Public Accountability Statement 2025

coastcapital

Contents

CANADA'S BEST MANAGED COMPANIES Platinum member

AWARDS GREATER PURPOSE Social Purpose Company of the Year 2025

Certified B Corporation

Waterstone CANADA'S MOST ADMIRED CORPORATE CULTURES

Coast Capital acknowledges that we live and work on the traditional and ancestral homelands of Indigenous People and Nations across Canada, each with their own unique traditions, history and culture. Our headquarters stand on the traditional territory of the Semiahmoo, Tsawwassen, Kwantlen, Katzie, the Kwikwetlem, and the Qayqayt First Nations. We are committed to strengthening relationships with Indigenous communities and the journey of reconciliation in alignment with the Truth and Reconciliation Commission's 94 Calls to Action.

About This Public Accountability Statement

This document provides a public accountability report of the activities of Coast Capital Savings Federal Credit Union ("Coast Capital") for the fiscal year beginning January 1, 2025, and closing December 31, 2025. This report fulfils the requirements for Public Accountability Statements under section 627.996 of the *Bank Act*. It covers information related to community investments, access to financial services, small business banking, business loans, tax payments, employment data and Coast Capital's facilities, over the reporting period.

Affiliates

Coast Capital's affiliates whose activities form part of this report are Coast Capital Equipment Finance Ltd., Coast Capital Equipment Leasing Ltd. and Coast Capital Auto & Equipment Finance Ltd. (collectively known as "Coast Capital Auto & Equipment Finance").

Find this report on coastcapitalsavings.com. Copies can be requested at any Coast Capital branch or by contacting our Advice Centre.

Community Investments

Our purpose is *Building Better Futures Together*. We do this by unlocking financial opportunities and growing incomes for people and businesses in Canada. One way we're bringing our purpose to life while strengthening communities is through our annual community investments. We've invested more than $112 million in our communities since 2000 and continue to ensure our purpose is at the heart of everything we do.

Support for Communities

In 2025, Coast Capital reinvested nearly $4 million in organizations and programs focused on helping people and businesses in Canada. This total includes $2.9 million distributed through donations, partnerships and other charitable giving to support charities, non-profits and social enterprises in the communities where we operate. It also includes $1.1 million toward in-kind and program management expenses, which support the implementation, communication and improvement of our community investment programs and activation costs related to events and volunteer initiatives.

In summary, we supported 65 organizations through our various community investment programs as well as countless others through our local branch donations programs. Included in this amount are donations made to food banks and hospital foundations.

Signature Programs

Coast Capital's **Signature Programs** work together to strengthen the financial wellbeing and future opportunities of our members and communities.

Our **Financial Education Program** offers flexible learning options, from seminars and workshops to self-paced online resources, covering essential topics such as homebuying trends and investment planning.

Through our **Career Guidance Program**, delivered in partnership with Randstad, individuals gain access to one-to-one coaching, resume critiques, webinars, and a best-in-class job search platform to support income growth.

We also support students through our **Education Awards Program** and partnerships with universities and community organizations that provide wraparound support to help individuals overcome barriers and achieve their educational goals.

Our employees are passionate about their communities and our **Employee Volunteer Program** empowers them to support the causes they care about.

Impact Highlights

Here are the highlights of initiatives we supported in 2025, guided by our four purpose levers: Accessible Education, Equitable Employment, Inclusive Finance and Growing the Purpose Economy.

Learn more about our purpose strategy and the four purpose levers in our Purpose Impact Report available on our [website](#).

Accessible Education

We're investing in programs that give people more access to the career and upskilling training they need to improve their earning potential.

To provide individuals with meaningful access to education, we partner with post-secondary institutions and community organizations. Through these partnerships, we offer education awards and fund wraparound supports that help people overcome barriers, stay engaged and successfully achieve their educational goals. In 2025, our partners reported that through our funding allocated through 2024-2025, 379 students received education awards totaling almost $635,000.

British Columbia Institute for Technology (BCIT)

Our $150,000 investment in the Trades Discovery for Women Program has supported 47 women in completing a 16-week program at BCIT's Burnaby campus. With one cohort of 16 participants per term, the funding provides access to hands-on training across 15 different trades disciplines, as well as Mental Health First Aid training and certification, for women overcoming barriers to education.

Construction Foundation of BC

The Coast Capital Road to Red Seal Program launched in 2023 to help remove barriers so that current and future skilled trade apprentices can achieve their Red Seal endorsement. Since our 2023 commitment of one million dollars (over five years) to the Construction Foundation of BC, the program has supported more than 300 participants to progress towards their Red Seal certification by providing educational support such as exam preparation, math and/or trades-specific tutoring, literacy assessment and exam resources.

