

2018

Public Accountability Statement



Contents

About Us	1
Affiliates	1
Community Investments	2
Accessible Banking	8
Supporting Small Business	9
Business Financing	10
Employment	11
Taxes	11
Facility Openings, Closings and Relocations	12
Contact Information	13

About Us

Coast Capital Savings Federal Credit Union (Coast Capital) has 52 branches serving our 572,000 members in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia.

Our founding credit unions started from humble beginnings in Victoria, Richmond and Surrey in the 1940s. They were made up of small groups of provincial government employees, farmers and fishers, meat packers, military and factory workers, telephone employees, parish congregations and everyday citizens helping each other obtain the financial help needed to better their lives. With moxie and determination to make a positive change, these groups found innovative ways to pool their resources and provide their members with much needed financial help.

Today, we're Canada's largest credit union by membership and the first in British Columbia to receive approval to be a federal credit union. Our credit union DNA—along with our values of Inspire, Connect, Challenge, Simplify and Deliver—continues to drive everything we do. Coast Capital's longstanding commitment to our members is also captured in our Purpose—"Together, we help empower you to achieve what's important in your life"—and is reflected in our mission to improve your financial well-being. We do this by helping our members build better money habits. We also offer helpful products and services that put members in the driver's seat, including *The Free Chequing, Free Debit and More Account*[®], the *Take Charge Money Manager*[™], *The Where You're At Money Chat*[®], and our *Help Extras*[®] that give members a leg up on their savings and investments.

Coast Capital has a history of innovation and leadership in the banking industry, including the launch of Canada's first free chequing account from a full-service financial institution. We're an Imagine Canada Caring Company and a Certified B Corporation[®] (see infobox on page 5), with a strong community commitment to empowering and engaging youth. We've also received recognition in many other areas, such as the Canada's Most Admired Corporate Cultures[™] award and the Canada's Best Managed Companies Platinum Club designation.

To learn more about Coast Capital, visit www.coastcapital.savings.com.

Affiliates

This document provides a public accountability report of the activities of Coast Capital for the fiscal year beginning January 1, 2018, and closing December 31, 2018. As a federal credit union, we publish this report to meet regulatory requirements in Section 459.3 of the *Bank Act*. It covers information requested in the *Bank Act* 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.

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

This report is available online at www.coastcapitalsavings.com/about-us. Printed copies can also be requested at any Coast Capital branch.

Community Investments

Background

Coast Capital has a long history of community involvement and leadership that goes back to our roots as a cooperative financial institution. Every year, we invest seven per cent of our budgeted pre-tax profits into communities in our market areas, which include the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. Since 2000, that's more than \$77 million.

Coast Capital's community investments are focused on youth because many young Canadians face financial, educational and social challenges. We work closely with youth and community partners to remove these barriers so young people can achieve independence and success.

To fulfil our community goals, Coast Capital's Youth Get It Community Investment strategy focuses on Canadian youth in three main ways:

- **Youth Get Financial Empowerment**—We help youth in our community build a strong financial future
- **Youth Get Educational Success**—We help youth in our community succeed during their school years
- **Youth Get Healthy Minds**—We help youth in our community build a sense of belonging to decrease stress and depression

Coast Capital has received various recognitions and awards for its community investments. We hold the Imagine Canada Caring Company designation, Canada's premier public expression of recognition in leadership and excellence in community investment. To ensure we remain focused on creating value, we're also a member of the London Benchmarking Group (LBG), made up of organizations that meet defined international standards of accountability in how they manage, measure and report community investments.

2018 community investments overview

Coast Capital invested a total of \$5.90 million in a wide range of organizations and causes in 2018, with the goal of empowering young Canadians to achieve independence and success. This investment is made up of \$1.20 million disbursed under our Youth Get Financial Empowerment area of support, \$1.30 million in the Youth Get Educational Success area, and \$1.83 million in the Youth Get Healthy Minds category. In addition, we invested \$1.57 million in community investment activities outside of our giving focus, including employee volunteerism, corporate campaigns, community sponsorships and community investment program management.

