



Everyday Banking Guide



coastcapital

Table of Contents

Personal Chequing Accounts	2
Personal Savings Account	6
Mortgages and Loans	8
Registered Plans	10
Other Banking Services	11
Digital Banking	16
How to Contact Us	17

We're member owned. So what matters to you, matters to us.

As a financial cooperative, all Coast Capital members are owners. So the success of our members really is our top priority and we actually care how things turn out. We're here to help you through it all with over 80 years of experience in delivering clear, simple, and personalized financial advice to help you live the life you want, today.

In this guide, you'll find our most popular personal banking products and services. For a complete list of our offerings and service fees, please visit coastcapitalsavings.com/servicefees

Connect with us.

Let's work together to understand your situation, needs and goals so that our team can provide the right advice and financial solutions for you. Call us or book an appointment today.

Metro Vancouver: 604.517.7000

Greater Victoria: 250.483.7000

Toll-Free: 1.888.517.7000

You can also visit us online at coastcapitalsavings.com

Personal Chequing Accounts

Our Coast Capital chequing accounts offer you everything you need for everyday banking. Perform daily transactions like withdrawals, transfers, ATM transactions, payments, pre-authorized payments, and cheque writing—and do it all with ease.

Standard Features and Optional Services

- Free monthly eStatements
- Optional Overdraft protection service on approval
- Free access to Coast Online® Banking, the Coast Mobile® Banking app and Coast-by-Phone®

The right chequing account for you.

We have a selection of accounts to help you satisfy different chequing account needs. But how do you choose? Just take a look at the helpful comparisons on the next pages. Or you can always contact our team and we'll find the best option for you, together.

Free Chequing, Free Debit, and More Account*

Our Free Chequing, Free Debit and More Account* gives you unlimited, free use of the banking services that you use the most. Like free unlimited day to day transactions* within Canada, free use of thousands of ATMs across Canada, free pre-authorized payments, free bill payments and much more. Even more surprising is that there's no monthly fee or minimum balance requirement.

Monthly Fee

None

Transactions Included

Unlimited day-to-day transactions¹

Features

- Free debit transactions at merchants (in Canada)
- Free pre-authorized payments and deposits
- Free Coast Capital Savings or THE EXCHANGE® Network ATM withdrawals and deposits
- Free bill payments
- Free withdrawals, transfers or deposits
- Free cheque clearing⁶
- Free online images of cleared cheques⁶
- Free monthly eStatements

Additional Fees

- Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free
- Cheque images returned with paper statements \$0.50 per account/month (optional)
- Paper statement fee \$3/membership per month² (optional)
- 2% administration fee on transaction amount for International POS payments³
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

Non-EXCHANGE® ATM Fees

- Interac \$2.50 each (in Canada)⁴
- \$5 International ATM fee plus 2% administration fee on transaction amount³

Low-Cost Account: Our Free Chequing, Free Debit & More Account meets our public commitment to ensure that members have access to basic banking services at a nominal cost. If paper statements are requested instead of eStatements, this account costs \$3/membership per month. If you are a student, youth, Guaranteed Income Supplement recipient, or Registered Disability Savings Plan (RDSP) beneficiary, you may request printed statements at no charge. Call our Advice Centre or visit a branch to find out more information.

Want to compare our accounts with accounts at other financial institutions? Use the Financial Consumer Agency of Canada Account Comparison Tool on www.canada.ca

Coast Chequing® Classic Account	Coast Chequing® Prestige Account
Added value package	Unlimited transaction account
Monthly Fee	Monthly Fee
\$11	\$21
Transactions Included	Transactions Included
40 day-to-day transactions per month ¹	Unlimited day-to-day transactions ¹
Features	Features
<ul style="list-style-type: none"> Free cheque images returned with statement Free personalized Canadian single cheque orders Free Canadian office cheques Free US Drafts \$10 safety deposit box annual discount Monthly fee waived for senior members (age 59 or older) Free eStatements or paper statements 	<ul style="list-style-type: none"> Free personalized single or duplicate Canadian cheque orders 8 free non-Coast Capital Savings ATM withdrawals in Canada and abroad² Free Canadian and International bank drafts Free POS payments (in Canada) \$15 safety deposit box annual discount \$10.50 monthly fee for senior members (age 59 or older) Free cheque images returned with statement Free eStatements or paper statements
	Get the monthly fee waived when you maintain a minimum monthly balance of \$5,000.
Additional Fees	Additional Fees
<ul style="list-style-type: none"> \$1.00 for additional transactions Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free \$2.15 plus 2% administration fee on transaction amount for International POS payments³ Fees listed in this Guide for Other Banking Services that are not part of the features included with this account 	<ul style="list-style-type: none"> Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free 2% administration fee on transaction amount for International POS payments³ Fees listed in this Guide for Other Banking Services that are not part of the features included with this account
Non-EXCHANGE® ATM Fees	Non-EXCHANGE® ATM Fees
<ul style="list-style-type: none"> Interac \$2.50 each (in Canada)⁴ \$5 International ATM fee, plus 2% administration fee on transaction amount³ 	<ul style="list-style-type: none"> Interac \$2.50 each (first 8 free in Canada)⁴ \$5 International ATM fee (first 8 free) plus 2% administration fee on transaction amount (for all International ATM withdrawals)³

