

Book of Fine Print, in Fairly Large Print

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SAVINGS

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Access to Basic Banking Statement

ACCESS TO BASIC BANKING STATEMENT

At Coast Capital Savings Federal Credit Union (“**Coast Capital Savings**”) you may open a retail deposit account at any one of our branch locations as long as you meet certain conditions. Even if you don’t have an account with us, you may cash Government of Canada cheques or other instruments, free of charge, again, as long as you meet certain conditions.

In this document, you’ll find information on the conditions for opening a retail deposit account or cashing a Government of Canada cheque or other instrument, as well as lists of acceptable forms of identification and FAQs.

Opening an account

Required information

In order to open a retail deposit account with us, you must:

1. Present a valid piece of identification from the list in Schedule A (see below).
2. Either:
 - a. Present a second valid piece of identification from Schedule A or Schedule B (see below); or
 - b. Arrange for another member of Coast Capital Savings who is in good standing or a person of good standing in the community to confirm your identity with us.
3. Provide us with your name, date of birth, address, and occupation (if any) – if these do not appear in the identification you had provided to us.
4. Allow us to verify the pieces of identification and information that you have provided and to verify whether any reasons to refuse to open a retail deposit account apply to you.
5. Become a member of Coast Capital Savings.

We will record the particulars of any identification document that you present to us. If the name shown on one piece of identification you have presented is different from that shown

on another, you are required to provide us with a certificate with evidence of the change of name, a certified copy of that certificate, or other document supporting the change.

If, after we have had an opportunity to review the pieces of identification and information that you have provided, we reasonably suspect that you have misrepresented your identity, we may ask you to present a valid piece of identification from the list in Schedule A that has your photograph and signature on it.

Reasons to refuse

We will refuse to open a retail deposit account for you if:

1. We reasonably believe that the account will be used for illegal or fraudulent purposes;
2. You have a history of illegal or fraudulent activity relating to banks or other financial service providers, and have engaged in this activity less than seven years before you ask us to open an account;
3. We reasonably believe that you knowingly made a material misrepresentation when you provided information to us for the purpose of opening the account;
4. We reasonably believe that it is necessary to refuse to open the account to protect our members or employees from physical harm, harassment or other abuse;
5. You have not provided the identification or information required for account opening; or
6. You refuse or are unable to become a member of Coast Capital Savings.

If we refuse to open a retail deposit account for you, we will provide you with a letter telling you that we have refused to open the account. It will also contain a copy of this statement as well as information on how you can contact the Financial Consumer Agency of Canada.

Cashing government cheques or instruments

In order for us to cash your Government of Canada cheque or instrument, you must meet the following requirements:

1. You must present us with either:
 - a. Two valid pieces of identification from Schedule A or Schedule B;
 - b. One valid piece of identification from Schedule A or Schedule B that has your photo and signature on it; or
 - c. One valid piece of identification from Schedule A or Schedule B and arrange for another member of Coast Capital Savings who is in good standing or a person of good standing in the community to confirm your identity with us.
2. The Government cheque or instrument does not exceed \$1,500.00.
3. There is no evidence the Government cheque or instrument has been altered or is counterfeit.
4. There is no evidence that there has been illegal or fraudulent activity in connection with the Government cheque or instrument.
5. The cheque has not been endorsed or signed by a third-party.

If we refuse to cash a Government cheque or instrument, we will provide you with a letter telling you that we have refused to cash the cheque or instrument. It will also contain a copy of this statement as well as information on how you can contact the Financial Consumer Agency of Canada.

Schedule A

1. Driver's licence issued in Canada, as permitted to be used for identification purposes under provincial law.
2. A Canadian Passport.
3. A Certificate of Canadian Citizenship or a Certificate of Naturalization, in the form of a paper document or card, but not a commemorative issue.

