What Is Our Commitment to You?

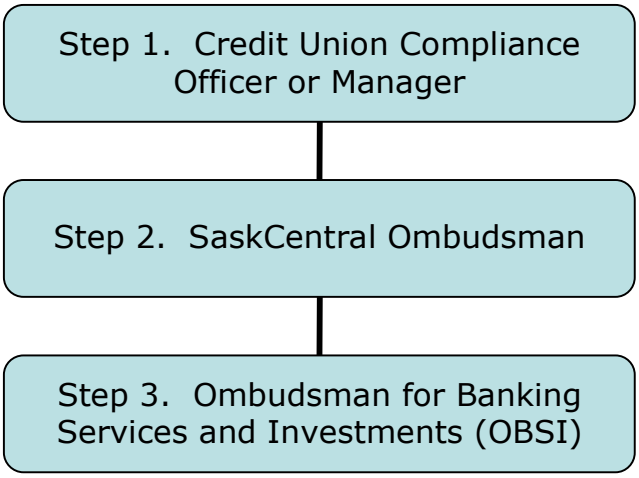
Developing and fostering long-term relationships is the foundation of our commitment to service. The credit union and our employees have always been committed to delivering a high quality of service to members and non-member customers. Our Market Code[1] builds on this commitment by identifying the standards 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-operatives 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 below:

Complaint Handling Process



[1] [If desired, hyperlink to the Market Code document]

Gather Your Facts (Step 1)

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 finally, 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[2] 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 can't 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, get in touch with the credit union Ombudsman.

Take it to the Ombudsman[3] (Step 2)

When all else fails, you still have options.

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[2] [If desired, hyperlink to the complaint form document]

[3] *Note: The Ombudsman does not investigate complaints about credit decisions, service fees, interest rates, and other matters of general policy, issues that are in litigation or transactions that occurred more than six months from the date of the last correspondence with the credit union (or credit union ombudsman). The Ombudsman will consider fairness to consumers in the context of the policies of the credit union and its legal obligations.*

- 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.

  SaskCentral Ombudsman
  P.O. Box 3030
  2055 Albert Street
  Regina, SK S4P 3G8
  Telephone: 1-306-566-7670
  Fax: 1-306-566-1372
  Email: ombudsman@saskcentral.com

Ombudsman for Banking Services and Investments (Step 3)

- 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 complaints handing process. The OBSI is an independent federal organization that investigates customer complaints against financial services 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.

  Ombudsman for Banking Services and Investment
  PO Box 896, Station Adelaide
  Toronto, Ontario M5C 2K3
  Toll-free: 1-888-451-4519
  Toll-free Fax: 1-888-422-2865
  E-mail: ombudsman@obsi.ca
  Website: www.obsi.ca

For more information on our Market Code, please call our compliance officer, Leona Wakelam at 306-286-3311 or visit www.leroycu.ca.

Frequently Asked Questions

What is a Market Code?
The Market Code is a guideline and commitment that credit unions agree to follow. Also known as a "code of practice" it typically outlines standards that members can expect when dealing with the credit union. The Market Code is about consumer protection and it includes a provision for handling of complaints.

What are my rights and responsibilities?
A member's rights include: fair and courteous treatment, timely and accurate response, and reasons for decisions and privacy.

A member's responsibilities include: providing timely and accurate information, including a resolution request, treating the credit union's staff with courtesy and adopting a reasonable and co-operative attitude.

How does the complaint process begin?
Members should first contact their credit union. You can contact them in person or by telephone, and they may ask you to set out your complaint in writing. Once received, your complaint will be reviewed as soon as possible.

If the matter cannot be resolved, you can contact the SaskCentral Ombudsman. If that process does not resolve your complaint, the final escalation step is to contact the Ombudsman for Banking Services and Investments (OBSI).

What is the SaskCentral Ombudsman?
The SaskCentral Ombudsman is set up to settle individual disputes between members and credit unions that cannot be resolved through the credit union's complaint handling process. The Ombudsman can consider a wide range of complaints and the service is free of charge.

Can consumers come to the SaskCentral Ombudsman directly?
The Ombudsman welcomes calls from consumers seeking advice on how to make a complaint. However, if the complaint has not yet been investigated by the credit union, you will be referred back to the credit union.

What is the Ombudsman for Banking Services and Investments (OBSI)?
The OBSI is an independent federal organization that investigates customer complaints against financial services providers, including banks, credit unions and other deposit-taking organizations, investment dealers, mutual fund dealers and mutual fund companies.

How long does the process take?
In general, the credit union will respond within five business days. Complex cases may however, take longer to resolve.

How far back will you go in investigating complaints?
The credit union is guided by statutes of limitation where appropriate. They will also consider the availability of records and people with knowledge of the case. Generally, older cases are more difficult to resolve.

For administrative reasons, you must escalate your complaint to the Ombudsman within six months of completing the complaint handling process at your credit union.

What details should I include in my letter to the credit union?
Your letter should describe the circumstances of your complaint and indicate what you would like to see done to resolve it. You should also include copies of all previous correspondence concerning the complaint between you and your credit union as well as copies of related documents and notes of conversations.

Can I ask a friend or relative to help me in handling my complaint?
Yes. You will need to giver permission for the credit union to discuss confidential matters with a third party. You may also ask a lawyer, accountant or other professional advisor to assist you (at your expense); however, this is seldom necessary.

Can I go to court or seek another form of redress after dealing with the credit union?
Yes. You can go to court if you are not satisfied with the outcome of the credit union and the Ombudsman process.

The Ombudsman will not deal with matters that are or have been before the courts, arbitration or other dispute resolution processes. It is important to understand that arbitration decisions and the courts are binding and you cannot come to the Ombudsman after these processes. If you decide to pursue one of these options during the course of the investigation, the Ombudsman will cease their investigation.

There are legal limitation periods that restrict a person's right to commence a legal action. You should familiarize yourself with these rules and get legal advice if you are uncertain, to avoid missing your opportunity to take legal remedies.

Can I use the information and documents from the Ombudsman process in court or any other subsequent proceedings?
The Ombudsman believes the success of their investigation process depends on each party's ability to be open without prejudicing their legal rights.

Parties do not surrender their legal rights by using the Ombudsman process. However, to encourage co-operation and openness, they ask all parties to agree that the files and the work product and anything created as part of the dispute resolution process may not be used in any subsequent legal or regulatory proceedings. This does not apply to your original documents or those of the financial services provider.

The parties must also agree that the Ombudsman's staff and advisors will not be called to testify in any subsequent legal or regulatory proceedings.