

# Everyday Banking Guide



# **coast**capital

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# We're member owned. So what matters to you, matters to us.

As a financial cooperative, all Coast Capital members are owners. So the success of our members really is our top priority and we actually care how things turn out. We're here to help you through it all with over 80 years of experience in delivering clear, simple, and personalized financial advice to help you live the life you want, today.

In this guide, you'll find our most popular personal banking products and services. For a complete list of our offerings and service fees, please visit coastcapitalsavings.com/servicefees

#### Connect with us.

Let's work together to understand your situation, needs and goals so that our team can provide the right advice and financial solutions for you. Call us or book an appointment today.

Metro Vancouver: 604.517.7000 Greater Victoria: 250.483.7000 Toll-Free: 1.888.517.7000

You can also visit us online at coastcapitalsavings.com

## **Personal Chequing Accounts**

What if everyday banking did more than just help you manage the money you have today? What if it also set you on a path where you could earn more in the future?

Our lineup of chequing accounts not only help our members make day-to-day transactions easier and more affordable, but our Elevate Chequing Account also unlocks premium banking benefits and other resources that could help you potentially get paid more.

The Elevate Chequing Account comes with free access to Coursera's global learning platform<sup>1</sup>. Through online learning our members can gain skills and professional certificates from leading companies and universities, putting them on track to potentially earn future promotions or change careers.

#### The right chequing account for you.

We have a selection of accounts to help you satisfy different chequing account needs. But how do you choose? Just take a look at the helpful comparisons on the next pages. Or you can always contact our team and we'll find the best option for you, together.

Learn more and compare accounts at coastcapitalsavings.com/chequing

<sup>1</sup> Coursera is an online learning platform offering multiple continuing education opportunities from leading universities and institutions. The products offered by Coursera can, but do not guarantee to, help users advance, relaunch, or improve their earning potential in their careers. As a bonus on their Coast Capital Elevate Chequing Account, a primary account holder will receive one (1) free Coursera for Business license for the account holder's personal use. This license will be associated with the primary account holder's email address on Coast Capital's records. The license can only be used with the associated email address to open a Coursera account. The license will be valid for the period the primary account holder maintains a Coast Capital Elevate Chequing Account in good standing. The license has a monetary value of \$538 CAD per year or monthly monetary value of \$79 CAD as of January 1, 2024. Limit of one (1) license per primary account holder. No substitutions will be allowed. Coast Capital may allow, at its sole discretion, transfers of the license to another individual as decided by the primary account holder. The license may be subject to content, course, and program exclusions or limitations at the sole discretion of Coursera. The use of the license will be exclusively subject to Coursera's terms, conditions, and policies. Details regarding Coursera's products, terms, conditions, and policies can be found at https://www.coursera.org/

#### Free Chequing, Free Debit, and More Account

Meet your essential banking needs, without a monthly fee or minimum balance required.

#### Monthly Fee

\$0

#### **Transactions Included**

Unlimited day-to-day transactions<sup>1</sup> Additional fee for sending e-Transfers.

#### **Features**

- Free debit transactions at merchants (in Canada)
- Free withdrawals, transfers or deposits (online and in-branch)
- · Free bill payments
- · Free pre-authorized payments and deposits
- Free ATM withdrawals and deposits at Coast Capital Savings or THE EXCHANGE® Network
- Free cheque clearing<sup>2</sup>
- Free online images of cleared cheques2
- · Free monthly eStatements
- Free access to Coast Online® Banking, the Coast Mobile® Banking app and Coast-by-Phone®

#### **Additional Fees**

- Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free
- Cheque images returned with paper statements \$0.50 per account/ month (optional)
- Paper statement fee \$3/membership per month³ (optional)
- 2% administration fee on transaction amount for International POS payments
- Overdraft Protection on approved credit (optional). See pg 15 for further details.
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

#### Non-EXCHANGE® Network ATM Fees

- Interac network ATM withdrawal: \$2.50 each (in Canada)<sup>5</sup>
- International ATM withdrawal: \$5 each plus 2% administration fee on the transaction amount<sup>6</sup>

Low-Cost Account: Our Free Chequing, Free Debit & More Account meets our public commitment to ensure that members have access to basic banking services at a nominal cost. If paper statements are requested instead of eStatements, this account costs \$3/membership per month. If you are a student, youth, Guaranteed Income Supplement recipient, or Registered Disability Savings Plan (RDSP) beneficiary, you may request printed statements at no charge. Call our Advice Centre or visit a branch for more information.

