

May 7, 2014

Dear Member;

IMPORTANT NOTICE*:

Due to recent changes within the financial industry, you are no longer required to have your property taxes included in your mortgage payment with Synergy Credit Union.

**If Synergy Credit Union no longer pays your property taxes, please disregard this notice.*

With these changes, you now have the flexibility and convenience to choose *how and when* you would like to pay your property taxes. By choosing to pay your property taxes yourself, you may be able to participate in any early tax payment discount incentives your municipality may offer - which could mean a cost savings for you.

If Synergy currently pays your property taxes, your 2014 taxes will be paid by June 30, 2014. **For your 2015 taxes**, the following are a few options to consider when determining how to pay your future tax payments:

- a) Make early lump sum payment(s) to your municipal office.
- b) Set up automatic pre-authorized transfers with MemberDirect online banking services to your municipal office (please confirm availability of this option with your municipality).
- c) Provide post-dated cheques to your municipal office.
- d) Create a savings account with automatic pre-authorized deposits at Synergy Credit Union for you to pay your municipal office with one lump sum when taxes are due. By choosing this option, our Wealth Accumulator, iSave or daily savings accounts, where you can **earn interest** on your savings, may be a great option for you to consider. We can assist with helping you set this up if needed.

Please note: Your property tax payment options or early payment incentives/discounts may vary by the municipal office in your area. Please contact your municipality for further details.

If you wish to continue with Synergy paying your property taxes a **\$75 administration annual fee** will be charged to your mortgage loan(s) at the time taxes are paid starting with the 2015 tax year. **If you wish to opt out of Synergy paying your property taxes, please respond by June 15, 2014 at the latest. Your options to opt out include: a) Return the enclosed form within the attached prepaid envelope, b) Email webmail@synergycu.ca or call 1-866-825-3301.** Further details are available on how to opt out is available on the enclosed insert.

For further details or assistance, please feel free to contact your local Synergy Credit Union branch. Thank you for your business.

Fraudulent
Document

The letters Synergy CU sends through their mail merge system are not personalized with the member's name. The envelope is addressed with the member's name and address. There is no legal requirement in the Market Code to personalize notifications to members. Since this notification was sent out a full year before the change this meets Synergy CU's legal obligations and is the letter Chandra Matlock is referencing that one year's notice was given for the change in service fees.

This is the section of the Market Code that addresses service fee changes which shows Synergy CU is compliant with the code:

Notice of Service Fee Changes and Account Structure Changes

The credit union must provide information about the change at least 30 days before the change(s) take effect for members with accounts. Notice should be posted in-branch, on a credit union's website, by mail or a statement message.

The letter specifically states "If you wish to continue with Synergy paying your property taxes a **\$75 administration annual fee** will be charged to your mortgage loan(s) at the time taxes are paid starting with the 2015 tax year."

3) The letter sent out May 7, 2014, to Synergy CU Members that held a mortgage and property tax account, reflects the proper notice to the membership as legally required by the Market Code as the change was made in 2015.

Request #2

Patty Wang's Aug 2015 decision not to renew my July 2016 mortgage nor have me continue as a Synergy Member based on inaccurate and incomplete information.

Tab 7; Page 10 & Tab 4 Page 6; August 13, 2015 Patty Wang made the decision not to renew my mortgage based on inappropriate, inaccurate and incomplete information from but not limited to Chandra Matlock, Sandra Wright and Cristine Tucker.

PIPEDA-04048-03; Page 81 and 82; SHRC Disclosure Report, Witness B, Patty Wang made the decision not to renew my mortgage nor have me continue as a member based on public Facebook posts.

Synergy CU Response:

A financial institution is allowed to exercise their right not to renew a mortgage when the relationship is no longer productive. Synergy CU decided not to renew Ms. McDonald's mortgage due to a disrespectful relationship between Ms. McDonald and Synergy CU team members.

