Law Office of Lainey Feingold

DISABILITY RIGHTS LEGAL ADVOCACY

Sovereign Bank Press Release

The Sovereign Bank Press Release was issued as a result of a comprehensive settlement agreement negotiated by Lainey Feingold and co-counsel Stan Eichner of the Disability Law Center in Boston, Massachusetts, using Structured Negotiations on behalf of the Bay State Council of the Blind and other Massachusetts advocates. In the Sovereign settlement agreement the bank agreed to install Talking ATMs at all its locations, institute a comprehensive alternative format policy and make its website accessible.

Simplified Summary of this Document

Sovereign Bank Pursues Initiatives for Persons with Visual Impairments

Boston, MA (November 21, 2002) — Sovereign Bank and the Boston-based Disability Law Center, Inc. (DLC) today announced that the bank has launched several major initiatives intended to provide easier access to its banking services to individuals with visual impairments as well as other customers. These initiatives include the installation of Talking ATMs, a more user-friendly format on Sovereign's Internet Web site, www.sovereignbank.com, and greater accessibility to printed materials. New Talking ATMs are now operating at several Sovereign locations in Massachusetts and Pennsylvania, and hundreds more will become part of the bank's ATM network during the next three years. Talking ATMs, which deliver audio information privately through any standard personal cassette player headset, make it possible for persons who are blind or who otherwise have difficulty reading an ATM screen to use the ATM independently. Sovereign's Talking ATMs will enable a user to hear audio instructions either in English or Spanish.

Under a phase-in plan, 100 Talking ATMs will be in place by June 30, 2003. That number will increase until all Sovereign ATM locations are equipped with the talking versions by June 30, 2005. Sovereign is installing new ATMs as well as upgrading existing ATMs to implement its Talking ATM program.

In addition to Talking ATMs, Sovereign has improved its Web site. Ninety percent of the Web pages hosted by Sovereign on its Internet site have been redesigned to comply with Priorities 1, 2, and 3 of the Web Content Accessibility Guidelines established by the World Wide Web Consortium. As a result, the pages are now easier to navigate for customers with visual impairments using screen reader software.

Sovereign will also be providing monthly bank statements for personal accounts, as well as its marketing and disclosure materials, in alternative formats to consumers with visual

impairments. These formats include Braille, large print, audiotape and computer diskette.

Sovereign embarked on the initiatives as part of a settlement agreement with the Bay State Council of the Blind, Sight Loss Services, the DLC, and several individuals with visual impairments. Bank officials worked closely with these parties to resolve a dispute over whether the bank provides persons with visual impairments legally required access to the bank's ATMs, printed materials, and Web site.

This agreement has provided us with an opportunity to better serve an important segment of our customers. By working together with these various parties, we have come up with an effective approach for meeting the needs of persons with visual impairments.— *Maxine Rogers, telecommunications manager at Sovereign Bank*

Kim Charlson, immediate past president of the Bay State Council of the Blind, praised the bank's initiatives. "We are very pleased that Sovereign Bank has so clearly demonstrated its commitment to improving accessibility for people who are blind and visually impaired," Charlson said. "We particularly commend their extraordinary corporate commitment to 100 percent accessibility for Talking ATMs in the Sovereign service area and to making its Web site accessible under the standards established by the World Wide Web Consortium."

The bank's Talking ATMs will be equipped with universal audio jacks. Sovereign will provide listening devices to persons with visual impairments so they can receive private audio instructions for transactions typically displayed on the ATM screen, such as cash withdrawals, balance inquiries, transfers, and payments and deposits. To locate the nearest Sovereign Talking ATM, consumers may call Sovereign Direct at 877-SOV-BANK (877-768-2265). A complete list of Talking ATM locations will be available in the future on the Sovereign Web site.

"Sovereign Bank is committed to providing world-class service to all of its customers," noted John Hamill, chairman and chief executive officer of Sovereign Bank New England. "These initiatives will provide easier access to our services to persons who are visually impaired, as well as to those who have other impairments." He pointed out that Sovereign recently was recognized by Associated Services for the Blind, Philadelphia, for its efforts in serving those who have visual impairments.

Sovereign Bancorp, Inc. (NYSE: SOV), headquartered in Philadelphia, Pennsylvania, is the parent company of Sovereign Bank, a \$40 billion financial institution with approximately 530 community banking offices, more than 1,000 ATMs and about 7,500 team members in Connecticut, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, and Rhode Island. Sovereign Bank is one of the top 25 largest banking institutions in the United States. For more information on Sovereign Bank, visit www.sovereignbank.com or call 1-877-SOV-BANK.

The Disability Law Center, Inc. is responsible for Protecting and Advocating for the rights of Massachusetts residents with disabilities and dedicated to expanding opportunities for people

with disabilities to live full and independent lives by providing legal representation and information about their legal rights.

The Bay State Council of the Blind (BSCB) is an affiliate of the American Council of the Blind, advocating on behalf of blind and visually impaired people of all ages across Massachusetts and throughout New England. BSCB works to improve the educational, economic, social and cultural opportunities for all people who are blind and visually impaired in the Commonwealth. BSCB can be reached at (617) 923-4519 or www.acb.org/baystate.

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