

WCAG 2.1 Accessibility Audit

A POUR-based review of the SafeCU homepage and account-opening flow —
Perceivable, Operable, Understandable, Robust.

43

criteria assessed

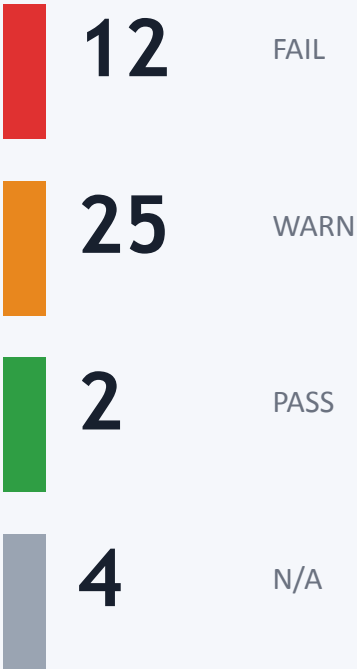
AA

conformance target

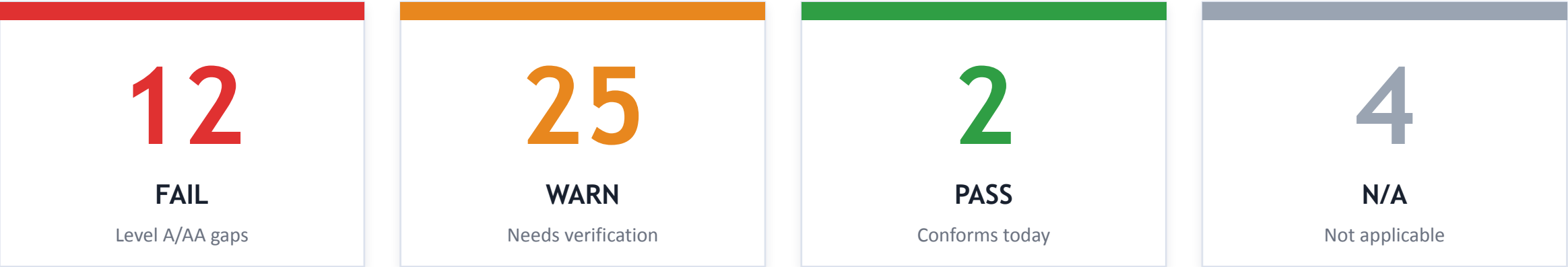
Jul 10, 2026

report date

RESULT MIX



Audit at a glance

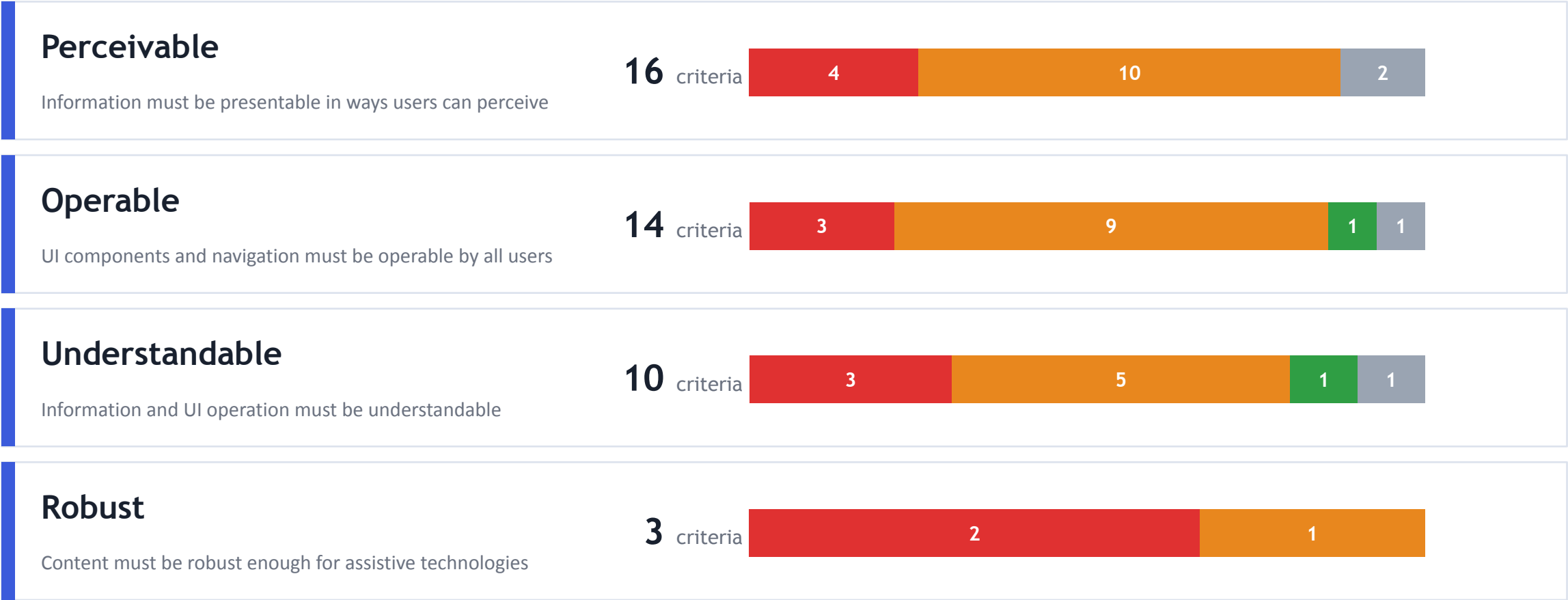


43 criteria assessed against WCAG 2.1 Level AA



The takeaway. No blocking Level A defect is high-effort — every one of the seven baseline blockers is a low- or medium-effort fix. The larger workload is confirming the 25 warnings, most of which hinge on a DOM and contrast audit of the live site.

The POUR breakdown



Perceivable – 16 criteria

4

FAIL

10

WARN

0

PASS

2

N/A

SC	Success Criterion	Lvl	Status	Effort
1.1.1	Non-text Content	A	FAIL	Low
1.2.1	Audio-only / Video-only	A	N/A	Low
1.3.1	Info and Relationships	A	WARN	Med
1.3.2	Meaningful Sequence	A	WARN	Low
1.3.3	Sensory Characteristics	A	WARN	Low
1.3.4	Orientation	AA	WARN	Low
1.3.5	Identify Input Purpose	AA	FAIL	Low
1.4.1	Use of Color	A	FAIL	Low
1.4.2	Audio Control	A	N/A	Low
1.4.3	Contrast (Minimum)	AA	FAIL	Med
1.4.4	Resize Text	AA	WARN	Low
1.4.5	Images of Text	AA	WARN	Low
1.4.10	Reflow	AA	WARN	Med
1.4.11	Non-text Contrast	AA	WARN	Low
1.4.12	Text Spacing	AA	WARN	Low
1.4.13	Content on Hover or Focus	AA	WARN	Med

Four failures to clear

1.1.1 Non-text Content FAIL Low effort	Issue CMS article thumbnails, the hero image, and feature icons lack confirmed alt text or roles.	Fix Make descriptive alt a required CMS field; mark decorative images presentational; aria-label all icons.
