

Complaint Handling Process

Have you ever wanted to raise a concern regarding the service you have received or a product that we offer? How do you go about doing this? Is there a formal procedure that needs to be followed? Will your concern be heard and by whom? Those are just a few questions that you may have asked yourself...and if you have a concern or a complaint about the service we provide or the product lines we offer, **we want to hear from you.**

Raymore Credit Union and our employees have always been committed to delivering quality service to members and consumers. However, it is understandable that from time to time you may have a complaint or concern. In our effort to serve members and consumers better, we have implemented a formal complaint handling process.

Three Step Complaint Handling Process

If we get something wrong - it is important that you tell us, so we can try to make matters right. This also helps us to improve our service in the future. Our commitment to consumers is that your concern or complaint will be handled in a manner that is fair, courteous and timely.

1. If you have a concern or complaint, you should first discuss the issue with Raymore Credit Union. You can do this in person, by telephone or in writing. The staff will try to correct any problem as quickly as possible. In most instances, the problem can be sorted out at this stage.

If you find that you require further assistance, you can contact the compliance officer or senior manager to help resolve the issue. In some instances, the concern or complaint cannot be satisfactorily resolved at this level and you then have the option of escalating the complaint to the SaskCentral Ombudsman.

2. 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 disputes. This service is free of charge to the complainant.



3. If that process cannot resolve the issue, you can then forward your complaint to the Ombudsman for Banking Services and Investments (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. This service is also free of charge.

Gather Your Facts

In order to assist in resolving the issue, it is important to gather all pertinent facts including names of employees involved and any supporting documents concerning your complaint. Please pay special attention to the dates of the occurrence to clarify the circumstances surrounding the issue and determine what you would like done to remedy the situation.

If the issue is complicated, it may be best to send a written complaint detailing the issue. Always document the names of people you talk to, including times, dates and outcomes of the discussions. Taking these steps will assure that your concerns are addressed in a fair, effective and prompt manner.

For more information on the complaint handling process, please contact Raymore Credit Union or visit www.raymorecu.com.