Local organizations and programs funded

Below are some examples of the organizations and programs Coast Capital supported in 2018 across our Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan service areas.

Funding recipient: Victoria Native Friendship Centre

Area of support: Youth Get Educational Success

Program: Youth Drop-In Centre

Description: The Youth Drop-In Centre offers the only culturally-based youth supports in Greater Victoria that provide transition assistance as youth age out of care. Young people receive help with housing, advocacy for mental health and addiction services, CEER (Career, Education and Employment Resources) support and suicide prevention services.

Funding recipient: Power To Be Adventure Therapy Society

Area of support: Youth Get Educational Success

Program: Wilderness School

Description: The Wilderness School is a three-year, gender-inclusive program for youth who may be experiencing barriers at home and school. Monthly weekend trips and multi-day summer excursions support participants to build strong relationships and interpersonal skills through outdoor adventures.

Funding recipient: Victoria Police Departments

Area of support: Youth Get Healthy Minds

Program: Youth for Change and Inclusion

Description: This multi-day camp for youth aims to raise awareness of social justice issues to create vibrant, inclusive schools and communities. Through the experience, youth learn to believe in themselves and are empowered with leadership skills to help prevent conflict.

Funding recipient: Fresh Roots Urban Farm Society

Area of support: Youth Get Financial Empowerment

Program: SOYL—Youth Employment and Financial Literacy Skills

Description: SOYL empowers vulnerable youth to succeed at school and home by cultivating and stewarding schoolyard farms. Youth develop skills in growing, cooking and selling food as a means to build financial literacy, promote healthy living and foster a greater connection to themselves and their community through meaningful work.

**Funding recipient: University of British Columbia
Sauder School of Business**

Area of support: Youth Get Educational Success
Program: Coast Capital Savings e@UBC Internship
Description: We've partnered with UBC to offer the e@UBC Internship, a summer employment experience for impact-driven entrepreneurs who aim to solve a pressing social, environmental and/or economic issue. Students are supported to launch, grow and scale their social ventures through a unique peer-driven model, hands-on workshops and mentorship from entrepreneurs experienced in developing and funding social enterprises.

Funding recipient: YMCA of Greater Vancouver

Area of support: Youth Get Healthy Minds
Program: YMCA Youth Mindfulness Program
Description: The YMCA Youth Mindfulness Program addresses the critical lack of mental health support for youth in Greater Vancouver. This innovative free program helps youth address anxiety and develop coping skills before it becomes debilitating or reaches a crisis point.

Funding recipient: Surrey School District

Area of support: Youth Get Financial Empowerment
Program: REACH (Recreation, Employment readiness, Afterschool, Citizenship, Health)
Description: REACH provides more than 150 at-risk youth with access to recreational skills development, employment readiness and leadership programs throughout the school year. By connecting youth to immediate job opportunities and social activities, the program helps youth complete school, build self-worth and envision positive futures.

Funding recipient: Douglas College Foundation

Area of support: Youth Get Educational Success
Program: Education Reboot
Description: This program helps youth who have struggled in school to get their high school diploma and transition successfully into post-secondary education or employment. Education Reboot prepares youth for a bright future through career exploration, skills training and exposure to the post-secondary environment.

Funding recipient: Project Literacy Kelowna Society

Area of support: Youth Get Educational Success
Program: Student Literacy Support
Description: Student Literacy Support, in partnership with the UBC-Okanagan Library, delivers free, on-campus peer tutoring to students. With effective literacy skills, youth are empowered to pull themselves out of poverty and access more educational and employment opportunities.

**Funding recipient: Canadian Mental Health Association,
Kelowna Branch**

Area of support: Youth Get Healthy Minds
Program: Foundry—Peer Support
Description: Peer support is a chance for youth to connect with another young person who has had their own experiences navigating mental health challenges. It gives young people with lived experience in overcoming mental illness the opportunity to build relationships with their peers, learn how to mentor other youth and provide their expertise to the mental health system.

