

Deposit Rates

Effective: January 2, 2019 (Rate subject to change without notice)

| Coast Personal Chequing Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
|---|---------------------|-----------------------|-------------------------------|--------------------------|
| CAD Chequing Accounts (excluding Free & Prestige Chequing) | \$0 - \$999 | 0.000% | Closing daily balance | Monthly |
| | \$1,000 - \$4,999 | 0.010% | | |
| | \$5,000 - \$9,999 | 0.010% | | |
| | \$10,000+ | 0.025% | | |
| Coast US Chequing | \$0 - \$999 | 0.000% | Closing daily balance | Monthly |
| | \$1,000 - \$4,999 | 0.000% | | |
| | \$5,000 - \$24,999 | 0.000% | | |
| | \$25,000 - \$59,999 | 0.100% | | |
| The Free Chequing, Free Debit and More Account® | No rate | No rate | No rate | No rate |
| | \$0 - \$999 | 0.000% | Closing daily balance | Monthly |
| | \$1,000 - \$4,999 | 0.000% | | |
| | \$5,000 - \$9,999 | 0.100% | | |
| \$10,000+ | 0.100% | | | |
| Coast Business Chequing Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| The Deposit-for-free Business Account™ | No rate | No rate | No rate | No rate |
| The One Small Fee, the Rest is Free Business Account® | No rate | No rate | No rate | No rate |
| Coast US Business Chequing | \$0 - \$999 | 0.000% | Closing daily balance | Monthly |
| | \$1,000 - \$4,999 | 0.000% | | |
| | \$5,000 - \$24,999 | 0.000% | | |
| | \$25,000 - \$59,999 | 0.100% | | |
| | \$60,000+ | 0.150% | | |
| Law Trust | \$0+ | Prime - 1.75% | Closing Daily Balance | Monthly |
| Notary Trust | \$0+ | Prime - 1.75% | Closing Daily Balance | Monthly |
| Real Estate Trust | \$0+ | Prime - 1.75% | Closing Daily Balance | Monthly |
| Strata Corp Chequing | \$0+ | Prime - 2.25% | Closing Daily Balance | Monthly |
| Coast Community Chequing | \$0 - \$999 | 0.000% | Closing daily balance | Monthly |
| | \$1,000 - \$4,999 | 0.010% | | |
| | \$5,000 - \$9,999 | 0.010% | | |
| | \$10,000+ | 0.025% | | |
| Coast Personal Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| The High-interest Savings Account | \$0+ | 0.800% | Closing daily balance | Monthly |
| Coast Savings® | \$0 - \$4,999 | 0.025% | Closing daily balance | Monthly |
| | \$5,000 - \$9,999 | 0.050% | | |
| | \$10,000 - \$24,999 | 0.150% | | |
| | \$25,000 - \$59,999 | 0.200% | | |
| | \$60,000 - \$99,999 | 0.250% | | |
| | \$100,000+ | 0.500% | | |

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| Coast Business Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
|---|-----------------------|----------------|--|--------------------------------|
| The High-interest Business Savings Account | \$0 - \$24,999 | 0.250% | Closing daily balance | Monthly |
| | \$25,000 - \$99,999 | 0.400% | | |
| | \$100,000 - \$499,999 | 0.550% | | |
| | \$500,000 - \$999,999 | 0.750% | | |
| | \$1M-\$4,999,999 | 0.850% | | |
| | \$5M+ | 1.000% | | |
| Coast Business Savings® | \$0 - \$4,999 | 0.050% | Closing daily balance | Monthly |
| | \$5,000 - \$9,999 | 0.100% | | |
| | \$10,000 - \$24,999 | 0.150% | | |
| | \$25,000 - \$59,999 | 0.150% | | |
| | \$60,000 - \$99,999 | 0.150% | | |
| | \$100,000+ | 0.150% | | |
| Named Trust Account | \$ 0.00 - \$9,999 | 0.050% | Deposits in excess of \$60,000 will be paid at the \$25,000 to \$60,000 rate on the first \$60,000 and the \$60,000+ rate on the balance of the deposit. | Monthly |
| | \$10,000 - \$24,999 | 0.100% | | |
| | \$25,000 - \$59,999 | 0.200% | | |
| | \$60,000+ | 0.500% | | |
| Registered Savings Accounts | Tiers | Interest Rates | Interest Calculates On | Interest Credited |
| RRSP / RRIF / RESP Savings and Self-Directed RRSP /RRIF Savings | \$0 - \$4,999 | 0.025% | Closing daily balance | Semi-annually |
| | \$5,000 - \$24,999 | 0.100% | | |
| | \$25,000 - \$49,999 | 0.200% | | |
| | \$50,000+ | 0.300% | | |
| The High-interest Savings Account RESP / RRSP / RRIF Savings | \$0+ | 0.800% | Closing daily balance | Monthly, RESP Semi-Annually |