Camosun College

The Coast Capital Trading Up initiative at Camosun College helps students in the skilled trades by providing funds for emergency support, mentorship opportunities, employment assistance and resource navigation. Our investment of $160,000 in late 2024 provided 331 apprentice and foundational students with access to the program and wraparound supports, with 81 students reporting their incomes grew as a result. Participants also received educational support and strategies to manage their finances through Coast's Financial Education program sessions, *Master Your Debts* and *Going from Surviving to Thriving*. We have contributed $80,000 in 2025 to support further impact in 2026.

Indspire

The Coast Capital Indigenous Student Bursaries provide awards to First Nations, Inuit and Métis students. In 2025, our investment of $28,000, which was matched by the government, will provide 10 students with awards of $5,000 each, with the additional $3,000 supporting Indspire's operations.

Equitable Employment

We're helping more people achieve sustainable careers in equitable workplaces by building and investing in partnerships that help transform the employment landscape.

BC Centre for Ability (BCCFA)

Our $160,000 investment in 2025 enabled the Coast Capital THRIVE program to help 67 young adults with disabilities become more self-sufficient and succeed in the labour market. These individuals received career guidance support, resulting in 64 per cent accepting paid positions and 40 per cent accessing other work opportunities. Our ongoing funding enables BCCFA to increase client impact, provide individualized employment support and hire specialized staff.

Threshold Housing Society

Coast Capital funding of $50,000 in December 2024 to Threshold Housing Society's Foundations Program provided youth aged 14 to 25 with a safe space to explore interests while building life skills and peer connection. Our funding also enabled the Society to facilitate relevant group training. Through our Financial Education program, participants also had opportunities to learn about budgeting and financial well-being through the *Creating Your Money Plan* and *Going from Surviving to Thriving* sessions.

YWCA BC

The YWCA Employment Navigator serves single mothers with a full spectrum of holistic supports that address pre-employment needs, life skills, education and training and employment. Our investment in late 2024 of $65,000 helped empower 366 women with the tools and skills necessary to overcome employment and financial barriers, with 201 of these reporting income growth as a result.

Inclusive Finance

We're helping to foster a more inclusive financial system in Canada, so people and businesses can have more access to opportunities and resources that can help them achieve their goals.

Prosper Canada

Coast Capital is a project funder for the Financial Empowerment Champions program, a network of 14 leading non-profit organizations across Canada providing financial help services to Canadians living on low- and moderate-incomes. With our $600,000 investment over three years (2023-2025), the program helped individuals learn how to create a budget, plan for savings and debt management and develop longer-term action plans to rebuild financial health. Over the last year, the program supported approximately 365,000 clients and trained 2,492 staff to deliver financial empowerment services.

Scale Collaborative

In 2024, Coast Capital provided $157,500 in funding to Scale Collaborative's Thriving Non-Profits program, which helps non-profits access financial knowledge, education, tools and training to become financially resilient. Through this funding, the program supported seven cohorts in 2025, including 324 individuals and 108 organizations.

Growing the Purpose Economy

We believe purpose-led businesses will help to tackle the world's most complex systemic issues of today, while contributing to the long-term well-being of all people and the planet. We're investing in initiatives and partnerships that drive the purpose economy in Canada.

Canadian Purpose Economy Project (CPEP)

Coast Capital is a founding purpose champion of the Canadian Purpose Economy Project, which exists to accelerate the transition to the purpose economy. Our funding of $100,000 in December 2024 supported the organization's vision to have 25 per cent of Canadian businesses adopt, disclose and authentically embed social purpose across their operations and relationships by 2030. This includes convening, connecting and collaborating to drive the social purpose business movement in Canada as well as the delivery of tools and events to help companies implement social purpose. We provided $35,000 to CPEP in late 2025 to continue its purposeful work into 2026.

University of Victoria – Pacific Institute for Climate Solutions (PICS)

Our $85,000 investment in 2024 supported the 2025 PICS Climate Internship Program, which helped organizations in BC reach their climate goals while providing 24 students in climate-related fields with a chance to use their skills and to acquire relevant work experience. Through this partnership, a climate Intern joined our Social Purpose Office in summer 2025 to support Coast's climate work. Our renewed partnership and investment of $75,000 in 2025 will enable this program to continue in 2026.

Social Venture Institute (SVI)

Coast Capital sponsored the 2025 Social Venture Institute, an on-site social enterprise gathering, hosted in September 2025, where CEOs, entrepreneurs, solopreneurs, movement leaders and impact investors could find the inspiration, resources, information and relationships to propel their organization's purpose.

