



CUPE Local 4092
Interim Trustee Report on Strike Pay
September 2025

Trustees Participating in this Report
Grace Park
Kelly Hughes
Olivier Faucher-Boisjoli

Table of Contents

| | |
|--|-------|
| 1. Introduction of the Trustee Role | p. 2 |
| 2. Snapshot of the Most Pertinent and Relevant Information | p. 3 |
| 3. Chronological Summary of Events..... | p. 4 |
| 4. Extensive Q&A | p. 6 |
| <i>(For repayment, note: this was discussed in the meeting — see Union bulletins for instructions)</i> | |
| 5. Conclusion and Course of Action Moving Forward | p. 17 |
| 6. Annexes | p. 18 |
| Annex A: Letter from National Bank of Canada | p. 18 |

Introduction of the Trustee Role

Trustees are nominated or elected members of CUPE Local 4092. Their role is to ensure that the local 4092 acts in a fiscally responsible manner by independently auditing its financial activities. Trustees are separated from the financial day-to-day actions of the Local. The Local is consulted for explanation and transparency, but is not to participate in writing the report. As per the local 4092 bylaws, usually the trustees would meet once a year and complete a full financial audit of the local's books and accounts and make a written report of their findings and recommendations.

This report does **not** include any recommendations at this time. They will be incorporated in future comprehensive financial audits. The special audit of the local strike pay account and report will be completed once all documentation from CUPE National, Local 4092, the AC component and the National Bank of Canada is received. This will occur in the coming months.

Snapshot of the most pertinent and relevant information

- This matter does not constitute fraud and involved no compromise of banking information; it was a bank error (see pg. 5)
- Money was not transferred to David Lee's Secretary-Treasurer's personal account, nor to the personal accounts of any other Local 4092 officer. No funds were deposited into the bank account of the Local 4092 (see pg. 5)
- The bank declined to provide a statement exonerating Local 4092 from responsibility for the error. (see pg. 6)
- The National Bank of Canada has committed to reimbursing members for any fees incurred due to this issue, upon proof of charges (see pg. 6)
- People who haven't been paid will have options for how they receive payment other than providing banking information (see pg. 7)
- After everyone is paid, the strike pay account will be closed (see pg. 7)
- Once all bank statements have been received, a full trustee financial report will be conducted jointly by all three trustees. (see pg. 8)
- Any questions not addressed in this report that you would like trustees to address in the following full report are to be sent to strikepay@local4092.ca

Chronological Summary of Events

This is a factual and neutral chronological summary of events. All extrapolations will be done in the Q&A below.

Strike August 16, 2025 - August 19, 2025

August 26, 2025 - Local 4092 (YYZ) members were asked to complete an online form and submit banking information to receive direct deposit payment on August 26, 2025 with a deadline of September 5, 2025 (see 2.2)

September 11, 2025 - First round of strike payments was set to go out Thursday, September 11, 2025. Instead of receiving payments, some members had money withdrawn from their accounts. Some members had an attempt at withdrawal, and it did not process due to insufficient funds and rejection from their end. Many members incurred Non-Sufficient Funds (NSF) and overdraft fees. David Lee (Local 4092 Secretary-Treasurer) was informed Thursday evening around 1800 by a union member after regular banking hours. David Lee (Local 4092 Secretary-Treasurer) called the Bank soon after and was informed that they cannot stop the directive but that he can put through another payment. David Lee (Local 4092 Secretary-Treasurer) couldn't process the payments until the next day.

September 12, 2025 - David Lee (Local 4092 Secretary-Treasurer) contacted the Bank when they opened at 9 AM in order to commence a reversal of the transaction.

At 9:40 AM the first email from the local went out explaining there was a banking error and the union was working with the banking institution to rectify the problem.

At 11:33 AM Larry Roy (local 4092 Vice President) reached out to the trustees on behalf of David Lee (Local 4092 Secretary-Treasurer) to explain the ongoing situation.

At 2:23 PM Cupe Component released a bulletin without consulting Local 4092.

At 4:38 PM the local released a bulletin following up on the first email.

