
TIMELINE OF EVENTS: TRISHA D. MCDONALD

October 23, 2007: Ms. McDonald's original mortgage is created. Amortization is 40 years and the initial term is 5 years, with a fixed rate of 6.09%, maturing on October 23, 2012.

November 10, 2011: Ms. McDonald make a complaint under *The Saskatchewan Human Rights Code* against Synergy Credit Union.

July 23, 2012: Ms. McDonald is offered an early mortgage renewal and executes. The term is 1 year, with a fixed rate of 3.10%, maturing on July 23, 2013.

July 23, 2013: Ms. McDonald is offered a mortgage renewal and executes. The term is 1 year, with a fixed rate of 3.09%, maturing on July 23, 2014.

April 2, 2014: Ms. McDonald's complaint under *The Saskatchewan Human Rights Code* against Synergy Credit Union is resolved through settlement.

July 23, 2014: Ms. McDonald is offered a mortgage renewal. The offered renewal term is for 1 year at a fixed rate of 3.14%, maturing on July 23, 2015. Ms. McDonald requests and is granted a rate exception approved by Gord Thiel, Branch Manager. Ms. McDonald executes a mortgage renewal for a 1 year term, with a fixed rate of 3.04%, maturing on July 23, 2015.

July 23, 2015: Ms. McDonald is offered a mortgage renewal. The offered renewal term is for 1 year at a fixed rate of 2.89%, maturing on July 23, 2016. Ms. McDonald requests and is granted a rate exception approved by Christine Tucker, Manager of Retail, to match an advertised rate offer by Affinity Credit Union. Ms. McDonald executes a mortgage renewal for a 1 year term, with a fixed rate of 2.69%, maturing on July 23, 2016. Following her mortgage renewal, Ms. McDonald subsequently posts negative comments on social media regarding Synergy Credit Union mortgage rates.

August 5, 2015: Ms. McDonald posts false and misleading information about Synergy Credit Union on Facebook regarding a \$75 ancillary fee for Synergy to collect and remit property taxes. Synergy provided members with more than 1 years notice and a courtesy reminder just prior. Ms. McDonald's final sentence in her post: "They have had their hands slapped before by members changing fees without notice, not sure when they will ever learn...." is completely false.

-----Original Message-----

From: Chandra Matlock

Sent: August 5, 2015 10:16 PM

To: Glenn Stang <Glenn.Stang@synergycu.ca>; Pat Horton <Pat.Horton@synergycu.ca>; Brent Bergen <Brent.Bergen@synergycu.ca>

Subject: re: Facebook

Good day

I just wanted to let you know that Trish MacDonald is at it again making false claims against Synergy on Facebook again in whats happening in Lloydminster.

She is claiming we dont give enough notice on fees where she did get a letter for the property tax admin fee on her mortgage. We did comment we gave 1 year notice (and went above and beyond on the notice).

Other members are backing things up saying they got the letter and explaining the situation too. The interesting part is the executive assistant to Ward Read at the Lloydminster economic

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development corporation

This is Trish's second time now. I am not sure what her issue is. I am thinking this is one of the members it wouldnt be bad if they moved on

I just thought i would let you know what is going on. I will post an example of the letter i got to show i got mine. However, i wont engage anymore since i think they are looking for a show or something. We can just state the facts and let our members talk how great we are

The screenshot shows a Facebook interface. At the top, there's a search bar with 'Whats happening in Alveyminster' and a user profile for 'Chandra'. Below the search bar is a navigation menu with options like 'Close Friends', 'Pages and Public', 'Manage Apps', 'Insights', and 'Create Event'. The main content area displays a post by 'Trish D McDonald'. The post text reads: 'Anyone else get charged \$75 by their financial institution? \$75 classified as an "admin fee" for submitting the property taxes that one has paid with their mortgage all year? Just a heads up, they can not charge you like this without notice. Be sure to call and have the fee reversed. I received the letter August 4th, 2015. The fee was taken out June 30th, 2015. Letter states for the 2015 tax year if you wish to continue paying your property taxes with your mortgage payment there will be a \$75 fee. I am ok with that notice for the 2016 year. BUT not with the fine print stating "There WAS a \$75 cost allocated to your tax account (2015)" Sorry guys. NO financial institution can just create a new "fee" members need to be advised 60 to 90 days in advance in order to accept or opt out of the service before the fee is charged. Be sure to call and get your \$75 back if this has affected you. They have had their hands slapped before by members changing fees without notice. not sure when they will ever learn.' Below the post, there are several comments from other users: 'Danielle Reed: who is your financial institution?', 'Al Dietrich: Good to know!! thought that was a bit strange especially since when I signed my mortgage at the bank they required paying my property taxes paid by my mortgage. Seemed odd to randomly start that charge. Thanks!', 'David Markham: On the bank?', and 'Jennifer Gray Chapman: In guessing synergy, we've gotten same notice'.