Coast Capital US Chequing
US currency account
Monthly Fee
None
Transactions Included
Unlimited deposits, 1 free withdrawal per month ⁵
Features
<ul style="list-style-type: none"> Free eStatements
Maintain a minimum monthly balance of \$1,000 and transaction fees ⁶ are waived.
Additional Fees
<ul style="list-style-type: none"> \$1 US for additional transactions Fees listed in this Guide for Other Banking Services that are not part of the features included with this account Paper statement fee \$3 US/membership per month² (optional)
Non-EXCHANGE® ATM Fees
n/a

1 Transactions include cheques drawn on the account, Coast Capital® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments, transfers (between Coast Capital accounts), and withdrawals (in-branch/self serve). Deposits and electronic transfers (between Coast Capital accounts) performed via Coast Capital® ATM, Coast-by-Phone®, and Coast Capital digital banking are free & unlimited.

2 Memberships which contain a Coast Chequing® Classic Account or a Coast Chequing® Prestige Account will not be charged this fee. Students, youth, GIS recipients, and RDSP plan beneficiaries with a Free Chequing, Free Debit, and More Account are eligible to be exempt from this fee.

3 Additional fees may be charged by third parties as part of the transaction amount. The "transaction amount" we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

4 Surcharges from other Financial Institutions may apply.

5 Cannot complete Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interact Direct Payment, or bill payments.

6 Any payments made via cheque.

Personal Savings Account

Your hard-earned savings don't need to be locked away for you to get a return. Our **High-Interest Savings Account** offers easy access to your money. Deposit or withdraw funds at any time without penalty, while your money earns daily interest.

Standard Features

- Free annual statement
- Free access to Coast Online® Banking, the Coast Mobile® Banking app and Coast-by-Phone®

Save without sacrifice.

Our **High-Interest Savings Account** is available in any of these savings vehicles:

- **Tax-Free Savings Account (TFSA):** Avoid paying taxes on the income or growth you make on your investment up to a certain amount every year. Don't forget you can also add any unused contribution room dating back to 2009.
- **First Home Savings Account (FHSA):** Save for your first home while sheltering your qualifying withdrawals from capital gains tax. You can also deduct your contribution in the year towards your income tax.
- **Registered Retirement Savings Plan (RRSP):** Save tax-deductible money for your retirement years within limits, and with no taxes on the money you earn in an RRSP until you withdraw it.
- **Registered Retirement Income Fund (RRIF):** If you're 65 or older, you can withdraw up to \$2,000 per year from your RRIF tax-free while sheltering the balance from the taxman.

High-Interest Savings Account

High-Interest savings

Monthly Fee

None

Transactions Included

2 transactions per month¹

Features

- No minimum balance required
- Flat interest rate²
- Free and unlimited self-serve transfers between Coast Capital accounts
- Free eStatements or annual paper statement

Additional Fees

- Additional transactions \$5 each
- Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free
- \$5 plus 2% administration fee on transaction amount, for International POS payments³
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

Non-EXCHANGE⁴ ATM Fees

- Interac \$2.50 each (in Canada)⁴
- \$5 International ATM fee, plus 2% administration fee on transaction amount³

¹ Transactions include Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments and withdrawals. Deposits and self-serve transfers are free.

² Refer to coastcapitalsavings.com/Rates for our current rates and how interest will be calculated.

³ Additional fees may be charged by third parties as part of the transaction amount. The "transaction amount" we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

⁴ Surcharges from other Financial Institutions may apply.

