

About Us

We are Canada's second-largest credit union by assets and the largest based on our membership of 555,000. As a credit union, we are owned by our members, and our members and their financial well-being come first. Our membership has grown consistently over the past 10 years because we offer a better banking experience, along with innovative and competitive products. In 2017, we welcomed over 25,000 new members.

We serve members across B.C. through our online and mobile platforms, Contact Centre, and 52 branches located in Metro Vancouver, in the Fraser Valley, on Vancouver Island, and in the Okanagan. We also do business in other provinces across the country through our commercial lending syndication and leasing business activities.

Purpose, Mission, and Values

At Coast Capital, our purpose is: *Together, we help empower you to achieve what's important in your life.*

We're all about giving More Power to You™. We're on a mission to improve the financial well-being of Canadians, and banking with us gives our members more power in more ways. With a team of over 1,750 employees, we help our members build better money habits and realize their financial well-being through Simple financial help®. We also offer helpful products and services that put members in the driver's seat, including The Free Chequing, Free Debit and More Account®, the Take Charge Money Manager™, The Where You're At Money Chat®, and our Help Extras®.

We fulfill our purpose through our values: Inspire, Connect, Challenge, Simplify, and Deliver.

Financial Sustainability

While our performance as an organization is based on more than just our financial results, maintaining a strong financial foundation is fundamental to our ability to deliver on our purpose and mission. Through sustainable earnings and prudent risk management, we are able to invest in financial innovations that offer the best products and service experience to our members. Maintaining a strong financial position also supports our ability to meet our employee commitments and to contribute to the communities in which we operate.

How we can help

Retail Banking

Our retail banking team is dedicated to helping members with:

- Day-to-day banking needs, such as chequing and savings accounts, bank drafts, foreign exchange, and safety deposit boxes
- Home ownership through mortgages and home equity lines of credit
- General borrowing needs through lending products such as personal loans and lines of credit, car loans, student loans, and credit cards
- Saving and investment needs through a variety of products and accounts, including high interest savings accounts, term deposits, mutual funds, and segregated funds
- Life insurance products, through our licensed sales staff, and financial planning

Our retail services are available through multiple channels, including 52 branch locations, a network of automated teller machines, a telephone/Contact Centre, and our digital platforms (online and mobile banking). Additionally, mobile service providers are available to meet with members at their home or work.

Commercial Banking

Commercial banking services are a core part of our operations, providing diversification and expanded opportunities for our business, while also contributing to the strength of our communities. Our business banking team is skilled at understanding the specific needs and challenges of our members' businesses and their local markets, and providing unique solutions that work for them. We segment our commercial services delivery approach to better align to the needs of different types of businesses.

- Our Small Business Banking team is dedicated to helping small businesses with day-to-day transactions, deposit services, and credit facilities that provide the right solution for the business. Because we understand that a business owner's personal and commercial banking needs are often intertwined, our small business and retail banking teams work closely to meet the full needs of members.

- The Business Banking team focuses on the banking needs of larger companies. Requirements for these companies are generally more complicated and often include margined lines of credit or demand loans in excess of \$1 million.
- The Commercial Real Estate team offers a wide range of full-service construction; and term lending products for single detached and multi-family development and construction; retail, office, and industrial development and construction and land acquisitions where imminent development is scheduled.
- Coast Travelers Group provides leasing and financing solutions for various types of commercial equipment and autos. Coast Travelers Group provides financing across Canada to meet a wide range of needs, from owner-operators who require one piece of machinery to companies seeking to acquire a fleet of heavy equipment.
- Our Payments and Cash Management team provides services for online business accounts through Coast Online Business Banking, Coast Automated Funds Transfer, Merchant Services, and Online Bill Payments. These services are important to both borrowing and non-borrowing commercial members, such as Property Managers and Societies.

In addition to our branch, automated teller machine, Contact Centre, and digital platform channels, service to commercial members is available through mobile service providers and at commercial banking centres located in downtown Vancouver, Richmond, Surrey, Langley, Greater Victoria, Nanaimo/Courtenay, and Kelowna.