

ELECTION AND AGM BULLETIN

Vote in our 2014 Directors Election

Board of Directors

Election Voting Period

Monday, February 17, 2014 to
Wednesday, March 19, 2014

Hold the Date!

Annual General Meeting
Wednesday, April 16, 2014



COASTAL
COMMUNITY

TOGETHER, LET'S DO GREAT THINGS

AT COASTAL COMMUNITY, YOU GET TO ELECT THE PEOPLE IN CHARGE!

THE EXPERTISE WE'RE LOOKING FOR

While potential Board members may not have expertise in each of the following areas, desirable competencies include:

- Financial expertise: reading and interpreting financial statements and business cases—with an accounting designation being an asset.
- Management experience: comfort with principles of analysis and independence in decision making.
- A background in strategic planning, risk management, governance, and/or human resources.
- Broad knowledge of information technology, governance, management, trends, and risk management.
- Community mindedness, with a solid knowledge of the unique circumstances or issues important to residents in the communities we serve.
- Demonstration of public leadership and communication skills, as well as forward thinking abilities.
- Computer skills, including a familiarity with e-mail and word processing programs.

Directors are elected for three-year terms and are accountable for establishing corporate vision, endorsing corporate strategy, setting policy, approving major financial decisions, allocating major resources, and representing Coastal Community at external activities.

In addition to regular monthly Board meetings, Directors are expected to sit on several Board committees, including: Audit & Risk, Conduct Review & Corporate Governance, Human Resources & Compensation, Investment & Lending, and Nominating & Community Involvement.

Current Board Members (in alphabetical order)

The Board of Directors currently consists of 11 positions:

| Directors | Term Expires |
|---------------------------|--------------|
| Mary Ashley | 2015 |
| Evelyn Clark (Vice Chair) | 2016 |
| Laurie Jackson | 2016 |
| Lynne Fraser | 2015 |
| Susanne Jakobsen (Chair) | 2014 |
| Richard Kerton | 2014 |
| Terry Law | 2014 |
| John Newall | 2015 |
| Lorne Purchase | 2016 |
| Gail Preus | 2015 |
| Cheryl Tellier | 2014 |

Candidates for election to the Board of Directors

The nine candidates running for election were nominated by members of Coastal Community Credit Union and were qualified by the Nominating Committee. There are four positions available in the 2014 Election, each for a three-year term.

The candidates are presented in random order on election materials. Information provided on the candidates has been submitted by the candidates themselves. The views and opinions expressed in the candidate information section are those of the candidates and do not necessarily reflect the official policy or position of Coastal Community. Video statements and additional candidate information may be viewed online at cccu.ca.

Please vote—we've made it easy!

Only members in good standing are eligible to vote. You are qualified to vote if you are a member in good standing, are 19 years of age or older, and noted as having purchased and currently own a minimum of five (5) Equity Shares.

Voting is by way of confidential ballot which you can submit online, by mail or in-branch. Vote for your choice of one, two, three or four candidates listed on the ballot. Read the highlights of each candidate in this bulletin and go to cccu.ca for more information on each one. Remember to vote only once in this election or your vote will be null and void, as per our Credit Union Rules.*

*A person may vote more than once if they vote as an individual member and if they are appointed by a member that is a non-personal legal entity, such as a limited company or a registered society, to vote on its behalf.



DOUG LANG Candidate Statement

As a past Director of Coastal Community Credit Union, I come ready equipped to deal with the many challenges and opportunities facing our Credit Union in a rapidly changing environment for financial institutions. By electing me as your Director you will get:

Financial Expertise: professional accountant (CPA, CGA).

Governance Experience: previously developed policies and processes for governance.

Leadership Skills: past Credit Union Board Chair and served on all committees.

Integrity: trustworthy and speak with honesty.

Good Judgment: apply common sense, my knowledge and experience in decision making.

