

Business Banking Guide

We make it easy.



Table of contents

Big or small, we mean business	4
Business Accounts	6
Cash Management	10
Business Borrowing	15
Business Investing	17
Other Business Banking Services and Fees	18

Big or small, we mean business.

At Coast Capital Savings, we're a business just like you. We know the importance of providing competitive pricing and reasonable rates that are fair and transparent. And we know how important it is to feel important, whether you're just starting out or hugely successful.

To make it easy for you, we've highlighted our most common business products and services all in this one handy guide. Please be aware that this brochure does not provide a complete list of all our products and service fees. For this complete list, please visit coastcapitalsavings.com/businessfees. If you have any questions, just contact us. We're here to help.





Business Accounts

Like we said, we're a business ourselves.

We know how you feel. That's why Coast Capital Savings offers business accounts that are tailored to your needs without the ridiculous fees. And whether you're starting up or established, we have the right account for you.

The Deposit-for-free Business Account

Just getting your business off the ground? This chequing account could be just the ticket. If you average one transaction a day, this account makes the most sense. You can make as many deposits¹ as you like for a low monthly fee and you pay a mere \$1 for each withdrawal² like bill payments, in-branch withdrawals and transfers between Coast Capital Savings accounts, and Point Of Sale (POS) transactions within Canada. Coast Capital Savings or THE EXCHANGE[®] Network ATM withdrawals are also \$1 each.

What you get:

- No deposit content fees
- Unlimited in-branch and ATM deposits¹
- Unlimited transfers via online, mobile and telephone banking between Coast Capital Savings accounts
- Free access to business deposit ATMs which instantly credit deposits made to your account
- Free eStatements
- Paper Statements additional \$2 per membership per month (optional)

Monthly fee: \$6



The One Small Fee, the Rest is Free Business Account[®]

Got a thriving business? The One Small Fee, the Rest is Free Business Account keeps things running smoothly. This chequing account gets you unlimited deposits¹ and withdrawals² for just \$38 a month, which is great if you've been averaging over one transaction a day. It's everything you need for your business banking in one tidy package.

What you get:

- No deposit content fees
- Unlimited in-branch deposits¹, transfers between Coast Capital Savings accounts, withdrawals² and bill payments
- Unlimited transfers between Coast Capital Savings accounts and bill payments via online, mobile and telephone banking
- Unlimited deposits and withdrawals using Coast Capital Savings or The EXCHANGE Network ATMs
- Free eStatements or paper statements

Monthly fee: \$38

¹ Deposits include in-branch deposits, pre-authorized credits, Coast Capital Savings[®] business depository ATM deposits, regular ATM deposits and electronic deposits.

² Withdrawals include cheques, Coast Capital Savings[®] and THE EXCHANGE[®] Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals. Non-EXCHANGE[®] ATM fee: \$2.50 each; additional fees may be charged by third parties as part of the transaction amount. International ATM Fee: \$5.00 each plus 2% administration fee on transaction amount. International POS fee: \$2.15 each plus 2% administration fee on transaction amount. The 'transaction amount' is the international ATM or POS payment instruction that we receive in Canadian Dollars and pay from your account to settle the transaction. The 'transaction amount' is converted to Canadian Dollars by third party participants in the electronic network used to process the transaction at rates which are not set by us. Third party fees or commissions may also be included in the transaction amount.

Business Accounts

Coast Community Chequing

Coast Community Chequing is designed for non-profit organizations and registered charities and societies that benefit our communities. With no monthly fee, this account provides unlimited deposits¹ and withdrawals² plus pays interest with three escalating interest rate tiers.

What you get:

- Unlimited deposits¹ and withdrawals²
- Tiered interest rates based on balance³
- Free eStatements or paper statements

Monthly fee: Free

US Business Chequing

If you've got customers or suppliers down south and need to make US dollar transactions, this account can reduce the expense of converting Canadian and US dollars.

What you get:

- First transaction (cheque-clearing, in-branch transfer between Coast Capital Savings accounts, withdrawal or deposit) per month is free
- Additional transactions are 95¢ USD each (cheque-clearing, in-branch transfer between Coast Capital Savings accounts, withdrawal or deposit)
- Manage funds and write cheques in US dollars
- Free eStatements or paper statements

Monthly fee: Free

¹ Deposits include in-branch deposits, pre-authorized credits, Coast Capital Savings® business depository ATM deposits, regular ATM deposits and electronic deposits.

