



Sunshine Coast
CREDIT UNION

MEMBER BULLETIN 2019

THE

Future

IS BRIGHT

NOTICE OF AGM

78TH ANNUAL
GENERAL MEETING OF
SUNSHINE COAST CREDIT UNION
TUESDAY, APRIL 30TH, 2019, 7:00 PM
RAVEN'S CRY THEATRE
5555 SUNSHINE COAST HWY
SECHELT, BC

INSIDE BULLETIN

- MESSAGE FROM THE CEO
- CALL FOR DIRECTOR NOMINATIONS
- YOUR MILESTONES
- NOTICE OF ACCOUNT & FEE CHANGES
- OPT IN TO E-STATEMENTS
- COMMUNITY CONNECTION
- TIPS: TIME & MONEY

Investing

WHERE WE LIVE

Sunshine Coast Credit Union Members;

Thanks to you, 2018 was a year of continued growth, progressive development and strong community support. We've focused on your feedback, your priorities and your desire for new and improved products and services, in order to better serve you as your primary partner for locally-based financial health.

Built with members in mind, we're excited to launch our refreshed account offering for both personal and business members. Soon, the convenience of online account opening will be available to you, and members now have access to a smart lineup of credit cards, equipped with ultra-competitive features and personal rewards. We've added more mobile advisors to our team, bringing expertise to your doorstep and innovative products to your financial plan. Invested in the convenience of three branches spanning the Coast, we're committed to creating an in-branch experience that supports you with top level financial advice, helping you strategize and realize your goals. You've told us that your digital expectations have increased, so we're prioritizing our work on our digital banking platform, including the launch of a new, modern website. We look forward to sharing these exciting updates in the months ahead.

It is your voice that helps us grow together. We sincerely appreciate your input through our surveys and when you take the time to connect with us personally. We're listening.

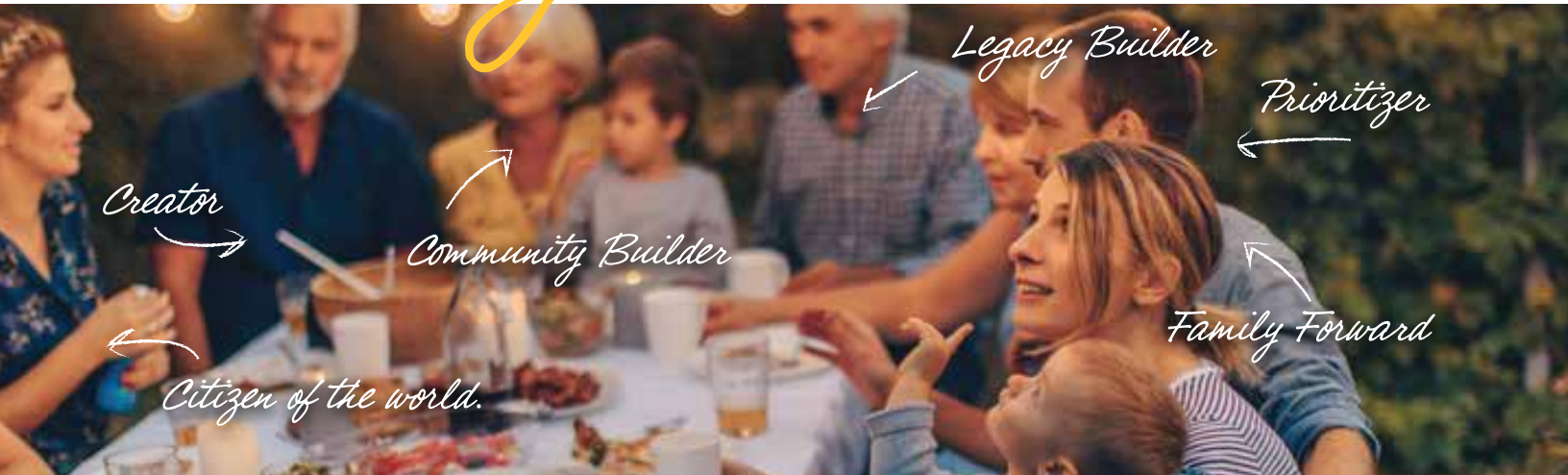
You've told us that you value our role in the community, and we are working to make each of you proud to be part of our collective as we continue to invest in our people, the health of the organization, community initiatives, local business and not-for-profit organizations.

We also sincerely thank our employees and Board of Directors for their passion and dedication to all of our Members. Wishing you all a happy and prosperous 2019.

