

MARKET CODE - PROBLEM RESOLUTION

What is Our Commitment to You?

Developing and fostering long-term relationships is the foundation of our commitment to service. TCU Financial Group and our employees have always been committed to delivering high quality service to our members and non-member customers. Our Market Code builds on this commitment by identifying the standards we embrace as an organization and by the way we conduct ourselves as we work to maintain your trust.

Naturally, we hope you are happy with the service we provide. However, we know that things can sometimes go wrong. As part of our Market Code, we have implemented a formal complaint handling process to deal with these situations. If you have a concern or a complaint about our products or services, we want to hear from you. If we get things wrong, it is important that you tell us so that we can try to make matters right. It also helps us improve our service for the future.

Step 1 - Your TCU Financial Group Branch

Gather your facts and begin where the problem started. Before you call or come in with a complaint, put together all relevant paperwork. Try to pinpoint important dates as well as the names of any employees involved. Get a clear picture in your mind of what the circumstances were - and what you'd like us to do about it. If the issue is complicated, it may be best to put your complaint in writing so that you can be sure to include all relevant details. Taking these steps will ensure that your concerns are addressed in a fair, effective and prompt manner. If the employee you approach can't help you resolve things, ask to speak with a supervisor or manager. They have the authority to solve most problems right away.

Saskatoon Arlington Branch

2311 Arlington Avenue
Saskatoon SK S7J 2H8
Fax: (306) 477-1874

Saskatoon Ludlow Branch

307 Ludlow Street
Saskatoon SK S7S 1N6
Fax: (306) 653-6741

Regina Quance Branch

2615 E Quance Street
Regina SK S4V 3B7
Fax: (306) 525-5019

Regina Rochdale Branch

4500 Rochdale Boulevard
Regina SK S4X 4N9
Fax: (306) 546-5481

MemberLine

Saskatoon: 306-651-6500
Regina: 306-546-7800

Teleservice

Saskatoon: 306-653-6700
Regina: 306-791-6700

Website

www.tcufinancialgroup.com

E-Mail

tcu@tcu.sk.ca

Mailing Address

PO Box 5050
Saskatoon SK S7K 4E3

Step 2 - Your SaskCentral Ombudsman

If your complaint has not been resolved to your satisfaction at the credit union level, you can take it to the Saskatchewan Credit Union system's ombudsman. The SaskCentral Ombudsman seeks satisfactory resolution of complaints with a view to fairness and does not advocate for either the complainant or the credit union when investigating complaints. The service is free of charge, but there is no provision for the award of costs to solicitors or other professionals and recommendations are not binding on credit unions.

SaskCentral Ombudsman
PO Box 3030
2055 Albert St
Regina SK S4P 3G8
Tel: (306) 566-7670
Fax: (306) 566-1372
Email: ombudsman@saskcentral.com

Step 3 - Your Ombudsman for Banking Services and Investments (OBSI)

If your complaint has not been resolved to your satisfaction at the credit union or SaskCentral Ombudsman level, you can take it to the Ombudsman for Banking Services and Investment (OBSI). The OBSI is available to settle certain complaints that cannot be settled through the internal complaints handling process. The OBSI is an independent federal organization that investigates customer complaints against financial services providers, including banks, credit unions and other deposit-taking organizations, investment dealers, mutual fund dealers and mutual fund companies. This service is also free of charge.

Ombudsman for Banking Services and Investment
PO Box 896, Station Adelaide
Toronto ON M5C 2K3
Toll-free Tel: 1-888-451-4519
Toll-free Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
Website: www.obsi.ca

For more information on our Market Code, please contact us at one of the options listed above.