Employee Volunteer Program

As a purpose-led organization, we understand people support causes that resonate with their own personal values and purpose. Employees are provided with paid time to volunteer during work hours, are encouraged to volunteer on their own time, receive volunteer reward dollars to direct to the cause of their choice ($10 per hour volunteered up to $1,000) and are provided opportunities to volunteer together as a team.

Employee Impact

Over 11,000 volunteer hours in communities across Canada

More than $67,845 in volunteer reward dollars directed by employees to 223 community organizations

Over 86,000 hours volunteered in communities across BC, Alberta and Ontario since 2018

Making Banking Accessible

Our members include individuals with low incomes, seniors, people with disabilities and those facing accessibility, language or literacy barriers. Regardless of how they choose to bank—online, by mobile or phone, or in person at our branches—we are committed to removing barriers to accessing our products and services. Our Accessibility Plan outlines Coast Capital's approach to advancing accessibility for persons with disabilities.

Digital Banking

More members are relying upon digital banking to manage their money and our digital banking features make banking accessible. Coast Capital's digital banking platform provides members with the ability to conveniently manage their day-to-day finances without visiting a branch. This includes receiving balance alerts, making requests to lock, unlock or replace their debit cards and opening registered products. All members have access to free, secure mobile and online banking, as well as to debit card integration with Apple Pay.

In 2025, we introduced enhanced digital features that allow members to:

- Upgrade their accounts to access better value and services
- Set their GICs to renew automatically through digital banking
- Update their Personal Access Number through digital banking without calling our Advice Centre

Coast Capital continues to earn the top credit union spot in the mobile banking category for Surviscor[1] based on our ongoing work to improve access to banking through digital technologies.

Our digital banking channels uses Web Content Accessibility Guidelines (WCAG 2.1)[2] that help to ensure design specifications and new features provide a barrier-free experience for members with disabilities.

- Allowing members who rely on screen readers to be able to better use our digital channels
- Adopting colour adjustments and clearer contrast to be more suitable for members with low vision or colour blindness
- Maintaining a template system that adheres to web accessibility best practices
- Using simple icons where possible beside major navigation categories to help those who may not read English
- Ensuring future web content and digital materials are fully inclusive by developing digital accessibility guidelines that evolve alongside the newest Web Content Accessibility Guidelines (WCAG) requirements

Banking Products & Services

Coast Capital provides a variety of financial products and services that support accessible banking, including a low-cost chequing account for members (The Free Chequing, Free Debit and More Account®). All members are eligible for the account at low cost with seniors receiving free cheque orders and images returned with their statements.

In 2025, Coast Capital expanded eligibility for no-cost accounts under the Financial Consumer Agency of Canada's Low-Cost and No-Cost[3] voluntary commitment to include seniors receiving GIS, RDSP beneficiaries, Canadian youth under 18, students, first-year newcomers to Canada, Indigenous Peoples, individuals receiving social assistance and recipients of the Disability Tax Credit.

We also offer additional chequing accounts—Unlimited and Elevate Chequing—that include enhanced features such as identity theft monitoring through IDAssist™. Seniors and youth may qualify for full or partial fee rebates, enabling them to access these accounts at no or minimal cost.

(1) www.surviscor.com
(2) WCAG 2.1 is a set of guidelines published by the World Wide Web Consortium (W3C) to improve web accessibility for people with disabilities.
(3) The Financial Consumer Agency of Canada's Low-Cost and No-Cost voluntary commitment is a non-legislated agreement between the federal government and federally regulated financial institutions to ensure Canadians have access to modern basic banking services at a nominal cost.

Coast Capital has a range of products designed to support students' financial needs and help cover post-secondary education costs. These include two credit card options—a low-rate Classic Mastercard® and a no-fee Cash Back Mastercard®, both issued by Collabria—as well as a student line of credit.

For newcomers to Canada seeking to establish credit, Coast Capital has a Mastercard® issued by Collabria, available to newcomers with no credit history required.

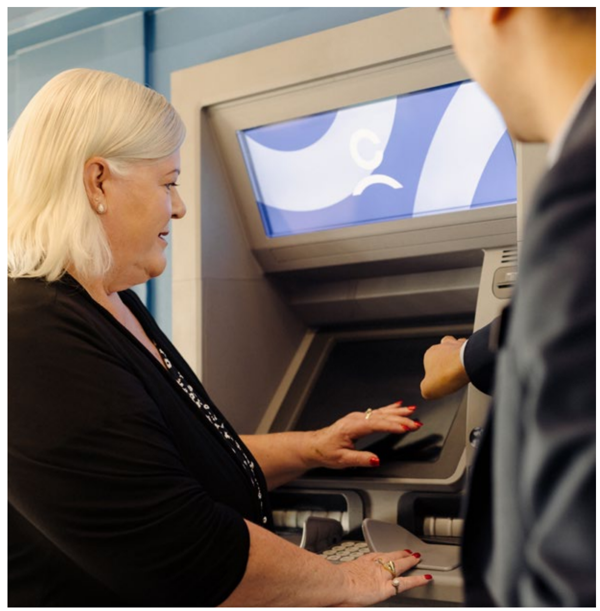
For members whose first language is not English, who are Deaf, hard of hearing or speech impaired, accessing and using financial products and services can be a challenge. We offer banking services using adaptive technology and in-language options through our branch network and Advice Centre. Members seeking strategies for managing and protecting wealth can select an advisor by language option from Coast Capital's wealth management **website**.

