Your guide to an enhanced banking experience

Important and upcoming changes to personal 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 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 platform following the transition.

We're here to support you

We are committed to keeping you informed every step of the way. 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.

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 in person with a member of our team

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SECTION 2

Overview of changes to your accounts and banking services

2.1 What's happening

On the Transition Date, members will gain access to enhanced accounts and an award-winning digital banking experience. This transition moves Sunshine Coast Financial onto the shared CCSFCU banking platform, creating a more modern and streamlined banking experience while preserving the local service and community commitment you've come to expect.

2.2 Digital banking

Following the Transition Date, you'll have access to a new digital banking platform and mobile app (currently known as Online and Mobile Banking).

- **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 app makes it easy to manage your banking on the go.
  Note: Our Mobile Banking 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.

This digital banking experience provides you with day-to-day banking capabilities (including transactions) alongside core banking accounts, services, and account information.

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.

Information about the new digital banking experience, including how to pre-register, is available at **sunshinecoastfinancial.ca/welcome**.

2.3 Accounts and services

As part of the transition, members will move to new accounts and services. While some products 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 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:

- Loans
- Mortgages
- Lines of credit & home equity lines of credit (HELOCs)
- Creditor insurance
- Credit cards
- Term lengths and interest rates on Guaranteed Investment Certificates (GICs) (currently known as term deposits)
- Investment accounts

What's changing

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

- Personal chequing and savings accounts *(see section 4 in this guide)*
- Renewal instructions and naming conventions on select GICs *(see section 4.4)*
- Membership and account numbers *(see section 3.1)*
- Debit cards (currently known as Member Cards) *(see section 3.2)*
- Overdraft protection *(see section 5.1)*
- Registered plans (*see section 4.5)*
- Dormant accounts procedures *(see section 4.6)*
- Safety deposit boxes *(see section 3.8)*

SECTION 3

Account operations and services

3.1 Membership and account numbers

To uniquely identify you and your accounts in your new banking system, you will be provided with a new membership number(s) (currently known as a member number) and account number(s) effective on the Transition Date. Your new membership and account numbers will be shared with you in an individualized letter in late October.

If you have any joint accounts (for example, you and your partner share a chequing account) in addition to accounts that are only under your name, you will see multiple membership numbers when you sign on to Online or Mobile Banking after the Transition Date. This is because our new banking system is set up to assign a separate membership number for any joint relationship. You'll also have a separate membership number assigned for any registered products, such as Tax-Free Savings Accounts (TFSAs) or GICs. As such, the way you see your accounts and memberships structured in Online Banking and on statements will look a little different after this transition.

You may receive more than one debit card and more than one statement

If you have any joint accounts in addition to accounts that are only under your name, you will receive a letter with a unique debit card for each membership. Likewise, you will receive a separate statement for each membership. While your statements may look a little different, the same important information will remain.

Pre-authorized payments and cheques will be processed as normal

Although your membership and account numbers are changing, any pre-authorized withdrawals and payments will continue to be processed as normal. Existing cheques with old account numbers will continue to work. However, if you wish to minimize the need for manual payment redirection and ensure a seamless transition in the future, please update your billers and other relevant parties with your new banking information.

3.2 Debit cards

As we prepare for the Transition Date, you will receive a new Sunshine Coast Financial debit card (currently known as a Member Card), which provides access to your account for transactions across ATMs, in-branch and point-of-sale transactions.

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.

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.

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.

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(s) before the Transition Date, please contact us for assistance.

3.3 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 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, please 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.
- The first $100 of an eligible cheque deposit is generally available right away, subject to exceptions.

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, 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 15 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 15 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.

Your responsibility

Ultimately, you are responsible for any cheque that you deposit to your Sunshine Coast Financial 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.

3.4 Alerts

To serve you better, we are introducing alerts for chequing and savings accounts, as well as personal lines of credit. These alerts can help you monitor your account balances, make informed banking decisions and avoid unnecessary fees.

If we have your email address or cell phone number on file, you will automatically receive an alert when:

- Your chequing or savings account balance falls below $100 (or another amount you choose)
- Your available credit on a line of credit or overdraft protection drops below $100 (or your selected amount)

There is no charge to receive alerts.

To ensure you receive alerts, contact us to confirm we have your current email address and phone number on file at 604.740.2662 or 1.800.320.4588 (toll-free) or update your contact information in Online Banking.

Updating or opting out of alerts

After the Transition Date, you can change your balance threshold, update how you receive alerts, or stop receiving them at any time through Online Banking or by contacting us. Learn more at **sunshinecoastfinancial.ca/alerts**.

3.5 Statements

Statements after the Transition Date

For members who receive monthly statements following the Transition Date, Sunshine Coast Financial will issue monthly statements for the period of November 1 to 14, 2026, and CCSFCU will issue monthly statements for the period of November 15 to 30, 2026.

For members who receive semi-annual and annual statements, Sunshine Coast Financial will issue a statement for the period of January 1 to November 14, 2026, and CCSFCU will issue a statement for the period November 15 to December 31, 2026.

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.

If you have multiple memberships after the transition, you will receive a separate monthly statement for each membership. This differs from your current statement delivery, where all accounts held under a single member are included in one statement. If you receive paper statements, this change may result in additional statement fees.

To avoid these potential fees, you may wish to enroll in electronic statements (eStatements) after the Transition Date, which offer a secure and convenient way to access your account information online. To learn more or to sign up for eStatements, please contact us.

Your statements will look slightly different after the Transition Date; however, they will continue to include all the key account information you receive today.

