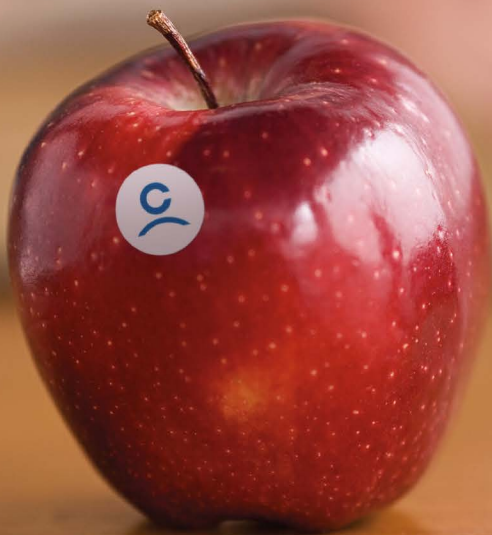


Your Everyday Guide



Personal Chequing Accounts	5
Personal Savings Account	9
Mortgages and Loans	11
Registered Plans	12
Other Banking Services	14

*Coast Capital Savings.
100% of your daily
recommended banking.*

If you're like many people and bank most days, you want it to be a straightforward, easy task. With our complete range of accounts and services, it is. We've taken the complexity out of banking, and provide simple financial help.

This guide was written to help you take advantage of all our services, and includes our most common products and services. This brochure does not provide a complete list of all our products and service fees. For a more comprehensive list of all our products and service charges, please refer to coastcapitalsavings.com.

Of course we know that sometimes you may just want some advice that isn't in our guide. That's what our personal service is for. Please give us a call anytime you need to. We'll be happy to help you.

Metro Vancouver: 604.517.7000

Greater Victoria: 250.483.7000

Toll-Free: 1.888.517.7000

You can also visit us online at:
coastcapitalsavings.com

Withdrawals



Transfers



ATM Transactions



Debit Card



Preauthorized Payments



Cheque Writing



Personal Chequing Accounts

All our Coast chequing accounts help you with everything you need for everyday banking.

Stuff like withdrawals, transfers, ATM transactions, payments, pre-authorized payments, and cheque writing.

Standard features

- Free monthly eStatements
- Overdraft protection on approved credit
- Free access to Coast-by-Phone[®], Coast Mobile[®] Banking and Coast Online Banking services

The right chequing account for you

Depending on what you need, we have an account for you. How do you choose? Just take a look at the handy comparisons on the next pages. Still need help? Give us a call or drop by a branch.

The Free Chequing, Free Debit, and More Account[®]

Our Free Chequing, Free Debit and More Account gives you unlimited, free use of the banking services that you use the most. Like free Point Of Sale (POS) transactions within Canada, free use of thousands of ATMs across Canada, free pre-authorized payments, free bill payments and much more. Even more surprising is that there's no monthly fee or minimum balance requirement.

We also make it easy for you to open your Free Chequing, Free Debit and More Account. Just visit us at one of our many branches. Or, if you'd rather not leave the comfort of your couch, set up your account online at coastcapitalsavings.com.

Personal Chequing Accounts

The Free Chequing, Free Debit, and More Account[®]

Free transaction account¹

Monthly fee

None

Transactions included¹

Unlimited

Features

- Free POS payments (in Canada)
- Free pre-authorized payments and deposits
- Free Coast Capital Savings or THE EXCHANGE[®] Network ATM withdrawals and deposits
- Free bill payments
- Free withdrawals, transfers or deposits
- Free cheque clearing
- Free online images of cleared cheques
- Free eStatements

Additional fees

- Cheque images returned with statements \$0.50 per account/month (optional)
- Paper statement fee \$2.00/membership per month² (optional)
- 2% administration fee on transaction amount for International POS payments³
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

Non-EXCHANGE[®] ATM fees

- Interac \$2.50 each (in Canada)
- \$5 International ATM fee plus 2% administration fee on transaction amount³

Low-cost Account Option

As a federal credit union, we are publicly committed to ensuring all Canadians have access to basic banking services at a nominal cost through a low-cost account, including free paper statements. If you identify as a student, youth, Guaranteed Income Supplement recipient, or Registered Disability Savings Plan (RDSP) beneficiary, you are also eligible for free paper statements for your Free Chequing, Free Debit, and More Account, upon request. Call our Contact Centre or visit a branch to find out more information.

