

Savings Accounts

At Coastal Community we offer a suite of accounts with flexible options that will help you save your money.

REGULAR SAVINGS	INVESTMENT SAVINGS	JUNIOR SAVINGS	YOUTH SAVINGS	HIGH INTEREST SAVINGS
Easily manage your money with this traditional savings account that will meet your basic needs.	A great place to park your money and earn interest while waiting for the right long-term investment opportunity.	Making nickels and dimes add up is easy for younger members. Junior Savings is an excellent starter account for kids under 13, offering features and interest to help achieve goals – both big and small.	As needs change and grow this Youth Savings account (ages 13 – 18) will help you manage your money, continue to save and complement your chequing account.	With no minimum balance required, this easy-access savings account features free, unlimited deposits (in-branch or through EXCHANGE® Network ATMs) online transfers from your other Coastal Community accounts.

MONTHLY FEE	No Fee	No Fee	No Fee	No Fee	No Fee
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TRANSACTIONS INCLUDED	4 Full-Service	2 Full-Service	25 Full-Service	10 Full-Service	1 Full-Service
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ADDITIONAL TRANSACTION FEES Additional transaction fees as indicated below apply only when your included monthly transactions are exceeded.

Self-Service Transaction	\$0.85	\$0.85	\$0.85	\$0.85	\$5.00
In-Branch Withdrawal and Transfer	\$0.95	\$0.95	\$0.95	\$0.95	\$5.00
In-Branch Bill Payment	\$1.30	\$1.30	\$1.30	\$1.30	\$5.00

INTEREST	Flat Rate	Split, Tiered	Flat Rate	Flat Rate	Stepped, Tiered
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Interest Rates are calculated daily and paid monthly. Split rates pay a different rate on the balance within each tier. Stepped rates pay one rate on the entire balance as determined by the tier. For current personal account interest rates, speak with one of our experts.

All Coastal Community Personal Savings accounts feature no-monthly fees and include a quarterly Relationship Statement (online or by mail) to ensure you always have the details you need about your account balance and activity.

Note - Coastal Community Credit Union Personal Chequing and Savings Accounts: Some conditions and additional fees may apply. Fees are subject to change without notice. Network and ATM fees may apply to all accounts (excluding Foreign Currency accounts) as follows: Interac: \$2.25/transaction; US/International: \$4.00/transaction. Surcharges from other financial institution ATMs may also apply. A \$2.00 Cheque Image fee applies to all Personal Chequing accounts unless otherwise noted.

This brochure is provided as a general source of account information. Rates and information are subject to change without notice. Last updated: June 2018.

About COASTAL COMMUNITY

Together, let's do GREAT THINGS!

Providing services for over 70 years, parent company Coastal Community Credit Union (CCCU) is the largest Vancouver Island-based financial services organization and in the top 10% of the hundreds of credit unions in Canada. CCCU provides personal, business and commercial banking services, complemented by its wholly-owned subsidiaries Coastal Community Insurance Services (2007) Ltd., which offers personal and commercial insurance solutions, and Coastal Community Financial Management Inc., which provides wealth management services through its Coastal Community Private Wealth Group division. The Coastal Community family of companies proudly serves Vancouver Island and the Gulf Islands, from Victoria to Port Hardy.

These are just some of the differences that help make for a great experience with Coastal Community:

- All of Coastal Community's operations, Board of Directors and employees are based on Vancouver Island and the Gulf Island, with all decisions made locally.
- Depositors are 100% protected, with protection provided by the Credit Union Deposit Insurance Corporation of British Columbia.
- A variety of time-saving solutions are available such as Deposit Anywhere™, Interac e-Transfers, security and account alerts and web chat.
- Easy account access through mobile devices and online as well as access to thousands of "ding-free" ATMs across Canada through the Exchange ATM Network.

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**COASTAL COMMUNITY
CREDIT UNION**

TOGETHER, LET'S DO GREAT THINGS



BRO-PACC.18

PERSONAL ACCOUNT LINEUP

Lynn picked the

PERFECT
accounts
FOR HER



**Our experts helped her
make the right choices for her
savings and chequing needs.**



**COASTAL COMMUNITY
CREDIT UNION**

TOGETHER, LET'S DO GREAT THINGS

Chequing Accounts

Whether you shop weekly or daily, online or en route, our helpful and caring experts will help you select a chequing account that will best meet your needs.