For people with disabilities, we offer access to Registered Disability Savings Plans (RDSPs) to help eligible members save for their long-term financial needs. In addition, we can assist members in accessing Canada Disability Savings Grants and Canada Disability Savings Bonds that can help accelerate their savings progress.

To guide first time home buyers through the homebuying process, Coast Capital offers a number of resources on our **website** to help understand the process of buying a new home.

Senior Members

Coast Capital's senior members are a valued part of our membership. Our goal is to provide the information, resources and tools to help them bank with confidence. Our aim is to help them make informed financial decisions to manage and protect their money. We play an active role in providing our senior members with safe, secure and trusted access to our banking products and services. We follow and apply the seven principles outlined in the federal Code of Conduct for the Delivery of Banking Services to Seniors (the Code) to guide us in the delivery of banking products and services to our senior members.



1. Establishing and implementing appropriate policies, procedures and processes to support seniors

The way we deliver services to senior members is embedded into our policies, procedures and processes. We also have enterprise polices that support the Seniors Code including:

- Code of Conduct & Business Ethics Corporate Policy
- Consumer Protection Risk Management Framework

We have documented procedures and processes for:

- Training and training updates for employees and representatives who serve seniors
- Identifying circumstances where seniors may require additional assistance with their banking activities
- Processes for identifying and escalating incidents of suspected financial abuse and fraud of seniors
- Governance and oversite reviews for all applicable procedures that support seniors within the Consumer Protection Risk Management Framework

2. **Communicating effectively with seniors**
   As part of our advisory process to better understand our members' goals, needs and priorities, senior members can obtain assistance in person, over the phone or online. Senior members can also complete Money Chat, a tool available to all members either in person with an advisor or self-serve online, that helps identify and connect them to the right products and services based on their financial needs. This includes advice on wills and estate planning, powers of attorney, joint deposit accounts and retirement planning.

   Coast Capital continually seeks to make information clear and transparent for all members and we give special consideration when planning communications to senior members. We ensure our branch staff and Advice Centre employees have the information they need to communicate effectively with seniors on products and services and on any policy, account agreement changes or issues that may affect them. Whether members bank online or over the phone, through a mobile app or in person, we aim to make the banking experience easy and accessible.

   We know our senior members require different financial solutions and resources as they age. **Senior Banking** is a dedicated section on Coast Capital's public website that showcases products, services and information to meet their specific needs.

   - Products: free and discounted accounts
   - Ways to bank: in-branch, online and by phone
   - Future planning: retirement planning, will and estate planning, powers of attorney and joint deposit accounts
   - Tools and planning resources: retirement planning calculator, RRIF calculator, TFSA vs RRSP calculator and mortgage prepayment calculator
   - Cybersecurity Hub: equipping seniors with knowledge on protecting themselves
   - Direct access to the **Senior Members Report**

3. **Appropriate training for our employees who serve seniors**
   All employees must complete annual training developed with experts on corporate security and content as defined by the Seniors Code. This training includes topics on financial abuse, fraud and scams, powers of attorney, joint accounts, complaint handling and privacy incidents. Additional training and guidance is provided to member-facing teams when processes, procedures, initiatives or situations occur that could affect members.

4. **Appropriate resources for client-facing employees to bolster understanding**
   Coast Capital established a Senior Membership Committee and seniors champion to bolster awareness and foster understanding about the unique banking needs of senior members. Committee members plan initiatives that support seniors, and a dedicated email mailbox helps to streamline questions from employees directly to subject matter experts on the committee. The Seniors Champion is Hardeep Mahil, who is also Coast Capital's senior vice president of retail, advice centre and mobile mortgage.

5. **Mitigating potential financial harm to seniors**
   Coast Capital understands seniors are often the target of financial fraud, scams and financial abuse. We have documented policies, procedures and processes in place to detect fraud and address it as quickly as possible.