² Withdrawals include cheques, Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals. Non-EXCHANGE® ATM fee: \$2.50 each; additional fees may be charged by third parties as part of the transaction amount. International ATM Fee: \$5.00 each plus 2% administration fee on transaction amount. International POS fee: \$2.15 each plus 2% administration fee on transaction amount. The 'transaction amount' is the international ATM and POS payment instruction that we receive in Canadian Dollars and pay from your account to settle the transaction. The 'transaction amount' is converted to Canadian Dollars by third party participants in the electronic network used to process the transaction at rates which are not set by us. Third party fees or commissions may also be included in the transaction amount.

³ Refer to coastcapitalsavings.com/Rates for our current rates and how interest will be calculated.

Coast Business Savings

With Coast Business Savings, the more money you have in your account, the more interest we'll pay you. Our escalating interest rate tiers make sure of that. And if you've got big things to save for, like equipment or software, you can even open sub-accounts to help you manage your savings.

What you get:

- Unlimited deposits¹
- Tiered interest rates²
- Free transactions if you maintain a minimum monthly balance of \$1,000 (or 90¢ for most transactions³)

Monthly fee: Free

The High-interest Business Savings Account

With the High-interest Business Savings Account you can stash your cash away and earn some of the top interest rates in the country. Plus, there's no monthly fee or minimum balance required.

What you get:

- Unlimited deposits¹
- 6 escalating interest tiers²
- 2 free transactions³ per month
- \$5 for additional transactions^{3,4}
- Free and unlimited self-serve transfers between Coast Capital Savings accounts

Monthly fee: Free

¹ Deposits include in-branch deposits, pre-authorized credits, Coast Capital Savings® business depository ATM deposits, regular ATM deposits and electronic deposits.

² Refer to coastcapitalsavings.com/Rates for our current rates and how interest will be calculated.

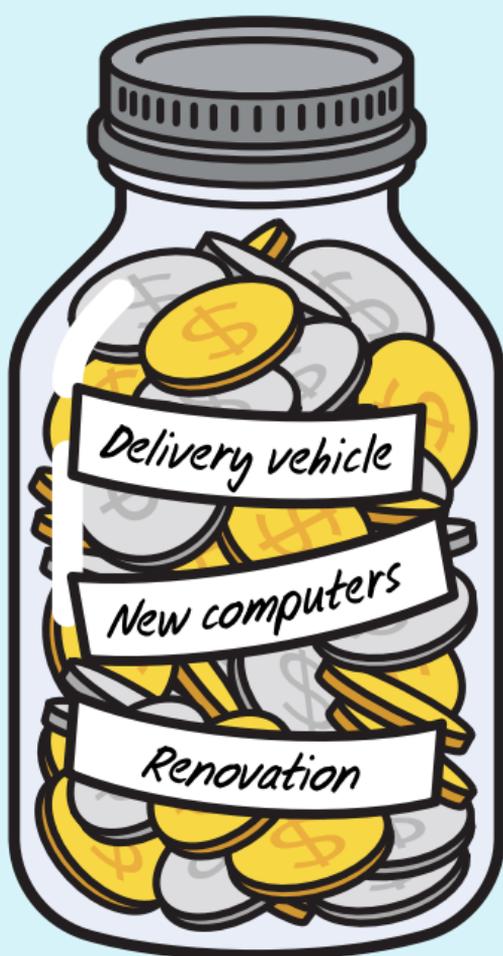
³ Transactions include, Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals. Non-EXCHANGE® ATM fee: \$2.50 each; additional fees may be charged by third parties as part of the transaction amount. International ATM Fee: \$5.00 each plus 2% administration fee on transaction amount. International POS fee for Coast Business Savings: \$2.15 each plus 2% administration fee on transaction amount. International POS fee for High-interest Business Savings Account: \$5.00 each plus 2% administration fee on transaction amount. The 'transaction amount' is the international ATM and POS payment instruction that we receive in Canadian Dollars and pay from your account to settle the transaction. The 'transaction amount' is converted to Canadian Dollars by third party participants in the electronic network used to process the transaction at rates which are not set by us. Third party fees or commissions may also be included in the transaction amount.

