

member bulletin

NOTICE OF AGM

The 74th Annual General Meeting of Sunshine Coast Credit Union will be held on Wednesday, April 29, 2015, at 7:30 p.m. at the Raven's Cry Theatre, 5555 Sunshine Coast Highway, Sechelt, BC.

WHAT'S INSIDE

DIRECTOR NOMINATIONS

MONEY TALKS

NEW SERVICES!

SCCU MOBILE

DEPOSIT ANYWHERE™

LIVE CHAT

SECURE EMAIL

IN OUR COMMUNITY

CALL FOR PHOTOS



Sunshine Coast
CREDIT UNION

Together, we enrich lives.



SunCu Financial
SERVICES INC.

A subsidiary of Sunshine Coast Credit Union

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MESSAGE FROM THE CEO

2014 was an exciting and rewarding year, despite continued challenges within our industry. Your Credit Union has proven that with united focus, strong employee engagement and our passion for enriching members' lives, great things can happen.

Highlights this past year include increased member satisfaction, strong community support and the exceeding of all growth objectives including deposits, lending and membership (as at mid-December 2014).

Satisfaction is a key performance indicator for SCCU because we exist to enrich the lives of our members. The initiatives we focused on this past year were those that created exceptional value for our members including launching two unique products and enhancing our channels to make it easier for you to do business with us.



Shelley McDade, CEO

MarketConnect fills the gap between guaranteed term deposits and high potential mutual funds, providing an opportunity for investment in the market, with no risk to your principal.

Humanomics Youth Savings Account rewards good savings behavior, with SCCU matching contributions up to \$125 over a 3-year period. It also provides financial literacy tools that support parents in having money conversations with their kids.

Live Chat enhances our online service delivery, putting the power of convenience in the hands of our members to be able to seek our advice even when you can't visit a branch.

SCCU Mobile is an app that optimizes your on-the-go online banking experience through your Apple™ or Android™ smartphone.

Deposit Anywhere™ is a feature within SCCU Mobile that provides members with the convenience of depositing cheques simply by taking a photo with your smartphone.

Secure Email allows us to send confidential information to members using a secure, encrypted process; a convenient time-saving feature for members who are on-the-go.

Social Media became a strategic priority for us and with the launch of our Facebook™ page, we are enhancing our engagement with members and the community at large.

In support of our goal to be the Coast's best community partner, we gave back more than \$80,000 to our communities in the form of sponsorship, donations and in-kind expertise this past year alone, representing approximately 3% of our net operating income. In addition to countless hours volunteering in the community on committees, boards and at events, employees continue to volunteer their own time to lead the free Money Skills Financial Literacy Program in our community.

I've spoken previously about the challenges related to a low interest rate environment. While low interest rates are looked upon favorably from the consumer perspective, it equates to a compressed margin and shrinking revenue for financial institutions. As forecasts for a flat economy continue, we feel it is prudent to retain earnings in capital this year, reinvesting back into the Credit Union in the form of enhanced products and services for our members. As such, patronage will not be distributed to members; a decision that is consistent with the majority of credit unions in the BC system.

Strong member satisfaction, community support and financial results like this don't happen by chance. I would like to take this opportunity to sincerely thank our employees who have demonstrated their commitment to making Sunshine Coast Credit Union the successful organization it is today, and who continue to play an integral role in your experience. We also wish to recognize your Board of Directors who represent membership and continue to govern the Organization with diligence and care.

Well positioned for continued success, we look toward the future with enthusiasm and purpose. From all of us here, thank you for the support you have shown us; all the best to you and yours in 2015.

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

Class B Membership Equity Share Dividend	1.60%
Class C Transaction Equity Share Dividend	2.33%
Class D Voluntary Equity Share Dividend	3.00%
TOTAL TO BE PAID TO MEMBERS	OVER \$110,000

CALL FOR 2015 DIRECTOR NOMINATIONS

The Board of Directors is accountable to the general membership and for directing the affairs of the Credit Union. The role of Director is a rewarding but challenging one, with responsibilities ranging from strategic oversight to prudent financial management and governance. In addition to completing educational requirements, directors may spend approximately 10 to 15 hours a month preparing for and attending meetings, in addition to time required for development, community events and business planning sessions.

