

# Complaint Form



## Contact Information

Name: ■ Edward Noble

Mailing Address: ■■■■■■■■■■■■

City/Town: LLOYDMINSTER

Province: SK

Postal Code: S9V 0X7

Home Phone: ■■■■■■■■■■

Work Phone:

Email:

## Credit Union Information

Name of credit union: Synergy Credit Union Ltd

Branch: LLOYDMINSTER BRANCH

## Complaint Information

Your complaint concerns:

Account  
 Debit Card  
 Privacy

Loan or Mortgage  
 Quality of Service  
 Other (please specify) \_\_\_\_\_

Your account number (if applicable):

## Details about your complaint

Provide a brief description of your complaint. Write down the events leading to it in the order in which they happened. Include specific dates, times, individuals you dealt with and the actions you took. (Attach additional sheets as required.)

This complaint is in regards to the treatment of a fellow member of Synergy Credit Union.

\* The credit union's ongoing threat against this member of commencing foreclosure (of their non delinquent mortgage) and the fact of the credit union's looming closure of their membership and bank account.

\* My concern is the credit union has not followed their own policy and procedures in regarding a members mortgage renewal. I believe what has transpired may have been in violation of the mortgage administration act, interest act and mortgage compliance requirements by law.

\* I feel the credit union has not represented it's members (of approx 28,000) best interests, and has operated unethically in this case

\* July 4th, 2016 I spoke to the Vice President of the board with Synergy Credit Union about my concerns with how this member is being dealt with, one fact being no mortgage disclosure documentation has been received to date. Later that day, Glen Stang called and over the twenty-five minute discussion I advised him of the fact no paperwork has been sent to date. Glen Stang stated

Please attach copies of your account statements and/or financial agreement (if applicable) and any copies of correspondence or other material that may be of assistance. Please remember – you should not submit originals if you are filing a complaint.

What would you like to see done? What is your proposed solution?

he would take it upon himself to follow up with that. During that same conversation, Glen Stang asked me to relay a message to this member, requesting to meet her in person alone, at the credit union or off site from the credit union. He stated with meeting this member alone, he would be able to straighten this situation out in minutes. My concern is, if communication was the intent to this meeting request, why has no letter been written, requesting communication if this said situation can be resolved in a few minutes?

I had requested to attend such a suggested meeting, if it was to occur, but was told I could not attend. I find this type of meeting request, unprofessional and possibly unethical for a CEO of Synergy credit union.

\* This complaint form is being hand delivered to Synergy Credit Union, August 8th, 2016. Copies are accessible to Synergy Credit Union board members. I would like to request that there is a fair and effective resolution brought forward to resolve this concern prior to August 15th, 2016.  
CC: Neil Carruthers, Vice President, Synergy Credit Union

#### Authorization

~~I have asked the credit union to investigate my complaint and I consent to the collection, use and disclosure of my personal information for the purposes of investigating the above complaint~~

  
Date

*Aug 8 / 2016*  
Complainant Signature

Please return your completed and signed complaint form to

Problem Resolution  
Compliance Department  
Synergy Credit Union  
PO Box 798 STN MAIN  
Lloydminster, SK S9V 1C1

Or e-mail your completed complaint form to: [problem.resolution@synergycu.ca](mailto:problem.resolution@synergycu.ca)