

# **TFC Credit Corp. Accessibility Conformance Report**

## **Revised Section 508 Edition**

**(Based on VPAT® Version 2.5Rev)**

**Name of Product/Version: Student Website (tfcstudentinfo.com)**

**Report Date: December 2, 2025**

**Product Description: Gated website used by students to access details, manage and make payments on their loans.**

**Contact Information: Email: [bbreitbart@tfccal.com](mailto:bbreitbart@tfccal.com)**

### **Notes:**

**Evaluation Methods Used: Tested using Chrome Version 143.0.7499.40 on Windows using Lighthouse and other tools available within Chrome and Windows.**

## Applicable Standards/Guidelines

This report covers the degree of conformance for the following accessibility standards/guidelines

| Standard/Guideline                                                                                      | Included In Report                                |
|---------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| <a href="#">Web Content Accessibility Guidelines 2.0</a>                                                | Level A (Yes)<br>Level AA (Yes)<br>Level AAA (No) |
| <a href="#">Revised Section 508 standards published January 18, 2017 and corrected January 22, 2018</a> | (Yes)                                             |

## Terms

The terms used in the Conformance Level information are defined as follows:

- **Supports:** The functionality of the product has at least one method that meets the criterion without known defects or meets with equivalent facilitation.
- **Partially Supports:** Some functionality of the product does not meet the criterion.
- **Does Not Support:** The majority of product functionality does not meet the criterion.
- **Not Applicable:** The criterion is not relevant to the product.
- **Not Evaluated:** The product has not been evaluated against the criterion. This can only be used in WCAG Level AAA criteria.

## WCAG 2.0 Report

Tables 1 and 2 also document conformance with Revised Section 508:

- Chapter 5 – 501.1 Scope, 504.2 Content Creation or Editing
- Chapter 6 – 602.3 Electronic Support Documentation

Note: When reporting on conformance with the WCAG 2.0 Success Criteria, they are scoped for full pages, complete processes, and accessibility-supported ways of using technology as documented in the [WCAG 2.0 Conformance Requirements](#).

**Table 1: Success Criteria, Level A**

| Criteria                                                                                                                                                                                                                                                                | Conformance Level | Remarks and Explanations                                                          |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|-----------------------------------------------------------------------------------|
| <b><u>1.1.1 Non-text Content</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                     | Supports          | Primarily text based. Most images are logos. None are used to convey information. |
| <b><u>1.2.1 Audio-only and Video-only (Prerecorded)</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>              | Not Applicable    | We do not have any audio or video in the application.                             |
| <b><u>1.2.2 Captions (Prerecorded)</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                               | Not Applicable    | We do not have any audio or video in the application.                             |
| <b><u>1.2.3 Audio Description or Media Alternative (Prerecorded)</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Not Applicable    | We do not have any audio or video in the application.                             |
| <b><u>1.3.1 Info and Relationships</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> </ul>                                                               | Supports          | Standard HTML tags are used to convey structure and relationships.                |

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| <ul style="list-style-type: none"> <li>● 602.3 (Support Docs)</li> </ul>                                                                                                                                                                   |                |                                                       |
| <b><u>1.3.2 Meaningful Sequence</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>     | Supports       | The reading sequence is logical                       |
| <b><u>1.3.3 Sensory Characteristics</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Supports       | Text is used rather than color, location, etc. alone. |
| <b><u>1.4.1 Use of Color</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>            | Supports       | Text is always used in combination with color         |
| <b><u>1.4.2 Audio Control</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>           | Not Applicable | There is no audio in the application                  |
| <b><u>2.1.1 Keyboard</u></b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                | Supports       | All functionalities can be completed via keyboard     |
| <b><u>2.1.2 No Keyboard Trap</u></b> (Level A)<br>Also applies to:<br>Revised Section 508                                                                                                                                                  | Supports       | Focus is never trapped                                |

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| <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                                                                                                                          |                    |                                                                               |
| <p><b><u>2.2.1 Timing Adjustable</u></b> (Level A)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                   | Partially Supports | Sessions without input will time out after 20 minutes                         |
| <p><b><u>2.2.2 Pause, Stop, Hide</u></b> (Level A)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                   | Not Applicable     | We do not have any moving, blinking, scrolling, or auto-updating information. |
| <p><b><u>2.3.1 Three Flashes or Below Threshold</u></b> (Level A)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                    | Not Applicable     | No flashing content in our application                                        |
| <p><b><u>2.4.1 Bypass Blocks</u></b> (Level A)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software) – Does not apply to non-web software</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs) – Does not apply to non-web docs</li> </ul> | Supports           | Layout is consistent in named regions                                         |
| <p><b><u>2.4.2 Page Titled</u></b> (Level A)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> </ul>                                                                                                                                           | Supports           | Each page has its own title that explains its purpose                         |

