Your guide to an enhanced business banking experience

Important and upcoming changes to business accounts and services

Sunshine Coast Financial

Stay alert
Bank with confidence

Protecting your financial well-being is one of our highest priorities. As we bring our systems together, fraudsters may try to take advantage of the increased activity by posing as trusted organizations.

The good news: both our current and new digital banking platforms include robust security features designed to help protect your accounts and keep your money safe.

Remember: Sunshine Coast Financial will NEVER contact you to ask for sensitive banking information, including:

- Your Online Banking password
- One-time security verification codes
- Your debit card PIN
- Any other confidential login or authentication details

This always applies, including during system updates, digital banking enhancements and merger-related activities.

Security is a shared responsibility, and a few simple precautions can make a big difference.

To help keep your accounts secure:

1. **Pause before you act.**
   Be cautious of unexpected requests that create a sense of urgency.
2. **Keep personal information private.**
   Never share passwords, PINs or security codes.
3. **Think before you click.**
   Avoid links or attachments in suspicious or unexpected emails and text messages.
4. **Verify independently.**
   If someone contacts you claiming to represent us, end the conversation and contact us using a trusted phone number.
5. **Confirm with us directly.**
   Use the contact information provided in this guide or on our website to verify any request.
6. **Monitor your accounts regularly.**
   Report any suspicious communications or unauthorized transactions immediately.

We're here to help

If your debit card is lost or stolen, or if you notice any unauthorized activity on your account, contact us right away. Our teams are here to support you and help keep your accounts secure.

By staying alert and working together, we can help protect your accounts and ensure you continue to bank with confidence.

SECTION 1

Welcome to your enhanced business banking experience

Since the merger of Sunshine Coast Financial, Coast Capital and Prospera on May 6, 2026, we've been working thoughtfully to bring together our systems and services in a way that strengthens choice, access and value for Sunshine Coast Financial members. As part of this journey, Sunshine Coast Financial members will move to an enhanced suite of accounts and services designed to deliver innovative financial solutions aimed at supporting you to grow your financial health and resilience, as well as providing an improved overall banking experience.

This guide outlines important changes to your accounts and services effective on the Transition Date. We encourage you to read this guide to help you understand the changes you will experience. We recommend you download this guide for reference, as you may notice some of the changes incrementally and need to refer to them in the future.

Throughout this guide, you may occasionally see the legal name of the amalgamated credit union, Coast Capital Savings Federal Credit Union (CCSFCU), in addition to our brand name, Sunshine Coast Financial. For clarity, Sunshine Coast Financial is a brand name used by CCSFCU and references to CCSFCU are included only where it is helpful to clarify the legal entity with which you are doing business.

In addition to this guide, further information is available at **sunshinecoastfinancial.ca/welcome**, including how to access your new digital banking following the transition.

We're here to support your business

We are committed to keeping you informed every step of the way and helping ensure a smooth transition for your business. If you have questions about the information in the enclosed guide or your upcoming account transition, contact us at our Member Service Centre at 604.740.2662 or 1.800.320.4588 (toll-free) or visit your local branch.

Together, we're building on the strength of a national, purpose-driven credit union to deliver the local service and community commitment that our members expect and deserve.

We're here to help - contact us

As you review this guide, we encourage you to reach out with any questions about the transition of your account(s), product(s) and service(s) and what it means for you. No question is too small. We're here to help and support you every step of the way.

Call our Member Service Centre at 604.740.2662 or 1.800.320.4588 (toll-free)

Visit a branch to speak with a member of our team

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SECTION 2

Overview of changes to your business accounts and services

2.1 What's happening

On the Transition Date, business members will gain access to enhanced accounts and an award-winning digital banking experience. This transition moves Sunshine Coast Financial to the shared CCSFCU banking system, providing a more modern, streamlined banking experience designed to support businesses of all sizes.

2.2 Digital Banking

Following the Transition Date, you'll have access to new digital banking platforms through your web browser and, in some cases, mobile applications. Depending on your banking needs, you'll have access to the following options:

- **Online Banking**

  Access your accounts through a computer or mobile web browser.

  Note: Online Banking does not support Deposit On-the-Go or Touch ID/Face ID authentication.

- **Mobile Banking app**

  Our award-winning Mobile Banking app makes it easy to manage your banking on the go, wherever business takes you.

  Note: Our mobile app does not contain all Online Banking features that are otherwise available on the full platform with Online Banking, such as CRA payments or stop cheques.

- **Online Business Banking**

  Following the Transition Date, we will offer a commercial banking digital platform, Online Business Banking, for businesses with more complex transactional needs. This fee-based digital platform is accessible from a computer or mobile web browser. To learn more about Online Business Banking, its fees and if it is right for your business, speak with us or visit **sunshinecoastfinancial.ca/business-service-fees**.

  Note: The Online Business Banking platform does not support Deposit On-the-Go and Touch/FaceID and is not currently available via mobile application.

This digital banking experience provides you with day-to-day banking capabilities (including transactions) alongside core banking accounts, services and account information. The Online Banking and Online Business Banking platforms allow you to run your business finances from anywhere, letting you send and receive supplier payments and view account details with ease.

Please ensure that your digital banking login credentials are kept secure and are not shared with any third party that is not authorized to use your credentials. You are responsible for all transactions processed through digital banking using your credentials, whether or not authorized by you.

Visit **sunshinecoastfinancial.ca/welcome** to learn how to register for your new digital banking experience.

2.3 Accounts and services

On the Transition Date, business members will also move to new accounts and services. While some accounts and services will change, many will remain the same.

Below is a high-level overview of what to expect following the transition. For complete details about your new business account(s), including any changes to fees, features and services, we encourage you to review this guide and visit **sunshinecoastfinancial.ca/welcome**.

Some general fees associated with your current accounts and services may be updated as part of the transition.

What will remain the same

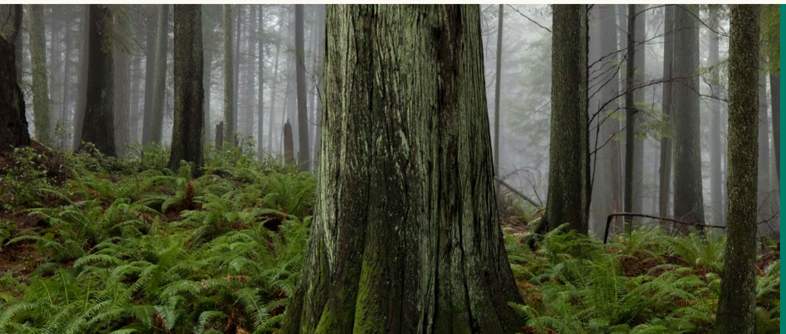
The following accounts and products will remain unchanged after the Transition Date:

- Lines of credit
- Overdrafts
- Letters of credit
- Term lengths and interest rates on Guaranteed Investment Certificates (GICs) (currently known as term deposits)
- Business credit cards

What's changing

The following account, products and services will change after the Transition Date:

- Business chequing and savings accounts *(see section 5.5 in this guide)*
- Renewal instructions and naming conventions on select GICs *(see section 5.6)*
- Membership and account numbers *(see section 3.1)*
- Debit cards (currently known as Member Cards) *(see section 3.2)*
- Safety deposit boxes *(see section 4.1)*
- Cash management services *(see section 8)*
- Foreign currency exchange *(see section 9)*
- Dormant account procedures *(see section 5.7)*



You are encouraged to review your new account and fee information at ***sunshinecoastfinancial.ca/business-service-fees*** as some general fees tied to your current products may be updated.

SECTION 3

Account operations

3.1 Your new membership and account numbers

To support the new banking system, your business will receive a new membership(s) and account number(s) effective on the Transition Date. Your updated numbers will be provided in a personalized letter in October.

Business accounts are grouped into separate memberships based on signing authorities. Each membership will have its own membership number and Online Banking access, and all memberships will be linked to your business's central member profile. If you would like to view multiple memberships under a single Online Banking login, please contact us after the Transition Date to discuss available options.

Depending on your business structure, you may receive more than one debit card and separate monthly statements for each membership. While statement formatting may change, the same important account information will remain available.

No changes to existing payments

Although your membership and account numbers are changing, existing cheques, pre-authorized withdrawal and payments will continue to be processed as usual with the exception of government remittance payments (see section 8.2.3 for details). Existing cheques with your current account number will continue to work.

3.2 Debit cards

As we prepare for the Transition Date, you may receive a new Sunshine Coast Financial debit card (currently known as a Member Card), depending on your business structure.

This debit card provides access to your business account for transactions across ATMs, in-branch, point-of-sale transactions and digital banking channels.

Your new debit card will be issued in late October/early November, followed by a new Personal Identification Number (PIN) which will be mailed separately a few days after your card arrives. The card will feature a new design and will include instructions for activation. Depending on your business structure, you may receive more than one debit card for each membership.

Your current Sunshine Coast Financial debit card will continue to work for ATM transactions and purchases until the Transition Date, so please continue to use it until this time.

Please activate your new card as soon as the PIN arrives, but do not use it until the Transition Date, as it will remain inactive until then.

All the features you currently enjoy will remain the same, including surcharge-free access at EXCHANGE® Network ATMs, plus new features such as the ability to add your card to a digital wallet (Apple Pay, Google Pay or Samsung Pay).

If you have multiple memberships, you may receive more than one debit card. If you do not receive your new card before the Transition Date, please contact us for assistance.

3.3 Statements

Following the transition of your accounts and services, statements for your new Sunshine Coast Financial accounts will be issued by CCSFCU and will reflect your accounts and services held with CCSFCU from the Transition Date onward.

