

# Complaint process

Ontario Educational Credit Union (OECU) is committed to providing you with the best Member experience that we can.

If you have a complaint or concern, please follow our easy 3-step Member Complaint Handling Procedures (“MCHP”). We’ll work with you to resolve the issue as quickly as possible.

## **Step 1: Talk to your Member Service Representative**

You can resolve most complaints by talking to the representative you’ve been dealing with. If you aren’t satisfied with how they handle your complaint you can refer the complaint to the representative’s manager.

### **How to contact your Member Service Representative:**

Call your home branch directly.

#### **Mississauga Branch**

**Telephone:** 905-795-1637

**Toll-free:** 1-800-463-3602

#### **Simcoe/Muskoka Branch**

**Telephone:** 705-737-5622

**Toll-free:** 1-800-292-7202

Or email support: [support@oecu.on.ca](mailto:support@oecu.on.ca)

## **Step 2: Contact the Director of Operations**

If you aren’t satisfied with how your Member Service Representative (or that individual's manager) handles your complaint, contact the Director of Operations.

### **How to contact your Director of Operations:**

**Email:** [dborges@oecu.on.ca](mailto:dborges@oecu.on.ca)

**Telephone:** 905-795-1637

**Toll-free:** 1-800-463-3602

## **Step 3: Contact the President & Chief Executive Officer (CEO)**

If your complaint has not been resolved within the first two steps of OECU’s MCHP, please submit it in writing to the President & CEO. The President & CEO works closely

with Members and relevant OECU business units to investigate complaints. They are committed to helping everyone reach a fair, reasonable, and transparent resolution.

### **How to contact the President & CEO:**

**Email:** [dgunderson@oecu.on.ca](mailto:dgunderson@oecu.on.ca)

#### **Mail:**

Ontario Educational Credit Union  
c/o David Gunderson  
6435 Edwards Blvd, Suite 1  
Mississauga, ON L5T 2P7

Once we get your complaint in writing we'll send you an acknowledgement within 3-5 business days. If your complaint is within the President & CEO's mandate and has been through the first two steps of the MCHP, we'll start a full investigation. Most investigations conclude within 4 to 6 weeks and you will get a resolution or recommendation in writing. Any recommendations are non-binding and parties are free to accept or reject them and pursue other options for resolution.

Some matters fall outside of the President & CEO's mandate. These include: credit granting policies or lending decisions; matters of policy such as interest rates, service fees and account closures; issues that are in litigation or have been decided by the courts; and transactions for which the OECU's records no longer exist (typically seven years).

### **Additional resources**

If you want more information or are still not satisfied after receiving the President & CEO's decision, the following external agencies can provide you with information and a further review of your complaint.

#### **Financial Services Regulatory Authority (FSRA)**

If you are not satisfied with the recommendation made by our President & CEO, you can refer your complaint to the FSRA, an independent external regulator for Ontario-based Financial Institutions, for further review.

**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, ON M2N 6S6

## **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, QC K1A 1H3

**Note:** Please do not include any confidential information as email correspondence is not guaranteed to be secure.