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| <ul style="list-style-type: none"> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                                                                            |          |                                                                                                     |
| <b>2.4.3 Focus Order</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>               | Support  | Focus is logical and consistent                                                                     |
| <b>2.4.4 Link Purpose (In Context)</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Supports | Links are clearly labeled                                                                           |
| <b>3.1.1 Language of Page</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>          | Supports | All pages are in English and have the en-US attribute.                                              |
| <b>3.2.1 On Focus</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                  | Supports | Focus does not change context                                                                       |
| <b>3.2.2 On Input</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                  | Supports | Input does not change context                                                                       |
| <b>3.3.1 Error Identification</b> (Level A)<br>Also applies to:                                                                                                                                                                       | Supports | System will not allow completion of forms with errors and they are shown in the form via error text |

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| Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                                              |          |                                                                                                                                                                        |
| <b>3.3.2 Labels or Instructions</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                         | Supports | All inputs have an associated label                                                                                                                                    |
| <b>4.1.1 Parsing</b> (Level A)<br>Also applies to:<br>WCAG 2.0 – Always answer ‘Supports’<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Supports | For WCAG 2.0 and the 508 standards, the September 2023 errata update indicates this criterion is always supported. See the <a href="#">WCAG 2.0 Editorial Errata</a> . |
| <b>4.1.2 Name, Role, Value</b> (Level A)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                              | Supports | The application only uses standard HTML controls                                                                                                                       |

**Table 2: Success Criteria, Level AA**

Notes:

| Criteria                                                                                                                                                   | Conformance Level | Remarks and Explanations                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------------------------------------|
| <b>1.2.4 Captions (Live)</b> (Level AA)<br>Also applies to:<br>Revised Section 508 <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> </ul> | Not Applicable    | The application has no live audio or video content |

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| <ul style="list-style-type: none"> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                                                                                                      |                |                                                                          |
| <p><b><u>1.2.5 Audio Description (Prerecorded)</u></b> (Level AA)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Not Applicable | The application has no recorded audio or video content                   |
| <p><b><u>1.4.3 Contrast (Minimum)</u></b> (Level AA)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>              | Supports       | Minimum ratio for standard text is 4.5:1                                 |
| <p><b><u>1.4.4 Resize text</u></b> (Level AA)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                     | Supports       | Pages are responsive                                                     |
| <p><b><u>1.4.5 Images of Text</u></b> (Level AA)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                  | Not Applicable | No images of text are used in the application except the logo            |
| <p><b><u>2.4.5 Multiple Ways</u></b> (Level AA)</p> <p>Also applies to:<br/>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software) – Does not apply to non-web software</li> <li>● 504.2 (Authoring Tool)</li> </ul>              | Supports       | Multiple ways are available to locate content including menus and links. |

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| <ul style="list-style-type: none"> <li>● 602.3 (Support Docs) – Does not apply to non-web docs</li> </ul>                                                                                                                                                                                                               |          |                                                                     |
| <p><b>2.4.6 Headings and Labels</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                         | Supports | Headings and labels consistently describe topic and purpose         |
| <p><b>2.4.7 Focus Visible</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                               | Supports | Keyboard focus is always visible                                    |
| <p><b>3.1.2 Language of Parts</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                                                                           | Supports | English is used throughout and us-EN is used for the page tag.      |
| <p><b>3.2.3 Consistent Navigation</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software) – Does not apply to non-web software</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs) – Does not apply to non-web docs</li> </ul> | Supports | Shared-code headers and sidebars are used for consistent navigation |
| <p><b>3.2.4 Consistent Identification</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software) – Does not apply to non-web software</li> <li>● 504.2 (Authoring Tool)</li> </ul>                                                              | Supports | Components with the same functionality are identified consistently  |

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| <ul style="list-style-type: none"> <li>● 602.3 (Support Docs) – Does not apply to non-web docs</li> </ul>                                                                                                                                                             |          |                                                                                     |
| <p><b>3.3.3 Error Suggestion</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul>                          | Supports | Text labels or dialogs identify the fields with errors.                             |
| <p><b>3.3.4 Error Prevention (Legal, Financial, Data)</b> (Level AA)</p> <p>Also applies to:</p> <p>Revised Section 508</p> <ul style="list-style-type: none"> <li>● 501 (Web)(Software)</li> <li>● 504.2 (Authoring Tool)</li> <li>● 602.3 (Support Docs)</li> </ul> | Supports | Data can be confirmed before finalizing submission and is checked for input errors. |