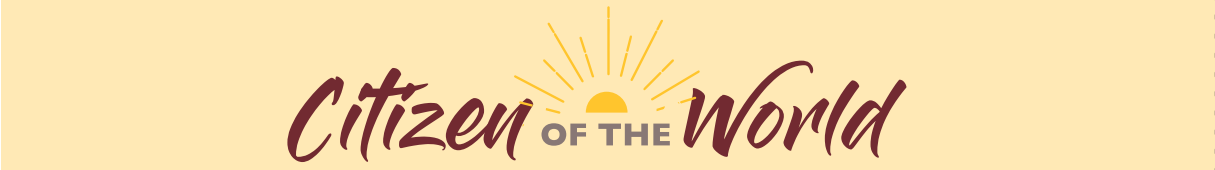




INVEST IN *You.*



The only limitations in life are those we place on ourselves. In a world full of opportunity, Sunshine Coast Credit Union wants to help you get the most out of life. As you plan for adventure, travel, study and career options, let us help you get connected, financially prepared and ready to realize your dreams.

With our Citizen of the World package, we have prepared a combination of recommended solutions to ensure limitations don't get in your way. Wherever life takes you, we'll be right behind you, supporting your goals.

We know that you want to squeeze the most out of each and every day, so our Mobile Financial Advisors will bring you personalized advice at a time and place that works for you. SCCU's Mobile Banking App lets you manage your banking right on your phone, and our Member Service Center is ready for your call, chat or email to assist with more complex transactions. We are committed to making your life easier, and your financial health stronger, to build the future you are dreaming of.

Saving & Investing in the Future

We know that every bit counts when you're in school. That's why we offer free chequing accounts for students 18-24 years of age. Going off-Coast and concerned about paying surcharges at a non-SCCU ATM? Not to worry; credit unions have teamed together to give members an ATM network bigger than most banks. [Download the ding-free® ATM App](#) and you'll enjoy ding-free (surcharge free) ATMs across the country.

It's never too soon to think about saving, not only for retirement (yes now! See our Retirement - Let's Bust a Myth article), but also to build up an emergency savings account. If an unforeseen event happens, it's best to be prepared with at least three to six months' worth of expenses. Set up a pre-authorized transfer into our high interest Investment Savings Account and you won't miss the money as it automatically transfers into your savings account on payday. Looking for an easy way to see how your savings are stacking up or to send your friends money for your share of the rent? [Download the SCCU Mobile App](#) and you'll have a branch in the palm of your hand.

If you have the luxury of at least a year to save, choose a Coast Accumulator Term Deposit, allowing you to contribute a pre-set amount (as low as \$25 per month!) over a fixed period of time. Term Deposits act like a little locked box (read: less temptation) and stand to return a higher rate of interest than a regular savings account. Learn more about this and any other questions you may have through [Live Chat!](#)

Borrowing

The SCCU student loan was designed to support those members 18-24 years of age in advancing their education. Special features include interest-only payments while enrolled in post-secondary education, including a 6 month grace period after graduation and a lower interest rate than standard loans.

Our Student Visa* Card can help support you through your education, and allow you to build your credit as you go (super important to build a strong credit rating at an early age!). If travel is at the top of your list, consider our Travel Rewards Visa* Gold Card.



Credit Cards

Student Visa* Card

Whether you're looking to build credit or simply need a card for convenience and security, the Student Visa Card is the smart choice. There's no annual fee, and your purchases are protected with an extended warranty. Using, building and understanding credit couldn't be simpler.

[LEARN MORE](#)

OR

Travel Rewards Visa* Credit Card

Your on-the-go travel companion, the Travel Rewards Visa Gold Card is perfect for on-the-go lifestyles. From baggage coverage to emergency health coverage, you can travel with peace of mind. Plus, you'll earn rewards you can redeem for flights, hotel stays, cruises and more. It's the perfect card to get you there, and the perfect card to take along.

[LEARN MORE](#)

Speciality Services and Collaborations

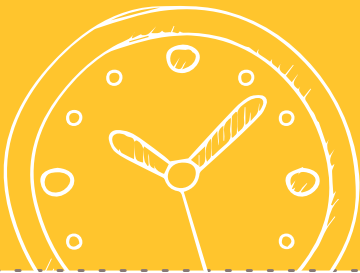
I think we can all agree that free money is better than borrowing, right?

A little bit of research goes a long way when it comes to discovering the scholarships and bursaries that are available to you. Community organizations may offer these, as well as schools. Each year SCCU is pleased to contribute to two types of bursaries in support of our Coast youth:

- [Credit Unions of BC Bursary Program](#)
- Bursaries through each of the three local high schools



*Time is on your side, and so are we.
Let's invest in your future together.*



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Mobile Banking • Mobile Alerts • Pay it Local • Member Perks • Mobile Banking App



 604.740.2662

 inquiries@sunshineccu.net

 www.sunshineccu.com

 Gibsons, Sechelt, Pender Harbour

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We do not guarantee the applicability or accuracy. To ensure your own circumstances have been considered, seek personalized advice from qualified professionals before acting on the information within.