   Our chequing accounts (*Unlimited* and *Elevate Chequing*) provide identity theft monitoring through IDAssist® and both these accounts include full or partial fee rebates for seniors.

We also plan and undertake several activities throughout the year to help keep our senior members informed on how to protect themselves and their personal information from fraudsters.

- **Fraud Prevention Awareness Seminars**: We hosted engaging and interactive in-person fraud seminars in June and October to increase awareness and focus on fraud prevention. Coast Capital's new Financial Education program is now available for private workshops and sessions covering a wide range of financial wellness topics including debt management and fraud awareness.

- **Seniors Services Society of BC**: Coast Capital experts periodically participate in the society's podcasts to discuss a variety of topics related to fraud prevention. Coast Capital also donates to and participates in the *Walk for Ages*, a fundraiser initiated by the society to assist low-income seniors experiencing housing instability.

- **Seniors' Week**: Coast Capital focused on fraud awareness and prevention for Senior's Week and shared information and tips through brochures, statement messages and direct email.

6. Taking the needs of seniors into account when proceeding with branch closures

We consider the full impact on the community before proceeding with any branch closures. Although there were no closures in 2025, Coast Capital follows a comprehensive process that includes specific considerations for the banking needs of senior members. This process begins well in advance of any closure and includes clear communication to affected members in accordance with all required notice periods. When needed and applicable, communications may include:

- Targeted outreach to affected members prior to any branch closure
- Letters to individual members with guidance on alternative banking options
- Clear signage at affected locations, including digital screens
- Notifications posted on our public website
- Hosted townhalls to share information and address member questions

7. Sharing the steps taken to support the guiding principles

Our Senior Membership Committee helps drive awareness and reinforces the guiding principles of the Seniors Code through a dedicated employee intranet webpage. The webpage lists resources for employees who provide service to seniors that can be shared directly with our senior members, including information on the Seniors Code. In addition, Coast Capital maintains a webpage on the public website with information relevant to senior members. This includes our annual Senior Members Report, previous Public Accountability Statements, articles on diverse topics such as fraud awareness, estate planning, power of attorney and products and services we offer to support the financial needs of seniors.

This public accountability statement, along with information provided on the Senior Banking webpage, represents Coast Capital's public disclosure on how we support the Code of Conduct for the Delivery of Banking Services to Seniors.

Voluntary Codes of Conduct and Public Commitments

Coast Capital is committed to adhering to several voluntary codes of conduct and public commitments designed to protect our members' interests. The codes and commitments establish the standards you can expect when doing business with us. These codes of conduct and public commitments are made available to any member through our public **website** or in writing upon request.

In 2025, Coast Capital committed to the following voluntary codes of conduct and public commitments:

- **Canadian Code of Practice for Consumer Debit Card Services**
- **Online Payments**
- **Guidelines for Transfers of Bank Registered Plans**
- **CBA Code of Conduct for Authorized Insurance Activities**
- **Principles of Consumer Protection for Electronic Commerce: A Canadian Framework**
- **Plain Language Mortgage Documents CBA Commitment**
- **Low-Cost and No-Cost Bank Accounts**
- **Code of Conduct for the Payment Card Industry in Canada**
- **Code of Conduct for Bank Relations with Small- and Medium-sized Businesses**
- **Commitment on Modification or Replacement of Existing Products or Services**
- **Code of Conduct for Federally Regulated Financial Institutions: Mortgage Prepayment Information**
- **Commitment to Provide Information on Mortgage Security**
- **Commitment on Powers of Attorney and Joint Deposit Accounts**
- **Code of Conduct for the Delivery of Banking Services to Seniors**

The Financial Consumer Agency of Canada (FCAC) oversees Coast Capital's compliance with these voluntary codes of conduct and public commitments.

Member Complaints

We're dedicated to our members' financial well-being and committed to addressing member complaints efficiently and in a timely manner. We value receiving feedback from our members as it helps us continue to make improvements to our products and service offerings.

In 2025, Coast Capital resolved 2,005 complaint cases across all levels of the complaint-handling process.

How Complaints Are Handled

Coast Capital's complaint-handling process allows members' voices to be heard by our organization. If our member-facing teams are unable to resolve a complaint, there are additional steps a member can take to escalate their matter:

- If a member isn't satisfied with the resolution provided by our member-facing employees, they may request their complaint be escalated to our member relations team. This team will work with the member to resolve the issue.
- If the member relations team is unable to resolve the matter, the member may appeal the decision to Coast Capital's Complaint Resolution Office.

Complaint Resolution Office

The Coast Capital Complaint Resolution Office is dedicated to resolving member concerns through fair and impartial investigations. The Complaint Resolution Office is staffed and funded by Coast Capital but does not report to any business unit to preserve its independence and ensure that member concerns are reviewed in an objective and unbiased manner. The Complaint Resolution Office's process is to focus on facts and fairness and its decisions are non-binding. This service is offered without cost to members.

