

Complaints & Concerns Handling Process

At Ganaraska Financial Credit Union we're committed to service excellence and exceeding Member and Non-member expectations whenever possible. If members have a great experience to share, or a problem or concern they are encouraged to bring it forward and to contact us in a variety of avenues.

We take complaints very seriously at Ganaraska Financial Credit Union and view them as our best way to identify and rectify problems.

Resolving your Complaint & Concerns

GFCU's goal is to manage complaints and resolve problems quickly, effectively and to the satisfaction of our Members and Non-members. Sometimes, we will need to investigate further.

With this in mind, we have created a process for dealing with complaints as follows:

Step 1: Talk to Us

In most cases an issue or concern can be resolved by speaking to the employee or department they have dealt with. If the member or non-member is not satisfied with their response, they should ask to speak to the Branch Manager of the branch location where they do business.

Also, for general concerns or complaints, members and non-members can complete a Comment Card and drop into one of the two sealed comment boxes located in each branch.

If they are not satisfied with the solution offered, they may submit a concern or complaint in writing to our Ombudsman as outlined in Step 2.

Step 2: Elevating to our Ombudsman

If the member or non-member is not satisfied with the solution offered by the Branch Manager, they may elevate their concern to our Ombudsman in writing and submit it in one of the following ways:

- a. Drop it off in person at one of our branch locations for forwarding to the Ganaraska Financial Credit Union's Ombudsman
- b. Send email to ombudsman@ganaraskacu.com
- c. Mail:

Ganaraska Financial Credit Union
c/o Ombudsman
17 Queen St.,
Port Hope, ON L1A 2Y8

Summary of Complaint Handling Process

When a complaint is received by the Ombudsman the date it was received will be recorded and an acknowledgement of receipt will be sent to you within 5 business days.

- Member or non-member will be called upon to provide further details and/or information that may be reasonably required to resolve the complaint.
- Depending on the circumstances, the complaint process can be lengthy; however, we will endeavor to handle the complaint in a timely manner.

- Members or non-members will be provided a response once an investigation has been completed into the circumstances of the complaint.

Step 3: Elevating to Financial Services Regulatory Authority of Ontario (FSRA)

If the member or non-member is not satisfied by the recommendation made by GFCU's Ombudsman, they can contact the Financial Services Regulatory Authority of Ontario (FSRA) for further review.

- a. Telephone: 416-250-7250
- b. Toll free: 1-800-668-0128
- c. Website: <https://www.fsrao.ca>
- d. Mail:

Financial Services Regulatory Authority
5160 Yonge Street, 16th Floor
Toronto, Ontario, M2N 6L9

Reporting to the Board of Directors

The GFCU Ombudsman reports all Member & non-member complaints submitted to the Ombudsman in writing and completed comment cards retrieved from the in-branch Comment Boxes to the Board of Directors quarterly.