Coast Chequing® Classic Package	Coast Chequing® Prestige Package
Added value package	Unlimited transaction account
Monthly fee	Monthly fee
\$11	\$21
Transactions included ¹	Transactions included ¹
40	Unlimited
Features	Features
<ul style="list-style-type: none"> • Earn interest⁴ • Free cheque images returned with statement • Free personalized Canadian single cheque orders • Free office cheques • Free US Drafts • \$10 safety deposit box discount • Monthly fee waived for senior members (age 59 or older) • Free eStatements or paper statements 	<ul style="list-style-type: none"> • Free personalized single or duplicate Canadian cheque orders • 8 free non-Coast Capital Savings ATM withdrawals⁵ (in Canada) • Free Canadian and International bank drafts • Free POS payments (in Canada) • \$15 safety deposit box discount • \$10.50 monthly fee for senior members (age 59 or older) • Free cheque images returned with statement • Free eStatements or paper statements
	Get the monthly fee waived, and a premium interest rate ⁴ when you maintain a minimum balance of \$5,000.
Additional fees	Additional fees
<ul style="list-style-type: none"> • \$1.00 for additional transactions • \$2.15 plus 2% administration fee on transaction amount for International POS payments³ • Fees listed in this Guide for Other Banking Services that are not part of the features included with this account 	<ul style="list-style-type: none"> • 2% administration fee on transaction amount for International POS payments³ • Fees listed in this Guide for Other Banking Services that are not part of the features included with this account
Non-EXCHANGE® ATM fees	Non-EXCHANGE® ATM fees
<ul style="list-style-type: none"> • Interac \$2.50 each (in Canada)⁵ • \$5 International ATM fee, plus 2% administration fee on transaction amount³ 	<ul style="list-style-type: none"> • Interac \$2.50 each (first 8 free in Canada)⁵ • \$5 International ATM fee (first 8 free) plus 2% administration fee on transaction amount (for all International ATM withdrawals)³

Coast US Chequing

US currency account

Monthly fee

None

Transactions included¹

Unlimited deposits, 1 free withdrawal

Features

- Tiered interest rate⁴
- Free eStatements

Maintain a minimum monthly balance of \$1,000 and transaction fees are waived.

Additional fees

- \$1.00 US for additional transactions
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account
- Paper statement fee \$2 US/membership per month² (optional)

Non-EXCHANGE[®] ATM fees

n/a

1 Transactions include cheques, Coast Capital Savings[®] and THE EXCHANGE[®] Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments, transfers (between Coast Capital Savings accounts), and withdrawals. Deposits and electronic transfers (between Coast Capital Savings accounts) Coast Capital Savings[®] ATM, Coast-by-Phone[®], Coast Mobile[®] Banking and Coast Online are free.

2 Memberships which contain a Coast Chequing[®] Classic Package or a Coast Chequing[®] Prestige Package will not be charged this fee.

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

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

5 Surcharges from other Financial Institutions may apply.

Personal Savings Account

Your savings don't have to be locked away. Our High-interest Savings Account offers a great rate and easy access to your money. Deposit or withdraw funds at any time, while your money earns daily interest.

Standard features

- Free semi-annual statement
- Free access to Coast-by-Phone[®], Coast Mobile[®] Banking and Coast Online Banking services

Save without sacrifice.