Community partnerships

In addition to contributions to the above organizations and programs, Coast Capital has developed a number of key partnerships with community organizations. Here are some examples from 2018.

1. Pink Shirt Day

We were the presenting sponsor of the 2018 CKNW Kids' Fund Pink Shirt Day. This sponsorship continues a partnership that started in 2012 when Coast Capital became involved in this international movement to encourage kindness and prevent bullying in schools and communities across B.C.

Coast Capital's sponsorship of Pink Shirt Day funds bullying prevention initiatives and programs that provide a sense of belonging to all youth. Our support of Pink Shirt Day also meets our commitment to help youth develop healthy minds by forming positive social connections that decrease stress and depression. In 2018, we invested nearly \$500,000 in Pink Shirt Day and other related programs that foster inclusive schools and communities. Our employees and members joined in celebrating Pink Shirt Day on February 28, helping raise awareness and funds in communities.



2. JA British Columbia Dollars with Sense

In 2018, we continued our support for JA British Columbia (Junior Achievement of British Columbia or JABC) as part of a partnership signed in 2016 to provide \$735,000 over three years to the Dollars with Sense program. This support makes Coast Capital the exclusive B.C. sponsor of Dollars with Sense, a financial literacy course designed to teach the fundamentals of money management to students in grades 7 through 9.

To prevent young Canadians from experiencing financial challenges currently facing many Canadians, financial literacy and healthy financial behaviours must be taught and established at an early age. Youth empowered with the principles of good money management have a greater chance of building a strong financial future. Our involvement in the Dollars with Sense program furthers this goal.

Dollars with Sense is a fun, interactive and hands-on program that teaches youth money-management skills, including knowing the difference between wants and needs, preparing a budget, being a smart shopper and understanding the cost of credit. Thanks to Coast Capital's multi-year investment, approximately 27,000 youth will participate in the program, gaining essential money management knowledge. Many of our employees are dedicated volunteers (see Help Heroes infobox in adjacent column) helping to deliver the Dollars with Sense curriculum in B.C. schools.

3. Coast Capital Savings Charity Golf Tournament

To help build healthy minds among youth, we joined forces with VGH & UBC Hospital Foundation to host the 17th Coast Capital Savings Charity Golf Tournament in support of depression research. Our employees and senior leadership have been actively involved in organizing this annual fundraiser for many years. In 2018, we once again brought together Coast Capital's business partners, members and the greater community to raise money for cutting-edge depression research benefiting youth and others.

In British Columbia, more than 140,000 children and youth experience mental disorders. These disorders cause significant distress, negatively affecting their lives at home and in school, and their interactions with peers and in the community. Nationwide, 10 to 20 per cent of Canadian youth are affected by mental illness, and 3.2 million Canadian teenagers are at risk of depression. Our support for the VGH & UBC Hospital Foundation helps reduce and prevent depression and mental illness and its associated stigma.

In 2018, the Coast Capital Savings Charity Golf Tournament raised a record-breaking \$300,000 for mental health research, bringing the total funds raised so far by this annual event to more than \$2.8 million.

Help Heroes Employee Volunteer Program

What is it?

This program empowers and rewards Coast Capital staff to volunteer their time and give back to community causes and organizations that align with their personal purpose.

When did it happen?

This is an ongoing employee program, refreshed and relaunched in 2018.

How does it work?

The program facilitates volunteering by employees in several ways. The "Power to Help" option provides paid time for employees to volunteer during work hours. The "Power to Give" feature supports staff who want to volunteer during their own time, while "Team Power" brings together employee groups to make a difference in the community. For their volunteer efforts, employees receive reward dollars that they can donate back to the cause of their choice.

Why is it important?

