

Coastal Community Credit Union

Pay Transparency Report

Reporting period: January 1, 2025 – December 31, 2025

Published: October 30, 2026

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*In accordance with the Pay Transparency Act and reporting rules designed to protect the anonymity and privacy of respondents, one or more gender categories has been excluded due to insufficient numbers to meet disclosure requirements.



About Coastal Community Credit Union

Coastal Community Credit Union is a member-owned financial co-operative serving communities across Vancouver Island, the Gulf and Discovery Islands, and North Central British Columbia. Coastal Community merged with Integrus Credit Union in January 2026, creating a broader provincial footprint and expanded service network. Coastal Community manages more than \$5.6 billion in assets and serves over 110,000 members through its branches, insurance offices, business centres, and digital banking channels. The workforce data presented in this report reflects Coastal Community Credit Union employees only and does not include Integrus Credit Union employees yet, due to the 2025 time period. We look forward to sharing the merged entity analysis in the next reporting year.

Employer Details

Employer:	Coastal Community Credit Union Coastal Community Financial Management Inc. Coastal Community Insurance Services (2007) Ltd. 1200089 BC LTD Holdco
Address:	220 – 59 Wharf Street, Nanaimo, BC
Reporting Year:	2026
Time Period:	January 1, 2025 – December 31, 2025
NAICS Code:	52 – Finance and Insurance
Number of Employees:	300-999



Our Dedication to Pay Equity & Transparency

We believe that equity and transparency are essential in the workplace. This report, our second under British Columbia's Pay Transparency Act, reflects our ongoing efforts to address gender pay gaps, the progress we have made, and areas for further improvement.

We support pay equity and transparency through structured compensation practices for unionized and non-unionized employees. Unionized roles are compensated according to collectively bargained classifications and wage scales. Non-unionized roles are evaluated using a gender-neutral point-factor system that considers scope, complexity, skills, responsibilities, and job requirements.

To further support pay equity and transparency efforts, we:

- publish salary ranges in job postings;
- share wage scales through collective agreements;
- provide career bands and salary-range information to exempt employees;
- conduct regular external compensation reviews; and
- publish an annual pay transparency report.

The findings in this report will inform ongoing analysis, benchmarking, and future pay-equity initiatives.

Workforce Composition

To better understand our workforce composition, the following breakdown is provided.

A. Overall Gender Representation

Coastal Community employs nearly 700 individuals, with women making up the majority of the workforce at 77%.

B. Unionized Employees

Employees in union roles make up about half of our workforce. Women are strongly represented in union roles at 83%.

C. Non-Unionized Employees

While women remain the majority, men are more represented in non-union roles compared to unionized and overall workforce groups.

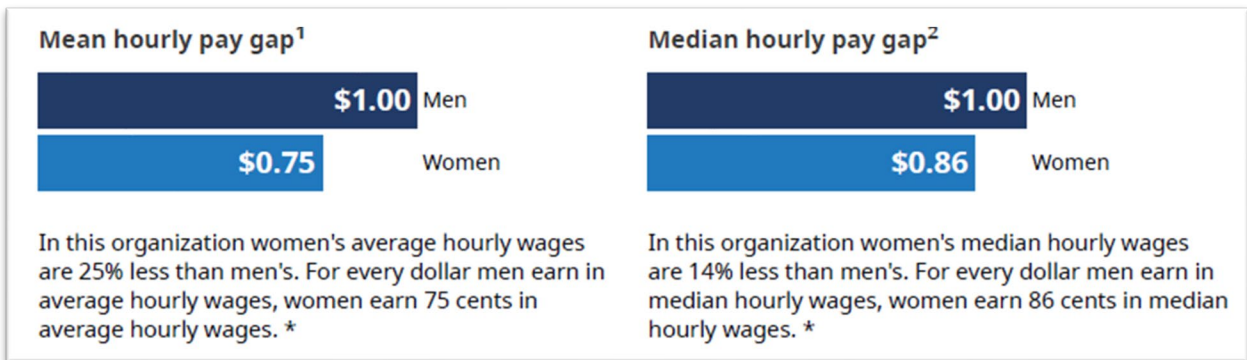


Hourly Pay

Insights on Hourly Pay

At Coastal Community we provide men and women with equitable pay opportunities for the same job and at the same level.

The gender pay gap in the chart below is a result of the hourly pay calculations for the entire organization workforce for 2025.



To enhance transparency, the hourly pay for women in unionized roles was calculated demonstrating no pay gap for women:

Median hourly pay for unionized women: **\$1.17** (This means that in 2025, for every dollar unionized men earned in median hourly wages, women earned \$1.17)

Additionally, we compared our data against published results to assess how we are doing. Median hourly pay gap comparisons (based on BC Pay Transparency Annual Report published June 2026):

- Canada wide - \$0.87
- BC wide - \$0.85
- **Coastal Community - \$0.86**
- Finance and insurance specific sector - \$0.82

We are in a relatively healthy position compared to the BC Wide and Finance and Insurance specific sector and continue to trend positively.

