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CALLING ALL FANS: LIKE US ON FACEBOOK!

We'll keep you posted on what we are doing in the community, provide financial tips, give you access to special promotions and let you know about the products and services that enrich members' lives.

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INCREASE YOUR ONLINE BANKING SECURITY



ACTIVATE COMPLIMENTARY MOBILE ALERTS

As mobile and online banking become channels of choice, we're committed to providing members with peace of mind through additional security features. Complimentary Mobile Alerts instantly notify you by text and/or email when actions are taken within your online banking account. Activate any or all of these Alerts during your next online banking session:

- **New!** Online Banking log-In occurred
- **New!** INTERAC® e-Transfer recipient added
- **New!** Online Banking is locked out
- Bill payee added
- Personal Access Code changed
- Online message available
- Small Business Online Banking Mobile Alerts: Transaction is awaiting approval/will expire.

MESSAGE FROM THE CEO

I'm writing to share with you some learnings from our spring planning session, an annual opportunity for your Board of Directors and senior management team to come together and focus on planning strategically for the future. This particular session reminded me just how valuable it is to make time to connect and share dialogue on strategic-level topics that matter to your Credit Union today, and will be important tomorrow.

I've communicated with you previously about the external challenges impacting the financial services industry, including heightened regulatory compliance, increased competition, a flat economy, increased expenses and a low interest rate environment. While these factors are beyond our control, we have demonstrated our ability to rise to the challenge and successfully navigate these forces through prudent financial management and continued growth, thanks to member support, employee commitment and director guidance.

During our planning session, the more fruitful dialogue related to what we are in control of, and what plans we will put in place to ensure we are meeting the evolving expectations of Sunshine Coast Credit Union membership. A large part of our planning session focused on member-centricity and how critical it is to look at each product, process, and conversation through the eyes of our membership. Your input to date has helped shape our decisions and actions, and we look forward to further feedback in future.

You have told us that timely advice and accessibility remain at the top of your list of expectations. To this end, we continue to invest in employee learning and development, as well as mobile & online channels. Not only will we deliver the expertise you need, we'll deliver it through the channels you prefer.

You have expressed your support for our expanding and enhancing our offering, and this requires an investment of financial resources as well as talent. As a medium-size credit union, one of our strategies to remain competitive is through our collaboration with others in the industry. An example of this is *Humanomics*, an initiative of multiple credit unions across the country, dedicated to working together for the greater good by putting the human factor into economics. Our first joint product launch was a youth savings account for 11 and 12 year olds, providing up to \$125 free money just for demonstrating good savings behavior. Watch for additional offers in the future and visit www.humanomicsCU.ca to learn more.

We know it is important to our members that we strategically allocate our profit each year as it best serves your Credit Union for the long-term, and we remain committed to doing so. Sometimes this means returning profit back to members in the form of patronage, and sometimes this means reinvesting it back into the Organization to build for the future. Examples of this include our conversion to a new banking system, our focus on mobile technology, and investment in a data warehouse; all of which are allowing us meet member expectations related to new products and advisory service.

We are now halfway through 2014, and I'm pleased to report that we are currently meeting or exceeding our financial targets. Attracting deposits continues to be our focus, as it is through your deposits that we can continue to invest locally, funding loans and mortgages for our neighbours right here on the Coast. If you hold deposits elsewhere, I encourage you to give us the opportunity to quote on your business. You will find our rates ultra-competitive, your money stays local and depositors are 100% protected by the Credit Union Deposit Insurance Corporation.

It is through your patronage that we continue to thrive after 73 years on the Sunshine Coast, and through your continued feedback that we can best understand and meet your needs. Thank you for your loyalty and engagement.

Shelley McDade, CEO



EMPLOYEE ACHIEVEMENTS

Recognized at the 2014 AGM for their educational accomplishments and long-time employment anniversaries were employees Erica Kay (10th anniversary), Christina Stewart (General Studies Program - Dalhousie University & Accredited Member Services Representative), Beverly Smith (Payroll Compliance Practitioner certification - Certified General Accountants Society), Erin McGregor (Accredited Lender designation - CUSOURCE) and Maureen Collins (25th anniversary).





in our community

CLOCKWISE FROM TOP FAR LEFT:

The 3rd Annual Hike for Hospice attracted over 100 people and raised over \$20,000 in support of renovating and refurbishing the Hospice Rooms at Shorncliffe. Pictured: the SCCU Team.

Bike to Work Week on the Sunshine Coast encouraged people to engage in commuter cycling. Pictured: the Gibsons Branch Team.

SCCU employees volunteer their own time to share their knowledge in the community through the complimentary Money Skills Financial Literacy Program. Pictured: Caroline Farley, Tammie Brown and Kathy O'Brien.

We're changing what it means to bank; SCCU employees, Lisa Beaumont-Edginton, Dawn Diamond and Brandi Thomas, shared this with attendees at the CCBA Home & Cottage Show.

BIG NEWS FOR SMALL BUSINESS & ORGANIZATIONS



If you own a business or manage an organization, you know that time is valuable. We can help. Upgrade to MemberDirect® Small Business Online Banking and discover online banking the way it was meant to be—smart, simple and seamless.

Designed specifically for businesses and organizations, upgrading will give you powerful, time-saving features—for free. Switch today and start enjoying these additional benefits:

- ▶ **CONSOLIDATE YOUR ACCOUNTS**
One log-in allows you to view and transfer funds between your personal and business accounts.
- ▶ **AUTHORIZE DELEGATES TO VIEW OR INITIATE TRANSACTIONS**
Authorize delegates such as an accountant, bookkeeper or family to view your bank statements online and initiate transfers and bill payments. Delegates simply start the process; you approve or decline.
- ▶ **AUTOMATE DUAL-SIGNATURE APPROVALS**
Transactions can be set up to require approval from two people, fulfilling dual signatory requirements.
- ▶ **SEND MONEY THE EASY WAY**
Now you can send INTERAC® e-Transfers in addition to receiving them.

Contact your branch today for your complimentary upgrade to Small Business Online Banking. **Upgrade by September 30th for a chance to win a \$250 SCCU banking credit!**

NOTICE OF COURT ORDER AUTHORIZING AMENDMENT OF CONSTITUTION

In our January 2014 Member Bulletin, we advised members that we planned to seek a court order to retroactively alter our Constitution so that it consistently aligns with current legislation and with the member-approved Rules of the Credit Union. On February 19, 2014, the court granted our request to amend paragraph two of the Credit Union's Constitution to read as follows: "The capital of the Credit Union consists of an unlimited number of shares with a par value of One Dollar (\$1.00) each."

This change does not impact membership, nor share value. For more information or to request a copy of the court order, please don't hesitate to contact us at 604 886-2122.



MEMBER PERKS

Through local collaboration, we are pleased to offer exclusive perks to our members throughout the year: ticket discounts, front-of-the-line benefits & free trials. To take advantage of Member Perks, you just need to show your Member Card®. Don't have one? See us in branch today! Our newest perk: one month free at FUSE Community Work Hub. Learn more: www.sunshineccu.com/perks

Local Expertise. Mobile Advice.

Mortgages
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Commercial
Janice Webb, Erin McGregor
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Wealth
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