⁴ In addition to Non-EXCHANGE® ATM fee, International ATM fee or International POS fee (if applicable)

Cash Management

Need a little help managing your money?

Our business experts are here to figure out which products and services you need to make your life a bit easier. From getting the right credit card to managing your account online and finding payment and receivable solutions that won't break the bank, we're here to lend a hand. And we make it all simple, so you can focus on more important things — like managing and growing your business.



Woohoo! A credit card that pays you.

Visa Desjardins Business Cards

Through our partners at Desjardins, we offer Visa* credit cards for businesses of every size.

If you're self-employed or own a small- or medium-sized business, Visa Desjardins Business Cards offer competitive rates and a credit limit based on your needs.

What you get:

- 1%¹ cashback credit on all purchases
- Liability insurance up to \$100,000 to cover unauthorized expenditures²
- Customizable cardholder credit limits
- Online account access

Got a business with bigger credit card needs? We can help with that too. We offer corporate and purchasing cards ideal for managing your business and expenses. Just contact one of our business experts for more information.

Merchant Payment Solutions

Does your business process debit or credit card payments? Global Payments offers the latest in point-of-sale terminals to deliver the flexibility your business needs and customers want. As a business member, enjoy no deposit fees³, 24/7/365 multi-lingual support and streamlined acceptance for all card types, including American Express⁴. Through Global Payments, you can choose from pricing based on transaction volume or a *Small Business Processing Rate* package.

Whether you've got an online business, a retail store or provide a service, our team can help you find a solution and price plan that fits your business needs.

* Visa Int./Fédération des caisses Desjardins du Québec, authorized user.

1 Business purchases charged to one or more Coast Visa Business cards that total between \$12,000 and \$500,000 in one year will be eligible for a 1% cashback credited to the Business cardholder's account on the anniversary date of the account opening. Cash advances, Business cheques, interest charges, merchandise returns, administrative charges and other purchase fees are not included.

2 Certain conditions apply. Please refer to your Visa Desjardins Business card documentation.

3 Exception applies for US Business Chequing accounts.

4 Merchant must meet American Express OptBlue® program requirements – certain conditions apply.

Cash Management

Coast Online for Small Business

Coast Online Banking for Small Business offers free and convenient features customized specifically for small businesses. It can also suit the needs of larger businesses as well as societies, non-profit and community organizations.

What you can do:

- View all accounts through one login and make routine bill payments and transfers even if your account requires dual signatures
- Set employees up as authorized delegates and control their access privileges
- Create read-only delegates to view and check accounts or initiator delegates to create transactions for you to review and approve
- Approve, reject and keep track of transactions with ease
- Carry out dual authorizations
- Get alerts for pending transactions awaiting your approval

Coast Online Business Banking

With our business accounts, you get online banking access for basic functions like transfers, bill payments and checking your balances. If your business is larger and you need to manage multiple memberships and accounts for your business, Coast Online Business Banking offers a snazzy online banking system that can help you manage your finances with a click of a mouse. We like to think of it as your back-office helper – no office required.

What you can do:

- View all accounts through one login and make routine bill payments and transfers even if your account requires dual signatures
- Customize user account access, transaction limits, and approval limits
- View your business's transaction history online and download to various file formats
- Monitor user activity with an audit trail
- Make immediate bill payments or set up future-dated and recurring payments
- View cheque images online
- File tax information and remit tax payments
- Set up account sweeping rules, account groupings and common transaction templates

Fees:

One-time set up fee	\$25
Up to 5 memberships	\$25/month
6-15 memberships	\$50/month
16-50 memberships	\$100/month
Over 50 memberships	Ask us for details.

Customer Automated Funds Transfer

We offer Automated Funds Transfer (AFT), a web-based service that allows you to automatically deliver or receive payments to and from accounts held at other financial institutions. You may also know this service as electronic funds transfer, pre-authorized debit or pre-authorized payment.

With AFT, you can choose to either upload files to the secure database or enter data directly in the AFT system. You can also opt for standard (manual) release or a “set it and forget it” auto-release, as a way to send or receive funds.

What you can do:

- Set up recurring payments or billing
- Set up single transactions for a future date
- Set up different user approval rights
- Set up file and transaction limits

Fees:

Pricing for AFT service is based on monthly transaction volume and/or file activity.

