

# Join Pooling for Increased Earnings (PIE) and earn more interest in our free Community Chequing account.

Coast Capital Savings is Canada's third largest credit union. Owned by its 543,000 members, we have over 50 branches in the Metro Vancouver, Fraser Valley, Vancouver Island, and Okanagan regions of British Columbia and have exciting plans to grow. Here, More power to you™ is way of life that drives us to empower our members, employees, and communities to achieve what's important to them. We proudly give 7% of our pre-tax profits to community groups that support and empower youth and in 2016, that amounted to \$5.6 million.

## Community Chequing

Non-profit organizations, registered charities, associations, and societies that benefit our communities can open an everyday, no fee Community Chequing account. And through programs like PIE, your organization can earn a higher interest rate on deposits. Through PIE, we categorize member accounts as one depositor so the larger the total amount on deposit, the higher interest rate we can offer. Currently, participating members can earn prime minus 1.6%<sup>1</sup> on your individual accounts.

Account Features	Fee
Monthly fee	Free
Monthly transactions <sup>2</sup>	Free and Unlimited
In-branch withdrawals, deposits, or transfers	Free
Monthly eStatement or paper statement	Free
Debit card transactions	Free
Cheque clearing	Free
Withdrawals at Coast Capital Savings, EXCHANGE®, ACCULINK® ATMs	Free
In-branch, phone, or online bill payments	Free
Preauthorized payments/debits	Free
Cheque image with paper statement	Free

## Want to open a Community Chequing account at Coast Capital?

Please contact BCNPHA to participate in the PIE deposit pooling program. They can be reached at **778.945.2152** or **programs@bcnpha.ca**.

1. Rate subject to changes.

2. Deposits include in-branch deposits, preauthorized credits, Coast Capital Savings® business depository ATM deposits, regular ATM deposits and electronic deposits. Withdrawals include cheques, Coast Capital Savings® business depository ATM deposits, regular ATM deposits and electronic deposits. Withdrawals include cheques, Coast Capital Savings® and THE EXCHANGE® Network ATM withdrawals, Interac Direct Payment, preauthorized payments, online, mobile, telephone banking and in-branch bill payments, in-branch transfers between Coast Capital Savings accounts, and in-branch withdrawals.