

**PSM**  
L A W Y E R S

Our File No.: 21756-49 JKPC

October 9, 2018

By email to: robin. [REDACTED]

**Saskatchewan Human Rights Commission**

Suite 816, Sturdy Stone Building  
122 – 3<sup>rd</sup> Avenue North  
Saskatoon, SK S7K 2H6

Attention: Robin [REDACTED]

Dear Sir:

**Re: Tricia Darlene McDonald v. Synergy Credit Union Ltd.**  
**Your File 16-17-122**

I have reviewed with my client the disclosure report and my client has no substantive objections to any of the findings of facts set out therein. We would provide the enclosed three items of correspondence as part of the documentary evidence. We would note the November 29, 2016 correspondence should be included in the chain of letters that has been submitted. We have also included correspondence that the complainant had provided to members of Synergy Credit Union's Board and our response on behalf of the Board following review of those materials.

Yours truly,

**PSM LLP**

  
Per: Jeffrey D. Kerr

JDK/Inl  
Enclosures

5009 - 47 Street, Lloydminster, AB T9V 0E8  
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*Members of the Alberta and Saskatchewan Bars*  
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Loren F. Politeski, Q.C.  
Myron L. Strilchuk  
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Scott A. Polischuk  
Mel D. Wells

**Politeski Strilchuk Milen**  
**L A W Y E R S**

Todd R. Kirkpatrick  
Harvey J. Seufeld  
Jeffrey D. Kerr  
Heaghan C. LaRose  
Kubashnee Govender

Our File No.: 21756-49 JKPC

November 29, 2016

By email to [REDACTED]

**Robertson Stromberg LLP**  
Suite 600, 105, 21<sup>st</sup> Street East  
Saskatoon, SK S7K 0B3

“Without Prejudice”

**Attention: Dustin Gillanders**

Dear Sir:

**Re: Synergy Credit Union Ltd. and Tricia McDonald**

Please refer to the attached adjournment notice that we have faxed to the Court. Please note December 15 is a Thursday, not a Friday as indicated in your letter of November 28.

In follow-up to this matter globally, I would note that we have provided two prior offers to renew the mortgage, which have not been accepted by Ms. McDonald. I further note that we have not had a response from Ms. McDonald as to what an acceptable offer would be to her.

Accordingly, my client has provided me instructions to put forward two offers to renew again. Synergy would propose a one year open mortgage with either a fixed rate or a variable rate of a posted rate less .5%. Currently the posted rate for a one year fixed rate mortgage is 6.5% and Ms. McDonald's renewal would be for a 6% rate. The one year variable rate open mortgage remains at prime + 2% and, accordingly, Ms. McDonald is offered prime + 1.5%. Synergy's prime rate is currently 2.7%.

If neither of these renewal options is acceptable to Ms. McDonald, she may transfer her mortgage to an alternate lender and my client would waive its \$250.00 mortgage transfer fee and reimburse her for any mortgage transfer costs charged by the new lender in an amount up to \$750.00.

All of these offers of resolution would be contingent on satisfactory arrangements that would ensure following any one year renewal, your client would be in a position to have her mortgage and financial dealings moved to an alternate institution. It would also be premised on an agreement that your client would no longer issue statements on social media directed at Synergy Credit Union. It would further be our position that this would substantively resolve any complaint she has before the Human Rights Commission. It is our view that as we continue to have an outstanding offer to renew the mortgage, there is no basis for her complaint.

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Politeski Strilchuk Milen

November 29, 2016

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My client has also provided me with the complaint that Ms. McDonald provided to Synergy Credit Union and its Board. First, with regard to the complaint provided to Synergy Credit Union, my client has indicated that management had initially interpreted the complaint as a direct appeal to the Board and not to management and, accordingly, did not provide a direct response. This later was identified that it had been to Synergy's management and I have been provided instructions to give you this response, including the Board.

In response to the request for an outline of Synergy's actions to date, we must note that we indicated to Ms. McDonald and to your office during June of 2016 that my client would not be renewing the mortgage and this was acknowledged by yourself as counsel for Ms. McDonald. I further note that we exchanged correspondence and my client has since put out two offers of settlement. I further note that it was not until October 6 when we had not received any offers that it was determined we must commence our foreclosure application. It was on October 6 that we served the Provincial Mediation Board and our notice was delivered on October 7. Only on November 1 did we obtain an Appointment for the present date.

Please note on a go forward basis my client, including its Board, will only be providing a response to your client through counsel. My client's management and staff will be unprepared to have any further discussions with your client and we would ask that all future correspondence be directed to my attention. Likewise, the Board of Synergy Credit Union will direct any response they have to this or any other matter be provided through counsel. In the interest of obtaining resolution, we would hope your client will respect that all future communication takes place between counsel.

I trust you will find the foregoing in order and should you require anything further, please do not hesitate to contact me. Again, we would hope that this matter could simply be resolved by your client obtaining alternate lending and the parties simply part ways.

Yours truly,

**Politeski Strilchuk Milen**

Per: Jeffrey D. Kerr

JDK/lnl  
Enclosure

**Jeff Kerr**

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**From:** Glenn Stang <[REDACTED]>  
**Sent:** Monday, December 11, 2017 8:48 AM  
**To:** [REDACTED].com  
**Cc:** Patty Wang  
**Subject:** FW: Timeline of events of Synergy Credit Unions non renewal of a mortgage "Without Prejudice"  
**Attachments:** Credit Union Board Timeline of events.docx

Hi Jeff,

Patti has likely contacted you by now. This document was received by Neil over the weekend. Patti, please keep a copy in our file.