Diversity is essential to developing a high functioning Board. We seek individuals who reflect the communities we serve to ensure diversity of thought, background, experience, gender and culture. Prospective candidates will be assessed against a list of desired skills and expertise, specifically chosen as those areas the Board wishes to strengthen for the coming year including: wealth management, financial planning, sales and marketing, real estate development, information technology, business and audit.

In addition to desired areas of expertise, core competencies required include:

- Capacity for succession
- Strategic thinking
- Problem solving and judgment
- Leadership
- Interpersonal skills, and
- Financial literacy

Nominations for qualified candidates for Sunshine Coast Credit Union's 2015 Board of Directors will be accepted beginning January 14, 2015 at the Administration Office, Box 799, 985 Gibsons Way, Gibsons, B.C., V0N 1V0. Nominations will close at 5:00 pm on February 13, 2015.

The terms of three directors will expire at the 2015 Annual General Meeting. 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 Shelley McDade, CEO at 604.886.2122 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.

BOARD OF DIRECTORS

John Wiseman, Chairperson*
 Richard Wilson, 1st Vice Chairperson
 Glen Bonderud, 2nd Vice Chairperson
 Lori Pickering, Member at Large*
 Tim Anderson
 Chris Fawcus*
 Mark Giltrow
 Manjit Kang
 Bob Miller

* Terms expire at the 2015 Annual General Meeting

CELEBRATING FINANCIAL LITERACY MONTH WITH MONEY TALKS

A first-of-its-kind free event, Money Talks was hosted by Sunshine Coast Credit Union and the Sechelt Public Library this past November. In celebration of Financial Literacy Month, the community was invited to drop by with their money questions; to learn more about the benefits of requesting a free credit report; and to understand how to identify potential fraudsters. With this open-house format, the goal was to provide an opportunity for anyone from our community to casually and conveniently drop in to have their money questions answered and pick up information that will help them make better financial decisions.

On-site money experts were complemented by the local RCMP who were on-hand to share their experiences, stories and tips. Equipping people with the knowledge they need to identify fraudsters before it's too late, is critical. One of the favorite tips of the day was letting attendees know about the benefits of obtaining a free copy of their credit report. By doing so, you can confirm that your credit history is accurate, as well as ensure that you have not been a victim of identity theft.



Money Experts Nick Hermann and Karen Kane were among the SCCU staff that welcomed the community to Money Talks and provided financial information and advice to attendees



ding-free.ca

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ATM Locator App.

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 from the palm of your hand.

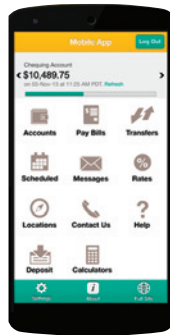


ON THE GO? NEW FREE SERVICES MEAN YOU CAN TRANSACT & RECEIVE ADVICE ANYTIME, ANYWHERE.

Carve more time into your day with our new free services below. The combined functionality will give you greater access to your financial information, the ability to conduct transactions anytime, anywhere, and best of all, provide direct access to SCCU Advisors through secure channels when you can't make it into the branch.

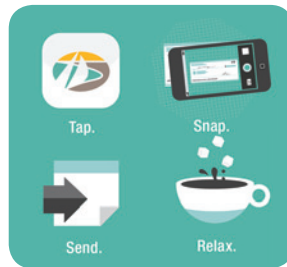
SCCU MOBILE

You may already use your smartphone to keep connected with friends and family. Now you can keep in touch with your finances too! SCCU Mobile is an App available for both Apple™ iPhone and Android™ smartphones, allowing you to securely do your banking using the same log-in credentials as online banking.



DEPOSIT ANYWHERE™

A fantastic feature accessible through SCCU Mobile, Deposit Anywhere™ allows you to deposit cheques in a snap, wherever you are, using the camera on your smartphone. It's simple and ultra-convenient for anyone who receives cheques, including business owners.