David Lee (Local 4092 Secretary-Treasurer) was on the phone with multiple banking managers in order to have a resolution for the end of the day. The bank suggested two double payments and assured David Lee (Local 4092 Secretary-Treasurer) that the initial reversal request would not go through. The main priority with the double payment was to bring membership to net zero and then to pay them. Double payments were processed by the end of the day.

September 15, 2025 - A reversal went through, resulting in a 3rd payment being processed. Now the membership has received three payments and one withdrawal. National Bank of Canada was contacted again.

September 16, 2025 - A reversal of the 3rd payment was processed. Many members of Local 4092 have now had their account debited twice and credited three times. By this date, all Local members who have submitted banking information should have successfully received their strike pay. Fees may or may not have been reversed. Local 4092 members who did not submit their banking information have not yet received their strike pay.

At 9:48 AM Larry Roy (local 4092 Vice President) reached out to the trustees again on David Lee's (Local 4092 Secretary-Treasurer) behalf to update us on the new situation. Larry Roy (Local 4092 Vice President) invited any available trustees to a meeting with the bank on September 17th, in the spirit of complete transparency.

September 17th, 2025 - At 1:00 PM an emergency meeting was conducted at the Air Canada Component of CUPE's Belfield Office. The parties present at the meeting were two National Bank representatives Todd MacTavish - Commercial Account Manager - and Debbie Diaz- Sales Manager (in-person), Local 4092 President Denis Montpetit (remote), Local 4092 Secretary-Treasurer David Lee (in-person), Local 4092 VP Laurent Roy (in-person), CUPE Component Secretary-Treasurer Guillaume Leduc (remote), Local 4092 Trustee Grace Park (in-person), Local 4092 Trustee Kelly Hughes (in-person). Absent (vacation): Trustee Olivier Faucher Boisjoli – duly informed of the proceedings and subsequent developments.

A chronological chain of events, issues and resolutions moving forward was discussed.

** For a detailed breakdown of the meeting, refer to pg 12-15.

September 18th-20th, 2025 - Local 4092 Trustees Kelly Hughes and Grace Park worked on a comprehensive report for the membership. Trustee Olivier Faucher Boisjoli has reviewed the situation and will contribute additional observations.

The membership is to look out for Local 4092 bulletins on how to proceed regarding NSF, overdraft, interest and auxiliary fees. Members who have not been paid their strike pay will be offered an alternative form of receiving payment.

Extensive Q&A

August 26-Sep 5

1. Why was submitting banking information the final decision for Local 4092 (YYZ) when other Local's (YVR, YYC, YUL) used e-transfer?
 - 1.1. In general, YYZ consists of approximately 50% of the membership. However, due to many temp/permanent transfers, David Lee (local 4092 Secretary-Treasurer) requested updated numbers which were required for receiving Strike Funds from CUPE National. They were unable to be provided at the time. As of September 19th 2025, Local 4092 consists of 41% of the membership. This translates to approximately over 4000 members. (YVR 22%, YYC 12%, YUL 25%) These percentages include members who were unable to picket due to being overseas. YYZ faced a much greater challenge on how to distribute funds in a safe (see 2.2) and timely manner (see 2.2).
 - 1.2. After 1000 EFTs (Electronic Fund Transfer) every transfer will be charged \$0.12. E-transfers were to be charged at \$1.50 per transaction. In addition, e-transfers carry a financial risk in that the email provided can be wrong and once money is sent it cannot be retracted. David Lee (Local 4092 Secretary-Treasurer) expressed his concerns about the amount of errors with people's check-in/out process, and EFT transactions allow correction of errors. EFTs are an expedited way to pay a large amount of people at once. If the local had chosen E-transfers instead it is a more time-consuming process that includes a four step process of uploading member information, someone has to second it, then someone has to upload the amount, then someone has to second it. This process has to be done for every single E-transfer and doing that for close to 2000 people would have taken months. E-transfers also have limitations on daily and weekly amounts being sent. E-transfer costs more than 10 times more than EFT. If the EFT method had worked the way it should have, YYZ would have been paid first even though we are the largest base.
2. When some Local 4092 members raised their concerns about submitting banking information, why was this not taken seriously?
 - 2.1. Concerns about the security and the most efficient way to process the transactions were the top priority for David Lee (Local 4092 Secretary-Treasurer). When members reached out to the local stating that they didn't want to provide their banking information a method of payment through cheque was offered, members were made aware that this process would take time and they would likely be paid after September 17th.
 - 2.1.1. Trustees were able to view a response email that David Lee (local 4092 secretary-treasurer) sent to a member who expressed this concern. The following is a direct quote from the email: "Although EFT is the preferred option just for logistics reasons, I totally understand your preference and