4. Permanent Resident card or Citizenship and Immigration Canada Form IMM 1000, IMM 1442, or IMM 5292.
5. Birth certificate issued in Canada.
6. Social Insurance Number card issued by the Government of Canada.
7. Old Age Security card issued by the Government of Canada bearing the Social Insurance Number of the person named on the card.
8. Certificate of Indian Status issued by the Government of Canada.
9. Provincial or territorial health insurance card, as permitted to be used for identification purposes under provincial or territorial law.
10. A document or card, bearing the person's photo and signature, issued by any of the following authorities or their successors:
 - a. Insurance Corporation of British Columbia;
 - b. Alberta Registries;
 - c. Saskatchewan Government Insurance;
 - d. Department of Service Nova Scotia and Municipal Relations;
 - e. Department of Transportation and Public Works of the Province of Prince Edward Island;
 - f. Service New Brunswick;
 - g. Department of Government Services and Lands of the Province of Newfoundland and Labrador;
 - h. Department of Transportation of the Northwest Territories; or
 - i. Department of Community Government and Transportation of the Territory of Nunavut.

Schedule B

1. Employee identity card, issued by an employer that is well known in the community, bearing the person's photo.
2. Bank or automated banking machine or client card, issued by a member of the Canadian Payments Association in the name of, or

bearing the name of, the person and the person's signature.

3. Credit card, issued by a member of the Canadian Payments Association in the name of, or bearing the name of, the individual and bearing the individual's signature.
4. Canadian National Institute for the Blind (CNIB) client card bearing the individual's photograph and signature.
5. Foreign passport.

Frequently Asked Questions

Q: Do I need to make a minimum deposit?

A: No, you don't need to make a minimum deposit to open a retail deposit account. However, you are required to become a Coast Capital Savings member and purchase five membership shares.

Q: Do I need a permanent address to open a retail deposit account?

A: As a federal credit union, we require that you provide a permanent residential address in order to become a member and open a retail deposit account. Further, we are required by law to ask about your address, and we may ask you for supporting documentation such as a recent phone bill which shows your name and address to verify that you live where you say you do.

Q: How do I become a member of Coast Capital Savings?

A: Once we have verified the identification and information you provided, you will complete an application for membership and purchase five membership shares in the equity capital of Coast Capital Savings. Upon the issuance of the membership shares, we will record your name and permanent address in our membership register. From then on, you will have all the rights and responsibilities of a member as outlined in our Credit Union Rules.

Q: Do I need to be employed to open a retail deposit account?

A: No, you do not need to be employed to open a retail deposit account. However, we are required by law to ask about your employment.

Q: Can I open a retail deposit account if I've been bankrupt?

A: Yes, you may open a retail deposit account even if you have been a bankrupt, as long as there is no evidence to indicate that the bankruptcy was due to fraudulent or illegal activity.

Q: What is a Government of Canada cheque or instrument?

A: Any cheque or instrument issued by the federal government, such as an Employment Insurance, Old Age Security, or GST credit, would be considered a 'Government of Canada cheque or instrument'. Cheques or instruments issued by provincial governments or their agents are not considered 'Government of Canada cheques or instruments'.

Hold Funds Policy

HOLD FUNDS POLICY

(Coast Capital Savings Federal Credit Union's hold funds policy is based on the Bank Act (Access to Funds Regulations) and the Payments Canada Rules. For the purpose of this policy, "cheque" includes negotiable instruments such as certified cheques, bank drafts or money orders.)

Holds for personal accounts

When you deposit a cheque into your **Coast Capital Savings personal deposit account**, we may withhold the funds from you for a short time, until the cheque is cleared at the financial institution on which it is drawn. This is called a "hold-funds period". When a hold-funds period is in effect, your held funds will not be available for withdrawal or used for payments.

Our standard hold-funds period for cheques that are encoded with magnetic ink character recognition and are not damaged or mutilated is a maximum of four (4) business days, starting from the day after you deposit the cheque.

(For the purpose of this policy, "business day" refers to regular weekdays only and excludes Saturdays, Sundays, and statutory holidays.)

For cheques deposited to your personal deposit account, we will make the first \$100 of the funds deposited available to you immediately.