One-time set up fee	\$200
Standard AFT	Fees starting at \$35/month
Auto-release AFT	\$50/month plus 12¢/transaction

Business Borrowing

Business loans for whatever you need.

We make it easy for you to get the cash your business needs. We offer loans whether you're in a short-term crunch, need to make a big purchase for your business or simply need a safety net.

Lines of credit

Our team can help you set a line of credit linked directly to your business chequing account so you can decide when and how much you need to borrow. And with all lines of credit, you pay interest only on what you use.

Term loans

Need to finance your operations? We can help when you're ready to purchase, modernize, or expand. We offer competitive fixed and variable interest rates and flexible payment options to help manage your cash flow.

Commercial mortgages

Building or buying a new office? Capital is our middle name. Our team understands that just as every real estate development project is different, so is every client and every business. That's why we'll create a tailored financing solution for you. We offer fixed or floating interest rate terms and financing for new and existing properties. Plus, we offer full-service construction and term lending for office, industrial and retail spaces. We also can help finance residential subdivision and multi-residential properties.

Equipment financing

Finding the right equipment for your business is just as important as finding the right financing. We help all sorts of businesses purchase assets like trucks, trailers, material handling equipment and machine tools. Through our subsidiary Coast Capital Equipment Finance®, you'll have access to a full range of asset-based financing services through capital leases, conditional sales contracts, as well as loan and security agreements. We offer a broad range of equipment financing options from \$25,000 to \$2,000,000 and even have lease financing available from Alberta to Quebec and the Maritimes.

Business Investing

Want to know where money grows? (Hint: not on trees)

We suggest you put your extra cash where it can grow interest. It's a whole lot better than, say, stashing it in the office, hidden in the safe behind the picture of those poker-playing dogs.

Term deposits

Is your business looking to invest? With guaranteed returns, variable terms and redeemable options, we can make sure money's there when you need it, and earning interest when you don't.

Mutual funds¹ and other investments

Mutual funds offer the potential for higher returns. We have solutions that let you invest according to your risk level and goals. We even have tax-efficient monthly income funds designed with the specific goal of providing a regular income.



¹Worldsource Financial Management Inc. provides advice and service relating to mutual funds. Mutual fund values change frequently and past performance may not be repeated. Commissions, trailing commissions, management fees and expenses may all be related with mutual fund investments. Important information about mutual funds is contained in the relevant fund facts and simplified prospectus. Please read the fund facts carefully before investing. Only deposits held in Canadian currency, having a term of five years or less and payable in Canada are eligible to be insured under the *Canada Deposit Insurance Corporation Act*.

Other Business Banking Services and Fees¹

Service	Fee
ATM and POS Payments ²	
Coast Business Chequing Accounts	
THE EXCHANGE [®]	\$1.00 Free with the One Small Fee, the Rest is Free Business Account
Interac ^{® 3}	\$2.50
International ATM	\$5 each plus 2% administration fee on transaction amount ⁴
POS payments within Canada	\$1.00 Free with the One Small Fee, the Rest is Free Business Account
International POS payments	\$2.15 ⁵ each plus 2% administration fee on transaction amount ⁴
Coast Business Savings Accounts	
THE EXCHANGE [®]	90¢ \$5 with the High-interest Business Savings Account
Interac ^{® 3}	\$2.50
International ATM	\$5 each plus 2% administration fee on transaction amount ⁴
POS payments within Canada	90¢ \$5 with the High-interest Business Savings Account
International POS payments	\$2.15 each plus 2% administration fee on transaction amount ⁴ \$5 each plus 2% administration fee on transaction amount ⁴ with the High-interest Business Savings Account
Lost debit card replacement	\$5

1 These fees apply to banking services which are not part of the features included with your account.

2 Surcharges from other financial institution ATMs may apply.

3 [®] Trade-Mark of Interac Inc. used under licence.

4 The 'transaction amount' is the international ATM and POS payment instruction that we receive in Canadian Dollars and pay from your account to settle the transaction. The "transaction amount" is converted to Canadian Dollars by third party participants in the electronic network used to process the transaction at rates which are not set by us. Third party fees or commissions may also be included in the transaction amount.