Electronic statements (eStatements) offer a convenient and secure way to receive your account information via Online Banking or Online Business Banking. Depending on your account setup and preferences, paper statements may remain available, or you may switch to electronic delivery, subject to any terms and conditions.

Members can choose to receive either eStatements or paper statements. Regardless of the delivery method, statements are issued either monthly or annually, based on the account(s) the member holds.

Please note: You continue to be responsible for promptly and carefully examining your statements. You will immediately notify us in writing of any errors, omissions or unauthorized transactions as soon as you discover them.

Businesses with chequing account(s) and/or any type of loan will receive a monthly statement for the previous calendar month. This statement will include all accounts held by the business, including chequing, savings, term deposits and lending facilities. Businesses with savings and/or term deposits will receive an annual statement for the previous calendar year. This statement will include all accounts held by the business, including savings and term deposits. Annual statements are typically issued in January.

Access to historical statements

Within your new Online Banking or Online Business Banking platform, statement history from January 2025 onward will be available on a view-only basis. Historical statements, prior to January 2025, will be accessible to you via Online Banking or Online Business Banking, and are accessible to designated employees. Any historical eStatements, prior to the Transition Date, that are not available via your new Online Banking or Online Business Banking platform will remain accessible via request. Requests for this historical information may be subject to applicable fees.

Statements are currently available in Online Banking, where you can securely access your account information, including:

- Viewing current and historical statements
- Exporting statement and transaction information for your records or accounting purpose

Please note: Business statements are produced under the business membership and include all business accounts. If you are a business member with multiple business memberships, you will receive multiple statements. If you are a business member with a personal membership(s), you will receive separate personal statement(s).

To minimize disruption and avoid the incurrence of additional fees by requesting your historical records, we recommend that you save or print all historical statements issued prior to the Transition Date.

Fees and account service options

For additional details on statement delivery options, fees and related services, including any applicable fees for statement delivery or retrieval services, please refer to the Business Banking Guide available at **sunshinecoastfinancial.ca/business-banking-guide**.

The following table outlines fees associated with statement-related services and account information requests. These fees apply to non-standard or request-based activities, such as retrieving archived statements, producing interim statements or fulfilling third-party documentation requests.

SERVICE	FEE
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)
Interim statement produced at branch	$3/monthly statement

3.4 Cheque imaging

Following the Transition Date, business members will be able to access cheque images for your business accounts via Online Banking under "Transaction details and statement views". Availability of cheque images may depend on the status and processing of individual transactions within CCSFCU's systems.

3.5 Tax reporting

For the 2026 tax year, tax reporting for your business accounts may reflect activity across the legacy Sunshine Coast Financial banking systems and the CCSFCU banking system. For the 2026 tax year, you may receive separate tax slips:

- one from Sunshine Coast Credit Union covering the period prior to the Transition Date
- and one from CCSFCU covering the period following and including the Transition Date

These documents together will reflect the total reportable amounts for the year. If the total amount of interest or reportable income for a given period is below applicable reporting thresholds, a tax slip may not be issued.

In subsequent years, tax slips will be issued by CCSFCU for the full reporting period. Tax reporting documents, including applicable tax slips (such as T5 or other relevant tax forms), will be provided in accordance with our standard reporting processes. Depending on your delivery preferences, these documents may be made available electronically through the Online Banking or Online Business Banking platform or provided through other standard delivery methods.

For more information on tax reporting, including delivery options and applicable requirements, please refer to our digital banking resources available at **sunshinecoastfinancial.ca/business-taxes**.

Please note: After the transition, you may receive a combined tax slip if the interest earned/reportable income at each individual institution is below applicable reporting thresholds, but combined interest earned/reportable income is above applicable reporting thresholds.

SECTION 4

Branch services

4.1 Safety deposit boxes

Following the Transition Date, certain fees on your safety deposit box may be modified. The table below provides a summary of fees that will apply after the Transition Date.

On November 1, 2026, you will receive a refund of any remaining, prepaid safety deposit box rental fees collected. If you pay monthly, those charges will also cease on that date. Your first safety deposit rental charge will occur on January 1, 2027, and will represent the annual charge under the new fee structure. Between the date of the refund and January 1, 2027, you will not be charged any rental fees in relation to your safety deposit box. Additionally, on January 1, 2027, the terms and conditions governing your lease of a safety deposit box will be replaced with the CCSFCU standard safety deposit box lease terms and conditions, a copy of which can be reviewed at **sunshinecoastfinancial.ca/safe-deposit-box-lease**.

BOX SIZE[1] (inches)	NEW APPLICABLE FEES[1]
1.5 x 5	$60.00
2.5 x 5, 3.25 x 5, 4 x 5	$80.00
5 x 5	$115.00
2 x 10	$115.00
5 x 10	$215.00
10 x 10	$350.00
Drilling boxes	Contact your branch for more information
Replacing safety deposit box key	$25

1. Sizes and availability vary by branch. Safety deposit box rental charges are for the period January 1 to December 31, 2027. Payments are due on January 1 of each year.

4.2 ATMs

The table below provides a full list of ATM service fees associated with your new business chequing account(s). Further details on these accounts can be found in Section 5.5 – Chequing and savings accounts or visit **sunshinecoastfinancial.ca/business-service-fees**.

SERVICE	FEES
Business Chequing Accounts	
THE EXCHANGE® Network ATM withdrawals in Canada	Free with Business Premium Chequing[1] 15 free/month included with Business Essential Chequing, then $1.25 each[1] $1.25 each with Business Core Chequing[1]
Interac® ATM network charge[2]	$2.50
International ATM	$5 each plus 2% administration fee on transaction amount[3]
International POS payments[2]	$2.15 each plus 2% administration fee on transaction amount[3]
Business Savings Accounts	
THE EXCHANGE® Network ATM withdrawals	$2.50 with the Business Savings Account[1] $5.00 with the High-interest Business Savings Account[1]
Interac® ATM network charge[2]	$2.50 each
International ATM	$5 each plus 2% administration fee on transaction amount[3]
POS payments within Canada	$2.50 with a Business Savings Account $5.00 with the High-interest Business Savings Account
International POS payments[2]	$2.15 each plus 2% administration fee on transaction amount[3] $5 each plus 2% administration fee on transaction amount[3] with the High-interest Business Savings Account

1. Surcharges from other financial institution ATMs may apply.
2. Not available with the US Business Chequing account.
3. The ‘transaction amount’ is the international ATM and POS payment instruction that we receive in Canadian dollars and pay from your account to settle the transaction. The ‘transaction amount’ is converted to Canadian Dollars by third-party participants in the electronic network used to process the transaction at rates which are not set by us. Third-party fees or commissions may also be included in the transaction amount.

SECTION 5

Business accounts

5.1 Changes to your agreement for business banking

Effective on the Transition Date, your current deposit account(s) and services agreements will be migrating to CCSFCU. As part of the transition, your agreements will be updated to reflect your relationship with CCSFCU, including how your accounts are operated, how services are accessed and the responsibilities of both you and CCSFCU.

5.2 Signing authorities

On the Transition Date, your existing account structure and authorized users will generally remain in place. CCSFCU will rely on the signing authorities and permissions currently on file to continue administering your accounts, including processing transactions, acting on instructions and enabling access to services.

CCSFCU requires businesses to designate individuals who are authorized to act on their accounts. Authority is established through a combination of defined roles within your organization (for example, director, officer, partner, trustee or sole proprietor) and the individuals assigned to those roles. Individuals granted signing authority are considered authorized to act on behalf of the business within the scope of their assigned permissions.

Depending on how your account is structured, authorized individuals may be able to:

- provide transaction instructions and approvals
- manage or update account and service settings
- enroll in banking services or accept applicable terms

The specific authority granted to each individual is determined by your business's account configuration and documented authorizations.

Please note: We encourage you to review all terms of your agreements as set out in the CCSFCU's Business Accounts and Services Agreement at **sunshinecoastfinancial.ca/business-account-agreement**, along with any applicable product- or service-specific terms, disclosures and supporting documents. These materials work together and should be reviewed collectively to understand how they apply to your accounts and services.

By continuing to hold open and use your accounts and services after the Transition Date signifies your acceptance of these terms, which replace any prior agreements that governed your old accounts and services.

In addition to formal signing authorities, CCSFCU may allow certain individuals to be granted access to accounts in a delegated capacity. These individuals may be authorized by the business, or by an existing signing authority, to perform specific activities or access selected services within defined limits. This type of access is typically used for administrative or operational purposes and does not replace formal signing authority.

Where individuals have access to Online Banking or Online Business Banking, activities—such as borrowing, credit applications, or other credit-related actions—will require additional or separate authorization and are governed by specific account or credit agreements.

Any changes to signing authorities or account administration, including updates to ownership, governance or organizational structure typically require formal documentation and may be subject to verification. It remains your responsibility to ensure that authorized individuals, including designated signing authorities and assigned permissions, are kept up to date and that appropriate internal controls are maintained.

For more information on CCSFCU's business account agreements, signing authorities, and account administration, please visit **coastcapitalsavings.com/legal/business-account-agreement**.

Please note: Only business account signers will be able to complete digital banking registration before the Transition Date. Existing delegates who currently have access to Online Banking will not be carried over to the new system. Once registered for digital banking after the Transition Date, business members can re-establish delegate access through Online Banking. **Visit the business section of sunshinecoastfinancial.ca/welcome** for instructions on how to add delegates and manage user access following the transition.