concerns. I have looked into sending payment through cheques. However, this may take some time as I would need to order the cheques and finalize the numbers, and it may be past September 17th. Please, kindly, send me your name and address shown on your bank account through a preferred method of your choice.”

- 2.2. The platform used to collect banking information is secure and is scheduled for a complete purge. Additionally, the Local 4092 strike pay bank account will be closed once the members have been paid.
 - 2.3. The National Bank of Canada has confirmed that there is no security breach and that the payments were debited from accounts due to a technical error. A letter was provided to the local 4092 from the National Bank of Canada explaining this. See pg. 18 for the letter from the bank.
3. What protocols were followed at the bank to ensure that the account set up was done correctly?
- 3.1. When the YYZ strike pay was to be distributed to members, a separate Strike Pay account was set up that was separate from the Local 4092 bank account. The account payment set-up was done with the National Bank of Canada account manager, Todd Mac Tavish. David Lee (Local 4092 Secretary-Treasurer) specified that membership was to be credited only, and worked with EFT (Electronic Fund Transfer) Debbie Diaz, bank specialist, to submit paperwork for Credit EFT only. Trustees have confirmed with the bank that the process for a Debit EFT is completely different paperwork and was not completed between National Bank and David Lee, (Local 4092 Secretary-Treasurer) at any point.
 - 3.2. Prior to initiating the directive to release strike pay funds to membership, Secretary-Treasurer David then conducted a “bank test” with Technicost (a third-party web-based software that banks use to conduct transactions) to ensure that there would be no issues with payment. Upon further inquiry, trustees found that the “bank test” did not consist of monetary exchange (of \$1) but only a connectivity test. A monetary test was the old standard of testing and Technicost had switched their testing standard to a connectivity test. Trustees asked at this time why the old standard of a monetary test was abolished and received no response from the bank representatives. If the old standard of testing had been kept then the credit/debit issue would have been revealed prior to affecting thousands of members.

Thursday Sep 11th, 2025

4. When did the Local become aware of the issue and why was there no communication until the following day? What actions were taken that membership may not be aware of.
- 4.1. David Lee (Local 4042 Secretary-Treasurer) became aware of the withdrawal situation around 1800 from a member of Local 4092. Calls were made to the call

centre of the bank as management was not available. David Lee (Secretary-Treasurer) asked the bank call centre to stop this process, they couldn't stop it. The call centre explained that David Lee (Secretary-Treasurer) would have to put in a reversal (which would take time, it is not immediate) or put in two payments. However two payments couldn't be processed at that time because the EFT cut off time had already passed. Additionally, David Lee (Secretary-Treasurer) could not be assured by the bank that the double payment would not be another withdrawal as the first withdrawal was already supposed to be a payment. The strike pay bank account had been set up for credit EFT only, not debit EFT.

