
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

TIMELINE OF EVENTS: TRISHA D. MCDONALD

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, the browser address bar displays 'www.facebook.com'. The page title is 'Whats happening in Alveyminster'. The user's name 'Chandra' and 'Home 20' are visible in the top right. On the left, a navigation menu includes 'Close Friends', 'Pages and Public', 'Manage Apps', 'Insights', and 'Create Event'. The main content area features 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 four comments: 'Danielle Reed: whose 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.'