5.3 Daily deposit limits

A daily deposit limit applies to the total value of deposits that can be made to your account within a single day. Your daily deposit limit is determined based on your account profile and may include limits such as:

PRODUCT	DAILY DEPOSIT LIMIT
Debit card (ATM) deposits Cash, coin and cheque	No daily deposit limit[1]
Mobile cheque deposits Deposit-On-the-Go	$20,000,000 per deposit
Electronic deposits E.g., pre-authorized credits or incoming transfers	No daily deposit limit
In-branch deposits Cash and cheque deposits processed at a branch Limit is on the membership level for all in-branch deposits	**Cheque, official cheque and bank draft transactions:** daily limit of $25 million **Note:** *Amounts exceeding this threshold must be processed via wire transfer* **Cash transactions:** daily limit of $25 million **Note:** *Cash transactions exceeding $10,000 will require completion of a Large Cash Transaction Report in accordance with regulatory requirements*
Business deposit card deposits ATM-only deposit cards	No daily deposit limit[1]
Remote deposit services	$25,000,000 per deposit

1. While there is no formal limit on debit card deposit amounts, ATM entry fields are capped at 999,999.99 per transaction. Any amount exceeding this limit cannot be fully entered at the ATM and will be subject to a manual adjustment for the remaining balance.

5.4 Hold periods

For the purpose of this policy, "cheque" includes negotiable instruments such as certified cheques, bank drafts or money orders and other deposit transfers to your account(s) such as Electronic Funds Transfers (EFT).

After the Transition Date, your personal and/or business deposit account(s) will be subject to CCSFCU's Holds Funds Policy when you deposit items such as cheques, drafts, certified cheques, money orders, promissory notes, transfers or similar instruments—whether in branch, through mobile deposit or at an ATM. Hold periods will vary depending on factors such as how the deposit is made, the amount of the cheque or transfer, the currency (Canadian, U.S., or international), and your account history.

For more information, refer to the Hold Funds Policy at **sunshinecoastfinancial.ca/hold-funds-policy**.

CANADIAN DOLLAR CHEQUES

- For a Canadian dollar cheque drawn on a financial institution's branch located in Canada, funds will be held for a maximum of four business days, starting from the business day after you deposit the cheque.

UNITED STATES DOLLAR CHEQUES

- For a U.S. dollar cheque drawn on a financial institution's branch located in Canada, funds will be held for four business days[1], starting from the business day after you deposit the cheque, or as otherwise extended by us in our sole discretion.
- For a U.S. dollar cheque drawn on a financial institution's branch located in the U.S., funds will be held for fifteen business days, starting from the business day after you deposit the cheque, or as otherwise extended by us in our sole discretion.
- For a U.S. dollar cheque drawn on a financial institution's branch located outside of Canada or the U.S., funds will be held for fifteen business days, starting from the business day after you deposit the cheque, or as otherwise extended by us in our sole discretion. Cheques must name a U.S. financial institution as intermediary.

ADDITIONAL RULES APPLICABLE TO BUSINESS DEPOSIT ACCOUNTS[2]

- If you deposit a cheque into a business deposit account, which is held by an eligible enterprise, we may extend the hold-funds period if we have reasonable grounds to believe that there is a material increased credit risk.

1. Business members depositing U.S. dollar cheques drawn on a financial institution's branch located in Canada using the Corporate Capture bulk deposit service, funds will be held for 15 business days, starting from the business day after you deposit the cheque, or as otherwise extended by us in our sole discretion.
2. For the purpose of this policy, "eligible enterprise" includes businesses with authorized credit of less than $1 million, fewer than 500 employees, and annual revenues of less than $50 million and "business day" refers to regular weekdays only and excludes Saturdays, Sundays, and statutory holidays.)

Your responsibility

Ultimately, you are responsible for any cheque that you deposit to your deposit account. If a cheque is returned to us for any reason, we will remove the funds from your account, regardless of whether any hold-funds period has expired. Cheques may be returned in circumstances including but not limited to a cheque being drawn on an account with non-sufficient funds (NSF) or on an account that has been closed, or in response to a stop payment request. **This may happen even after the hold-funds period on a cheque expires**. The placement of a hold, or the release of a hold, does not guarantee that a cheque will not be returned after the hold-funds period has expired.

5.5 Chequing and savings accounts

As part of the transition, we're introducing a modernized suite of chequing and savings accounts designed to provide greater flexibility, value and everyday banking convenience for your business.

Your current business deposit account(s) will migrate to the most comparable account offering(s) on the Transition Date as listed in the table below. Once the transition is complete, any incoming payments to your previous deposit account(s) will continue to be automatically redirected to your new deposit account(s).

As a result, certain account features, pricing, transaction treatment and eligibility requirements may differ after the Transition Date.

<table>
<tr><th></th><th>CURRENT ACCOUNT</th><th>NEW MIGRATED ACCOUNT</th></tr>
<tr><td rowspan="6">CHEQUING ACCOUNTS</td><td>Endeavour 6</td><td>Business Core Account</td></tr>
<tr><td>Endeavour 30</td><td>Business Essential Account</td></tr>
<tr><td>Endeavour Unlimited</td><td>Business Premium Account</td></tr>
<tr><td>Chequing Business (USD)</td><td>US Business Chequing</td></tr>
<tr><td>Chequing Organization</td><td>Community Chequing</td></tr>
<tr><td>Interest Remittance Trust</td><td>Business Chequing Trust</td></tr>
</table>

<table>
<tr><th></th><th>CURRENT ACCOUNT</th><th>NEW MIGRATED ACCOUNT</th></tr>
<tr><td rowspan="7">SAVINGS ACCOUNTS</td><td>Elevate High-Interest Savings Business</td><td>High-Interest Business Savings Account (HIBSA)</td></tr>
<tr><td>High-Interest Savings Business</td><td rowspan="4">Business Savings</td></tr>
<tr><td>Investment Organization</td></tr>
<tr><td>Savings Business</td></tr>
<tr><td>Plan 24 Organization</td></tr>
<tr><td>Investment Trust</td><td rowspan="2">Business Savings Trust</td></tr>
<tr><td>Plan 24 Hour Trust</td></tr>
</table>

For more information regarding fees, please refer to the detailed tables or visit **sunshinecoastfinancial.ca/business-service-fees.**

5.5.1 Chequing accounts

	BUSINESS CORE CHEQUING	BUSINESS ESSENTIALS CHEQUING		BUSINESS PREMIUM CHEQUING	US BUSINESS CHEQUING	COMMUNITY CHEQUING	BUSINESS CHEQUING TRUST
Interest paid on account	None	None		None	None	None	Tiered
Monthly Administration Information							
Monthly fee	$6/month	$28 or $14/month (maintain minimum daily balance of $45,000 for fee waiver)		$65 or $0/month (maintain minimum daily balance of $75,000 for fee waiver)	None	None	Free
Transactions included	$1.25/ withdrawal[1]	15 free withdrawals[1]/month; then, $1.25ea		Unlimited withdrawals[1]	1	Unlimited	Unlimited
Recordkeeping							
Paper statements (mailed without cheque images)	$4.50/membership	$4.50/membership		Free	Free	Free	Free
Full-service transactions							
Deposits[2] (in-branch)	Free; unlimited	Free; unlimited		Free; unlimited	95¢USD	Free	Free
Withdrawal[1] (in-branch)	$1.25ea	15 withdrawals/month free, then $1.25ea		Free	95¢USD	Free	Free
Transfer (in-branch/Member Service Centre)	$1.25ea	$1.25ea		Free; Unlimited	95¢USD	Free	Free
Bill payment (in-branch)	$1.25ea	$1.25ea		Free; Unlimited	n/a	Free	Free
Self-service transactions							
Cheque clearing	$1.25ea	$1.25ea		Free	95¢USD	Free	Free
Preauthorized payments/debits	$1.25ea	$1.25ea		Free	95¢USD	Free	Free
Bill payment (Online and Mobile Banking)	$1.25ea	$1.25ea		Free	n/a	Free	Free
Debit card payment - Canada	$1.25ea	$1.25ea		Free	n/a	Free	Free
Debit card payment - International USA Accel Network	$2.15 + 2% per transaction[3]	$2.15 + 2% per transaction[3]		$2.15 + 2% per transaction[3]	n/a	$2.15 + 2% per transaction[3]	Free
Interac® e-Transfer	**Receiving:** free **Sending:** 2 free/month, $1.50/ea thereafter **Requesting:** $1.50/ea	**Receiving:** free **Sending:** 5 free/month, $1.50/ea thereafter **Requesting:** $1.50/ea		**Receiving:** free **Sending:** free **Requesting:** $1.50/ea	n/a	**Receiving:** free **Sending:** $1.50/ea **Requesting:** $1.50/ea	**Receiving:** free **Sending:** $1.50/ea **Requesting:** $1.50/ea
ATM transactions							
EXCHANGE®/ACCULINK® ATM withdrawals	As defined in withdrawal transactions above	As defined in withdrawal transactions above		As defined in transaction above	n/a	Free	Free
Interac® Network ATM	$2.50ea[4]	$2.50ea[4]		$2.50ea[4]	n/a	$2.50ea[4]	Free
International ATM	$5.00 + 2% per transaction[3]	$5.00 + 2% per transaction[3]		$5.00 + 2% per transaction[3]	n/a	$5.00 + 2% per transaction[3]	Free
Other attributes							
Wagepoint payroll waiver, PSAFT setup fee waiver, credit card waiver	n/a	Yes		Yes	n/a		

Dormant account fee
$50/annually

1. Withdrawals include cheques, Sunshine Coast Financial and Coast Capital and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals.

2. Deposits include in-branch deposits, preauthorized credits, Sunshine Coast Financial and Coast Capital business depository ATM deposits, regular ATM deposits and electronic deposits.

3. The international commission percentage is based on total transaction amount converted to Canadian dollars. This fee does not count as a transaction in the determination of the monthly account transaction / package charges.