- Members who haven't resolved their complaint through the member relations team may choose to send their concerns to the Complaint Resolution Office.

For 2025, the Complaint Resolution Office addressed the following:

Category	Outcome	
The number of complaints our Complaint Resolution Office dealt with includes the number of complaints resolved(4) or closed(5)	59 total cases: 47 cases were resolved 12 cases were closed	
The average length of time taken to deal with those complaints from the first interaction with the member to the date on which the complaint was resolved or closed	58.1 days	
	Product or Service	**# of Complaints**
The products or services to which the complaints related	Accounts	48
	Line of credit	1
	Debit card	1
	Investments	2
	Other	3
	Mortgage	4
	HELOC	1
	Nature of Complaint	**# of Complaints**
A description of the nature of complaints, beyond the related product or service information contained in the classification	Service issue (non-technical)	8
	Service issue (technical)	1
	Fraud/unauthorized transaction	25
	Interest rate/fee disclosure/incorrect information	6
	Victim of fraud/scam	3
	Policy/process/procedures	7
	Other	9

To learn more about Coast Capital's complaint-handling process, visit **coastcapitalsavings.com/contact/resolving-your-complaint**.

(4) Coast Capital can deal with a complaint by resolving it to the satisfaction of the person who made it.
(5) Coast Capital can close a complaint if it is unable to resolve the complaint to the satisfaction of the person who made it.

Member Consultation and Public Engagement

Coast Capital highly values the opinions and perspectives of our members as we seek to make membership meaningful.

We consider feedback from members when developing new products, experiences and services. Members are welcome to provide feedback in person at a branch or to our mobile team, on the phone to our Advice Centre, or through our website and social media channels. Members can also mail or email us to provide feedback at any time, on any topic.

We continuously gather insights through multiple feedback channels, analyze and share them across our teams to improve our products, services and overall member experience. In 2025, we expanded our business survey to give our business members an opportunity to share feedback on their day-to-day experiences so we can improve how we serve them. This feedback helped inform product and service enhancements including free Interac™ e-transfer fees within a new suite of business chequing accounts in 2025.

Coast Capital also engages members through a formal design process that directly involves them in the co-design of new solutions and enhancements to the member experience. This approach includes observations, interviews, workshops and extensive research to better understand the needs and concerns of our members.

More Members Recommended Us

Over 2025—driven by better frontline service and increased member trust—Coast Capital experienced a significant improvement to our Net Promoter Score, a measurement used to determine how likely members are to recommend Coast Capital to a friend, family member or colleague. This progress reflects the impact of our Voice of Member program, which helps us solve issues quickly and keep open communication with members. We use these insights to improve all service channels, ensuring member feedback leads to real, positive changes.

Small Businesses

Small businesses are an important part of the Canadian economy, employing millions of individuals. Coast Capital is dedicated to helping our membership of more than 47,000 small businesses with the right products and services for their business needs and providing them with trusted financial advice and solutions to achieve their goals.

We support small businesses by ensuring more of our member-facing employees are able to assist small businesses with lending and operational needs. We also have dedicated small business employees available in branches or able to meet our small business members where they operate.

Small business members have access to our Advice Centre to ensure they receive support when needed and can call upon a lending relationship manager to assist with borrowing and cash flow requirements.

In 2025, we made a number of changes to support our business members including:

- **New Business Chequing Accounts.** We introduced three new business chequing accounts designed to make day-to-day transactions easier and more affordable for our business members. The new accounts support businesses at every stage of their business growth and creates more value through better aligned features. Following introduction, 874 new business chequing accounts were opened.
- **Business Money Builder.** We launched a free financial health and discovery tool—available in person and online—that helps our business members assess their financial goals, strengthen their financial resilience and plan for the future. In about five minutes, members can receive a snapshot of their financial health, access resources to support their business growth and develop a personalized plan with one of our business advisors to help achieve their goals. In 2025, 604 Business Money Builders were completed.
- **Business Line of Credit.** In 2025, we expanded our enhanced Business Line of Credit program that enables qualifying businesses to access higher credit limits. The program now supports two additional industry types resulting in a 47 per cent year-over-year increase in members receiving increased lines of credit through this offering.

We also continued to offer small businesses multiple options on their business banking needs including chequing and savings accounts, business investment options, money movement products and business lending products such as loans, lines of credit, credit cards and mortgages.

Business Financing

One of the major ways Coast Capital supports the business sector is through debt financing. In 2025, the credit union authorized loans totaling nearly $3.2 billion to help more than 3,600 businesses meet their operational and expansion goals.

