

March 28, 2024

[PRIME MEMBER]
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[MEMBER 2], [MEMBER 3], [MEMBER 4], [MEMBER 5],
[MEMBER 6], [MEMBER 7]

Unlock a new banking experience with changes to your Coast Chequing® Prestige Account.

We're excited to share that we're improving our chequing accounts to provide better value to members, with the introduction of our Unlimited Chequing and Elevate Chequing Accounts. We listened to our members and heard you wanted more flexibility in your banking. The introduction of our new accounts is just another example of how we're making membership more meaningful.

Both new accounts provide **free unlimited Interac e-Transfers**, while continuing to include the features most popular with members like unlimited day-to-day banking transactions¹. The new accounts also offer **free access to ID Assist**®, an identity theft and protection service with 24/7 dark web monitoring provided by Sigma Loyalty Group, valued at \$96/year.

What this means for you.

Your existing Coast Chequing® Prestige Account (account # ending in [XXXX]) will **automatically change to the new Coast Capital Unlimited Chequing Account on May 8, 2024**. The Coast Chequing® Prestige Account product will be discontinued. See the next page to learn how your current account compares to the new Unlimited Chequing Account.

Your account details will remain the same:

- Your account number
- Your 16-digit debit card number and existing debit card PIN (used when accessing ATMs and point-of-sale)
- Your 7-digit personal access code, online banking username and password
- Your existing bill payments, pre-authorized payments, payroll and direct deposit information
- If you have opted-in for overdraft protection, this will carry over to your new account

NEW! Your new Unlimited Chequing Account comes with a lower monthly fee: **\$8.50/month**

Have your monthly fee rebated 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 during the calendar month

OR

Receive a \$5 rebate on the monthly fee and pay \$3.50/month if you:

- Set up and deposit monthly payroll or another eligible direct deposit into the account²

The below overview shows you all the features of the new Unlimited Chequing Account:

Benefits, Features and Changes	Old Account Coast Chequing® Prestige Account	New Account Coast Capital Unlimited Chequing Account
What's new:		
Monthly Fee	\$21/month \$10.50/month if you are 59 years of age or older Fee waived if a minimum daily balance of \$5,000.00 is maintained.	\$8.50/month Monthly fee rebated if you are: <ul style="list-style-type: none"> • 59 years of age or older, or • 25 years of age or younger, or • Maintain a minimum \$4,000 daily balance at all times during the calendar month Alternatively, receive \$5 off the monthly fee and pay \$3.50/month when you set up and deposit monthly payroll or another eligible direct deposit into the account. ²
Interac e-Transfers	Sending - \$1.50 each Receiving - Free	Free (sending and receiving)
Identity Protection (requires activation)	Not offered	ID Assist® monitoring included for one account holder
Cheque Books	Free unlimited personalized CDN cheque orders (singles or duplicates)	One free book of 25 personalized CDN cheques annually (singles only)
What's staying the same:		
Daily Transactions	Unlimited ¹	Unlimited¹
ATM withdrawals and deposits on the Coast Capital or THE EXCHANGE® network	Free	Free
Monthly eStatements or paper statements	Free	Free
Cheque image sent with paper statement	Free	Free
What's not included for the lower monthly fee (optional add-ons):		
Interac network ATM withdrawals	In Canada – 8 free per month International – 8 free per month	In Canada \$2.50 each³ International ATM \$5 each + 2.00% per transaction⁴
CDN Office Cheques	Free	\$10 each Free if you are: 18 years of age or younger, or 59 years of age or older
Self-Directed RRSP/RRIF/TFSA annual fee	Annual fee waived	RRSP/RRIF: \$45 annual fee TFSA: \$35 annual fee
US Bank Drafts	Free	\$10 each Free if you are: 18 years of age or younger, or 59 years of age or older
International Bank Drafts	Free	\$10 each
Safety Deposit Box Discounts	\$15 annual discount	\$10 annual discount if you are: 59 years of age or older <i>Otherwise, standard pricing applies. For details, visit coastcapitalsavings.com/servicefees</i>

What you need to do:

The conversion to your new account will happen automatically on **May 8, 2024**, so **no action is required to start using your Unlimited Chequing Account**. However, you'll need to take the below steps to activate ID Assist® and benefit from even lower monthly fees:



Activate your identity theft and protection service. Primary account holders or another individual of their choosing on the account will receive free access to ID Assist®, an identity theft protection service with 24/7 dark web monitoring. Get peace of mind knowing that one of Canada's leading identity theft protection companies, Sigma Loyalty Group, is monitoring unwanted use of your identity. **Simply use the access code [Access Code] and the ID Assist® details found on the back side of this letter.**



Save on your monthly fee and only pay \$3.50/month when you set up and deposit monthly payroll or another eligible direct deposit into your account.² Of course, if you are a senior or youth, you'll already receive the account for free as noted in the table.