Cheque images

If cheque images are currently included with your statements, they will continue to be provided after the Transition Date. Please note that cheque image services may be subject to a monthly fee of $0.50 per account.

Access to historical statements

To ensure continued access to your historical records, please save or print statements issued prior to the Transition Date, if necessary. Through Online Banking, statements dated January 2025 onward will be available on a view-only basis. Any historical eStatements prior to the Transition Date that are not available via your new Online Banking platform will remain accessible upon request. Historical statements, prior to January 2025, will be archived and will be accessible to designated employees. Requests for this historical information may be subject to applicable fees.

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.

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

Fees and account service options

For additional details on statement delivery options, service fees and related account services, please refer to the applicable personal banking information available at **sunshinecoastfinancial.ca/personal-account-agreement** and **sunshinecoastfinancial.ca/service-fees**.

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

3.6 Signing authority, joint accounts and power of attorney

Signing authority for your personal accounts will be managed at the membership level. Where signing instructions currently in place need to be reviewed or clarified as part of the transition, Sunshine Coast Financial may contact you to confirm or update those instructions.

Joint account ownership arrangements will continue following the transition. Some joint account records may be reviewed or standardized as part of the transition process. Where a joint account includes a right of survivorship, this will remain in place following the transition.

We will work to carry over power of attorney information for your personal accounts based on the instructions and documentation currently on file. If updates or additional documentation are needed, Sunshine Coast Financial may contact you or your legal representative.

If you have authorized an attorney under a valid power of attorney for your Sunshine Coast Financial personal deposit accounts, Sunshine Coast Financial may provide access or issue replacement banking materials based on the authority in place and on our standard processes. If you need to provide updated information after transition, please contact us.

3.7 Tax reporting

For the 2026 tax year, tax reporting for your accounts may reflect activity across both Sunshine Coast Credit Union and CCSFCU. For the 2026 tax year, you may receive separate tax slips:

- one from Sunshine Coast Credit Union covering the period prior to transition; and
- and one from CCSFCU covering the period following transition

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.

Please note: after the Transition Date, 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.

In subsequent years, tax slips will be issued by CCSFCU for the full reporting period. Tax reporting documents, including applicable tax slips, will be provided in accordance with our standard reporting processes. Depending on your delivery preferences, these documents may be made available electronically through Online Banking or provided through other standard delivery methods. For the year of the merger, please keep any tax slips you receive from both Sunshine Coast Credit Union and CCSFCU, as you may need both when preparing your tax return.

For more information on tax reporting, including delivery options and applicable requirements, please refer to our website at **sunshinecoastfinancial.ca/tax-receipts**.

3.8 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.

At the beginning of November, you will receive a refund of any remaining, prepaid safety deposit box rental fees. 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[2]
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. Payments are due on January 1 of each year.
2. Get $10 off if you are 59 years of age or older.

3.9 Payments and deposits

Payments in branch and online

Following the Transition Date, you can continue to make bill payments in branch and through Online Banking.

For Online Banking, your existing bill payees, future dated (one-time) payments, and recurring bill payments will be migrated to your new accounts. After the Transition Date, please review your list of bill payees and add back any that do not appear in Online Banking.

Please note: If a payee you used previously is not listed in Online Banking, after the Transition Date, it may not yet be available in your new biller directory. We will continue to expand our biller network. If a required biller is unavailable, you may need to use another payment option such as Interac® e-Transfer, cheque or wire payment, where applicable. See the associated fees for these services at **sunshinecoastfinancial.ca/service-fees**.

Pre-authorized payments and deposits

If you currently receive direct deposits, or have recurring bill payments, or pre-authorized debits (with one exception outlined below) these will be automatically transferred to your new account.

Exception: *If you have personally set up recurring or future-dated transfers from your Sunshine Coast Financial account to another personal account you have at another financial institution, these pre-authorized debits will not be carried over to your new account. You will need to take action to re-establish these transfers from your new account following the Transition Date. However, if a third party, such as a utility provider, is automatically withdrawing payments from your account under a pre-authorized debit agreement, those withdrawals will continue without interruption following the Transition Date.*

3.10 Interac® e-Transfer

After the transition, you will be able to send and receive funds through Interac® e-Transfer using your new chequing and savings accounts.

Any existing recipients (contacts) and Autodeposit registrations will automatically transfer to your new account(s) on the Transition Date.

If you currently have a Coast Capital account with an existing Interac® e-Transfer profile, your Sunshine Coast Financial accounts will not automatically be added to that profile. Existing Interac® contacts, Autodeposit settings, and other preferences associated with your Coast Capital profile will need to be managed separately by manually adding your payees contacts to your existing profile.

Please note: Any pending Interac® e-Transfers that have not been accepted by the recipient before the Transition Date will be automatically cancelled, and the funds will be returned to the sender's account. We recommend reviewing your account after the Transition Date and re-sending any transactions that were cancelled.

3.11 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. To trace, recall or amend an outgoing wire transfer, please contact us. To help expedite your request, please have your wire transfer receipt available.

Incoming wires

If you are expecting an incoming wire, the funds will be posted to your new corresponding account with no action required from you.

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

Fees may vary depending on the account to which funds are sent/received. For more information regarding the product details and associated fees, please refer to **sunshinecoastfinancial.ca/service-fees**.

3.12 Foreign currency accounts and foreign exchange

Your new product suite supports foreign exchange for 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. 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. Average rates are cited from the Bank of Canada website. For annual foreign exchange averages please also refer to the Bank of Canada website.