- 4.2. Bulletin was not issued that evening due to the chain of process of releasing a bulletin and lack of information at that time.
5. Why does it show on my bank statement that Da Hyen (David) Lee debited money from my account? Did it go into his personal account?
 - 5.1. National Bank representatives are investigating why it shows David's (Secretary-Treasurer) full name instead of CUPE Local 4092. David Lee has signing authority on the account as he is secretary-treasurer. It is Local 4092's strike pay account that contained money from CUPE National, not David Lee's personal account. The bank was not aware of this until Sep 17th at the in-person meeting.
6. I was charged a fee (NSF, overdraft fee) that day due to overdraft, what happens from here?
 - 6.1. See pg. 16 answer 24.1
7. I was charged a fee (NSF, overdraft fee) from another pre-planned payment institution (example for later is you only kept \$200 for a pre-planned withdrawal and due to National Bank taking \$600 you are now NSF for National Bank withdrawal and NSF for the pre-planned withdrawal).
 - 7.1. See pg. 16 answer 24.1 for steps to take for reimbursement
8. I did not provide my banking information. How do I get my strike pay?
 - 8.1. See pg. 16 answer 25.1 for steps on how to receive strike pay without providing banking information.

Friday September 12th, 2025

9. What time was the first communication with the bank?
 - 9.1. By 9:00 AM David Lee (Local 4092 Secretary-Treasurer) had already sent an email to Todd MacTavish and hadn't heard back. David Lee (Local 4092 Secretary-Treasurer) contacted Technicost, thinking that they could process two

credit EFTs. They could not, they needed a new issuer number from the bank and that could take days. David Lee (Local 4092 Secretary-Treasurer) called the National Bank call center, as this situation was very urgent, the call centre put the reversal through. Meanwhile Todd MacTavish called back and left a message. David Lee (Local 4092 Secretary-Treasurer) got in touch with Todd and confirmed that the account was only set up to send credit EFTs, Todd MacTavish had to do additional investigation into the problem.

10. How did the union communicate with membership that day?
 - 10.1. 3 email bulletins, 2 from local 4092. First email at 9:40 AM titled "Banking Error under investigation". Second email at 4:38 PM titled "Update on banking error". 1 from AC component at 2:23 PM titled "Clarification on Strike Pay Banking Error – Toronto Local 4092 Only"
11. The email sent by Ac Component made it look like they were distancing themselves from the local, made us look divided as a union, made the situation look more suspicious and caused further confusion/panic amongst members. Was the local aware of the contents of the email before it was sent out?
 - 11.1. No, the local 4092 was not aware of the contents of the email before it was sent to members. Guillaume Leduc (component secretary-treasurer) did say that him, Theresa Mitchel (component Vice-President) Wesley Lesosky (Component President) Denis Montpetit (local 4092 president) and Larry Roy(local 4092 Vice President) were in a group chat where they(Guillaume, Theresa, and Wesley) discussed that Denis needed to send out a bulletin to the members of local 4092 on Friday morning (which Denis did as soon as he got confirmation of the situation from the bank). Component (Wesley and Guillaume) released a bulletin because members were contacting CUPE National and AC Component looking for answers. Local 4092 was not made aware of the messaging in the bulletin before it was released. Guillaume said he was directed to release a bulletin by Wesley, he agreed so he released it.
12. What were the exact solutions offered by the bank?
 - 12.1. Reversal vs double payment: A reversal would have not been immediate and would have also not fixed the NSF and overdraft fees accumulated. A double payment would have brought membership's account to net zero and the proper strike pay credited to the account.
 - 12.2. Some of the membership expressed that their banks stated that if a reversal was initiated by National Bank then NSF and Overdraft fees would be also reversed. According to management at National Bank this is not necessarily true and they were expecting that they would have to deal with NSF charges after solving the main priority of making sure membership bank accounts were made whole.
 - 12.3. Todd MacTavish and Debbie Diaz made it clear that the whole day David Lee was communicating with them, top members of National Bank were involved

behind the scenes including executive management and technical support management.