1.3.5 Identify Input Purpose FAIL Low effort	Issue Account-opening fields likely omit autocomplete, blocking browser and password-manager auto-fill.	Fix Add autocomplete='name/email/tel/bday' to every applicable personal-information field.
1.4.1 Use of Color FAIL Low effort	Issue A red border is the sole error signal; ~8% of male users have red-green deficiency.	Fix Pair errors with an icon and 'Error:' text; use weight or underline for active nav, not color.
1.4.3 Contrast (Minimum) FAIL Med effort	Issue Footer legal copy and muted sublabels likely fall below the 4.5:1 small-text ratio.	Fix Run a full contrast audit; hit 4.5:1 for body text and 3:1 for large text throughout.

Operable – 14 criteria

3
FAIL

9
WARN

1
PASS

1
N/A

SC	Success Criterion	Lvl	Status	Effort
2.1.1	Keyboard	A	WARN	Med
2.1.2	No Keyboard Trap	A	WARN	Med
2.2.1	Timing Adjustable	A	WARN	Med
2.2.2	Pause, Stop, Hide	A	WARN	Low
2.3.1	Three Flashes	A	PASS	Low
2.4.1	Bypass Blocks	A	FAIL	Low
2.4.2	Page Titled	A	WARN	Low
2.4.3	Focus Order	A	WARN	Med
2.4.4	Link Purpose (In Context)	A	FAIL	Low
2.4.6	Headings and Labels	AA	WARN	Low
2.4.7	Focus Visible	AA	FAIL	Low
2.5.1	Pointer Gestures	A	WARN	Low
2.5.3	Label in Name	A	WARN	Low
2.5.4	Motion Actuation	A	N/A	Low

Three failures to clear

2.4.1 Bypass Blocks

FAIL

Low effort

Issue No 'Skip to main content' link; keyboard users tab through the full nav on every load.

Fix Add a visually-hidden skip link as the first focusable element, visible on focus, targeting #main-content.

2.4.4 Link Purpose (In Context)

FAIL

Low effort

Issue Repeated 'Learn More' and 'Read More' links are indistinguishable in a screen-reader link list.

Fix Give each link a unique accessible name via aria-label, e.g. 'Learn more about Savings accounts'.