Exchange or order Canadian and foreign currencies at a branch or through our Member Service Centre.

In addition to the current market rate, foreign exchange transactions are subject to transaction minimums and additional fee(s) per transaction, as described at **sunshinecoastfinancial.ca/rates/foreign-exchange**.

3.13 Credit cards

At this time, there are no changes to your Sunshine Coast Financial VISA (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 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 4

Personal accounts

4.1 Changes to your agreement for personal banking

Effective on the Transition Date, your current deposit account(s) and related agreements will be transitioning 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. For your convenience, we have summarized certain key provisions of your new agreements on the next page.

These materials work together and should be reviewed collectively to understand how they apply to your accounts and services.

Unless you advise us you wish to consider alternative products, continuing to hold open and use your accounts and services, after the Transition Date, signifies your acceptance of the terms applicable to those accounts and services which replace any prior agreements that governed your old accounts and services. Where express consent is required for a new or optional product or service, we will obtain that consent separately before providing that product or service to you. You have the right to cancel any new product or service agreement within the time frame set out in the applicable agreement or as otherwise required by law.

For the full terms and conditions, please see the Personal Account and Services Agreement at **sunshinecoastfinancial.ca/personal-account-services-agreement**.

Other relevant documents may be found at **sunshinecoastfinancial.ca/policies-and-documents**. Please review these carefully, as they outline your rights and responsibilities as a member.

We encourage you to review all terms of your agreements as set out in the CCSFCU Personal Account and Services Agreement, along with any applicable product- or service-specific terms, disclosures and supporting documents. For full terms and conditions, please see the Personal Account and Services Agreement at **sunshinecoastfinancial.ca/personal-account-services-agreement**.

4.2 Chequing accounts

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

On the Transition Date

- Members with Canadian dollar (CAD) chequing accounts will automatically transition to the Unlimited Chequing Account
- Members with U.S. dollar (USD) chequing accounts will automatically transition to the US Chequing Account

These accounts have been selected based on the features of your current account and are the closest match among the new account options.

The **Unlimited Chequing Account** provides free unlimited Interac® e-Transfers, while continuing to include the features most popular with members like unlimited day-to-day banking transactions[1]. The new accounts also offer free access to ID Assist®, an identity theft and protection service with 24/7 dark web monitoring provided by Sigma Loyalty Group, valued at $96/year.

The **US Chequing Account** offers unlimited deposits and the ability to write cheques in U.S. dollars.

Additional details about the features and benefits of these accounts are provided in the table alongside and in the product comparison tables in the appendix.

Key changes to chequing accounts

Following the Transition Date

- Canadian dollar (CAD) and U.S. dollar (USD) chequing accounts will not earn interest.
- Monthly account fees and certain service fees may change. You will receive at least 30 days' advance written notice before any fee increases or new charge takes effect. Please refer to the product comparison tables in the appendix for account-specific details.

Members who transition to the Unlimited Chequing Account will receive an email (where an email address is on file), two weeks after the Transition Date, with instructions for activating their complimentary ID Assist® membership. ID Assist® is optional. You will not be enrolled unless you activate the service and provide any required consents.

Cheques

Your current cheques will continue to be honoured. Your new banking system will recognize your existing cheque information and automatically associate it with your new account.

For more information about your new chequing account options, visit **sunshinecoastfinancial.ca/everyday/chequing** or refer to the account table on the next page. For current interest rates, visit **sunshinecoastfinancial.ca/rates/personal-accounts**.

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

PRODUCT ATTRIBUTE	UNLIMITED CHEQUING ACCOUNT	US CHEQUING ACCOUNT[1]
Corresponding current products	CAD Core & Core Youth CAD Golden & Golden Max CAD Mobile Unlimited CAD Mobile Unlimited Student & Unlimited Youth CAD Premium Unlimited	USD Savings Account USD Chequing
Monthly fee	**$8.50/Month** **Pay $0 if you:** • Maintain a minimum $4,000 daily balance at all times during the calendar month; or • Are 59+ years of age; or • Are 25 years of age or younger **Or get $5.00 off the monthly fee** When you setup and deposit payroll or another eligible direct deposit into the account.[2]	None
In-branch transactions	Unlimited deposits, withdrawals, transfers & bill payments	Unlimited deposits Withdrawals & transfers: 1 free per month & $1.00/transaction after
Self-serve transactions	Unlimited deposits, withdrawals, transfers, pre-authorized payments & cheque clearing & bill payments Unlimited Interac® e-Transfers	Unlimited deposits Withdrawals: 1 free per month & $1.00/transaction after Transfers, pre-authorized payments/debits & cheque clearing: $1.00
ATM transactions	Interac® Network ATM: $2.50[3] International ATM: $5.00 + 2% per transaction[4]	n/a
Other features/fees	Free monthly paper statements Includes one annual free Canadian cheque book of 25 cheques Access to ID Assist® 24/7 online identity theft protection monitoring for no extra charge (value $96/year) Canadian office cheques, US & international bank drafts: $10.00	Minimum monthly balance to waive all transaction fees: $1,000 Monthly paper statements: $3.00 per membership/month Cheque image sent with paper statements: $0.50 per account (Free for seniors over 59)

1. Note that fees are charged in the currency of the relevant account.

2. Members pay $3.50/month when you set up and deposit monthly payroll or another eligible direct deposit into the account. Eligible payroll or direct deposit transaction codes include: Payroll (200-207), Pension (230-233, 310-312, and 315-316), certain Government Payments (308, 313, 318, 326-328 and 600-607), or deposits from employers approved by CCSFCU (Doordash, Skip the Dishes, Uber, Uber Eats, Lyft, Avon, Youngliving, Fantuan Asian Food Delivery).

