

HOW TO CONSOLIDATE BUSINESS ACCOUNTS IN DIGITAL BANKING

September 2026



CONTACT THE SIGNERS FOR YOUR ACCOUNTS

The first step in consolidating accounts is to contact the signers who manage those accounts to login to the new digital banking experience. They will need to create their own username and password before they can access the accounts they're responsible for.

Once that is complete, your signers can proceed with consolidating multiple accounts under a single login.

Note: Each signer for a business membership can have up to 5 consolidated accounts within business digital banking.



1. LINK A MEMBERSHIP

When logged into digital banking, go to the left panel menu:

- ✓ Select **Services**
- ✓ Select **Consolidate Memberships**

When the page loads:

- ✓ Click **Link a Membership**

The screenshot displays the Coastal Community Credit Union digital banking interface. On the left is a blue sidebar menu with the following items: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer*, Transfer Money, Salary Payment, Services (highlighted), Manage Delegates, Consolidate Memberships (highlighted), Pending Transactions, Transaction Audit Trail, Order Cheques, Open Another Account, and Stop Payments. The main content area is titled 'Consolidate Memberships' and features a message: 'You haven't consolidated any memberships yet'. Below this, it states: 'Consolidating your memberships allows you to view all of them with a single login. You may consolidate up to 5 additional memberships. Please click on "Link a membership" button below to start consolidating memberships.' A prominent blue button labeled 'Link a Membership' is centered. A 'Back' button is located at the bottom right of the main content area. The top right of the page shows a user greeting: 'Welcome ABC Company', the last login time: 'Last login: Wed, 8 Jul 2026, 2:28 PM, PST via Internet Banking', and a 'Logout' button. A 'Useful Links' section on the right includes links for 'Offers' and 'Rates'.



2. ENTER CREDENTIALS

Add required information for the membership you wish to link:

- ✓ Enter username
- ✓ Enter password
- ✓ Click **Continue**

Note: the membership you're linking must already be set up in our new digital banking experience.