The High-interest Savings Account is available in any of these savings vehicles:

- Tax-Free Savings Account - Thanks to the government, you won't get taxed on the income or growth you make on your investment up to a certain amount every year. That's right, no taxes. Don't forget you can also add any unused contribution room dating all the way back to 2009.
- Registered Retirement Savings Plan (RRSP): Save tax deductible money for your retirement years within limits, and with no taxes on the money you earn in an RRSP until you withdraw it.
- Registered Retirement Income Fund (RRIF): If you're 65 or older, you can withdraw up to \$2,000 per year from your RRIF tax free while sheltering the balance from the tax man.

Personal Savings Account

The High-interest Savings Account

High-interest savings

Monthly fee

None

Transactions included¹

2

Features

- No minimum balance required
- Flat interest rate²
- Free and unlimited self-serve transfers between Coast Capital Savings accounts
- Free eStatements or semi-annual paper statement

Additional fees

- Additional transactions \$5 each
- \$5 plus 2% administration fee on transaction amount, for International POS payments³
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

Non-EXCHANGE[®] ATM fees

- Interac \$2.50 each (in Canada)⁴
- \$5 International ATM fee, plus 2% administration fee on transaction amount³

1 Transactions include Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments and withdrawals. Deposits and self-serve transfers are free.

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

3 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 High-Interest Savings Account: \$5.00 each plus 2% administration fee on transaction amount. The 'transaction amount' we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

4 Surcharges from other Financial Institutions may apply.

Mortgages and Loans

Mortgages

A mortgage is a huge undertaking, and it's easy to feel overwhelmed. But saying hello to a mortgage shouldn't mean saying goodbye to life as you know it. All our mortgages, including the You're the Boss[®] Mortgage, are full of features designed to put you in charge.

Personal loans

Sometimes you need extra money. Like to buy a car, or contribute to your RRSPs. Or build a shrine to Elvis in your bedroom. We're not here to judge. We'll help with the best interest rate we can offer (on approved credit) and a repayment schedule that works for you.

Lines of credit

With a personal line of credit attached to your chequing account, you can access your money just like your chequing account: through your debit card, cheques or in-branch. And you only pay interest¹ on what you use.

1 Interest rate based on prime, on approved credit.

Mortgages and Loans

Service	Fee
Appraisal	Cost
Mortgage transfer-in (within policy guidelines)	Free
Mortgage transfer-out (providing a registerable discharge)	\$75
Discharge fee per mortgage	\$75
Discharge fee per assignment of rent	\$30.50
Mortgage assumption	\$100
Mortgage blend and extend fee	\$100
Multi-Purpose Mortgage subsequent advance	\$150
Loan/mortgage payment suspension (free with the You're the Boss® Mortgage ¹)	\$25
Lien search	Cost
Security registration (including new registration, renewals and collaterals)	Cost
Mortgage renewal	\$100
Renew your mortgage for free with our Coast Chequing® Prestige Package.	

¹ With our You're the Boss Mortgage, you can skip a payment once a year, no questions asked.

Registered Plans

Plan	Fee
Registered Education Savings Plan (RESP)	
Annual administration fee	Free
Transfer-out fee	\$55
Change of beneficiary	Free
Close plan (<90 days)	\$25
Registered Retirement Income Fund (RRIF)	
Account setup and ongoing administration	Free
Closing or transfer-out fee	\$55
Replace tax receipt	\$10
Estate administration fee	\$25+\$15/cheque (waived if spouse is beneficiary)
Withdrawal of capital (full or partial)	Free
Registered Retirement Savings Plan (RRSP)	
Account setup and ongoing administration	Free
Closing or transfer-out fee (Fixed terms only at maturity, excluding those transferred to a Coast Capital Savings RRIF or annuity)	\$55
Replacement tax receipt	\$10
Estate administration fee	\$25+\$15/cheque (waived if spouse is beneficiary)
First time homebuyers RRSP withdrawal	\$25
Withdrawal of capital (full or partial)	Free