3. Surcharges from other financial institutions ATMs may apply.

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

Alternative chequing account options

If the above chequing accounts do not meet your banking needs, we offer two other chequing accounts, in addition to the account you're being transitioned to, as part of our modernized account lineup:

- Free Chequing, Free Debit, and More Account® - A straightforward everyday banking account that meets essential banking needs, with no monthly fee or minimum balance required.
- Elevate Chequing Account - A premium banking account available for $16.95 per month or less, offering enhanced benefits including free access to Coursera's global learning platform, free Interac® e-Transfers, ATM transactions, credit card rebates, and more.

If you'd like to explore these or other account options, visit **sunshinecoastfinancial.ca/everyday/chequing** or speak with one of our team members after the Transition Date.

4.3 Savings accounts

On the Transition Date

- Members with a non-registered Canadian dollar (CAD) savings account will automatically move to the High-Interest Savings Account (HISA) designed to help you grow your savings, while maintaining access to your money.
- Members with a non-registered U.S. dollar (USD) savings account will automatically transition to the US Chequing Account, which does not earn interest. See section 4.2 for details.

Please note: the interest rate on your new savings account(s) may differ from the rate offered on your current account(s). Any interest earned on your current account(s) up to the Transition Date will be credited to your new account after the Transition Date.

After the Transition Date, interest will be calculated on your daily closing balance and paid according to CCSFCU's standard deposit schedule, which may differ from the interest payment schedule for your current account(s). Interest is calculated at an annual rate, accrued daily, and paid monthly. Applicable interest rates are subject to change without notice.

The following table outlines which existing accounts will transition to the High-Interest Savings Account. For current interest rates, visit **sunshinecoastfinancial.ca/rates/personal-accounts**. Certain service fees may change. Please refer to the product comparison tables in the appendix for account-specific details.

PRODUCT ATTRIBUTE	THE HIGH-INTEREST SAVINGS ACCOUNT	
Corresponding current products	CAD Elevate PEAK High-Interest Savings CAD Elevate High-Interest Savings CAD High-Interest Savings CAD High-Interest Savings EB CAD High-Interest Savings Youth CAD Savings	CAD Savings Youth CAD Savings Early Bird CAD Savings Golden CAD High-Interest Savings Golden Humanomics Registered Variable Savings Registered Variable Savings +
Monthly fee	None	
Transactions[1]	Two free transactions/month	
In-branch transactions	Unlimited deposits Withdrawals, transfers & bill payments: $5.00	
Self-serve transactions	Unlimited deposits Preauthorized payments, bill payments & debit card payments (Canada): $5.00 Debit card payment (POS) - International USA Accel Network: $5.00 + 2% per transaction[2] Unlimited transfers Online Banking and Mobile Banking/ATM Sending Interac® e-Transfers: $1.50 Unlimited receiving Interac® e-Transfers	
ATM transactions	Unlimited Sunshine Coast Financial/Coast Capital/EXCHANGE®/ACCULINK® ATM deposits & transfers Sunshine Coast Financial/Coast Capital/EXCHANGE®/ACCULINK® ATM withdrawals: $5.00 Interac® Network ATM: $2.50[3] International ATM: $5.00 + 2% per Transaction[2]	
Other features/fees	Paper statements mailed: $3.00 per membership Free annual paper & eStatements (+ monthly if personal chequing account is also held)	

1.Transactions include Sunshine Coast Financial, Coast Capital®, and THE EXCHANGE® Network ATM withdrawals, Interac® Direct Payment, preauthorized payments, in-branch transfers (between CCSFCU accounts), bill payments and withdrawals (in-branch/self-serve). Deposits and electronic transfers (between CCSFCU accounts) performed via Sunshine Coast Financial or Coast Capital ATM, and Online Banking are free and unlimited.

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

3. Surcharges from other financial institutions ATMs may apply.

4.4 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

- RESP and RDSP GICs are not part of this transition and will not change.
- 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, the 'nickname' associated with your account will display your 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 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 set to automatically renew will be set to renew into a one year redeemable GIC (with the exception of First Home Savings Account (FHSA) GICs which will be set to a one year non-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 will 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 the 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 one 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 1-5 Year GICs

- If you hold a Coast Accumulator 1-5 Year GIC (including non-registered, TFSA, RRSP, RRIF, and FHSA versions), your investment will transition to the new 1-5 Year GIC outlined in the following table.
- 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 post transition 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.

4.5 Registered plans

Effective on the Transition Date, all registered plans will transition from trusteed plans to depositary plans. As part of this change, a new Depositary Agreement will replace your current Declaration of Trust. A copy of the Depositary Agreement is available at **sunshinecoastfinancial.ca/depositary**.

For members with Registered Retirement Income Funds (RRIFs):

- Any 2026 RRIF minimum annual payment requirements will be fulfilled before the transition from your Trusteed plan to your Depositary plan.
- The non-resident withholding tax rate applicable to RRIF payments is 25%.
- Beginning in 2027, RRIF payment dates will be scheduled between the 8th and 28th of each month. Please contact us for information about your specific payment date.
- RRIF plans without a signed application on file will not have a designated named beneficiary. In these cases, the beneficiary designation will default to your Estate.