Explanatory Notes on Hourly Pay

Hourly pay is calculated by dividing each employee's ordinary (regular) pay during the reporting period by their paid hours worked. Bonuses and overtime are excluded.



1. **Mean hourly pay** is the average hourly pay for employees within each gender category. The mean hourly pay gap compares these averages between gender groups.
2. **Median hourly pay** is the middle hourly pay value when employees' pay is ranked from lowest to highest. The median hourly pay gap compares these middle values between gender groups.

The median is less affected by unusually high or low pay and therefore provides a more stable picture of typical pay. For this reason, the median is used for additional analysis throughout this report.

In accordance with BC Pay Transparency reporting guidance, commissions that form part of an employee's regular earnings are included in ordinary pay. Variable bonuses or commissions earned for exceeding prescribed targets are included as bonus pay.

Overtime Pay

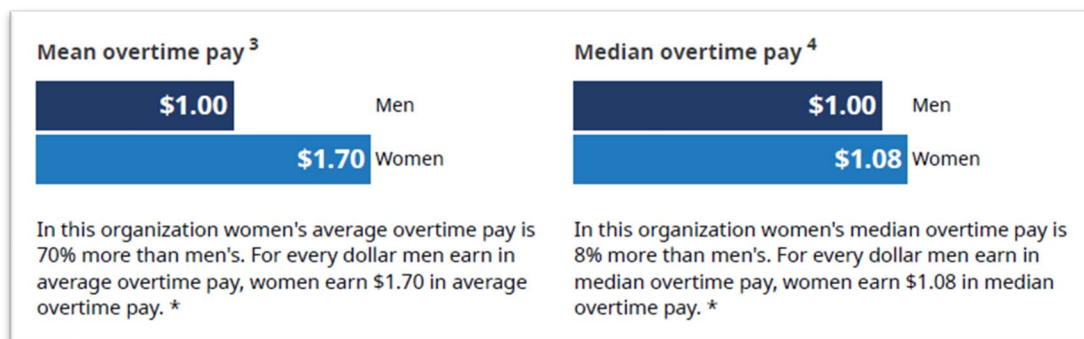
Insights on Overtime Pay

Overtime is available to all employee groups, excluding management and is minimal across the organization. Overtime is administered in accordance with Coastal Community's Human Resources Policy & Procedures manual and applicable Union collective agreements.

In 2025, 23% of the total workforce received overtime pay, compared to 18% in 2024. Among those that received overtime pay:

- 78% were women
- 77% were unionized employees

The number of men receiving overtime has increased since 2024, erasing the median gap that existed for that year, as noted in the chart below.





Mean overtime paid hours ⁵ Difference as compared to reference group (Men)		Median overtime paid hours ⁶ Difference as compared to reference group (Men)	
Women	2	Women	0
In this organization the average number of overtime hours worked by women was 2 more than by men. *		In this organization the median number of overtime hours worked by women was 0 less than by men. *	

Explanatory Notes on Overtime Pay

3. Mean overtime pay" refers overtime pay when averaged for each group.
4. "Median overtime pay" refers to the middle point of overtime pay for each group.
5. "Mean overtime paid hours" refers to the average number of hours of overtime worked for each group.
6. "Median overtime paid hours" refers to the middle point of overtime hours worked for each group.

Bonus Pay

Insights on Bonus Pay

Bonus pay in this section includes any additional remuneration paid to an employee as a result of performance, commissions, bonuses, or any other incentive.

Coastal Community provides bonuses and corporate incentives to eligible employee groups, as outlined in Coastal Community's Human Resources Policy & Procedures manual. Due to timing of departures and leaves of absence, 93% of the workforce received some form of bonus pay during the reporting period.

Among those:

- 76% were women
- 45% were unionized employees

Factors Influencing Bonus Pay Gaps

As bonus structures and eligibility groups vary across the organization, the bonus pay gap is significantly impacted by several factors:

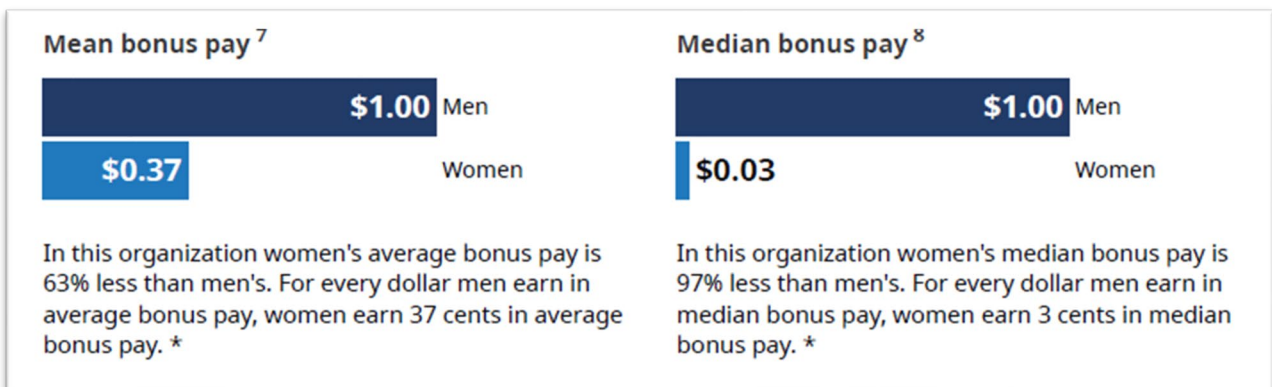
- **Bonuses received by union employees vs. corporate incentives:** All employees including the Union group received a \$100 holiday gift. This is