Communication and Listening Skills: listen attentively, communicate with clarity and understanding.

I will work to ensure a successful Credit Union that supports co-operative values, engagement with communities and our employees.

In the “Call for Nominations” the Board expressed a need for a candidate with financial expertise and this is what I bring.

I look forward to your support when you cast your vote.

Contact Information

Phone: 250-923-5433

E-mail: dlang45@telus.net



CAROLINE WATERS Candidate Statement

Thirty years ago I walked into a credit union with the goal of starting my own business. I walked out of the meeting with support, a direction and a team behind my dream. That encounter ultimately placed me on the path to owning my own business and buying my first home. My experiences with the credit union expanded my community connections, fostering a sense of commitment to my community and the people and organizations that bind us together.

The gradual change from resource-based communities to a more densely populated retirement and tourism destination has created change in our demographics and our job markets. The Credit Union, its members and staff have been instrumental in leading that vision—investing in families, encouraging entrepreneurs, providing open access and most importantly, encouraging genuine input from members through its programs and services. Great organizations succeed based largely on their most valuable resource or asset, their human contributors.

Contact Information

Phone: 250-248-6790

E-mail: cjanewaters@gmail.com



CHERYL TELLIER Candidate Statement

Change in the world is the new normal with national and corporation actions continually affecting and adding new challenges to local markets, communities and our Credit Union. We have had four years of low interest rates, face new payment innovation and increased competition from the big banks.

I have always believed that one of the most important ways to bring about positive change in our society is to be involved in a significant way at the neighbourhood and community level. I support Coastal Community’s ongoing commitment to our communities, and I believe Coastal Community can continue to be a good corporate citizen and provide quality products and services to our members.

I have worked hard as a Director and will continue to do so, always keeping the Credit Union values, the needs of the membership, the hard work of our skilled and dedicated employees, and our communities as the highest priority.

Contact Information

Phone 250-753-1238

E-mail: ctellier@shaw.ca



TERRY LAW Candidate Statement

I've had the privilege of serving as a Director of Coastal Community for the past three years. During those years and in order to serve our members, I've studied hard and graduated from the Credit Union Director Achievement Program.

I believe Coastal Community is a leader on Vancouver Island. We have won governance and innovation awards, and I'm proud to be part of the team that led these initiatives.

I've served on three committees and currently chair the Coastal Community Insurance Services Board.

It's no secret that Vancouver Island has had economic challenges. However, with careful, conservative decisions and a staff that gives 110% of themselves, Coastal Community has managed to weather those challenges well. We have more work to do, and I would like to be part of that. I believe Coastal Community has a great future on Vancouver Island.

Please vote for me in the upcoming Election. Thank you!

Contact Information

Phone: 250-897-4895

E-mail: terry.law@shaw.ca



MICHAEL MASCALL Candidate Statement

Financial and management experience - motivated by caring from Quadra Island.

My work experience includes more than 35 years as an economist, both domestically and internationally. I've worked for engineering firms, PriceWaterhouseCoopers, World Bank, and CIDA. As a team leader and consultant with my own company, I've worked in research and evaluation, employing financial statements, budgets and strategic planning—achieving results.

As a volunteer, I've taken leadership roles in advocacy for environmental conservation. I've been involved with land use processes as a founding Director of the BC Land Trust Alliance, as chairperson for Sierra Club of BC and Quadra Island Conservancy, and as an active member of Campbell River Hospice.

In the co-op movement, I've been a member of Coastal Community for more than 25 years, Peninsula Co-op and various food co-ops.

My aim is to make Coastal Community more self-reliant by employing Corporate Social Responsibility—especially given the instability of globalization.

Contact Information

Phone: 250-202-1968

E-mail: michquadra@hotmail.com



SUSAN HEALY Candidate Statement

My name is Susan Healy. With Tom King, I own Theme Gardens, a landscaping and creative design company in the Comox Valley. Our motto is "Bringing Ideas to Life."