Investment Products

| Feature Products | Rate |
|--|-------|
| 3-Year Convertible Term Deposit (Non-Reg/RSP/TFSA) - Min \$500 investment. Conditions apply. | 3.20% |
| 19 Month Term Deposit Special offer - Min \$500 investment. | 3.00% |

Short Term Deposits

| Canadian Dollars | Min Balance | 1 Month | 2 Month | 3 Month | 4 Month | 6 Month | 9 Month | Months | Interest Calculated & Paid |
|---|-------------|---------|---------|---------|---------|---------|---------|--------|----------------------------|
| Short Term Deposit (RESP, RRSP, RIF, TFSA eligible) | \$500 | 0.400% | 0.450% | 0.550% | 0.600% | 0.650% | 0.750% | | At Maturity |
| US Dollars | Min Balance | 1 Month | 2 Month | 3 Month | 4 Month | 6 Month | 9 Month | Months | Interest Calculated & Paid |
| Short Term Deposit USD | \$500 | 0.250% | 0.300% | 0.400% | 0.450% | 0.550% | 0.600% | | At Maturity |

Long Term Deposits

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| RRSPs, RESPs, TFSAs Redeemable Registered & Non-Registered Term Deposit Rates | Min Balance | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | Interest Calculated & Paid |
|---|-------------|--------|---|-----------|--------|--------|--------|--------|--|
| Better Than Cash® (RESP/TFSA) | \$500 | 2.300% | Series 85 - No interest if redeemed before July 1, 2019 | | | | | | At Maturity |
| 1-Year Redeemable (RESP/TFSA) | \$500 | 1.500% | Cashable with interest after 30 days | | | | | | At Maturity |
| 3-Year Rising Rate (Non-Reg/RRSP/TFSA) | \$500 | 2.000% | 3.000% | 4.000% | | | | | Annual/Compound Annually |
| 7-Year Rising Rate (TFSA) | \$500 | 1.250% | 1.350% | 1.750% | 1.850% | 2.250% | 3.000% | 3.250% | Annual/Compound Annually |
| Registered & Non Registered Term Deposit Rates | Min Balance | 1 Year | 15 Months | 18 Months | 2 Year | 3 Year | 4 Year | 5 Year | Interest Calculated & Paid |
| 1-5 Years Compound (RESP/TFSA) | \$500 | 1.750% | 1.600% | 1.500% | 1.850% | 2.000% | 2.250% | 2.500% | Compound Annual, Annual, Monthly (non-compounding) |
| 1-5 Years Compound (RRSP) | \$500 | 1.750% | 1.600% | 1.500% | 1.850% | 2.000% | 2.250% | 2.500% | Compound Annual, Annual, Monthly (non-compounding) |
| Redeemable Registered Term Deposit | Min Balance | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | Interest Calculated & Paid |
| 1-Year Park It (RRSP) | \$500 | 2.000% | n/a | n/a | n/a | n/a | n/a | n/a | At Maturity |

RRIFs

| Redeemable Registered RIF Rates | Min Balance | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | Interest Calculated & Paid |
|------------------------------------|-------------|--------|---|-----------|--------|--------|--------|--------|--|
| Better Than Cash® RIF | \$500 | 2.300% | Series 85 - No interest if redeemed before July 1, 2019 | | | | | | At Maturity |
| 1-Year Redeemable RIF | \$500 | 1.500% | n/a | n/a | n/a | n/a | n/a | n/a | At Maturity |
| 3-Year Rising Rate RIF | \$500 | 2.000% | 3.000% | 4.000% | n/a | n/a | n/a | n/a | Compound Annual |
| 7-Year Rising Rate RIF | \$500 | 1.250% | 1.350% | 1.750% | 1.850% | 2.250% | 3.000% | 3.250% | Compound Annual |
| Registered RIF Rates | Min Balance | 1 Year | 15 Months | 18 Months | 2 Year | 3 Year | 4 Year | 5 Year | Interest Calculated & Paid |
| 1-5 Year Compound RIF | \$500 | 1.750% | 1.600% | 1.500% | 1.850% | 2.000% | 2.250% | 2.500% | Compound Annual, Annual, Monthly (non-compounding) |

US Dollar

| US Dollar Term Deposit Rates | Min Balance | 1 Year | | | | | | | Interest Calculated & Paid |
|------------------------------|-------------|--------|--|--|--|--|--|--|----------------------------|
| 1 Year USD | \$500 | 0.700% | | | | | | | At Maturity |

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.

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