13. What was the final decision made and at what time was this executed?
 - 13.1. Making the membership whole and by returning the withdrawn funds and issuing original payment properly were the top priorities. Any penalty fees would take time to sort out and could be dealt with later. Due to the speed of processing, a double payment was decided as the best course of action in order to one, bring membership to net zero, and two credit the strike pay. David Lee (Local 4092 Secretary-Treasurer) reminded the bank about the reversal he'd started that morning with technical support. Todd MacTavish (National Bank account manager) assured David Lee (Local 4092 Secretary-Treasurer) at this time that the reversal initiated in the morning would not go through due to the many actions taken by the bank at this time.
14. If this was a bank error, why was there no official communication from National Bank at this time?
 - 14.1. While David Lee was discussing rectifying the issue during the day, the account manager agreed to and was drafting a letter. However, by the end of day he was stopped by National Bank upper executives and legal team. Neither the union nor the trustees are happy with this and they were heavily questioned on Sep 17th. See pg. 12-15 for questions regarding the meeting with the bank.
15. Were Local 4092 Trustees contacted with information on Friday September 12th?
 - 15.1. Attempts to contact the three Local 4092 Trustees commenced from 1130 by Local 4092 VP Laurent Roy (on vacation at the time) on behalf of Local 4092 Secretary Treasurer David Lee (who was on the phone with the bank). The news conveyed that this was not fraud, it was a banking error and the secretary-treasurer is currently dealing with the situation. Kelly Hughes was available and informed at 1130. Grace Park was attending ART and was informed at 1300. Olivier Faucher-Boisjoli (on vacation at the time) communicated via email to all relevant parties at Local 4092 at 1727 and received a response from the local at 1731. Invoking Article B.3.10 of the CUPE Constitution, Trustee Olivier Faucher-Boisjoli proposed that an official trustee meeting and special audit be convened. (Refer to pg. 11-Q17 for actions taken by the Union on Tuesday, September 16.)"

Monday September 15th, 2025

16. How did another transaction occur Monday evening after the issue was supposed to be fixed?
 - 16.1. David Lee (Secretary-Treasurer) called the National Bank call centre after bank hours when he became aware of the situation. He was informed that the original reversal that was submitted Friday morning came into effect on Monday evening.

He asked why this was the case when he was assured by bank managers that this reversal directive would no longer apply. He was asked to reach out directly to the account manager.

- 16.2. David Lee (Secretary-Treasurer) emailed National Bank account manager Todd with the new development and to speak first thing Tuesday morning.
- 16.3. National Bank representatives explained (on Sep 16th) that with EFT transfers credits and debits take time, it is not immediate. The request for the reversal was supposed to be ignored and then two payments put through. This resulted in an extra payment that required the bank to make another withdrawal to correct it.

Tuesday September 16th, 2025

- 17. What were the steps taken by Local 4092 at this point?
 - 17.1. David Lee (Local 4092 Secretary-Treasurer) communicated with Todd MacTavish again at 0900 and a reversal of the 3rd payment was initiated. Todd MacTavish was questioned about his statement about why the reversal went through when he was assured it wouldn't. National Bank stated that the double payments should have nulled the reversal but this was not the case.
- 18. Were Local 4092 Trustees contacted with information on Tuesday September 16th?
 - 18.1. Local 4092 VP Larry Roy (on vacation) reached out at 0948 to see if Trustees can be updated. Trustees Kelly Hughes and Grace Park were informed at 1020 of the updated situation. At the moment, Secretary-Treasurer David Lee was on the phone with National Bank account manager Todd MacTavish regarding the implications of the reversal going through. Due to the serious nature of the situation, an in-person meeting was scheduled for the following day (September 17th), and Trustees were asked if they could attend. Trustees Kelly Hughes and Grace Park confirmed they could attend. Trustee Olivier Faucher Boisjoli was unavailable but kept informed of the situation.
 - 18.2. Local 4092 Vice-President Larry Roy said he was in communication with CUPE National through our national staff representative, in order to have documentation released ASAP for Trustees to be able to conduct an official audit of the strike fund.
 - 18.3. It was decided that Trustees Kelly Hughes and Grace Park were to be the main authors of this urgent report as they attended the in-person meeting. Trustee Olivier Faucher- Boisjoli was involved in both the process and the review of this document. It was agreed that an official final financial report will be completed by all Trustees once official bank statements have been released and CUPE National releases their documentation as well. This report will include recommendations as per the local 4092 by-laws.
- 19. I used the 3rd payment ("extra money") thinking it was legitimate and incurred another NSF when the reversal of the 3rd payment was processed on Tuesday September 16th, 2025. Who will take responsibility for the 2nd NSF charge?