4. Additional network ATM transactions are subject to the fees listed. Surcharges from other financial institution ATMs are excluded.

5.5.2 Savings accounts

New savings account offerings

The table below provides a summary of select fees and account features based on key changes relevant to the transition. These are not intended to be a comprehensive listing. Please refer to the Business Banking Guide brochure at **sunshinecoastfinancial.ca/business-banking-brochure** and the Business Accounts and Services Agreement at **sunshinecoastfinancial.ca/business-account-agreement** for complete information on account features, fees and terms.

	HIGH-INTEREST BUSINESS SAVINGS ACCOUNT (HIBSA)	BUSINESS SAVINGS	BUSINESS SAVINGS TRUST
Interest type	Tiered	Tiered	Tiered
Interest calculation	365 days (including leap years) Rates split on all balances (i.e. higher interest rate is paid on the amount above the specified tier)		
Monthly administration			
Monthly fee	None	None	None
Transactions included[1]	2/month	None	None
Deposits included[2]	Unlimited	Unlimited	Unlimited
Minimum balance to waive monthly fee	n/a	n/a	n/a
Minimum balance to earn interest (if applicable)	\$0 to \$24,999.99 \$25,000 to \$99,999.99 \$100,000 to \$499.999.99 \$500,000 to \$999,999.99 \$1,000,000 to \$4,999,999.99 \$5,000,000+	\$0 to \$4,999.99 \$10,000 to \$100,000	\$0 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$59,999.99 \$60,000+
Eligibility restrictions	Available to business sector only	Available to business sector only	Available to trusts
Recordkeeping			
Paper statements	Free	Free	Free
Full-service transactions			
Withdrawal (in-branch)[3]	\$5.00ea	\$2.50ea	Free
Transfer (in-branch/ Member Service Centre)	\$5.00ea	\$2.50ea	Free
Bill payment (in-branch)	\$5.00ea	\$2.50ea	Free

	HIGH-INTEREST BUSINESS SAVINGS ACCOUNT (HIBSA)	BUSINESS SAVINGS	BUSINESS SAVINGS TRUST
Self-service transactions			
Preauthorized payments/ debits	\$5.00ea	\$2.50ea	Free
Transfer (Online and Mobile Banking/ATM)	Free	Free	Free
Bill payment (phone/online/mobile)	\$5.00ea	\$2.50ea	Free
Debit card payment - Canada	\$5.00ea	\$2.50ea	Free
Debit card payment - International USA Accel Network	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]	Free
Interac® e-Transfer	Receiving: free Sending: \$1.50ea	Receiving: free Sending: \$1.50ea	Receiving: free Sending: \$1.50ea
ATM transaction			
EXCHANGE®/ACCULINK® ATM withdrawals	\$5.00ea	\$2.50ea	Free
Interac® Network ATM	\$2.50ea[5]	\$2.50ea[5]	\$2.50ea[5]
International ATM	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]

1. Transactions include Sunshine Coast Financial and Coast Capital and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between CCSFCU accounts, and in-branch withdrawals.

2. Deposits include in-branch deposits, preauthorized credits, Sunshine Coast Financia and Coast Capital business depository ATM deposits, regular ATM deposits and electronic deposits.

3. Withdrawals include cheques, Sunshine Coast Financial and Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, and in-branch bill payments, in-branch transfers between CCSFCU accounts, and in-branch withdrawals.

4. The international commission percentage is based on total transaction amount converted to Canadian dollars. This fee does not count as a transaction in the determination of the monthly account transaction / package charges.

5. Additional network ATM transactions are subject to the fees listed. Surcharges from other financial institution ATMs are excluded.

5.6 Term deposits and Guaranteed Investment Certificates (GICs)

Your new account suite provides a variety of GICs (currently known as term deposits), including redeemable and non-redeemable options, as well as other investment offerings. Throughout the transition, Sunshine Coast Financial will continue to honour the interest rates and terms of your existing GICs until they reach maturity.

Please note the following regarding your current GIC(s) following the Transition Date

Your current GIC(s) will continue unchanged until maturity

- The interest rates and terms currently in effect for your CAD and U.S. dollar (USD) GICs will remain unchanged until maturity.
- Interest on all CAD and USD GICs will be calculated using a 365-day basis. This calculation basis is standard and does not change in the case of a leap year.
- For each migrated GIC, you will receive a paper Term Certificate outlining the applicable terms and conditions. The certificate will display the CCSFCU product name and will not reference your previous Sunshine Coast Financial product name or previous account number(s).
- As the names of your term deposits will change upon migration, to help you identify your migrated GICs and term deposits, the 'nickname' associated with your account will display your legacy Sunshine Coast Financial product name within your Online Banking platform, as well as on applicable account statements. This nickname is intended to assist with product recognition and does not change the terms, conditions, or features of your migrated GIC.

As your GIC approaches maturity

- You will receive renewal reminders that explain what happens at the time of renewal. Your Sunshine Coast Financial advisor can help you evaluate the investment options available to you.
- You will receive renewal notices approximately 21 days and five days before your GIC's maturity date to help you prepare for renewal or rollover decisions.
- Any new GIC purchases or renewals completed after the Transition Date will be subject to the terms, conditions, minimum investment requirements and rates applicable to your new suite of GIC products at that time.
- On the Transition Date, all GICs currently set to automatically renew will be updated to renew into a one-year redeemable GIC. If you would like to change these instructions you may do so after the Transition Date.
- After the Transition Date, if you update your maturity instructions through Online Banking, you may see a message indicating that your investment will renew into a product with the same term and features as your current GIC. In this instance, "current GIC" refers to your transitioned GIC. If you would like a GIC with a different term or features, please contact us.

Special considerations for certain GIC products

Redeemable and USD GICs with terms greater than one year

- Redeemable GICs and USD GICs will no longer be offered with terms longer than one year. However, if you hold a redeemable or USD GIC with a term greater than one year at the time of transition, your investment will continue unchanged until maturity, including any remaining term and applicable features.
- These products are being maintained solely to support a seamless transition and will not be available for new purchases or renewals after the Transition Date.
- As a result, you may notice a product name or term description after the Transition Date that does not precisely reflect your investment's remaining duration.
- These GICs may appear in Online Banking and on account statements as 1-year products, even though their actual remaining term exceeds one year.
- When your GIC matures, you will be able to select from the investment options available at that time.

Coast Accumulator one- to five-year GICs

- If you hold a Coast Accumulator one- to five-year GIC, your investment will transition to the new one- to five-year GIC outlined in the table below.
- Your balance, interest rate, and remaining term will carry over.
- Any pre-authorized contributions associated with the GIC will not transfer and will cease following the transition.

Please see **sunshinecoastfinancial.ca/rates/gics** for a list of current GIC rates.

CURRENT TERM DEPOSIT (GIC) PRODUCT	MIGRATED GIC PRODUCT
CAD short-term non-redeemable	**Short-term GIC** Non-redeemable
CAD short-term redeemable 18-month fixed redeemable Long-term redeemable one-year to five-year	**One-year redeemable GIC**[1]
USD long-term non-redeemable one-year to three-year USD long-term redeemable one-year to five-year	**One-year USD GIC**[1,2] Non-redeemable
18-month fixed non-redeemable Long-term non-redeemable one-year to five-year Coast Accumulator one-year to five-year 18-month variable non-redeemable FHSA long term redeemable	**One- to five-year GIC** Non-redeemable
Escalator non-redeemable three-year Escalator redeemable three-year Reverse Escalator non-redeemable three-year 18-month CAD Escalator redeemable	**Three-year Rising Rate GIC**[3,4]
Escalator non-redeemable five-year Escalator redeemable five-year Impactful Escalator redeemable five-year	**Seven-year Rising Rate GIC**[3]

1. Products with a duration greater than one year are migrated to a one-year product. Interest rate schedules, interest rates and maturity dates will be retained from the original term. You may see a different duration listed in the product name in Online Banking or on your statements that does not reflect the product duration you originally had.
2. These products may not display clearly as "redeemable" on statements or in Online Banking, but redeemable features will be honoured following the Transition Date based on the legacy product ID.
3. Partial or full redemptions allowed on the annual (three- and five-year Escalator) or semi-annual (18-month Escalator) anniversary dates of the GIC.
4. For members with the 18-month CAD Escalator Redeemable, your migrated product will retain the same interest rate schedules, interest rates and maturity dates. You may see a different duration listed in the product name in Online Banking or on your statements that does not reflect the product duration you originally had.

For more information regarding GIC details and associated fees, please visit **sunshinecoastfinancial.ca/business-gics**.

5.7 Dormant accounts

If there have been no transactions on your business chequing or savings account and you have not requested or acknowledged a statement of account for a period of 24 months, or if you do not provide acknowledgement of your term deposit two years after the first maturity date, then we will designate your account as inactive.

We will attempt to communicate with you after two years, five years and nine years of account inactivity. Service fees may be charged on accounts which are inactive or dormant, including an annual dormancy fee of $50 beginning after two years of no activity. For more information on fees, please see **sunshinecoastfinancial.ca/service-fees**.

After 10 years of inactivity, your account will be designated as unclaimed and the balance in the account will be remitted to the Bank of Canada Unclaimed Properties Office in accordance with the *Bank Act*. You may contact the Bank of Canada to claim any such funds.

To reactivate your account or acknowledge your term deposit, simply sign into Online Banking or the Mobile Banking app, or contact us.

