



INVEST IN *You.*

PRIORITIZER

Saving for a home.✓ Buying a car.✓ Planning for a family.✓ Enhancing your education or skills to increase your earning capacity.✓ Saving for your children's education.✓ With so many priorities, life can feel like a juggling act, or a game of whack-a-mole. With a little bit of help, however, we can actually do it all.

We know that time is your most valuable resource, so our Mobile Financial Advisors will bring you personalized advice and at a time and place that works for you. 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. We are committed to making your life easier, and your financial health stronger, to build the future you see for yourself.

Our Prioritizer package is designed to give you options for all of the goals you have, both immediate and long term. Our priority is you, and we're here to help.

Saving & Investing in the Future

Priorities matter, because what we prioritize gets done. Saving for the future is one of those priorities. Sunshine Coast Credit Union has solutions for you, and a team who will support you as you accomplish your goals, month by month. Consider our RRSP, TFSA and Term Deposits as you look to build your long term financial security.

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.

Coast Accumulator Term Deposit

If you have the luxury of at least a year to save, choose a *Coast Accumulator* Term Deposit, allowing you to contribute a pre-set amount (as low as \$25 per month!) over a fixed period of time.

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

Across the ledger from Savings is Borrowing, and planning what and how to borrow is no less important to your financial health. You'll find our Mortgage and Borrowing solutions give you flexibility, freedom and opportunity to give your financial health a major boost.

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. 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 a family's changing financial needs, whatever they are and whenever they arise.

Personal Loans

Sometimes you just need a jump start on your priorities, and Sunshine Coast Credit Union is here to help! Life is full of new opportunities and unexpected situations. While we can't eliminate the element of surprise, we can help you take financial control; ask us about our personal loan options.

Credit Cards

Centra Visa* Gold Card

Why pay more to carry a rewards credit card? The Centra Visa Gold Card helps you collect valuable reward points on the purchases you make on a regular basis. But you won't break the budget with high fees or high interest rate.

OR

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.

[LEARN MORE](#)

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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)

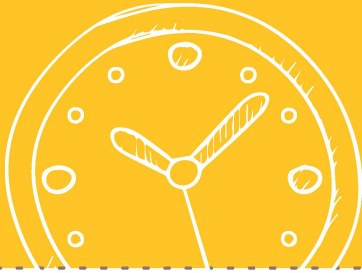
As your family grows, your insurance needs will likely grow too. [Learn more and contact SCIS for more information.](#) Sunshine Coast Insurances Services Inc. is an insurance agency jointly owned by Sunshine Coast Credit Union and Co-operators Insurance Agencies Limited. The Co-operators® used by Co-operators 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's help you Invest in Your Greatest Priorities.



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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