- 19.1. See pg. 16-Q24 regarding reimbursement.
- 20. Are they finally done touching my account?
 - 20.1. Yes, the National Bank representatives assured us that anyone affected by the banking debiting and crediting situation will no longer see any more debit or credit transactions.
 - 20.2. Any fees incurred during this time will be reimbursed to membership by the local through alternative methods. (see pg. 16-Q24)

Wednesday September 17th, 2025

- 21. What discussions occurred during the in-person meeting with the bank?
 - 21.1. All financial solutions discussed below were to explore the options available. For OFFICIAL news on how to proceed, please refer to the Local 4092 union bulletins.
 - 21.2. At 1:00 PM an emergency meeting was conducted at the Air Canada Component of CUPE's Belfield Office. The parties present at the meeting were two National Bank representatives Todd MacTavish –Director - Commercial Account Manager (in-person) - and Debbie Diaz - Sales Manager and EFT Specialist (in-person), Local 4092 President Denis Montpetit (remote), Local 4092 Secretary-Treasurer David Lee (in-person), Local 4092 VP Laurent Roy (in-person), CUPE Component Secretary-Treasurer Guillaume Leduc (remote), Local 4092 Trustee Grace Park (in-person), Local 4092 Trustee Kelly Hughes (in-person). The third Local 4092 Trustee Olivier Faucher Boisjoli was unavailable but kept informed of the situation.
 - 21.3. Chronological chain of events, issues and resolutions moving forward were discussed. For the events of September 11-16, the questions asked of the Secretary-Treasurer and the banking representatives are listed above in Q1-20.
 - 21.4. The Union and the Trustees felt that after discussing the series of events from September 11-16 it was important to discuss the following three topics moving forward:
 - 21.4.1. The absence of an official letter from the bank exonerating the Union,
 - 21.4.2. The lack of information on what technical issue happened internally with the bank and
 - 21.4.3. How to proceed from this point onwards with the bank fees membership incurred and the remaining members who have not been paid yet.
 - 21.5. Trustee Grace Park expressed her absolute displeasure at the absence of a letter from the National Bank. National Bank representatives stated they had just received one to distribute and will send it before the end of day. Trustee Grace Park stated that the letter must be read out loud at the table and both Trustees and Vice-President Larry Roy wanted to add recommendations. National Bank account manager Todd read out a generic letter that was not indicative of the situation at all and only stated that credit and debit were processed internally due

to a technical issue. Trustee Grace Park and Vice-President Larry Roy insisted on 5 amendments to the letter:

- 21.5.1. 1) Fraud was not committed either by an external party or by Secretary-Treasurer David Lee's personal account.
- 21.5.2. 2) There was no threat to any of the banking information and there was no breach of security.
- 21.5.3. 3) If National Bank's legal team was unwilling to claim culpability that at minimum Local 4092 are to be exonerated of any error in writing as the technical issue was in the bank's internal system.
- 21.5.4. 4) Written confirmation that an internal investigation is ongoing to figure out the cause of the technical issue that turned a Credit EFT transaction into a Debit EFT transaction (recall these are two different paperwork processes and National Bank and the Secretary-Treasurer only did the paperwork for a Credit EFT).
- 21.5.5. 5) All bank fees (NSF, Overdraft fees, Interest, Ancillary costs) incurred between Sep 11-16 will be covered.
- 21.6. On Sep 18th the bank sent a letter to Secretary-Treasurer David Lee who forwarded it to the Trustees. Trustee Kelly and Grace immediately noticed only 2 of the requested amendments were secured. Email correspondence was sent back to the bank asking for all 5 amendments to be included. Unfortunately, (see official bank letter posted by the union on Sep 19th) the bank only honoured 3 of our amendments.
- 21.7. The trustees expressed great concern over how the bank was able to process Debit EFT transactions when Todd (National Bank account manager) and Debbie Diaz (EFT specialist) had both clarified that the account was only set up to process Credit EFT transactions. Todd MacTavish and Debbie Diaz informed us that National Bank commenced an internal investigation on Friday, September 12th that is still ongoing at present. The trustees insisted on being privy to the results of the investigation that National bank is performing. Todd MacTavish and Debbie Diaz stated that they may not even be privy to the results of that investigation. Trustees insisted that the membership be aware of where the technical issue originated. Vice-President Larry and Secretary-Treasurer David stated that trust is broken between the Local 4092 and the membership at a very tumultuous time (post-strike) and the lack of official notification from National Bank compounded the issue. Todd MacTavish and Debbie Diaz said they would take our request back to their team at National bank.
- 21.8. At this point Trustees noted that the Component bulletin further alienated and eroded trust while such a sensitive situation was taking place. Trustees at this point questioned Component Secretary-Treasurer Guillaume Leduc on if Local 4092 was consulted on the contents of their bulletin prior to release. Component Secretary-Treasurer Guillaume confirmed that Local 4092 was not consulted on the contents.
- 21.9. Denis Montpetit mentioned to the Bank that there was a possibility of going under administration so the situation had to be dealt with quickly. Component had

