

# PROFIT REPORT 2014

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COASTAL COMMUNITY  
CREDIT UNION

## What does Coastal Community Credit Union do with its profits?

At Coastal Community Credit Union, we are committed to stay strong and relevant for the long term. Two components of the financial strength of a financial institution are profitability and capital.

There are three main areas that Coastal Community allocates our profits: retain them in our organization as part of Members' Equity, distribute them to members, and share them with our communities through a range of community programs. The Board of Directors determines how to allocate funds among these options annually based on the Credit Union's corporate strategies, policies and our Annual Operating Plan and Budget.

Coastal Community Credit Union allocated its 2014 profits as follows:

- Added \$7.1 million to Coastal Community Credit Union's Members' Equity (Capital), thus strengthening our capital adequacy ratio to 13.86% up from 13.02% in 2013
- Shared \$61,000 with members through Membership and Investment Equity share distributions
- Shared \$416,888 with our communities through a variety of sponsorships and donations.

As the largest financial institution based on Vancouver Island and the Gulf Islands, Coastal Community remains focused on remaining relevant and effective which continues to contribute to our financial strength. This has enabled us to continue to provide superior service to our members, clients as well as leverage future growth opportunities and help build healthier communities.



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TOGETHER, LET'S DO  
GREAT THINGS