Contact us if you want to switch to another new account.

Become one of the first to experience the added benefits of our new Coast Capital Elevate Chequing Account. For \$16.95 per month, you'll receive all the same features as the Unlimited Chequing Account with added premium banking benefits like 2 free Interac ATM network withdrawals in Canada per month^{3,5} and a one-time annual fee rebate of up to \$50 on eligible Coast Capital credit cards *issued by Collabria⁶. **Plus, it's the only chequing account that comes with free access to Coursera⁷**, a global online learning platform with over 11,000 courses and certifications (equivalent retail value of \$538/year). Learn from leading universities and companies like Google, IBM and Meta that could help you advance your career and potentially get paid more.

Thank you for being a Coast Capital member.

To receive relevant information about your new account, ensure we have your correct contact information. Update your email and address in digital banking under 'Settings', visit a branch or contact us for assistance.

We're looking forward to the benefits your new Coast Capital Unlimited Chequing Account will bring. To find out more visit coastcapitalsavings.com/account-changes, contact us at **1.833.205.5945** or visit a branch. We are here to answer your questions as you get started.

Sincerely,

Your Coast Capital Team

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-by-Phone®, and Coast Capital digital banking are free and unlimited.
2. Eligible direct deposits include Payroll, Pension, Government benefit or social assistance. For a full list of eligible payroll codes visit coastcapitalsavings.com/account-changes
3. Surcharges from other financial institution ATMs may apply.
4. Additional fees may be charged by third parties as part of the transaction amount. International ATM or POS Fee: 2% administration fee on 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.
5. Coast Capital waives its fee for up to two (2) Interac® network ATM transactions per month for transactions initiated within Canada.
6. As a holder of an eligible Coast Capital credit card issued by Collabria – only applies to World Mastercard®, Cash Back World Elite Mastercard®, and Centra Gold Mastercard® – you may qualify for a onetime fee rebate of up to \$50 upon (i) opening or holding an eligible Coast Capital credit card account as the primary cardholder and (ii) opening or holding a Coast Capital Elevate Chequing Account as the primary account holder. For clarity, if you 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 cardholder on an eligible Coast Capital credit card account and then open a Coast Capital Elevate Chequing Account, you will be eligible for the onetime fee rebate. The fee rebate shall be applied directly to eligible Coast Capital Elevate Chequing Account in the year the eligible Coast Capital credit card account, or Coast Capital Elevate Chequing Account, or both are opened. Limit of one fee rebate per Coast Capital Elevate Chequing Account. The eligible credit card account and Coast Capital Elevate Chequing Account must be in good standing at the time 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.
7. Conditions and limitations apply. Read details on Coursera access at coastcapitalsavings.com/account-changes

coastcapital



How to activate your ID Assist® plan:

Please activate and set up your account on the ID Assist website at ccs.idassist.com, using your unique access code: **[Access Code]**.

March 28, 2024

Activate your complimentary ID Assist® service today.

Included with your Coast Capital Unlimited Chequing Account, we're excited to provide you with ID Assist® monitoring from Sigma Loyalty Group as part of your Coast Capital experience.

Safeguarding your identity is a top priority and ID Assist® is a robust monitoring service designed to protect you from the complexities of identity theft.

Exclusive to you, at no extra cost.

Valued at \$96/year, this service is yours for free as long as your Unlimited Chequing Account remains active and in good standing.

Here's how ID Assist® protects you:



Proactive Monitoring: Keeps an eye on your registered personal information and promptly alerts you if it appears on the dark web or black market.



Expert Guidance: Receive personalized advice to fortify the security of your personal information.



Identity Restoration Support: In the unfortunate event of identity theft, ID Assist's experts are ready to assist you in regaining control.

Additional access for joint account holders.

Primary account holders receive one complimentary access code for a one-time registration but can choose to give their code to another account holder to register instead. Joint account holders interested in identity theft protection services are also able to enroll in one of Sigma Loyalty Group's paid ID Assist plans. **For more details, visit ccs.idassist.com**

Questions? We're here to help.

Contact us at **1.833.205.5945** or visit your nearest branch.

Thank you for choosing Coast Capital. We look forward to continuing to serve you.

Sincerely,

Your Coast Capital Team

Sigma Loyalty Group Inc. is an independent third party service provider which solely owns and controls, among others, the ID Assist services. Coast Capital Savings Federal Credit Union makes no representations about, does not endorse, and is not responsible or liable for damages relating to the third party, its ID Assist services, its other products or services, its website, its privacy policies or practices, or any other content published by the third party. Your use of the third party's services, including ID Assist services, is subject to the third party's terms, conditions, and policies and you accept any risks and liabilities of using the third party services including, but not limited to, risks associated with data breach and loss of personal and private information. ID Assist®, Sigma Loyalty Group Inc. and all associated marks and logos are trademarks owned or used under license.