INACTIVITY LEVEL	LENGTH OF INACTIVITY	PRODUCTS SUBJECT TO INACTIVITY	PRODUCTS NOT SUBJECT TO INACTIVITY
Inactive	18 months up to two years	All chequing and savings accounts Non-registered term deposits	All share accounts All registered/RESP products All loan products
Dormant	Two years up to 10 years	All chequing and savings accounts Non-registered term deposits (dormant status begins two years after the first maturity)	All share accounts All registered/RESP products All loan products
Escheat	10+ years	All chequing and savings accounts Non-registered term deposits (escheat status begins 10 years after the first maturity)	All share accounts All registered/RESP products All loan products

Dormant account fee - No activity within two years – any balance	$50/annually

SECTION 6

Business credit cards

At this time, there are no changes to your Sunshine Coast Financial Business VISA (business credit card), issued by Collabria Financial Services Inc. (pursuant to a license from VISA) , as part of the transition. If there are future changes regarding business credit cards, you will be notified. Members may continue to use their existing credit cards without interruption, including access to established limits, features and associated benefits. Full details regarding credit card terms and conditions remain available in the applicable cardholder agreement.

SECTION 7

Lending

Upon the Transition Date, the terms and conditions of your current lending agreement(s), including your interest terms and spreads above benchmark reference rates, will be honoured until your next credit event (i.e., renewal, end of term, etc.).

Any government-backed lending products you currently hold will be migrated with their existing terms and guarantees intact. If a contract or guarantee lapses before your next credit review, it will be assessed at that time based on current needs.

7.1 Commercial real estate

Your current mortgage(s) will migrate to a comparable mortgage(s), as shown in the table below, as of the Transition Date. At transition, the features, pricing, terms and conditions of your current mortgage lending agreement(s) will be honoured, and your mortgage will remain unchanged until your next credit event (i.e., renewal, end of term, etc.).

CURRENT MORTGAGE	MIGRATED MORTGAGE
Mortgage, fixed-rate blended payment Mortgage, fixed-rate interest payment Mortgage, open fixed-rate blended payment Mortgage, open fixed-rate interest payment	**Commercial open fixed-rate mortgage**
Mortgage, variable-rate blended payment Mortgage, variable-rate interest payment Mortgage, open variable-rate blended payment Mortgage, open variable-rate interest payment	**Commercial open variable-rate mortgage**
Mortgage, penalty fixed-rate P&I payment Mortgage, penalty fixed-rate Int payment	**Commercial closed fixed-rate mortgage**
Mortgage, penalty variable-rate P&I payment Mortgage, penalty variable-rate Int payment	**Commercial closed variable-rate mortgage**
Mortgage, construction fixed-rate Mortgage, construction variable-rate Mortgage, penalty variable-rate interest payment Mortgage, penalty variable-rate P&I payment	**Commercial construction mortgage**

Please note: For variable-rate payment calculations, if the prime rate increases significantly, your payment may no longer be sufficient to cover the interest owing on your mortgage, which is sometimes referred to as reaching a "trigger rate" or "negative amortization". In these circumstances, we may adjust your payment amount at our discretion. You will receive advance written notice before any such payment adjustment takes effect. These differences may affect your outstanding balance, amortization schedule and the total interest paid over the remaining term of your mortgage.

7.2 Term loans

Your current term loan(s) will migrate to a comparable term loan(s), as shown in the table below, as of the Transition Date. At transition, the features, pricing, terms and conditions of your existing lending agreement(s) will be honoured, and your loan(s) will remain unchanged until your next credit event (i.e., renewal, end of term, etc.).

CURRENT TERM LOAN	MIGRATED TERM LOAN
Loan, fixed-rate blended payment Loan for business - fixed-rate interest payment	**Term loan - fixed rate**
Loan, variable-rate blended payment Loan for business - variable-rate interest payment	**Term loan - variable rate**

7.3 Lines of credit

On the Transition Date, your current line(s) of credit will migrate to a comparable line(s) of credit, as shown in the table below. The features, pricing, terms and conditions of your existing lending agreement(s) will be honoured, and your line(s) of credit will remain unchanged until your next credit event (i.e., renewal, etc.). Note that your line(s) of credit will be drawn on if the balance of the associated demand account reaches $0 when a payment/cheque is processed through the account.

Sunshine Coast Financial offers protection against overdrafts. Sometimes the unexpected happens, and you might not have enough money in your account to cover your bills and other expenses. Overdraft protection can temporarily cover these transactions up to a pre-approved limit, as a short-term solution to prevent your account from having a negative balance. Once applied to your account, it can safeguard you from the inconvenience of declined payments or being charged fees for non-sufficient funds (NSF).

For more information about business service fees, visit **sunshinecoastfinancial.ca/business-service-fees**.

CURRENT TERM LOAN	MIGRATED TERM LOAN
Business overdraft	**Business line of credit (BLOC)**[1]
Line of credit, unsecured	**Line of credit, secured (non-real estate)**[1]
Line of credit, mortgage secured	**Line of credit, secured (real estate)**[1]

1. Line of credit accounts are typically linked to a designated bank account. As a result, overdraft protection may apply automatically, and transactions may draw on the available line of credit if sufficient funds are not available in the linked account.

For more information on line(s) of credit, visit **sunshinecoastfinancial.ca/business-line-of-credit.**

7.4 Letters of credit

If you use and rely on Sunshine Coast Financial's letters of credit services, the features, pricing, terms and conditions of your letter of credit will be honoured, and it will remain unchanged until it expires or it is renewed. Upon expiration or if a new letter of credit is required, it will be re-issued on CCSFCU documentation.

CURRENT LETTER OF CREDIT	MIGRATED LETTER OF CREDIT
Sunshine Coast Financial letter of credit	**Letters of credit**

SECTION 8

Cash management and merchant services

Upon transition, business members will gain access to our enhanced cash management and merchant services solutions that are similar to and will replace the current services you currently use. Designed to help businesses save time, improve cash flow and manage transactions more effectively, our enhanced services provide convenient and secure tools to help you accept customer payments, make supplier payments or optimize day-to-day operations.

Speak with us following the Transition Date to learn how these services can support your business as it grows.

8.1 Receivables

Incoming payments sent to your current account(s) will continue to be redirected to your new account(s) until otherwise notified. To help minimize the need for manual payment redirection and ensure a seamless transition, please update your payees and other relevant parties with your new banking information as soon as possible.

Your new account(s) may present features that differ from the existing features available at Sunshine Coast Financial. The following table contains more information.

CURRENT CASH MANAGEMENT SOLUTION	NEW SUBSTITUTE/EQUIVALENT
Interac® e-Transfer	**Interac® e-Transfer**
Mobile Cheque Deposit	**Deposit On-the-Go**
PaymentStream™ AFT (incoming)	**PaymentStream™ AFT** (incoming)
Point-of-sale debit and credit payments via Kort Payments	**Point-of-sale debit and credit payments via Global Payments (please see 8.1.4 for details)**
Wire Transfers (incoming)	**Wire Transfers** (incoming)

8.1.1 Interac® e-Transfer

After the Transition Date, Interac® e-Transfer will be available for sending and receiving funds through your new chequing account(s). All recipients and all previously arranged auto-deposit transactions will be re-directed automatically from your current account(s) to your new account(s) on the Transition Date.

Please note, on the Transition Date, any pending e-Transfers (which the recipient has not accepted) will be automatically cancelled and the funds will be credited back to the sender's account. We recommend reviewing your account following the transition to reinitiate any transactions that may have been cancelled.

The following table highlights the key fee changes. However, fees vary depending on the account(s) from which e-Transfers are initiated/receiving funds from. For more information regarding Interac® e-Transfer details and associated fees, please refer to Section 5.5 – Chequing and savings accounts or visit **sunshinecoastfinancial.ca/business-service-fees**.

SERVICE	FEES
Receiving an e-Transfer	Free
Sending an e-Transfer	Free with Business Premium chequing account Five free/month with Business Essential chequing account; then $1.50ea Two free/month with Business Core chequing account; then $1.50ea

8.1.2 Remote Deposit Services

Remote Deposit Service is a fast, secure and convenient way to deposit CAD or USD business cheques without visiting a branch or at an ATM. Our Remote Deposit Service uses a desktop cheque scanner to securely deposit cheques in CAD and USD right from your home or office. Scan, verify, and deposit your cheques straight into your business account.

Fees are customized on a member-by-member basis. For more information regarding Remote Deposit Services and associated fees, please contact your Relationship Manager, or visit **sunshinecoastfinancial.ca/business-remote-deposit**.

8.1.3 Mobile cheque deposit - Deposit On-the-Go

Deposit On-the-Go is a quick, safe way to deposit cheques with your mobile phone through the Mobile Banking app. You can deposit Canadian cheques, money orders, bank drafts, convenience cheques and certified cheques without having to visit a branch or ATM. Please note, this service is only available within the Mobile Banking app.

The following table highlights the key fee changes. For more information regarding deposits and associated fees, please refer to Section 5.5 – Chequing and savings accounts or visit **sunshinecoastfinancial.ca/business-service-fees**.

PRODUCT	FEES
Deposit On-the-Go	Free *You may be subject to mobile phone charges. Please contact your phone provider for details.

8.1.4 Point-of-sale debit and credit payments

Point-of-sale debit and credit payments allow you to accept debit and credit card payments from customers at your business location.

Sunshine Coast Financial members can continue to use their existing merchant services provider, Kort Payments, following the Transition Date. However, our preferred merchant service partner will be Global Payments following the transition. This preferred partner doesn't impact your existing agreement, however, if you would like to discuss what options are available with Global Payments, please contact your Relationship Manager.

8.1.5 Direct deposits

Following the transition, any direct deposits, such as payroll or government payments, previously sent to your current business chequing or savings account(s) will be credited to your new business chequing or savings account(s). To help minimize the need for manual payment redirection and ensure a seamless transition, please update your payors and other relevant parties with your new banking information as soon as possible.