Plan	Fee
Tax-free Savings Account (TFSA)	
Account setup and ongoing administration	Free
Closing or transfer-out fee upon maturity (if applicable)	\$55
Estate administration fee	\$25+\$15/cheque (waived if spouse is beneficiary)

Other Banking Services¹

Service	Fee
Bank Drafts and Office Cheques	
Canadian office cheques: Non-members Members	\$15 \$10 Free for juniors and seniors and with the Classic and Prestige Packages
US drafts	\$7.50 CAD Free for juniors and seniors and with the Classic and Prestige Packages
Foreign drafts	\$7.50 CAD Free with the Prestige Package
Coast-by-Phone, Coast Mobile® Banking or Coast Online Banking bill payment reversal	
Same day before 2pm	Free
Same day after 2pm	\$15
Cheque Orders	
Available for ordering in-branch, by phone via our Contact Centre, or through Online Banking	
Closing an Account	
< 90 days	\$25
> 90 days	Free
Transferring balance of account	\$25

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

Service	Fee
Cheque Clearing	
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
Dormant Accounts	
Accounts with no activity within 24 months	\$2/month Starting January 1, 2019: \$35/annually

Service	Fee
INTERAC® e-Transfer	
Receiving an e-Transfer	Free
Sending an e-Transfer	\$1.50
International POS Payment	
The High-interest Savings Account	\$5 each plus 2% administration fee on transaction amount ¹
Coast Chequing Classic Package	\$2.15 each plus 2% administration fee on transaction amount ¹
The Free Chequing, Free Debit and More Account®, Coast Chequing Prestige Package	2% administration fee on transaction amount ¹
International ATM	
International ATM	\$5 each plus 2% administration fee on transaction amount ¹
Lost debit card replacement	
	\$5/card
Information Search and Statement Replacement	
Member information requests/ searches • Information retrievals • Statement replacement through archives • Account information letters • Bank confirmations — from accountant/auditor	\$35/hour (\$35 minimum) Additional charges may apply
Interim statement produced at branch	\$2/monthly statement
Paper Statements	
The Free Chequing, Free Debit and More Account® ²	\$2/membership per month
Coast US Chequing ²	\$2 US/membership per month

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

2 Memberships which contain a Coast Chequing® Classic Package or a Coast Chequing® Prestige Package will not be charged this fee.

3 This fee will apply each month only if you make a transaction that either puts you into your overdraft or increases your overdraft balance. Subsequent increases in your overdraft balance for that particular monthly statement period will not incur additional usage fee charges.

Service	Fee
Non-sufficient Funds (NSF) and Overdraft	
Overdraft Protection usage fee	\$5/month ³ + interest charges
Overdrawing savings/chequing accounts without Overdraft Protection or a line of credit	\$5/item + interest charges
Exceeding limit on line of credit or Overdraft Protection	\$5/item + interest charges
Chargeback (deposited items returned unpaid)	\$7.50
Cheque or scheduled pre-authorized payment (PAP) returned due to non-sufficient funds (NSF)	\$48/item
Safety Deposit Boxes	
Rental fee	\$48.75/year minimum
Classic Package and senior members	\$10/year discount
Prestige Package	\$15/year discount
Replacing safety deposit box key	\$20
Drilling boxes	Cost
Stop Payments	
Each item	\$18
Wire Transfers (all fees are in Canadian dollars)	
Incoming wires Under \$500 CAD \$500 CAD and over	Free \$10
Outgoing wires to Canadian financial institutions	\$20
Outgoing wires to international financial institutions Under \$10,000 \$10,000 and over	\$25 \$40
Wire transfer recalls or amendments	\$50
Wire returns	\$10

Want to compare our accounts with accounts at other financial institutions? Use the Financial Consumer Agency of Canada Account Selector Tool on www.canada.ca.

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.

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

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coastcapitalsavings.com



More power to you.™