I am unclear if Neil met with them personally or just over the phone.

Tonight, is a board meeting. My direction to the board is to cease any contact with Ed or Trish on this matter until mediation is complete. Any further contact needs to be directed your way.

I will learn more tonight.

**From:** Carruthers, [REDACTED]  
**Sent:** December 11, 2017 8:25 AM  
**To:** Glenn Stang <[REDACTED]>  
**Subject:** FW: Timeline of events of Synergy Credit Unions non renewal of a mortgage "Without Prejudice"

FYI

Neil Carruthers, B.Sc. Ag.  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED] m  
[REDACTED]  
[REDACTED]

[REDACTED]  
[REDACTED]

**From:** Carruthers, [REDACTED]  
**Sent:** December-10-17 4:19 PM

**To:** 'Don Wheler'

**Subject:** FW: Timeline of events of Synergy Credit Unions non renewal of a mortgage "Without Prejudice"

Hi Don,

I have spoken with both Ed Noble and Trish and they sent me this.

I asked what outcome is she looking for and the response is accountability.

Let's discuss on Monday .

[REDACTED]

[REDACTED]

[REDACTED]

**From:** [REDACTED]

**Sent:** December-09-17 11:20 PM

**To:** Carruthers, [REDACTED]

**Subject:** Fwd: Timeline of events of Synergy Credit Unions non renewal of a mortgage "Without Prejudice"

Sent from my iPhone

Begin forwarded message:

**From:** Trish McDonald <[REDACTED]>

**Date:** December 9, 2017 at 7:44:15 PM CST

**To:** [REDACTED].carruthers [REDACTED]

**Cc:** [REDACTED]

**Subject:** Timeline of events of Synergy Credit Unions non renewal of a mortgage "Without Prejudice"

**Reply-To:** Trish McDonald <trish.m [REDACTED]>

Hi Neil and thank you so much for allowing me a voice in regards to the timeline of events which involves the non renewal of my mortgage by Synergy Credit Union. It has been a difficult process for me as I lost my respect for Glenn Stang as acting CEO and his management team while fending for myself during the first human rights complaint, so with that said:

I am submitting this email "without prejudice", to assist with identifying how the Synergy Credit Union CEO and management team guided the decision of the non renewal of my mortgage and influenced the commencement of an ex parte application for foreclosure of my home on behalf of Synergy Credit Union.

The decision not to renew my mortgage was made August 2015 by Synergy Credit Union management and senior staff that were aware of the first human rights complaint pertaining to a harassment issue. This decision was made eleven months prior to my mortgage renewal date of July 23, 2016.

Glenn Stang and his management team disregarded Synergy Credit Union Policy and Procedures along with legal requirements for a mortgage in order to enact their decision of the non renewal of my mortgage.

I am submitting this timeline of events, where there should be careful consideration when the decision to not follow policy and procedures were being made by the CEO and management; which is not an ideal scenario for any organization to find themselves in at any time.

Please give careful consideration when a decision to not follow policy and procedures is being made through out this timeline, and of the possible consequences to this decision. I received a copy of the court proceedings November 30th, 2017, file #QBG290/16 from the Court of Queens Bench in Battleford Saskatchewan (which is now a public file). What I found was highly disturbing and of an urgent nature to be addressed immediatly by the Synergy Credit Union board of directors.

Please do not hesitate to contact me with any questions or concerns.

Thank you,

Trish McDonald

[REDACTED]

[REDACTED]

Loren F. Politeski, Q.C.  
Myron I. Strilchuk  
Scott A. Polischuk  
Mel D. Wells  
Todd R. Kirkpatrick

**Politeski Strilchuk Milen**  
**L A W Y E R S**

Harvey J. Neufeld  
Jeffrey D. Kerr  
Meaghan C. LaRose  
Kubashnee Govender  
Jessica Kelly *Student-at-Law*

Your File No.:

Our File No.: 21756-49 JKPC

December 14, 2017  
Via Registered Mail

**Trish McDonald**

[REDACTED]  
Lloydminster, SK S9V 0T4

Dear Madam:

**Re: Human Rights Complaint – DOL: 08052016**

We confirm our office acts on behalf of Synergy Credit Union Ltd. and understand that you have recently contacted various members of Synergy Credit Union's Board of Directors to discuss complaints about management. This matter was brought before the entire board on December 11, 2017 and a decision was made that neither the Board nor any member of the Board will be contacting you or engaging in discussions pending completion of the ongoing investigation by the Human Rights Commission. All further discussions concerning resolution of the complaint are to be forwarded to our office which will forward any correspondence received from you or your counsel that you retain to Synergy Credit Union's management and Board of Directors.

Any further complaints or concerns you may have about Synergy Credit Union unrelated to this matter may be provided to the Board of Directors as per Synergy Credit Union's complaint process as outlined on its' website. On receipt of such a complaint, the Board will make a decision if further steps are required.

Yours truly,

**Politeski Strilchuk Milen**

Per: Jeffrey D. Kerr

JDK/hk

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