solid against human threat actors, but I question is to much of left behind for an AI to figure it out?

Our Privacy Notice

**Industrial**  
CREDIT UNION

P.O. Box 1767  
Bellingham, WA 98227  
360-734-2043  
www.industrialcu.org

Revised  
April 2025

```
<!DOCTYPE html>
<html lang="en" dir="ltr">
  <head>
    <meta charset="utf-8">
    <title>
  </head>
  <body class="path-en-espanol not-view">
```

Full Account Number (for ACH,  
MICR, etc.)



## Excellent UX:

- Giving members great examples of complex passwords is wonderful UX design. A great addition would be to emphasize to members to *not* use the great examples of passwords as their own password choices.

# General Quick Fixes

- The table in the checking page uses X's for comparison charts. It should use check marks (possible teal color from brand or new brand icons). X's usually implies a primed automatic NO in users' minds; this can cause small negative experiences that accumulate into larger overall negative experiences without the members' awareness..

## Benefits Comparison:

	Checking 360	Epic Checking	Essential Checking
Cellphone Protection <sup>1,2</sup>	x Up to \$1,600 per year	x Up to \$1,200 per year	-
Roadside Assistance	x		-
Family Pass Plus Discounts <sup>3</sup>	x		-
Health & Pharmacy Savings	x		-
	x		

# Simple Redesign Considerations:

- Holiday Closures, and Donations & Sponsorship being part of Resources instead of About Us to lighten the cognitive load would be a more effective batching of information.
- History page has repetitive text that can be summarized for relevancy and easy consumption of information.
  - Is there data tracking how frequently the History page is visited?
  - Perhaps to lighten cognitive load and reduce user overwhelm, combine Leadership and History into one tab.

# Priority Quick Fixes:

---

## PDFs

- Are PDF's screen reader tagged?
- Business rates and fees opens as a PDF in the same page. Not consistency with majority of sites PDFs opening in separate tabs.

## Favicon

- Cannabis Compliance login has a different Favicon.
- Biz CC tab Apply Now takes you to a page with old Favicon

# Priority Quick Fixes:

---

## Contrast

- Login hover state has a low contrast with default state. WCAG standard is 3:00 ratio or higher for contrast; when tested our login was a 2:06 ration failing all test.
- The Rates and Fee schedule looks like regular text and only appears as a link when directly hovered over.
  - The blue used for font color has low contrast with hyperlink blue.
    - This raises the potential of this link being missed entirely.

# Priority Quick Fixes:

## Forms

- Business Credit Card Apply Form has responsive text that overlaps on some devices making it difficult to read.
  - Links opens in another tab this is great UX Design.
- Contact Us page form has no required fields.
  - Form can be submitted blank.
  - After submitting the return to main website link takes desktop users to a login screen only. This can only be corrected with a refresh.
- On the contact us and membership form the example@example.com format is shown, but the leadership contact form does not indicate such.

# Long Term:

---



# CTA:

---

- Skip Link is provided but not all links have relevant information (e.g prevalence of 'learn more' CTAs).
- Target Area in secondary Nav and CTA buttons in footer are 14x 14 px below WCAG 2.5.8 Standard of 24 by 24 pixels.
- Donation & Sponsorship page's CTAs for request form and email buttons responsive design causes overlap issues on some devices.

# CTA:

- Cannabis account features and services look like CTAs button this causes users to overlook the rate and fees schedule as a link
  - lack of contrast on the link adds to it being overlooked.
- Android and Apple CTAs responsive design overlaps and touches on some devices when tested.
- The 'Chat with our team' CTA button in I502 initially displays in close proximity to the call centers 'Chat with us' CTA.
  - This can lead to user confusion since both have very different workflows and user destinations.
  - I502 Chat form only requires business name, email address, and comment? It also gives no clear explanation to requirements needed for a comment.

