



## **Complaint Procedure**

At HMECU we take our members' opinions seriously. If you have an issue that was not resolved, please let us know. Your feedback helps us to improve our credit union and services. Please read [our Market Code of Conduct](#).

When filing a complaint please start at Level 1:

### **Level 1: Branch Member Service Representative**

The first step to resolving your complaint is to begin where the issue originated, or at the branch where you typically conduct your business. Our Member Service Representatives (MSRs) are there to assist our members and offer support when needed. If the staff member handling your concern cannot address the issue on their own, or your complaint wasn't resolved to your satisfaction then you are advised to proceed to level 2.

### **Level 2: Branch Manager**

The second step to resolving your complaint is to address the complaint to the Branch Manager where the issue originated, or where you typically conduct your business. The Branch Manager will then handle the issue. If the Member's concerns are not handled to their satisfaction, then it is advised to proceed to level 3.

### **Level 3: Divisional/Executive**

The third step to resolving the Member's complaint is to address the complaint to the Divisional or Executive. If the Member is not satisfied with the resolution, then the Member is advised to proceed to level 4.

### **Level 4: Complaint Officer**

The fourth step to resolving the Member's complaint is to file a complaint to our Complaint Officer. Once the form is completed and sent either electronically or by mail, the Complaint Officer will begin the investigation and inform the Member of the resolution. If our Complaint Officer is unable to solve the complaint to the Member's satisfaction, then the Member is advised to proceed to the final step.

Contact our Complaint Officer: [complaints@hmecu.com](mailto:complaints@hmecu.com)

Or our nearest branch location (see google maps)

Level 5: Independent Dispute-Resolution

If all previous steps have been taken and you feel your issue has not been settled to your satisfaction, the final step to resolving the Member's complaint is to contact an independent dispute-resolution service that investigates unresolved disputes.

**Financial Services Regulatory Authority (FSRA)**



**Telephone:** 416-250-7250

**Toll free:** 1-800-668-0128

**Website:** <https://www.fsrao.ca>

**Mail:**

Financial Services Regulatory Authority  
25 Sheppard Ave W, Suite 100  
Toronto, Ontario M2N 6S6

[Complaint Form | Financial Services Regulatory Authority of Ontario \(fsrao.ca\)](#)

**Office of the Privacy Commissioner of Canada (OPC)**

The OPC oversees compliance with Canada's privacy laws, and you can contact them at any time with a privacy complaint.

**Toll-free:** 1-800-282-1376

**Online Form:** [On the OPC website](#)

**Mail:**

Office of the Privacy Commissioner of Canada  
30 Victoria Street  
Gatineau, Quebec K1A 1H3