Shelley McDade
Chief Executive Officer



INVEST IN *You* AND ALL THE GREAT THINGS YOU'LL DO.



www.sunshineccu.com/Milestones

FAMILY FORWARD

Because every family is unique, we have built the Family Forward bundle so you can customize and prioritize solutions that meet your financial health goals now, and into the future.

- **VISA Centra Gold Card**
A perfect balance of premium rewards & low rates.
- **Registered Education Savings Plan (RESP)**
Give your child's higher education a head start by opening an RESP and taking advantage of the government grants.
- **Coast Accumulator Term Deposit**
A fantastic start to investing providing an above average interest rate when you deposit a fixed amount over a period of time.

Learn more: www.sunshineccu.com/FamilyForward

LEGACY BUILDER

You have worked hard, saved well, planned with purpose and approached retirement with confidence and clarity. The Legacy Builder service bundle recognizes your thoughtful and forward-looking financial management, and emphasizes long term growth and capital preservation.

- **Travel Rewards VISA Credit Card**
Earn rewards you can redeem for flights, hotel stays, cruises and more.
- **Variable Rate Term Deposit**
As rates rise, so does yours!
- **SunCu Financial Services Inc (SunCu)**
A subsidiary of SCCU, offering wealth management, financial planning, insurance and legacy planning expertise and solutions.

Learn more: www.sunshineccu.com/LegacyBuilder

Life is a journey, and at every turn you'll find us standing by you, supporting your goals, priorities and opportunities. Through every milestone, we'll come to you with advice and solutions to ensure you have the financial health to realize your dreams. We have bundles for all stages of life. **Which one speaks to you?**

Citizen  *OF THE World*

 **PRIORITIZER**

COMMUNITY BUILDER

creator 



Chat: www.sunshineccu.com

604.740.2662

Exciting changes ahead.

NOTICE OF ACCOUNT + FEE CHANGES

In Effect April 2019

Based on member feedback and market changes, we are pleased to make enhancements to our Daily Banking Accounts to support your financial health and banking experience. For detail related to these changes or for a review to ensure you are getting the most from your account, visit us in-branch, connect by phone or online: www.sunshineccu.com/Refresh.

Personal Account Changes

	IMPROVED!	IMPROVED!	IMPROVED!
	CORE* (formerly Chequing Regular)	MOBILE UNLIMITED* (formerly e-Chequing Regular)	PREMIUM UNLIMITED (formerly Maximizer Plus Regular and Maximizer Regular)
How will this affect you?	<ul style="list-style-type: none"> - New benefits - Small increase in monthly fee 	<ul style="list-style-type: none"> - New benefits - Small increase in monthly fee 	<ul style="list-style-type: none"> - New benefits - New monthly fee
Choose this account if you:	<ul style="list-style-type: none"> - Transact minimally - Like the convenience of banking in-branch & online 	<ul style="list-style-type: none"> - Transact frequently - Like to bank online 	<ul style="list-style-type: none"> - Transact frequently - Like the convenience of banking in-branch & online
Monthly Fee	\$4 (previously \$1.50)	\$9 (previously \$7)	\$14 (previously \$17 Maximizer Plus) \$14 (previously \$11 Maximizer)
NEW! Higher transaction limit	12 (previously 0) In-Branch or Electronic	Unlimited (previously 50) Electronic	Unlimited In-Branch or Electronic
NEW! Free INTERAC e-Transfers®	✓	✓	✓
	Beginning in January!		
NEW! Two free INTERAC ATM withdrawals	N/A	✓	✓

*Changes are also applicable to Youth/Student Chequing Accounts and current discounted fees continue to apply. Golden Accounts will not be impacted. For details and conditions such as types of transactions included and other applicable service fees, visit us in-branch or online.

Account names that bring on the new.



Members will see new account names on their statements and in online banking as of April 2019 as outlined here. Your preauthorized payments and transfers will not be affected.

Chequing HEADSTART®	Core
e-Chequing Headstart/Student	Mobile Unlimited
Maximizer Golden	Golden
Plan 24	Savings
FAT CAT®	Early Bird
Investment Savings	High Interest Savings

Business Account Changes

IMPROVED!

ENDEAVOUR 6

(formerly Chequing Business)

NEW!

ENDEAVOUR 30

NEW!

ENDEAVOUR UNLIMITED*

How will this affect you?

All existing business members will remain in Endeavour 6 and will now enjoy six transactions per month for a small increase in the monthly fee. Deposits continue to be free and we're launching two new accounts, providing members with new options in support of your organization's financial health.