# CTA:

- The IRA calculator image can be confused for a CTA.
  - The text hyperlink is only discovered when hovered over.
  - Its color of blue is low contrast with hyperlink blue making it more difficult to notice.
- The My Co-op “Find ... near you” CTA opens up in a separate tab and is great UX design.
  - However the My Co-op footer icon opens up in the same tab. This should be changed to the above.
  - Keeping the consistency the large My Co-op icon should be a link to match with the footer icon that is similar.
- Home Loans dropdown CTAs transition smoothly on mobile devices however have a jarring distractive responsive design on desktops. Digital banking’s dropdowns are a good example of them transitioning smoothly on all devices.
- In Digital Banking Getting started CTA under Getting Registered bring up the process in the same tab with no breadcrumbs or obvious CTAs to get back to the main page.
  - This the same for themes and accessibility.

# CTA:

---

- The card-based design does add a universal conformity to the website's overall aesthetics. However, there is no consistency in usage of this design, and this tasks cognitive load, working memory, and the user/member's mental model of how website's components are to function. This creates a compounding and ongoing negative experience. The best practice is to pick a single function for the card-based design. They can solely be CTA buttons, just informative imagery, or a hybrid design with a clearly defined and annotated CTA link; this will retain the conformity and bring consistency to the site while lowering user/member's negative experiences.

# Motion and Video:

---

- Welcome Back play button takes you off the website in the same tab with no way to return other than back button.
- Digital Banking Pop videos give no clear indication the grayed out portions can be used to close video.

# Motion and Video:

- Carousel:
  - Slides move automatically on some devices and not others. Best practice is to let user control the motion.
    - This is to prevent distraction from main purpose of website and keep the members focused on task.
  - The pages do rotate every 7 seconds, which is good but is also at the max time frame of 5-7 seconds per slide. Also, the standard formula is 1 second per every 3 words; some of the slides have more text than time on the screen.
    - This means the whole message is not being received by the user.

# External Links and Vendors:

---

- IRA's Additional resource images all have embedded text that is difficult to read even on large monitors. Also each of these links is broken taking the user to a 404 error page.

# External Links and Vendors:

- **Balance Tracks** 'here' button opens a new site in the same tab.
  - This takes members off our site.
  - On there site the Industrial icon appears as a return home link but is not active.
  - There is only one way to return to Industrial the opens us up as another tab.
- **Banzai** tab opens a new website in the same tab.
  - Their icon for returning to industrial is [industrialcu.org](http://industrialcu.org) and is broken. The website has it as industrialcu[space].org.
- **Frauds and Scams**' external links all open in the same tab taking the member off the website.

# Navigation:

Sub Navigation 'Trouble signing in forms does not give clear (red asterisks is common) indication of what is required.

- Canceling out of the form only takes you back to the login prompt window.
- No way to get back to main site from login prompt.
- Join is the only link that takes you back to main site but takes you to a page with an unavailable form.
- About us is the primary link navigation bar. Perhaps one of our products pages as the first page to take use Recent and Latency Effect?
- 'Why Join' link takes you to the top of 'About Us' page. This can be streamlined by combining 'Why Join' and 'How to Join' into one page utilizing their natural flow together. This can reduce interruptions to the user's mental model of what is expected and ease cognitive load..
- Certificates has its own sub navigation bar link, but is a subsection of savings. Is this additional cognitive load need in the sub navigation bar?

# Navigation:

---

## LOANS

- Information hierarchy requires a lot of repetitive steps to get to various loans and services.
  - It requires the member to click back arrow to get to new loans cta.
  - The more pages a member has to go through the greater the chance for information to be lost.
- Report lost card and fraud both take you to same page. This is added cognitive load that can be made more efficient and simplified by combined the two.

# Major Redesign Consideration:

---

- The banner is the first thing members see on almost every page. This does make the member engage with the website more, but it also makes the member have to work more to find relevant and important information. This can potentially produce a compound negative experience by tasking the user/member's working memory repetitively.

# Closing:

---

I want to thank everyone for this opportunity use my skill set and talents to help our credit union approve. I truly hope these finding can be used to improve accessibility and design. I am grateful for and enjoyed this project.

Research analysis, metrics, softwares and guidelines used can be provided upon request.