I've been a Coastal Community member since I arrived in the Comox Valley 35 years ago. I've also served the members of Cumberland & District Credit Union as Board Director for 17 years.

Credit unions exist to serve their members. I'd love to continue working with credit unions on the board team at Coastal Community "bringing your ideas to life." I'd also like the opportunity to help Coastal Community continue building a strong, supportive community.

As a small business owner, I look for ways to provide excellent customer service and grow our business. At Coastal Community, I will bring this experience to help individuals, families and businesses build and achieve their financial goals while living and thriving on Vancouver Island.

Contact Information

Phone: 250-898-8500

E-mail: frontdeck@hotmail.com



SUSANNE JAKOBSEN Candidate Statement

I am currently the Board Chair of our Credit Union and proud of the work our Board has done over the past twelve years. In addition to looking out for the best interests of our members, we have conducted business oversight in a volatile global economy and addressed the increased emphasis on regulatory requirements for governance and enterprise risk management.

Key points I favour are:

- Engage in responsible fiscal practices.
- Support our vision to strengthen relationships with members, employees and our communities.
- Promote a strategic direction to incorporate the Credit Union into a vibrant Island economy.

I am asking for your help in the upcoming Director Election. I am enthusiastic, dedicated and committed to contributing the time and energy needed to be an effective Director. I am proud of the work done during my tenure and ask that you continue to support me in this process.

Contact Information

Phone: 250-667-1839

E-mail: jake.s@telus.net



RICHARD KERTON Candidate Statement

Thank you for supporting me for the past nine years as a Director of your Credit Union. The experience has been enlightening for me and I hope I have been able to serve you well over the years. I am calling on you again to support me as Director for another term this year. I have been diligent to contribute to your board governance, asking questions that drive our desire to be a local community-minded credit union. My experience with co-operative principles and management are assets for me. I have clarity of what we need to look like as a large financial institution responsible for your needs in all of our areas across Vancouver Island. Our organization is successful because of you and our need to govern, and being responsible to our membership is a strong motivation for me to serve on the Board of your Credit Union.

Contact Information

Phone: 250-338-8308

E-mail: busyblue@shaw.ca



RALPH B HAGEN Candidate Statement

I am a Chartered Accountant and for most of my career have been a bankruptcy trustee. As well, in latter years, I was a Chartered Arbitrator. My professional life has equipped me to understand the monetary, financial and other needs of individuals and small businesses as members, and not just as customers or shareholders. I have lived and worked my whole life in British Columbia and am closely acquainted with the coast communities.

I have lived on Gabriola Island for seventeen years and have been a credit union member since moving here. As a boater, I have travelled the coast of British Columbia and Vancouver Island for the past thirty years.

I would consider it a privilege to be chosen to work with a team in guiding the operation of Coastal Community Credit Union.

Contact Information

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E-mail: ralphhagen@gmail.com

THREE WAYS TO VOTE

1

ONLINE:

Through Member Direct online banking access — this secure and paperless option makes it easier for you to vote at a time that's convenient for you, right from your computer.

2

MAIL:

Ballots must be post-marked by Wednesday, March 19th, 2014 and be received at the indicated mailing address by Wednesday, March 26th, 2014 to be counted in the vote.

3

IN-BRANCH:

Vote during regular branch hours between Monday, February 17th, 2014 and Wednesday, March 19th, 2014.

The Board of Directors Election results will be announced at the Annual General Meeting on April 16, 2014 and will be available on Coastal Community's website at cccu.ca on April 17, 2014.

For the full voting process and regulations, or if you have any questions, please contact your branch, visit cccu.ca/vote or call toll-free 1-888-741-1010.

SEE YOU AT THE AGM

Wednesday, April 16, 2014

Vancouver Island Conference Centre
80 Commercial Street, Nanaimo

6:45pm - Registration

7:30pm - AGM Starts



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