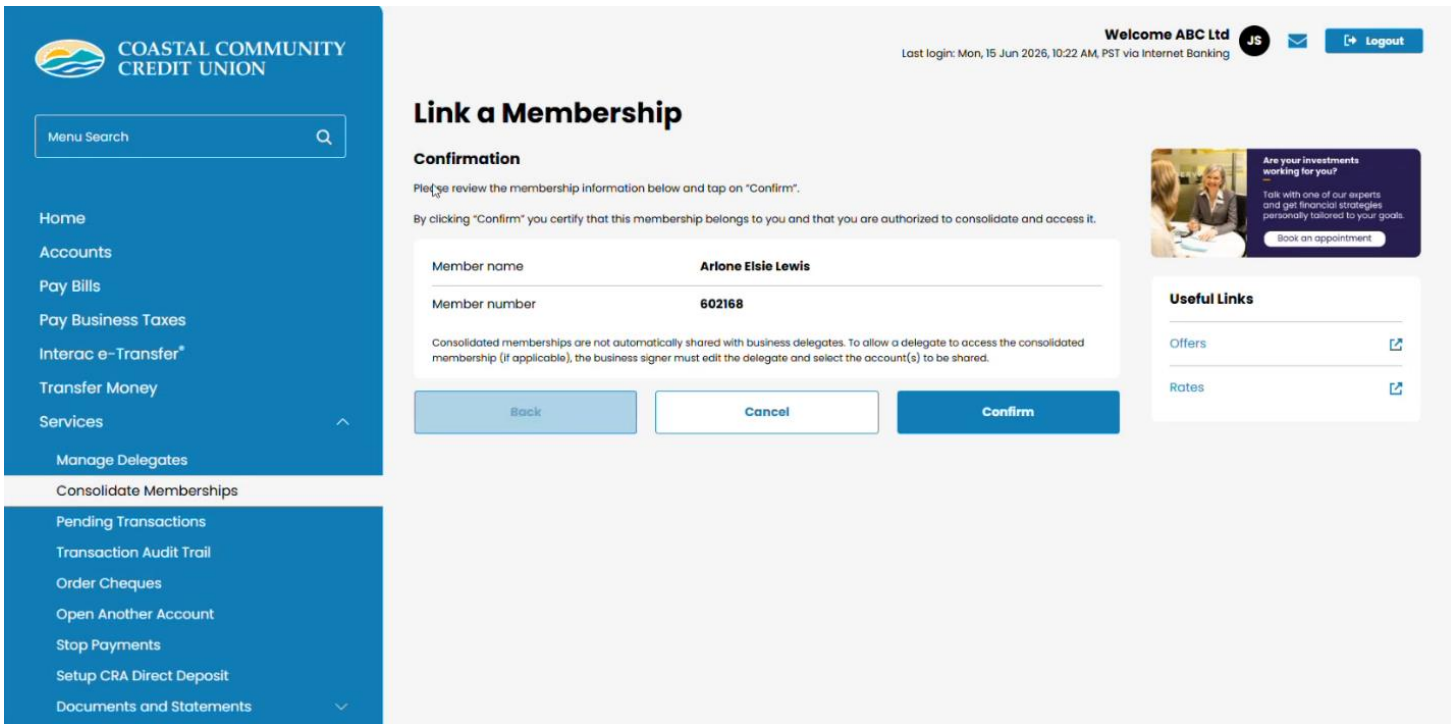
The screenshot shows the Coastal Community Credit Union website interface. On the left is a blue sidebar menu with the following items: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer*, Transfer Money, Services (with a dropdown arrow), Manage Delegates, Consolidate Memberships, Pending Transactions, Transaction Audit Trail, Order Cheques, Open Another Account, Stop Payments, Setup CRA Direct Deposit, and Documents and Statements (with a dropdown arrow). The main content area is titled 'Link a Membership' and includes the instruction: 'Enter the username and password below for the membership you wish to consolidate (link) and click "Continue".' Below this are two input fields: 'Username' with the value 'lucas1' and 'Password' with masked characters '*****'. At the bottom of the form are two buttons: 'Back' and 'Continue'. The top right of the page shows a user greeting 'Welcome ABC Ltd JS', a last login timestamp 'Last login: Mon, 15 Jun 2026, 10:22 AM, PST via Internet Banking', and a 'Logout' button. On the right side, there is a promotional banner for investment services and a 'Useful Links' section with links for 'Offers' and 'Rates'.