We may extend the maximum hold period or restrict access to the first \$100 of all funds deposited if:

- an account has been open for less than 90 days
- a cheque has been endorsed more than once
- a cheque is deposited six (6) months or more after it was dated
- a cheque is not issued in Canadian dollars
- a cheque is issued from an account at a bank branch outside of Canada
- we have reasonable grounds to suspect there may be illegal or fraudulent activity in relation to an account

Holds for business accounts

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

(For the purpose of this policy, “eligible enterprise” includes businesses with authorized credit of less than \$1 million, fewer than 500 employees, and annual revenues of less than \$50 million.)

Factors that can influence the hold-funds period

The length of time you have been a member of Coast Capital Savings, the amount of funds currently held in your account, and the amount and characteristics of the cheque being deposited may all influence whether the funds will be held. In some circumstances cheques may be sent to “collection”, which means that the funds will be credited to your account only once the cheque clears the other financial institution and Coast Capital Savings has received the funds.

Your responsibility

Ultimately, you are responsible for any cheque that you deposit. If we must return a cheque for any reason, we will remove the funds from your account. Cheques may be returned if they are drawn on an account with non-sufficient funds (NSF) or on a closed account, or in response to a stop payment request. This may happen even after the maximum hold period on a cheque expires.

Coercive Tied Selling

COERCIVE TIED SELLING

Coast Capital Savings Federal Credit Union (“**Coast Capital Savings**”) is governed by the *Bank Act*, which requires us to inform you, in plain language, that coercive tied selling is illegal. This statement explains what coercive tied selling is, what coercive tied selling is not, and how you can contact us if you have any questions, complaints or concerns.

What is coercive tied selling?

Coercive tied selling means being unduly pressured to buy a product or service you don’t want, from us or our affiliates, just to obtain another product or service. Specifically, Section 459.1 of the *Bank Act* states that it is illegal for a federal credit union to “*impose undue pressure on, or coerce, a person to obtain a product or service from a particular person, including the [federal credit union] and any of its affiliates, as a condition for obtaining another product or service from the [federal credit union]*”. The following examples will help to illustrate coercive tied selling and what is not allowed:

Scenario 1: A Coast Capital Savings mortgage specialist tells you that you qualify for a home mortgage. However, you are also told that we will approve your mortgage **only** if you transfer your investments to Coast Capital Savings or one of our affiliates. You want the mortgage, but you don’t want to move your investments.

Scenario 2: A Coast Capital Savings credit officer tells you that you qualify for a Registered Retirement Savings Plan (RRSP) loan. However, you are also told that we will approve the loan **only** if you redeposit the money in Coast Capital Savings’ term deposit products. You want the loan, but you want to invest the money somewhere else.

Both of these scenarios are against the law. If you qualify for a product, a Coast Capital Savings employee is not allowed to unduly pressure you to buy another unwanted product or service as a condition for receiving the product you want.

Our commitment to you

We expect all Coast Capital Savings employees to comply with the law prohibiting coercive tied selling and to ensure this, we provide our employees with information and regular training on acceptable sales practices. We urge you to let us know if you believe you have experienced coercive tied selling in any dealings with us. Information regarding how to contact us can be found at the end of this statement.

What IS NOT coercive tied selling?

Certain sales practices would not fall under the *Bank Act* definition of coercive tied selling. For example, **preferential pricing** and **bundling of products and services** offer potential and existing members better prices or more favorable terms as a tangible way to show our interest in your business and appreciation for your loyalty. Neither of these is coercive tied selling because they give members the choice to buy the product or service on its own, or take advantage of preferential or bundling incentives.

What is preferential pricing?