The following fees will apply to registered plans after the Transition Date, where applicable:

- Estate administration fee: $150
- Tax receipt replacement fee: $10
- Registered plan beneficiary disposition fee: $15
- First-Time Home Buyers' withdrawal fee: $25
- Registered Plan transfer out fee: $55

4.6 Dormant accounts

If there have been no transactions on your non-registered 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

SECTION 5

Lines of credit, mortgages and loans

5.1 Line of credit & HELOC

Your current line(s) of credit and Home Equity Lines of Credit (HELOCs) will migrate to a comparable line(s) of credit as part of the transition. 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, end of term, etc.).

If you make certain changes to your line of credit after transition, such as changing the credit limit or adding a borrower, you may be asked to sign a new agreement and accept CCSFCU's terms and conditions. Please note that this section also applies to HELOCs.

As part of the transition, your current account structure will be carried over, including any line of credit or HELOCs linked to your chequing account. Note that your line(s) of credit or HELOCs will be drawn on if the balance of the associated demand account reaches $0 when a payment/cheque is processed through the account.

Overdraft protection

Sunshine Coast Financial also 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).

If you would like help reviewing your account structure, linking your line of credit to your debit card, setting up recurring optional payments or overdraft protection, please contact us.

5.2 Mortgages

On the Transition Date, the terms of your existing mortgage, including 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.). For clarity, your interest rate, term, amortization schedule and applicable fees will continue through the end of your current mortgage term, and at that time we will be in touch to discuss your renewal options. Your payment amount, payment frequency and scheduled payment dates will also remain the same following the transition.

After the Transition Date, you may contact us at any time to request changes to your payment date or payment frequency, subject to applicable terms and conditions.

For variable-rate mortgages, payment amounts may not automatically change when the prime rate changes. If interest rates increase significantly, your regular payment may no longer be sufficient to cover the interest owing on your mortgage. This is sometimes referred to as reaching a "trigger rate" or "entering negative amortization". In these circumstances, we may increase your payment amount at our discretion to ensure your mortgage remains on track. You will receive advance written notice before any such payment adjustment takes effect. Any such adjustment could affect your outstanding balance, amortization schedule and the total amount of interest paid over the remaining term of your mortgage.

5.3 Term loans

Your current term loan(s) will migrate to a comparable term loan(s), 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.). For clarity, the interest rate, term, amortization schedule and applicable fees will remain unchanged until the end of your current term.

Your loan payment amount, payment frequency and scheduled payment dates will also remain the same after the transition, helping to ensure a seamless experience with no disruption to your existing repayment arrangements.

SECTION 6

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 7

Additional resources & disclosures

Personal account and services agreement
sunshinecoastfinancial.ca/personal-account-agreement

Everyday banking guide
sunshinecoastfinancial.ca/everyday-banking-guide

Book of fine print
sunshinecoastfinancial.ca/book-of-fine-print

Service fees
sunshinecoastfinancial.ca/service-fees

Resolving your complaint
sunshinecoastfinancial.ca/resolving-your-complaint

Debit cards
sunshinecoastfinancial.ca/ways-to-bank/debit-card

GICs (term deposits)
sunshinecoastfinancial.ca/rates/gics

Lending
sunshinecoastfinancial.ca/personal-loans

Hold funds policy
sunshinecoastfinancial.ca/hold-funds-policy

Cheques
sunshinecoastfinancial.ca/cheques

Tax reporting
sunshinecoastfinancial.ca/tax-receipts

SECTION 8

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 9

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.

Sunshine Coast FINANCIAL

Introducing new accounts and enhanced features

Your current Sunshine Coast Financial accounts will automatically transition to new accounts designed to give you access to a more modern banking experience that supports your everyday financial needs. **If you currently hold a chequing account, it will automatically transition to the Unlimited Chequing Account on the Transition Date.** With an Unlimited Chequing Account you get unlimited day-to-day transactions[1] including free e-Transfers, plus free access to ID Assist.

Quick view of changes

Monthly fees	$8.50, rebated if 25 or younger, 59 or older or if you maintain a minimum $4,000 balance at all times during the month. Or receive $5 off when you set up and deposit payroll or another eligible direct deposit[2]
Interest earned	Interest is not earned on Canadian dollar (CAD) and US dollar (USD) chequing accounts
Transaction limits	Several transaction types move from account-specific limits or per-item fees to a more inclusive treatment, including branch activity, in-branch transfers, self-serve transactions, bill payments, debit transactions, cheque clearing, pre-authorized debits, and INTERAC e-Transfers
ATM and recordkeeping	ATM access, network withdrawal pricing, paper statement fees, and cheque-viewing options