The following is a breakdown of this financing.

(in thousands)	$0–$24,999	$25,000–$99,999	$100,000–$249,999	$250,000–$499,999	$500,000–$999,999	$1,000,000–$4,999,999	$5,000,000 and greater	Grand total
Alberta								
Authorized amount	271	14,142	34,175	26,478	15,816	29,277	265,507	385,666
Number of clients	16	221	207	81	25	10	11	571
British Columbia								
Authorized amount	4,511	15,876	43,036	60,073	62,022	501,186	1,272,954	1,959,658
Number of clients	425	342	271	171	93	217	87	1,606
Manitoba								
Authorized amount	110	4,865	9,839	3,307	1,881	0	0	20,002
Number of clients	6	87	67	10	3	0	0	173
Ontario								
Authorized amount	334	17,772	59,613	52,524	29,181	19,152	491,950	670,526
Number of clients	24	280	368	165	42	8	18	905
Quebec								
Authorized amount	100	3,192	13,094	17,786	2,902	0	0	37,074
Number of clients	7	54	79	55	5	0	0	200
All other provinces*								
Authorized amount	86	4,118	6,850	9,385	3,842	5,601	83,232	113,114
Number of clients	4	66	41	28	6	2	4	151
Total								
Authorized amount	5,412	59,965	166,607	169,553	115,644	555,216	2,113,643	3,186,040
Number of clients	482	1,050	1,033	510	174	237	120	3,606

* Data for New Brunswick, Newfoundland & Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island, Saskatchewan and the Yukon Territory have been consolidated.

Employment

Teams across Coast Capital are connected by our purpose of *Building Better Futures Together* and by our culture of impact.

We are a great place to work where employees are recognized, respected and empowered to make a positive impact in the lives of our members, colleagues and communities. We care deeply about people and support Canada's economy through the direct employment of personnel across our branch and administrative locations.

The table provides a breakdown of Coast Capital and its full-time and part-time employees.

Coast Capital Workforce in 2025 (as of December 31, 2025)

Companies	Active Employees	Alberta	British Columbia	Nova Scotia	Ontario	Full-time	Part-time
Coast Capital Auto Equipment Financing	70	3	60	0	7	69	1
Coast Capital Savings Federal Credit Union	1,646	29	1,547	2	68	1,451	195
Coast Capital Financial Management	18	0	18	0	0	18	0
Coast Capital Wealth Management(6)	92	2	89	1	0	90	2
Total	**1,826**	**34**	**1,714**	**3**	**75**	**1,628**	**198**

(6) Coast Capital Wealth Management and Coast Capital Financial Management are not affiliates of Coast Capital for the purposes of the Public Accountability Statement but are subsidiaries of Coast Capital Savings Federal Credit Union and have been included here to provide additional context for the reader.

Equity, Diversity, Inclusion & Accessibility

Coast Capital advances equity, diversity, inclusion & accessibility (EDIA) through a multiyear strategy that sets clear goals and actions to build a respectful, inclusive and accessible workplace.

Workforce Diversity

In 2021, we launched a five-year Equity, Diversity, and Inclusion (EDI) Strategy and Action Plan to guide our journey through 2026. As of 2025, we saw progress and representation increase for some equity-deserving groups while others saw slight declines. We strengthened workforce representation among women in leadership roles, Indigenous employees and 2SLGBTQIA+ employees with modest decreases among employees of colour, including in leadership roles and employees with disabilities. While we celebrate this progress, we recognize more work remains—particularly in increasing representation of Indigenous Peoples, people with disabilities, and 2SLGBTQIA+ communities. These insights continue to guide our efforts for workforce diversity.

Workforce representation is based on employee self-identification and in 2025 our employees reached 80.4 per cent completion rate, an increase from 79.5 per cent in 2024. This is one key indicator our efforts to create an inclusive workplace among employees are resonating.

Workforce Representation*	2025	2024
Women and/or non-binary employees	56.2%	55.2%
Women and/or non-binary people leaders	49.2%	32.7%
People of colour employees	37.9%	38.1%
People of colour people leaders	33.9%	34.7%
Indigenous employees	1.2%	1.0%
Employees with disabilities	3.9%	4.3%
2SLGBTQIA+ employees	3.4%	3.1%

* Based on employee self-identification data as of December 31 of each respective year.

In 2024, the Labour Market Availability (LMA) used by the Workplace Equity Information Management System (WEIMS) was updated. As a result, some representation gaps may have changed even though the percentage of employees in each designated group or occupational group did not. In the same year, Coast Capital reviewed its job classifications and updated National Occupational Classification (NOC) codes for some roles. These changes caused some employees to move into different employment equity occupational groups (EEOGs).