Want to compare our accounts with accounts at other financial institutions? Use the Financial Consumer Agency of Canada Account Comparison Tool on https://itools-ioutils.fcac-acfc.gc.ca/ACT-OCC/SearchFilter-eng.aspx

#### **Coast Capital Unlimited Chequing Account**

Get unlimited day-to-day transactions<sup>1</sup>, **including free** e-Transfers for a waivable monthly fee.

#### Monthly Fee

\$8.50

#### Transactions Included

Unlimited day-to-day transactions<sup>1</sup>, including free e-Transfers

#### **Features**

## All the same features as the Free Chequing, Free Debit and More Account plus:

- Free INTERAC® e-Transfers (sending and receiving)
- One free book of 25 personalized Canadian cheques annually (singles onlu)
- Free monthly paper or eStatements

#### Plus, this account comes with free access for one account holder to:

• ID Assist\* - Protect yourself from identity theft with 24/7 dark web monitoring.

#### Get the monthly fee waived if you are:

- 59 years of age or older, or
- 25 years of age or younger, of
- Maintain a minimum \$4,000 daily balance at all times throughout the calendar month

#### OR

**Get \$5 waived off the monthly fee** (pay \$3.50/month) when you set up and deposit monthly payroll or another eligible direct deposit into the account.<sup>6</sup>

#### **Additional Fees**

- 2% administration fee on transaction amount for International POS payments
- Overdraft Protection on approved credit (optional). See pg 15 for further details.
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

#### Non-EXCHANGE® Network ATM Fees

- Interac network ATM withdrawal: \$2.50 each (in Canada)<sup>5</sup>
- International ATM withdrawal: \$5 each plus 2% administration fee on the transaction amount
- 1. Transactions include cheques drawn on the account, Coast Capital® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments, transfers (between Coast Capital accounts), and withdrawals (in-branch/self serve). Deposits and electronic transfers (between Coast Capital accounts) performed via Coast Capital ® ATM, Coast-Dy-Phone®, and Coast Capital digital banking are free & unlimited.
- 2 Any payments made via cheque.
- 3 Students, youth, GIS recipients, and RDSP plan beneficiaries with a Free Chequing, Free Debit, and More Account are eligible to be exempt from this fee.
- 4. Additional fees may be charged by third parties as part of the transaction amount. The 'transaction amount' we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollatrs. Any currency conversion to calculate the Canadian dollat ransaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.
- 5 Surcharges from other financial institution ATMs may apply.
- 6 Eligible direct deposits include Payroll, Pension, Government benefit or social assistance. For a full list of eligible payroll codes visit coastcapitalsavings.com/chequing
- ID Assist®, Sigma Loyalty Group Inc. and all associated marks and logos are trademarks owned or used under license

#### Coast Capital Elevate Chequing Account

Unlock premium banking benefits, plus **free access to Coursera's global learning platform** that could help you advance your career and potentially get paid more.

#### Monthly Fee

\$16.95

#### Transactions Included

Unlimited day-to-day transactions<sup>1</sup>, including free e-Transfers

#### **Features**

### All the same features as the Free Chequing and Unlimited Chequing Accounts plus:

- \$50 one time annual fee rebate on eligible Coast Capital credit cards
   \*issued by Collabria<sup>7</sup>
- 2 free Interac network ATM withdrawals in Canada per month<sup>8</sup>, then \$2.50 each.
- 3 free International ATM withdrawals per year<sup>9</sup>, then \$5.00 each. 2% administration fee on transaction amount still applies.
- One free book of 50 personalized Canadian cheques annually (singles only). This is instead of 25 cheques with the Unlimited Account.

#### Plus, this account comes with free access for one account holder to:

- Coursera<sup>10</sup>- A global platform for online learning and career development, giving you access to courses and professional certificates from world-class universities and companies.
- ID Assist\*- Protect yourself from identity theft with 24/7 dark web monitoring and the additional benefit of password manager.

#### Pay only \$8.50/month if you are:

- 59 years of age or older, or
- 25 years of age or younger, or
- Maintain a minimum \$4,000 daily balance at all times throughout the calendar month

#### OR

Get \$5 waived off the monthly fee (pay \$11.95/month) when you set up and deposit monthly payroll or another eligible direct deposit into the account.