different from the corporate incentives structure that non-union, exempt and management employees are eligible for. The higher representation of women in unionized roles significantly skews the overall bonus pay gap.

- **Sample Size & Executive Bonuses:** The combination of the lower representation of men who received bonuses, and the inclusion of executive-level bonuses (e.g., CEO and other male executives) significantly skews the results.
- **Variable Pay in Sales Roles:** Some roles, particularly sales-focused positions, include variable pay. These roles have a higher representation of men, which impacts the bonus pay gap.

Bonus Pay Analysis



To enhance transparency, median bonus pay for women was calculated by employee group to demonstrate the bonus pay gap is within the non-unionized employee population only:

- Unionized employees: **\$1.00**

For every dollar unionized men earned in bonus pay, unionized women earned the same, hence no bonus pay gap.

- Non-unionized employees: **\$0.84**



For every dollar non-unionized men earned in bonus pay, non-unionized women earned \$0.84, showing a lower bonus gap than the overall results with all the employees included.

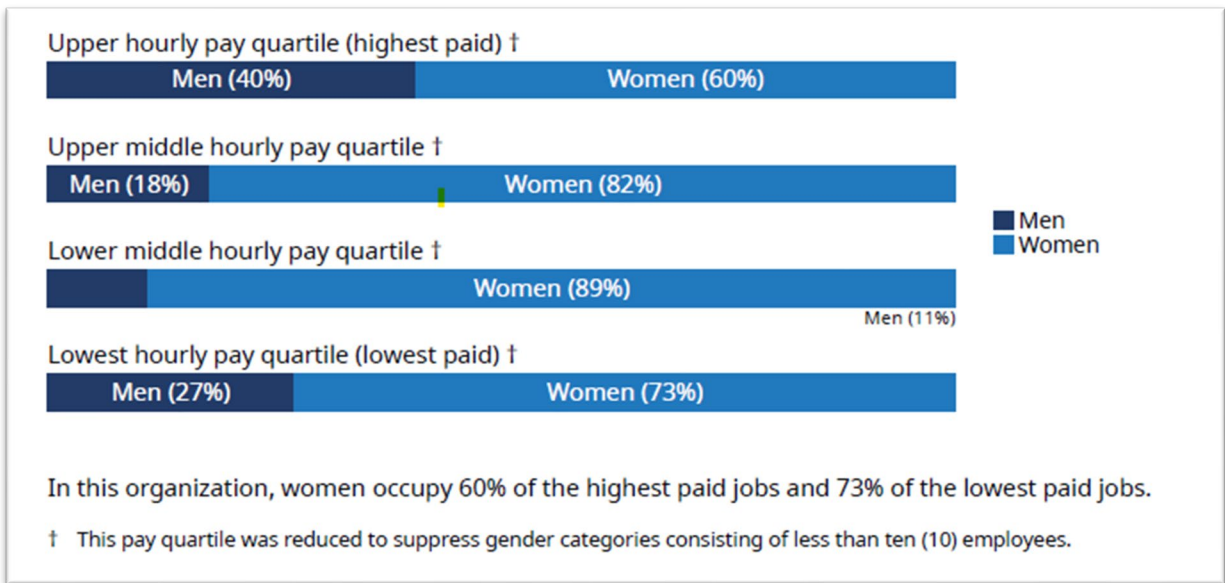
This result is an improvement from the 2024 result, which indicated that for every dollar non-unionized men earned in bonus pay, non-unionized women earned \$0.74.

Explanatory Notes on Bonus Pay

7. "Mean bonus pay" refers to bonus pay when averaged for each group.
8. "Median bonus pay" refers to the middle point of bonus pay for each group.

Gender Representation by Pay Quartile

This section analyzes hourly pay by quartile and highlights gender representation within each group. Calculation of pay quartile is provided in the explanatory notes below.



Explanatory Notes on Gender Representation by Pay Quartile

"Pay quartile" refers to the percentage of each gender within four equal sized groups based on their hourly pay.

Summary

Overall, the 2026 Pay Transparency Report shows modest and positive progress in gender pay equity compared with last year's report, particularly in hourly pay, overtime outcomes, bonus participation, and representation within the lowest pay quartile.

We continue in our commitment to equity and transparency, and while we have made improvements over the last year, there are opportunities for us to ensure our progress is ongoing. Moving forward, we will continue to monitor our pay practices and workforce trends, using these insights to guide meaningful action and support continued progress.