

Member Concerns/Problems/Complaints

Hello!

We want to anticipate and prevent problems and complaints from arising but we strive to be honest, fair and responsive when things go wrong.

We take our member relationships very seriously and like any relationship, there are times when disputes may occur. Most are due to misunderstanding and miscommunication; however, sometimes the situation may be more complex. To help us resolve our differences, we would like the opportunity to help clarify or resolve any situation that may cause a relationship breakdown so, we have developed this process to help sort out our differences!

Accidents do happen and as much as we want to promise you that they won't-we won't lie to you. What we will promise you is that we will resolve your problem as quickly as we possibly can.

What to do?

Our staff are well trained and knowledgeable so the first step would be to talk to them. Call us at 416-542-2522 and tell us what happened. If we can't sort it over the phone-we'll let you know and tell you what to do next. If you can't reach us during our business hours, e-mail us at teucu@teucu.com or write us a letter.

Who to contact?

If you have a problem with your account, payroll deduction or ATM transaction Any one of us can help you. If we can't we'll pass you along to someone who can.

If you have a problem with your loan, line of credit or mortgage or your issue is of a technical nature, contact our loan/tech department. mmcdonald@teucu.com.

If you have a problem with your member statement or any of our investment products, contact bwallace@teucu.com.

If you have a problem with an advertisement or any member communication piece or the nature of your concern is a privacy issue contact our marketing department nlake@teucu.com.

If you have a problem with any member of our staff or are a victim of fraud or identity theft contact our Complaints Officer ddacosta@teucu.com.

If you have tried to resolve your concern with any of the contacts mentioned above but are still unsatisfied with the response or need further clarification contact the Complaints Officer ddacosta@teucu.com **At this point, we will ask you to put your concern in writing.** This is to avoid any further misunderstanding. If our Complaints Officer can't resolve your concern, your letter will be taken to The Board of Directors and a reply in writing will be

forwarded to you, subsequent to a meeting of The Board.

We want to hear from you!

Although we want to resolve your concerns, we'd also like to hear from you if you're happy with your relationship with us.

Tell us about it! teucu@teucu.com