5 Not available with the Coast US Business Chequing account.

Service	Fee
Bank Drafts and Office Cheques	
Canadian office/certified cheques: Members	\$10
Non-members	\$15
US drafts	\$7.50 CAD
Foreign drafts	\$7.50 CAD
Bill Payment Reversal (done via Coast-by-Phone®, Coast Mobile® Banking or Coast Online)	
Same day request before 2pm	Free
Same day request after 2pm or later (request made by a member or a vendor)	\$15 each
Business Deposit Books	
Available for ordering through branch catalogue at any of our branches.	
Cheque Clearing	
Canadian funds cheque	\$1.00 Free with the One Small Fee, the Rest is Free Business Account
US funds cheque on US account	95¢ USD
Unqualified clearing items:	
Cheque written on a savings account	\$10
Cheque written in US funds on a Canadian chequing account	\$15
Cheque Image Retrieval and Information Search	
Retrieve cheque image if cleared ≤ 18 months	\$2/cheque Free by using Coast Online Banking
Retrieve cheque image if cleared > 18 months	\$7.50/cheque
Info search/demands on customer records by person acting under statutory authority	\$35/hour + applicable disbursements (e.g., legal fees, third party retrieval charges) Minimum charge is \$35, payable upfront with a non-refundable deposit

Service	Fee
Cheque Orders	
Available for ordering through branch catalogue at any of our branches	
Closing an Account	
90 days or over	Free
Under 90 days	\$25
Coin Orders	
Per roll	15¢
Dormant Accounts	
No activity within 2 years	
Any balance	\$2/month Starting January 1, 2019: \$35/annually
Foreign Currency Orders	
(excluding US and UK)	\$5
Paper Statements	
The Deposit-for-free Business Account ¹	\$2/membership per month
Information Search and Statement Replacement	
Member information requests/ searches: <ul style="list-style-type: none"> • Information retrievals • Statement replacement through archives • Account information letters • Bank confirmations — from accountant/auditor 	\$35/hour (\$35 minimum) Additional charges may apply
Interim statement produced at branch	\$2/monthly statement
INTERAC® e-Transfer	
Receiving an e-Transfer	Free
Sending an e-Transfer	\$1.50
Non-Sufficient Funds (NSF) and Overdraft	
Cheque or pre-authorized payment (PAP) returned due to insufficient funds (NSF)	\$48/item
Overdrawing savings/chequing account without a line of credit	\$5/item + interest

¹ Memberships which contain a One Small Fee, the Rest is Free Business Account® will not be charged this fee.

Service	Fee
Exceeding limit on line of credit	\$5/item + interest
Chargeback (deposited items returned unpaid)	\$7.50
Safety Deposit Boxes	
Size and availability vary by branch	
Rental Fee	Starts at \$48.75 (taxes included)
Replacing safety deposit box key	\$20
Drilling boxes	Cost
Stop Payments	
Each item	\$18
Transferring Balance of Account	
Including office cheque fee	\$25
Wire Transfers (all fees are in Canadian dollars)	
Incoming wires Under \$500 CAD \$500 CAD and over	Free \$10
Outgoing wires to other Canadian financial institutions	\$20
Outgoing wires to International financial institutions (< \$10,000 CAD)	\$25
Outgoing wires to International financial institutions (≥ \$10,000 CAD)	\$40
Wire transfer recalls or amendments	\$50
Wire returns	\$10

All information contained in this guide is accurate at the time of printing. Coast Capital Savings Federal Credit Union will provide notice of changes as required by the *Bank Act*.

For a complete list of our products and/or service fees, visit coastcapitalsavings.com.



Whatever floats your business boat.

We get it. Life is busy. So we make it easy for you to bank however you want. We have plenty of ways to help you access your hard-earned money:

- Lots of branch locations in Metro Vancouver, Fraser Valley, Vancouver Island and the Okanagan.
- ATMs including Business Deposit ATMs: Use your debit card at any ATM, including Interac[®], Cirrus, ACCULINK[®], and Accel[®] networks in Canada, the US, and around the world as well as thousands of ding-free ATMs with THE EXCHANGE[®] logo across Canada.
- Coast Online Banking: It's always open.
- Business Banking Team: Call 1.855.350.7775 to speak to us from 8am to 5:30pm, Monday to Friday.
- Contact Centre: Call 1.888.517.7000 to speak to us from 8am to 8pm, Monday to Saturday; 9am to 5:30pm, Sunday.

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.

Toll-free: 1.855.350.7775

coastcapitalsavings.com



More power to you.™