

<b>Business Savings Accounts</b> A Business Savings Account with Coastal Community can help you grow your money while keeping it fully accessible. Easy integration with our other financial services, along with a detailed quarterly statement and a variety of packages (featuring no monthly fee), provide you with a complete mix of business solutions.	BUSINESS SAVINGS	BUSINESS INVESTMENT SAVINGS	COMMUNITY PARTNER SAVINGS	COMMUNITY PARTNER INVESTMENT SAVINGS	HIGH INTEREST SAVINGS
	Always know what's in store with this pay-as-you-go account that earns a flat-rate of interest on your savings.	Maximize the return on your savings while waiting to take advantage of the best opportunities to invest with this pay-as-you-go savings account that offers tiered interest.	Enjoy unlimited access to your money while your savings grow. This account provides full-service support to registered and non-registered societies and organizations.	Benefit from unlimited access to your savings, along with the advantage of a tiered interest structure. Available to registered and non-registered societies and organizations.	Accelerate your savings. Whether your goal is to expand your operations—or reach other business horizons—this account is a great way to increase your return. No minimum balance is required to take advantage of a competitive interest rate. Includes free deposits and transfers to other Coastal Community Credit Union accounts through online banking.
<b>MONTHLY FEE</b>	<b>No Fee</b>	<b>No Fee</b>	<b>No Fee</b>	<b>No Fee</b>	<b>No Fee</b>

TRANSACTIONS INCLUDED	Pay-as-you-go	Pay-as-you-go	Unlimited Full-Service	Unlimited Full-Service	1 Full-Service
<b>ADDITIONAL TRANSACTION FEES</b> Additional transaction fees as indicated below apply only when your included monthly transactions are exceeded.					
Self-Service Transaction	\$0.85	\$0.85	No Fee	No Fee	\$5.00
In-Branch Withdrawal, Transfer and Deposit	\$0.95	\$0.95	No Fee	No Fee	\$5.00 (free deposits)
In-Branch Bill Payment	\$1.30	\$1.30	No Fee	No Fee	\$5.00

INTEREST	Flat Rate	Split, Tiered	Flat Rate	Split, Tiered	Stepped, Tiered
<b>Interest Rates:</b> Interest is calculated daily and paid monthly. Split rates pay a different rate on the balance within each tier. Stepped rates pay one rate on the entire balance as determined by the tier. For current business account interest rates, speak with one of our experts.					

**Note - Coastal Community Credit Union Business Chequing and Savings Accounts:** Some conditions and additional fees may apply. Fees are subject to change without notice. Network and ATM fees may apply to all accounts (excluding US Business Chequing) as follows: Interac: \$2.25/transaction; US/International: \$4.00/transaction. Surcharges from other financial institution ATMs may also apply. Interac e-Transfer fees apply on each transfer sent: \$1.50/transaction.

This brochure is provided as a general source of account information. Rates and information are subject to change without notice. Last updated: February 2013.

# About COASTAL COMMUNITY

For over 60 years, the satisfaction and happiness of our members and clients have been our bottom line. That's why we've grown to be the largest financial services organization based on Vancouver Island and the Gulf Islands. We're passionate about building stronger relationships to improve financial health, enrich people's lives and build healthier communities. We offer caring and helpful service integrated across our business lines to meet all your financial and protection needs.

- Named one of Aon Hewitt's Annual Best Employers in Canada three years in a row
- 17th largest credit union in Canada
- 23 Credit Union Branches
- 15 Insurance Offices
- 3 Business Service Centres
- Access to THE EXCHANGE® Network of 2400 ATMs nationwide
- Account access through your mobile device and online at **cccu.ca**

## A Complete Range of Expertise and Solutions

- Personal Banking
- Business Banking
- Insurance Services
- Wealth Management

Insurance services provided through Coastal Community Insurance Services (2007) Ltd. Financial planning and investment services provided through Coastal Community Financial Management Inc. \*THE EXCHANGE and \*THE EXCHANGE & Design are registered trademarks owned by Fiserv Inc., licensed for use in Canada by FICANEX Services Limited Partnership.



TOGETHER, LET'S DO GREAT THINGS



BRO-BACCT.13

## BUSINESS ACCOUNT LINEUP

*Mike found accounts that*  
**WORKED AS HARD**  
*for his business*  
**AS HE DID**



*Our experts helped him make the right choices for his savings and chequing needs.*



TOGETHER, LET'S DO GREAT THINGS

Whether you’re getting ready for opening day, managing your development and growth, or starting to think about succession planning, our professional team of experts can provide advice and recommendations to help you select the right chequing and savings accounts that will help you manage your business operations.

Business Chequing Accounts

Establish an operational chequing account that makes banking easy and affordable. Choose from a range of account types, each offering monthly statements and cheque images, and keep total control over your money where it belongs—with you.

							BUSINESS FOREIGN CURRENCY	COMMUNITY PARTNER PACKAGE
Take advantage of a chequing account that will earn interest on your business deposits. Choose the size of package that will best meet your needs.							When you conduct your business in US dollars, Euros or Pound Sterling, this pay-as-you-go account will help you succeed.	Make it easier to concentrate on the things that matter with our Community Partner package. This provides unlimited account access for no monthly fee and includes free cheque orders. Available to registered and non-registered societies and organizations.
	BUSINESS CHEQUING	BUSINESS PACKAGE A	BUSINESS PACKAGE B	BUSINESS PACKAGE C	BUSINESS PACKAGE D	BUSINESS PACKAGE E		
MONTHLY FEE	\$6.00	\$10.25	\$19.95	\$34.95	\$54.95	\$99.95	\$2.00	No Fee

TRANSACTIONS INCLUDED	Pay-as-you-go	15 Full-Service	30 Full-Service	55 Full-Service	100 Full-Service	200 Full-Service	Pay-as-you-go	Unlimited Full-Service
ADDITIONAL TRANSACTION FEES								
Additional transaction fees as indicted below apply only when your included monthly transactions are exceeded.								
Self-Service Transaction	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	\$0.85	No Fee
Cheques	\$0.95	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	No Fee
In-Branch Withdrawal, Transfer and Deposit	\$0.95	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$0.95	No Fee
In-Branch Bill Payments	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	\$1.30	No Fee	No Fee

INTEREST	Not applicable	Stepped, Tiered	Stepped, Tiered	Stepped, Tiered	Stepped, Tiered	Stepped, Tiered	Stepped, Tiered	Stepped, Tiered
<b>Interest Rates:</b> Interest is calculated daily and paid monthly. Where tiered interest is indicated, Coastal Community pays stepped rates (one rate on the entire balance), as determined by the current balance. For current business account interest rates, speak with one of our experts.								

TAILORED TO SUIT YOUR NEEDS

Do you have extensive cash management needs? A Business Services Manager would be happy to show you how we can customize our banking services to help you achieve your goals and dreams.

DEPOSITS 100% GUARANTEED

All money on deposit with Coastal Community Credit Union is 100% guaranteed through the Credit Union Deposit Insurance Corporation.



Visit [ding-free.ca](https://ding-free.ca)

Coastal Community members have access to over 2400 surcharge-free ATMs across Canada.

Full-Service

Includes all self-service transactions plus in-branch withdrawals, deposits, transfers and bill payments.

Self-Service

Includes ATM deposits and pre-authorized deposits, direct payment purchases, pre-authorized payments and debits through Coastal Community’s online and telephone banking services and, Coastal Community, Canadian Credit Union and EXCHANGE® Network ATM withdrawals.

Foreign Account

Includes in-branch withdrawals and transfers. Includes cheques for US dollar accounts only.



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