

August 18, 2016

Edward Noble

Lloydminster, Saskatchewan
S9V 0X7

Dear Mr. Noble,

Re: Member Complaint

As you requested, this letter is to follow-up and close the loop on our telephone conversation on Saturday, August 13, 2016. I have also retrieved and enclosed the initial August 12th package I had left for you to pick-up at our 42nd Street Concierge Desk. Please accept my apologies for the delay in getting this out to you as I had hoped to send it out on Monday but was unable.

To summarize the top 3 main items we discussed on our call, I recall them to be:

- **The eligibility of your complaint and your status as an eligible complainant.** An eligible complainant is one where there is the right to disclose any and/or all personal and financial information held by the credit union for the purposes of resolving or attempting to resolve the complaint. Based on the complaint you submitted (see attached copy), it begins with:

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."

As articulated in my August 12th letter, the nature of your complaint is based on an unnamed member, their mortgage renewal, and their specific treatment by Synergy Credit Union employees in the process. Under our Market Code complaint-handling process, the unnamed member is considered the eligible complainant and the complaint-handling process would be open to them. My August 12th letter states that they can either file a complaint directly with us or, if they do not feel comfortable in doing so; they could appoint a representative to act on their behalf with regards to handling their complaint against Synergy Credit Union.

Together, we will.

1.866.825.3301

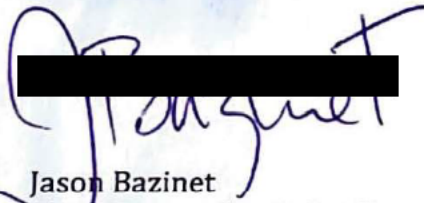
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- We discussed the credit union's Market Code and how it is the legislative and regulatory framework established for the Saskatchewan credit union system. It is the board's policy for Synergy Credit Union to strictly adhere and comply with it. My August 12th package further discusses Market Code and includes a detailed enclosure on the credit union's 3-step complaint handling process.
- Finally, we discussed that the unnamed member could choose whichever resolution channel best suited them to attempt to resolve their claims against the credit union. They could opt for the complaint-handling process as stipulated by Market Code (which is free to the member), or they could seek a tribunal such as the Human Rights Commission, or they could take civil action through the courts. Regardless of the channel, only the individual affected has the right to take the action, not a third-party for which personal and/or financial information held by the credit union could not be disclosed.

My August 12th package does include an *Appointment of a Representative and Authorization to Act on Behalf of a Member to Resolve a Complaint* form. I had initially established a deadline of the close of business on Friday, August 19, 2016 to receive this form in order to keep this complaint open and moving forward in the complaint-handling and resolution process. Given that I was delayed in getting today's letter out to you, including picking up the original August 12, 2016, package which was left for you to pick-up, I am willing to extend that initial deadline until Tuesday, August 30, 2016, to keep this complaint open and moving forward. Otherwise, my office will officially close this file.

Should you have any questions or concerns, please feel free to contact me at any time. My contact information is again listed below.

Respectfully,



Jason Bazinet
Chief Financial & Risk Officer