3. REVIEW AND CONFIRM

Check the membership information is accurate

Click **Confirm**

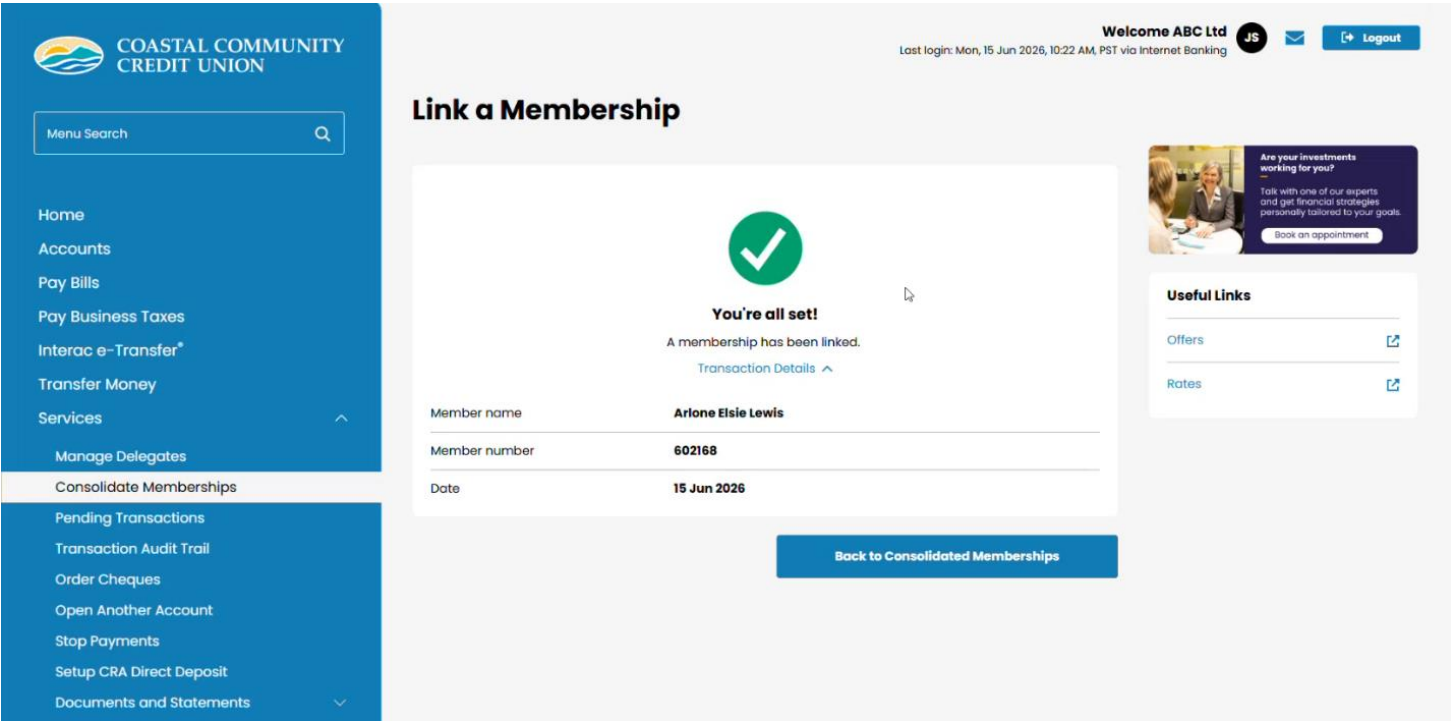
You may be asked to enter a one-time security code.



4. VIEW CONFIRMATION

Click **Transaction Details** to see information about the membership you have just linked.

Click **Back to Consolidated Memberships** to see all linked memberships.



5. UNLINK MEMBERSHIP

If you need to unlink a membership:

- ✓ Click **Unlink** beside the name of the membership you wish to remove.
- ✓ Click **Confirm**

The screenshot displays the 'Consolidate Memberships' interface of the Coastal Community Credit Union. On the left is a blue sidebar with a search bar and a list of navigation options: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer*, Transfer Money, Services, Manage Delegates, Consolidate Memberships (highlighted), Pending Transactions, Transaction Audit Trail, Order Cheques, Open Another Account, Stop Payments, Setup CRA Direct Deposit, and Documents and Statements. The main content area has a header with the CCU logo and 'Welcome ABC Ltd' with a 'Logout' button. Below the header is a 'Consolidate Memberships' section with a description and a 'Link a Membership' button. A table lists consolidated memberships, showing 'Arlene Elsie Lewis' with a '1/5' indicator and an 'Unlink' button. A 'Back' button is at the bottom of the table. On the right, there are promotional banners for investments and a 'Useful Links' section with 'Offers' and 'Rates' links.



5. UNLINK MEMBERSHIP



COASTAL COMMUNITY CREDIT UNION

Menu Search

Home

Accounts

Pay Bills

Pay Business Taxes

Interac e-Transfer*

Transfer Money

Services

Manage Delegates

Consolidate Memberships

Pending Transactions

Transaction Audit Trail

Order Cheques

Open Another Account

Stop Payments

Setup CRA Direct Deposit

Documents and Statements

Welcome ABC Ltd JS Logout

Last login: Mon, 15 Jun 2026, 10:22 AM, PST via Internet Banking

Consolidated Memberships

Unlink Consolidated Membership

If you would like to unlink the consolidated membership from your main membership, click on "Confirm" button. Once you confirm, we will unlink this membership, and you will no longer view details of this membership. You can link again anytime.

