

We wish to thank you in advance for bringing your issue to our attention.

We take our member complaints very seriously and are committed to making every effort to resolve your concern.

WHAT CAN OUR CUSTOMERS EXPECT

Commitment

There will be commitment at all levels of the organization to the fair and effective resolution of complaints.

Accessibility

The complaint handling process will be easy to access, understand and use.

Responsiveness

The complaint handling process will be responsive and provide final responses within a reasonable period of time.

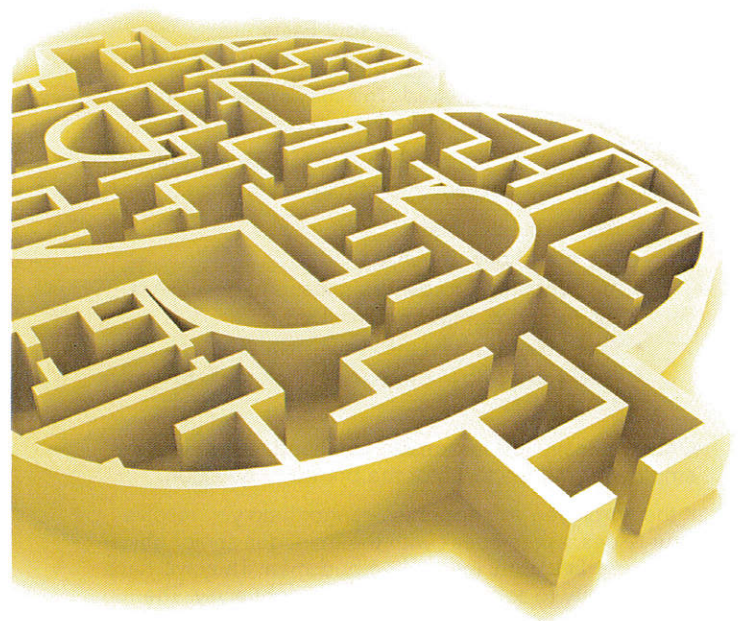
Fairness

The complaint handling process will provide fair treatment and ensure complaints are reviewed in a fair and balanced manner.

For more information on the credit union complaint process or the Market Code, please contact your credit union.

WHAT YOU NEED TO KNOW ABOUT

Resolving Problems



**Saskatchewan
Credit Unions**

WHAT YOU NEED TO KNOW ABOUT RESOLVING PROBLEMS

The credit union and its employees have always been committed to delivering high quality service to members and customers. Our Market Code identifies the standards we adhere to as an organization, the way we conduct ourselves and how we treat you. We work to maintain your trust while continuing to embrace our co-operative values.

It is important for us to know when you have a problem so that we can try to resolve it and retain your confidence. If you have a concern or complaint about the service we provide, or the products we offer, we want to hear from you. By solving your issue or concern we will ultimately improve our service levels to all members.

OUR PROCESS FOR RESOLVING YOUR COMPLAINTS

We want to handle your complaint in the most efficient and professional manner possible. If you have a concern or problem of any sort, we encourage you to follow the steps outlined below.

Step 1: Your Credit Union

Start at the Source and Gather Your Facts

It is generally easier to check the facts and resolve a problem where it originated. This may mean a quick phone call or visit to your credit union branch.

Before you contact the credit union, you can save time by collecting all the relevant information in advance:

- Your account number
- The date(s) of occurrence
- Any supporting account statements or documents
- The names of employees involved
- Your thoughts about the circumstances
- What you would like the credit union to do to resolve the problem

Once you have this information on hand, call or visit the employee you dealt with or the branch in question.

If the employee you approach cannot help you resolve your issues, ask to speak with the manager, senior officer or the credit union's internal ombudsman. They will have the authority to solve most problems right away. The sooner you contact the appropriate person, the sooner they can begin working on a solution.

Step 2: SaskCentral Ombudsman

Disputes that remain unresolved after being reviewed by the credit union (Step 1), can be escalated to the Saskatchewan credit union system's ombudsman. The SaskCentral Ombudsman can only review your concern after you have received a response from the credit union.

The SaskCentral Ombudsman will conduct a thorough investigation into your concern, provided no legal action has already been taken on the matter. Keep in mind, the complaints resolution recommendations provided are not binding on credit unions, and legal and other professional fees will not be covered.

The SaskCentral Ombudsman seeks satisfactory resolution of complaints with a view to fairness and does not advocate for either the complainant or the credit union when investigating disputes. This service is free of charge to the complainant.

To contact the SaskCentral Ombudsman:

Office of the SaskCentral Ombudsman
2055 Albert Street, P.O. Box 3030
Regina, SK S4P 3G8
Phone: 1-866-403-7499
Email: ombudsman@saskcentral.com

Note: Referral to the SaskCentral Ombudsman must be made within 6 months of the credit union's final response in Step 1.

Step 3: Ombudsman for Banking Services and Investments (OBSI)

Disputes that remain unresolved after being reviewed by the SaskCentral Ombudsman can be forwarded to the Ombudsman for Banking Services and Investments (OBSI).

The OBSI is available to settle certain complaints that cannot be resolved through the first two steps. The OBSI is an independent federal organization that investigates customer complaints against financial service providers, including banks, credit unions, federal trust and loan companies and other deposit taking organizations, investment dealers, mutual fund dealers and mutual fund companies and RESP dealers. The service is free of charge.

Ombudsman for Banking Services and Investments (OBSI)
401 Bay Street, Suite 1505, P.O. Box 5
Toronto, ON M5H 2Y4
Phone (Toll-free): 1-888-451-4519
Toll-free fax: 1-888-422-2865
Email: ombudsman@obsi.ca Website: www.obsi.ca

Note: The SaskCentral Ombudsman and OBSI do not investigate complaints about credit decisions, service fees, interest rates, and other matters of general policy, issues that are in litigation, or transactions for which records no longer exist (usually after six or seven years).

Office of the Privacy Commissioner of Canada

If you have concerns about your privacy or the way the credit union has handled your personal information, you should try and settle the matter directly with the credit union by contacting its Privacy Officer.

If you are not satisfied with the credit union's response, you may contact the Office of the Privacy Commissioner. Filing a complaint with the office is free of charge and you will be assisted throughout the process.

To contact the Office of the Privacy Commissioner of Canada:

https://www.priv.gc.ca/complaint-plainte/ps_pa_e.asp

Complete the Online Compliant Form; or

Phone: Toll-free line at 1-800-282-1376

Mail: 30 Victoria Street, Gatineau, Quebec, K1A 1H3