



Have your feedback and concerns heard

If you have any feedback or concerns about our products or the service you've received from Lake View Credit Union, we would like to hear from you. We are committed to resolving any complaints fairly and in a timely manner. We will use your feedback to continue to improve how we serve you going forward. The steps below outline how you can tell us your concerns.

Step 1: Talk to your local Branch

Our employees are empowered to resolve concerns and are your first point of contact to help resolve any issues you have. Please call or visit the employee you dealt with or the branch in question; this is generally the quickest and easiest way to resolve a problem.

If the employee you approach cannot help you resolve your issues, please ask to speak with the Branch Manager. They will have the authority to resolve most problems right away. If necessary, your Branch Manager may escalate the concern to the appropriate senior leader, including our CEO or another member of our Executive Team.

Step 2: Escalate to Executive Management

In the event your concern remains unresolved, or you still have feedback you'd like to share, you're welcome to reach out to any member of our <u>Executive Leadership team</u>.

In advance, gather and assemble all of the information regarding your concern, including:

- Your member number
- Your preferred method of contact: mail, e-mail or phone (if phone, the best number and time to call)
- Date(s) of occurrence
- Any supporting account statements or documents
- The names of any employees involved
- Your thoughts about the circumstances and what you would like the Credit Union to do to resolve the problem

Step 3: Escalate to the Board of Directors

As a member of LVCU, you may direct any concern in writing to the Board of Directors. You can send an email to Selina LaJeunesse, Executive Assistant at <u>slajeunesse@lvcu.ca</u> (Attention: Board of Directors) or mail a letter to:

Board of Directors Lake View Credit Union 800 102 Ave Dawson Creek, BC V1G 2B2





Step 4: External Complaints Body

As a final step, if your concern remains unresolved and you would like to escalate your complaint further, you can contact the Ombudsman for Banking Services and Investments (OBSI). OBSI will undertake an independent review of your complaint. You may submit your concern to OBSI if:

- LVCU has had 90 calendar days to deal with your complaint but has not yet provided you with its final response.
- LVCU has given you a final response on your complaint, but you are still unsatisfied

Contact for OBSI: 20 Queen Street West, Suite 2400 P.O. Box 8 Toronto, ON M5H 3R3

Email: <u>ombudsman@obsi.ca</u> Web: <u>www.obsi.ca</u> Toll-free: 1-888-451-4519