

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

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. Interac e-Transfer fees apply on each transfer sent: \$1.50/transaction.

This brochure is provided as a general source of account information. Rates and information are subject to change without notice. Last updated: February 2013.

About COASTAL COMMUNITY

For over 60 years, the satisfaction and happiness of our members and clients have been our bottom line. That's why we've grown to be the largest financial services organization based on Vancouver Island and the Gulf Islands. We're passionate about building stronger relationships to improve financial health, enrich people's lives and build healthier communities. We offer caring and helpful service integrated across our business lines to meet all your financial and protection needs.

- Named one of Aon Hewitt's Annual Best Employers in Canada three years in a row
- 17th largest credit union in Canada
- 23 Credit Union Branches
- 15 Insurance Offices
- 3 Business Service Centres
- Access to THE EXCHANGE® Network of 2400 ATMs nationwide
- Account access through your mobile device and online at cccu.ca

A Complete Range of Expertise and Solutions

- Personal Banking
- Business Banking
- Insurance Services
- Wealth Management

Insurance services provided through Coastal Community Insurance Services (2007) Ltd. Financial planning and investment services provided through Coastal Community Financial Management Inc. *THE EXCHANGE and *THE EXCHANGE & Design are registered trademarks owned by Fiserv Inc., licensed for use in Canada by FICANEX Services Limited Partnership.



TOGETHER, LET'S DO GREAT THINGS



BRO-PACC.13

PERSONAL ACCOUNT LINEUP

Lynn picked the

PERFECT
accounts
FOR HER



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



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	FOREIGN CURRENCY
	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.	For foreign currency transactions, our US Dollar, Euro or Pound Sterling accounts may be just what you need. All offer no monthly fee, two foreign account transactions and pay interest on the account balance.
MONTHLY FEE	No Fee	\$3.95	\$7.95	\$11.95	\$14.95	\$5.95	\$9.95	No Fee	\$6.00	\$2.50	No Fee	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	2 Foreign Account Transactions
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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	No Fee	\$0.85	No Fee	\$0.85	No Fee	\$0.85	\$0.85	Not applicable
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	\$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	Not applicable

INTEREST	Not applicable	Stepped, Tiered	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	Stepped, Tiered	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) to keep you up-to-date with your account balance and activity.



Visit ding-free.ca

Coastal Community members have access to over 2400 surcharge-free ATMs across Canada.

Deposits 100% Guaranteed

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

Full-Service

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

Self-Service

Includes 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.

Foreign Account

Includes in-branch withdrawals and transfers. Includes cheques for US dollar accounts only.



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