Mortgages and Loans

Mortgages

Pay off your mortgage faster when you put more towards your home and less towards interest. Take advantage of our great rates and flexible repayment options by speaking with a mortgage advisor today. We can work together to choose the mortgage that's right for you.

Personal Loans

Big expenses are a part of life and sometimes you need a little extra money or a bigger lump sum than you have saved—that's where loans come in. For those pricey purchases or expenses like a new car or an RRSP contribution, we'll give you the best interest rate we can offer (on approved credit) and a repayment schedule that works for you.

Lines of Credit

With a personal line of credit attached to your chequing account, you can access your money just like your chequing account: through your debit card, cheques or in-branch. And you only pay interest on what you use.

Service	Fee
Appraisal	Cost
Mortgage transfer-in (within policy guidelines)	Free
Mortgage transfer-out (providing a registerable discharge)	\$75
Discharge fee per mortgage	\$75
Mortgage assumption	\$100
Mortgage auto-renewal fee	\$100
Mortgage blend and extend fee	\$100
Multi-Purpose Mortgage subsequent advance	\$150
Loan/mortgage payment suspension	\$25
Lien search	Cost
Security registration (including new registration, renewals and collaterals)	Cost
Interest advice form	\$15

Registered Plans

Plan	Fee
Registered Retirement Income Fund (RRIF)	
Account setup and ongoing administration	Free
Estate Administration fee	\$150
T2033 transfer out fee (full or partial)	\$55
Replace tax receipt	\$10
Withdrawal of capital (full or partial)	Free
Registered Retirement Savings Plan (RRSP)	
Account setup and ongoing administration	Free
Estate Administration fee	\$150
T2033 transfer out fee (full or partial) (Fixed terms only at maturity, excluding those transferred to a Coast Capital Savings RRIF or annuity)	\$55
Replacement tax receipt	\$10
First-time homebuyers RRSP withdrawal	\$25
Withdrawal of capital (full or partial)	Free
Tax-Free Savings Account (TFSA)	
Account setup and ongoing administration	Free
Estate Administration fee	\$150
T2033 transfer out fee (full or partial) upon maturity (if applicable)	\$55
First Home Savings Account (FHSA)	
Account Setup and ongoing administration	Free
T2033 transfer out fee (Full or Partial) upon maturity (if applicable)	\$55
Estate Administration fee	\$150

Other Banking Services¹

Service	Fee
Bank Drafts and Office Cheques	
Canadian office cheques	Non-members: \$15 Members: \$10 (Free for juniors, seniors and those with a Coast Chequing® Classic or Prestige Account)
US drafts	\$10.00 CAD (Free for juniors, seniors and those with a Coast Chequing® Classic or Prestige Account)
Foreign drafts	\$10.00 CAD (Free with the Coast Chequing® Prestige Account)
Bill Payment Reversal through the Coast Mobile® Banking app, Coast Online® Banking or Coast-by-Phone®	
Same day before 2pm PT	Free
Same day after 2pm PT	\$15
Cheque Orders	
Available for ordering in-branch, by phone via our Advice Centre, or through digital banking	
Transferring Balance of Account	
Transferring balance of account	\$25

¹ These fees apply to banking services that are not part of the features included with your account.

Service	Fee
Cheque Clearing	
Unqualified clearing items:	
Cheque written on a savings account	\$10
Cheque written in US funds on a Canadian chequing account	\$15
Cheque Image Retrieval and Information Search	
Retrieve cheque image if cleared ≤ 18 months	\$2/cheque (Free by using Coast Online® or Coast Mobile® Banking app)
Retrieve cheque image if cleared > 18 months	\$7.50/cheque
Info search/demands on customer records by person acting under statutory authority	\$35/hour + applicable disbursements (e.g., legal fees, third party retrieval charges) Minimum charge is \$35, payable upfront with a non-refundable deposit
Dormant Accounts	
Accounts with no activity within 24 months	\$50/annually
Estate Administration	
Processing fee	\$150