#### **Additional Fees**

- 2% administration fee on transaction amount for International POS payments<sup>4</sup>
- Overdraft Protection on approved credit (optional). See pg 15 for further details.
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

#### Non-EXCHANGE® Network ATM Fees

- Interac network ATM withdrawal: \$2.50 each in Canada (after the first 2 free per month)<sup>8</sup>
- International ATM withdrawal: \$5 each (after the first 3 free per year)<sup>9</sup>.
   2% administration fee on the transaction amount applies.
- As a holder of an eligible Coast Capital credit card issued by Collabria only applies to World Mastercard\*, and Centra Gold Mastercard\*, cash Baok World Elite Mastercard\*, and Centra Gold Mastercard\*, count was used to a continuous description of the primary cardinolder and (i) opening or holding an eligible Coast Capital credit card account as the primary acroint holder. For clarity, if gu are currently a primary account holder on a Coast Capital Elevate Chequing Account as the primary account holder. For clarity, if gu are currently a primary account holder on a Coast Capital Elevate Chequing Account and then open an eligible Coast Capital credit card account, you will be eligible for the onetime fee rebate; if you are currently a primary acratholder on an eligible Coast Capital credit card account and then open a Coast Capital Elevate Chequing Account, in the year the eligible Coast Capital I Elevate Chequing Account, or but are opened. Limit of one fee rebate per Coast Capital Elevate Chequing Account, or but are opened. Limit of one fee rebate per Coast Capital Elevate Chequing Account. The eligible credit card account and Coast Capital Elevate Chequing Account. The eligible credit card account and Coast Capital Elevate Chequing Account is any time to the fee rebate is applied. Coast Capital may change, revoke, or end this offer at any time in its sole discretion and without further notice.

#### **Coast Capital US Chequing**

US currency account

#### **Monthly Fee**

\$0

#### Transactions Included

Unlimited deposits, 1 free withdrawal per month<sup>11</sup>

#### **Features**

Free eStatements

Maintain a minimum monthly balance of \$1,000 and transaction fees<sup>11</sup> are waived.

#### **Additional Fees**

- \$1USD for additional transactions
- Paper statement fee \$3 USD/membership per month<sup>3</sup> (optional)
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

#### Non-EXCHANGE® Network ATM Fees

n/a

#### Legacy Accounts - no longer offered

Coast Chequing® Classic Account	Monthly fee: \$11 Fee waived if you're 59+ years old • 40 transactions included¹ • Additional transactions¹: \$1.00
Coast Chequing® Prestige Account	Monthly fee: \$21 Fee \$10.50 if you're 59+ years old • Unlimited day-to-day

8 Coast Capital waives its fee for up to two (2) Interac® network ATM transactions per month for transactions initiated within Canada. Surcharges from other financial intuition ATMs may apply.

transactions1

- 9 Coast Capital waives its fee for up to three (3) international ATM transactions per year for transactions initiated outside Canada. Additional 2.00% international ATM administration fee still applies. The international ATM administration fee is a commission calculate based on the amount of the ATM request Coast Capital receives and is paid from your account to settle your international ATM transaction. The ATM request Coast Capital receives is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your ATM request comes through on. Coast Capital does not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM transaction may also be included in the transaction amount per month for transactions initiated within Canada.
- 10 Coursera is an online learning platform offering multiple continuing education opportunities from leading universities and institutions. The products offered by Coursera can, but do not guarantee to, help users advance, relaunch, or improve their earning potential in their careers. As a bonus on their Coast Capital Elevate Chequing Account, a primary account holder will receive one (1) free Coursera for Business license for the account holder's personal use. This license will be associated with the primary account holder's email address on Coast Capital's records. The license can only be used with the associated email address to open a Coursera account. The license will be valid for the period the primary account holder maintains a Coast Capital Elevate Chequing Account in good standing. The license has a monetary value of \$538 CAD per year or monthly monetary value of \$79 CAD as of January 1, 2024. Limit of one (1) license per primary account holder. No substitutions will be allowed. Coast Capital may allow, at its sole discretion, transfers of the license to another individual as decided by the primary account holder. The license may be subject to content, course, and program exclusions or limitations at the sole discretion of Coursera. The use of the license will be exclusively subject to Coursera's terms, conditions, and policies. Details regarding Coursera's products, terms, conditions, and policies can be found
- 11 One free withdrawal per month can be completed in branch or over the phone with the Advice Centre. Transactions include cheques drawn on the account, pre-authorized payments, transfers (between Coast Capital accounts), and withdrawals (in-branch). Deposits and electronic transfers (between Coast Capital accounts) performed via Coast-by-Phone® and Coast Capital digital banking are free and unlimited. Cannot complete Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals and Interao Direct Payment.

