

Market Code of Conduct

At Summerland & District Credit Union (SDCU), we are committed to being a leader in delivering meaningful experiences for our members, our employees, and our community to enrich all lives. Our standards are captured within our credit union's Code of Conduct. This code is our promise to you as outlined in the following principles:

- **Business practices:** We are committed to providing fair treatment to everyone who uses our products and services.
- **Fair treatment and fair sales:** We treat our credit union members and customers fairly and always demonstrate fair sales practices — this is an integral part of our business practices.
- **Access to banking services:** We ensure that all members and customers are granted access to fundamental financial services.
- **Transparency and disclosure:** We use plain-language descriptions of products and services in our communications to ensure you can make informed decisions.
- **Complaint handling:** We examine complaints and work to settle them fairly, and we track complaints to help ensure our practices continue to improve.

Have your feedback and concerns heard

If you have any feedback or concerns, we would like to hear from you. We are dedicated to passing along any positive comments we receive to the appropriate person(s); and to resolving any complaints fairly. We will use your feedback to improve how we serve you going forward.

Complaint Resolution Process

The steps below outline how you can communicate your comments or concerns.

Step 1: Talk to any of our Employees:

When you have feedback to share, please reach out to any of our Employees. They are your first point of contact to help resolve any concerns you have. If they are unable to directly resolve your concern, your issue may be escalated to the Vice President, Retail Services, or another senior manager.

Step 2: Proceed to the Chief Executive Officer (CEO)

In the event your concern remains unresolved, or you still have feedback you'd like to share, you may contact our CEO who will review the issue and communicate your concern to the Board of

Directors where required. The CEO is committed to providing a response to you within 30 days of receiving your feedback. Please email your feedback or concern to memberfeedback@sdcu.com.

Step 3: Proceed to the Board of Directors

As a member of our credit union, you may direct any concern in writing to the Board of Directors. You may send an email to our Board Secretary at secretary@sdcu.com (Attention: Board of Directors) or mail a letter to:

Board of Directors
Summerland & District Credit Union
13601 Victoria Rd N PO Box 750
Summerland BC V0H 1Z0

External Complaints Body

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:

1. We are unable to resolve your complaint within 90 days, or
2. You have not received a response from us within 90 days of submitting your complaint.

Contact for OBSI:

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

ombudsman@obsi.ca

www.obsi.ca

Toll-free: 1-888-451-4519