Service	Fee
INTERAC® e-Transfer	
Receiving an e-Transfer	Free
Sending an e-Transfer	\$1.50
International POS Payment	
The High-interest Savings Account	\$5 each plus 2% administration fee on transaction amount ¹
Coast Chequing® Classic Package	\$2.15 each plus 2% administration fee on transaction amount ²
The Free Chequing, Free Debit and More Account®, Coast Chequing® Prestige Package	2% administration fee on transaction amount ¹
International ATM	
International ATM	\$5 each plus 2% administration fee on transaction amount ¹
Information Search and Statement Replacement	
Member information requests/ searches • Information retrievals • Statement replacement through archives • Account information letters • Bank confirmations — from accountant/auditor	\$35/hour (\$35 minimum) Additional charges may apply
Interim statement produced at branch	\$3/monthly statement
Paper Statements	
The Free Chequing, Free Debit and More Account® ²	\$3/membership per month
Coast US Chequing ²	\$3 US/membership per month

1 Additional fees may be charged by third parties as part of the transaction amount. The "transaction amount" we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

2 Memberships which contain a Coast Chequing® Classic Account or a Coast Chequing® Prestige Account will not be charged this fee. Students, youth, GIS recipients, and RDSP plan beneficiaries with a Free Chequing, Free Debit, and More Account are eligible to be exempt from this fee.

Service	Fee
Non-sufficient Funds (NSF) and Overdraft	
Optional Overdraft Protection usage fee	\$5/month ¹ plus interest (21% per year)
Overdrawing on savings/chequing accounts without optional Overdraft Protection or a line of credit	\$5/item plus interest (prime + 18% per year)
Exceeding limit on line of credit or optional Overdraft Protection	\$5/item plus interest (prime + 18% per year)
Overdrawing US Chequing Accounts	\$5/item plus interest (Coast Capital US Base + 18% per year) Visit coastcapitalsavings.com/service-fees for current interest rate
Chargeback (deposited items returned unpaid)	\$7.50
Cheque or scheduled pre-authorized payment (PAP) returned due to non-sufficient funds (NSF)	\$48/item
Safety Deposit Boxes (GST Included)^{2,3}	
Size and availability vary by branch	
Safety deposit box size:	
1.5 x 5	\$60
2.5 x 5	\$80
5 x 5	\$115
2 x 10	\$115
5 x 10	\$215
10 x 10	\$350
Coast Chequing® Classic Account and senior members	\$10/year discount
Coast Chequing® Prestige Account	\$15/year discount
Replacing safety deposit box key	\$25
Drilling boxes	Cost - contact your branch for more information

Safety deposit box rental charges are for the period January 1 to December 31. Payments are due on January 1 of each year.

1 This fee will apply each month only if you make a transaction that either puts you into your overdraft or increases your overdraft balance. Subsequent increases in your overdraft balance for that particular monthly statement period will not incur additional usage fee charges.

2 Sizes and availability vary by branch.

3 Get \$10 off if you are a senior or have a Coast Chequing® Classic Account, or get \$15 off with a Coast Chequing® Prestige Account.

Service	Fee
Stop Payments	
Each item	\$18
Wire Transfers (all fees are in Canadian dollars)	
Incoming wires Under \$500 CAD \$500 CAD and over	Free \$15
Outgoing wires to Canadian financial institutions	\$30
Outgoing wires to international financial institutions Under \$10,000 \$10,000 and over	\$35 \$45
Wire transfer recalls or amendments	\$50
Wire returns	\$10

All information contained in this guide is accurate at the time of printing. Coast Capital Savings Federal Credit Union will provide notice of changes as required by the Bank Act. For more information on our products and service fees, visit coastcapitalsavings.com

Digital Banking

Our award-winning Coast Online® Banking and Coast Mobile® Banking app make it easy to complete day-to-day transactions from the comfort of your home or on the go.



Everyday Transactions Simplified

Pay bills, transfer money and even deposit cheques by snapping a photo through our mobile app.



Debit Card Management

Can't find your debit card? Lock it to prevent unauthorized use and unlock it when you find it, or order a replacement without having to call or visit a branch.



Digital Void Cheque

Download a personalized void cheque to easily set up pre-authorized credits and debits like your payroll.



Money Manager

Our automated personal financial management tool gives you a snapshot of your saving, spending and budgeting in one convenient place.

Get started.

Follow our step-by-step guide and start using digital banking today at coastcapitalsavings.com/startdigitalbanking

Reference our support materials at coastcapitalsavings.com/digitalsupport

How to contact us.

We're everywhere you are—in-person and remotely. You'll find our branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. And if you prefer to contact us from the comfort of your own home, we can complete almost any financial transaction or service remotely over the phone.

Metro Vancouver: 604.517.7000

Greater Victoria: 250.483.7000

Toll-free: 1.888.517.7000

coastcapitalsavings.com

coastcapital