Member nameArlene Elsie Lewis

Member number602168

Note: Removing a consolidated account affects the status of delegates you have shared it with. Please [check your delegates status](#).

Back

Confirm



Are your investments working for you?
Talk with one of our experts and get financial strategies personally tailored to your goals.
[Book an appointment](#)

Useful Links

Offers

Rates



COASTAL COMMUNITY CREDIT UNION

Menu Search

Home

Accounts

Pay Bills

Pay Business Taxes

Interac e-Transfer*

Transfer Money

Services

Manage Delegates

Consolidate Memberships

Pending Transactions

Transaction Audit Trail

Order Cheques

Open Another Account

Stop Payments

Setup CRA Direct Deposit

Documents and Statements

Welcome ABC Ltd JS Logout

Last login: Mon, 15 Jun 2026, 10:22 AM, PST via Internet Banking

Consolidated Memberships



You're all set!
Membership is unlinked

Back to Consolidated Memberships



Are your investments working for you?
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[Book an appointment](#)

Useful Links

Offers

Rates

cccu.ca | 1.888.741.1010

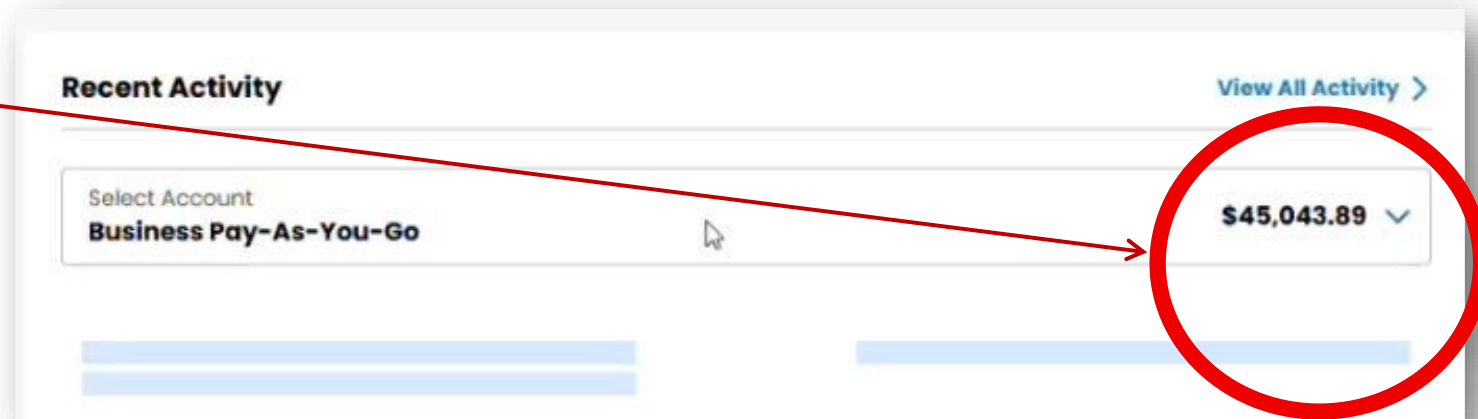
COASTAL COMMUNITY CREDIT UNION

TOGETHER, LET'S DO GREAT THINGS

6. VIEW BALANCES FOR ALL ACCOUNTS

Click **Home** in the left panel menu to see a summary of your accounts.

Click the drop-down menu to view all account balances.



