



## Market Code of Conduct

At Cascadia Credit Union, 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 voluntary [Cascadia Credit Union Market 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.

### **Feedback and 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, reach out to your Branch Manager, and if they are unable to directly resolve your concern, they may escalate the concern to the Vice President Sales and Service, or another senior manager.

## **Step 2: Proceed to the Chief Operations Officer (COO)**

In the event your concern remains unresolved, or you still have feedback you'd like to share, you may contact our COO who will review the issue and communicate your concern to the CEO and Board of Directors as required. The COO is committed to providing a response to you within 30 days of receiving your feedback. Please email your feedback or concern to [memberfeedback@cascadiacu.com](mailto:memberfeedback@cascadiacu.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@cascadiacu.com](mailto:secretary@cascadiacu.com) (Attention: Board of Directors) or mail a letter to:

Board of Directors

Cascadia 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](mailto:ombudsman@obsi.ca)

[www.obsi.ca](http://www.obsi.ca)

Toll-free: 1-888-451-4519