### **Personal Savings Account**

Your hard-earned savings don't need to be locked away for you to get a return. Our **High-Interest Savings Account** offers easy access to your money. Deposit or withdraw funds at any time without penalty, while your money earns daily interest.

#### **Standard Features**

- Free annual statement
- Free access to Coast Online® Banking, the Coast Mobile® Banking app and Coast-by-Phone®

#### Save without sacrifice.

Our **High-Interest Savings Account** is available in any of these savings vehicles:

- Tax-Free Savings Account (TFSA): Avoid paying taxes on the income or growth you make on your investment up to a certain amount every year. Don't forget you can also add any unused contribution room dating back to 2009.
- First Home Savings Account (FHSA): Save for your first home while sheltering your qualifying withdrawals from capital gains tax. You can also deduct your contribution in the year towards your income tax.
- Registered Retirement Savings Plan (RRSP): Save tax-deductible money for your retirement years within limits, and with no taxes on the money you earn in an RRSP until you withdraw it.
- Registered Retirement Income Fund (RRIF):
   If you're 65 or older, you can withdraw up to \$2,000 per year from your RRIF tax-free while sheltering the balance from the taxman.

#### **High-Interest Savings Account**

High-Interest savings

#### Monthly Fee

\$0

#### Transactions Included

2 transactions per month<sup>1</sup>

#### **Features**

- · No minimum balance required
- Flat interest rate<sup>2</sup>
- Free and unlimited self-serve transfers between Coast Capital accounts
- Free eStatements or annual paper statement

#### **Additional Fees**

- Additional transactions \$5 each
- Sending an INTERAC® e-Transfer \$1.50 each; receiving e-Transfers is free
- 2% administration fee on transaction amount for International POS payments<sup>3</sup>
- Fees listed in this Guide for Other Banking Services that are not part of the features included with this account

#### Non-EXCHANGE ATM Fees

- Interac network ATM withdrawal: \$2.50 each (in Canada)4
- International ATM withdrawal: \$5 each plus 2% administration fee on the transaction amount<sup>3</sup>

Transactions include Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, pre-authorized payments, bill payments and withdrawals. Deposits and self-serve transfers are free.

<sup>2</sup> Refer to coastcapitalsavings.com/Rates for our current rates and how interest will be calculated.

<sup>3</sup> Additional fees may be charged by third parties as part of the transaction amount. The 'transaction amount' we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

<sup>4</sup> Surcharges from other Financial Institutions may apply.

## Mortgages and Loans

#### Mortgages

Pay off your mortgage faster when you put more towards your home and less towards interest. Take advantage of our great rates and flexible repayment options by speaking with a mortgage advisor today. We can work together to choose the mortgage that's right for you.

#### Personal Loans

Big expenses are a part of life and sometimes you need a little extra money or a bigger lump sum than you have saved—that's where loans come in. For those pricey purchases or expenses like a new car or an RRSP contribution, we'll give you the best interest rate we can offer (on approved credit) and a repayment schedule that works for you.

#### **Lines of Credit**

With a personal line of credit attached to your chequing account, you can access your money just like your chequing account: through your debit card, cheques or in-branch. And you only pay interest on what you use.

