


Coast Online® Banking

You can bank wherever you are, there's never any lineup, and we're open 24/7.

Use Coast Online Banking to:

- View your account balances and history
- Pay bills instantly and schedule one-time or recurring payments
- Transfer money within your accounts, to other members or email money with INTERAC® e-Transfer

How to log in

1. Click the green Sign in button () at the top of the screen at coastcapitalsavings.com
2. Enter the last 8 digits of your Coast Capital Savings® debit card number
3. Enter your 7 digit Personal Access Code (PAC)

If you don't have a debit card or PAC, just visit a branch or call us at 1.888.517.7000 from Monday to Saturday, 8am to 8pm.

Keeping your information safe

Coast Online Banking offers security that's next to none. The first time you log in, you'll be prompted to activate our additional security features. Select and answer a few security questions, so when you log in you know you're on the real Coast Capital Savings website.

We also protect you with:

- Industry standard firewalls, hardware and devices that are actively logged, monitored and physically secured
- Safeguards to ensure that information in transit between your PC and our Server cannot be intercepted
- Online banking sessions that time-out automatically after 15 minutes of inactivity

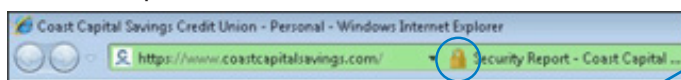
How do I know I'm on a safe website?

Browsers like Internet Explorer, Safari, Chrome, Firefox, or similar, will display a padlock and turn some or all of the URL green to indicate an Extended Validation SSL certificate. This lets you know that you're on the real Coast Capital Savings website.

What else can I do to protect myself?

Keep your web browser up-to-date to ensure the latest security features will protect you when you're online.

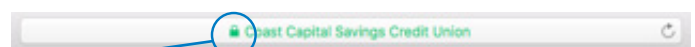
Internet Explorer:



Chrome:



Safari:



padlock

Find out where to download the latest versions on our [browser requirements page](#).

Download the Coast Capital Savings Mobile App

Banking wherever and whenever you want is a whole lot easier with our mobile app, available for iPhone from the [App Store](#) and for android on [Google Play](#).



With our free app you can:

- Check account balances without having to log in using QuickView™
- View transaction history
- Access important messages and reminders
- Add and pay registered bills
- Deposit cheques with [Deposit On-the-go](#)
- Transfer funds between Coast Capital accounts (including inter-member and recurring)
- Send and receive funds using [INTERAC® e-Transfer](#)
- Use our calculators including mortgage, loan, foreign exchange, RRSP & TFSA
- Manage scheduled bills and transfers
- Find a nearby branch or ATM

Security on the Coast Capital Savings App

When you install the Coast Capital Savings Mobile App you will be prompted to grant permission to access the following functions of your device:

- Location: allows the app to use the device's GPS to find the nearest branch or ATM
- Network access: allows the app to connect to the internet
- Camera: allows you to make a deposit by using the app to take a photo of a cheque
- Contacts and calendar: allows you to create new INTERAC® e-Transfer recipients by selecting from your device contacts

Mobile Banking security

The app uses the same level of security as Coast Online® Banking, keeping your information safe with:

- A secure log-in process requiring your debit card number and your Personal Access Code (PAC)
- 128-bit encryption technology to protect information transferred from your mobile device to our systems
- Minimal personal or banking information secured on your mobile device to use our optional QuickView and Saved Debit Card features

How you can protect yourself

- Enable the security options available on your device such as password protection
- Disable your Bluetooth connection when you are not using it
- Only download apps from trusted sources
- Avoid using public wireless access points to access your online banking
- Don't email or text banking information
- Deactivate your phone with your mobile carrier if it's stolen

We aren't going to hire a bodyguard to carry your mobile phone around for you, but we are making sure that Coast Mobile Banking is keeping your information safe and secure.

INTERAC® e-Transfer

We're pretty sure that the 'e' in e-Transfer stands for easy.

Key features

- Simple, quick and secure way to transfer cash from Coast Online® Banking or Coast Mobile® Banking
- There's no need to set up any new accounts, user IDs or passwords, all you need to send money is the recipient's mobile phone number or email address
- All account details and financial institutions are kept confidential
- Recipients are notified by email or text message that they have received a payment within approximately 30 minutes from when the transfer is initiated
- There is absolutely no fee to receive money via an INTERAC e-Transfer, to send an e-Transfer a service fee of \$1.50 per transaction applies

Sending an e-Transfer

1. Log in to Coast Online Banking and go to Transfer Money > Send INTERAC e-Transfer
2. If you haven't already, create a profile with your email address and/or mobile phone number.
3. Select a recipient, or add a new recipient by entering the person's name, email address and/or mobile phone number.
4. Create a security question and answer that only you and the recipient know.
5. Add an optional personal message (for security reasons, don't include the answer to the security question).
6. Select an account from which to make the transfer and enter the amount.
7. Send the INTERAC e-Transfer. Your account will be debited the transfer amount immediately, plus the \$1.50 service fee.

If you don't have a debit card or PAC, just visit a branch or call us at 1.888.517.7000 from Monday to Saturday, 8am to 8pm.

Receiving an e-Transfer

1. You'll receive an email or text message containing an encrypted link (the encrypted link can be identified by the use of 'https' instead of 'http').
2. Click on the link and you'll be taken to a secure INTERAC website. From the INTERAC website, scroll to the **Credit Union** drop-down and choose **British Columbia**, then select **Coast Capital Savings** and click 'Deposit'. You'll be redirected to the Coast Online Banking login screen.
3. Log in to Coast Online Banking to answer the security question and accept the transfer.
4. Select the account where you wish to deposit the money.