7. TRANSFER MONEY

To transfer money between linked memberships:

- ✓ Click **Transfer Money** in the left panel menu
- ✓ Choose the accounts you are transferring money to and from
- ✓ Enter the amount of money
- ✓ Choose how often to transfer the money
- ✓ Click **Continue**

The screenshot displays the 'Transfer Money' page of the Coastal Community Credit Union. On the left is a blue sidebar menu with the following items: Home, Accounts, Pay Bills, Pay Business Taxes, Interac e-Transfer*, Transfer Money (highlighted), Services, Profile, Security Settings, and Manage Alerts. Below the menu are 'Quick Actions' for a phone number (1-888-741-1010) and a 'Find a branch/ATM' link. The main content area has a header with the CCU logo, the title 'Transfer Money', and a user welcome message 'Welcome ABC Ltd' with a 'Logout' button. The transfer form includes fields for 'Transfer from' (Debt Service Reserve (7899) with a balance of \$15.56), 'Transfer to' (Golden Unlimited Package with a balance of \$558.76), an 'Amount' input field, radio buttons for 'One Time' (selected) and 'Recurring', a 'Date' field set to '15 Jun 2026', and an optional 'Message' field. At the bottom are 'Back' and 'Continue' buttons. A 'More Options' sidebar on the right contains a link to 'Manage Scheduled Transfers'.



FREQUENTLY ASKED QUESTIONS

What's a signer?

A signer is an Authorized Signatory who is authorized by your business to sign binding agreements, access accounts and perform transactions, make changes to the business relationship with the credit union, designate Authorized Users, and designate delegates (typically your staff) to carry out daily banking transactions.

A **Signer** can access and manage accounts with the credit union. There are two types of signers: **Authorized Signatories** and **Authorized Users**.

Authorized Signatory

An Authorized Signatory is a person authorized by the business to:

- ✓ Sign binding agreements on behalf of the business
- ✓ Access accounts and conduct transactions
- ✓ Make changes to the business relationship with the credit union
- ✓ Designate Authorized Users
- ✓ Appoint delegates

Authorized User

An Authorized User is appointed by an Authorized Signatory and can:

- ✓ Access account information
- ✓ Perform day-to-day banking transactions and account maintenance activities
- ✓ Appoint delegates

Authorized Users cannot make fundamental changes to the business relationship with the credit union.



FREQUENTLY ASKED QUESTIONS

How can I get someone to do my banking for me?

Both Authorized Signatories and Authorized Users can appoint delegates to assist with account management. Delegates can be assigned 1 of 2 access levels:

- ✓ **Read Only:** View account information only
- ✓ **Initiator:** Initiate transactions that require approval from an authorized signer before processing

If you hire an accountant, a bookkeeper or even a family member to keep your business finances in order, you may find it helpful to give them access to digital banking.

With business digital banking, you can authorize a delegate to view your account statements online at their convenience, without the hassle of paper statements. You can also authorize delegates to initiate transfers and bill payments. They start the process; you finish it by approving or declining each one. See our guide: [How to set up Delegates](#).



FREQUENTLY ASKED QUESTIONS

How many memberships can be added?

Each signer for a business membership can have up to 5 consolidated accounts within business digital banking.

Signers will only be able to view the consolidated accounts they own (e.g. personal bank accounts) and/or the accounts where they are listed as a signer for the membership.

How do I remove a membership?

1. Click **Services**
2. Click **Consolidate Memberships**
3. Click **Unlink** on the account you wish to remove
4. Click **Confirm**

Why am I being prompted so often for a one-time passcode?

You may notice more prompts if you're new to online banking, while the platform learns your typical login behaviour. Saving your device as a preferred device will reduce how often you'll be prompted for a one-time passcode.

FREQUENTLY ASKED QUESTIONS

What else is changing that I should know about?

1. Ask your signer to login and set up their new username and password.
2. You'll need to set up delegates again if you prefer to assign people to carry out your daily banking. Delegate information was not carried over into the new digital banking experience. See our guide: [How to Manage Delegates](#).
3. You may need to re-connect any accounting software you previously used, such as QuickBooks. If you try reconnecting and experience issues, please report this to the company that makes the accounting software.

What are the benefits of the new business digital banking experience?

In addition to benefits available to all members, business members can add up to five consolidated memberships and an unlimited number of delegates.