Key change summary | personal deposit accounts – Canadian chequing*

	DESTINATION ACCOUNT UNLIMITED CHEQUING ACCOUNT	CORE	CORE YOUTH	MOBILE UNLIMITED	MOBILE UNLIMITED YOUTH	MOBILE UNLIMITED STUDENT	PREMIUM UNLIMITED	GOLDEN	GOLDEN MAX
Monthly fee	$8.50, rebated if 25 or younger, 59 or older or if you maintain a minimum $4,000 balance at all times during the month. Or receive $5 off when you set up and deposit payroll or another eligible direct deposit[2]	$4.00 Members in this account will receive the Unlimited account with no monthly fee for the first 6 months post migration	No monthly fee ages 10-18	$9.00	No monthly fee ages 10-18	No monthly fee for students age 19-24. Proof of enrollment required	$14.00	No monthly fee ages 60+	No monthly fee ages 60+
Interest	None	None	None	None	None	None	Tiered interest	None	Tiered interest
Withdrawal (in-branch)	Free	$1.00	$1.00	$1.00	$0.30	$0.30	Free	Free	Free
Bill payment (in-branch)	Free	$1.50	$0.75	$1.50	$1.50	$1.50	Free	Free	Free
EXCHANGE/ACCULINK ATM withdrawals	Free	$0.75	$0.25	Free	Free	Free	Free	EXCHANGE Network free/ACCULINK $2.00	Free
Interac Network ATM[3]	$2.50	$2.50	$2.50	2 free, then $2.00	2 free, then $2.00	$2.00	$2.00	$2.50	$2.50
International ATM[4]	$5.00 + 2% per transaction	$5.00/ USA $3.00	$5.00/ USA $3.50	$5.00/ USA $3.00	$5.00/ USA $3.00	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.50
Monthly paper statement mailed without cheque images	Free	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50	Paper statement $2.50
Additional benefits	One free ID Assist per account - ID theft detection and dark web monitoring One annual free Canadian chequebook (25 cheques)	12 free in-branch or electronic transactions	None	None	None	None	None	None	None

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

2. Members pay $3.50/month when you set up and deposit monthly payroll or another eligible direct deposit into the account. Eligible payroll or direct deposit transaction codes include: Payroll (200-207), Pension (230-233, 310-312, and 315-316), certain Government Payments (308, 313, 318, 326-328 and 600-607), or deposits from employers approved by CCSFCU (Doordash, Skip the Dishes, Uber, Uber Eats, Lyft, Avon, Youngliving, Fantuan Asian Food Delivery).

3. Surcharges from other financial institutions' ATMs may apply.

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

*Only changed features shown

Detailed summary | personal deposit accounts – Canadian chequing

	DESTINATION ACCOUNT UNLIMITED CHEQUING ACCOUNT	CORE	CORE YOUTH	MOBILE UNLIMITED	MOBILE UNLIMITED YOUTH	MOBILE UNLIMITED STUDENT	PREMIUM UNLIMITED	GOLDEN	GOLDEN MAX
MONTHLY ADMINISTRATION INFORMATION									
Monthly fee	$8.50, rebated if 25 or younger or 59 or older	$4.00	No monthly fee based on age	$9.00	No monthly fee based on age	No monthly fee for students. Proof of enrollment required	$14.00	No monthly fee based on age	No monthly fee based on age
Minimum monthly balance to waive monthly fee	$4,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Monthly payroll/direct deposit	$5 off and pay $3.50	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MINIMUM BALANCE REQUIREMENTS									
Minimum balance to open	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Minimum monthly balance to waive transaction fees	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
TRANSACTIONS									
FULL-SERVE TRANSACTIONS:									
Deposits (in-branch)	Free	Free	Free	Free	Free	Free	Free	Free	Free
Withdrawls (in-branch)	Free	$1.00	$1.00	$1.00	$0.30	$0.30	Free	Free	Free
Transfer (in-branch/Member Service Centre)	Free	Free	Free	$1.00	$0.30	$0.30	Free	Free	Free
Bill payment (in-branch)	Free	$1.50	$0.75	$1.50	$1.50	$1.50	Free	Free	Free
SELF-SERVE TRANSACTIONS									
Direct deposit	Free	Free	Free	Free	Free	Free	Free	Free	Free
Cheque clearing	Free	$1.00	$0.30	$1.50	$0.30	$0.30	Free	Free	Free
Preauthorized payments/debits	Free	$1.00	$0.30	Free	Free	Free	Free	Free	Free
Transfer (phone/online/mobile)	Free	Free between accounts or intermember transfer set up	Free between accounts or intermember transfer set up	Free between accounts or intermember transfer set up	Free between accounts or intermember transfer set up	Free between accounts or intermember transfer set up	Free between accounts or intermember transfer set up	Free	Free between accounts or intermember transfer set up
Bill payment (phone/online/mobile)	Free	$0.75	$0.30	Free	Free	Free	Free	Free	Free
Debit card payment - Canada	Free	$1.00	$0.25	Free	Free	Free	Free	Free	Free
Debit card payment - International USA Accel Network	2% per transaction	Free	$0.25	Free	Free	Free	Free	Free	Free
Receiving an INTERAC e-Transfer	Free	Free	Free	Free	Free	Free	Free	Free	Free
Sending an INTERAC e-Transfer	Free	Free	Free	Free	Free	Free	Free	Free	Free
ATM TRANSACTIONS									
THE EXCHANGE®/ACCULINK® ATM deposits or transfers	Free	Free	Free	Free	Free	Free	Free	Free	Free
THE EXCHANGE®/ACCULINK® ATM withdrawals	Free	$0.75	$0.25	Free	Free	Free	Free	EXCHANGE free ACCULINK $2.00	Free
Interac® Network ATM	$2.50	$2.50	$2.50	2 free, then $2.00	2 free, then $2.00	$2.00	$2.00	$2.50	$2.50
International ATM	$5.00 + 2% per transaction	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.00	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.50	$5.00/ USA $3.50

Detailed summary | personal deposit accounts – Canadian chequing (cont.)