Preferential pricing means offering members a better price or rate on all or part of their business with Coast Capital Savings. You may be familiar with this if, for example, a printer offers a lower price per business card when you purchase a thousand cards instead of a hundred. Similarly, at Coast Capital Savings, we may be able to offer you preferential pricing – a higher interest rate on investments or a lower interest rate on loans – if you use more of our products or services. The following examples will help to illustrate preferential pricing:

Scenario 3: After approving your application for a home mortgage from Coast Capital Savings, your mortgage specialist tells you that this mortgage would be available at a lower interest rate if you transfer your investments to Coast Capital Savings or one of our affiliates.

Scenario 4: After approving your application for an RRSP loan, your credit officer offers you a lower interest rate if you use the loan to deposit funds in Coast Capital Savings' term deposit products.

The practices illustrated above are acceptable because the approvals of your mortgage and RRSP loan are **not conditional** on you taking another of our products or services. Preferential pricing simply encourages you to choose to give us more of your business.

What is bundling of products and services?

Coast Capital Savings often combines products or services to give members better prices, incentives, or more favourable terms. By linking or bundling our products or services, we are often able to offer them to you at a lower combined price, compared to buying each product on its own. A common example you may be familiar with is when a fast-food chain advertises a meal combination that includes a burger, fries, and a drink. The overall price is lower than if you bought each item separately. Similarly, we may offer bundled financial services or products so that you can take advantage of packaged prices that are less than the sum of the individual items. The following example will help to illustrate bundling of products and services:

Scenario 5: You plan to open a deposit account that charges you for individual transactions. The Coast Capital Savings employee offers you a package of services that includes a comparable deposit account, a credit card with no annual fee, and a discount on purchasing office cheques. The total price for the package is less than if you purchased each product and service separately.

Bundling products and services in this way is permitted because you have the choice to buy the items individually or in a package.

How do we manage our credit risk?

Carefully managing the risk on the loans we approve ensures the safety of our members, depositors, and creditors. At law, Coast Capital Savings is allowed to impose certain requirements on borrowers as a condition for granting a loan, but only to the extent necessary to manage our risk. The following example will help to illustrate how we manage such risk:

Scenario 6: You apply for an operating loan for your business. To manage the risk associated with the loan, Coast Capital Savings requires your business to maintain an operating account with us as a condition for obtaining the loan.

The above example is legal and necessary. Maintaining your business' operating account with Coast Capital Savings allows us to assess possible risks associated with your business' cash flow, and manage the risk associated with the loan. However, our requirements for borrowers will always be reasonable and consistent with our level of risk.

How can you contact us?

Please let us know if you have any questions, complaints or concerns about your dealings with Coast Capital Savings.

Please start with... Discussing any concerns or questions you may have with your branch manager or calling our Contact Centre at 1.888.517.7000.

Contacting the Financial Consumer Agency of Canada (FCAC)

The FCAC supervises federally regulated financial institutions like Coast Capital Savings to ensure we comply with federal consumer protection laws. For more information, or if you have a complaint about a potential violation of a consumer protection law, you may contact the FCAC directly at:

427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

Phone: 1.866.461.2232 (toll-free) or
613.996.5454

Fax: 1.866.814.2224 (toll-free) or 613.941.1436

www.fcac-acfc.gc.ca

Power of Attorney and Joint Deposit Accounts

POWER OF ATTORNEY AND JOINT DEPOSIT ACCOUNTS

What is a joint deposit account?

A joint deposit account is a bank account in which two or more people have ownership rights over the same account. Ownership rights can include the right for all account holders to withdraw or deal with the funds in the account, no matter who deposits the money into the account. At Coast Capital Savings, joint deposit accounts must be opened under a *joint membership*. When you open a joint membership, you'll have the option to open one or more deposit accounts. Each deposit account opened under a joint membership will be considered a joint deposit account.

As a joint member, you share equal access to the joint deposit account(s) under that membership and share equal responsibility for all the transactions made through the account(s). This means that unless you state otherwise, the other joint member(s) is free to make withdrawals or other transactions without your consent, and the funds in the account(s) may be subject to creditors' rights or other claims that might exist against the other joint member(s). Joint deposit accounts also include the right of survivorship, meaning if one of the joint members dies, the assets in the joint deposit account(s) automatically pass to the other joint member(s) and do not form part of the deceased's estate funds. Coast Capital Savings' Personal Account and Services Agreement outlines the terms and conditions applicable to joint deposit accounts.