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.

Only land taxes chargeable to mortgagor

11 Notwithstanding anything contained in any mortgage of land whether heretofore or hereafter given or in any agreement renewing or extending the same, no taxes, rates or assessments, other than taxes, rates or assessments levied or charged against the land and paid by the mortgagee, shall be charged by the mortgagee to the mortgagor or added to the mortgage account; and an agreement, stipulation or covenant to the contrary is null, void and of no effect.

1978, c.L-16, s.11.

Life insurance premiums not to form a charge on the land

12(1) Notwithstanding anything contained in any agreement for sale of land hereafter made or in any mortgage of land hereafter given, or in any agreement renewing or extending the same, no premium upon or in respect of an insurance policy on the life of the purchaser or mortgagor taken by or assigned to the vendor or mortgagee as collateral security for the amount owing under the agreement for sale or mortgage, shall be charged or added by the vendor or mortgagee to the account of the purchaser or mortgagor in respect of the amount so owing or form a lien or charge on the land; and any agreement, stipulation or covenant to the contrary is null, void and of no effect.

(2) Subsection (1) does not apply to a premium upon or in respect of an insurance policy taken by or assigned to:

- (a) the Canadian Farm Loan Board as collateral security for the amount owing under a mortgage given before the thirtieth day of March, 1961, to secure a loan made under the *Canadian Farm Loan Act* (Canada) by that board; or
- (b) the Farm Credit Corporation as collateral security for the amount owing under a mortgage heretofore or hereafter given to secure a loan made under the *Farm Credit Act* (Canada) by that corporation; or
- (c) the Industrial Development Bank as collateral security for the amount owing under a mortgage heretofore or hereafter given to secure a loan made under the *Industrial Development Bank Act* (Canada) by that bank.
- (d) the Federal Business Development Bank as collateral security for the amount owing under a mortgage given before or after the coming into force of this clause to secure a loan made under the *Federal Business Development Bank Act* (Canada) by the Federal Business Development Bank, or taken by or assigned to its successor, the Business Development Bank of Canada, as collateral security for the amount owing under a mortgage given to secure a loan made pursuant to the *Business Development Bank of Canada Act* by the Business Development Bank of Canada.

1978, c.L-16, s.12; 2001, c.8, s.12.



There is no activity for this account.

For all credit union inquiries, including loans, call 1-866-825-3301 during regular business hours.

IP61408SP2

SYNERGY CREDIT UNION - Lloydminster Branch

4907 50 ST - Branch 165

LLOYDMINSTER SK S9V 1C1

Account No. 1000[REDACTED]614

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[REDACTED] Date: 23-07-2015

LLOYDMINSTER SK S9V 0T9



V0000165801447614

Residential Simplicity CMHC 8002[REDACTED]47614

Interest Paid YTD\$2,919.63
 Interest Payments \$415.29
 Principal Payments \$259.33
 Payments Remaining*:
 1 final Payment of \$179,341.63
 Due on 24/07/2015

The amount and timing of all remaining payments assumes all regularly scheduled payments have been made

Date	Description	Debits/ Interest	Credits/ Principal	Balance
Jun24	Balance Forward			179,393.54
Jun26	Escrow Tax Disbursement	1,750.92		
	Regular Payment - Interest		207.72	
	Regular Payment - Principal		129.59	179,263.95
	Regular Payment - Property Tax Ac		58.80	
Jun30	Escrow Tax Disbursement	75.00		
	Credit Interest		0.05	
Jul10	Regular Payment - Interest		207.57	
	Regular Payment - Principal		129.74	179,134.21
	Regular Payment - Property Tax Ac		58.80	

Interest Rate Summary

Date	Rate	Date	Rate	Date	Rate
08-25-14	3.019				