2.4.7 Focus Visible

FAIL

Low effort

Issue Default focus rings are likely suppressed with outline:none, hiding the active element from keyboard users.

Fix Never remove outline without a replacement; add :focus-visible styles with a 2px+ high-contrast outline.

Understandable – 10 criteria

3

FAIL

5

WARN

1

PASS

1

N/A

SC	Success Criterion	Lvl	Status	Effort
3.1.1	Language of Page	A	WARN	Low
3.1.2	Language of Parts	AA	N/A	Low
3.2.1	On Focus	A	PASS	Low
3.2.2	On Input	A	WARN	Low
3.2.3	Consistent Navigation	AA	WARN	Low
3.2.4	Consistent Identification	AA	WARN	Low
3.3.1	Error Identification	A	FAIL	Low
3.3.2	Labels or Instructions	A	FAIL	Low
3.3.3	Error Suggestion	AA	FAIL	Low
3.3.4	Error Prevention (Legal)	AA	WARN	Med

Three failures to clear

3.3.1 Error Identification

FAIL

Low effort

Issue Field errors shown only by a red border give screen-reader users no information at all.

Fix Attach a visible, descriptive text message to each invalid field via aria-describedby.

3.3.2 Labels or Instructions

FAIL

Low effort

Issue Format hints live in placeholder text that vanishes once typing begins, so users lose the pattern.

Fix Show persistent helper text below the label, e.g. 'Date of Birth' with 'MM/DD/YYYY' always visible.

3.3.3 Error Suggestion

FAIL

Low effort

Issue Generic messages like 'Invalid email' offer no correction guidance when a fix is known.

Fix Write specific, corrective messages, e.g. 'Email must include @ and a domain (name@example.com)'.

Robust — 3 criteria

The smallest principle but the most concentrated risk — two of three criteria fail, both rooted in how custom components expose themselves to assistive technology.

4.1.1 Parsing

WARN Low effort

Issue
CMS and React-hydrated markup commonly introduces duplicate IDs and malformed nesting.

Fix
Run the W3C validator and axe DevTools; eliminate duplicate IDs and invalid attributes.

4.1.2 Name, Role, Value

FAIL Med effort

Issue
Custom div-based rate tiles, cards, and the nav dropdown expose no role, name, or state to AT.

Fix
Add role + tabindex to div-buttons; give the dropdown aria-expanded and aria-haspopup.

4.1.3 Status Messages

FAIL Low effort

Issue
Dynamically injected success, error, and refresh messages are never announced to screen readers.

Fix
Wrap them in aria-live regions: role='status' for polite updates, role='alert' for errors.

Seven must-fix blockers for Level A

Clear these seven and the SafeCU homepage reaches baseline WCAG 2.1 Level A conformance. Six are low-effort; one is medium.

1

1.1.1 Non-text Content

Perceivable

Low effort

2

1.4.1 Use of Color

Perceivable

Low effort

3

2.4.1 Bypass Blocks

Operable

Low effort

4

2.4.4 Link Purpose (In Context)

Operable

Low effort

5

3.3.1 Error Identification

Understandable

Low effort

6

3.3.2 Labels or Instructions

Understandable

Low effort

7

4.1.2 Name, Role, Value

Robust

Med effort

6 low · 1 medium

No high-effort work blocks Level A.

Remediation effort matrix

All 37 failures and warnings grouped by effort. Start top-left: low-effort failures deliver the fastest conformance gains.

Low effort27 items	Medium effort10 items	High effort0 items
1.1.1 Non-text Content 1.3.5 Identify Input Purpose 1.4.1 Use of Color 2.4.1 Bypass Blocks 2.4.4 Link Purpose 2.4.7 Focus Visible 3.3.1 Error Identification 3.3.2 Labels or Instructions 3.3.3 Error Suggestion 4.1.3 Status Messages + 17 low-effort warnings	1.4.3 Contrast (Minimum) 4.1.2 Name, Role, Value 1.3.1 Info & Relationships 1.4.10 Reflow 1.4.13 Content on Hover/Focus 2.1.1 Keyboard 2.1.2 No Keyboard Trap 2.2.1 Timing Adjustable 2.4.3 Focus Order 3.3.4 Error Prevention (Legal)	— No criteria fall into the high-effort tier.

Turning findings into a fix plan

1

Ship the seven Level A fixes

Six low-effort, one medium — the fastest path to baseline conformance.

2

Run the live-site audits

Contrast, DOM semantics, and keyboard passes to resolve the 25 warnings.

3

Codify in the design system

Alt-text CMS fields, focus styles, label patterns, and aria-live regions as defaults.

4

Re-test to Level AA

Verify with axe and screen readers, then track conformance over time.