



From: Caroline Jones, Commissioner  
To: State Savings Bank Presidents and Chief Executive Officers

---

**Americans with Disabilities Act Compliance Demand Letters**

September 26, 2016

**This email is for informational purposes. We would like to know if you receive one of the letters described below.**

The Department of Savings and Mortgage Lending has been informed that various banks have recently received demand letters from a law firm claiming the bank's websites violate the Americans with Disabilities Act (ADA) as to the visually impaired.

The letters share the following characteristics:

- They are sent by a law firm;
- They do not disclose the name of the allegedly harmed disabled individual or a claim on behalf of a generically named disability association;
- The letters contain an embedded offer to settle with virtually no release of claims; and/or
- They may include an offer to bring the website into compliance (sometimes for an additional fee).

As always, we welcome your questions and comments.

Caroline C. Jones  
Commissioner