	PAY-AS-YOU-GO CHEQUING	CHEQUING PLUS	ACCESS	ACCESS PLUS	ACCESS UNLIMITED	EXPRESS	EXPRESS UNLIMITED	GOLDEN	GOLDEN UNLIMITED	STUDENT	YOUTH
	This account is a great option if you prefer to pay per transaction and avoid paying a monthly fee.	Meet your ongoing banking needs and earn daily interest on your closing balance. Pay only for the transactions you make, or enjoy unlimited full-service transactions and no monthly fee when you maintain a minimum monthly balance (MMB) of \$1,000 or greater.	For light users, this is the essential package to meet your daily banking needs with full-service transactions.	The Access Plus package offers the same flexibility as the Access package with added transactions, plus free cheque orders, official cheques, US drafts and travellers cheques.	Use this comprehensive Access Unlimited package if you have substantial daily banking needs. Receive unlimited transactions, plus free cheque orders, official cheques, US drafts and travellers cheques.	If you prefer self-service banking, you'll appreciate the convenience of our Express package, tailored to suit your banking style.	For frequent users of self-service banking, take advantage of unlimited transactions – with the same flexible support as the basic Express package.	When you reach age 60 consider this no monthly fee package with full-service transactions, free cheque orders, official cheques and travellers cheques and the option to have cheque images returned with your statement at no charge.	Get all the advantages of our Golden package plus unlimited transactions and US drafts, to handle more daily banking needs.	Students enrolled in a post-secondary institution full-time can save money and earn interest with this low monthly fee account. Features full-service transactions and the option to have free cheque images included with your statement at no charge.	Young members (ages 13 - 18) will find it easy to manage their money using this full-service, interest-bearing account with no monthly-fee.
MONTHLY FEE	No Fee	\$3.95	\$7.95	\$11.95	\$14.95	\$5.95	\$9.95	No Fee	\$6.00	\$2.50	No Fee

TRANSACTIONS INCLUDED	Pay-as-you-go	Pay-as-you-go (or Unlimited Full-Service with a MMB of \$1,000)	25 Full-Service	40 Full-Service	Unlimited Full-Service	40 Self-Service	Unlimited Self-Service	40 Full-Service	Unlimited Full-Service	40 Full-Service	40 Full-Service

ADDITIONAL TRANSACTION FEES Additional transaction fees as indicated below apply only when your included monthly transactions are exceeded.

Self-Service Transaction	\$0.85	\$0.85	\$0.85	\$0.85	No Fee	\$0.85	No Fee	\$0.85	No Fee	\$0.85	\$0.85
In-Branch Withdrawal and Transfer	\$0.95	\$0.95	\$0.95	\$0.95	No Fee	\$0.95	\$0.95	\$0.95	No Fee	\$0.95	\$0.95
In-Branch Bill Payment	\$1.30	\$1.30	\$1.30	\$1.30	No Fee	\$1.30	\$1.30	\$1.30	No Fee	\$1.30	\$1.30

INTEREST	Not applicable	Stepped, Tiered	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Stepped, Tiered	Stepped, Tiered
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Interest Rates are calculated daily and paid monthly. Where tiered interest is indicated, Coastal Community pays stepped rates (one rate on the entire balance), as determined by the current balance. For current personal account interest rates, speak with one of our experts.

ACCOUNT STATEMENTS

All Coastal Community personal chequing accounts include a monthly Chequing Statement (online or by mail; printed paper statements will be applied a \$2.50 monthly fee) to keep you up-to-date with your account balance and activity.

DEPOSITS 100% GUARANTEED

All money on deposit with Coastal Community Credit Union is 100% guaranteed through the Credit Union Deposit Insurance Corporation.



Visit ding-free.ca

Coastal Community members have access to over 3,300 surcharge-free ATMs across Canada.

Full-Service

Includes all self-service transactions plus in-branch withdrawals, transfers and bill payments.

Self-Service

Includes *Interac*® e-Transfers, Interac online payments, cheques, direct payment purchases, pre-authorized payments and debits through Coastal Community's online and telephone banking services, and Coastal Community, Canadian Credit Union, and EXCHANGE® Network ATM withdrawals.

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COASTAL COMMUNITY CREDIT UNION

TOGETHER, LET'S DO GREAT THINGS