



Resolving Member Issues

Ganaraska Financial Credit Union's commitment as a financial institution is to provide a full range of financial products and services that can fulfill its members' expectations.

This is why your comments and questions are important to us. They allow us the opportunity to learn what those expectations are as they can inspire the creation of new ways for Ganaraska Financial Credit Union to fulfill those expectations so we can promote the building of strong relationships with you, our member.

This is why we take complaints very seriously at Ganaraska Financial Credit Union and view them as our best way to identify and rectify problems. If you have a complaint, we encourage you to let us know and give us the opportunity to resolve your concerns. By solving your issue or concern, it may ultimately improve our service levels to all members.

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 you have dealt with. If you are not satisfied with their response you should ask to speak to the Branch Manager of the branch location where you do business with us. If you are not satisfied with the solution offered you may submit your complaint in writing to our Ombudsman as outlined in Step 2.

Step 2: Elevating to our Ombudsman

If you are not satisfied with the solution offered by the Branch Manager you may elevate your 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. Sending an email:
ombudsman@ganaraskacu.com

c. Mail:
Ombudsman
c/o Ganaraska Financial Credit Union
17 Queen Street
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.

You may be called upon to provide further details and/or information that may be reasonably required to resolve your complaint.

Depending on the circumstances, the complaint process can be lengthy; however we will endeavor to handle your complaint in a timely manner.

You will be provided a response once an investigation has been completed into the circumstances of your complaint.

Step 3: Escalate to the Financial Services Commission of Ontario (FSCO) regulator of certain activities of Credit Unions and Caisses Populaires.

If upon completion of the above two steps, Ganaraska Financial Credit Union has not resolved your concern to your satisfaction and you believe the complaint relates to a contravention of the Credit Union Caisse Populaires Act or a Regulation under the Act you may refer your complaint to the Financial Services Commission of Ontario, the regulator for Ontario credit unions.

Mail: Financial Services Commission of Ontario
Licensing & Market Conduct Division
Credit Unions and Caisses Populaires Complaints
25 Sheppard Avenue West, Suite 100
Toronto, ON
M2N 6S6

Phone: 416-250-7250 or toll-free at 1-800-668-0128

Fax: 416-590-8480

Online complaint form: <http://www.fSCO.gov.on.ca>