Additional information regarding joint deposit accounts is available on the Government of Canada's website: [What every older Canadian should know about Powers of Attorney \(for financial matters and property\) and Joint Bank Accounts.](#)

What is a Power of Attorney?

A Power of Attorney is a legal document that you sign to give one or more persons the authority to manage your money and property on your behalf. In most of Canada, the person(s) you appoint is called an “attorney”. In spite of the term, the person(s) you choose does not have to be a lawyer, but should be someone you trust.

Among other requirements, you must be mentally capable at the time you sign any type of Power of Attorney for it to be valid. The legal definition of mental capacity may vary among provinces and territories, so we recommend consulting a lawyer before signing a Power of Attorney.

Additional information regarding Power of Attorney, including advantages, risks, and how to choose an attorney, is available on the Government of Canada’s website: [What every older Canadian should know about Powers of Attorney \(for financial matters and property\) and Joint Bank Accounts.](#)

What type of Power of Attorney do we accept?

We do not offer our own form of Power of Attorney, but we would accept your own Power of Attorney, so long as it meets the following requirements:

- it is signed by you;
- it is witnessed and dated by a lawyer or notary;
- it complies with the formal requirements of the region where it was signed (province/territory or foreign jurisdiction) and the region where it is accepted; and
- it is the original, notarized or certified true copy.

We will not accept a Power of Attorney that:

- does not meet one or more of the above requirements;
- would require us to monitor the attorney’s activity;
- is unclear; or

- is from another financial institution, because it would not allow the attorney to conduct transactions with Coast Capital Savings.

How to set up a Power of Attorney

When setting up a Power of Attorney with Coast Capital Savings, you or your attorney will need to meet our standards for identification: you or your attorney will need to provide two pieces of acceptable identification, one of which must be government-issued and include a photo. Please refer to our website, www.coastcapitalsavings.com, for a list of acceptable identification. We also require a specimen signature from your attorney and an original or original notarized copy of your existing Power of Attorney. Your attorney may be added to your existing account(s) in accordance with the existing Power of Attorney, but your attorney cannot open a new membership on your behalf.

If a Power of Attorney or an attorney's instructions required further review, we will inform you or your attorney that a review is required and will provide a general timeline for the review. If the review is related to potential financial abuse or other illegal activity, we are not required to inform the attorney, and may in fact be prohibited from informing the attorney about the review.

How to cancel the Power of Attorney

The Power of Attorney can be cancelled at any time, as long as you're not mentally incapacitated. You will need to provide us with written notice indicating that you wish to cancel the Power of Attorney.

Complaints or disputes

Please discuss any concerns or questions you may have with your branch manager or call our Contact Centre at 1.888.517.7000.

*Modification or
Replacement of Existing
Products or Services*

MODIFICATION OR REPLACEMENT OF EXISTING PRODUCTS OR SERVICES

Documented Procedures

Overview

Coast Capital Savings has specific procedures and timelines in place that comply with the FCAC's Commitment on Modification or Replacement of Existing Products or Services and the *Bank Act* Consumer Protection Provisions. This applies to all service fee and product changes, whether they fall into the retail or business banking group.

Procedures

A minimum of 60 days in advance, Coast Capital Savings provides notice to our membership through print and e-statement inserts, branch collateral, website notifications, and online banking messaging. In instances where we are changing or replacing an existing product/service and are increasing the applicable charges, we will also draft personalized letters outlining the changes and the modified product/service to which we propose to move the member, the effective dates, and outline other available product and/or service options.

Product changes after notice

Should a member decide to change their product/service or altogether cancel their product/service within the 90 days following the effective date, Coast Capital Savings will promptly change or cancel the product/service and refund the difference in fees, if any, between the charges for the replacement or modified product/service and the charges for the product/service before the change.