LIVE CHAT

Available through our website, simply click on the Live Chat button and start securely chatting with a knowledgeable, local SCCU Advisor. Whether you're on the ferry, waiting for an appointment or just multitasking through your day, Live Chat is a convenient way to have your money questions answered quickly by the advisors you know and trust.



SECURE EMAIL

As financial fraud statistics continue to climb, we are always looking for ways to increase channel security. We are pleased to introduce Secure Email to our members, allowing us to send confidential information to you through an encrypted process. The conversation between us is protected, allowing time sensitive information to be exchanged quickly and securely.



ARE YOU TAKING ADVANTAGE OF OUR FREE CONVENIENCE SERVICES?

1 DING-FREE™ ATM NETWORK

Your MemberCard® may be used surcharge-free at over 2400 ATMs across Canada! Download the Ding-Free™ ATM Locator App: www.Ding-Free.ca.

2 E-STATEMENTS

Opt out of paper statements & benefit from an environmentally-friendly alternative, a clutter-free 7-year electronic archive, and faster, more secure delivery. Opt out through online banking or contact us for assistance.

3 MOBILE BANKING

If you use a BlackBerry® or don't own a smartphone, you can still take advantage of mobile banking. For BlackBerry® users, enjoy online banking functionality through our mobile browser at www.sunshineccu.com/m. If you don't have a smartphone, take advantage of our text banking features by sending a text message to your account from your mobile phone. You'll receive a text message back in seconds giving you your account balance or recent transactions. Sign up through online banking or contact us for assistance.

4 MOBILE ALERTS

Increase your online security by activating online banking Mobile Alerts. You will be notified by text or email when your Personal Access Code changes, an online banking log-in has occurred, an INTERAC® e-Transfer recipient or bill payee has been added, when online banking has been locked out or an online message awaits. Sign up through online banking or contact us for assistance.

5 MOBILE EXPERTISE

Visiting the branch isn't always an option, so our mobile experts will come to you.

Mortgage Advisor: 604.740.2089
Commercial Advisor: 604.885.8789

in our community...



1



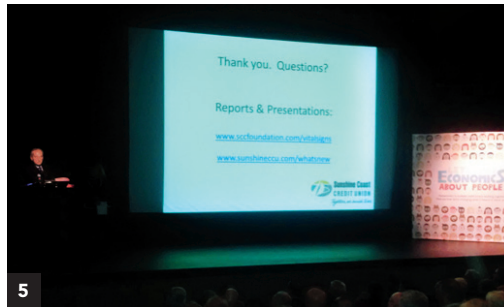
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1 Synchronicity Festival gave employees Dawn Diamond and Melanie Gibb the opportunity to connect with festival attendees of all ages. 2 Members of the Literacy Coalition enjoyed pro bono strategic planning facilitation by CEO Shelley McDade, and came away equipped with strategic goals, annual tactics and metrics for measuring success. 3 The Banff Mountain Film Festival World Tour is the Tetrahedron Outdoor Club's Annual Fundraiser. Employees Lyn Lemky, Janice Webb and Gera Gilroy volunteered at the SCCU booth, providing attendees with advice, swag and a chance to win a \$500 deposit. 4 SCCU's commercial team attended the Gibsons Public Market Society's sold out fundraising gala, Cornucopia, in October. Pictured: Sharon Anderchek, Rick Cooney, Erin McGregor, and Janice Webb. 5 Over 200 people attended SCCU's October event: The Future Business Environment of the Sunshine Coast. Central 1's Chief Economist Helmut Pastrick, provided an update to the previous report of the same name, commissioned by SCCU in 2011. 6 Look for newly appointed assistant managers in the community, supporting local organizations and events: Stacy McDonald, Kelsey Dunn (Director - KidSport Sunshine Coast) and Gera Gilroy (Volunteer Firefighter - Sechelt Fire Department).

Reminders

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 to your financial institution. If we do not have your Social Insurance Number, 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.

CALL FOR PHOTOS 2016 CALENDAR

Members are invited to submit their favorite local photo for consideration in Sunshine Coast Credit Union's 2016 calendar. Details including rules, specifications and process will be posted online by January 31st and the submission deadline is March 15th.



2015 Calendar
Sunshine Coast Credit Union

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