

Process D1 – Handling Member Complaints Process

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Board Committee Delegated Responsibility for this Policy	Governance Committee

Table of Contents

Introduction	2
Definitions.....	2
1 Purpose	2
2 Guidelines	2
3 Protocol.....	3
4 Complaint Process.....	3
5 Tracking and Record Retention.....	4
6 Internal Reporting.....	5
7 Associated Documents.....	5
8 Process Review and Approval	5
9 Revision History	5

Introduction

At StellerVista, we believe that effective communication and active listening are key to fostering a supportive and dynamic community. Our Member Feedback Process is designed to facilitate a clear and structured approach for collecting, evaluating, and acting upon the input from our valued members.

By establishing a transparent and efficient feedback process, we aim to ensure that our members' voice have a meaningful impact on our organization.

Definitions

the Credit Union	StellerVista Credit Union
the Board	Board of Directors of the Credit Union
CEO	Chief Executive Officer
BCFSA	British Columbia Financial Services Authority
OBSI	Ombudsman for Banking Services and Investments
G&E Coordination Specialist	Governance & Executive Coordination Specialist

1 Purpose

StellerVista Credit Union is committed to delivering quality member service and communicating effectively with our membership and community.

The Member Feedback Process provides a framework to confirm that feedback received is handled in an appropriate, effective and systematic way. This policy aims to identify service improvements, increase satisfaction, strengthen member input into our services, acknowledge areas of excellence and respond effectively and independently to individual cases of dissatisfaction.

2 Guidelines

The implementation of this process should help:

- Provide a clear protocol when dealing with member feedback;
- Identify areas or processes that need improvement; and
- Determine if the credit union/member relationship is irreconcilable and whether the membership should be terminated.

3 Protocol

All StellerVista Credit Union employees are empowered to acknowledge member feedback and follow the protocol process to deal with member feedback expeditiously. For positive feedback the employee is expected to forward the information to their direct manager/supervisor. The manager/supervisor will determine who the information gets shared with to confirm appropriate recognition, affirmation of positive practices or services and to appropriately recognise the member for taking the time to provide feedback.

4 Complaint Process

It is expected, where an issue was created by the credit union through employees or service providers, that we will do our best to meet and “exceed” the member’s expectations when resolving an issue.

For Formal Complaints, it would be beneficial if the member could provide details such as:

- Date(s) of occurrence;
- Supporting statements or documents, if any;
- The names of any specific staff involved; and
- The action the member would like to see taken to address the concern.

The following steps are to be followed when dealing with member complaints to warrant a timely response:

Step 1:

The employee who is first made aware of the issue will attempt to resolve the issue themselves or refer it to an employee who was directly involved or is familiar with the member and situation.

No tracking, internal reporting or record retention.

Step 2:

If the employee is unable to resolve the issue, the employee shall refer the complaint to a on-site manager/supervisor. The member may also request to meet with an on-site manager.

No tracking, internal reporting or record retention.

Step 3:

If the manager/supervisor is unable to resolve the issue, the manager/supervisor will refer the complaint to the senior manager. The member may also request to meet with the senior manager.

Step 4:

If the manager/supervisor is unable to resolve the issue, the manager/supervisor will refer the complaint to the COO. The member may also request to meet with the COO.

Tracking, internal reporting and record retention will commence for Steps 4, 5, 6 and 7.

Step 5:

If the manager/supervisor is unable to resolve the issue, the manager/supervisor will refer the complaint to the CEO. The member may also request to meet with the CEO.

Step 6:

If the CEO is unable to resolve the issue the member may put their concerns in writing to the Board of Directors. The member may send their issue to the Board electronically through the G&E Coordination Specialist or by post to the credit union's mailing address and attention to the Board of Directors. The member may also request/prefer this step.

When a complaint is lodged either formally or informally with the Board of Directors the Board will discuss the issue and determine whether it is appropriate for the CEO or Chair of the Board to follow-up with the member.

When a member approaches a director individually with a complaint, the director will advise the member of the complaint protocol process. If the member is uncomfortable with that process the director will bring the issue forward at either an in camera or full board meeting, whichever they deem appropriate for the circumstances.

Step 7:

If the member has gone through all four steps above and believes that the issue or complaint has not been properly addressed, they can then submit the matter to the Ombudsman for Banking Services and Investments (OBSI). StellerVista Credit Union is a member of this group, which is tasked with ensuring that member feedback is heard, and when appropriate, acted upon. Complaints can also be directly sent to the provincial regulator, BCFSa.

5 Tracking and Record Retention

Tracking at Step 4 and above will begin with the G&E Coordination Specialist formally tracking, of which records will be kept indefinitely.

Tracking will include

- date the complaint was forwarded to the COO/CEO/Board/OBSI and/or BCFSa,
- method of communication in which the complaint was forwarded,
- member's name
- member's home branch
- confirmation that the complaint was acknowledged by a staff member
- staff member's name who acknowledged the complaint

- any supporting documentation in relation to the complaint going through Steps 1 through 3
- name of manager to which the complaint was handed off for follow up
- date to which the complaint was handed off for follow up to manager
- specific complaint details as outlined from the member or staff member referring the complaint
- Step of Complaint (Step 4, 5, 6 or 7)
- Follow up notes on the complaint
- Was the complaint escalated (to Step 5, 6 or 7)?

6 Internal Reporting

Quarterly reporting is provided to the Board of Directors within each Consent Agenda on any complaints received of significance but less than a Step 6.

Step 6 complaints will be forwarded to the Board of Directors via email as they are received.

7 Associated Documents

- Policy D1 – Member Feedback Policy
- Board of Directors – Terms of Reference

8 Process Review and Approval

The Governance Committee will review this process biennially for its ongoing appropriateness.

Should any material subsequent recommended changes to this process be made, the Board of Directors will be advised by memo.

9 Revision History

Table 1: Revision History

Revision Date	Revision Description	Date Approved	Approved By
August 15, 2024	<ul style="list-style-type: none"> • Standardized format, styles and terminology and copyedited content • Separated out process from policy into two separate documents • Implemented suggestions from BCFA Assessment of Market Code of Conduct for 2023 – August 8, 2024 • Reassessed and added additional steps of Senior Managers and COO ahead of CEO step 	September 19, 2024	Governance Committee