8.2 Payables

Outgoing payments sent from your current account(s) will continue to be automatically redirected to your new account(s). To help minimize the need for manual payment redirection and ensure a seamless transition, please update your payees and other relevant parties with your new banking information as soon as possible.

The following table outlines the comparable cash management solutions available to you upon the transition:

CURRENT CASH MANAGEMENT SOLUTION	NEW SUBSTITUTE/EQUIVALENT
Cheques	**Cheques**
Interac® e-Transfer	**Interac® e-Transfer**
Bank drafts	**Office cheques/bank drafts**
Government remittance	**Government remittance**
Bill Payments by MemberLink® Telebanking, MemberDirect® Online Banking	**Bill Payments Telebanking and Online Banking**
PaymentStream™ AFT (outgoing)	**PaymentStream™ AFT** (outgoing)
Wire transfers (outgoing)	**Wire transfers** (outgoing)
Pre-authorized credits	**Pre-authorized credits**

8.2.1 Cheques

Cheques drawn on a current business chequing account will continue to be accepted after the Transition Date, with no fixed end date. Sunshine Coast Financial cheques will be automatically routed and cleared through your new business chequing account, and you may continue using your existing Sunshine Coast Financial cheques until they run out.

Once your existing cheques run out, you can request new cheques by following the process below. On your new cheques, the account number will reflect your new account number(s). The transit and institution numbers will not change. If you have opted to receive cheque images, they will be included on your electronic printed statements, showing both the front and back of each cheque.

For more information regarding cheque fees, please refer to the detailed tables below or visit **sunshinecoastfinancial.ca/business-service-fees**.

New business cheque orders

Please ensure you visit a branch to place your initial order. For security reasons, D+H (our trusted cheque supplier) will not accept new cheque orders unless they come directly from your branch.

Business cheque reorders

Subsequent cheque orders can be made by calling the D+H contact centre (contact numbers listed below) to place your reorder.
Note: For security reasons, this option is only available if there are no changes to the personalization, account number or shipping address. If there are any changes to these parameters, please visit a branch to place your reorder.

D+H contact numbers

- For manual cheque orders and general inquiries: 1.866.507.0600 (9 am to 5 pm local time)
- For computer cheque orders: 1.800.268.5779 (9 am to 5 pm local time)

Cheques & orders

PERSONALIZED SINGLE CHEQUES	US CHEQUES
Please see the D+H price catalogue for current cheque order pricing.	USD cheques are priced the same as CAD cheques. The CAD fee amount is converted to USD using the exchange rate on the date the fee is posted, and the fee is debited directly from the USD account.

CHEQUE AND DEPOSIT PRODUCT FEES			
ACCOUNT TYPE	PRODUCT	STARTING QUANTITY	STARTING PRICE
New accounts	ChequeEssentials® Kit	200 +additional products	$203.53
Existing accounts	Single format **Manual business cheques**	50	$104.45
	Duplicate format **Manual business cheques**	200	$192.36
	Payroll cheques **Specialty products**	600	$226.40
	Voucher cheques Duplicate format **Specialty products**	600	$332.63
	Voucher cheques Triplicate format **Specialty products**	600	$386.56
	Entrepreneur **Specialty products**	100	$108.51
Deposit products	Personalized duplicate Deposit slips	50	$24.00
	Night and day deposit bags Specialty products	50	$37.80

Available for ordering through branch catalogue at any of our branches. Please see the D+H price catalogue for additional information on current cheque order pricing at: **sunshinecoastfinancial.ca/cheque-catalogue**

SERVICE	FEES
Receiving an e-Transfer	Free
Cheque cleared ≤ 18 months requested in-branch	$2.00ea
Cheque cleared ≤ 18 months requested online	Free
Cheque cleared > 18 months	$7.50/item

Cheque & payment processing

CHEQUE AND PAYMENT PROCESSING	FEE
Cheque clearing - Canadian cheque	$1.25 Free with a Business Premium Chequing account Included in 15 free withdrawals/month[1] with Business Essential Chequing, then $1.25 each
Cheque clearing – US cheque on US account	95¢ USD
Overdrawing savings/chequing accounts without a line of credit	$5/item plus interest (prime + 18% per year)[2]
Transfers to cover overdrafts	$5/item
Exceeding limit on a line of credit	$5/item plus interest (prime + 18% per year)[2]
Chargeback (deposited items returned unpaid)	$7.50
Overdrawing $US chequing accounts	$5/item plus interest (25.25% per year – based on Coast Capital US Base + 18%)[2]
NSF due to cheque or pre-authorized payment (PAP) If returned due to insufficient funds	$48/item
Unqualified clearing items: Cheque written in US funds on a Canadian chequing account	$15
Unqualified clearing items: Cheque written on a savings account	$10
Stop payment	$18/item

1. Withdrawals include cheques, Sunshine Coast Financial and Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, pre-authorized payments, online, mobile, and in-branch bill payments, in-branch transfers between CCSFCU accounts and in-branch withdrawals.
2. For specific information regarding our current interest rates, visit **sunshinecoastfinancial.ca/rates** or contact us.

8.2.2 Bank drafts

Beginning on the Transition Date, bank drafts will be issued through your new chequing account.

Please note: Cheque certification for your new chequing account is not offered. However, certified cheques as well as existing bank drafts issued by Sunshine Coast Financial, prior to the Transition Date, will continue to be honoured until you are notified otherwise.

Please note the following naming conventions:

1. Bank drafts (CAD) – referred to as 'office cheques'
2. Bank drafts (USD & other foreign currencies) – referred to as "bank draft"

The following table highlights the key fee changes. However, for more information regarding bank drafts and associated fees, please visit **sunshinecoastfinancial.ca/business-banking-drafts**.

PRODUCT	FEES
Canadian office/certified cheques (CAD) (available in-branch)	Members $10 Non-members $15
Bank drafts (USD & foreign currency)	US drafts $10 (CAD) Foreign drafts $10 (CAD)
Cleared draft photocopies	$15 (CAD)

8.2.3 Government remittances

Government remittance payments will be made from your new chequing account(s).

Please note: Any post-dated government remittance transactions created before the Transition Date will not automatically migrate to your new chequing account. If you currently have post-dated government remittance payments set up with Sunshine Coast Financial, you will need to recreate them online after the Transition Date. Payments can be completed by members online through Online Banking, Online Business Banking, at your branch, by mail or by CRA My Account.

The following table highlights key details. For more information regarding business account service fees, visit **sunshinecoastfinancial.ca/business-service-fees**.

PRODUCT	FEE
Government remittances	Free[1]
Reversals	N/A

1. **Please note:** government remittances are included in your account's transaction activity. If your transaction volume exceeds the limits included in your debit account package, excess fees may apply.

8.2.4 Payments (bill payments/other payee)

If you currently pay your bills in person at a Sunshine Coast Financial branch or through Online Banking, you will continue to do so following the Transition Date.

Your existing bill payees, future dated (one-time) payments and recurring bill payments will be transitioned to your new account(s), as of the Transition Date. All bill payments after the Transition Date will be made from your new chequing account(s).

While the transition of information is expected to be seamless, we recommend reviewing your list of bill payees in Online Banking, following the Transition Date, to ensure each was added correctly.

Please note: If a payee you used previously is not listed after the transition, it may not yet be available in your new biller directory. We will continue to expand our biller network following the transition. If a required biller is unavailable, you may need to use another payment option such as Interac® e-Transfer, cheque or wire payments, where applicable.

The following table outlines select key fees associated with bill payments and related payee activities. These fees apply to services performed through Online Banking or Online Business Banking. For more information regarding bill payments and associated fees, please refer to Section 5.5 – Chequing and savings accounts or visit **sunshinecoastfinancial.ca/business-payment-services.**

PRODUCT	FEE
Bill payment reversal (done via Online Banking or Online Business Banking)	
Same day before 2 pm PT	Free[1]
Same day after 2 pm PT	$15 each

1.Bill payments are included in your account's transaction activity. If your transaction volume exceeds the limits included in your account package, excess transaction fees may apply.

8.2.5 PaymentStream™

If you currently use PaymentStream™ AFT (PSAFT) to send and/or receive funds, your experience will remain largely unchanged after the Transition Date. You will continue to access the PSAFT platform directly to initiate and manage transactions, with no change to how transactions are created or submitted. Following the Transition Date, transactions processed through PaymentStream AFT will continue to be routed through your new account(s), as applicable. Additional information will be provided if any action is required on your part. For more information regarding PSAFT and associated fees, visit **sunshinecoastfinancial.ca/paymentstream-aft**. PSAFT fees vary by business and may change following the Transition Date. Please contact your relationship manager if you have questions about your current fees or service configuration.

8.2.6 Wire transfers

Outgoing wires

You can use our incoming and outgoing money transfer services to wire funds to any financial institution in Canada, the U.S., and most countries overseas. If you currently use wire transfer services with Sunshine Coast Financial, you will continue to be able to initiate wire transfers in-branch following the Transition Date.

Eligible business members may also be able to send wire transfers digitally through Online Banking, provided they have enrolled in the wire transfer service and opted into the enhanced business features available within Online Banking. To trace, recall or amend an outgoing wire transfer, please contact us or visit your nearest branch. To help expedite your request, please have your wire transfer receipt available.

Incoming wires

If you are expecting an incoming wire, it will continue to be processed manually by employees as it is today. Employees will use account conversion information to identify and post funds to your new corresponding account.

Please note: Members who expect to receive wires following the Transition Date are strongly encouraged to provide their new account details to senders as soon as possible in order to avoid any processing delays and ensure funds are credited promptly.

The following table highlights the key fee changes. However, fees may vary depending on the account which funds are sent/received. For more information regarding wire transfers and associated fees, please visit **sunshinecoastfinancial.ca/wire-transfers**.