Dear Member;

IMPORTANT NOTICE*:

Due to recent changes to our mortgage products, Synergy Credit Union no longer requires property taxes be included in your mortgage principal and interest payment.

**If Synergy Credit Union no longer pays your property taxes, please disregard this notice.*

With these changes, you now have the flexibility and convenience to choose *how and when* you would like to pay your property taxes. By choosing to pay your property taxes yourself, you may be able to participate in any early tax payment discount incentives your municipality may offer - which could mean a cost savings for you.

If Synergy currently pays your property taxes, your 2014 taxes were paid by June 30, 2014. For your 2015 taxes, the following are a few options to consider when determining how to pay your future tax payments:

- a) Make early lump sum payment(s) to your municipal office.
- b) Set up automatic pre-authorized transfers with MemberDirect online banking services to your municipal office.
- c) Provide post-dated cheques to your municipal office.
- d) Create a savings account with automatic pre-authorized deposits at Synergy Credit Union for you to pay your municipal office with one lump sum when taxes are due. By choosing this option, our Wealth Accumulator, iSave or daily savings accounts may be a great option for you to consider.

Please note: Your property tax payment options or early payment incentives/discounts may vary by the municipal office in your area. Please contact your municipality for further details.

If you wish to opt out, please contact your branch or phone the Member Contact Centre at 306-825-3301 or toll free 1-866-825-3301. If you wish to continue with Synergy paying your property taxes a **\$75 administration annual fee** will be charged to your property tax account(s) at time taxes are paid commencing with the 2015 tax year.

For further details or assistance, please feel free to contact your local Synergy Credit Union branch. Thank you for your business.



2015

Cancelled the property tax option.

Certified True Unaltered Copy of Original Document(s)
as seen on SEPT 22, 2021
by me LESLIE MINISTEEL, SC Being
a Notary Public For the Province of Saskatchewan.
My Appointment Expires: SEPT 30, 2026

Together, we will.

1.866.825.3301

www.synergycu.ca

Letter Recd
Aug 4/15

Dear Member;

IMPORTANT NOTICE*:

Due to recent changes to our mortgage products, Synergy Credit Union no longer requires property taxes be included in your mortgage principal and interest payment.

**If Synergy Credit Union no longer pays your property taxes, please disregard this notice.*

With these changes, you now have the flexibility and convenience to choose *how and when* you would like to pay your property taxes. By choosing to pay your property taxes yourself, you may be able to participate in any early tax payment discount incentives your municipality may offer - which could mean a cost savings for you.

If Synergy currently pays your property taxes, your 2015 taxes were paid by June 31, 2015. There was a \$75.00 cost allocated to your tax account. For your 2016 taxes, the following are a few options to consider when determining how to pay your future tax payments:

- a) Make early lump sum payment(s) to your municipal office.
- b) Set up automatic pre-authorized transfers with MemberDirect online banking services to your municipal office.
- c) Provide post-dated cheques to your municipal office.
- d) Create a savings account with automatic pre-authorized deposits at Synergy Credit Union for you to pay your municipal office with one lump sum when taxes are due. By choosing this option, our Wealth Accumulator, iSave or daily savings accounts may be a great option for you to consider.

Please note: Your property tax payment options or early payment incentives/discounts may vary by the municipal office in your area. Please contact your municipality for further details.

If you wish to opt out, please contact your branch or phone the Member Contact Centre at **306- 825-3301** or toll free **1-866-825-3301**. If you wish to continue with Synergy paying your property taxes a **\$75 administration annual cost** will be charged to your property tax account(s) at time taxes are paid.

For further details or assistance, please feel free to contact your local Synergy Credit Union branch. Thank you for your business.

Valid True Unaltered Copy of Original Document(s)
seen on SEPT. 22, 2021
At LORDMINSTER, SASK. Being
Notary Public For the Province of Saskatchewan.
Notary Appointment Expires: SEPT 30, 2021



Together, we will.

1.866.825.3301

www.synergycu.ca