This program connects the work our employees do at Coast Capital with what's important in their personal lives, while increasing Coast Capital's impact in the community.

Who does it help?

Through this program, our employees are encouraged to be Help Heroes in the community and bring about positive change in areas they are passionate about. It benefits our employees, as well as the community touched by their volunteering.

Where can I learn more?

Go to: <https://blog.coastcapitalsavings.com/in-your-community/volunteering>

4. Coast Capital Savings Innovation Centre

In 2018, the Coast Capital Savings Innovation Centre at the University of Victoria actively engaged students, alumni and faculty in generating and supporting entrepreneurial ideas among young, aspiring business leaders. Launched in 2016 with a \$450,000 investment from Coast Capital, and an additional investment of \$87,500 in 2018, the Centre is a hub for excellence in entrepreneurship, not just within the University of Victoria, but in the larger business community.

Each year, young people across Canada come up with creative business ideas, but without support and mentorship, most of these innovations are not developed into marketable products and services. As a result, the entrepreneurial promise of Canadian youth remains untapped. Through the Coast Capital Savings Innovation Centre, these entrepreneurs have the opportunity to build a successful future for their businesses.

Throughout 2018, the Coast Capital Savings Innovation Centre directly supported over 250 entrepreneurs and aspiring entrepreneurs from the university community (students, alumni, and faculty) as they explored their business ideas.

5. Youth Futures Education Fund

Our 2018 community impact included ongoing investment in the educational success of B.C. youth who have aged out of government care, through our contribution to the Youth Futures Education Fund. Coast Capital partnered with the British Columbia government and other private and non-profit sector stakeholders to launch this initiative in 2014.

While youth transitioning out of government care receive a post-secondary education tuition waiver, their personal and life circumstances present significant challenges to completing their programs. These youth have high rates of homelessness, and many rely on income assistance. By accessing the Youth Futures Education Fund each year, they can focus on their education rather than stressing about their day-to-day expenses.

Since its launch, we've contributed \$550,000 to the Youth Futures Education Fund to help this target group with living expenses while they pursue their post-secondary dreams. Each year, many B.C. youth benefit from this program—some 283 students have received support from the fund so far. Our investment is delivering Coast Capital's goal to support and empower youth because educational success affects the ability to find a good job, raise a healthy family and contribute to the community.

B Corporation Certification®

What is it?

Certified B Corporation® status is granted by the non-profit B Lab® to organizations that meet high standards of social and environmental performance, accountability, and transparency. More than 2,700 companies from 60 countries and over 150 industries form this growing movement of people using business as a force for good.

When did it happen?

Coast Capital became certified in 2018.

How does it work?

B Corp Certification assesses the overall positive impact of the company that stands behind it. Businesses must achieve a minimum verified score on a comprehensive assessment that looks at a company's impact on its workers, community, environment and customers (or members, for Coast Capital). B Corp Certification also helps companies set goals for continued improvement, create a more positive impact, and track performance over time.

Why is it important?

B Corp Certification provides third-party validation that Coast Capital is a socially responsible company. It reflects our strong commitment to being a force for good in financial services and keeping our purpose at the heart of everything we do.

Who does it help?

Coast Capital members, employees, communities and the world around us all benefit. Our B Corp Certification means our members can feel good about banking with us and our employees can feel proud to work here.

Where can I learn more?

Go to: <https://blog.coastcapitalsavings.com/in-your-community/b-corp>

6. Cops for Cancer

The Canadian Cancer Society Cops for Cancer campaign took place in the fall of 2018, and once again Coast Capital was the official tour sponsor of this annual fundraiser. Cops for Cancer is a partnership between the Canadian Cancer Society, local law enforcement and emergency services officers to raise funds for pediatric cancer research. In addition, the funds raised allow children and youth affected by cancer (and their families) to participate in the unique Camp Goodtimes summer program.