PRODUCT	FEE
Wire transfers	
Incoming wires[1] up to $499.99 CAD	Free
Incoming wires[1]: $500 CAD and over	$15
Outgoing wires[1]: To other Canadian financial institution	$30
Outgoing wires[1]: To international financial institution (under $10,000 CAD)	$35
Outgoing wires[1]: To international financial institution ($10,000 CAD and over)	$45
Recalls or amendments[2] (waived if error by Sunshine Coast Financial or funds not received)	$50
Returns	$10

1. All wire transfer fees are charged in Canadian dollars. Additional charges will be deducted by the intermediary financial institution on all outgoing and incoming wire transfers.
2. Wire transfer returns are posted in Canadian dollars or the equivalent in U.S. dollars.

8.2.7 Transfers

All recurring and future-dated transfers between accounts owned by the same member, and between accounts owned by different members will automatically migrate to your new accounts after the Transition Date. However, to avoid the risk of any disruption, we recommend reviewing any post-dated or recurring transfers you have set up in your current accounts prior to the Transition Date and ensure they have been processed accurately after the Transition Date.

SERVICE	FEE
Transfers between chequing & savings accounts For foreign currency orders (excluding USD)	Free
Transferring balance of account Including office cheque fee	$25

SECTION 9

Internal currencies

Your new account(s) supports foreign exchange for business members through transactions priced at the current market rate, where currencies are converted at the rate in effect at the time the transaction is processed. Exchange rates are subject to change at any time and without notice. Rates may change for certain transactions between the time a transaction is initiated and the time the transaction is processed. For such transactions, the rate applied will be the one in effect at the time a transaction is processed, even if it increases or decreases. For annual foreign exchange averages, please refer to the Bank of Canada website.

To order Canadian and foreign currencies, contact a branch or our Member Service Centre. Visit your local branch to exchange Canadian and foreign currencies.

In addition to the current market rate at the time of the transaction, foreign exchange transactions are subject to transaction minimums and additional fee(s) per transaction, as described below:

SERVICE	FEE
Minimum order amount For foreign currency orders (excluding USD)	$400 (CAD equivalent)
Minimum deposit amount For foreign currency deposit (excluding USD)	$100 (CAD equivalent)
Foreign currency additional fee Buying and selling (excluding USD), and applicable to the above minimum transaction thresholds	$5 CAD

Available foreign currencies

U.S. dollar
Australian dollar
European Central Bank euro
Japan yen
Mexico peso
Switzerland franc
United Kingdom pound sterling
Costa Rica colón
Fiji dollar
Indonesia rupiah
Korea (South) won
New Zealand dollar
South Africa rand
Thailand baht
Vietnam dong

SECTION 10

Privacy policy

Changes to your privacy policy

As of the merger date (May 6, 2026), the collection, use and disclosure of your personal information is governed by the CCSFCU Privacy policy, available at **sunshineccu.com/security-privacy/security-privacy-policy**.

SECTION 11

Complaint resolution procedure

Talk to us about your complaint

As a valued member of Sunshine Coast Financial, we are committed to doing everything we can to resolve the complaint you are experiencing related to a Sunshine Coast Financial product or service. Your feedback is also vital to help us improve the quality of our products and services that we provide to our members.

To ensure your complaint is addressed as quickly as possible, it's often best to start where the problem began. Please follow these steps to inform us about your complaint:

- Assemble all supporting documents concerning your complaint, paying special attention to the date(s)
- Be clear about the circumstances of your complaint and determine what you would like us to do

How to contact us

In most cases, our branch and Member Service Centre employees are best positioned to resolve a complaint quickly and most effectively if given the opportunity to do so. If you're not satisfied with the resolution you've received from the employee you're in contact with, you can ask to speak to a manager. Each of our business areas is managed by a leader with decision-making authority to address most concerns.

Speak with your branch advisor, or

Contact our Member Service Centre: 604.740.2662, or

Write to us via our secure form found at **https://online.sunshineccu.com/Forms/ContactUs/**
or at **inquiries@sunshineccu.net**

For complaints related to statements, rewards, credit reporting and transactional issues such as fees, charges or unauthorized transactions on your Visa credit card issued by Collabria Financial Services Inc., you may contact Collabria Financial Services Inc. directly:

Call toll-free in North America: 1.855.341.4643

Email: **info@collabriafinancial.com**

How we handle your complaints

Usually, the best way for us to address your complaint is for you to raise the issue as soon as it comes up with the advisor you are already in contact with. If you don't notice the issue right away, you can still get in touch with us at any time to voice your complaint.

If your complaint is not resolved by the advisor within 14 calendar days of being communicated, it will be escalated to our Member Relations team or the appropriate designated complaint-handling team. You may also request escalation at any time.

Once received, the designated complaint-handling team will work with you to provide a resolution in a timely manner.

If you are not satisfied with the resolution provided by our designated complaint-handling team, you may appeal the decision to our Complaint Resolution Office. If you choose to appeal the decision, we will forward it on your behalf to the Complaint Resolution Office. The head of the Complaint Resolution Office is the most senior person responsible for escalated complaints within CCSFCU.

Contacting a regulatory body or external complaints body.

Financial Consumer Agency of Canada (FCAC)

The Financial Consumer Agency of Canada supervises all federally regulated financial institutions, which includes banks, (financial institutions), for compliance with federal consumer protection laws. Financial institutions are legally required to have a complaint-handling process in place.

If you have a problem with a financial product or service, you may file a complaint with the responsible financial institution directly.

If you are not satisfied with how your complaint has been handled or 56 days has passed since you made your complaint, you can escalate the complaint to the following external complaints body:

Ombudsman for Banking Services and Investments

Address
20 Queen Street West, Suite 2400
PO Box 8, Toronto, ON M5H 3R3

Email: **ombudsman@obsi.ca**
Website: **www.obsi.ca**
Toll-free in North America: 1.888.451.4519

If you want to know your rights or need information about the complaint-handling process of a financial institution, you may contact FCAC by online form, mail or telephone. FCAC uses information from consumer enquiries to support its mandate.

Website: **www.canada.ca/fcac**

Online form: **https://www.canada.ca/en/financial-consumer-agency/corporate/contact-us.html**

Mailing address

Financial Consumer Agency of Canada
427 Laurier Avenue West, 5th Floor
Ottawa ON K1R 7Y2

Phone:

For service in English: 1.866.461.FCAC (3222)

For service in French: 1.866.461.ACFC (2232)

For calls from outside Canada: 613.960.4666

Teletypewriter (TTY): 1.866.914.6097 / 613.947.7771

Video Relay Service:

FCAC welcomes Video Relay Service (VRS) calls. You do not need to authorize the relay service operator to communicate with FCAC. Visit **https://srvcanadavrs.ca/en/** to learn more.

SECTION 12

Fulfilling the benefits of our purpose-driven credit union

Sunshine Coast Financial's merger with Coast Capital and Prospera has created Canada's largest purpose-driven credit union. Together, we are bringing our members, like you, more choice, more access and more value across our combined communities.

Following the transition to an enhanced suite of accounts, services and digital banking, members can look forward to:

- More competitive products and innovative financial solutions
- An expanded branch network across BC, with the ability to support members beyond provincial borders
- A more personalized experience, with specialized expertise and financial advice
- Greater capacity to support larger commercial lending opportunities
- A continuously improving digital banking platform with enhanced self-serve tools
- Deepened commitments to local community support and investment, creating greater positive impact

By coming together, we are strengthening our ability to deliver greater value today—bringing the strength of a national purpose-driven cooperative to life.

Business Deposit Accounts

Chequing and Savings

Your current business deposit account(s) will transition to the most comparable account offering(s) on the Transition Date as listed in the table below. Once the transition is complete, all incoming payments should be directed to your new deposit account(s), however, payments sent to your current deposit account(s) will continue to be automatically redirected to your new deposit account(s).

As a result, certain account features, pricing, transaction treatment and eligibility requirements may differ after transition.

	CURRENT ACCOUNT	NEW MIGRATED ACCOUNT
CHEQUING ACCOUNTS	Endeavour 6	**Business Core Chequing**
	Endeavour 30	**Business Essentials Chequing**
	Endeavour Unlimited	**Business Premium Chequing**
	Chequing Business (USD)	**US Business Chequing**
	Chequing Organization	**Community Chequing**
	Interest Remittance Trust	**Business Chequing Trust**

<table>
<tr><th></th><th>CURRENT ACCOUNT</th><th>NEW MIGRATED ACCOUNT</th></tr>
<tr><td rowspan="8">SAVINGS ACCOUNTS</td><td>Elevate High Interest Savings Business</td><td>High-Interest Business Savings Account (HIBSA)</td></tr>
<tr><td>High Interest Savings Business</td><td rowspan="5">Business Savings</td></tr>
<tr><td>Investment Organization</td></tr>
<tr><td>Savings Business</td></tr>
<tr><td>Plan 24 Organization</td></tr>
<tr><td>Investment Trust</td><td rowspan="2">Business Savings Trust</td></tr>
<tr><td>Plan 24 Hour Trust</td></tr>
</table>

For more information regarding fees, please refer to the detailed tables or visit **sunshinecoastfinancial.ca/business-service-fees**.

Key Change Summary

Sunshine Coast FINANCIAL

New Business Chequing Account Offerings:

The information below provides a summary of select fees and account features based on key changes relevant to the transition. These are not intended to be a comprehensive listing. Please refer to the Business Banking Guide brochure at **sunshinecoastfinancial.ca/business-banking-brochure** and the Business Accounts and Services Agreement at **sunshinecoastfinancial.ca/business-account-agreement** for complete information on account features, fees and terms.

