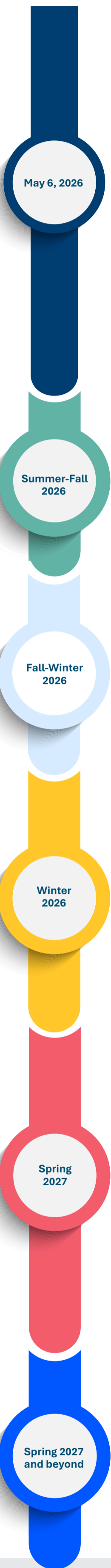


Our Merger Integration Journey

As a combined federal credit union, we're bringing our three operations and systems together and ensuring our shared processes, policies and administrative practices meet federal requirements.

Here's what we've brought together so far, what's planned in the near future¹ and what it means for you as a Prospera member. Some changes are effective immediately and others will roll out in later phases.

The steps in our integration journey



Legal amalgamation

Changes taking effect immediately when the merger is completed.

- Going forward, we'll be known as our **brand name Prospera**, part of the Coast Capital Savings Federal Credit Union family of brands. This approach preserves the Prospera brand our members know and trust. [Learn more.](#)
- Our **new legal name** 'Coast Capital Savings Federal Credit Union' is reflected in our [legal documents](#).
- **Deposits are now insured** by the Canada Deposit Insurance Corporation (CDIC) instead of the Credit Union Deposit Insurance Corporation B.C. (CUDIC). [Learn more.](#)
- A new **complaint handling process** has been put in place. [Find out more.](#)
- Our processes for **opening retail deposit accounts** and **cashing Government of Canada cheques** have been updated. [Learn more.](#)
- The **fee for non-sufficient funds (NSF)** for personal accounts has been lowered to \$10. [See details.](#)
- Our **privacy policy** has been updated. [Learn more.](#)
- We're also committed to certain **public codes and commitments**, including the Seniors Code. [Review the full list.](#)
- The **head office** of the combined federal credit union will be located in Surrey, BC. Remote and hybrid work arrangements, multiple office locations, and other flexible solutions will continue to be offered to ensure a workforce that reflects the communities we serve. [Learn more.](#)

Sunshine Coast Financial Phase 1 — Member preparation

Sunshine Coast Financial preparation actions for upcoming system and product changes

- Advance **notice to Sunshine Coast Financial members** about upcoming plans to modernize digital banking, and product enhancements and changes.

Sunshine Coast Financial Phase 2 — Digital Banking Modernization

Systems, products and processes unified for Sunshine Coast Financial members

- **Sunshine Coast Financial** modernizes its **digital banking** experience by moving to the combined credit union's award-winning platform and implements product enhancements and changes.

Prospera Phase 1 — Member preparation

Prospera preparation actions for upcoming system and product changes

- Advance notice to **Prospera members** about **upcoming plans to modernize digital banking** by moving to the combined credit union's award-winning platform.
- Prospera members will be notified about **upcoming product changes and enhancements**:
 - We will communicate details regarding specific changes online and in our branches at least 60 days prior to the effective date.
 - Members whose products and services are modified will receive information by mail or email prior to the effective date on the expected changes to the product's features, fees, and terms and conditions.

Prospera Phase 2 — Digital Banking Modernization

Systems, products and processes unified for Prospera members

- Modernization of our **digital banking experience** by moving to the combined credit union's award-winning platform.
 - **New debit cards** are activated
 - **New online login and authentication** process is adopted
 - **New electronic alerts** are implemented to help members monitor their finances, make informed banking decisions, and avoid paying unnecessary fees
- **Product & service changes and enhancements** are implemented for Prospera members, including any applicable changes to product features, fees and terms and conditions.
- Updates to certain **banking policies** are implemented and disclosed to Prospera members.
- **Enhanced forms, documents and disclosures** will be adopted for use when serving Prospera members.
- **Expanded branch network completed** – All members can now bank at any Prospera, Coast Capital or Sunshine Coast branded location.

Fully integrated federal credit union

Continuing to work as one credit union with three distinct brands, locations and areas of community focus

What to Expect Next

We're committed to keeping you informed through proactive communications as this work progresses and any changes are introduced. More details will follow as our integration planning progresses.

While the above information includes high-level changes members of Coast Capital and Sunshine Coast Financial will experience, more details on what this means for Coast Capital or Sunshine Coast Financial members can be found here:

- Coast Capital member, visit coastcapitalsavings.com/about-us/merger
- Sunshine Coast Financial member, visit sunshineccu.com/merger

Stay up-to-date on our merger integration journey, visit prospera.ca/merger

¹ Timelines are indicative and are subject to change.
Coast Capital, Prospera and Sunshine Coast Financial are part of the Coast Capital Savings Federal Credit Union family of brands.