Coast Capital has supported the Cops for Cancer tour since it was launched more than 20 years ago because we understand the devastating impact of cancer on young lives. Our partnership with the Canadian Cancer Society Cops for Cancer tour allows us to invest in research that will lead to a cure, while providing young survivors with an unforgettable summer at Camp Goodtimes, away from all the medical worries and stress.

As in previous years, our employees came together to raise funds for this cause through events such as silent auctions, shaving their heads, and collecting member donations at our branches. With contributions from our employees and members, we raised \$150,000 in 2018 to help youth living with cancer. So far, we've donated more than \$2.5 million to the Canadian Cancer Society Cops for Cancer tour.

7. Coast Capital Savings Venture Connection

In 2016, we invested \$1 million over five years in the Coast Capital Savings Venture Connection program at Simon Fraser University. This initiative is aimed at training future leaders and innovators by equipping young people with the skills, passion and dedication to be the next generation of entrepreneurs. The program provides tools and training to build entrepreneurial skills, helping to turn ideas into real ventures.

Young people in university have started some of the biggest entrepreneurial successes in recent times, but for every concept that makes it to market, several potentially viable ones fail for lack of development. Coast Capital Savings Venture Connection is designed to bridge this gap by helping visionary young entrepreneurs bring the business solutions of tomorrow to consumers. It does this through services such as an early-stage incubator, coaching and mentoring, and the Coast Capital Savings Venture Prize Competition.

The Coast Capital Savings Venture Connection partnership forms part of our Youth Get Educational Success community investment focus. Our support is helping young entrepreneurs through a program that to date has engaged over 8,000 participants and provided business development services to more than 175 early-stage start-ups.

Signature programs

Unlike partnerships that involve supporting other organizations in the implementation of programs that align with our community commitment, Coast Capital's signature programs are the credit union's own community investment initiatives. They're created, funded and managed by Coast Capital to fulfil our goal to support and empower youth to achieve independence and success. The goals and activities of our three signature programs are described below.

1. Youth Get It Community Councils

In 2018, our Youth Get It Community Councils provided opportunities for 24 young adults (between the ages of 18 and 30) to gain valuable experience in community investment decision-making. Serving on the council also allowed members to grow in community leadership—through roles such as representing Coast Capital at community events—while providing input from a youth perspective on our investment decisions.

Eight applicants—made up of four Coast Capital employees and four community members—were selected to serve on each of our three councils (Metro Vancouver, Fraser Valley and Vancouver Island). The members meet to review grant applications and make funding recommendations, ensuring Coast Capital’s community investment decisions are “for youth, by youth.” In 2018, our three Youth Get It Community Councils allocated more than \$1.6 million in grants to 109 youth-serving organizations throughout our market area.

2. Youth Get It Education Awards

In 2018, we provided \$211,500 in Youth Get It Education Awards to 60 British Columbia students who have shown extraordinary commitment to pursue post-secondary studies in spite of significant adversity. The students were selected through a competitive process from school districts across Coast Capital’s market areas.

Coast Capital presented 59 Standing Tall awards valued at \$3,500 each and one \$5,000 Beth Hutchinson award to qualifying applicants as part of this annual bursary program. Recipients of the credit union’s education awards have included youth experiencing mental health challenges, students battling cancer, young people faced with homelessness, and those with complex family situations, including youth in foster care. Since 2004, we’ve helped about 800 students with more than \$2.1 million in post-secondary education funding, through our Youth Get It Education Awards.

3. Youth Get It Interns

A great student job has the potential to kick-start a young person’s career. To this end, our Youth Get It Interns program provided 20 young people with an exciting opportunity to experience real-life work in 2018. Coast Capital Youth Get It Interns are grade 11 and 12 students from our market areas who spend a year gaining practical employment experience as paid member service representatives at our branches. The interns work on weekends during the school year and full-time in the summer. They also gain unique community relations, communication and organizational skills by serving as Coast Capital ambassadors at various public events.

