**MEMBER COMPLAINT PROCEDURE**

## Purpose

Members will, from time-to-time, have questions about their membership, accounts, financial services, or the credit union’s operations. The purpose of this procedure is to set out the process for handling member complaints at Compensation Employees Credit Union (CECU).

## Member Complaint Escalation Process

1. **Member Services Representative/Financial Services Officer**

In the normal course of business, member questions or complaints will be answered at the first point of contact with the Member Services Representative (MSR)/Financial Services Officer (FSO).

1. **Assistant General Manager**

The Assistant General Manager acts as the next level of escalation if a question cannot be resolved by the MSR/FSO. The AGM is encouraged to seek advice of General Manager of credit union to resolve the issue as expeditiously as possible.

If the member is clearly not satisfied, the Assistant General Manager should ask the member to put their complaint in writing and refer it to the General Manager. The Assistant General Manager should provide a written summary of their understanding of the complaint, and the actions taken by the credit union to resolve same to-date.

1. **General Manager**

On a monthly basis, the General Manager is required to report any member complaints to the Board by way of the General Manager’s Report.

The General Manager acts as the second level of escalation if an issue cannot be resolved by the AGM. The General Manager is expected to review the written statement by the member as well as the written summary from the AGM prior to setting up a meeting with the member to discuss the grievance and attempt to come to a reasonable resolution. If the General Manager cannot resolve the issue through a meeting with the member, the General Manager will make the member aware that the matter will be escalated to the Board.

The General Manager will notify the Chair of the Conduct Review Committee of the Board of Directors of the member complaint.

1. **Conduct Review Committee**

A special meeting of the Conduct Review Committee will be called to review the member complaint.

The Chair of the Conduct Review Committee has the authority to defer a special meeting of the Committee and refer the complaint to the full Board of Directors for discussion.

1. **Board of Directors**

The Chair of the Board has the authority to determine if a special meeting of the Board should be called or whether it can be dealt with at the next meeting of the Board. In the event of a complaint going to the Board, management is required to provide the Board with all relevant materials from the earlier stages of the complaint process, including the member’s written statement and management’s summary report.

The Board of Directors by way of the Chair of the Board is required to send a written response to the Member indicating the outcome of the Board’s discussion of the issue.

While the Board of Directors is the final stage of the member complaint process at the credit union, it is acknowledged that there are other avenues of redress available to the member including: contacting the media, Central 1, the BC Financial Services Authority, or commencing a legal action. There are reputational and regulatory risks associated.

## **Reporting**

The General Manager will report to the Board any member complaints that are raised on a monthly basis.

## **Review**

Management will review the procedure annually and recommend any changes to the Conduct Review Committee at least annually. When deemed necessary, the Conduct Review Committee will recommend changes to the Board.

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