



Concern and 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 concern or 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 or complaint cannot address the issue on their own, or your concern/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 concern or complaint is to address the concern or 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 your concern or complaint is not handled to your satisfaction, then it is advised to proceed to level 3.

Level 3: Divisional/Executive

The third step to resolving your concern or complaint is to address the concern or complaint to the Divisional or Executive. If you are not satisfied with the resolution, then you are advised to proceed to level 4.

Level 4: Complaint Officer

The fourth step to resolving your concern or complaint is to file a concern/complaint to our Complaint Officer. For any issues relating to Privacy you can forward your concern or complaint to the Privacy Officer. Once the form is completed and sent either electronically or by mail, the Complaint Officer will begin the investigation and inform you of the resolution. If our Complaint Officer is unable to resolve your concern or complaint to your satisfaction, then you are advised to proceed to the final step.

Contact our Complaint Officer: complaints@hmecu.com

Contact our Privacy Officer: privacy@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 your concern or 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



Date	Description	Responsible for Changes	Approved By
Nov 14, 2022	Procedure Creation	Laura Sabatino – VP, People, Culture & Marketing	Laura Sabatino
Sept 25, 2023	Change title of Procedure to include the word “Concern” & add the word concern throughout the entirety of the document	Lucas Johnson – People and Culture Advisor Laura Sabatino - VP, People, Culture & Marketing	Laura Sabatino