Resolving Your Complaint

RESOLVING YOUR COMPLAINT

As a valued member of Coast Capital Savings we appreciate your feedback. We're committed to doing everything we can to resolve your concerns.

Let us work with you to resolve your complaint using the following steps:

Step 1: Talk to us

We're here to help! Let us know how we can assist you. You can speak to us in a branch, or by calling our Contact Centre team:

Toll-free: 1.888.517.7000

If our team member is unable to help you with your complaint, please ask the individual you are working with to escalate your complaint to management.

Our management and senior leadership team is here to help guide you through the complaint process to resolve your concerns.

Step 2: Is there more we can do?

If you require further assistance with your complaint after you have already worked with management or our senior leadership team, please ask the individual you are working with to escalate the complaint on your behalf to the Office of the CEO:

Attn: Office of the CEO, Coast Capital Savings
#800 - 9900 King George Blvd.
Surrey, BC V3T 0K7

officeoftheceo@coastcapitalsavings.com

Local: 604.517.7764

Toll-free: 1.844.517.7764

Step 3: Contact the Coast Capital Savings Ombudsperson

If your complaint has been escalated through Steps 1 and 2 and you are not satisfied with the resolution, please contact the Coast Capital Savings Ombudsperson:

Attn: Ombudsperson, Coast Capital Savings
#800 - 9900 King George Blvd.
Surrey, BC V3T 0K7

ombudsperson@coastcapitalsavings.com

Local: 604.517.7765
Toll-free: 1.844.517.7765

Step 4: Contact the Ombudsman for Banking Services and Investments (OBSI)

If you are not satisfied with the final decision from the Coast Capital Savings Ombudsperson, or if 90 days have passed since the escalation of your complaint to Step 2, you may contact the Ombudsman for Banking Services and Investments (OBSI) about your complaint:

401 Bay Street, Suite 1505
PO Box 5
Toronto, ON M5H 2Y4

ombudsman@obsi.ca
www.obsi.ca

Toll-free: 1.888.451.4519

Other useful information:

Financial Consumer Agency of Canada (FCAC)

While the Financial Consumer Agency of Canada (FCAC) does not resolve complaints, you may contact FCAC at any point during the complaint process for further information surrounding the complaint handling process:

427 Laurier Avenue West, 6th Floor
Ottawa, ON K1R 1B9

www.fcac-acfc.gc.ca

Consumer Contact Centre: 1.866.461.3222

Office of the Privacy Commissioner of Canada

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec K1A 1H3

www.priv.gc.ca/en

Toll-free: 1.800.282.1376

About Our Privacy Policy

ABOUT OUR PRIVACY POLICY

Your privacy is our priority.

As a member of Coast Capital Savings,¹ you trust us with your personal information and it's important to us that we maintain your trust. We're committed to maintaining the security, confidentiality and privacy of your personal information.

Our Customer Privacy Policy, developed in accordance with privacy laws, is in place to protect your personal information. This brochure answers some common questions about the use of your personal information. To review a copy of our full Coast Capital Savings Customer Privacy Policy, visit any branch or visit coastcapitalsavings.com/Privacy.

The information that we collect from you depends on the specific products and services you request. Most of the information we collect about you is received directly from you such as your name, Social Insurance Number, address, date of birth, and occupation. We also collect contact information such as your phone number or email address.

How we use and protect your personal information.

How do we obtain your consent?

Before we collect, use or disclose your information, we will obtain your consent, except in accordance with privacy laws. We will only make your consent a condition of obtaining a product or service when it is reasonably required for us to provide that product or service. Consent can be obtained verbally, electronically or in writing. It may also, in some circumstances, be implied, such as when you leave a telephone number and request that we call you. You can also give express consent through an authorized representative such as a lawyer, agent or broker.

How is your personal information used?