Service	Fee
Appraisal	Cost
Mortgage transfer-in (within policy guidelines)	Free
Mortgage transfer-out (providing a registerable discharge)	\$75
Discharge fee per mortgage	\$75
Mortgage assumption	\$100
Mortgage auto-renewal fee	\$100
Mortgage blend and extend fee	\$100
Multi-Purpose Mortgage subsequent advance	\$150
Loan/mortgage payment suspension	\$25
Lien search	Cost
Security registration (including new registration, renewals and collaterals)	Cost
Interest advice form	\$15

## **Registered Plans**

Plan	Fee
Registered Retirement Income Fund (RRIF)	
Account setup and ongoing administration	Free
T2033 transfer out fee (full or partial)	\$55
Replace tax receipt	\$10
Withdrawal of capital (full or partial)	Free
Registered Retirement Savings Plan (RRSP)	
Account setup and ongoing administration	Free
T2033 transfer out fee (full or partial) (Fixed terms only at maturity, excluding those transferred to a Coast Capital Savings RRIF or annuity)	\$55
Replacement tax receipt	\$10
First-time homebuyers RRSP withdrawal	\$25
Withdrawal of capital (full or partial)	Free
Tax-Free Savings Account (TFSA)	
Account setup and ongoing administration	Free
T2033 transfer out fee (full or partial) upon maturity (if applicable)	\$55
First Home Savings Account (FHSA)	
Account Setup and ongoing administration	Free
Qualified withdrawal to non-Coast Capital mortgage	\$25
T2033 transfer out fee (Full or Partial) upon maturity (if applicable)	\$55
Estate Administration	
Processing fee for all registered accounts (one-time fee)	\$150

## Other Banking Services<sup>1</sup>

Service	Fee
Bank Drafts and Office Cheques	
Canadian office cheques	Non-members: \$15 Members: \$10 Free if you're 59 years of age or older, or 18 years of age and younger
US drafts	\$10 CAD Free if you're 59 years of age or older, or 18 years of age and younger
Foreign drafts	\$10 CAD
Bill Payment Reversal through the Coast Mobile® Banking app, Coast Online® Banking or Coast-by-Phone®	
Same day before 2pm PT	Free
Same day after 2pm PT	\$15
Cheque Orders	
Available for ordering in-branch, by phone via our Advice Centre, or through digital banking	
Transferring Balance of Account	
Transferring balance of account	\$25

<sup>1</sup> These fees apply to banking services that are not part of the features included with your account.

Service	Fee
Cheque Clearing	
Unqualified clearing items:	
Cheque written on a savings account	\$10
Cheque written in US funds on a Canadian chequing account	\$15
Cheque Image Retrieval and Information Search	
Retrieve cheque image if cleared ≤ 18 months	\$2/cheque (Free by using Coast Online® or Coast Mobile® Banking app)
Retrieve cheque image if cleared > 18 months	\$7.50/cheque
Info search/demands on customer records by person acting under statutory authority	\$35/hour + applicable disbursements (e.g., legal fees, third party retrieval charges)
	Minimum charge is \$35, payable upfront with a non-refundable deposit
Dormant Accounts	
Accounts with no activity within 24 months	\$50/annually
Estate Administration	
Processing fee	\$150

Service	Fee
INTERAC° e-Transfer	
Receiving an e-Transfer	Free
Sending an e-Transfer	\$1.50 (Free with the Unlimited and Elevate Chequing Accounts)
International POS Payment	
The High-interest Savings Account	\$5 each plus 2% administration fee on transaction amount <sup>1</sup>
Free Chequing Free Debit and More Account® Coast Capital Unlimited Chequing Account Coast Capital Elevate Chequing Account	2% administration fee on transaction amount <sup>1</sup>
[Legacy Account] Coast Chequing® Classic Package	\$2.15 each plus 2% administration fee on transaction amount <sup>1</sup>
[Legacy Account] Coast Chequing® Prestige Package	2% administration fee on transaction amount <sup>1</sup>
International ATM	
International ATM	\$5 each plus 2% administration fee on transaction amount¹
Information Search and Statement	Replacement
Member information requests/ searches • Information retrievals • Statement replacement through archives • Account information letters • Bank confirmations — from accountant/auditor	\$35/hour (\$35 minimum) Additional charges may apply
Interim statement produced at branch	\$3/monthly statement
Paper Statements	
Free Chequing, Free Debit and More Account®2	\$3/membership per month
Coast US Chequing <sup>2</sup>	\$3 USD/membership per month

<sup>1</sup> Additional fees may be charged by third parties as part of the transaction amount. The 'transaction amount' we use to calculate the commission is the amount of the POS or ATM request we receive and pay from your account to settle your international ATM or POS transaction. The ATM or POS request we receive is in Canadian dollars. Any currency conversion to calculate the Canadian dollar transaction amount is done by a third party in the electronic network your debit request comes through on. We do not set the rates for or complete those currency conversions. Fees or commissions of third parties involved in processing your international ATM or POS transaction may also be included in the transaction amount.

