

Seniors' Champion 2022 Annual Report

In solidarity with seniors

UNI recognizes the essential contribution seniors make to the development of New Brunswick communities and is committed to respect their needs and serve them with respect and dignity. To this end, UNI has adopted a Code of Conduct for the Delivery of Banking and Services to Seniors (the Code). The Code is a natural extension of the organization's purpose: *UNIted for the sustainable prosperity of UNI and its members*.

UNI employees, representatives, consultants, agents, or other UNI intermediaries are required to abide by this Code in addition to the financial institution's Code of Ethics, which sets out guidelines based on principles such as:

- respect for members and clients and internal policies and,
- integrity

Growing older also means being able to use the various tools available to you. UNI supports you in this learning process to remain independent and aware of your finances. Faced with the modernization of technologies, we are there to support you.

UNI is committed to you:

- Listen to your needs
- Offer you personalized support
- Train and educate our employees to meet your needs and questions about your finances
- Continue to invest and be involved in our communities

We believe that the key to a successful client experience is providing support throughout service delivery, regardless of the contact point or tool chosen by the members and clients. UNI is committed to training and educating her employees to meet your needs and answer your questions about your finances.

At the heart of our actions

The Code is based on 7 principles and was developed to guide the services offered to members over 60. UNI is pleased to communicate the measures taken in relation to its commitment to seniors.

Principle	Description	Actions
1	Implement appropriate policies, procedures, and processes to support the Code.	<p>UNI has designated a member of the executive committee to promote the interests of seniors. This person is referred to as the "Seniors Champion".</p> <p>Internal procedures and orientation documents have been made available to employees and stakeholders to guide them in the care and interests of seniors.</p> <p>Among others, this includes:</p> <ul style="list-style-type: none"> • annual employee training • a section of our internal information portal is dedicated to the provision of services to people aged 60 and over and contains procedures and reference documents. <p>For example, we have the following documents:</p> <ul style="list-style-type: none"> - <i>Recognizing Financial Abuse</i> - <i>Elder Financial Abuse: Recognize, Review and Respond</i> - <i>Decision Tree of Actions to Take When Elder Abuse Occurs</i> - <i>A Companion Guide to Powers of Attorney and Joint Accounts</i>
2	Communicating effectively with seniors.	<p>UNI has designated a Seniors' Champion responsible for the implementation of the Code. The role of the Champion is to take ownership of seniors' issues and ensure that their needs are considered in the delivery of services.</p> <p>Personalized support is offered to understand the needs and concerns of seniors. For example:</p> <ul style="list-style-type: none"> • UNI offers a variety of ways to communicate: in person, by phone, by promotional signs in branches, by mailings, and also through traditional and social medias. • UNI accompanied the seniors who needed it for the transfer of the booklet service to the account statement. • UNI offers monthly account statements in paper or digital format • UNI has a companion guide on Powers of Attorney and Joint Accounts that provides an outline for service delivery to seniors. • UNI offers secluded spaces in its branch so that seniors can carry out their transactions in person in complete confidentiality.

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		<ul style="list-style-type: none"> • UNI offers additional support to seniors who wish to use electronic services • UNI posts on its social media about fraud for seniors • UNI presents information relevant to people aged 60 and over in a consolidated format on its website • UNI is committed to creating an inclusive culture by incorporating accessibility into its behaviors. UNI promotes education and awareness of the importance of accessibility for our seniors in all areas of the organization. For example: in the built environment, technology and communications.
3	Provide appropriate training for employees who interact with seniors.	<p>Listening is a key element of the business relationship with our members and clients. We take the time to understand your needs and concerns by delivering a service that meets your expectations.</p> <p>UNI employees have been trained to develop skills and be well equipped to understand and serve our senior members and clients. For example : two trainings are focused towards seniors' services:</p> <ul style="list-style-type: none"> • <i>Financial exploitation of elderly people: recognizing it, analyzing it, and responding to it</i> • <i>Government Pension Training</i> <p>Also, a portion of our intranet information portal is dedicated to the provision of services to persons 60 years of age and older and contains procedures and reference documents. For example:</p> <ul style="list-style-type: none"> - red flags related to elder financial abuse - indicators related to fraud and scams aimed at grand parents - the documents listed in Principle 1 <p>The Seniors' Champion has made available a dedicated Seniors' service delivery e-mail box. This tool is available to employees and representatives on issues related to seniors' banking needs and is used in the escalation process to the next level.</p>
4	Make appropriate resources available to employees and representatives in contact with this clientele to help them better	<p>The Seniors' Champion guides employees in providing services to seniors.</p> <p>UNI has created a centralized information library for its employees, and they have access to a range of resources to support our senior clients.</p> <p>UNI issues a communication to its employees when new resources are made available.</p>

Principle	Description	Actions
	understand the banking needs of seniors.	UNI employees are required to undergo annual training to develop their skills in serving senior members and clients.
5	Work to mitigate the potential financial harm to seniors.	<p>Procedures are available for employees, front-line representatives, and specialized units to contact the Seniors' Champion for guidance in cases of potential financial abuse.</p> <p>Among others, the following documents were made available:</p> <ul style="list-style-type: none"> - <i>The process of supporting a victim of financial abuse</i> - <i>Recognizing Financial Abuse</i> - <i>Elder Abuse: Recognize, Review and Respond</i> - <i>Decision Tree of Actions to Take When Elder Abuse Occurs</i> - <i>A Companion Guide to Powers of Attorney and Joint Accounts</i> <p>On the financial institution's website, blogs are published that contribute to financial literacy and fraud prevention:</p> <ul style="list-style-type: none"> • Fraudulent messages, be vigilant • The impact of inflation on your investments: How to protect your assets • A comfortable retirement thanks to government benefits and incentives • COVID-19 and cybersecurity: How to protect yourself • Snowbirds: Plan ahead and enjoy your winter down south! • Seniors: How to protect yourself from fraud • 5 tips for buying a condo or house abroad <p>UNI keeps informed of industry activities related to seniors' services and enhances its resources to prevent financial harm to this clientele.</p>
6	Consider the demographics of the market and the needs of seniors when UNI is closing a business location.	<p>To facilitate access and understanding of the information, UNI has published a page on its website dedicated to seniors that includes the contact information of the Seniors' Champion as a means of direct communication for this clientele.</p> <p>To assist seniors who do not use online financial services and to accompany them in the event of a branch closure, UNI informs its members and clients using other means of communication. These include traditional media, through promotional posters, by mail, etc.</p> <p>UNI organizes face-to-face public information sessions to allow seniors to discuss their concerns with their financial institution about a permanent closure of a business location.</p>

Principle	Description	Actions
7	Publicize the measures taken to support the principles set out in the Code.	UNI publishes the annual Seniors' Champion Report on its website each year.