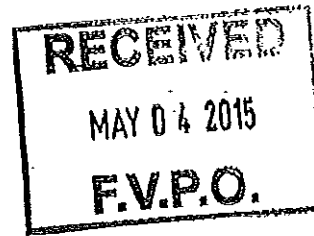


rapport

C R E D I T U N I O N

March 20, 2015

Eduardo Almeida
First Vice-President/Treasurer
Ontario Public Service Employees Union
100 Lesmill Road
Toronto, ON M3B 3P8



Dear Mr. Almeida,

For over 70 years, our credit union has served government employees and their families through prosperous times and times of strikes and financial hardships. As we transition to our new name Rapport Credit Union, our commitment remains steadfast to the core group of members who have built and supported both Ontario Civil Service Credit Union and Provincial Alliance Credit Union.

In the case of a confirmed strike or lockout, we have and will continue to help our members by deferring their loan payments or allowing interest only line of credit payments. We will continue to grant loans or lines of credit to qualified members to assist with their monthly obligations.

If a member is unable to make their mortgage payment, wherever possible, we will try to help with a small, short-term loan. Deferring a mortgage payment is not the best option as interest accumulates very quickly and even one payment missed could make it difficult to get back on track.

Our goal is to ensure our member's financial health is not negatively affected by a strike. This is what sets us apart from other financial institutions.

Below are past and current examples of how our credit union has supported members prior to and during a strike:

- Information seminars to discuss "coping financially during times of strike"
- Temporary waiving of service charge fees
- Strike relief loans and lines of credit available
- Provide refreshments to picketers on various strike lines
- Negotiate on behalf of our members with our home and auto insurance provider

We are and will continue to be proactive in monitoring your strike situation. Rapport Credit Union is here to help our OPSEU members in any reasonable manner during this difficult financial situation. If you have any questions, I can be reached at 416-314-6772, 1-888-516-6664 or memberassistance@mycreditunion.ca.

Sincerely,



Kim Leak
CEO