Please note, existing pricing and terms for Sunshine Business Chequing Plus and Chequing Trust account(s) transitioning to new CMA/Bid accounts will be honoured on the Transition Date, with no changes.

	BUSINESS CORE CHEQUING	BUSINESS ESSENTIALS CHEQUING	BUSINESS PREMIUM CHEQUING
Interest paid on account	None	None	None
MONTHLY ADMINISTRATION INFORMATION			
Monthly fee	$6/month	$28 or $14/month (maintain minimum daily balance of $45,000 for fee waiver)	$65 or $0/month (maintain minimum daily balance of $75,000 for fee waiver)
Transactions included	$1.25/ withdrawal[1]	15 free withdrawals[1]/month; then, $1.25ea	Unlimited withdrawals[1]
RECORDKEEPING			
Paper statements (mailed without cheque images)	$4.50/membership	$4.50/membership	Free
FULL-SERVICE TRANSACTIONS			
Deposits[2] (in-branch)	Free; unlimited	Free; unlimited	Free; unlimited
Withdrawal[1] (in-branch)	$1.25ea	15 withdrawals/month free, then $1.25ea	Free
Transfer (in-branch/Member Service Centre)	$1.25ea	$1.25ea	Free; Unlimited
Bill payment (in-branch)	$1.25ea	$1.25ea	Free; Unlimited
SELF-SERVICE TRANSACTIONS			
Cheque clearing	$1.25ea	$1.25ea	Free
Preauthorized payments/debits	$1.25ea	$1.25ea	Free
Bill payment (online and mobile banking)	$1.25ea	$1.25ea	Free
Debit card payment - Canada	$1.25ea	$1.25ea	Free
Debit card payment - International USA Accel Network	$2.15 + 2% per transaction[3]	$2.15 + 2% per transaction[3]	$2.15 + 2% per transaction[3]
Interac® e-Transfer	**Receiving:** free **Sending:** 2 free/month, $1.50/ea thereafter **Requesting:** $1.50/ea	**Receiving:** free **Sending:** 5 free/month, $1.50/ea thereafter **Requesting:** $1.50/ea	**Receiving:** free **Sending:** free **Requesting:** $1.50/ea
ATM TRANSACTIONS			
EXCHANGE®/ACCULINK® ATM withdrawals	As defined in withdrawal transactions above	As defined in withdrawal transactions above	As defined in transaction above
Interac® Network ATM	$2.50ea[4]	$2.50ea[4]	$2.50ea[4]
International ATM	$5.00 + 2% per transaction[3]	$5.00 + 2% per transaction[3]	$5.00 + 2% per transaction[3]
OTHER ATTRIBUTES			
Wagepoint payroll waiver, PSAFT setup fee waiver, credit card waiver	N/A	Yes	Yes

Business Deposit Accounts

New Business Chequing Account Offerings:

	US BUSINESS CHEQUING	COMMUNITY CHEQUING	BUSINESS CHEQUING TRUST
Interest paid on account	None	None	Tiered
MONTHLY ADMINISTRATION INFORMATION			
Monthly fee	None	None	Free
Transactions[1,2] included	One	Unlimited	Unlimited
RECORDKEEPING			
Paper statements (mailed without cheque images)	Free	Free	Free
FULL-SERVICE TRANSACTIONS			
Deposits[2] (in-branch)	95¢USD	Free	Free
Withdrawal[1] (in-branch)	95¢USD	Free	Free
Transfer (in-branch/Member Service Centre)	95¢USD	Free	Free
Bill payment (in-branch)	n/a	Free	Free
SELF-SERVICE TRANSACTIONS			
Cheque clearing	95¢USD	Free	Free
Preauthorized payments/debits	95¢USD	Free	Free
Bill payment (Online and Mobile Banking)	n/a	Free	Free
Debit card payment - Canada	n/a	Free	Free
Debit card payment - International USA Accel Network	n/a	$2.15 + 2% per transaction[3]	Free
Interac® e-Transfer	n/a	**Receiving:** free **Sending:** $1.50/ea **Requesting:** $1.50/ea	**Receiving:** free **Sending:** $1.50/ea **Requesting:** $1.50/ea
ATM TRANSACTIONS			
EXCHANGE®/ACCULINK® ATM withdrawals	n/a	Free	Free
Interac® Network ATM	n/a	$2.50ea[4]	Free
International ATM	n/a	$5.00 + 2% per transaction[3]	Free

Dormant account fee No activity within 2 years – any balance	$50/annually

1. Withdrawals include cheques, Sunshine Coast Financial and Coast Capital and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals.
2. Deposits include in-branch deposits, preauthorized credits, Sunshine Coast Financial and Coast Capital business depository ATM deposits, regular ATM deposits and electronic deposits.
3. The international commission percentage is based on total transaction amount converted to Canadian dollar. This fee does not count as a transaction in the determination of the monthly account transaction / package charges.
4. Additional network ATM transactions are subject to the fees listed. Surcharges from other financial institution ATMs are excluded.

Questions?

For more information regarding fees, please refer to the detailed tables or visit **sunshinecoastfinancial.ca/business-service-fees**.

Key Change Summary

New Business Savings Account Offerings:

The information below provides a summary of select fees and product features based on key changes relevant to the transition. It is not intended to be a comprehensive listing. Please refer to the Business Banking Guide brochure at **sunshinecoastfinancial.ca/business-banking-brochure** and the Business Accounts and Services Agreement at **sunshinecoastfinancial.ca/business-account-agreement** for complete information on account features, fees and terms.

	HIGH-INTEREST BUSINESS SAVINGS ACCOUNT (HIBSA)	BUSINESS SAVINGS	BUSINESS SAVINGS TRUST
Interest type	Tiered	Tiered	Tiered
Interest calculation	365 days (including leap years) Rates split on all balances (i.e. higher interest rate is paid on the amount above the specified tier.)		
MONTHLY ADMINISTRATION			
Monthly fee	None	None	None
Transactions included[1]	2/month	None	None
Deposits included[2]	Unlimited	Unlimited	Unlimited
Minimum balance to waive monthly fee	N/A	N/A	N/A
Minimum balance to earn interest (if applicable)	\$0 to \$24,999.99 \$25,000 to \$99,999.99 \$100,000 to \$499.999.99 \$500,000 to \$999,999.99 \$1,000,000 to \$4,999,999.99 \$5,000,000+	\$0 to \$4,999.99 \$5,000 to \$9,999.99 \$10,000 to \$100,000	\$0 to \$9,999.99 \$10,000 to \$24,999.99 \$25,000 to \$59,999.99 \$60,000+
Eligibility restrictions	Available to business sector only	Available to business sector only	Available to trusts
RECORDKEEPING			
Paper statements	Free	Free	Free
FULL-SERVICE TRANSACTIONS			
Withdrawal (in-branch)[3]	\$5.00ea	\$2.50ea	Free
Transfer (in-branch/ Member Service Centre)	\$5.00ea	\$2.50ea	Free
Bill payment (in-branch)	\$5.00ea	\$2.50ea	Free

	HIGH-INTEREST BUSINESS SAVINGS ACCOUNT (HIBSA)	BUSINESS SAVINGS	BUSINESS SAVINGS TRUST
SELF-SERVICE TRANSACTIONS			
Preauthorized payments/debits	\$5.00ea	\$2.50ea	Free
Transfer (Online and Mobile Banking/ATM)	Free	Free	Free
Bill payment (phone/online/mobile)	\$5.00ea	\$2.50ea	Free
Debit card payment - Canada	\$5.00ea	\$2.50ea	Free
Debit card payment - International USA Accel Network	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]	Free
Interac® e-Transfer	Receiving: free Sending: \$1.50ea	Receiving: free Sending: \$1.50ea	Receiving: free Sending: \$1.50ea
ATM TRANSACTION			
EXCHANGE®/ACCULINK® ATM withdrawals	\$5.00ea	\$2.50ea	Free
Interac® Network ATM	\$2.50ea[5]	\$2.50ea[5]	\$2.50ea[5]
International ATM	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]	\$5.00 + 2% per transaction[4]

1. Transactions include Sunshine Coast Financial and Coast Capital and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between CCSFCU accounts, and in-branch withdrawals.
2. Deposits include in-branch deposits, preauthorized credits, Sunshine Coast Financia andCoast Capital business depository ATM deposits, regular ATM deposits and electronic deposits.
3. Withdrawals include cheques, Sunshine Coast Financial and Coast Capital and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, online, mobile, and in-branch bill payments, in-branch transfers between CCSFCU accounts, and in-branch withdrawals.
4. The international commission percentage is based on total transaction amount converted to Canadian dollar. This fee does not count as a transaction in the determination of the monthly account transaction / package charges.
5. Additional network ATM transactions are subject to the fees listed. Surcharges from other financial institution ATMs are excluded.

We're here to help - contact us

We encourage you to reach out with any questions about the transition of your account(s), product(s) and service(s) and what it means for you. No question is too small. **We're here to help and support you every step of the way.**

Call us
604.740.2662 or 1.800.320.4588 (toll-free)

Email us
merger@sunshineccu.net

Visit us in person at one of our branches

Sechelt Branch
5655 Teredo St.
Sechelt

Gibsons Branch
985 Gibsons Way
Gibsons

Pender Harbour Branch
12887 Madeira Park Road
Madeira Park

We're expanding our hours to better serve you.

Beginning November 15, our Member Service Centre will be available seven days a week to take your call, giving you more opportunities to connect with us when it's convenient for you.

New service hours beginning Sunday, November 15

Monday to Friday: 6 am to 8 pm PT

Saturday: 8 am to 8 pm PT

Sunday: 9 am to 5:30 pm PT