Diversity in Leadership

Coast Capital is part of the Government of Canada's 50-30 Challenge to foster gender parity and diversity representation at the most senior levels of our organization. The goal of the challenge is to attain gender parity (50 per cent) and at least 30 per cent representation of equity-deserving groups on our board of directors and senior management team.

Gender Parity	Goal: 50%
Board[7]	54.5%
Senior management[8]	29.4%

Other Equity-Deserving Groups	Goal: 30%
Board[7]	36.4%
Senior management[8]	38.2%

(7) Based on board self-identification data as of December 31, 2025.
(8) Senior management includes vice-president roles and above. Based on employee self-identification data as at December 31, 2025.

Improving Accessibility

Accessibility Is a shared responsibility across Coast Capital. We are committed to identifying, removing, and preventing barriers for people with disabilities and ensuring inclusive access to our products, services, spaces, information and employment practices.

Key focus areas

- Embedding accessibility into policies, programs and decision making
- Designing programs and services that are accessible for everyone
- Advancing a culture of awareness, accountability and continuous improvement

We're focusing on education, engagement, shared ownership across the organization and meeting legislative requirements to build a strong culture of accessibility.

Inclusive culture: Building accessibility awareness through learning, employee resource groups and inclusive leadership.

Accessible hiring: Embedding accessibility in job postings, hiring tools and candidate accommodation processes.

Physical accessibility: Improving workspaces through ergonomic upgrades, accessible parking and inclusive branch design.

Digital accessibility: Advancing accessibility with a Web Content Accessibility Guidelines (WCAG) Action Plan, accessible brand standards and upgraded internal tools.

Accessible communication: Improving access through an accessibility policy, accessible documents, sign language interpretation and clearer internal platforms.

Accessibility Training

Coast Capital developed training modules to support accessibility awareness and to help employees understand their shared responsibility for improving accessibility across the organization:

- What accessibility means at Coast Capital and why it matters
- Recognizing barriers and how they affect people with disabilities
- Treating people with respect and dignity
- Creating accessible and inclusive information and communication
- Supporting inclusive teams and workplace accommodations

Location Openings, Closings & Relocations

At the end of our fiscal year on December 31, 2025, no Coast Capital branches were opened or closed. Coast Capital served members through a network of 45 branches and 73 ATMs. Coast Capital notifies and invites consultation from members through various feedback channels, as applicable, prior to closing a branch.

ATMs Closed

The following three ATMs were identified for removal due to vandalism and were deemed unrepairable. One ATM was removed from the Surrey location and two ATMs were removed from the Victoria location.

Address	City/Province	ATMs remaining at location
A13764 – 72 Avenue	Surrey, BC	1
212 – 1150 Douglas Street	Victoria, BC	1

As part of our broader ATM network strategy to focus on meeting customer demand, four ATMs were identified for removal due to low transaction volume.

Address	City/Province	ATMs remaining at location
273 Barry Road	Mill Bay, BC	0
#10 – 9900 King George Blvd.	Surrey, BC	2
12091 – 72 Avenue	Surrey, BC	1
100 – 6350 120th Street	Surrey, BC	1

To find a branch, ATM or business centre in your community, visit **coastcapitalsavings.com/ContactDirectory/FindBranchATM**.

Taxes

Coast Capital contributed to the Canadian economy in 2025 through the payment of $15.3 million in federal income taxes and $9.2 million in provincial income taxes.

Coast Capital's tax payments are summarized below.

Taxes Paid

(in thousands)

Tax Jurisdiction in Canada	Income Taxes Paid
Federal	15,338
British Columbia	9,097
Ontario	95
Total	**24,530**

Contact Information

Help Headquarters Administration Office
Suite 800 – 9900 King George Blvd.
Surrey, BC V3T 0K7
T: 604.517.7400

Victoria Administration Office
310 – 1515 Douglas Street
Victoria, BC V8W 2G4

Toronto Administration Office
Suite 3610 – 181 Bay Street
Toronto, ON M5J 2T3

Advice Centre
Monday to Friday: 6:00 am – 8:00 pm (PT)
Saturday: 8:00 am – 8:00 pm (PT)
Sunday: 9:00 am – 5:30 pm (PT)
T: 1.888.517.7000 (Toll-free)
T: 604.517.7000 (Metro Vancouver)
T: 250.483.7000 (Greater Victoria)

Website
coastcapitalsavings.com

Facebook
facebook.com/coastcapitalsavings

Instagram
instagram.com/coast_capital

LinkedIn
linkedin.com/company/coast-capital-savings

coastcapital