Start using INTERAC e-Transfer and you can help make IOU's a thing of the past. Kind of like VCRs.

Limits for INTERAC e-Transfers

While there are no minimums, to deter against money laundering and other fraudulent activities, there are maximums for both sending and receiving INTERAC e-Transfers:

Sending funds

- Transaction limit: \$3,000
- Daily or weekly limit: \$10,000
- Monthly limit: \$20,000

Receiving funds

- Daily limit: \$10,000
- Weekly limit: \$70,000
- Monthly limit: \$300,000

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Bill payments

Paying bills with Coast Online® Banking is so easy you'll almost look forward to paying your bills. Almost.

Recurring bill payments

1. Log in to Coast Online Banking
2. Click **Pay Bills**
3. Then click the **Recurring Bill Payments** tab and choose the vendor, amount and frequency of the payment

Scheduled bill payments

Did you know that you can schedule your bill payments up to one year in advance? Nobody likes bills, but payments can't sneak up on you if you can see them coming. Here's how:

1. Log in to Coast Online Banking
2. Click **Pay Bills**
3. You can choose payment dates up to one year in advance and review them by clicking on **Scheduled Bill Payments**

Cancel Bill Payment

If you've made an incorrect payment, you can cancel your bill payment in Coast Online Banking as long the transaction has not been processed. Here's how:

1. Log in to Coast Online Banking
2. Go to **Pay Bills** on the left side navigation
3. Click **Scheduled Payments**
4. Find the payment you'd wish to cancel and click Delete

Please note: If the payment does not appear on the scheduled payment screen, please contact us as the payment may be processed and a service fee may be applied.

Paying Property Tax

Need to pay your property tax? Here's how:

- Online: Add your city as a vendor in Coast Online Banking to make a payment.
- By phone: Call Coast-by-Phone and select "2" to pay bills, then "3" to set up new payment accounts
- In person: Visit us at any Coast Capital Savings branch

Note: If you're applying for a Home Owner Grant, we are no longer forwarding applications. Please refer to your Property Tax notice for details on how you can apply for a grant.

Paying bills will never be fun, but paying bills with Coast Online Banking is like going to the gym to lift feathers.

Deposit On-the-go

Deposit On-the-go allows members to deposit cheques via their mobile phones quickly, safely and securely.

Whether you're on iOS or Android, you can deposit your cheques anywhere, anyplace instead of visiting an ATM or branch.

Key features

- Deposit Canadian cheques, money orders, bank drafts, convenience cheques and certified cheques without having to visit a branch or ATM
- Available for personal and business members
- It's simple and easy to access the feature through the Coast Capital Savings Mobile® App
- Your cheque deposit appears in your account in real time*
- Free for all personal and business banking members**

Ready to get started?

1. Log in to Coast Online® Banking through the Coast Capital Savings Mobile® App on your iOS or Android device and tap Deposit On-the-go
2. Select which account you'd like to deposit your cheque into, and enter the amount of the cheque
3. TapTake Photo and follow instructions on screen
4. Confirm deposit
5. Do your happy dance

Things you should know

- Sign the back of your cheque before you photograph it
- Remember to photograph both the front and back of your cheque
- Keep your cheque for 90 days after you deposit it, and then destroy it within the next 30 days
- By using this service, you agree with the Deposit On-the-go Agreement

You'll save so much time depositing cheques on the go you won't know what to do with yourself. May we suggest taking a nap? Why not, you have time.

*Holds may apply when you deposit cheques using Deposit On-the-go or an ATM. If you're not sure what your hold policy is, contact us.

**You may be subject to mobile charges. Please consult your phone provider for details.

Alerts and Text banking

Stay on top of your account balances and activity with Coast Mobile® Banking alerts and text banking.

Alerts

You choose which alerts you'd like to receive, such as when your account balance is low, when a transaction goes through, or when you need to feed your cat. Ok, you'll have to remember that last one on your own.

How to sign up for alerts

1. Sign in to Coast Online Banking
2. Click on Mobile Banking, then click **Register for alerts**
3. Add the mobile phone or email address where you would like to receive your alerts (if you've already added a phone for text banking you can use the same phone)
4. Select the alerts you would like to receive

Text banking

Text banking gives you access to your account information anytime, anywhere using text messaging commands on your mobile phone.

- Check your account balances
- View recent transactions on your accounts
- Use simple text messaging commands to access your accounts

How to sign up for text banking

If you have a mobile phone from a Canadian carrier that supports text messaging, and a Coast Online Banking account, signing up is easy:

1. Sign in to Coast Online Banking
2. Click on Mobile Banking and then click **Register for Text Banking**
3. Add your mobile phone information
4. Confirm your Passcode and select your accounts for mobile access

Text message commands

Text the following keyword commands to **COAST (26278)** to receive account information on your mobile phone:

- **BAL** - Provides the balance from your primary account
- **BAL ALL** - Provides balances for all accounts you have set for text banking access
- **ACT** - Provides account activity for your primary account
- **INFO** - Provides contact information for Coast Capital Savings
- **HELP** - Provides a list of the keyword commands and account nicknames
- **STOP** - Permanently deletes your phone from text banking access
- **DISABLE** - Temporarily disables your phone from text banking access

With Mobile Banking alerts and text banking you'll always be in the know, so if you love surprises you might have to wait for your birthday instead.