We use personal information in order to establish your identity, protect you and us from fraud or error, to comply with legal and regulatory requirements, and to provide and

administer the products and services, you request. Your personal information may also be used to help us understand your needs and eligibility for products and services, and to recommend suitable products or services. More information can be found in our full Coast Capital Savings Customer Privacy Policy - visit any branch or coastcapitalsavings.com/Privacy.

How do we safeguard your personal information?

We protect your information against unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks using thorough and reasonable safeguards, training, and security measures.

Do we share your personal information with other companies?

When necessary, we will share information with credit bureaus or suppliers such as computer data service providers, cheque printers, card manufacturers or market researchers.

Contractual agreements are in place with these suppliers to ensure all information is kept secure and confidential. Under no circumstances do we sell or give customer lists to other companies. More information can be found in our full Coast Capital Savings Customer Privacy Policy - visit any branch or coastcapitalsavings.com/Privacy.

How do you opt out?

We understand that you may not want us to use your information in certain ways. That's why, where possible, we give you the choice to opt out of having your information shared. To do this, simply visit a Coast Capital Savings branch and complete a form indicating your privacy choices. Withholding consent to certain uses of information may restrict our ability to provide you with a particular product or service. If so, we will explain the situation to help you with your decision.

What happens if you opt out of sharing information for marketing purposes?

If you choose this option, you will no longer receive information on such things as special offers, new products, financial advice, newsletters, or information on community and special events. We will continue to send what we are required by law such as account statements and notice of general meetings of members. If you receive your account statement by mail, you will also continue to receive promotional or informational inserts.

How can you access your information?

Much of the information we have about you is available on your account statements, Coast Online or Coast Mobile® Banking. You can request access to your information at a branch or by calling our Contact Centre where staff will complete the Access to Information Request Form and forward it to the Privacy Office on your behalf. Individuals can also write directly to the Privacy Office to request their information. Unless prevented by law, we can provide you with the information we have under our control, including how we have used it and who we may have shared it with.

How long do we keep your information?

Your information will be retained as required for legal or business purposes. In most cases, the government requires us to keep a record of your Social Insurance Number for tax reporting purposes. When your information is no longer required, we will then destroy it or make it unidentifiable to prevent unauthorized access.

How do we keep your information current?

We take reasonable steps to ensure that your information is accurate and current, but you can help by informing us when the information in our control is not current or contains an error.

How to contact us

Our Privacy Office oversees compliance with our Policy and privacy laws. One of the Privacy Office's duties is to respond to your inquiries. Please contact us if you have questions about

your privacy or our Policy, or if you have a complaint about our collection, use or disclosure of your information.

Privacy Office
Coast Capital Savings
#800 - 9900 King George Blvd.
Surrey, BC V3T 0K7

centralprivacy.office@coastcapitalsavings.com

Toll-free: 1.888.517.7000

Contact the Office of Privacy Commissioner of Canada

We like to work with you to resolve any privacy concerns you have; however, if you are still unsatisfied with our decision, process, or complaint management, you may contact the Office of Privacy Commissioner of Canada at:

Office of the Privacy Commissioner of Canada
30 Victoria Street
Gatineau, Quebec K1A 1H3

Toll-free: 1.800.282.1376

www.priv.gc.ca/en

¹ Coast Capital Savings is defined as Coast Capital Savings Federal Credit Union and the Coast Capital Savings Group of Companies. The Coast Capital Savings Group of Companies is comprised of Coast Capital Savings Federal Credit Union and each of its subsidiaries, affiliates, divisions, and other associated companies. For clarity, this includes Coast Capital Financial Management Ltd., Coast Capital Wealth Management Ltd., Coast Capital Equipment Finance Ltd., Travelers Finance Ltd. and Travelers Leasing Ltd.

How to contact us.

We're everywhere you are. You'll find our branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. And if we're not literally near you, then we're just a call or click away.

For a complete list of our branches, call us or visit our website.

Metro Vancouver: 604.517.7000

Greater Victoria: 250.483.7000

Toll-free: 1.888.517.7000

coastcapitalsavings.com



More power to you.™