officially distanced themselves from the situation with their bulletin and Local 4092 was under this impression. When these concerns of being put under administration were brought up and Vice-President Larry Roy said he had spoken to a CUPE National rep and no mention of administration was spoken. At this time, Component Secretary-Treasurer Guillaume stated that he had been in contact with CUPE National secretary-treasurer, they needed some sort of documentation to make sure Local 4092 did not go into administration. This information was not shared with Local 4092 reps previously. Trustees noted that communication should have been initiated by Component to Local 4092 as soon as this information became available. Local 4092 stated that they did not know Component had pertinent information as they were under the impression had officially distanced themselves from the situation.

- 21.10. Trustees then approached the very important issue of how members who did not submit their banking information would be paid through any alternative methods and how the membership who incurred charges were to be reimbursed.
- 21.11. Trustees said that the remaining members to be paid have expressed that they don't feel comfortable submitting banking information and that the Trustees required National Bank to waive transaction fees for the remaining members. It was agreed between National Bank, Local 4092 reps and the Trustees that all e-transfer fees of \$1.50 per transaction will be waived for any members who have not received funds yet.
 - 21.11.1. Vice President Larry Roy expressed concerns with faulty email addresses and no way to take it back but agreed that e-transfer would be the best way to proceed. Secretary-Treasurer David Lee noted that there would be daily e-transfer limits so the membership will need to be understanding of the delays in payment henceforth.
- 21.12. Trustees broached the subject of membership who had incurred different penalty fees during the period of Sep 11-16. National Bank account manager Todd MacTavish agreed that all fees incurred would be reimbursed. However, he stated that National Bank does not have membership banking info (regardless of what transpired) and would not be able to pay membership directly. He stated that he would be able to give the funds to the Local and the Local would redistribute them. This launched a discussion on how this would transpire.
 - 21.12.1. First, it was agreed that a separate bank account would be created only for the purposes of the incurred penalty fees to be redistributed (separate from the strike pay fund account) and Trustees insisted that e-transfer fees of \$1.50 per transaction would be waived on this account. Todd MacTavish (National Bank account manager) stated this was simple and he would reverse all e-transfer fees that incur on this account. Once all members have been reimbursed this account will be closed.
 - 21.12.2. Secondly, there was a discussion on how membership can provide proof of incurred fees. There was a discussion about having membership email Todd directly with screenshots but there was concern that members could be missed as all of Todd's MacTavish emails come into this account.

Trustees asked if Todd MacTavish could create a separate National Bank email address for this situation and he said National Bank security would not allow this. In the end, Vice-President Larry Roy set up a strikepay@local4092.ca email address with permission from Local 4092 President Denis Montpetit. This was to be the email for any bank statement screenshots to be sent. The funds will be transferred from National Bank to the separate Local 4092 bank account (set up for the incurred fees) every 2 weeks upon evaluation of the proof.