Monthly Fee

\$6 (previously \$5)

\$20

\$55

NEW!

Higher transaction limit

6 (previously 0)

30

Unlimited

*SCCU reserves the right to negotiate the monthly fee to accommodate extremely high volume accounts, and to limit large volume cash and cheque deposits. For details and conditions such as types of transactions included and other applicable service fees, visit us in-branch or online.

Printed Statement Fee

Your credit union spends close to \$100,000 and prints almost 200,000 sheets of paper annually mailing statements to members. To ensure we are allocating our members' funds in the most valuable way possible and in support of environmental sustainability, we are introducing a fee for printed monthly statements. As always, members can access their 7-year archive of monthly e-Statements for free through online banking.

MONTHLY PRINTED STATEMENT FEE AS OF APRIL 2019

\$2 per month (previously \$0)

Applies to all monthly statements except for current Golden and Youth at this time.

It's easy to opt out of printed statements through Online Banking:

> Choose My Accounts/Statement Preference

Don't have Online Banking?

Simply contact us for quick assistance!

MONTHLY E-STATEMENT FEE

\$0 (no change)

All members can access a 7-year archive of monthly e-Statements through online banking. Benefits include:

- ✓ Environmentally friendly
- ✓ Faster, more secure delivery
- ✓ Clutter-free 7-year record keeping
- ✓ Easy to print on demand



Chat: www.sunshineccu.com



604.740.2662

INTERAC e-Transfer® Enhancements Coming Soon!

Based on your feedback, we'll soon be launching highly anticipated enhancements; watch for additional details.

- ✓ HIGHER LIMITS
- ✓ AUTO-DEPOSIT
- ✓ REQUEST MONEY

5 Great Reasons to...

CHOOSE ONLINE BANKING AND THE SCCU MOBILE APP



PAY BILLS



TRANSFER FUNDS



DEPOSIT CHEQUES



CHECK BALANCES



ANYTIME ANYWHERE, ACCESS

OPT OUT OF PAPER STATEMENTS AND OPT IN TO E-STATEMENTS



ENVIRONMENTALLY FRIENDLY



FASTER THAN MAIL



MORE SECURE THAN MAIL



LESS CLUTTER



7-YEAR ARCHIVE

Enrol in Online Banking or Opt out of printed statements by March 31st 2019 for a chance to win our Local ESCAPE Contest worth \$1,200!* www.sunshineccu.com/LocalEscape

*No purchase necessary. Visit us in-branch or online www.sunshineccu.com/LocalEscape for full contest rules.

CALL FOR 2019 DIRECTOR NOMINATIONS



BOARD OF DIRECTORS

John Wiseman
Chairperson

Richard Wilson*
1st Vice Chairperson

Sue Anne Linde
2nd Vice Chairperson

Manjit Kang*
Member at Large

Tim Anderson

Betty Baxter

Chris Fawcus

Cheryl McNicol

Sunshine Coast Credit Union's Board of Directors is accountable to the general membership, and is responsible for directing the affairs of the credit union. Personally connected to the Sunshine Coast, directors have first-hand experience in the communities we serve, and represent the evolving priorities of our members. The role is complex, involving strategic oversight, governance and financial management. Directors may spend ten or more hours each month preparing for and attending meetings, completing education and professional development as well as attending events and planning sessions.

To ensure the Board reflects the communities we serve, we strive to represent diversity in background, experience, gender and culture. A mix of skills and expertise is desired, and prospective candidates will be assessed against those areas the Board is looking to strengthen. In addition to desired areas of expertise, core competencies such as strategic thinking, leadership and capacity for succession are required.

The terms of two directors will expire at the 2019 Annual General Meeting (AGM). Sunshine Coast Credit Union's Rules require that certain criteria and procedures must be met during the nomination and election process. For details regarding election of directors, directors' responsibilities and the Credit Union's Rules regarding nominations, contact Alex Kostenko, Corporate Secretary at 604.740.2662 or visit our website at www.sunshineccu.com. To be eligible to vote in an election, you must be a non-junior member in good standing 90 days prior to the election.

Nominations for qualified candidates for Sunshine Coast Credit Union's 2019 Board of Directors will be accepted beginning January 21st, 2019 at the Administration Office: 985 Gibsons Way, Gibsons, BC, V0N 1V8. Nominations will close at 5:00pm on February 20th, 2019.

* Terms expire at the 2019 Annual General Meeting, plus one vacancy.

