
Our File No.: 21756-364 JKPC

June 14, 2023
Via Email: [trish.mc\[REDACTED\]@psmlaw.ca](mailto:trish.mc[REDACTED]@psmlaw.ca)

**Tricia Darlene Noble, also known as
Tricia Darlene McDonald**

Dear Madam:

Re: PIPEDA Request for Information – Email dated May 16, 2023

We confirm we act on behalf of Synergy Credit Union Ltd (“Synergy”) and as advised in the past, all responses to inquiries both on behalf of Synergy and its Board will be provided through our office.

This letter serves as Synergy’s official reply regarding your PIPEDA Information to Access Request, which requested, “any documentation about my account #100001447614 and #200101447614 (that shows on the original Financial Services Application) that an “Account Holder Status Change form” was utilized.

Synergy’s response to your inquires globally is that these matters have been addressed: all of the information you have requested has been provided in the past through the various regulatory and legal channels. We respectfully view the present request as an attempt to continue to litigate your action against Synergy. Toward what end we remain unclear as you have consistently failed to put forward what specific breach you allege and what damages you purport to be seeking.

Regarding the “Account Holder Status Change” form there is no such form used by Synergy; accordingly, there is no information to be provided and this satisfies this request.

Regarding your ProfitShare account was closed as it was inactive as it always held a \$0.00 balance. Clause #8 of your Financial Services Agreement, which you already have a copy of from your original Access to Information Request, indicates “the credit union may consolidate inactive accounts as it sees fit.” Your interpretation of the clause in question is not accurate. This clause is in reference to posting a notice for the entire membership when a global change has been made to a Synergy demand account.

5009 - 47 Street, Lloydminster, AB T9V 0E8
Mailing Address: PO Box 20 Stn Main, Lloydminster, SK S9V 0X9

Phone: (780) 875-2288

Fax: (780) 875-3479

e-mail: jelft@psmlaw.ca
assistant: holly@psmlaw.ca

*Members of the Alberta and Saskatchewan Bars
PSM Lawyers is a trade name of PSM LLP*

PSM Lawyers

June 14, 2023

Page 2

Synergy completed a clean-up on all \$0.00 balance accounts before our last computer conversion and all inactive accounts were closed. This is a standard industry practice for a banking system conversion. There is no obligation to provide notice that inactive accounts are being closed and accordingly no breach of the Market Code.

Regarding the ProfitShare eligibility for your Synergy Simplicity Mortgage we advise (as was previously communicated to you during May 2022 through counsel), Synergy's Simplicity Mortgage has never qualified for ProfitShares. We would refer you to Synergy's website which states ProfitShares is not a benefit of a Simplicity Mortgage under the Personal Mortgage Products heading: Synergy Credit Union - Personal Mortgages (synergycu.ca).

In addition, you signed a ProfitShare Withdrawal form in October 2007 to opt out of participation in the ProfitShare Program as you held a Simplicity Mortgage. You already have a copy of this document in your original Access to Information Request.

Your membership opening date was provided to you during your original Access to Information Request, which demonstrates your account with Synergy Credit Union was originally opened October 3, 2007. The screenshot you were provided with at Mediation was a screenshot from our banking system to prove that you were an active member since 2007. All chequing accounts that were opened prior to our last banking system conversion show a "member since" date of 05-01-2007, this also applies to your chequing account. This is a conversion issue and does not impair our account records as the Financial Services Agreement is the official open date of all accounts at Synergy.

We consider this access request and all other inquiries from your email dated May 16, 2023 completed.

Any further inquiries on these topics will be considered frivolous and vexatious and will not be addressed except as maybe produced through the ordinary course of litigation.

Yours truly,

PSM LLP




Per: Jeffrey D. Kerr

JDK/hk

1. There is no such ProfitShare account on file. As previously communicated initially when accounts were first opened a ProfitShare account was also automatically opened for every member, even if an individual did not qualify for Profit Shares. This individual has never held a qualifying product for profit shares. This ProfitShare account # quoted no longer exists at Synergy, we did a clean up on accounts with a 0.00 balance at our last banking system conversion and we now we only open a Profit Shares account when the member qualifies for Profit Shares:

Additional	Services	Inquiries	Messaging	Monetary	
Number	>	200101447614		Valid	<input type="checkbox"/>
Major	>			<input type="checkbox"/>	Passbook #
Minor	>			<input type="checkbox"/>	Transaction
Branch	>			<input type="checkbox"/>	Positive Pay
ip Type	>				
ist Rate					
ccount Number				Hold Account	
nt Plan Number				Account Officer	
Source				Close Reason	

 The account number entered is not on file.

Ok

2. Proof of Membership:

TRICIA D. NOBLE

[REDACTED]

LLOYDMINSTER, SK S9V [REDACTED] Canada

Member #: [REDACTED]

SIN: [REDACTED]

Phone #: (306) [REDACTED]

DOB: 05- [REDACTED]

Share Account Number: 200001447 [REDACTED]

Member Since: 05-01-2007