

What Is Our Commitment To You?

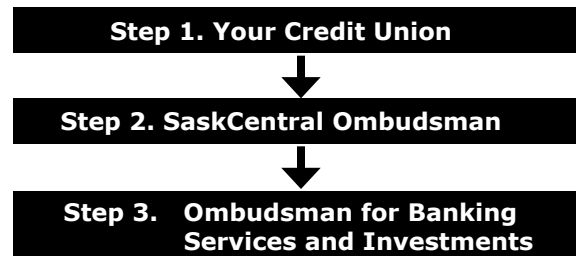
Developing and fostering long-term relationships is the foundation of our commitment to service. The credit union and our employees have always been committed to delivering a high quality of service to members and customers. Our Market Code builds on this commitment by identifying the standards we embrace as an organization, the way we conduct ourselves and how we will continue to treat you as we work to maintain your trust, while living out our co-operative values.

Naturally, we hope you are happy with the service we provide. However, we know that things can sometimes go wrong. As part of the Market Code, we have implemented a formal complaint handling process to deal with these situations. If you have a concern or a complaint about the service we provide or the product lines we offer, **we want to hear from you.** If we get things wrong – it is important that you tell us so we can try to make matters right. This also helps us to improve our service in the future.

How Can You Contact Us?

Please let us know if you have any questions, complaints or concerns about your dealings with the credit union. While most questions can be answered by the credit union staff, for complaints and concerns, it is preferable to follow the process outlined on the next page:

Complaint Handling Process



Gather Your Facts

Before you call or come in with a complaint, put together any relevant paperwork. Try to pinpoint the date when the problem arose. Get the names of any staff members involved and get a clear picture in your mind of what the circumstances were – and what you'd like us to do.

If the issue is complicated, it may be best to send a written complaint detailing the issue. Always document the names of people you talk to, including times, dates and outcomes of the discussions. Taking these steps will assure that your concerns are addressed in a fair, effective and prompt manner.

Start Where the Problem Started

It's easiest to check facts and make corrections at the place where the problem started – your credit union, your investment adviser, your insurance agent, your mortgage broker, etc. – wherever the issue started out, make that your first call. The credit union complaint handling process will provide fair treatment to members and ensure complaints are dealt with in a courteous and timely manner.

The sooner you contact us the sooner we can begin working on a solution.

Don't Give Up

If the employee you approach cannot help you resolve things, ask to speak to the compliance officer or senior manager. They have the authority to solve most problems right away. If you're still not satisfied, contact the credit union Ombudsman.

Take it to the Ombudsman

When all else fails, you still have options.

- You can take your complaint to the Saskatchewan credit union system's Ombudsman – the **SaskCentral Ombudsman.**

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 but there is no provision for the award of costs to solicitors or other professionals and recommendations are not binding on credit unions.

- Certain 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 settled through the internal complaint handling process. The OBSI is an independent federal organization that investigates customer complaints against financial service providers, including banks, credit unions and other deposit-taking organizations, investment dealers, mutual fund dealers and mutual fund companies. This service is also free of charge.

What Consumers Can 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 complainants with final responses within a reasonable period of time

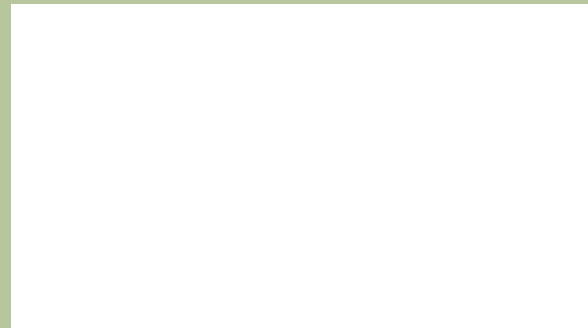
Fairness

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



Consumer Satisfaction

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



Office of the Ombudsman SaskCentral

2055 Albert St., P.O. Box 3030
Regina, SK S4P 3G8
Telephone: (306) 566-7670
Fax: (306) 566-1372

E-mail: ombudsman@saskcentral.com

Ombudsman for Banking Services and Investments

P.O. Box 896
Station Adelaide
Toronto, ON M5C 2K3
Toll Free Telephone: 1-888-451-4519
Toll-Free Fax: 1-888-422-2865

E-mail: ombudsman@obsi.ca
Website: www.obsi.ca

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What you need to know about Resolving Problems