Through the training they receive and their work in Coast Capital branches, Youth Get It Interns increase their financial literacy, preparing them to make smart money decisions as adults. The interns also get the chance to “pay it forward” by volunteering in the community teaching financial literacy to their peers. They graduate from the program equipped with the leadership training, financial savvy and work experience needed for future success.

Volunteering by Coast Capital employees

Coast Capital’s employees are passionate about the communities where they live and work and give much of their time to enrich the fabric of these communities. Our employees volunteer their own time as individuals, as well as teams. To support our employees in this effort, we introduced the Help Heroes program in 2018 (see sidebar on page 4), resulting in more than 12,000 hours being donated to community causes. Examples of employee activities undertaken on a voluntary basis in 2018 include renovating and upgrading facilities for youth programs, coaching children’s sports activities, working at animal shelters, providing hospice support at local hospitals and delivering meals at school breakfast programs.

Banking in support of strong, economically successful communities

Beyond our direct community investments, Coast Capital’s banking products and services contribute indirectly to strong economic and community growth by helping individual members, business members and our non-profit members succeed. To support non-profit organizations in their good work, we provide them with Coast Capital’s Community Chequing Account, an interest-earning account with no monthly fee and unlimited transactions.

We improve the lives of individual members and their families by helping them achieve financial well-being. We also serve hundreds of organizations and businesses that help build vibrant communities through their activities and operations, whether through community programs or job creation.

Accessible Banking

Coast Capital believes that every Canadian deserves access to financial products and services that empower them to achieve what's important in their lives. These people include youth, students, seniors and those faced with financial challenges.

Banking products and services

Coast Capital offers a variety of financial products and services that support accessible banking, including a no-fee chequing account for all members (*The Free Chequing, Free Debit and More Account*[®]). All youth, students and seniors receiving the Guaranteed Income Supplement (GIS) and Registered Disability Savings Plan (RDSP) as beneficiaries receive free paper statements on their accounts. Further, we offer several extended benefits to seniors, including free personalized cheque orders, free cheque images (returned with statements), free Canadian office cheques and free US bank drafts. Seniors also receive a fee waiver and discounts on select accounts and services.

We also provide accessible banking for all Canadians through online and digital technologies. Coast Capital offers digital membership opening online in under five minutes, and members have access to free mobile and online banking, as well as member card integration with Apple Pay.

Facilities and assistive technology

Coast Capital's buildings and facilities include features that support access for those with mobility or other physical challenges. Most of our locations have automatic door openers and access ramps, and we provide additional accessibility supports during major renovations. As well, many of our ATMs are installed with audio jacks, voice guidance and braille keypads to support those who are visually impaired. When designing and building new locations or renovating existing branches to comply with applicable building codes and regulations, we include features that support access for those with mobility or other physical challenges, wherever possible. As part of Coast Capital's ongoing commitment to provide an inclusive physical environment, our objective is to ensure that new locations are fully accessible to wheelchairs and scooters.



Supporting Small Business

In 2018, Coast Capital's small business membership continued to grow—from more than 47,000 in January to over 48,000 at the end of the year. Our strong focus on supporting small business drives this growth. Local businesses have historically looked to cooperative financial institutions for banking products, and that commitment continues to set Coast Capital apart.

To meet the needs of local entrepreneurs, we offered a wide range of helpful products and services to small businesses in 2018. These needs include chequing and savings accounts, business depository services, investment products, business credit (loans, lines of credit and letters of credit), commercial real estate financing, equipment and auto financing or leasing, and payment/cash management services.

Throughout 2018, Coast Capital continued to invest in initiatives and enhancements to support the delivery of high-quality small business banking to our members. For example, we streamlined our internal processes, upgraded the training of our staff and introduced policy changes to provide small business members with an even better banking experience. We also rolled out a new discovery tool for use by our staff to better understand the needs of small business members.