	DESTINATION ACCOUNT UNLIMITED CHEQUING ACCOUNT	CORE	CORE YOUTH	MOBILE UNLIMITED	MOBILE UNLIMITED YOUTH	MOBILE UNLIMITED STUDENT	PREMIUM UNLIMITED	GOLDEN	GOLDEN MAX
RECORDKEEPING									
Monthly paper statement mailed without cheque images	Free	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50
Cheque image sent with paper statement	Free	Free	Free	Free	Free	Free	Free	Free	Free
Electronic statement	Free	Free	Free	Free	Free	Free	Free	Free	Free
Online cheque viewing	Free	Available online and on printed statement							
ADDITIONAL FEATURES									
Interest	n/a	n/a	n/a	n/a	n/a	n/a	Tiered interest starting at $3,000 minimum balance	n/a	Tiered interest starting at $3,000 minimum balance
Overdraft protection available	Yes	Yes, manage as revolving line of credit (LOC)	Yes, manage as revolving LOC	Yes, manage as revolving LOC monthly fee minimum $2.50	n/a	n/a	Yes, manage as revolving LOC	Yes, manage as revolving LOC monthly fee minimum $2.50	Yes, manage as revolving LOC
Canadian office cheques	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	Free	$10.00	$10.00
US bank drafts	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	Free	$10.00	$10.00
International bank drafts	$10.00	$10.00	$10.00	$10.00	$10.00	$10.00	Free	$10.00	$10.00
ID Assist® 24/7 online identity theft protection monitoring (value $96/year)	Included	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Personalized cheques	One free Canadian cheque book annually (25 singles)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
SENIORS									
Seniors	59 years or older $8.50 monthly fee rebated Canadian Office Cheques/ US Bank Drafts discounts	60 years or older receive $4.00 discount	n/a	n/a	n/a	n/a	60 years or older receive $4.00 discount	60 years or older receive $4.00 discount	Only available to ages 60+
STUDENT AND YOUTH BENEFITS									
Students and youth	25 years old and younger $8.50 monthly fee rebated	n/a	10-18 years old no fee	n/a	10-18 years old no fee	19-24 years old no fee with annual proof of enrollment in post-secondary school	n/a	n/a	n/a

Detailed summary | personal deposit accounts United States (USD) chequing and savings

	DESTINATION ACCOUNT US CHEQUING	USD CHEQUING REGULAR	USD PLAN 24 REGULAR (SAVINGS)
MONTHLY ADMINISTRATION INFORMATION			
Interest type	n/a	4-tier interest schedule	Fixed, simple method
Interest calculation	n/a	Interest is calculated daily and is actual days/365 if non leap year and adjusts to actual days/366 in a leap year. The interest rate on these products will be honoured for a period of six months post migration.	
Monthly fee	n/a	$1.50	no monthly fee
Transactions included	One per month[1]	Service charge per transaction	Service charge per transaction
Minimum monthly balance to waive transaction fees	$1,000 USD	n/a	n/a
RECORDKEEPING			
Paper statement mailed without cheque images	$3.00 per membership	$2.50	$2.50
Electronic statement	Free	Free	n/a
Online cheque viewing	Free	Free	Free
TRANSACTIONS			
FULL-SERVE TRANSACTIONS			
Deposits (in-branch)	Free	Free	Free
Withdrawals (in-branch)	$1.00 USD	$1.25	$1.25
Transfer (in-branch/Member Service Centre)	$1.00 USD	Free	Free between accounts; no external transfers
Bill payment (in-branch)	n/a	n/a	n/a
SELF-SERVE TRANSACTIONS			
Preauthorized payments/debits	$1.00 USD	$1.00	$1.00
Transfer (phone/mobile)	Free	Free between accounts or intermember transfer set up	
Bill payment (phone/mobile)	n/a	n/a	n/a
Receiving an INTERAC e-Transfer	n/a	n/a	n/a
Sending an INTERAC e-Transfer	n/a	n/a	n/a
ATM TRANSACTIONS			
ATM/EXCHANGE/ACCULINK ATM withdrawals	n/a	n/a	n/a
Interac Network ATM	n/a	n/a	n/a
International ATM	n/a	n/a	n/a
ADDITIONAL FEATURES			
Seniors / Juniors	Seniors 59 and over receive free cheque images returned with their statement	n/a	n/a

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

Sunshine Coast FINANCIAL

Introducing new accounts and enhanced features

Your current Sunshine Coast Financial accounts will automatically transition to new accounts designed to give you access to a more modern banking experience that supports your everyday financial needs. **If you currently hold a savings account, it will automatically transition to the High-Interest Savings Account on the Transition Date.**

Quick view of changes

Interest rates and structure	Rate treatment, such as rate level and calculation basis
Transactions and fees	Transaction treatment changes from account-specific free, discounted, or tiered service charges to account transaction allowance and per-item fee structure
ATM and recordkeeping	ATM withdrawal pricing, network access, paper statement treatment, electronic statement access and cheque-viewing terms
Youth, senior, and Golden features	Eligibility-based discounts or special account features

