

# Your Everyday Banking Guide

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# At Coast Capital, you get a partner that puts you first.

You'll notice we do things a little differently here. We're a member-owned cooperative and that means if it matters to you, it matters to us. All Coast Capital members are owners, so the success of our members really is our top priority and we actually care how things turn out. We're here to help you navigate through it all with over 80 years of experience in delivering honest, realistic and personalized advice that puts you first.

In this guide, you'll find our most popular personal banking products and services. For a complete list of our offerings and service fees, please visit [coastcapitalsavings.com/servicefees](https://coastcapitalsavings.com/servicefees).

## Need expert advice you can trust?

Let's work together to understand your situation, needs and goals so that our team can provide the right advice and financial solutions for you. Call us or book an appointment today.

**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](https://coastcapitalsavings.com)

# Personal Chequing Accounts

Our Coast Capital chequing accounts offer you everything you need for everyday banking. Perform daily transactions like withdrawals, transfers, ATM transactions, payments, pre-authorized payments, and cheque writing—and do it all with ease.

## Standard features

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

## The right chequing account for you

We have a selection of accounts to help you satisfy different chequing account needs. But how do you choose? Just take a look at the helpful comparisons on the next pages. Or you can always contact our team and we'll find the best option for you, together.

# Personal Chequing Accounts

## 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.

Free transaction account<sup>1</sup>

Monthly fee

None

Transactions included<sup>1</sup>

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 \$3/membership per month<sup>2</sup> (optional)
- 2% administration fee on transaction amount for International POS payments<sup>3</sup>
- 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 amount<sup>3</sup>

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

## Coast US Chequing

US currency account

Monthly fee

None

Transactions included<sup>1</sup>

Unlimited deposits, 1 free withdrawal

Features

- Free eStatements

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

Additional fees

- \$1 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 month<sup>2</sup> (optional)

Non-EXCHANGE<sup>3</sup> ATM fees

n/a

1 Transactions include cheques, Coast Capital Savings<sup>®</sup> and THE EXCHANGE<sup>®</sup> 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<sup>®</sup> ATM, Coast-by-Phone<sup>®</sup>, Coast Mobile<sup>®</sup> Banking and Coast Online are free.

2 Memberships which contain a Coast Chequing<sup>®</sup> Classic Package or a Coast Chequing<sup>®</sup> 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 Surcharges from other Financial Institutions may apply.

# Personal Savings Account

Your hard-earned savings don't need to be locked away for you to get a return. Our **High-interest Savings Account** offers easy access to your money. Deposit or withdraw funds at any time without penalty, while your money earns daily interest.

## Standard features

- Free semi-annual statement
- Free access to Coast Online® Banking, the Coast Mobile® Banking app and Coast-by-Phone®

## Save without sacrifice.

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

- **Tax-Free Savings Account** – Avoid paying taxes on the income or growth you make on your investment up to a certain amount every year. Don't forget you can also add any unused contribution room dating 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 taxman.



# Personal Savings Account

## The High-interest Savings Account

High-interest savings

Monthly fee

None

Transactions included<sup>1</sup>

2

Features

- No minimum balance required
- Flat interest rate<sup>2</sup>
- 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 payments<sup>3</sup>
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

Non-EXCHANGE<sup>®</sup> ATM fees

- Interac \$2.50 each (in Canada)<sup>4</sup>
- \$5 International ATM fee, plus 2% administration fee on transaction amount<sup>3</sup>

1 Transactions include Coast Capital Savings<sup>®</sup> and THE EXCHANGE<sup>®</sup> 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](https://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

Pay off your mortgage faster when you put more towards your home and less towards interest.

Take advantage of our low rates, flexible repayment options and speaking with our mortgage advisors today. We can work together to choose the mortgage that's right for you.

## Personal loans

Big expenses are a part of life and sometimes you need a little extra money or a bigger lump sum than you have saved—that's where loans come in. For those pricey purchases or expenses like a new car or an RRSP contribution, we'll give you 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 interest<sup>1</sup> on what you use.

