



INVEST IN

You.

creator 

As an innovator, entrepreneur, business leader or investor, you have consistently sought out and identified new opportunities to support your financial health and the community you live in. That is what a Creator does: you see the world in ways that others haven't yet envisioned, and you set out to build value.

Opportunities abound for those who look beneath the surface, and see the hidden patterns. At Sunshine Coast Credit Union, we unabashedly celebrate the creative spirit in our community, and we have designed the Creator package to offer the kind of advice, support and ROI you need.

We have a team of Mobile Financial Advisors who will bring that expertise and knowledge to you, wherever you are. 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. You create, we support. That's the kind of partnership we love.

Saving & Investing in the Future

Building financial health is a delicate and concentrated act. Risk mitigation and reward maximization balance the scales, while insights, consistency and follow through win the day. Let's make certain you have everything you need at your fingertips, while we help achieve your financial goals.

Registered Retirement Savings Plans (RRSP)

A great way to improve your financial health now, and into retirement. Building your RRSP today means a deferment of tax now and a big boost to your retirement plans later. It's important to start investing early; investing over time is key to successful savings. From variable to fixed rate terms, redeemable and non redeemable, we'll set up a strategy that's right for you.

Tax Free Savings Account (TFSA)

A tax free savings account can complement an RRSP. While contributions are not tax deductible, the interest earned within is accumulated tax-free!

We offer:

- High Interest Savings Account - Set up automated pre-authorized contributions into the account and watch your savings grow quickly - and tax-free!
- Term Deposits - If you have \$1,000 or more to invest in a TFSA, choose from our competitive line of non-redeemable term deposits, conveniently ranging from 1 to 5 years.

Escalator Term Deposit

Escalator Term Deposits offer a progressively higher interest rate with each year and come with a variety of convenient options so you can choose the right term length and redemption for your needs.

MarketConnect Term Deposit

Our MarketConnect Term Deposit offers a higher potential rate of return as the investment is linked to the stock market rather than a guaranteed rate, plus there's no risk to your principal investment.

Emergency Savings

Building up an emergency savings account is critical to strong financial health and financial confidence. If an unforeseen event occurs, 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.

At Sunshine Coast Credit Union, depositors are 100% protected by the Credit Union Deposit Insurance Corporation (CUDIC) of British Columbia. Learn more: www.cudicbc.ca

Borrowing

You'll find a friendly and fast local decision-making team at Sunshine Coast Credit Union, to get your financial goals into gear. Whether it is a business investment, a real estate investment or an investment in the market, we're here to invest in you!

Lines Of Credit

A line of credit (LOC) can be a flexible tool and provide peace of mind if you think you may need some extra funds in your chequing account. With a line of credit (LOC), you are required to pay only a minimum monthly deposit on the outstanding balance of your LOC, or pay the interest only - whichever is better for you at the time. We also offer life and disability insurance at reasonable rates.

The CreditMaster® Mortgage

This is a fast track to freedom. Here's a mortgage that takes you where you want to be - a route to achieving your home ownership dreams, and a source of funds to realize other opportunities.

[Learn More – Watch the CreditMaster® video.](#)

If you're like most people, the mortgage on your home is your largest single investment. It should be working for you while you're building equity. The CreditMaster® Mortgage offers more options that really matter to borrowers - options that adapt to your changing financial needs, whatever they are and whenever they arise.

Personal Loans

Sometimes you just need a jump start on your opportunities, and we're here to help you take financial control for anything that comes your way.

Credit Cards

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.

OR

Visa Infinite* Credit Card

Reward yourself with exclusive privileges. The Visa Infinite Card is your key to earning the exclusive benefits you deserve. You'll be rewarded with unique benefits and exceptional service wherever you go.

[LEARN MORE](#)

[LEARN MORE](#)

Speciality Services and Collaborations

SunCu Financial Services Inc (SunCu)

SunCu is a subsidiary of Sunshine Coast Credit Union, offering wealth management, financial planning, insurance and legacy planning expertise and solutions. Learn more and meet our advisors online today!

The Co-operators - Sunshine Coast Insurance Services Inc (SCIS)

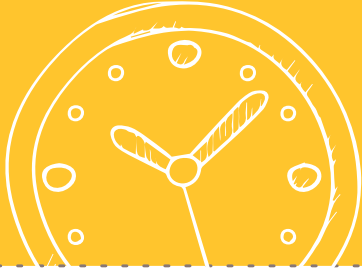
As you progress in your life and your investments, your insurance needs will likely grow too. Learn more and contact SCIS for more information. Sunshine Coast Insurances Services Inc. is an insurance agency jointly owned by Sunshine Coast Credit Union and Co-operators Insurance Agencies Limited. The Co-operators® used by Co-operators General Insurance Company under license from The Co-operators Group Limited.

Rhiza

Rhiza Capital supports and invests in community-based businesses. Rhiza Capital is a joint initiative between Community Futures Sunshine Coast, Sunshine Coast Credit Union and Powell River Community Investment Corporation. [Learn more and contact Rhiza for more information.](#)



*Let our expertise support your vision.
We're here to invest in you.*



MORE TIME & MONEY SAVERS (TMS)

Tap & Go Debit Cards • Live Chat Online • Member Service Centre

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



Sunshine Coast
CREDIT UNION



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www.sunshineccu.com



Gibsons, Sechelt, Pender Harbour

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