<sup>2</sup> Students, youth, GIS recipients, and RDSP plan beneficiaries with a Free Chequing, Free Debit, and More Account are eligible to be exempt from this fee.

Service	Fee
Non-sufficient Funds (NSF) and Ov	erdraft
Optional Overdraft Protection usage fee	\$5/month¹ plus interest (21% per year)
Overdrawing on savings/chequing accounts without optional Overdraft Protection or a line of credit	\$5/item plus interest (prime + 18% per year)
Exceeding limit on line of credit or optional Overdraft Protection	\$5/item plus interest (prime + 18% per year)
Overdrawing US Chequing Accounts	\$5/item plus interest (Coast Capital US Base + 18% per year)
	Visit coastcapitalsavings.com/ service-fees for current interest rate
Chargeback (deposited items returned unpaid)	\$7.50
Cheque or scheduled pre- authorized payment (PAP) returned due to non-sufficient funds (NSF)	\$48/item
Safety Deposit Boxes (GST Include	d) <sup>2,3</sup>
Size and availability vary by branch	
Safety deposit box size: 1.5 x 5 2.5 x 5 5 x 5 2 x 10 5 x 10 10 x 10	\$60 \$80 \$115 \$115 \$215 \$350
Members that are 59 years of age or older	\$10/year discount
Replacing safety deposit box key	\$25
Drilling boxes	Cost - contact your branch for

Safety deposit box rental charges are for the period January 1 to December 31. Payments are due on January 1 of each year.

more information

<sup>1</sup> This fee will apply each month only if you make a transaction that either puts you into your overdraft or increases your overdraft balance. Subsequent increases in your overdraft balance for that particular monthly statement period will not incur additional usage fee charges.

<sup>2</sup> Sizes and availability vary by branch.3 Get \$10 off if you are 59 years of age or older.

Service	Fee
Stop Payments	
Each item	\$18
Wire Transfers (all fees are in Canadian dollars)	
Incoming wires <sup>1</sup> Under \$500 CAD \$500 CAD and over	Free \$15
Outgoing wires to Canadian financial institutions <sup>1</sup>	\$30
Outgoing wires to international financial institutions <sup>1</sup> Under \$10,000 \$10,000 and over	\$35 \$45
Wire transfer recalls or amendments	\$50
Wire returns <sup>2</sup>	\$10

All information contained in this guide is accurate at the time of printing. Coast Capital Savings Federal Credit Union will provide notice of changes as required by the Bank Act. For more information on our products and service fees, visit coastcapitalsavings.com

<sup>1</sup> Incoming wires fee is posted in Canadian dollars or the equivalent in US dollars. Additional charges will be deducted by the intermediary financial institution on all outgoing and incoming wire transfers.

<sup>2</sup> Wire transfer returns are posted in Canadian dollars or the equivalent in US dollars.

## **Digital Banking**

Our award-winning Coast Online® Banking and Coast Mobile® Banking app make it easy to complete day-to-day transactions from the comfort of your home or on the go.



#### **Everyday Transactions Simplified**

Pay bills, transfer money and even deposit cheques by snapping a photo through our mobile app.



#### **Debit Card Management**

Can't find your debit card? Lock it to prevent unauthorized use and unlock it when you find it, or order a replacement without having to call or visit a branch.



#### **Digital Void Cheque**

Download a personalized void cheque to easily set up pre-authorized credits and debits like your payroll.



#### **Money Manager**

Our automated personal financial management tool gives you a snapshot of your saving, spending and budgeting in one convenient place.

#### Get started.

Follow our step-by-step guide and start using digital banking today at coastcapitalsavings.com/startdigitalbanking

Reference our support materials at coastcapitalsavings.com/digitalsupport

### How to contact us.

We're everywhere you are—in-person and remotely. You'll find our branches in the Metro Vancouver, Fraser Valley, Vancouver Island and Okanagan regions of British Columbia. And if you prefer to contact us from the comfort of your own home, we can complete almost any financial transaction or service remotely over the phone.

Metro Vancouver: 604.517.7000 Greater Victoria: 250.483.7000 Toll-free: 1.888.517.7000

coastcapitalsavings.com

# coastcapital