# 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	\$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.	

# 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
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
First time homebuyers RRSP withdrawal	\$25
Withdrawal of capital (full or partial)	Free
Tax-free Savings Account (TFSA)	
Account setup and ongoing administration	Free
Closing or transfer-out fee upon maturity (if applicable)	\$55

# Other Banking Services<sup>1</sup>

Service	Fee
<b>Bank Drafts and Office Cheques</b>	
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
<b>Coast-by-Phone, Coast Mobile® Banking or Coast Online Banking bill payment reversal</b>	
Same day before 2pm	Free
Same day after 2pm	\$15
<b>Cheque Orders</b>	
Available for ordering in-branch, by phone via our Contact Centre, or through Online Banking	
<b>Closing an Account</b>	
< 90 days	\$25
> 90 days	Free
Transferring balance of account	\$25

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

Service	Fee
<b>Cheque Clearing</b>	
Unqualified clearing items:	
Cheque written on a savings account	\$10
Cheque written in US funds on a Canadian chequing account	\$15
<b>Cheque Image Retrieval and Information Search</b>	
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
<b>Dormant Accounts</b>	
Accounts with no activity within 24 months	\$50/annually
<b>Estate Administration</b>	
Processing fee	\$150

Service	Fee
<b>INTERAC® e-Transfer</b>	
Receiving an e-Transfer	Free
Sending an e-Transfer	\$1.50
<b>International POS Payment</b>	
The High-interest Savings Account	\$5 each plus 2% administration fee on transaction amount <sup>1</sup>
Coast Chequing Classic Package	\$2.15 each plus 2% administration fee on transaction amount <sup>1</sup>
The Free Chequing, Free Debit and More Account, <sup>2</sup> Coast Chequing Prestige Package	2% administration fee on transaction amount <sup>1</sup>
<b>International ATM</b>	
International ATM	\$5 each plus 2% administration fee on transaction amount <sup>1</sup>
<b>Information Search and Statement Replacement</b>	
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	\$3/monthly statement
<b>Paper Statements</b>	
The Free Chequing, Free Debit and More Account <sup>2</sup>	\$2/membership per month
Coast US Chequing <sup>2</sup>	\$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.

Service	Fee
<b>Non-sufficient Funds (NSF) and Overdraft</b>	
Overdraft Protection usage fee	\$5/month <sup>1</sup> plus interest (21% per year)
Overdrawing savings/chequing accounts without Overdraft Protection or a line of credit	\$5/item plus interest (prime + 18% per year)
Exceeding limit on line of credit or Overdraft Protection	\$5/item plus interest (prime + 18% per year)
Overdrawing \$US Savings/ Chequing Accounts without a Line of Credit or exceeding limit on a \$US Line of Credit	\$5/item plus interest (21.75% per year)
Chargeback (deposited items returned unpaid)	\$7.50
Cheque or scheduled pre-authorized payment (PAP) returned due to non-sufficient funds (NSF)	\$48/item
<b>Safety Deposit Boxes</b>	
Rental fee	\$60/year minimum
Classic Package and senior members	\$10/year discount
Prestige Package	\$15/year discount
Replacing safety deposit box key	\$25
Drilling boxes	Cost
<b>Stop Payments</b>	
Each item	\$18
<b>Wire Transfers (all fees are in Canadian dollars)</b>	
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

<sup>1</sup> 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.

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](http://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](http://coastcapitalsavings.com).



# Digital Banking

Our award-winning Coast Online® Banking and Coast Mobile® Banking app make it easy to complete day-to-day transactions from the comfort of your home or on the go.

## Everyday transactions simplified

Pay bills, transfer money and even deposit cheques by snapping a photo through our mobile app.

## Debit card management

Can't find your debit card? Lock it to prevent unauthorized use and unlock it when you find it, or order a replacement without having to call or visit a branch.

## Digital void cheque

Download a personalized void cheque to easily set up pre-authorized credits and debits like your payroll.

## Money Manager

Our automated personal financial management tool gives you a snapshot of your saving, spending and budgeting in one convenient place.

## Get Started

Follow our step-by-step guide and start using digital banking today at [coastcapitalsavings.com/startdigitalbanking](https://coastcapitalsavings.com/startdigitalbanking)

Reference our support materials at [coastcapitalsavings.com/digitalsupport](https://coastcapitalsavings.com/digitalsupport)

## How to contact us.

We're everywhere you are—in-person and remotely. You'll find our branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. And if you prefer to contact us from the comfort of your own home, we can complete almost any financial transaction or service remotely over the phone.

**Metro Vancouver: 604.517.7000**

**Greater Victoria: 250.483.7000**

**Toll-free: 1.888.517.7000**

**[coastcapitalsavings.com](http://coastcapitalsavings.com)**