OUR

Community



KEEPING PEOPLE HOUSED



In August 2018, Sunshine Coast Community Services Society, Sunshine Coast Credit Union and The Co-operators came together to launch Keeping People Housed, an initiative that aims to support home-renters who are experiencing a temporary financial crisis by providing short term interest free loans as well as financial literacy resources.

COMMUNITY CONNECTION EVENT SERIES



On October 3, Sunshine Coast Credit Union hosted the Community Connection Event Series in support of the health and strength of the local community. Esteemed speakers and community members had informed and engaging discussions on legal considerations for non-profits and the economic outlook of the Sunshine Coast.

CLEAN MONEY REVOLUTION



As a sponsor of Community Futures Sunshine Coast's Clean Money Revolution event, Sunshine Coast Credit Union had the pleasure of introducing impact investor and author Joel Solomon. We also had an opportunity to speak about our own social impact product, IMPACTFUL.

Learn more at www.sunshineccu.com/IMPACTFUL

Dividend Payments

Dividend payments will be deposited directly into member accounts this month:

Class B Membership
Equity Share Dividend
3.00%

Class C Transaction
Equity Share Dividend
3.00%

Class D Voluntary
Equity Share Dividend
4.50%

**TOTAL TO BE PAID
TO MEMBERS
>\$125,000**

2018 Equity Share Dividends may be reinvested back into your respective equity share account. Please contact your branch to request this transfer.



Chat: www.sunshineccu.com



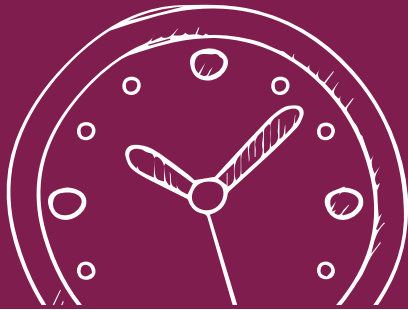
604.740.2662



Grace Kim Karly Erin Don

OUR MOBILE ADVISORS WILL COME TO YOU,

ON TIME, EVERY TIME,
WHERE AND WHEN YOU NEED US.



MORE TIME & MONEY SAVERS

Tap & Go Debit Cards INTERAC Flash® • Live Chat Online • Member Service Centre
• Mobile Alerts • Pay it Local Rewards • Member Perks • Mobile Banking App •
Deposit Anywhere™ • ding-free® ATM network

We Hear You. JOIN OUR MEMBER PANEL TODAY!

As a member, you're more than a customer; you're an owner and your voice helps shape the experience we deliver. That's why we offer a number of ways to provide us with your insight and feedback.

To receive an invitation to complete our surveys, please be sure we have your email address on file.

MEMBERS MATTER PANEL

Join a panel of members that we consult from time to time, either in person or online, to seek your opinion on a variety of topics.

We value your voice; join us today! www.sunshineccu.com/Panel

DO YOU EARN INTEREST?

A message from Revenue Canada:

If you earn interest, the Income Tax Act requires that you provide your Social Insurance Number (SIN) to your financial institution. If we do not have your SIN, please call your branch with the information.

FIRE INSURANCE

Under the terms and conditions of your mortgage and/or chattel lien (a common form of auto loan), you are required to maintain insurance to the full insurable value of your property and/or chattels with loss, if any, payable to Sunshine Coast Credit Union as our interest may appear. A copy of the policy suitably endorsed must be furnished to the Credit Union whenever a coverage is changed or renewed.



100% Recycled



Rhiza Capital is a joint initiative between Community Futures Sunshine Coast, Sunshine Coast Credit Union and Powell River Community Investment Corporation. Rhiza Capital supports and invests in community-based businesses.



SunCu Financial Services Inc. is a subsidiary of Sunshine Coast Credit Union, offering wealth management services to members and clients.



Sunshine Coast Insurance Services Inc.

Sunshine Coast Insurances Services Inc. is an insurance agency jointly owned by Sunshine Coast Credit Union and Co-operators Insurance Agencies Limited. The Co-operators® used by Co-operators General Insurance Company under license from The Co-operators Group Limited.

®INTERAC e-Transfer is a Trademark of Interac Inc. Used under license.

DEPOSIT ANYWHERE™ is a trademark of Central 1 Credit Union, used under license. The Collabria VISA Card is issued by Collabria Financial Services Inc. pursuant to a license from VISA.

*Trademark of VISA Int., used under license
®DING FREE is a registered trade-mark of Central 1 Credit Union, used under license.

®FAT CAT and ®HEADSTART are registered trade-marks owned by Canadian Credit Union Association, used under license.