- 21.12.3. Thirdly, the definition of incurred fees were clarified. In this case, any NSF (Non Sufficient Funds) fees and overdraft fees incurred between September 11-16 will show up immediately on the account and can be submitted for reimbursement. This includes NSF fees from pre-authorized withdrawals that fell within that time period and caused a secondary NSF.
 - 21.12.3.1. For example, a property tax payment of \$200 was planned for Sep 12 so the member had \$200 in the account. However, the strike pay they were debited for was -\$300 resulting in an NSF for both the property tax and the strike pay. Both of these NSF will be reimbursed.
 - 21.12.3.2. For example, interest fees incurred from members who have Overdraft Protection on their account. These members would not have been charged an immediate \$5 but instead will be charged interest that shows up on their next bank statement. We discussed submitting a screenshot of the next month's bank statement to receive reimbursement for ancillary fees that only pop up on the next bank statement and cannot be immediately proven.
- 21.12.4. Lastly, Vice-President Larry Roy raised an important point to National Bank that due to their error, the manpower required to resolve this will result in 2 full months flight releases for 2 individuals. He requested that the National Bank reimburse the Local for the amount.

Thursday September 18th, 2025

- 22. What actions were taken on this day by the union?
 - 22.1. Letter received from National Bank. Trustees and Local 4092 were not satisfied with the contents (see Q21.5). Local 4092 released an official bulletin titled "update of banking error" sent on September 19 at 3:09 PM which includes the letter from the national bank. As the letter from the national bank states at the bottom, for any questions, please contact Todd MacTavish (director of commercial banking) 416-708-1636.
 - 22.2. A separate National Bank account was set up for the eventual repayment of NSF, Overdraft Fees of affected membership.
- 23. What actions were taken by the trustees?

- 23.1. Two trustees, Grace Park and Kelly Hughes, wrote the report. Trustee Olivier Faucher Boisjoli assisted with editing the report and was informed throughout the entire process.
- 24. What do I do for reimbursement of Fees?
 - 24.1. Follow the instructions provided in the official bulletin titled “update of banking error” sent on September 19 at 3:09 PM. Email strikepay@local4092.ca
- 25. What do I do if I have received no strike pay?
 - 25.1. Follow the instructions provided in the official bulletin titled “update of banking error” sent on September 19 at 3:09 PM. Email strikepay@local4092.ca
- 26. I would like to make a complaint about National Bank, how do I proceed?
 - 26.1. Email Ombudsman with a formal complaint at ombudsman@obsi.ca or complaintappeal@nbc.ca
- 27. I still have questions about the bank technical issue, where can I direct my questions?
 - 27.1. Please contact Todd MacTavish (director of commercial banking) 416-708-1636

Conclusion and Course of Action moving forward

Your Local 4092 Trustees understand this has been a tumultuous situation for the membership. We thank you for taking the time to review this report and feel confident that it answers many of your pertinent questions and concerns. Our goal is always to ensure financial transparency between Local 4092 and the membership. The Membership is encouraged to follow all Local 4092 bulletins published on the official course of action to take. Trustees will reconvene for an official financial audit, which includes future recommendations, once the situation has been resolved and all bank statements from all relevant parties have been submitted. We acknowledge that this situation will continue to have ramifications as fees are being reimbursed and invite all members to reach out to strikepay@local4092.ca with questions that they would like to see addressed by trustees in the final trustee report.



September 18, 2025

Airline Division of Cupe – Local 4092
25 Belfield Road
Etobicoke, Ontario M9W1E8

Subject : Technical issue – Strike Pay

To whom it may concern,

We wish to inform you that a technical issue occurred on September 11, 2025 during the handling of your strike pay deposit files for Cupe Local 4092.

This situation caused some deposit transactions to be processed multiple times, and to appear under the name of "David Lee" instead of under Cupe Local 4092. This was a technical issue, not a security issue, on our side and has since been resolved. The transactions that were debited or credited twice were all reversed.

If any of your members are charged bank fees as a result of this delay, we will reimburse those fees upon reception of supportive documentation.

Thank you for your understanding.

For any questions, please contact Todd MacTavish at (416)708-1636.

Todd MacTavish

Todd MacTavish
Director, Commercial Banking
(416)708-1636