Key change summary | personal deposit accounts – Canadian savings*

	DESTINATION ACCOUNT THE HIGH-INTEREST SAVINGS ACCOUNT	HUMANOMICS YOUTH SAVINGS	SAVINGS	SAVINGS YOUTH	EARLY BIRD	SAVINGS GOLDEN	ELEVATE PEAK HIGH-INTEREST SAVINGS	ELEVATE HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS GOLDEN
Interest rate type	Flat Rate	Flat rate	Flat rate	Flat rate	Flat rate	Flat rate	Two-tier interest rate schedule	Two-tier interest rate schedule	Five-tier interest rate schedule	Five-tier interest rate schedule
Transactions included	Two free transactions per month[1]	One free transaction per month	Service charge per transaction	Service charge per transaction	Service charge per transaction	Service charge per transaction	Service charge per transaction	Service charge per transaction	Service charge per transaction, tiered on balance	Service charge per transaction, tiered on balance
Withdrawal (in-branch)	$5.00	$5.00	$1.00	$1.00	$1.00	Free	$5.00	$5.00	$1.00	Free
Bill payment (in-branch)	$5.00	$5.00	$1.50	$0.75	$0.75	Free	$5.00	$5.00	$1.50	Free
Sending an INTERAC e-Transfer	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50
THE EXCHANGE®/ ACCULINK® ATM withdrawals	$5.00	n/a No member card attached to this account	$0.75	$0.25	$0.25	Free	$5.00	$5.00	$0.75	Free
		Honouring the interest rate for a period of six months post the Transition Date. Members with the Savings Golden and High-Interest Savings Golden accounts will also have transactional fees waived for a period of six months post the Transition Date.								

1. Transactions include Sunshine Coast Financial, Coast Capital®,and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, preauthorized payments, in-branch transfers (between CCSFCU accounts), bill payments and withdrawals (in-branch/self-serve). Deposits and electronic transfers (between CCSFCU accounts) performed via Sunshine Coast Financial or Coast Capital ATM, by phone or Online Banking are free and unlimited.

*Only changed features shown

Detailed summary | personal deposit accounts – Canadian savings

	DESTINATION ACCOUNT THE HIGH-INTEREST SAVINGS ACCOUNT	HUMANOMICS YOUTH SAVINGS	SAVINGS	SAVINGS YOUTH	EARLY BIRD	SAVINGS GOLDEN	ELEVATE PEAK HIGH-INTEREST SAVINGS	ELEVATE HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS GOLDEN
MONTHLY ADMINISTRATION INFORMATION										
Interest type	Flat rate	Flat rate	Flat rate	Flat rate	Flat rate	Flat rate	Two-tier interest rate schedule	Two-tier interest rate schedule	Five-tier interest rate schedule	Five-tier interest rate schedule
Interest calculation	365 days (including leap years) 366/365	Interest is calculated daily and is actual days/365 if non leap year and adjusts to actual days/366 in a leap year.								
Monthly fee	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Transactions included	Two free transactions per month	One free transaction per month	Service charge per transaction							
RECORDKEEPING										
Paper statement mailed without cheque images	$3 per membership	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50	$2.50	$2.00
Electronic statement	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Online cheque viewing	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
TRANSACTIONS										
FULL-SERVE TRANSACTIONS										
Deposits (in-branch)	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Withdrawal (in-branch)	$5.00	$5.00	$1.00	$1.00	$1.00	Free	$5.00	$5.00	$1.00	Free
Transfer (in-branch/ Member Service Centre)	$5.00	$5.00	Free between accounts, no external transfers	Free between accounts, no external transfers	Free between accounts, no external transfers	Free between accounts, no external transfers	$5.00	$5.00	$1.00	Free
Bill payment (in-branch)	$5.00	$5.00	$1.50	$0.75	$0.75	Free	$5.00	$5.00	$1.50	Free
SELF-SERVE TRANSACTIONS										
Preauthorized payments/debits	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$5.00	$1.00	Free
Transfer (phone/ online/mobile/ATM)	Free	$5.00	Free between accounts, no external transfers	Free between accounts, no external transfers	Free between accounts, no external transfers	Free between accounts, no external transfers	$5.00	$5.00	Free between accounts, no external transfers	Free

Detailed summary | personal deposit accounts – Canadian savings (cont.)

	DESTINATION ACCOUNT THE HIGH-INTEREST SAVINGS ACCOUNT	HUMANOMICS YOUTH SAVINGS	SAVINGS	SAVINGS YOUTH	EARLY BIRD	SAVINGS GOLDEN	ELEVATE PEAK HIGH-INTEREST SAVINGS	ELEVATE HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS	HIGH-INTEREST SAVINGS GOLDEN
Bill payment (phone/ online/mobile)	$5.00	$5.00	$0.75	$0.30	$0.75	Free	$5.00	$5.00	$0.75	Free
Debit card payment - Canada	$5.00	n/a	$1.00	$0.30	$0.25	Free	$5.00	$5.00	$1.00	Free
Receiving an INTERAC e-Transfer	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
Sending an INTERAC e-Transfer	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50	$1.50
THE EXCHANGE®/ ACCULINK® ATM withdrawals	$5.00	n/a	$0.75	$0.25	$0.25	Free	$5.00	$5.00	$0.75	Free
Interac Network ATM	$2.50	n/a	$2.50	$2.50	$2.50	$2.50	$5.00	$5.00	$2.50	$2.50
International ATM	$5.00 + 2% per transaction	n/a	$5.00/ USA $3.00	$5.00/ USA $3.00	$5.00/ USA $3.00	$5.00/ USA $3.00	$5.00	$5.00	$5.00/ USA $3.00	$5.00/ USA $3.00
ADDITIONAL FEATURES										
Seniors / Juniors	n/a	Junior Account bonus payments: 20% of the account balance on the first anniversary of account opening date, to a maximum of $100, 5% of the account balance on the third anniversary of account opening, to a maximum of $25. Bonus payments will be treated as interest income for tax reporting purposes	n/a	Available ages 10-18	Available ages nine and under	Ages 60+ reduction on safety deposit box rental fees	n/a	n/a	Ages up to 18 receive discounted fees: bill payment in branch, preauthorized payments, debit transactions and ATM fees	Only available to ages 60+

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