



September 8, 2026

Action: If you have not received a direct deposit or cheque as set out below, please contact the Member Service Centre or visit a branch.

Redemption of your excess Membership Shares

Effective September 1, 2026, we will be redeeming Membership Shares (“membership shares”) held by members that exceed the minimum membership share requirement of the credit union. This action was approved by the credit union’s Board of Directors.

Here’s what’s changing

Before the merger of Sunshine Coast, Coast Capital and Prospera credit unions in May 2026, you may have held a share balance higher than the required amount at Sunshine Coast Credit Union. The by-laws of our newly combined credit union provide that members must hold a minimum of five membership shares. To ensure equity across all members, we are redeeming membership shares that exceed this minimum amount and returning the funds to members.

As part of the effective date:

- You will hold five (5) membership shares in the combined credit union, Coast Capital Savings Federal Credit Union (CCSFCU), with a total value of \$5.
- Your remaining share balance will be automatically deposited into your chequing or savings account and labeled *Withdrawal Description B Shares Redemption* on your account statement. If you do not have a chequing or savings account, you will receive a cheque mailed to the address we have on file.

www.sunshineccu.com

Call 604 740.2662 1 800 320.4588

Email inquiries@sunshineccu.net

GIBSONS BRANCH
985 Gibsons Way
Gibsons, B.C. V0N 1V8

PENDER HARBOUR BRANCH
P.O. Box 28
12887 Madeira Park Road
Madeira Park, B.C. V0N 2H0

SECHLT BRANCH
P.O. Box 375
5655 Teredo Street
Sechelt, B.C. V0N 3A0

ADMINISTRATION OFFICE
985 Gibsons Way
Gibsons, B.C. V0N 1V8

Your membership remains unchanged

The redemption of these shares does not impact your membership with CCSFCU and its brand Sunshine Coast Financial, for which you continue to be a member. As a member-owned financial cooperative, your five shares represent your equity interest in the newly combined credit union and give you the right to vote in Board of Director elections and on major decisions. While the number of shares you hold has changed, you retain the exact same opportunities as a credit union member to vote and shape the credit union as you did previously.

Have questions? We're here to help.

Thank you for your ongoing support as we move forward together with the goal of doing even more for our members, employees and the communities we serve. If you have any questions, please call our Member Service Centre at 604.740.2662 or toll free at 1.800.320.4588.

Sincerely,

Your Sunshine Coast Financial Team

www.sunshineccu.com

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