



My family had been with a bank for a long time. My dad had all of his business and personal accounts there and had been a client for 60 years. I'd been there for 40 years and my daughter, Michaela, opened her first account there when she was 12. When it was time to look at paying for University, it just made sense to go there to open a student line of credit. Although Michaela had 2 jobs and had established some credit through her credit card, she was going to require a co-signer.

Unfortunately, although we had these long-standing relationships, the bank did not make this easy for us. Originally,

my dad agreed to co-sign and was told that the bank didn't care that he was 87 and he had a good balance in his bank account to back the line of credit. When he was denied with no explanation, I called in and was told that because he didn't have enough income coming in, like many retired people, he couldn't co-sign and it didn't matter how long he'd been a member or how much he had in his account.

When I said that I was willing to co-sign I was told, "we have a problem with you"! I guess when they did a credit check with Equifax, it showed I had 2 files on there that I wasn't even aware of. I knew I was in debt, but there's no way it was enough to prevent me from co-signing for my daughter. I was then told that because the bank didn't have any of my paystubs on file, they valued my income \$20,000 less than what I was actually making. They weren't willing to work with me at all to fix these things and help my daughter pay for school.

After these experiences, I told the manager that I was going to pull all of our accounts and instead of having a conversation with me to find out more information about why she just said "okay." Like I was nothing more than a number and it didn't matter at all how long I'd been a loyal customer. I called my dad after that and he said: "that's it, we're moving". As my dad lives in the east end of Regina, I'd seen the sign for Conexus a lot, and after a bit of research, we decided to give them a try.

From the second we walked in, we felt welcomed and valued and loved everything about our experience. Michaela met with Caleb and he was incredibly accommodating and helped her set up accounts and a credit card right away and my dad was also able to start the process of securing a line of credit. I met with Kierra and told her that I had a loan with the bank and that was the only thing preventing me from bringing everything over. I also let her know that I had some debt I wanted to consolidate but didn't know if I could. When Kierra looked me in the eye and said, "I think we can do something about this," I knew I had come to the right place. She then walked me through how we could consolidate everything and that in six months we could apply for a credit card to help rebuild my credit. Kierra even went beyond what I ever could have expected when she took time out of her day to pay a bill for me that I wasn't going to have time to pay.

Who Conexus is as an organization has gained you three new members and you've made a huge difference in people's lives. Calling back when you say you will, listening and genuinely caring about myself and my family has meant more to us than I can say and I've never been more thrilled, nor thought I could be, with a financial institution. It's only been Michaela and I since she was born and, thanks to Conexus, I finally feel like I'm on the right track.

- Janelle