In terms of member-facing initiatives, we revamped the business section of our website to make it easier to navigate and launched a new onboarding program for small business members to help set them up for business banking success. We also continued to increase access to banking support for business members through Coast Capital's Contact Centre. This support involved doubling the number of small business banking experts dedicated to helping members, either by phone or e-mail.

We were also active in member and public education in 2018. Our business experts were interviewed in the media (CTV) during Small Business Month in October, sharing helpful tips for financial success. They also provided advice to members through regular blogs on Coast Capital's website. Some of our staff spoke at events held by the British Columbia chapter of Mompreneurs and helped deliver the Junior Achievement of British Columbia's Dollars with Sense curriculum in local elementary schools.



Business Financing

One of the key ways Coast Capital supports the business sector is through debt financing. In 2018, the credit union authorized loans totalling nearly \$2.5 billion to help more than 4,700 businesses meet their operational and expansion goals.

The following is a breakdown of this financing.

(in thousands of dollars)	\$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	239	12,894	52,439	20,468	15,772	5,314	0	107,126
Number of Clients	12	212	306	60	26	3	0	619
British Columbia								
Authorized Amount	6,133	29,587	121,145	70,338	91,751	371,331	1,432,980	2,123,265
Number of Clients	672	508	717	214	132	175	101	2,519
Ontario								
Authorized Amount	374	28,319	107,933	34,092	25,251	3,363	0	199,332
Number of Clients	19	439	652	101	39	3	0	1,253
All other provinces*								
Authorized Amount	109	9,926	30,456	10,520	9,700	1,000	0	61,711
Number of Clients	5	165	178	30	16	1	0	395
Total								
Authorized Amount	6,855	80,726	311,973	135,418	142,474	381,008	1,432,980	2,491,434
Number of Clients	708	1,324	1,853	405	213	182	101	4,786

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

Employment

Coast Capital supports Canada's economy through direct employment of banking and administrative staff across its branch and administrative locations.

The following table provides a breakdown of the credit union's full-time and part-time staff.

	Part-time	Full-time	Employee Total	B.C.	Alberta	Ontario
Coast Capital Savings Federal Credit Union	311	1,428	1,739	1,737	0	2
Coast Capital Auto & Equipment Finance	3	78	81	64	5	12
Total	314	1,506	1,820	1,801	5	14

Taxes

Coast Capital contributed to the Canadian economy in 2018 through the payment of \$9.7 million in federal income taxes and \$2.1 million in provincial income taxes.

Coast Capital's tax payments are summarized below.

Tax Jurisdiction in Canada	Income Taxes Paid (in thousands of dollars)
Federal	9,668
British Columbia	1,863
Alberta	75
Saskatchewan	6
Ontario	185
Total	11,797

Facility Openings, Closings and Relocations

Coast Capital serves members through a network of 52 branches and 91 ATMs. In 2018, there were no branch or location openings, closings or relocations, nor were there any installs, removals or relocations of any ATMs.

Our Victoria administration building at 645 Tye, Victoria, B.C. was relocated to:

- Suite 310 – 1515 Douglas Street, Victoria, B.C. where our Vancouver Island commercial, financial planning and human resources teams are located, and
- Suite 400 – 2950 Jutland Road, Victoria, B.C. where our Vancouver Island community, information technology and administration teams are located.

These administrative relocations allowed Coast Capital to trim its Victoria administrative building footprint by more than 31 per cent, resulting in the credit union operating more efficiently and reducing its impact on the environment.

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



Contact Information

Help Headquarters

Suite 800 – 9900 King George Blvd.
Surrey, B.C. V3T 0K7
T: 604.517.7400
F: 604.517.7405

Contact Centre

604.517.7000 (Metro Vancouver)
250.483.7000 (Greater Victoria)
1.888.517.7000 (Toll-free)

Victoria Administration Office

Suite 400 – 2950 Jutland Rd.
Victoria, B.C. V8T 5K2

Website

coastcapitalsavings.com

Twitter

@Coast_Capital

Facebook

facebook.com/coastcapitalsavings



